# Oracle FLEXCUBE Core Banking

Loans User Manual Release 11.5.0.0.0

Part No. E52876-01

July 2014

# ORACLE

Loans User Manual July 2014

Oracle Financial Services Software Limited Oracle Park Off Western Express Highway Goregaon (East) Mumbai, Maharashtra 400 063 India Worldwide Inquiries: Phone: +91 22 6718 3000 Fax: +91 22 6718 3001 www.oracle.com/financialservices/ Copyright © 2014, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.



## **Table of Contents**

1. Preface	5
2. Loan Account Opening-Maintenance	7
1078 - Loan Contribution Payin	8
BA070 - Funding Details Screen	. 14
BAM52 - Third Party Account Address Maintenance	. 20
BAM71 - Reversal of LCBG Bills	. 23
LN031 - Payment Instructions Priority Maintenance	. 26
LN046 - Post Dated Cheques Maintenance	. 30
LN056 - Split Loan Account Opening	. 40
LN057 - Loan Direct Account Opening	. 47
LN065 - Loan Product Promotional Interest Rates Maintenance	. 56
LN079 - Account Variance Maintenance	. 60
LN089 - Loans Account Repricing/Revision Maintenance	. 65
LN323 - Account Documents Maintenance	. 74
LNM31 - Account Payments Instructions	. 80
LNM32 - Additional Document Maintenance	. 89
LNM33 - Loan Account Address Maintenance	. 92
LNM34 - Loan Collateral Link Maintenance	. 95
LNM35 - Loan Account Attributes Maintenance	101
LNM38 - Loan Approved Amount Maintenance	111
LNM39 - Loan Account Application Details Maintenance	115
LNM56 - Loan Account Subsidy Plan Maintenance	118
LNM70 - Loan Entrusted Linkage	122
LNM99 - Loan Account CBR Details	126
3. Disbursement and Schedule Set Up	130
LNM44 - Loan Auto Disbursements Instructions	131
LN521 - Account Schedule	141
1413 - Loans Disbursement Inquiry	168
7001 - Fee Collection Before Disbursement	180
LN045 - Loan Disbursement Reversal	187
4. Loan Repayments	191
1063 - Loan Subsidy Arrear Repayment Inquiry	192
1065 - Loan Installment Payment Inquiry	200
1066 - Loan Partial Payoff Inquiry	216
1068 - Loan Advance Payment Inquiry	243
1074 - Loan Settlement Payout	257
1102 - Loan Subsidy Arrear Repayment Inquiry	267
1430 - Backdated Refund Of Transaction	275
5. Loan Enquiries	281
7026 - Loans Balance Inquiry	282
BA460 - Loan Employee Account Inquiry	288
BAM49 - Reminders History Inquiry	293
IN020 - Insurance Premium Inquiry*	297
LN019 - Repayment Inquiry	300
LN020 - Loan Product Transfer Inquiry	303
LN022 - Interest Calculation Inquiry	306
LN023 - Amortization Inquiry	309
LN026 - Loan Agreement Balance Inquiry	314
LN027 - Agreement Based Account Inquiry	320
LNU63 - Repayment and Arrear Appropriation	324
LINSUU - Installment Calculator	329
LN501 - Loan Funds Flow Calculator.	334
LN502 - Loans Event Simulation Maintenance	347
LIN522 - Account Schedule Inquiry	362



	LNM10 - Account Transactions Inquiry	375
	LNM49 - Payment Appropriation Simulation*	415
	LNM52 - Quote for Economic Cost	418
	LNM83 - Account Rates	422
	SY001 - Guarantee Inquiry*	430
6.	Loan Closure	433
	LNM37 - Loan Account Payoff Notice Maintenance	434
	1067 - Loan Full Payoff Inquiry	438
	1069 - Loan Rescission Inquiry	456
	1412 - Loans Refund Inquiry	466
	AC005 - Automatic Write off Account Maintenance	474
7.	Other Transactions	479
	1103 - Entrusted Funds Transfer	480
	1136 - Loan Subsidy Interest – Payment by Cash	484
	BAM50 - Common Billing Transactions	489
	BAM57 - Interest Adjustment Transaction	494
	IN010 - Insurance Premium Remittance*	502
	IN017 - Insurance Coverage Maintenance*	506
	LN032-Subsidy Payments Instructions	509
	LN050 - Loan Billing Transactions	512
	LN051 - Loan Account - Offset Account Xref	517
	LN055 - Loan Maturity Date Extension	520
	LN058 - Loan Interest Adjustment Transaction	523
	LN061 - Customer Initiated Rollover	530
	LN062 - Loan Account Overridable Attributes Maintenance	537
	LN071 - Ad-hoc Interest Application	540
	LN444 - Miscellaneous Charges Waiver	544
	LNM20 - Loan Product Transfer	548



## 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 <a href="http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc">http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc</a>.

## **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 User Manual

*Chapters* are dedicated to individual transactions and its details, covered in the User Manual



## **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



# 2. Loan Account Opening-Maintenance



## **1078 - Loan Contribution Payin**

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

### **Definition Prerequisites**

- LN057 Loan Direct Account Opening
- 8051 CASA Account Opening
- GLM02 Chart of Accounts

#### Modes Available

Not Applicable

#### To credit contribution amount into the loan account

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

### Loan Contribution Payin Inquiry

Loan Contribution Payi	n Inquiry*									🚳 🚺 🗵
Account Details								_		
Account No :		Na	me:							
Currency :	~	Pro	oduct :				~			
Branch :	~									
Contribution Payin Mode :		*								
Card Change Pi	n Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	ellers Cheque
							UDF	OK	⊂lose	⊂lear



Field Name	Description					
Account Details						
Account No	[Mandatory, Numeric,16]					
	Type the loan account number where the contribution amount is to be credited.					
	It should be an undisbursed term loan.					
Name	[Display]					
	This field displays the name of the customer.					
Currency	[Display]					
	This field displays the account currency.					
Product	[Display]					
	This field displays the name of the product.					
Branch	[Display]					
	This field displays the branch code to which the account is mapped.					
<b>Contribution Payin</b>	[Mandatory, Drop-Down]					
Mode	Select the mode through which the contribution is to be made from the drop-down list.					
	The options are:					
	Transfer from GL					
	Transfer from CASA					

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



## **Loan Contribution Payin**

Loan Contribut	tion Payin In	quiry*								2	2 🗵
_ Account Deta	ails —										
Account No :	0	0000001743360	Na	ame :	EDWARD	MARTIS					
Currency :	I	NR 💙	Pr	oduct :	Term Loa	in 611		~			
Branch :	F	10									
Contribution Payi	n Mode : 🔤	Transfer from GL	~								
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Che	eque
								UDE	OK	dan d	

- 5. Click the **Ok** button.
- 6. The system displays the message "Do You want to continue". Click the **Ok** button.
- 7. Depending up on the option selected in the **Contribution Payin Mode** drop-down list, the system displays the relevant transaction screen.
- 8. Enter the relevant information.



## Loan Settlement Payout - By CASA

Loan Contribution Pa	ayin By CASA*								Part 🕹 🚺
Account Details —									
Account No :	0000001743360	Name :		EDWARD	MARTIS				
Currency :	INR 🗸	Product	t:	Term Loa	n 611		~		
Branch :	HO								
Contribution Payin Mode	Transfer from CASA	~							
Contribution Davin I	Dataila								
Contribution Payin i		Contribu	tion Amount Pr	ereived till date :					
Concribution Payin Amount	1,000.00	Contribu	cion Amount N		1000				
Transfer GL / CASA	details :								
Account No. :	0100000255360	EDWARD MARTIS							
Acct Ccy :	INR	Txn ccy :	2 🗸						
Acct Ccy Rate :	1.00000	Txn Ccy Rate : 1.0	0000						
Narration :	LN. Contribution Payin	1							
Card Chang	e Pin Cheque	Cost Rate E	enomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
							LIDE	ОК	Close Clase

Field Name	Description						
Contribution Payin Details							
Contribution Payin Amount	[Mandatory, Numeric, 13, Two] Type the amount which is to be paid as contribution.						
Contribution Amount Received till date	[Display] This field displays the total contribution amount paid by the customer till date.						
Transfer GL / CASA	details						
Account No	[Mandatory, Numeric, 16] Type the CASA account number from which the amount is transferred for payin. The name of the CASA account is displayed in the adjacent field.						
Acct Ccy	[Display] This field displays the account currency.						
Txn Ccy	[Display] This field displays the transaction currency.						



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

## Loan Contribution Payin By GL

Loan Contribution Pag	yin By GL*									🍪 👔 🗵
CACCOUNT Details										
Account No :	0000001743360	Na	ame :	EDWARI	MARTIS					
Currency :	INR 🗸	Pr	oduct :	Term Lo	an 611		~			
Branch :	HO 🗸									
Contribution Payin Mode :	Transfer from GL	~								
- Contribution Payin D	etails :									
Contribution Payin Amount	: 1,000.00	Cor	ntribution Amount R	eceived till date :	1000					
	·									
- Transfer GL / CASA d	letails :									
Account No. :	1223445	1111								
Acet Cey :	71.02	Typ cov :	74.02							
Helt Cey .	INK	TATICEY :	INR							
Acct Ccy Rate :	1.00000	Txn Ccy Rate :	1.00000							
Narration :	IN. Contribution Bauin			1						
	LN. CONTRIBUTION PAYIN			]						
			1		1					
Card Change	Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	lers Cheque
							UDF	ОК	⊂lose	⊂lear

### **Field Description**

Field Name

Description

## **Contribution Payin Details**

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



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

9. Click **Ok** button.

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



## **BA070 - Funding Details Screen**

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

#### **Definition Prerequisites**

Not Applicable

#### **Modes Available**

Not Applicable

#### To address the funding preparation

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

#### **Funding Details Screen**

Funding Details Screen*	alian 🕹 🔯 🔀
Bill Details:	
Bill Type :	Acceptance Bill Number/Installment number :
Face value of the Bill :	Acceptance Bill Due Date :
Margin Account1 : Deposit No :	Margin Td Amount :
Margin Account2 :	Margin Casa Amount:
Settlement Account No :	Currency :
Dummy GL :	Drawer Of The Acceptance Bill :
Bill Narrative :	Deductable Amount (Margin CASA) :
Hold Details:     CASA Hold Number :     Hold Type :     Hold Date :	
CASA Account Details: Branch Name :	Package Code : Product Ccy :
Loan Account Details:     Customer Id :	
Branch Code :	
Product Code :	Currency :
Repayment Mode :	
Schedule Code :	
Rate Chart Code :	
Card Change Pin Cheque Cost Rate Denomination	n Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque
	UDF OK Close Clear

#### **Field Description**

Field Name

Description



Field Name	Description
Bill Details	
Bill Type	[Mandatory, Drop-Down]] Select the bill (instrument type) which needs to be reversed from the drop- down list. The options are: • LC • BG • BIII
Acceptance Bill No/ Installment Number	[Mandatory, Alphanumeric, 10] Type the reference number for the bill type. This value must be unique. <b>FLEXCUBE</b> validate the entered number. Once a LC/BG is liquidated, it cannot be re-liquidated unless the same is reversed.
Face value of the Bill	[Mandatory, Numeric, 20] Type the amount (total face value) of the bill. This field will also be used to accommodate the liquidation amount for LC and BG.
Acceptance Bill Due Date	[Conditional, Pick List, MM/DD/YYYY] Select the acceptance bill due date from the pick list. This field is enabled if <b>Bill</b> is selected as <b>Bill Type</b> . The date input in this field will always be greater than the <b>FLEXCUBE</b> process date which is validating by <b>FLEXCUBE</b> . The funding preparation for bills will be initiated by <b>FLEXCUBE</b> in BOD of the bill due date, according to the input in the bill due date field.
Margin Account 1	[Mandatory, Numeric, 16] Type the margin account number 1. This indicates the margin account number in <b>FLEXCUBE</b> for a particular bill. This field will accept CASA, TD and combination of CASA and TD accounts. The CASA and time deposits need not belong to the same customer. <b>FLEXCUBE</b> validate the account numbers to be of 'Account open regular'. The CASA will be accounts falling under 'liability' type of products. A single margin account will always be attached to a single bill. It is mandatory to enter either Margin Account 1 or Margin Account No 2.
Deposit No	[Display] This field displays the deposit number as generated at the time of TD pay-in, in case the margin account is a TD account.
Margin Td Amount	[Mandatory, numeric, 16] Type the margin amount for TD. The margin amount will be the total margin amount provided by the customer as a security for issuing the respective trade instrument on behalf of the applicant.



Field Name	Description					
Margin	[Mandatory, Numeric, 16]					
Account 2	Type the margin account number 2.					
	This indicates the margin account number in <b>FLEXCUBE</b> for a particular bill. This field will accept CASA, TD and combination of CASA and TD accounts. The CASA and time deposits need not belong to the same customer. <b>FLEXCUBE</b> will validate the account numbers to be of 'Account open regular'. The CASA will be accounts falling under 'liability' type of products. A single margin account will always be attached to a single bill.					
Margin Casa	[Mandatory, numeric, 16]					
Amount	Type the margin amount.					
	The margin amount will be the total margin amount provided by the customer as security for issuing the respective trade instrument on behalf of the applicant.					
Settlement	[Mandatory, numeric, 16]					
Account No	Type the settlement account number for a particular bill. This field will always accept CASA as an input in this field. <b>FLEXCUBE</b> will validate the account numbers to be in 'Account open regular' status. The CASA will be account falling under 'liability' type of products. A single settlement account can be attached across bills. Restrictions regarding attachments as applicable to margin accounts will not be applicable for settlement account. The name of the of the CASA holder for the settlement account will be displayed in the adjacent field.					
Currency	[Displays]					
	This field displays the currency for the CASA settlement account number provided in the settlement account number field.					
Dummy GL	Mandatory, numeric, Nine]					
	Type the dummy general ledger which will be used for the bill transaction entries. The GL will be of 'miscellaneous debit/credit ' type. The name of the dummy GL will be displayed adjacent to the dummy GL field.					
Drawer of the	[Optional, Alphanumeric, 40]					
Acceptance Bill	Type the drawer details for the bill.					
Bill Narrative	[Optional, Alphanumeric, 40]					
	Type the additional details of the bill.					
	The teller can input particulars of the bill in this field.					



Field Name	Description					
Deductable	[Conditional, Numeric, 20]					
amount	Type the deductable amount margin.					
(Margin CASA )	This is the amount that will be deducted from the margin CASA, subject to the validations.					
	<ul> <li>If the deductable amount from the margin CASA is &lt;= margin CASA available balance and deductable amount from the margin CASA = face value of the bill, then the deductable amount will be deducted from the margin CASA and transferred to the drafts/TT payable account.</li> </ul>					
	<ul> <li>If the deductable amount from the margin CASA is &lt;= margin CASA available balance and deductable amount from the margin CASA &lt; face value of the bill and (deductable amount + available balance of settlement CASA) &gt;= face value of the bill, then the deductable amount will be deducted from the margin CASA and transferred to the drafts/TT payable account.</li> </ul>					
	<ul> <li>If the deductable amount from the margin CASA is &lt;= margin CASA available balance and deductable amount from the margin CASA &lt; face value of the bill and (deductable amount + available balance of settlement CASA) &lt; face value of the bill, then the deductable amount will be deducted from the margin CASA and transferred to the drafts/TT payable account.</li> </ul>					
	<ul> <li>If deductable amount provided by margin management system is more than available balance of margin CASA, the funding preparation process will fail.</li> </ul>					
	This field is enabled for input only if a solo margin CASA is attached to the acceptance bill.					
Hold Details						
CASA Hold	[Mandatory, Numeric, Two]					
Number	Type the casa hold number.					
	The hold number is provided by <b>FLEXCUBE</b> while maintaining a hold on the margin CASA.					
Hold Type	[Mandatory, Alphanumeric, One]					
	Type the hold type.					
	The earmark type for the hold placed by <b>FLEXCUBE</b> will be provided in this field.					
Hold Date	[Mandatory, Pick list, MM/DD/YYYY]					
	Select the hold date on which hold is placed on the margin CASA from the pick list.					
CASA Account D	Details					
Branch Name	[Mandatory, Pick List]					
	Select the branch code from the pick list. The branch name will be displayed adjacent to the branch name field.					

The drafts and TT payable CASA will be opened under this branch.



Field Name	Description						
Multi Currency Package Code	[Mandatory, Pick List] Select the multi currency package code from the pick list.						
	code.						
Product Ccy	[Displays]						
	This field displays the product currency to which the CASA product belongs.						
Customer ID	[Mandatory, Numeric, Six]						
	Type the customer id.						
	The drafts and TT payable CASA will be opened under this customer id.						
Loan Account De	tails						
Customer ID	[Mandatory, Numeric, Six]						
	Type the customer id under which the loan account needs to be opened during the end of day process. The customer name will be displayed adjacent to the customer id field.						
Branch Code	[Mandatory, Pick List]						
	Select the branch code of the branch under which the loan account needs to be opened from the pick list. The branch name will be displayed adjacent to the branch code field.						
Product Code	[Mandatory, Pick List]						
	Select the product code from the pick list. The product name will be displayed adjacent to the product code field.						
	This field indicates the loan product code and name under which the account needs to be opened. <b>FLEXCUBE</b> will validate the branch product cross reference while opening account under a branch for a particular product. The user will operationally ensure that the product code provided is the LC/BG/Bill type of product.						
Currency	[Display]						
-	This field displays the product currency to which the loan account needs to be opened.						
Repayment	[Mandatory, Drop-Down]						
mode	Select the repayment mode for the loan account, from the drop-down list.						
	The options are:						
	• Cash						
	Cheque						
	Account Transfer						
	• GL						
	The input here will be as per the options selected at the product level.						

Field Name	Description
Schedule Code	[Mandatory, Pick List]
	Select the schedule code from the pick list.
	This field indicates the schedule code that is attached to the product code for the respective loan account. <b>FLEXCUBE</b> validate the product schedule cross reference.
Rate Chart	[Mandatory, Pick List]
Code	Select the rate chart code available for the product from the pick list.
	This field indicates the rate chart code that is applicable for the loan account.

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

#### **Funding Details Screen**

Funding Details Screen	I*									🚳 🚺 💌
Bill Details:										
Bill Type :	Bill 🗸			Acceptance Bill Numb	er/Installment number	: 100000008				
Face value of the Bill :	100000			Acceptance Bill Due I	Date :	02/11/2011	•			
Margin Account1 :		Deposit No :		Margin Td Amount :						
Margin Account2 :	000060393600246			Margin Casa Amount	:					
Settlement Account No :	000060393600246 A	MOSJUDEBULKCAS/	e	Currency :		RMB	~			
Dummy GL :	110009302	1ISC DR GL 1	]	Drawer Of The Acce	otance Bill :					
Bill Narrative :				Deductable Amount	(Margin CASA) :					
Hold Details:										
CASA Hold Number :										
Hold Type :										
Hold Date :										
- CASA Account Details										
Branch Name : 10003	IU		Multi Currency Pa	ackage Code : 1020		Product	Ccy : RMB 🗸			
Customer Id : 9900002	23									
- Loan Account Details:										
Customer Id : 60	04039	AMIT K 01								
Branch Code : 10	05 SubBran	nch5								
Product Code : 4	1000 Test-BI	LL LC BG Loan PMI C	Dnly	Currency :	RMB 💌					
Repayment Mode : C	ash 💉									
Schedule Code : 1:	10 EPI PMI	[								
Rate Chart Code : 99	99 Default	rate								
Card Change F	Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	ellers Cheque
		. '					UDF	ОК	Close	Clear

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

## **BAM52 - Third Party Account Address Maintenance**

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

#### **Definition Prerequisites**

- LN057 Loan Direct Account Opening
- 8051 CASA Account Opening

#### **Modes Available**

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

#### To add the third party account address

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

#### **Third Party Account Address Maintenance**

Third Party Account Addr	ess Maintenance							
A	Control Number							
Branch Code:	Product Co	ide:		2	a			
Address Details								
Currency:	$\sim$							
Customer Short Name:		Account Rel	ation:					
Address:								
City:								
State:								
Country								
Zipi								
Record Details	Authorized By	L	st Mnt. Date		Last Mnt. Action		Authorize	4
🖲 Add 🛛 🔿 Modify	O Delete O Cancel	O Amend	O Authorize	O Inquiry		Ok	Close	Clear



Field Name	Description						
Account Number	[Mandatory, Numeric, 16]						
	Type the appropriate Loan account number.						
Serial Number	[Mandatory, Numeric, Five]						
	Type the appropriate the serial number.						
	An account can have multiple third parties. This is the serial number of the third party addresses maintained in the system for the account.						
Branch Code	[Display]						
	This field displays the name of the home branch where the Loan account is opened and maintained.						
Product Code	[Display]						
	This field displays the name assigned to the Loan product, as defined at the product level.						
	This is the product under which the Loan account is opened.						
Address Details							
Currency	[Display]						
	This field displays the currency assigned to the product at the product level, under which the account is opened.						
	All the entries are posted in the account in the account currency.						
	For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.						
Customer Short	[Display]						
Name	This field displays the short name of the customer.						
	The short name of the customer is defaulted from the <b>Customer</b> <b>Addition</b> option. In case of a joint account, the system displays the name of the primary holder of the account.						
Account Relation	[Display]						
	This field displays the relation of the account holder and the third party.						
Address	[Mandatory, Alphanumeric, 35]						
	Type the appropriate address of the third party customer.						
City	[Mandatory, Alphanumeric, 20]						
	Type the appropriate name of the town or city, where the customer resides. This field is part of the customer address.						
State	[Mandatory, Pick List]						
	Type the appropriate name of the state where the third party customer resides. This field is part of the customer address.						



## BAM52 - Third Party Account Address Maintenance

Field Name	Description
Country	[Mandatory, Pick List]
	Select the appropriate name of the country where the customer resides from the pick list. This field is part of the customer address.
Zip	[Mandatory, Alphanumeric, 10]
	Type the zip code. This field is part of the customer address.

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

### Third Party Account Address Maintenance

Third Party Account A	ddress Maintenan	e					
Account Number: 0000	00026377	Serial Number:	1			8	
Branch Code: HO	~	Product Code:	608 - Term Lo	an 608 015		*	
Address Details							
Currency:	IDR 🔽						
Customer Short Name:	AAKTEA		Account Re	lation: THP			
Address:	12, Phoenix						
	High Street						
	California						
City:	California						
State:	California						
Country:	UNITED STATES OF	AMERICA					
Zip:	978890789						
Record Details	Autho	rized By	L.	ast Mnt. Date		Last Mnt. Action	Authorized
• Add O Modify	O Delete	O Cancel	O Amend	O Authorize	O Inquiry		Ok Close Clear

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



## **BAM71 - Reversal of LCBG Bills**

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

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

### **Definition Prerequisites**

Not Applicable

#### **Modes Available**

Not Applicable

#### To reverse the LC/BG Bills

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

#### **Reversal of LCBG Bills**

Reversal of L	.CBGBills*									🚳 😰 坚
Bill Details:										
Bill Type:		~		Acc	eptance Bill No/Inst	allment number:				
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	ОК	Close Clear



Field Name	Description
Bill Details	
Bill Type	[Mandatory, Drop-Down]]
	Select the bill (instrument type) which needs to be reversed from the drop- down list.
	The options are:
	• LC
	• BG
	• Bill
	User must choose the relevant bill type to be reversed. System will validate the bill type in conjunction with the instrument number.
Acceptance	[Mandatory, Alphanumeric, 10]
Bill No/	Type the instrument number of the LC or BG which needs to be reversed.
Installment Number	The instrument number refers to the LC Number or BG number for reversing the funding preparation/liquidation of such instruments. System will validate the bill type in conjunction with the instrument type. Bill type and instrument number must match as per the information maintained while at liquidation. For Example- If a Letter of Credit numbered 10009 is liquidated, then Teller has to choose "LC" with Instrument Number- 10009. System will validate the same.

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



### **Reversal of LCBG Bills**

Reversal of	LCBGBills*										\delta 🛛 💌
- Bill Details:											
Bill Type:	LC	~		Acc	eptance Bill No/Inst	allment number:	9000113330				
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travelle	ers Cheque
								LIDE	Or	Close	Clear

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



## LN031 - Payment Instructions Priority Maintenance

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

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

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

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

#### **Definition Prerequisites**

• LNM31 - Account Payment Instructions

#### Modes Available

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

#### To modify the priority sequence for the provider CASA

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



Payments Instructi	ions Priority Maint	tenance*									a 🛛
Account Number : Branch Code :				Custome Product	er Name : Code :						
		1	Instruction Number	Priority Number	Provider Account Number	Customer Name	Product Code				
Remarks:											•
Record Details	Δ	uthorized By		Last N	Int. Date		Last Mot.	Action		Authorize	ed
Add By Copy	) Add 🔿 Modify 🔿 (	Delete O Cancel	O Amend (	) Authorize 💿	Inquiry			UDF	Ok	Close	Clear

## **Payment Instructions Priority Maintenance**

Field Name	Description
Account Number	[Mandatory, Numeric, 16]
	Type the loan account number be maintained.
Customer Name	[Display]

## **Field Description**

Instruction Number	[Display]
Column Name	Description
Product Code	[Display] This field displays the product code under which the loan account is opened.
Branch code	[Display] This field displays the code of the branch where the loan account is opened and maintained.
Customer Name	[Display] This field displays the name of the customer who holds the loan account.
	Type the loan account number for which drawdown instructions has to be maintained.
Account Number	[Mandatory, Numenc, 10]

This field will display the serial number for the attached CASA account.



## LN031 - Payment Instructions Priority Maintenance

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

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

### **Payment Instructions Priority Maintenance**

Payments Instruct	tions Priority Mai	ntenance*							(	\delta 🛛 💌
Account Number : Branch Code :	0 1980 10 5000 154	51		Custon Produc	ner Name : MUS t Code : 700	ат 03				Close
		_								
		I	Instruction Number	Priority Number	Provider Account Number	Customer Name	Product Code			
		1	:	1	100380000000024	0 Pankul Verma	10003			
		2		3	100380000000257	Pankul Verma Pankul Verma	10003			
		4		4	100380000000027	3 Pankul Verma	10003			
Remarks:										•
Record Details										
Input By		Authorized By		Last	Mnt. Date		Last M	nt. Action	Authorize	ed
Add By Copy	🔿 Add 💿 Modify 🤇	) Delete 🔿 Cancel	O Amend (	) Authorize 🔿	Inquiry			UDF	Ok Close	Clear

6. Click the **OK** button.



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



## LN046 - Post Dated Cheques Maintenance

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

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

### **Definition Prerequisites**

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

#### **Modes Available**

Add, Delete, Inquiry. For more information on the procedures of every mode, refer to Standard Maintenance Procedures.

#### To add postdated cheque for installment payment

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



ccount No : ranch : urrency : quire Add Details	>	Customer Name : Product :					V	
From Date: Number Of Cheques Re Total Amount :	eceived :	20/03/2008	To Date:					
Cheque Nos	Bank	Cheque Date	Value Date	Amount	Routing	Delete		
							28	
							-	
							-	

### **Post Dated Cheques Maintenance**

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

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



00000001347360 HO V	Customer Name : Product :	JOHN W MARSHAL			N.			
Details	Di Di	rawer Acct. No. : rawee Bank :						
То	No Of Cheques	Date	Frequency	Cheque Amount				
				Add Delete y	riewDetails			
				Add Delete v	ievOetals ]			
				Add Delete y	iewDatals ]			
	00000001347360 H0 DR Details rr i To	0000001347360 Customer Name : H0 Product : DEtails r: D DEtails D DEtails To No Of Cheques	0000001347360 HO IDR W Details To No Of Cheques Date	00000001347360     Customer Name : JOHN W MARSHAL       H0     Product :       Torm Loan 627       Details       rr :     Drawer Acct. No. :       :     Drawee Bank :       To     No Of Cheques       Date     Prequency	O0000001347360         Customer Name :         JOHN W MARSHAL           HO         Product :         Term Loan 627           IDR         Image: Customer Name :         Term Loan 627           Details         Image: Customer Acct. No. :         Image: Customer Acct. No. :           Image: Customer Acct. No. :         Image: Customer Acct. No. :         Image: Customer Acct. No. :           Image: Customer Acct. No. :         Image: Customer Acct. No. :         Image: Customer Acct. No. :           Image: Customer Acct. No. :         Image: Customer Acct. No. :         Image: Customer Acct. No. :           Image: Customer Acct. No. :         Image: Customer Acct. No. :         Image: Customer Acct. No. :           Image: Customer Acct. No. :         Image: Customer Acct. No. :         Image: Customer Acct. No. :           Image: Customer Acct. No. :         Image: Customer Acct. No. :         Image: Customer Acct. No. :           Image: Customer Acct. No. :         Image: Customer Acct. No. :         Image: Customer Acct. No. :           Image: Customer Acct. No. :         Image: Customer Acct. No. :         Image: Customer Acct. No. :           Image: Customer Acct. No. :         Image: Customer Acct. No. :         Image: Customer Acct. No. :           Image: Customer Acct. No. :         Image: Customer Acct. No. :         Image: Customer Acct. No. :           Image: Customer Acct. No.	0000001347360 Customer Name : OHN W MARSHAL H0 Product : Term Loan 627 DEtails r: Drawer Acct. No. : . Drawee Bank : .	0000001347360       Customer Name :       DOHN W MARSHAL         H0       Image: Customer Name :       Term Loan 627         IDR       Image: Customer Name :       Image: Customer Name :         Details       Image: Customer Name :       Image: Customer Name :         IDR       Image: Customer Name :       Image: Customer Name :         Details       Image: Customer Actt. No. :       Image: Customer Actt. No. :         Image: Image: Customer Actt. No. :       Image: Customer Actt. No. :       Image: Customer Actt. No. :         Image: Image: Image: Image: Customer Actt. No. :       Image: Image: Customer Actt. No. :       Image: Image: Image: Customer Actt. No. :         Image: Ima	0000001347360       Customer Name :       DOHN W MARSHAL         HO       Image: Customer Name :       Term Loan 627         IDR       Image: Customer Name :       Image: Customer Name :         Details       Image: Customer Name :       Image: Customer Name :         Image: Customer Name :       Image: Customer Name :       Image: Customer Name :         Image: Customer Name :       Image: Customer Name :       Image: Customer Name :         Image: Customer Name :       Image: Customer Name :       Image: Customer Name :         Image: Customer Name :       Image: Customer Name :       Image: Customer Name :         Image: Customer Name :       Image: Customer Name :       Image: Customer Name :         Image: Customer Name :       Image: Customer Name :       Image: Customer Name :         Image: Customer Name :       Image: Customer Name :       Image: Customer Name :         Image: Customer Name :       Image: Customer Name :       Image: Customer Name :         Image: Customer Name :       Image: Customer Name :       Image: Customer Name :         Image: Customer Name :       Image: Customer Name :       Image: Customer Name :         Image: Customer Name :       Image: Customer Name :       Image: Customer Name :         Image: Customer Name :       Image: Customer Name :       Image: Customer Name :

## Post Dated Cheques Maintenance

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



## Add

tackurst       import       Customer Name:       import       import         import       import       Produit:       import       import         import       import       Prover Act: No. :       import       import         Classing Type:       import       Prover Act: No. :       import       import         Too       No Of Chagues       Date       Frequency       Chague Amount         01       05       5       20/03/2008       Monthly       10,000.00	st Dated Chec	ques Maintena	nce*					-O II
Brench: Product:     Brench: Botting Number ::     Botting Number :: Botting Number ::     From To   No Or Of Cheques:   Date Frequency:   Ot OS   S 20/03/2008     Monthly 10,000.00     Code Details           excord Details     Authorized Name Number ::           Product ::                    Product :: <b>Code Details Code Details</b>	ccount No : 00	000001347360	Customer Name :	JOHN W MARSHAL				
Currency:         Up0           Backing Number:         2022402           Booking Number:         Drewer Ackt. No. :           Clearing Type:         PEGGLAR 2 DAY           From         To           No Of Cheques         Date           From         To           01         05           5         20/03/2008           Monthly         10,000.00	anch : HO	<b>&gt;</b>	Product :	Term Loan 627			~	
Reculting Number I: 202002 Drawer Acct. No. I: 0100000230101 Clearing Type I: PEQULAR 2 DAY V V Drawee Bank I: CTTERAAK Too No Of Ohegues Date Prequency Cheque Anount 01 05 5 20/03/2008 Monthly 10,000.00 Add Dates VeevDetafs Add Dates Lext Mnt. Action Autorited	urrency : Us	5D 💌						
Reduling Number : 202002 DAY Prevee Bank : CITRAAM   Prom To No Of Chegues Date Preguency Chegue Amount   01 05 5 20/03/2008 Monthly 10,000.00     Add Duten VerewCetals   evend Details   ull By Authorized Last Mth. Date Last Mth. Action Authorized	quire Add Del	tails						
Clearing Type :       RECALLAR 2 DAY       Drevee Bank :       ITTERAIX         From       To       No Of Cheque       Date       Prequency       Cheque Amount         01       05       5       20/03/2008       Monthly       10,000.00    Add Dueles viewDatals    ecord Details    dubrized By    Authorized By Lest Mrk. Date Lest Mrk. Action Authorized	Routing Number :	2402402	D	rawer Acct. No. :	010000	000230101		
From       To       No Of Cheques       Date       Frequency       Cheque Amount         01       05       5       20/03/2008       Monthly       10,000.00             Add       Delets       ViewOttels	Clearing Type :	REGULAR 2 D	ay D	rawee Bank :	CITIBA	NK 💌		
From       To       No Of Cheques       Date       Frequency       Cheque Amount         01       05       5       20/03/2008       Monthly       10,000.00             Add       Defee       ViewDetalls             ecord Details <ul> <li>ut By</li> <li>Authorized By</li> <li>Last Mnt. Date</li> <li>Last Mnt. Action</li> <li>Authorized Total</li> <li>Authorized Total</li> <li>Authorized Total</li> <li> <ul> <li>Authorized By</li> <li>Authorized By</li> <li>Last Mnt. Date</li> <li>Last Mnt. Action</li> <li>Authorized Total</li> <li> <ul> <li> <li> <li> <ul> <li> <li> </li> <li> <li> </li> <li> </li></li></li></ul></li></li></li></ul></li></ul></li></ul>								
01         05         5         20/03/2008         Monthly         10,000.00           Add         Delete         viewDetails         Add         Delete         viewDetails           accrd Details         List Mnt. Date         Lest Mnt. Action         Authorized B	From	То	No Of Cheques	Date	Frequency	Cheque Amount		
Add Delete WewDetails	01	05	5	20/03/2008	Monthly	10,000.00		
cord Details EBy Authorized By Last Mnt. Date Last Mnt. Action Authorized								
Cord Details 15 Y Authorized By Last Mnt. Date Last Mnt. Action Authorized						Add Delete L	viewDetails	
cord Details						Add Delete (	viewDetails]	
Cord Details						Add Delete (	viewDatals	
c <b>ord Details</b> By Authorized By Last Mnt. Date Last Mnt. Action Authorized						Add Delete (	viewDetails	
tord Details By Authorized By Last Mnt. Date Last Mnt. Action Authorized						Add Delete G	/iewDetals	
cord Details						Add Delete N	viewDetails	
t By Authorized By Last Mnt. Date Last Mnt. Action Authorized						Add Delete L	/ewDetails]	
						Add Delete L	/iewDetails]	
	cord Details -		Authorized By		Last Mnt. Date	Add Delete (	//ewDetails]	Authorized

Field Name	Description
Routing Number	[Optional, Numeric, Nine]
	Type the appropriate routing number of the cheque.
	The routing number is a combination of the bank code, the branch code and the sector code from where the instrument was drawn.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance (Fast Path: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	The order, in which the codes in the routing number are to be entered, is determined by the set up using the <b>Settlement Bank Parameters</b> screen.



Field Name	Description
Drawer Acct. No.	[Mandatory, Numeric, 16]
	Type the appropriate account number, on which the cheque is drawn.
	The drawer account number is the account number of the person who has issued the cheque. The drawer account, generally printed on the cheque leaf, is the account from where the funds will come into the beneficiary account. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.
Clearing Type	[Mandatory, Drop-Down]
	Select the appropriate clearing type from the drop-down list.
	The bank can set up multiple clearing types, where cheques that are required to be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. takes place on the basis of the clearing type. Refer to <b>Clearing Type</b> <b>Maintenance</b> (Fast Path: STM64) option in <i>Clearing User's Guide</i> .
Drawee Bank	[Display]
	This field displays the drawee bank name and the branch name based on the routing number.
Column Name	Description
From/To	[Mandatory, Numeric, 12]
	Type the Start and End series of the Post dated EMI cheques.
No. Of cheques	[Mandatory, Numeric, 12]
	Double-click the column and type the appropriate total number of cheques in the range.
Date	[Mandatory, Pick List, dd/mm/yyyy]
	Double click the column and select the appropriate date of the cheques from the pick list. In case there are multiple cheques being deposited that have sequential serial numbers, the date of the first cheque in the series would be entered in the date field. The remaining cheque dates would be anniversary dates based on the frequency set up.
	For example, the cheque range could be from 111 to 180. If the date on the first cheque-111 is October 12, 2003 and the frequency is set to Monthly, the next cheque would be picked up for processing on November 12, 2003.



Column Name	Description			
Frequency	[Mandatory, Drop-Down]			
	Double click the column and select the appropriate frequency from the drop-down list.			
	The options are:			
	One Time			
	Monthly			
	Bi-Monthly			
	Quarterly			
	Half Yearly			
	Annual			
	It is the frequency at which the cheques are to be sent for collection. There is no validation for setting a specific frequency. This will pick up the cheque automatically for clearing on the date and at the frequency specified.			
Cheque Amount	[Mandatory, Numeric, 13, Two]			
	Double click the column and type the appropriate cheque amount.			
	There is no validation for the cheque amount. The cheque can be more or less than the installment amount due on that specific account.			

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



## Details

Post Dated Chequ	ies Maintenance	*			🧞 🚺 🗵
Account No : 0000 Branch : HO Currency : USC Inquire Add Deta	10001347360	Customer Name : Product :	JOHN W MARSHAL Term Loan 627	×	
Clearing Type : Total Number Of Cl Total Amount :	ieques :	3 5 50000			
Cheque Nos.	ChequeDate	Value Date	Amount		
000000000001	20/03/2008	31/05/2008	10000		
00000000002	30/04/2008	30/06/2008	10000		
00000000003	31/05/2008	31/07/2008	10000		
00000000004	30/06/2008	31/08/2008	10000		
- <b>Record Details</b> — Input By		Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized

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


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

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

#### To view post dated cheque for installment payment

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



# Inquire

		smantenant								
ccount No : ranch : urrency :	HO IDR	001347360	Customer Name : Product :	JOHN W MARSHA Term Loan 627	NL .			<ul> <li>Control of the second se</li></ul>		
From Date: Number Of Cl Total Amount	heques F	l Received :	20/03/2008 3 30000	To Date:		20/06/2008	Ø			
Cheque N	Nos	Bank	Cheque Date	Value Date	Amount	Routing	Delete			
000000000	0001	240	20/03/2008	31/05/2008	10000	2402402	N			
000000000	0002	240	30/04/2008	30/06/2008	10000	2402402	N	]		
000000000	0003	240	31/05/2008	31/07/2008	10000	2402402	N	]		
cord Deta	ails —		Advied 5:							

Field Name	Description
From Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date from the pick list.
To Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date from the pick list.
Number Of Cheques Received	[Display] This field displays the total number of cheques received between the specified dates.
Total Amount	[Display] This field displays the total amount received during the specified date.
Column Name	Description
Cheque Nos.	[Display] This column displays the cheque number of the post dated cheques.



Column Name	Description						
Bank	[Display] This column displays the name of the bank from where the cheques are received.						
Cheque Date	[Display] This column displays the cheque date, which is present on the instrument.						
Value Date	[Display] This column displays the value date of the cheque.						
Amount	[Display] This column displays the amount present on the cheque.						
Routing	<ul> <li>[Display]</li> <li>This column displays the routing number against which the cheque has been drawn.</li> <li>The routing number is the combination of the bank code and the branch code.</li> <li>The combination can be obtained from the Routing Branch Maintenance option.</li> <li>Routing Number = Sector Code / Bank Code + Branch Code</li> <li>For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.</li> <li>For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be</li> </ul>						
	entered, is determined by the set up using the Settlement Bank Parameters option.						
Delete	[Conditional, Drop-Down] Select the appropriate option from the drop-down list. The options are: • Y: It allows to delete a record • N: It does not allow to delete a record This column is enabled if <b>Delete</b> mode is selected						

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



# LN056 - Split Loan Account Opening

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

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

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

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

#### **Definition Prerequisites**

LN057 - Loan Direct Account Opening

#### **Modes Available**

Not Applicable

#### To open a split loan account

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



## Split Loan Account Opening

Split Loan Account C	lpening*									🍪 👔 🗵
Operation										
<ul> <li>Inquire</li> </ul>	🔘 Add		🔘 Modify		🔵 Delete					
Customer Informa Account Number : Loan Maturity Date :				Agreement Number Outstanding Princip	r:*		]			
Split Loan Account Account Open Date :	t Details									
Branch Code :*	9999									
Product Code:*				Currency	/:	~				
Loan Amount :				Loan Ter	m :		]			
Schedule Code :				Fixed Ra	ite Term :		]			
Loan Purpose :				Variable	Rate Term :					
Account Number:				Repaym	ent Frequency :	~				
Rate Lock Rate Lock Rate Lock Net Rate : Rate Lock Net Frees : Pricing Details Letter of Offer Date : <sup>®</sup> Rate Chart Code : Margin Code : Rollover Margin Code : Discount Code :				Fixed Term (In m LTV Ratio :* Date basis for A	ionths) :		×			
Card Chang	e Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	lers Cheque
							UDF	ОК	⊂lose	Clear

Field Description	
-------------------	--

Field Name	Description							
Operation	[Mandatory, Radio Button]							
	Click on the option corresponding to the operation to be performed.							
	The options are:							
	Inquire							
	• Add							
	Modify							
	Delete							
Customer Informatio	n							
Account Number	[Mandatory, Numeric,16, Pick List]							
	Type the loan account number which is to be split.							
	If the agreement number is entered in the adjacent field, then select the loan account number from the pick list.							



Field Name	Description						
Agreement Number	[Conditional, Alphanumeric, 16]						
	Type the agreement number.						
	This field displays the agreement number linked to the account, if the loan account number is entered in the corresponding field.						
Loan Maturity Date	[Display] This field displays the maturity date of the original loan account.						
Outstanding Principal Amount	[Display] This field displays the outstanding principal amount on the original loan account.						
Split Loan Account D	Details						
Account Open Date	[Mandatory, Pick List, dd/mm/yyyy]						
	Type the date on which the customer account is opened or select from the pick list.						
	By default, the system displays the current processing date.						
	The date should be greater than or equal to the process date.						
Branch Code	[Mandatory, Pick List]						
	Select the branch code from the pick list.						
	The branch name is displayed in the adjacent field.						
Product Code	[Mandatory, Pick List]						
	Select the product code under which the account is to be opened from the pick list.						
	The product name is displayed in the adjacent field.						
	The new split loan product should be of the same currency as the existing loan account.						
Currency	[Display]						
-	This field displays the currency under which the account is opened.						
Loan Amount	[Mandatory, Numeric,13, Two]						
	Type the split loan amount.						
	It should be greater than or equal to the minimum loan amount defined in the <b>Product Master Maintenances</b> (Fast Path: LNM11) option and less than or equal to outstanding amount.						
Loan Term	[Display]						
	This field displays the remaining loan term of the original loan account.						
	The term of the loan is defined in months.						



Field Name	Description						
Schedule Code	[Mandatory, Pick List] Select the repayment schedule code from the pick list. Only the schedules, which are attached to the product, are displayed in the pick list. The name of the schedule is displayed in the adjacent field. The schedules are attached to the product in the <b>Schedule Type</b> (Fast Path: LNM98) option.						
Fixed Rate Term	[Mandatory, Numeric, Three] Type the fixed rate term in months for the split loan.						
Loan Purpose	[Display] This field displays the purpose for which the loan is taken.						
Variable Rate Term	[Display] This field displays the term of the loan where ROI is variable. By default it displays the value of Loan Term in months. If the fixed rate term is entered, then this field displays the value as [Loan Term - Fixed Rate Term] in months						
Account Number	[Display] This field displays the split loan account number generated by the system.						
Repayment Frequency	[Display] This field displays the repayment frequency of the original account to be applied to the new split loan account.						
Rate Lock							
Rate Lock	This field is for future use.						
Rate Lock Date	This field is for future use.						
Rate Lock Net Rate	This field is for future use.						
Rate Lock Net Fees	This field is for future use.						
Pricing Details							
Letter of Offer Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date on which offer is made to customer or select it from the pick list. This date is applicable during the rate, margin and discount determination. The date should be less than or equal to the process date.						
Rate Chart Code	[Mandatory, Pick List] Select the rate chart code to be applied for determination of rate of interest on the loan from the pick list.						



Field Name	Description						
Fixed Term (in	[Optional, Numeric, Three]						
months)	Type the fixed term of the loan in months.						
	If the loan is on fixed rate for the entire term, then the value in this field is equal to total term of the loan.						
	If the loan is on fixed rate for initial term and then rolls over to a variable rate for the remaining term, then the initial fixed term is set in this field and it should be less than the total term of the loan. The base rate for fixed period is derived using the fixed term specified.						
Margin Code	[Optional, Pick List]						
	Select the margin code from the pick list.						
	It is the margin which is levied over and above the base rate for initial rate on the loan.						
	If a loan account is opened with a combination of rates e.g. fixed rate rolling over to variable rate, then the margin code selected in this field will be applicable only for the initial fixed rate on the loan.						
	If a loan account is opened with a single rate (fixed /variable) for the entire term of the loan, then the margin selected in this field will be applied for that rate for the entire loan period.						
LTV Ratio	[Mandatory, Numeric, Three, Two]						
	Type the loan to value ratio of the loan.						
	The LTV ratio value should be less than or equal to 100.00.						
Rollover Margin	[Optional, Pick List]						
Code	Select the margin code from the pick list.						
	It is the margin which is levied over and above the base rate for rollover rate on the loan.						
	If a loan account is opened with a combination of rates e.g. fixed rate rolling over to variable rate, then the margin code selected in this field will be applicable only for the rollover rate on the loan.						
	This field is not applicable, if a loan is opened with a single rate (fixed /variable) for the entire term of the loan.						



Field Name	Description						
Date Basis for	[Mandatory, Drop-Down]						
Account Rate	Select the date basis for account rate from the drop-down list.						
	The options are:						
	<ul> <li>Account Opening Date: If this option is selected, the rate of interest effective on the account opening date for the fixed rate index code is applied.</li> </ul>						
	<ul> <li>First Disbursement Date: If this option is selected, the rate of interest effective on the first disbursement date for the fixed rate index code is applied. It is used for ROI loans.</li> </ul>						
	• Letter of Offer Date: If this option is selected, the rate of interest effective on the letter of offer date for the fixed rate index code is applied.						
	This field is applicable for loans with initial fixed rate or fixed rate for the life of the loan.						
Discount Code	[Optional, Pick List]						
	Select the discount code from the pick list.						
	The discount is applied over and above the base rate.						
	The discount is applicable for the initial rate or rollover rate or both, it is based on the parameters set in the <b>Discount Rate Setup</b> (Fast Path: PR005) option.						
3. Click the Add o	ption.						

- Enter the loan account number. OR
   Enter the agreement number and select the account number from the pick list.
- 5. Enter the split loan account and pricing details.



### Split Loan Account Opening

Split Loan Account	Opening*								췒 🛿 💌
Operation O Inquire	۲	Add	🔘 Modify		🔘 Deleti	е			
Customer Inforr Account Number : Loan Maturity Date :	ation 00000001072360 31/12/2008			Agreement Number: Outstanding Principa	l Amount :	1000000000000002 100000			
Split Loan Accou Account Open Date Branch Code : Product Code: Loan Amount : Schedule Code :	Int Details : 30/04/2008 FF 9999 HO 601 FEE 10 201 IOI I	REQUIREMENT TESTING U 10.00 IPI PMI Ambika	JNSECURED	Currency Loan Terr Fixed Rat	: [ n: [ e Term: [	INR	8		
Loan Purpose : Account Number:	a			Variable F Repayme	ate Term :	Monthly	6		
Rate Lock Rate Lock Rate Lock Date : Rate Lock Net Rate Rate Lock Net Fee									
Letter of Offer Date	25/03/2008								
Rate Chart Code : Margin Code : Rollover Margin Code Discount Code :	73 FIXE 145 ABH 145 ABH	AMOUNT TIERED		Fixed Term (in mo LTV Ratio : Date basis for Ac	onths) : count Rate : A	2 100 sccount Opening Date			
	Li Ju IES								
Card Ch	nge Pin Cheque	re Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
							LIDE	OF	Class Class

- 6. Click the **Ok** button.
- 7. The system displays the message "Authorisation Required. Do you want to continue?". Click the **OK** button.
- 8. The system displays the Authorization Reason screen.
- 9. Enter the relevant information and click the **Grant** button.
- 10. The system displays the account number generated message. Click the **Ok** button.
- 11. The system displays the iban number of the generated account number. Click the **Ok** button.



# LN057 - Loan Direct Account Opening

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

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

### **Definition Prerequisites**

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

### Modes Available

Not Applicable

### To open a loan account

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



### Loan Direct Account Opening

Loan Direct Account (	Opening*					🚳 🦹 💌
Customer Informa	ation	Search String :			]	
ID :		IC :				
Full Name :		Short Name :				
Agreement Number :			Agreement Sign Date		]	
Account Open Date :	02/09/2016					
Branch Code :	240 SANDOZ - MUM	RAT	Customer Relation :			
Product code :		,ni	Currency :			
Loan Purpose :			Repayment Mode :			
Loan Term :	Month	ns.	Contribution :			
Asset Value :		13	Producer ID :			
Loan Amount :						
Schedule Code :						
			Account Number :			
Application ID :			Account Number 1			
Application 10 :						
Entrusted Produc	t Details				1	
Entrusted Deposit Accol	unt No :	Product :	→ Branch:	*		
Customer Name :			Currency			
Remittance Mode :						
Driging Dotails						
Letter of Offer Date :						
Rate Chart Code :			Fixed Term :	Months		
Margin Code :			LTV Ratio :			
Rollover Margin Code :			Date Basis for Account Rate	·		
Discount Code :				•		
Apply Compareding Do						
Appry compounding Pe	naity interest					
Card Chang	te Pin Cheque	Cost Rate Denomination	n Instrument Inventor	V Pin Validation Servi	ce Charge Signature	Travellers Cheque
						Chara Chara
					UK IV	Close Clear

#### **Field Description**

Field Name

Description

#### **Customer Information**

Search Criteria

[Mandatory, Drop-Down]

Select the search criteria to search for the customer from the drop-down list.

The options are:

- Customer Short Name
- Customer IC: Customer Identification criteria (IC) arrived at by the bank during customer addition.
- Customer ID: Unique identification given by the bank



Field Name	Description				
Search String	[Mandatory, Alphanumeric, 20, Pick List]				
	Type the search string, to search for a customer, corresponding to the search criteria selected in the <b>Search Criteria</b> field.				
	If the <b>Customer Id</b> option is selected from the <b>Search Criteria</b> drop-down list , then the search string accepts 10 numeric characters.				
	If the search criterion is specified as customers' short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria.				
	Select the appropriate customer from the existing customer list.				
	For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.				
ID	[Display]				
	This field displays the ID of the customer.				
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non- existent in the system. This ID is used for searching and tracking the customer in the system.				
IC	[Display]				
	This field displays the identification code of the customer.				
	A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate, or corporate registration can be used as a customer IC.				
Full Name	[Display]				
	This field displays the full name of the customer who holds the loan account				
Short Name	[Display]				
	This field displays the short name of the customer.				
	The short name of the customer is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option.				
	The customer short name can be changed through the <b>IC No – Short Name Change</b> (Fast Path: 7101) option.				
Agreement	[Mandatory, Alphanumeric, 50]				
Number	Type the agreement number code for the loan account.				
Agreement Sign	[Mandatory, Pick List, dd/mm/vvvv]				
Date	Select the agreement sign date from the pick list.				
	The date should be less than or equal to the current process date.				
Account Open	[Mandatory Pick List dd/mm/www]				
Date	Select the date on which the customer account is opened from the pick list.				



Field Name	Description			
Branch Code	[Mandatory, Pick List]			
	Select the branch code from the pick list.			
	The account opening procedure can be either centralized or decentralized. In the centralized setup, one centralized processing centre will open accounts for all branches of a region. You have to select the name of the centralized processing branch if the bank follows the centralized setup for account opening.			
Customer	[Mandatory, Drop-Down]			
Relation	Select the relation of the customer linked to the account from the drop- down list.			
	The options are:			
	Sole Owner			
	Joint And First			
	Joint OR First			
	For successful account opening transaction, a customer with primary relationship, viz., <b>Sole Owner</b> , <b>Joint And First</b> , or <b>Joint Or First</b> must be linked. If primary relationship linked is <b>Joint And First</b> or <b>Joint Or First</b> , customer with secondary relationship, viz., Joint and other or Joint or other must be linked to the account.			
	A maximum of three customers can be linked to an account in the account- opening screen. You can attach additional customers to the accounts from the <b>Customer Account Relationship Maintenance</b> (Fast Path: CI142) option.			
Product code	[Mandatory, Pick List]			
	Select the product code under which an account has to be opened from the pick list.			
	The list displays the authorised loan products available for the selected branch.			
Currency	[Display]			
	This field displays the currency assigned to the product at the product level, under which the account is opened.			
	All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.			
	For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.			
Loan Purpose	[Mandatory, Alphanumeric, 40]			
	Type the purpose for which the loan has been taken.			



Field Name	Description
Repayment Mode	[Mandatory, Drop-Down] The mode of repayment of the loan. The options are: • Cash • Cheque • Account Transfer • GL
Loan Term	[Mandatory, Numeric, Three] Type the tenure of the loan in months. The value is validated against the minimum and maximum term of the loan product defined at the product level.
Contribution	[Optional, Numeric, 13, Two] Type the contribution amount for purchasing the asset. The contribution amount should be less than the asset value.
Asset Value	[Mandatory, Numeric, 13, Two] Type the value of the asset for which the loan application is submitted.
Producer ID	[Optional, Pick List] Select the producer ID from the pick list. This is maintained in the <b>Producer Setup</b> (Fast Path: ORS25) option where the DSA details which source the loan account are maintained.
Loan Amount	<pre>[Display] This field displays the loan amount. The loan amount is calculated as the difference in value between the asset and contribution. Loan Amount = Asset Value - Contribution The loan amount value should be within the product minimum and maximum amount.</pre>
Schedule Code	[Mandatory, Pick List] Select the repayment schedule code from the pick list. Only the schedules, which are attached to the product, are displayed in the pick list. The name of the schedule is displayed adjacent to the schedule code. The schedules are attached to the product in the <b>Schedule Type</b> (Fast Path: LNM98) option.
Account Number	[Conditional, Numeric, 16] Type the loan account number. This field is enabled if the <b>Automatic Acct No Generation</b> check box is not selected in the <b>Bank Master Maintenance</b> (Fast Path :BAM08) option.



Field Name	Description			
Application ID	[Mandatory, Alphanumeric, 50] Type the application ID of the loan contract with the customer.			
Entrusted Deposit Account No	[Optional, Numeric, 16] Type the entrusted deposit CASA account no. This field is mandatory, if the intended loan account to be opened is of entrusted type.			
Customer Name	[Displays] This field displays the name of the customer under which the entrusted deposit account is opened.			
Branch	[Displays] This field displays the branch code and name under which the entrusted deposit account is opened.			
Product	Displays] This field displays the product code under which the entrusted deposit account is opened.			
Currency	[Displays] This field displays the currency under which the entrusted deposit account is opened.			
Remittance Mode	<ul> <li>[Optional, Drop-Down]</li> <li>Select the remittance mode from the drop-down list.</li> <li>The options are: <ul> <li>Manual - Refers to the principal remittance upon repayment where user will manually move the funds from the entrusted deposit account to the entrusted savings account.</li> <li>Automatic- Refers to the principal remittance upon repayment where system will automatically move the funds from the entrusted savings</li> </ul> </li> </ul>			
Pricing Dotails	account.			
I HUNING DETAILS				
Letter of Offer Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date on which offer is made to customer or select it from the pick list. This date is applicable during the rate, margin and discount determination. The date should be less than or equal to the process date.			
Rate Chart Code	[Mandatory, Pick List] Select the rate chart code for determination of rate of interest on the loan from the pick list.			

Field Name	Description				
Fixed Term	[Optional, Numeric, Three]				
	Type the fixed term of the loan in months.				
	If the loan is on fixed rate for the entire term, then the value in this field is equal to total term of the loan.				
	If the loan is on fixed rate for initial term and then rolls over to a variable rate for the remaining term, then the initial fixed term is set in this field and it should be less than the total term of the loan. The base rate for fixed period is derived using the fixed term specified.				
Margin Code	[Optional, Pick List]				
	Select the margin code from the pick list.				
	It is the margin which is levied over and above the base rate for initial rate on the loan.				
	If a loan account is opened with a combination of rates e.g. fixed rate rolling over to variable rate, then the margin code selected in this field will be applicable only for the initial fixed rate on the loan.				
	If a loan account is opened with a single rate (fixed /variable) for the entire term of the loan, then the margin selected in this field will be applied for that rate for the entire loan period.				
LTV Ratio	[Mandatory, Numeric, Three, Two]				
	Type the loan to value ratio of the loan.				
	The LTV should be less than or equal to 100.00.				
Rollover Margin	[Optional, Pick List]				
Code	Select the margin code from the pick list.				
	It is the margin which is levied over and above the base rate for rollover rate on the loan.				
	If a loan account is opened with a combination of rates e.g. fixed rate rolling over to variable rate, then the margin code selected in this field will be applicable only for the rollover rate on the loan.				
	This field is not applicable, if a loan is opened with a single rate (fixed /variable) for the entire term of the loan.				



Field Name	Description
Date Basis for Account Rate	[Mandatory, Drop-Down] Select the date basis for account rate from the drop-down list. The options are:
	<ul> <li>Account Opening Date : If this option is selected, the rate of interest effective on the account opening date for the fixed rate index code is applied.</li> </ul>
	<ul> <li>First Disbursement Date : If this option is selected, the rate of interest effective on the first disbursement date for the fixed rate index code is applied. It is used for ROI loans.</li> </ul>
	<ul> <li>Letter of Offer Date: If this option is selected, the rate of interest effective on the letter of offer date for the fixed rate index code is applied.</li> </ul>
	This field is applicable for loans with initial fixed rate or fixed rate for the life of the loan.
Discount Code	[Optional, Pick List]
	Select the discount code from the pick list.
	The discount is applied over and above the base rate.
	The discount is applicable for the initial rate or rollover rate or both, it is based on the parameters set in the <b>Discount Rate Setup</b> (Fast Path: PR005) option.
Apply	[Optional, Check Box]
Compounding Penalty Interest	Select the <b>Apply Compounding Interest</b> check box to apply the compounding interest on the loan account.
	Compounding interest will be computed and charged on the arrears specified in <b>Product Interest Attributes</b> (Fast Path: LNM42) option, whenever these arrears become overdue.
	Once selected, this field cannot be modified. This field can be viewed in <b>Loan Account Attribute Maintenance</b> (Fast Path: LNM35) option. The compounding rate method as defined in <b>Product Master Maintenance</b> (Fast Path: LNM11) option, is only relevant when <b>Apply Compounding Interest</b> check box is selected during loan account opening.
	The compounding rate method would be redundant if <b>Apply</b> <b>Compounding Penalty Interest</b> is unselected.
3. Select the sear	ch criteria from the drop-down list and press the <b><tab></tab></b> key.

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

## Loan Direct Account Opening

	Opening*					<b>6</b>
_						
Customer Inforn Search Criteria :	nation	Search String :	1000		]	
	Customer IC +	IC :	1000001			
	604278	Sheet Name 1	1000001			
-uii Name :	DINESH KARTIK	Short Name :	DINESH KARTIK			
Agreement Number :	AG092222		Agreement Sign Date	11/03/2014		
ccount Open Date :	02/09/2016					
ranch Code :	240 SANDOZ - MUMB/	AI	Customer Relation :	Sole Owner 👻		
roduct code :	70000 Loan Product 1		Currency :	INR -		
oan Purpose :	Home Loan		Repayment Mode :	Account Transfer 👻		
oan Term :	120 Months	3	Contribution :	20,00,000.00		
Asset Value :	40,00,000.00		Producer ID :			
.oan Amount :	20,00,000.00					
Schedule Code :	1 EMI PMI Schedule					
			Account Number :			
oplication ID :	APP122					
ustomer Name :			Currency	:		
temittance Mode :	Ţ				1	
Pricing Details —					1	
etter of Offer Date -	02/03/2014					
Letter of Offer Date : Rate Chart Code :			Eixed Term :	Months		
etter of Offer Date : Rate Chart Code : Margin Code :			Fixed Term :	Months		
Letter of Offer Date : Rate Chart Code : Margin Code : Rollover Margin Code			Fixed Term : LTV Ratio :	12		
etter of Offer Date : Rate Chart Code : Margin Code : Rollover Margin Code Discount Code :			Fixed Term : LTV Ratio : Date Basis for Account Rate	12 First Disbursement Date		
etter of Offer Date : Rate Chart Code : Margin Code : Rollover Margin Code Discount Code :			Fixed Term : LTV Ratio : Date Basis for Account Rate	12 First Disbursement Date		
etter of Offer Date : Rate Chart Code : Margin Code : Rollover Margin Code Discount Code : Apply Compounding F	i m i m i m i m i m i m i m i m i m i m		Fixed Term : LTV Ratio : Date Basis for Account Rate	I2 First Disbursement Date		
etter of Offer Date : late Chart Code : largin Code : ollover Margin Code iscount Code : pply Compounding F	control contro control control control control control control control control co		Fixed Term : LTV Ratio : Date Basis for Account Rate	Months 12 First Disbursement Date		
Letter of Offer Date : Rate Chart Code : Margin Code : Rollover Margin Code Discount Code : Apply Compounding P	evaluation in the second		Fixed Term : LTV Ratio : Date Basis for Account Rate	Months 12 First Disbursement Date		

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



# LN065 - Loan Product Promotional Interest Rates Maintenance

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

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

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

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

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

#### **Definition Prerequisites**

#### • LNM11- Product Master Maintenance

#### **Modes Available**

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

#### To add loan product promotional interest rates

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



an Product Promotiona	I Interest Rates Maintenand	ce*			🚳 📔 🗵
Van ID :	 	Plan Name : Product Name : Promotional End Date :	01/01/1800		
Promotional Term (in Months) : Promotional Interest Rate : Reschedule Option :	0.00000000	[			
emarks:					
ecord Details	Authorized By	Last M	nt. Date	Last Mnt. Action	Authorized
Add By Copy C Add	C Modify C Delete C Cancel	C Amend C Authorize G	Inquiry	UDF	Ok Close Clea

## Loan Product Promotional Interest Rates Maintenance

Field Name	Description
Plan ID	[Mandatory, Numeric, Four]
Plan Name	Type the unique promotional rate plan ID. [Mandatory, Alphanumeric, 40] Type the name of the promotional rate plan.
	Example: Housing Loan Promotional Rate.
Product Code	[Mandatory, Pick List] Select the product code to which the promotional rate plan is attached from the pick list.
Product Name	[Display] This field displays the name of the product code.



Field Name	Description					
Promotional	[Mandatory, Drop-Down]					
Event	Select the appropriate promotional event from the drop-down list.					
	The options are:					
	• Existing Accounts - If this option is selected then all existing accounts under the product will have the promotional rate for the promotional term from the promotional Start date. Also this promotional rate will be applicable for all new accounts opened during the promotional period.					
	<ul> <li>Account Opening – If this option is selected then this promotional rate will be applicable only for all new accounts being opened during this promotional period.</li> </ul>					
Promotional	[Mandatory, Pick List, dd/mm/yyyy]					
Start Date	Select the start date of the promotional offer from the pick list.					
	This date should be greater than the current process date.					
Promotional	[Mandatory, Pick List, dd/mm/yyyy]					
End Date	Select the end date of the promotional offer from the pick list.					
	This date should be greater than the current process date. It should be greater than the promotional start date.					
Promotional	[Conditional, Numeric, Five]					
Term (in months)	Type the promotional term in months applicable for the new accounts opened from the promotional start date to end date.					
	This field is enabled only if the <b>Account Opening</b> is selected in the <b>Promotional Event</b> field.					
Promotional	[Mandatory, Numeric, Three, 10]					
Interest Rate	Type the promotional interest rate.					
	This field will accept 0%.					
Reschedule	[Mandatory, Drop-Down]					
Option	Select the appropriate option from the drop-down list.					
	The options are:					
	Recalculate Installment					
	Recalculate Term					
3. Click the Add	button.					
4. Enter the plai	n ID and press the <b><tab></tab></b> key.					
5. Enter the plai	5. Enter the plan name.					
6. Select the pro	oduct code from the pick list.					

- 7. Select the promotional event, start date / end date from the pick list.
- 8. Enter the promotional term and interest rate.
- 9. Select the reschedule option from the drop-down list.

Loan Product Promot	ional Interest Rates Maintenance	*			Part 10 🚺
Plan ID : Product Code : Promotional Event :	4	Plan Name : Product Name :	IUT JIRA Index Level - A		
Promotional Start Date :	01/09/2012	Promotional End Date :	30/09/2012		
Promotional Term (in Mont Promotional Interest Rate	hs):* 6				
Resurredule Option :	Recalculate Installment 💌				
Remarks:					_
Record Details	Authorized By SLAKSHMI	Last M 22/07	nt. Date 7/2012 22:17:21	Last Mnt. Action Authorize	Authorized
Add By Copy	Add C Modify C Delete C Cancel C	Amend C Authorize 📀	Inquiry		Close Clear

## Loan Product Promotional Interest Rates Maintenance

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



# LN079 - Account Variance Maintenance

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

#### **Definition Prerequisites**

Not Applicable

#### **Modes Available**

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

#### To maintain the account variance

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

#### Account Variance Maintenance

Account Variance	e Maintenance*									🚳 📔 🗵
Account Number : Product : Rate Type :		×	Interest Variance :	Bran     Curr     Percentage Value     Absolute Value	ich : ency :	Reschedule Op	tion :	V		
Start Da	ite	End Date	Percentage Variance	Absolute Varian	ce					
				+ -						
Remarks:						 				
Input By		Authorized By		Last Mnt. Date		Last Mnt. A	ction		Authori	zed
Add By Copy	🔿 Add 🔿 Modify (	🔵 Delete 🔘 Can	ncel 🔘 Amend 🔘 Authori	ze 💿 Inquiry			UDF	Ok	Close	Clear



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



Field Name	Description
Interest Variance	[Mandatory, Radio Button]
	Click the appropriate option of interest variance as a percentage of base rates (index code) or as an absolute value. The variance can be set for regular and penalty rate as per the value selected.
	The options are:
	<b>Percentage value</b> - If percentage is selected, the interest variance can be input as a percentage.(+/-) in <b>Percentage Variance</b> as field in the grid.
	The absolute variance will be derived as a percentage of base rates by <b>FLEXCUBE</b> . The same displays in the field <b>Absolute variance</b> and it is not modifiable.
	<b>Absolute value</b> - If Absolute value is selected, the interest variance can be input as an absolute value in <b>Absolute variance</b> field in the grid as per current functionality.
	If absolute variance is specified, there will not be a reverse calculation of percentage variance by FLEXCUBE. Percentage variance field is blank and not available for editing.
Column Name	Description
Start Date	[Mandatory, Pick List, dd/mm/yyyy]
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date from which the variance will be applicable or select it from the pick list.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date from which the variance will be applicable or select it from the pick list. The date should be greater than or equal to the process date.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date from which the variance will be applicable or select it from the pick list. The date should be greater than or equal to the process date. [Mandatory, Pick List, dd/mm/yyyy]
Start Date	<ul> <li>[Mandatory, Pick List, dd/mm/yyyy]</li> <li>Type the date from which the variance will be applicable or select it from the pick list.</li> <li>The date should be greater than or equal to the process date.</li> <li>[Mandatory, Pick List, dd/mm/yyyy]</li> <li>Type the date up to which the variance will be applicable or select it from the pick list.</li> </ul>
Start Date	<ul> <li>[Mandatory, Pick List, dd/mm/yyyy]</li> <li>Type the date from which the variance will be applicable or select it from the pick list.</li> <li>The date should be greater than or equal to the process date.</li> <li>[Mandatory, Pick List, dd/mm/yyyy]</li> <li>Type the date up to which the variance will be applicable or select it from the pick list.</li> <li>The end date should be greater than the start date.</li> </ul>
Start Date End Date Percentage	<ul> <li>[Mandatory, Pick List, dd/mm/yyyy]</li> <li>Type the date from which the variance will be applicable or select it from the pick list.</li> <li>The date should be greater than or equal to the process date.</li> <li>[Mandatory, Pick List, dd/mm/yyyy]</li> <li>Type the date up to which the variance will be applicable or select it from the pick list.</li> <li>The end date should be greater than the start date.</li> <li>[Mandatory, Numeric, Three, 10]</li> </ul>
Start Date End Date Percentage Variance	<ul> <li>[Mandatory, Pick List, dd/mm/yyyy]</li> <li>Type the date from which the variance will be applicable or select it from the pick list.</li> <li>The date should be greater than or equal to the process date.</li> <li>[Mandatory, Pick List, dd/mm/yyyy]</li> <li>Type the date up to which the variance will be applicable or select it from the pick list.</li> <li>The end date should be greater than the start date.</li> <li>[Mandatory, Numeric, Three, 10]</li> <li>Type the percentage variance to be applied to the account.</li> </ul>
Start Date End Date Percentage Variance	<ul> <li>[Mandatory, Pick List, dd/mm/yyyy]</li> <li>Type the date from which the variance will be applicable or select it from the pick list.</li> <li>The date should be greater than or equal to the process date.</li> <li>[Mandatory, Pick List, dd/mm/yyyy]</li> <li>Type the date up to which the variance will be applicable or select it from the pick list.</li> <li>The end date should be greater than the start date.</li> <li>[Mandatory, Numeric, Three, 10]</li> <li>Type the percentage variance to be applied to the account.</li> <li>User can input up to five digits after decimal.</li> </ul>
Start Date End Date Percentage Variance	<ul> <li>[Mandatory, Pick List, dd/mm/yyyy]</li> <li>Type the date from which the variance will be applicable or select it from the pick list.</li> <li>The date should be greater than or equal to the process date.</li> <li>[Mandatory, Pick List, dd/mm/yyyy]</li> <li>Type the date up to which the variance will be applicable or select it from the pick list.</li> <li>The end date should be greater than the start date.</li> <li>[Mandatory, Numeric, Three, 10]</li> <li>Type the percentage variance to be applied to the account.</li> <li>User can input up to five digits after decimal.</li> <li>This field is enabled if the Interest Variance option percentage is selected.</li> </ul>
Start Date End Date Percentage Variance	<ul> <li>[Mandatory, Pick List, dd/mm/yyyy]</li> <li>Type the date from which the variance will be applicable or select it from the pick list.</li> <li>The date should be greater than or equal to the process date.</li> <li>[Mandatory, Pick List, dd/mm/yyyy]</li> <li>Type the date up to which the variance will be applicable or select it from the pick list.</li> <li>The end date should be greater than the start date.</li> <li>[Mandatory, Numeric, Three, 10]</li> <li>Type the percentage variance to be applied to the account.</li> <li>User can input up to five digits after decimal.</li> <li>This field is enabled if the Interest Variance option percentage is selected.</li> <li>Upon entering the percentage variance the absolute variance will be derived by the system as :</li> </ul>
Start Date End Date Percentage Variance	<pre>[Mandatory, Pick List, dd/mm/yyyy] Type the date from which the variance will be applicable or select it from the pick list. The date should be greater than or equal to the process date. [Mandatory, Pick List, dd/mm/yyyy] Type the date up to which the variance will be applicable or select it from the pick list. The end date should be greater than the start date. [Mandatory, Numeric, Three, 10] Type the percentage variance to be applied to the account. User can input up to five digits after decimal. This field is enabled if the Interest Variance option percentage is selected. Upon entering the percentage variance the absolute variance will be derived by the system as : Absolute Variance = base rate +/- (base rate * percentage variance)</pre>



Column Name	Description
Absolute Variance	[Mandatory, Numeric, Three, 10]
	Type the variance to be applied as an absolute value to the account.
	User can input up to five digits after decimals. System would calculate the absolute variance and populate it in the field rounded off till five digits after decimal. The entered value is validated against the minimum and maximum variances at the product level. The value should be less than or equal to 100.
	This field is enabled if the <b>Interest Variance</b> option Absolute Value is selected.
	This field is disabled if interest variance is selected as percentage, and displays the variance derived by the system using percentage specified as;
	Absolute Variance = base rate +/- (base rate * percentage variance).

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

#### **Account Variance Maintenance**

Account Variance Main	tenance*				🚳 😰 💌
Account Number :	019801050000075 SIA N 54	AXENA	Branch :	HO	
Product :	70000-Index Level - A	~	Currency :	RMB 💉 Reschedule Option : Recalculate Ins	at 🗸
Rate Type :	Regular Rate 🛛 😒	Interest Variance :	Percentage Value		
			Absolute Value		
Start Date	End Date	Percentage Variance	Absolute Variance		
31/05/2012	31/08/2012	7.3567438907			
			+ -		
Remarks:					
Record Details					
Input By	Authorized By	l	.ast Mnt. Date 27/07/2012 13:59:18	Last Mnt. Action	Authorized
	18011183				
Add By Copy	dd 🔿 Modify 🔵 Delete 🔿 Car	ncel 🔿 Amend 🔿 Author	ize 💿 Inquiry	upe of	Chan Chan
Ŭ		-			Clear



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



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

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

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

### **Definition Prerequisites**

Not Applicable

#### Modes Available

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

#### To add loans account repricing/revision maintenance

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



Account Repricing/	Revision Maintenance*						re re	<b>O</b>
count Details						-		
count No :*			Branch :	-	~			
roduct :			Currency :					
odder		No.	currency .		×			
evision Details:						_		
epricing Behaviour :	~	Frequency :		~				
alender Type :	~	Account Date Basis :		~				
art Day :		Offset Month						
umber of Months:								
arks: —————								
arks:								
arks:								
arks: International Action of the second sec	Authorizad Di							
arks: International International Internationa International International Internation	Authorized By		Last Mnt. Date			sst Mnt. Action	Aut	horized

Field Name	Description
Account Details	
Account No	[Mandatory, Alphanumeric, 14] Type the valid loan account number for revision/repricing maintenance.
Branch	[Display] This field displays the branch where the loans account was opened.
Product	[Display] This field displays the product under which the loans account is opened.
<b>Revision Details</b>	



Field Name	Description					
Repricing Behaviour	[Mandatory, Drop down] Select the Re-pricing behavior which will be applicable to all the accounts under that product from the drop-down list.					
	The options are:					
	Next Charging Date					
	Frequency Based					
	Immediate					
Currency	[Display] This field displays the currency of the loan account.					
Frequency	[Conditional, Drop down]					
	Select the frequency from drop down list.					
	The options are:					
	Monthly					
	Bi-monthly					
	Quarterly					
	Half- Yearly					
	Yearly					
	This field is mandatory if <b>Repricing Behaviour</b> is <b>Frequency Based</b> .					
Calendar Type	[Conditional, Drop-Down]					
	Select the calendar type from drop down list.					
	The options are:					
	Calendar					
	Anniversary					
Account Date basis	This field is mandatory if <b>Repricing Behaviour</b> is <b>Frequency Based</b> . [Conditional, Drop-Down] Drop down with values are:					
	Account Opening Date					
	Disbursement Date					
	Anniversary Day					
	This field is mandatory if <b>Calendar Type</b> is <b>Anniversary</b> .					
Start Dav	[Conditional]					
2	Enter the start day.					
	This field is mandatory if <b>Account Date basis</b> is <b>Anniversary Day</b> .					
Offset Month	[Conditional] Enter the offset month. Values can be from 1 to 12. This field is mandatory if <b>Frequency</b> is greater than <b>Monthly</b> and <b>Account Date</b> basis is <b>Anniversary day</b> .					



Field Name	Description
Number of Months	[Conditional, Numeric]
	Enter the number of months.
	Minimum value: 1
	Maximum value: 11
	This field is enabled only if Repricing Frequency is selected as Monthly.

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

count Details —										
ccount No :	0 1980 10 500000968			Branch :	HO	~				
roduct :	70005-Personal Loan o	f Shop for But 😒		Currency :	CNY	4				
evision Details: —										
epricing Behaviour :*	Frequency Based		y:*	Monthly	~					
alender Type :*	Calender	Account E	ate Basis :		~					
art Day :		Offset Mo	nth							
umber of Months: *	2									
ade:										
arks:										
arks:										
arks: ord Details										
ırks: rd Details	Authori	zed By		Last Mnt. Date			Last Mnt.	Action	Aut	thorized

- 5. Enter the relevant information in the **Account Details** tab.
- 6. Click the + button to add the records.
- 7. Select the Allow Repricing check box to enable the Revision Details tab.

Field Name	Description
Serial No	[Display]
	This field displays the serial number of the records of the rate revision details.
Term Start Date	This field is for future use.



Field Name	Description
Fixed/Floating	This field is for future use.
Repricing Details	[Display] This field displays whether the re-pricing details can be modified.
Delete	[Optional, Check Box] Select the <b>Delete</b> check box to delete the re-pricing details record. By default it displays <b>N</b> .

- 5. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
- 6. The loan account repricing/revision details are added once the record is added.



# LN101 - Loans Account Status Change Maintenance

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

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

### **Definition Prerequisites**

• LN057 - Loan Direct Account Opening

#### Modes Available

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

#### To modify the status of the loan account

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

### Loan Account Status Change Maintenance

Loan Account Status Change Maintenance*			🇞 🖬 🗵
Account No:	Name:		
Branch Code:	Product:	~	
Currency Code:			
Effective Date: 15/05/2008			
User Status:			
Reason For Status Change:	~		
Check Actual Status:	Current Status		
Stop Debits:			
Stop Insurance Premium Charging:			
Stop Postponments:			
Stop CRR Movements:			
Stop Credits:			
Stop Reminder Processing:			
Auto Closure:			
Stop Drawdown:			
Stop Penalty Calculation:			
Stop Interest Charging:			
Record Details Input By Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
Add By Copy 🕜 Add 🔿 Modify 🔿 Delete 🔿 C	ancel 💿 Amend 🔿 Authorize 💿 Inquiry	UDF	Close Clear



Field Name	Description	
Account No	[Mandatory, Numeric, 16] Type the loan account number.	
Name	[Display] This field displays the full name of the customer who holds the loan account.	
Branch Code	[Display] This field displays the branch code from which the loan is disbursed.	
Product	[Display] This field displays the product to which the loan account is attached.	
Currency Code	[Display] This field displays the currency of the loan account.	
Effective Date	[Display] The system by default displays the current process date.	
User Status	[Mandatory, Pick List] Select the new status for the loan account from the pick list.	
Reason For Status Change	[Mandatory, Drop-Down] Select the reason for status change from the drop-down list.	
Check Actual Status	[Optional, Check Box] Select the <b>Check Actual Status</b> check box to view the new and the current status of the account.	
Current Status Details / New	Status Details	
Under the current status details fol status modified, the new status det	lowing fields will display the current status. Based on the account ails also will be displayed for the following fields.	
Stop Debits	[Display] This field displays whether the account is blocked for the debits.	
Stop Insurance Premium Charging	[Display] This field displays whether the account is blocked for the insurance premium charging.	
Stop Postponements	[Display] This field displays whether the account is blocked for the postponements.	
Stop CRR Movements	[Display] This field displays whether the account is blocked for the CRR movements.	



Field Name	Description
Stop Credits	[Display] This field displays whether the account is blocked for credits.
Stop Reminder Processing	[Display] This field displays whether the account is blocked for the reminder processing.
Auto Closure	[Display] This field displays whether the account is blocked for the auto closure.
Stop Drawdown	[Display] This field displays whether the account is blocked for the drawdown.
Stop Penalty Calculation	[Display] This field displays whether the account is blocked for the penalty calculation.
Stop Interest Charging	[Display] This field displays whether the account is blocked for the interest charging.

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


COUDT NO: 00000001249260	Name:		
anch Code: HO	Product:	607-Term Loap 627	
urrency Code: IDR			
fective Date: 15/05/2008	VI DE		 
ser Status: 9			
eason For Status Change: BANK [	DECISION		
eck Actual Status: 🗹	⊢ New Status	Current Status	
Stop Debits:			
Stop Insurance Premium Charging:			
Stop Postponments:			
Stop CRR Movements:			
Stop Credits:			
Stop Reminder Processing:	<b>V</b>		
Auto Closure:			
Stop Drawdown:			
Stop Penalty Calculation:			
Stop Interest Charging:			

# Loan Account Status Change Maintenance

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



# LN323 - Account Documents Maintenance

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

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

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

## **Definition Prerequisites**

- ORS35 Document Plan Code Maintenance
- LN057 Loan Direct Account Opening

### Modes Available

Not Applicable

#### To maintain the document status of an account

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

## Account Documents Maintenance

Account Documents Maintenance* 🦓 👔 🛂										
Account No :		Custor	ner Name :			]				
Branch :		Produc	t :			~				
Currency :		~								
Dammanta I D										
Documents	veviations [									
Serial No.	Plan Code	Name Of Document	Docume	ent Chk	StatusMode	Mandatory(Y/N)				
	1			1	1			1		1
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	ОК	Close Clear



## **Field Description**

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

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

Account Documents Maintenance* 🚳 😰 🗵									
Account No :	0000000	0015100 Custome	r Name : HARSH K						
Branch :	HO	HO Product: 771-Loan_Addon_Unsecured - Doc Plan1							
Currency :	CNY	*							
Documents	Deviations								
Serial No.	Plan Code	Loan Documents Mar	First Disbursement	Only Received	Mandatory(Y/N)				
-	•	Loui Documento Ha	THIS CONSUMPTING	ioniy neccircu					
Card	Change Pir	Cheque	Cost Rate Den	omination Instrumen	t Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
							UDF	ОК	Close Clear

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



## **Documents**

Account Documents Maintenance* 🖧 🛛 🗙									
Account No :	0000000	00015100 Custome	r Name : HARSH K						
Branch :	h: HO Product: 771-Loan_Addon_Unsecured - Doc Plan1								
Currency :	CNY	~							
Documents	Deviations								
Serial No.	Plan Code	Name Of Document	Document Chk	StatusMode	Mandatory(Y/N)				
1	1	Loan Documents Mar	First Disbursement Only	Received	Y				
		-			3				
Card	Change Pir	n Cheque	Cost Rate Denominatio	n Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
							UDF	ОК	Close Clear

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



Column Name	Description				
Document Chk	[Display]				
	This column displays the check level of the selected document as maintained in the <b>Document Plan Code Maintenance</b> (Fast Path: ORS35) option. The options are				
	First Disbursement Only				
	Subsequent Disbursement Only				
	All Disbursements.				
StatusMode	[Mandatory, Drop-Down]				
	Select the status of the document from the drop-down list.				
	The options are :				
	Not Received				
	Received				
	Waive				
	Returned				
	The status of mandatory documents has to be either of <b>Received</b> or <b>Returned</b> .				
Mandatory(Y/N)	[Display]				
	This column displays the value as <b>Y</b> if the document is mandatory else <b>N</b> . The default value for each document, as maintained in the <b>Document Plan Code Maintenance</b> (Fast Path: ORS35) option is displayed.				



# **Deviations**

ount Doci	uments Maint	enance*								
unt No :	0000000001	5100	Customer Name :	HARSH K		]				
ch :	HO	~ F	Product :	771-Loan_Addon_U	nsecured - Doc Pla	in1 🗸				
ency:	CNY	~								
ments De	viations									
rial No.	Plan Code	Name Of Docu	ment D	ocument Chk	StatusMode	Mandatory(Y/N)				
Card	Change Pin	Cheque	Cost Ra	te Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Che

Column Name	Description
Serial No	[Display] This column displays the system generated serial number, based on the existing documents attached to the account.
Plan Code	[Display] This column displays the plan code. The plan codes are maintained in the <b>Document Plan Code</b> <b>Maintenance</b> (Fast Path: ORS35) option. A plan code is maintained to create a consolidated set of standard documents. Ideally banks may maintain a plan code based on the product type. Multiple documents can be maintained under a single plan code.
Name Of Document	[Display] This column displays the name of the document corresponding to the serial number and the plan code.
Document Chk	[Display] This column displays the check level of the selected document as maintained in the <b>Document Plan Code Maintenance</b> (Fast Path: ORS35) option. The options are "First Disbursement Only", "Subsequent Disbursement Only" or "All Disbursements".



# LN323 - Account Documents Maintenance

Column Name	Description				
StatusMode	[Mandatory, Drop-Down]				
	Select the status of the document from the drop-down list.				
	The options are :				
	Not Received				
	Received				
	Waive				
	Returned				
	The status of mandatory documents has to be either of <b>Received</b> or <b>Returned</b> .				
Mandatory(Y/N)	[Display]				
	This column displays the value as <b>Y</b> if the document is mandatory, else <b>N</b> . The default value for each document, as maintained in the <b>Document Plan Code Maintenance</b> (Fast Path: ORS35) option is displayed.				
5. The system disp	plays the message "Authorization required. Do You Want to continue?".				
6. Click the <b>OK</b> bu	itton.				
7. The system disp	plays the Authorization Reason screen.				

- 8. Enter the relevant information and click the **Ok** button.
- 9. The system displays the message "Record modified". Click the **Ok** button.



# **LNM31 - Account Payments Instructions**

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

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

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

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

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

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

## **Definition Prerequisites**

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

### Modes Available

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

### To add account payment instruction

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



# Account Payments Instructions

Account Payments Instructions*					🔁 🎙 🗙
Account No : Branch : Currency : Account Type :	<b>v</b>	Customer Name : Product :		¥	
Arrear Type Details All (excluding Subsidy) Principal Penalty Arrears Interest Or Premium Interest Interest Interest	n Arrears Late Fr Susper	ee	Compounding Interest Arrears Diverting Interest Arrears Subsidy Interest		
Repayment Mode : Transfer From Savings/Current Remitter Account No : Savings/Current Account Details -		Salary Cheque Credit			
Branch :	<b>v</b>	Customer Name : Product :		Ţ	
Record Details	uthorized By Delete 💿 Cancel 💿 Amen	Last Mnt. Dat	e 	Last Mnt. Action	Authorized Close Clear

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



Field Name	Description
Currency	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries are posted in the account in the account currency.
	For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Account Type	[Mandatory, Drop-Down]
	Select the type of account from the drop-down list.
	The options are:
	• INTERNAL
	EXTERNAL



Field Name Description			
Arrear Type Details	[Optional, Check Box] Select the appropriate arrear type check box. The options are:		
	<ul> <li>All(excluding Subsidy) - The drawdown from CASA to the loan account will be done after considering all the arrears raised by the system</li> </ul>		
	<ul> <li>Principal - The drawdown from CASA to the loan account will be done after considering only the principal raised by the system</li> </ul>		
	<ul> <li>Penalty Arrears: The drawdown from CASA to the loan account will be done after considering only the penalty interest raised by the system</li> </ul>		
	<ul> <li>Interest on Arrears- The drawdown from CASA to the loan account will be done after considering only the interest raised by the system</li> </ul>		
	<ul> <li>Late Fee - The drawdown from CASA to the loan account will be done after considering only the fees raised by the system</li> </ul>		
	<ul> <li>Compounding Interest Arrears - The drawdown from CASA to the loan account will be done after considering only the compounding interest arrears raised by the system.</li> </ul>		
	Note: Compounding Interest is an interest type which is defined when compounding interest is to be computed on the outstanding arrears.		
	<ul> <li>Premium - The drawdown from CASA to the loan account will be done after considering only the premium raised by the system</li> </ul>		
	<ul> <li>Suspended Premium - The drawdown from CASA to the loan account will be done after considering only the suspended premium raised by the system</li> </ul>		
	<ul> <li>Diverting Interest Arrears - The drawdown from CASA will happen for diverting interest arrears when they are raised on the loan. The arrears will be considered for drawdown as well as retries of the drawdown instructions.</li> </ul>		
	<ul> <li>Interest - The drawdown from CASA to the loan account will be done after considering only the interest raised by the system</li> </ul>		
	<ul> <li>Suspended Interest - The drawdown from CASA to the loan account will be done after considering only the suspended interest raised by the system</li> </ul>		
	<ul> <li>Subsidy Interest - The drawdown is attempted on the CASA account, if this field is selected and if there are unpaid subsidy arrears on loan, the same will be recovered from the CASA account.</li> </ul>		
	Note: If the loan amount disbursed, is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with diverting interest and is		

accounted for in diverting interest receivable GL and will be considered as a separate arrear type.

## Field Name Description

#### **Repayment Mode**

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

Transfer from	[Optional, Radio Button]	
Savings/Current	Click <b>Transfer from Savings/Current</b> , if the customer wishes to repay the loan through transfer from CASA.	
Salary Cheque Credit	<b>Ie</b> This field is for future use.	
Remitter Account	[Conditional, Numeric, 16]	
Νο	Type the CASA account number, which will be debited to repay the loan.	
	This field is enabled if the <b>Transfer from Savings/Current</b> option is selected in the <b>Repayment Mode</b> section.	
Priority	[Display]	
	This field displays the priority number which will automatically be assigned by the system if multiple CASA accounts are added as fund providers for a Loan account. This priority number is in the order in which the CASA accounts are attached.	
	Thus if Priority is to be defined, the user has to mandatorily choose all arrears only. If drawdown for any particular CASA–Loan combination is deleted, the priority will be adjusted internally by the system post authorization.	
	For example assume that CASA 1, 2, 3, 4 and 5 are linked to Loan 1 with Priority 1, 2, 3, 4 and 5 respectively. On a later date, if the user deletes the CASA 3 linkage system will automatically change the Priority for CASA 4 and 5 as Priority 3 and 4.	
	This field will be displayed only in Inquiry mode, it is blank in add mode.	
Status		

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

- 3. Click the Add button.
- 4. Type the account number and press the **<Tab>** key.
- 5. Select the account type from the drop-down list.
- 6. Select the appropriate arrear type.
- 7. Click the appropriate repayment mode.
- 8. Enter the relevant information.

### Account Payments Instructions-Internal-Transfer from Savings

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



Account Payment	ts Instructions*			🔁 🧎 🗙
Account No :	5000000311822	Customer Name :	LAKSHMI NAIR	
Branch :	SANDOZ - MUMBAI 🛛 👻	Product :	70005-Loan Product 4 ( Sanc / Exp O/s )	·
Currency :	INR 👻			
Account Type :	INTERNAL 🔻			
Arrear Type De	etails			
All (excluding Subsi	dy)			
Principal				
Penalty Arrears	Interest On Arrears	Late Fee	Compounding Interest Arrears	
Premium	Premium	Suspended Premium	Diverting Interest Arrears	
Interest	Interest	Suspended Interest	Subsidy Interest	
Remitter Account N Savings/Curren Branch : Currency :	io : nt Account Details	Priority : Customer Name : Product :		×
Status				
Current Drav	wDown Status#			
Record Details	Authorized By	Last Mnt. Da	te Last Mnt. Action	Authorized
	⊙ Add ⊙ Modify ⊙ Delete ⊙ Cancel	l 💿 Amend 💿 Authorize 🌀 Inquir	y	JDF Ok Close Clear

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



## Account Payments Instructions-Internal-Salary Cheque Credit

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

Account Payments Instructions*				🛃 🦹 🗖
Account No : 5000000311822 Branch : SANDOZ - MUMBAI + Currency : INR + Account Type : INTERNAL +	Customer Name : Product :	LAKSHMI NAIR 70005-Loan Product 4 ( Sanc / Exp O/s )	Ÿ	-
Arrear Type Details         All (excluding Subsidy)         Principal         Penalty Arrears         Interest         Interest         Interest	Late Fee Suspended Premium Suspended Interest	Compounding Interest Arrears Diverting Interest Arrears Subsidy Interest		
Repayment Mode :       Transfer From Savings/Current       Remitter Account No :       0       • Employee Details       Employer :	Salary Cheque Cre Priority :	dit		
Status Current DrawDown Status#				
- Record Dataile				•
Network         Authorized By           O         Add         ●         Modify         ●         Delete         ●         Cance	Last Mnt.	Date Last Mnt. /	Action	Authorized

### **Field Description**

Field Name

Description

## **Employee Details**

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

Employer

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



# **Account Payments Instructions - External**

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

Account Payme	nts Instructions*				🏍 🖬 🗵
Account No :	0000000860360	Customer Name	JOHN W MARSHAL		
Branch :	HO	Product :	607-Term Loan 627		
Currency :	100		Loss totili contoct		
Account Tuno	IDR. W				
Account Type .	EXTERNAL				
America Director					
Arrear Type Do	ecans				
All					
Penalty Arrears	Interect On Arrears	lata Eso	Compounding Interact Array		
Premium	Interest On Arrears		Diverting Interest Arrest	ars	
Interest	Interest	Suspended Interest	Subsidy Interest		
interest	THEFEST	Suspended Intelest	Subarry Interest		
Repayment M	ode :				
Transfer From	Savings/Current	Salary Cheq	ue Credit		
Remitter Account N	No :	Priority :			
- Counter Party	Payment Details				
Counter Party ID :	6625				
Bank/Branch Code					
Payment Code :		Payment Type :			
Status	wDown Status#	Narration Dr the	Amt		
	NDOWN DCCCD#				
w. Plastand due to a	and the back of				
*: DIVERED DUE to ac	LOUIN SCALUS				
Decend Details	2				
Input By	Authorize	d By La	st Mnt. Date	Last Mnt. Action	Authorized
	⊙ Add ○ Modify ○ Delete (	🔿 Cancel 🔘 Amend 🔘 Authorize (	🔵 Inquiry	UDF	Ok Close Clear

# **Field Description**

**Field Name** 

Description

## **Counter Party Payment Details**

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



Fie	eld Name	Description
Payment Type		[Display]
		This field displays the type of payment.
		This is the broad category of the payment transaction depicted by payment code. For Example: Account payment Instruction is a type of Outgoing payment.
9.	Click the <b>Ok</b> butto	on.
10.	. The system displays the message "Record AddedAuthorisation PendingClick Of Continue". Click the <b>Ok</b> button.	

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

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



# LNM32 - Additional Document Maintenance

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

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

**Definition Prerequisites** 

- ORS35 Document Plan Code Maintenance
- LN057 Loan Direct Account Opening

#### Modes Available

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

#### To add the additional loan account documents

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

#### **Additional Document Maintenance**

uitional Document Main	tenance*					<b>O</b>
ccount No :		Serial No :				
ranch Code :	~	Customer Name :				
urrency :	~	Product :		~		
an Code :		Plan Serial No :				
an Description :		Plan Type :	×			
ocument Check Level :	~	Mandatory :				
and Dataila						
:By	Authorized By	Last Mnt. Date	Last Mnt. Ad	.ion	Authoria	red
		d 🔿 Authoriza 🔿 Izaujeu				



Field Name	Description		
Account No	[Mandatory, Numeric, 16] Type the loan account number for which additional documents needs to be provided.		
Serial No	[Display] This field displays the system generated serial number in Add mode based on the existing documents attached to the account, In Inquiry mode the serial number has to be specified		
Branch Code	[Display] This field displays the name of the home branch where the loan account is opened and maintained.		
Customer Name	[Display] This field displays the short name of the primary customer of the Loan account.		
Currency	[Display] This field displays the currency assigned to the product, under which the account is opened.		
Product	[Display] This field displays the loan product under which the loan account is opened.		
Plan Code	[Mandatory, Pick List] Select the plan code from the pick list. The plan codes are maintained in the <b>Document Plan Code</b> <b>Maintenance</b> (Fast Path: ORS35) option. A plan code is maintained to create a consolidated set of standard documents. Ideally banks may maintain a plan code based on the product type. Multiple documents can be maintained under a single plan code.		
Plan Serial No	[Optional, Numeric, 12] Type the plan serial number. By default the system displays the plan serial number corresponding to the plan code.		
Plan Description	[Display] This field displays the description of the plan.		
Plan Type	[Display] This field displays the plan type, i.e., Document or Deviation.		
Document Check Level	[Display] This field displays the check level of the selected document as maintained in the <b>Document Plan Code Maintenance</b> (Fast Path: ORS35) option. The options are "First Disbursement Only", "Subsequent Disbursement Only" or "All Disbursements".		



Field Name	Description
Mandatory	[Display] This field displays if the document is mandatory as defined in <b>Document</b> <b>Plan Code Maintenance</b> (Fast Path: ORS35) option.

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

## **Additional Document Maintenance**

ditional Document	: Maintenance*				🇞 🖬
Account No :	0000000860360	Serial No :	3		
Branch Code :	HO	Customer Name :	JOHN W MARSHAL		
Currency :	IDR V	Product :	Term Loan 627	~	
Plan Code :	11	Plan Serial No :	103		
Plan Description :	CANBUD - PASSPORT SIZE PHOTO	Plan Type :	Document 🔗		
Document Check Level :	All Disbursements.	Mandatory :			
ecord Details ——	2012/00/00/2010				
	Authorized Pro	Last Mot. Dal	0	Last Mnt. Action	Authorized
ut By ITP5	SOTP5	08/07/200	6 5 00:00:00	Authorize	

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



# LNM33 - Loan Account Address Maintenance

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

## **Definition Prerequisites**

• LN057 - Loan Direct Account Opening

### **Modes Available**

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

### To add loan account address

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

### Loan Account Address Maintenance

Loan Acco	unt Address M	4aintenance							
·									
Account Nu	mber:	Serial Number	• L						
Branch Cod	le:	Product Code:				~			
Currency:	4								
Address D	)etails		day Mandal						
Customer N	Name:		Type of Addres	(S 1	~				
Address:									
City:									
State.									
o carda i									
Country									
Zip:									
- Record De Input By	etails	Authorized By		Last Mnt. Date		Last Mnt. Action		Authorized	1
⊖ Add	O Modify	O Delete O Cancel	O Amend	O Authorize	Inquiry		Ok	Close	Clear



Field Name	Description
Account Number	[Mandatory, Numeric, 16]
	Type the loan account number for which the address is to be maintained.
Serial Number	[Mandatory, Numeric, Five]
	Type the serial number.
	The serial number is used for tracking the number of addresses for an account. For every new account address maintained the running serial number is automatically generated by the system.
Branch Code	[Display]
	This field displays the code of the home branch where the loan account is opened and maintained.
Product Code	[Display]
	This field displays the product code under which the loan account is opened.
Currency	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
Address Details	
Customer Name	[Display]
	This field displays the name of the customer who holds the loan account.
Type of Address	[Mandatory, Drop-Down]
	Select the type of address to which the statements/advices are to be sent from the drop-down list.
	The options are:
	Sole Owner
	Joint And First
	Joint OR First
Address	[Mandatory, Alphanumeric, 35, Three lines]
	Type the address of the customer.
City	[Mandatory, Alphanumeric, 35]
	Type the name of the city, where the customer resides. This field is part of the customer address.
State	[Mandatory, Alphanumeric, 35]
	Type the name of the state where the customer resides. This field is part of the customer address.
Country	[Mandatory, Pick List]
	Select the name of the country from the pick list.



# LNM33 - Loan Account Address Maintenance

Field Name	Description
Zip	[Mandatory, Alphanumeric, 35]
	Type the zip code.

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

### Loan Account Address Maintenance

an Account Add	Iress Maintenance*				ali 🖬 🖬
Account Number :	0000000860360	Serial Number :	1		
Branch Code :	HO	Product Code :	607-Term Loan 627	~	
Currency :	IDR 😒				
Address Details					
Customer Name :	JOHN W MARSHAL	Type of Address :	* Sole Owner 🔽		
Address :*	5/207				
	Fairmont				
	Lucerene Drive				
City :*	NY				
State :*	NY				
Country :					
Zip :*	A858				
ecord Details —					
ut By	Authorized By	Last Mnt. Da	te	Last Mnt. Action	Authorized
Add By Copy 🤇	🖲 Add 🔿 Modify 🔿 Delete 🔿 Cancel 🔿	Amend 🔘 Authorize 🔘 Inquiry		UDF	Ok Close Clear

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



# LNM34 - Loan Collateral Link Maintenance

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

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

## **Definition Prerequisites**

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

### **Modes Available**

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

## To add loan collateral link details

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

### Loan Collateral Link Maintenance



count Details		
ccount No :	Customer Name :	
roduct :	1×	
oan Amount :	Currency : Branch :	
ollateral Details		
Collateral Code :	Priority :	
Collateral ID :		
D Account Number :	Deposit No : Deposit Ccy: Net TD Rate :	
Collateral Value :		
Currency Rate:	Collateral Value in Collateral Ccy :	
Deduction Flag :	Prime/Secondary :	
ink TD for Interest :	Impact of Rate Change :	

Field Name	Description
Account Details	
Account No	[Mandatory, Numeric, 16]
	Type the loan account number for which the account collateral link is to be maintained.
Customer	[Display]
Name	This field displays the name of the customer who holds the loan account.
Product	[Display]
	This field displays the product code under which the loan account is opened.
Loan Amount	[Display]
	This field displays the sanctioned loan amount.
	It displays the loan amount after deducting the customer's contribution.
Currency	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
Branch	[Display]
	This field displays the name of the home branch where the loan account is opened and maintained.



<b>.</b>	
Collateral Details	6
Collateral	[Mandatory, Drop-Down]
Code	Select the appropriate collateral code from the drop-down list.
	The collateral codes are added and maintained in the <b>Collateral Codes</b> <b>Maintenance</b> (Fast Path: BAM39) option and attached to the product by using the <b>Product Collateral Linkage</b> (Fast Path BAM63) option.
	For linking a TD in foreign currency, you need to select an appropriate collateral code in the same currency as the TD. For example to link a TD with USD currency, the collateral code should be of <b>Deposit</b> type and currency should be USD.
Priority	[Optional, Numeric, Three]
-	Type the priority.
	It allows the user to set the priority on the collaterals and guarantees attached to the loan.
Collateral ID	[Mandatory, Alphanumeric, 16]
	Type the appropriate collateral ID.
	In case of collateral as a Term deposit, the collateral ID will be the Term deposit account number.
	In case of a FCY TD, the currency of the TD account should be the same as the currency of the collateral code selected as defined in the <b>Collateral Code Maintenance</b> (Fast Path: BAM39) option.
	If account currency is local currency (i.e., branch Currency), in case of a TD, this field will accept a TD account number maintained in any other currency – foreign / local.
	If account currency is not a local currency (i.e., branch currency), in case of a TD, this field will accept a TD account number maintained in a currency same as account currency.
TD Account	[Conditional, Numeric, 16]
Number	Type the TD account number.
	In case of a FCY TD, the currency of the TD account should be the same as the currency of the selected collateral code as defined in the <b>Collateral Code Maintenance</b> (Fast Path: BAM39) option.
	In case of a TD, if account currency is local currency (i.e., branch currency), it will accept a TD account number maintained in foreign/local currency. If account currency is not a local currency (i.e., branch currency), in case of a TD, this field will accept a TD account number maintained in a currency same as account currency.
	This field is enabled for TD type collaterals.
Deposit No.	[Conditional, Pick List]
•	Select the deposit number from the pick list.
	Deposit number allows the user to attach the term deposit as collateral with the loan account.
Deposit Ccy	[Display]
	This field displays the currency of the TD account.

# Field Name Description



Field Name	Description
Net TD Rate	[Display]
	This field displays the net term deposit rate.
Collateral	[Mandatory, Numeric, 13, Two]
Value	Type the appropriate value of the collateral, which is to be linked to the loan account.
	The system will default the value of the collateral as defined in the <b>Collateral Header Maintenance</b> (Fast Path: BAM74) option.
	This value can be modified by the user but only to a lesser amount. This flexibility enables to link a single Collateral Header to multiple accounts.
	The maximum allowed value for time deposit collateral is
	Deposit amount * Currency rate * Lendable margin.
Currency Rate	[Display]
	This field displays the conversion rate for the collateral currency (from BA_CCY_RATES) if the TD collateral is in any other currency than the account currency.
	The rate displayed is the last rate of the day when the last EOM was executed. However, on the day the collateral is linked to a loan account this field displays the mid-rate of that particular day.
	If the collateral and account currency are the same, this field displays the value as one.
Collateral	[Display]
Value in Collateral Ccy	This field displays the collateral amount based on the value entered in the <b>Collateral Value</b> field and the <b>Currency Rate</b> .
	Collateral Value (collateral Currency) = Collateral Value * Currency Rate
	If the collateral and account currency are the same, this field will display the collateral value in its own currency.
Deduction Flag	[Optional, Check Box]
	Select the <b>Deduction Flag</b> check box to deduct the value of the collateral before the loan loss provisioning.
Prime	[Mandatory, Drop-Down]
/Secondary	Select the status of the security attached to the loan account from the drop- down list.
	The options are:
	Prime
	Secondary
	The status being selected is for the purpose of ascertaining whether the security linked to the loan account is Primary or Secondary for reporting purposes.



Field Name	Description
Link TD for	[Conditional, Check Box]
Interest	Select the Link TD for Interest check box to calculate the installment amount of the loan irrespective of the interest rate defined at the product level.
	This field is enabled only if TD is selected as collateral in the <b>Collateral Code</b> field.
Impact of Rate	[Conditional, Drop-Down]
Change	Select the parameter to be changed due to change in the rate from the drop- down list.
	The options are:
	Change Installment
	Change Term
	This field is enabled only if TD is selected as collateral in the <b>Collateral Code</b> field.
	The account is rescheduled as on the date TD is attached as collateral and linked for calculation of interest.
	If the <b>Change Installment</b> option is selected, then on attaching the second TD as collateral <b>FLEXCUBE</b> will default the impact of rate change option as <b>Reschedule Installment</b> .
	If the <b>Link TD for Interest</b> option is selected and the loan account schedule does not have TD linked rates, then the TD based rates will not apply to the loan account.
	If the user attaches 5 TD's as collateral and selects <b>Link TD for Interest</b> only for 3 TD's, then only 3 TD's will be considered for calculation of loan interest rate, however 5 TD's will be linked as collateral.
3. Click the Add	button.
4. Type the acc	ount number and press the <b><tab></tab></b> key.

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



AND ANY DRAWN OF ANY				
count Details —		Customer Name i	1	
coonciso :	0000000995360	Customer Maine :	V MARSHAL	
oduce :	663-LP3_4_214	×		
ian Amount :	400,000.00	Currency : IDR	Branch : HO	
llateral Details —	-			
ollateral Code :	4 - Finantial Security - IC	)R	Phoney :	
ollateral ID :	4			
Account Number :		Deposit No ;	Deposit Ccy: Net TD Rate :	
ollateral Value :	300,000.00			
urrency Rate:	1.00000	Collateral Value in Collateral Ccy :	300,000.00	
eduction Flag :		Prime/Secondary :	Prime	
nk TD for Interest :		Impact of Rate Change :	~	

# Loan Collateral Link Maintenance

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



# LNM35 - Loan Account Attributes Maintenance

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

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

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

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

## **Definition Prerequisites**

- LN057 Loan Direct Account Opening
- LNM33 Loans Account Address

### **Modes Available**

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

### To modify loan account attributes

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



## Loan Account Attributes Maintenance

Loan Account Attributes	Maintenance*			🖧   🛛
Account Number :		Customer Name :		
Branch Code :	<b></b>	Product Code :		
Currency :		A/c. Relation :		
Joint Cust 1 :				
Joint Cust 2 :				
Joint Cust 3 :				
Loan Purpose :				
Details Attributes				
Flag Past Due :		Restricted Account		
Account Officer :	· · · · · · · · · · · · · · · · · · ·	Staff Account		
Solicitor Code :		Producer ID :		
Advice Mail Control :				
Sequence 1 :		Sequence 2 :		
Appropriation Control Flag fr	or Sequence 1 :			
		Appropriation contraining for bequence 2.		
Agreement Number :		Remittance Mode :		
Reason For Closure :				
Loan Closure Date :		Next Repayment Review Date :	Hor	
Write Off Status :				
Write Off Date :	11721			
	T I UTT			
Write Off Amount(Priciple) :				
Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
🔵 Add	💿 Modify 💿 Delete 🌀 Cancel 🌀 Amend (	Authorize O Inquiry	UDF	k Close Clear

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



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

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

## Loan Account Attributes Maintenance

Loan Account Attribu	utes Maintenance*			🖧 🦹 🗙
Account Number :	50000000309410	Customer Name : 14		
Branch Code :	SANDOZ - MUMBAI	Product Code : 7	00111 oan product New	
Currency :	INR V	A/c. Relation :	our comproduction .	
Joint Cust 1 :				
Joint Cust 2 :				
Joint Cust 3 :				
Loan Purpose :	Test			
Details Attributes				_
Flag Past Due -	Desfermine	Restricted Account		
Account Officer :	TIAXA0000	Staff Account		
Solicitor Code :		Producer ID :	0	
Advice Mail Control :	At Customer Address			
Sequence 1:	ICEPOASKETNI DEGMWVI	Sequence 2 :	ICEPOASKBTNI DEGMWVI	
Appropriation Control F	Flag for Sequence 1 : Sort By Data	Appropriation Control Flag fo		
	Soft by Date		Joir by Date	
Agreement Number :	A01	Remittance Mode :		
Reason For Closure :				
Loan Closure Date :		Next Repayment Review Dat	te :	
Write Off Status :				
Write Off Date (				
write on bate .				
Write Off Amount(Prici	ple) :			
Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
IJATA3939	134743333	22/05/2014 17:34:0	- Authorize	M
•	Add 🗿 Modify 🌑 Delete 💿 Cancel 💿 Amen	nd 💿 Authorize 🔘 Inquiry	UDF	Ok Close Clear



5. Modify the relevant information in the tabs.

## Details

Loan Account Attrib	utes Maintenance*			le ? .
Account Number :	5000000309410	Customer Name : JAYA PF	(ABHA	
Branch Code :	SANDOZ - MUMBAI 🛛 👻	Product Code : 70011-	oan product New 👻	
Currency :	INR 👻	A/c. Relation :		
Joint Cust 1 :				
Joint Cust 2 :				
Joint Cust 3 :				
Loan Purpose :	Test			
Details Attributes				_
Flag Past Due :	Performing -	Restricted Account		
Account Officer :	T1AYA9999	Staff Account		
Solicitor Code :	12	Producer ID :		
Advice Mail Control :	At Customer Address 👻			
Sequence 1:	ICEPOASKBTNLDEGMWV	Sequence 2 :	CFPOASKBTNLDEGMWVI	
Appropriation Control	Flag for Sequence 1: Sort By Date	Appropriation Control Flag for Seg	Jence 2 : Sort By Date	
A	Sort by Date V		Sorrby Date +	
Agreement Number :	A01	Remittance Mode :		
Reason For Closure :				
Loan Closure Date :		Next Repayment Review Date :		
Write Off Status :		κ.		
White Off Data is				
write Off Date :				
Write Off Amount(Prici	iple) :			
Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TJAYA9999	TJAYA9999	22/05/2014 17:34:09	Authorize	$\checkmark$
•	Add 🛛 Modify 💿 Delete 💿 Cancel 💿 A	Amend 💿 Authorize 💿 Inquiry	UDE	Ok Close Clear
				cical

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



Field Name	Description	
Staff Account	[Optional, Check Box]	
	Select the <b>Staff Account</b> check box, if the loan account is a staff account.	
Solicitor Code	[Optional, Pick List]	
	Select the solicitor code for the loan account from the pick list.	
	The pick list will display values only when the <b>Loan Third Party</b> Maintenance is done. For more information refer to <b>Loan Third Party</b> Maintenance (Fast Path: LNM17) option under Definitions User Manual.	
Producer ID	[Optional, Pick List]	
	Select the producer ID from the pick list. It allows the user to select the producer ID.	
Advice Mail	[Optional, Drop-Down]	
Control	Select the type of address to which the advice mail can be sent from the drop-down list.	
	The options are:	
	At Customer Address	
	At Account Address	
	At Both	
	In case separate <b>Loans Account Address</b> (Fast Path: LNM33) option is maintained, the user can select either of the above 3 options. Else, the advice mail will be sent to the customer address by default.	
Sequence 1	[Optional, Alphanumeric, 40]	
	Type the sequence in which the arrears raised in a loan account would be appropriated when the account is classified as a performing asset.	
	By default the system displays the loan product level sequence.	
Sequence 2	[Optional, Alphanumeric, 40]	
	Type the sequence in which the arrears raised in a loan account would be appropriated when the account is classified as a non performing asset.	
	By default the system displays the product level appropriation sequence.	
Appropriation	[Mandatory, Drop-Down]	
Control Flag For Sequence 1	Select the appropriation control flag for sequence 1 from the drop-down list.	
	The options are:	
	Sort By Priority	
	Sort By Date	
	This control flag determines whether the arrears have to be sorted by priority or by date.	



# LNM35 - Loan Account Attributes Maintenance

Field Name	Description		
Appropriation Control Flag for Sequence 2	[Mandatory, Drop-Down] Select the appropriation control flag for sequence 2 from the drop-down list.		
	The options are:		
	Sort By Priority		
	Sort By Date		
	This control flag determines whether the arrears have to be sorted by priority or by date.		
Agreement Number	[Display]		
	This field displays the agreement number under which the loan account has been opened.		
Reason For	[Display]		
Closure	This field displays the reason provided by you or updated by the system, during the loan account closure.		
	The reason for closure is displayed in the <b>Inquiry</b> mode.		
Loan Closure Date	[Display]		
	This field displays the date of closure of the loan account.		
	It can either be the EFS date or the fully written off date or the system initiated closure date.		
	The closure date is displayed in the <b>Inquiry</b> mode.		
Remittance Mode	[Mandatory, Check Box]		
	Select the <b>Remittance Mode</b> check box. The record can be authorized after the principal movement from entrusted deposit to entrusted savings and then behave as per the remittance mode.		
Next Repayment	[Display]		
Review Date	This field displays the next repayment review date.		
	Based on the following conditions, the system displays the next review date:		
	<ul> <li>For fixed rate of interest, the system displays the next review date as end date of the fixed rate period.</li> </ul>		
	<ul> <li>For variable rate of interest, the system displays the review date as disbursement date (drawdown date) + 12 months.</li> </ul>		
	• For any identified event, the system displays the next review date as event occurrence Date + repayment review date.		
Write Off Status	[Optional, Check Box]		
	Select the <b>Write Off Status</b> check box which is an identifier that the loan account is written off in an external system. The previous modified record can be amended by selecting or unselecting the check box.		

Field Name	Description
Write Off Date	[Display]
	This field displays the current process date of FCR. This field cannot be modified by the user.
Write Off Amount	[Display]
	This field displays the outstanding principal amount of the loan account as of the previous day. This field cannot be modified by the user.
	If the Write off check box is unselected and the record is saved/authorized, then FCR will returns the Write Off Amount and Write off Date to null value.

# Attributes

				- <u>e</u>
Account Number :         50000000309           Xranch Code :         SANDOZ - ML           Currency :         INR           Joint Cust 1 :         I           Joint Cust 2 :         I           Joint Cust 3 :         I           Joan Purpose :         Test	H10 JMBAI +	Customer Name : JAYA PRABHA Product Code : 70011-Loan pr A/c. Relation :	oduct New 👻	
Details Attributes Account Transfer From : Limit Id : Security Deposit Acct No : Project Status : Date of Migration : 29/01/2016 Generate Intimations for Rate Change Rollover Mode : Move to Regular Stage after Disbursement	m None V	Negotiated Converted Legal Securitized Recalled Security Status : Lead Days for Rate Renewal : Grace Period : Repayme Committment Category :	UNSECURED 0 nt Grace Days v 0 Committed - dause B v	
Contracted Maturity Date : Base Rate for Penalty <u>Compounding Rate Method :</u>	31/01/2017 EE	Apply Compounding Interest :		
Record Details	understand Bu	Last Mot. Date	Last Mot. Action	

Field Name	Description
Account Transfer	[Optional, Numeric, 16]
From	Type the account number, if there is a transfer from CASA or TD account. This is a numeric field for additional information only.
Negotiated	[Optional, Check Box]
	Select the Negotiated check box, if the loan account is a negotiated account.



# LNM35 - Loan Account Attributes Maintenance

Field Name	Description
Converted	[Optional, Check Box] Select the <b>Converted</b> check box, if the loan account is a converted account. Additional information as regards the old account number prior to conversion for future reference can be entered in this field.
Limit Id	[Optional, Pick List] Select the limit ID for the loan account from the pick list.
Legal	[Optional, Check Box] Select the <b>Legal</b> check box, if the account has legal proceedings against it.
Securitized	[Optional, Check Box] Select the <b>Securitized</b> check box, if the account has been securitized.
Security Deposit Acct No	[Optional, Alphanumeric, 16] Type the term deposit account number, if a Term Deposit account is pledged as a security against the loan.
Recalled	[Optional, Check Box] Select the <b>Recalled</b> check box, if the loan account is recalled. This is normally used when the loan account has turned into an NPA.
Project Status	[Optional, Alphanumeric, 180] Type the status of the project based on which the loan has been granted.
Date of Migration	[Mandatory, Pick List, dd/mm/yyyy] Select the date of migration from the pick list.
Security Status	[Display] This field displays the security status of the account. The options are: • Secured • Unsecured
Generate Intimations for Rate Change	[Optional, Check Box] Select the <b>Generate Intimation for Rate Change</b> check box to generate the rate change intimation.
Lead Days for Rate Renewal	[Conditional, Numeric, Five] Type the lead day for intimation. This is the number of days that can be neglected in case a late renewal is performed on the revolving loan account. This field is enabled only if the <b>Generate Rate Change Intimation</b> check box is selected.


Field Name	Description
Rollover Mode	[Mandatory, Drop-Down]
	Select the rollover mode of the revolving loan account from the drop- down list. The same can be changed at the account level
	The options are:
	None
	Manual
	Auto
Grace Period	[Drop-Down]
	Select the grace period from the drop-down list.
	The Grace Period option set at product level will be propagated to the account level.
	If at the product level the 'Grace Period' option is set as 'Repayment Grace Days' then at the account level the grace days can be modified.
	If at the product level the 'Grace Period' option is set as 'Repayment Grace Date' then at the account level the grace date can be modified.
	The 'Grace Period ' option cannot be changed at account level.
Move To Regular	[Optional, Check Box]
Stage after Disbursement	Select the <b>Move To Regular Stage After Disbursement</b> check box, to move the account to regular stage once the disbursement is done, irrespective of the customer's NPA status.
Commitment	[Mandatory, Drop-Down]
Category	Select the commitment category from the drop down list.
	The options are:
	Committed-no clause
	Committed-clause B
	Committed-clause A
	By default the system displays Committed facility with clause B at the time of loan account opening.
Contracted	[Mandatory, Pick List, dd/mm/yyyy]
Maturity Date	Select the contracted maturity date from the pick list.
	Date should be greater than the current process date but should be not be less than the loan maturity date. On entering the date system will process the loan account and the loan account will go in to PMI stage. The entire loan outstanding arrears will be marked as due.



Field Name	Description
Base Rate for	[Display]
Penalty	This field displays the base rate choice for penalty interest as propagated during account opening (from the <b>Loan Product</b> - LNM11).
	The options are:
	Rate Plan
	Net Account Rate.
	This field is non-modifiable.
Compounding Rate	[Display]
Method	This field displays the compounding rate method as defined in <b>Product</b> <b>Master Maintenance</b> (Fast Path: LNM11) and propagated to the loan account at the time of account opening.
Apply	[Display]
Compounding Interest	This field displays the compounding interest applied on loan or not (value checked or unchecked) as selected at the time of <b>Loan Account opening</b> (FP:LN057).
6. Click the <b>Ok</b> butto	n.

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



# LNM38 - Loan Approved Amount Maintenance

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

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

#### **Definition Prerequisites**

• LN057 - Loan Direct Account Opening

#### **Other Prerequisites**

Not Applicable

#### **Modes Available**

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

#### To maintain account provision

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

#### Loan Approved Amount Maintenance

Loan Approved Amount Main	ntenance*			ala 🛛 🖉 🖬
Account No : Branch Code : Currency : Current Approved Amount : Utilised Amount : New Approved Amount : Parent Limit Code :	0.00 0.00	Customer Name :		S.
Limit Check Details				
Sr.No. Limit Id.	Description	Breach Amount	Breach Action	
Credit Conc. Check Details				
Sr.No. Counter Party	Overall Breach Amount	Unsecured Breach Amount	Breach Action	
Record Details Input By	Authorized By	Last Mnt. Date	Last Mnt. Av	ction Authorized
Add By Copy Add 🔿 Me	odify 🔵 Delete 🔘 Cancel 🔘 Amen	d 🔿 Authorize 💿 Inquiry		UDF Ok Close Clear



Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the account number of the borrower whose loan has been sanctioned.
Customer Name	[Display] This field displays the short name of the primary customer of the Loan account.
Branch Code	[Display] This field displays the name of the home branch where the loan account is opened and maintained.
Product Code	[Display] This field displays the loan product under which the loan account is opened.
Currency	[Display] This field displays the currency assigned to the product, under which the account is opened.
Current Approved Amount	[Display] This field displays the approved loan amount for the account as per the APS/Loan Account opening.
Utilised Amount	[Display] This field displays the amount utilized as on current date. If full disbursal is carried at host, and the branch disbursal is pending, the system will not permit any modification and will display message "Sanctioned Amount has been disbursed".
New Approved Amount	[Mandatory, Numeric, 13, Two] Type the new approved amount. The new approved amount should be less than or greater than the sanctioned amount.
Parent Limit Code	[Display] This field displays the ID to which the loan is linked.
LimitCheck Details	
Srl. No.	[Display] This column displays the serial number of the limit.
Limit Id	[Display] This column displays the code of the limit ID.
Description	[Display] This column displays the description of the limit ID selected in the corresponding field.



Field Name	Description
Breach Amount	[Display] This column displays the amount by which the attributable amount exceeds the available amount of the limit.
Breach Action	[Display] This column displays the action to be taken in case the limit amount is breached. The options are:
	<ul> <li>Ignore</li> <li>Warning</li> <li>Override</li> <li>Reject</li> </ul>
Credit Conc. Check	Details
Srl. No.	[Display] This column displays the serial number.
Counter Party	[Display] This column displays the account number of the counterparty for outgoing payment transaction.
Overall Breach Amount	[Display] This column displays the overall amount by which the attributable amount exceeds the available amount of the limit.
Unsecured Breach Amount	[Display] This column displays the unsecured breach amount.
Breach Action	[Display] This column displays the action to be taken in case the limit amount is breached. The options are: Ignore Warning Override

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



corr Details         corr Details         at y       Autorized By         bit Monton at the standard of the standard by a	an Annroved Amount	Maintenance						
curt No :       Curtomer Name :       AFATEL         ch Code :       Jane Approad Amount :       Product Code :       Sol - bol INTEREST SUBSIDY PRODI         ant Approad Amount :       990,000.00         red Amount :       990,000.00         net Limit Code :       Image of the approad Amount :         990,000.00       Image of the approad Amount :       990,000.00         net Limit Code :       Image of the approad Amount :       Breach Action         shrine :       Grant 2d Gr	A Approved Millount	Idirectidite						
cord Details	unt No :	000000042143	Custome	Ir Name I AAF	ATEL			
enry i i i i i ooooo an Approved Amount i 990,000.00 Approved Amount i 990,000.00 nt Limit Code i int Limit Code i	ich Code :	Jakarta 😪	Product (	Code : 601	- BDI INTEREST SUB	SIDY PROD1	>	
end Details	ency :	INR 💙						
red Amount :       1,000.00         Approved Amount :       990,000.00         tunit Code :	ent Approved Amount :	990,000.00						
Approved Amount :       990,000.00         nt Limit Code :	sed Amount :	1,000.00	]					
nt Umit Code i initChe Obtails Soft Stor. Umit St	Approved Amount :	990,000.00						
cord Details         cord Details         xt by       Authorized By       Last Mnt. Date         Last Mnt. Action       Authorized By         14/05/2008 10:23:36       Last Mnt. Action       Authorized By	ent Limit Code :							
Spl. stor.     Limit Ed     Description     Drauch, Amount     Breach, Action       edit Conc. Check Details	mitCheck Details							
edit Conc. theck Details	SPL HDS	Limit Id	Description	Breach Ann	ant	Breach Action		
cord Details     Last Mnt. Date     Last Mnt. Action     Authorized       22     14/05/2008 10:23:36     21:376     21:376	odit Conc. Chock Dotai	1-					1	
cord Details     Last Mnt. Date     Last Mnt. Action     Authorized       C2     14/05/2008 10:23:36     Image: Cord Details	eart conc. check becar							
cord Details zt By Authorized By Last Mnt, Date Last Mnt, Action Authorized CC2 14/05/2008 10:23:36	SPL (ID. EDUNC	ar Party	Uverall Breach Amount	Unalicu	ed Breach Amount	Breath 2	(CEI01)	
cord Details								
cord Details     Last Mnt. Date     Last Mnt. Action     Authorized       0C2     14/05/2003 10:23:36     Image: Contemportation of the second								
t By Authorized By Last Mnt. Date Last Mnt. Action Authorized DC2 14/05/2008 10:23:36 ✓								
tord Details E By Authorized By Last Mnt. Date Last Mnt. Action Authorized C2 14/05/2008 10:23:36 ✓								
tord Details t By Authorized By Last Mnt. Date Last Mnt. Action Authorized iC2 14/05/2008 10:23:36 ✓								
Cord Details     Authorized By     Last Mnt. Date     Last Mnt. Action     Authorized       >C2     14/05/2008 10:23:36     Image: Cord Cord Cord Cord Cord Cord Cord Cord								
ut By     Authorized By     Last Mnt. Date     Last Mnt. Action     Authorized       0C2     14/05/2008 10:23:36     Image: Comparison of Compariso	cord Details							
0C2 14/05/2008 10:23:36	ut By	Authoriz	ed By	Last Mnt. Date		Last Mnt. Action		Authorized
	0002			14/05/2008 10:23:36				V
dd Owensie Octave Owensie Otraving Ok Class		Opla	Ocurel Ocured	O such stars	Oterein		Ok I	Close

### Loan Approved Amount Maintenance

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



# LNM39 - Loan Account Application Details Maintenance

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

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

#### **Definition Prerequisites**

• LN057 - Loan Direct Account Opening

#### Modes Available

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

#### To modify loan account an application details

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

### Loan Account Application Details Maintenance

an Account Applicatio	on Details Maintenance*			🍋 🖬
count No :	Name :			
anch Code :	Product :		~	
rrency Code :				
biry Date : 01/01/1800				
cord Details				
t By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
dip. com	0 H K C S H O S H O S			
do by Copy O Add	Modiry Delete O Cancel O Ar	nena 🔾 Authorize 💽 Inquiry	UDF	Ok Close Clear



Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the loan account number.
Name	[Display] This field displays the short name of the primary customer of the Loan account.
Branch Code	[Display] This field displays the name of the home branch where the loan account is opened and maintained.
Product	[Display] The field displays the loan product under which the loan account is opened using APS.
Currency Code	[Display] This field displays the currency assigned to the product, under which the account is opened.
Expiry Date	[Mandatory, Pick List, dd/mm/yyyy] Type the expiry date of the loan acceptance period or select it from the pick list. This date is defaulted based on the date specified during the loan account opening in APS. The customer has to accept the loan, on or before this date. This date can be modified to extend the validity period.

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



h Account	t Application Details Maint	enance*				10 L
unt No :	00000001347360	Name :	JOHN W MARSHAL			
ch Code :	HO	Product :	Term Loan 627	~		
ency Code :	IDR 🔛					
y Date :	20/03/2009					
ord Detai	ils	20 avit	Pre Pressenter State State	The Decision of Co		5-1-1-1-1 AL - 20
Ву	Autho	orized By	Last Mnt. Date	Last Mnt.	Action	Authorized
UGOPAL	SSHU	VETALI	30/06/2009 06:02:09	Authorize		2

### Loan Account Application Details Maintenance

- 6. Click the **Ok** button.
- 7. The system displays the message "Record Modified...Authorisation Required...Click Ok to Continue".
- 8. Click the **Ok** button.
- 9. Loan Account application details are modified once the record is authorise.



# LNM56 - Loan Account Subsidy Plan Maintenance

You can use this option to modify the subsidy term. Term for subsidy is considered as per the Subsidy term defined in the plan or the Loan term defined at the Loan Direct Account Opening (Fast Path: LN057) option, whichever is less.

#### **Definition Prerequisites**

LN057 - Loan Direct Account Opening

#### **Modes Available**

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

#### To modify loan account subsidy plan

- Type the fast path LNM56 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account Subsidy Plan Maintenance.
- 2. The system displays the Loan Account Subsidy Plan Maintenance screen.

#### Loan Account Subsidy Plan Maintenance

Loan Account Subsidy Plan Maintenance*			褐 🔽
Subsidy Rate Plan details			
Account No :	Customer Name :		
Subsidy Plan Code :	Subsidy Plan Name :		
Product Code :	~		
Currency :	Branch Code :		
Regular Subsidy Details			
Interest Rule :			
Charging Frequency			
○ Subsidy Term Base ○ Date Base			
Subsidy Term :	Term Definition :		
	Date Tex		
Record Details	d By Last Mot Date	Last Mot Action	Authorized
Autionze	Lastring Date	Cast Pints Accort	AUGIVIZEU



Field Name	Description	
Subsidy Rate Plan de	etails	
Account No	[Mandatory, Numeric, 16, Pick List] Type the loan account number for which the subsidy details are to be maintained or select it from the pick list.	
Customer Name	[Display] This field displays the name of the customer.	
Subsidy Plan Code	[Display] This field displays the subsidy plan code under which the account is opened.	
Subsidy Plan Name	[Display] This field displays the name of the subsidy plan corresponding to the plan code.	
Product Code	[Display] This field displays the product code.	
Currency	[Display] The field displays the currency assigned to the product.	
Branch Code	[Display] This field displays the branch code.	
Regular Subsidy Deta	ails	
Interest Rule	[Display] This field displays the interest rule attached to the subsidy plan.	
Charging Frequency	[Display] This field displays the charging frequency of the loan account.	
Subsidy Base	<ul> <li>[Mandatory, Radio Button]</li> <li>Click the appropriate subsidy base option.</li> <li>The options are: <ul> <li>Subsidy Term Base: Select this option if you want to modify the subsidy term.</li> <li>Date Base: Select this option if you want to modify the subsidy data. You can provide the range wherein the</li> </ul> </li> </ul>	
Subsidy Term	[Conditional, Numeric, Four] Type the subsidy term. This field is enabled if the <b>Subsidy Term Base</b> option is selected.	



### LNM56 - Loan Account Subsidy Plan Maintenance

Field Name	Description
Term Definition	[Display]
	This field displays the term definition.
	The options are:
	• Weeks
	Months
Date From	[Display]
	This field displays the disbursement date for the account.
Date To	[Conditional, Pick List, dd/mm/yyyy]
	Select the date till which the subsidy plan will be applicable from the pick list.
	This value cannot be greater than the loan tenure and lesser than the system process date.
	This field is enabled if the <b>Date Base</b> option is selected.

- 3. Click the **Modify** button.
- 4. Enter the loan account number or select it from the pick list.
- 5. Modify the required regular subsidy details.

### Loan Account Subsidy Plan Maintenance

Loan Account S	ubsidy Plan Maintenance*	•							🇞 🚺 🗵
Subsidy Rate	Plan details								
Account No :	0000000142100	Customer Name :	KATHY						
Subsidy Plan Code	e: 211	Subsidy Plan Name	Subsidy aid by Govt of C	hina					
Product Code :	601-Subsidized Loans	~							
Currency :	CNY V	Branch Code :	HO						
– Regular Subsi	idy Details				I				
Interest Rule :	6 Sut	osidy							
Charging Frequence	CY Monthly								
Subsidy Ter	rm Base 🔘 Date Base								
Subsidy Term :	4	Term Definition :	Months	~					
Date From:	21/03/2009	Date To:							
Record Details	Authori:	zed By	Last Mnt. [ 21/03/20	Date 109 00:00:00	Last Mnt. A Authorize	ction		Author	ized
Ана ву сору	O Add O Modity O Delete	Cancel O Amer	authorize O Inqui	Ŷ		UDF	Ok	Close	Clear

6. Click the **Ok** button.



- 7. The system displays the message "Record Modified...Authorisation Pending..". Click the **Ok** button.
- 8. The loan account subsidy plan details are modified once the record is authorised.



# LNM70 - Loan Entrusted Linkage

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

#### **Definition Prerequisites**

• 8051 - CASA Account Opening

#### **Modes Available**

Add, Modify, Inquiry.

#### To link the entrusted accounts

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

#### Loan Entrusted Linkage

ntrusted Loan Remittance Maintenance*							ł	🏷 📔 🗵
			Durch [		0			
Entrasted Deposit Account*			Branch	~	currency			
Entrusted Mirror Account			Branch	~	Currency	13		
Entrusted Savings Account (Principal Remittance)			Branch	~	Currency	1		
Entrusted Savings Account (Non Principal Remittance,	)		Branch	~	Currency	1		
Remarks:								
Pasard Dataila								
put By Authorize	d By	Last Mnt. Date		Last Mnt. A	Action		Au	thorized
							Ę	1
Add By Copy O Add O Modify Delete		orize 💿 Inquiry			UDF	Ok	Close	Clear



Field Name	Description			
Entrusted Deposit Account	[Mandatory, Input] Type the entrusted deposit account. This account should of entrusted product class and Valid CASA account with Open Regular status and Account opened Today status.			
Branch	[Display] This field displays the branch code under which the entrusted deposit account is opened			
Currency	[Display] This field displays the currency under which the entrusted deposit account is opened.			
Entrusted Mirror Account	[Mandatory, Input] Type the entrusted mirror account number. This account should of normal product class and Valid CASA account with Open Regular status and Account opened Today status.			
Branch	[Display] This field displays the branch code under which the entrusted mirror account is opened			
Currency	[Display] This field displays the currency under which the entrusted mirror account is opened.			
Entrusted Saving Account(Principal Remittance)	[Mandatory, Input] Type the Savings Account Number in which the Principal arrears repaid of the entrusted loan should be transferred. This account should not be from entrusted product class and should be Valid CASA account.			
	Credit blocked     Blocked			
	<ul><li>Closed</li><li>Closed Today</li></ul>			
	<ul><li>Dormant</li><li>Unclaimed</li></ul>			
	<ul> <li>Written Off (applicable in case of CASA OD Accounts)</li> </ul>			



Field Name	Description			
Branch	[Display] This field displays the branch code under which the entrusted saving account (Principal Remittance) is opened.			
Currency	[Display] This field displays the currency under which the entrusted saving account (Principal Remittance) is opened.			
Entrusted Saving Account(Non Principal Remittance)	[Mandatory, Input] Type the Savings Account Number in which the other arrears repaid than Principal arrears (interest, penalty interest etc.) of the entrusted loan should be transferred			
	This account should not be from entrusted normal product class and should be Valid CASA account .			
	This account will not accept CASA accounts with following account statuses:			
	Credit blocked			
	Blocked			
	Closed			
	Closed Today			
	Dormant			
	Unclaimed			
	<ul> <li>Written Off (applicable in case of CASA OD Accounts)</li> </ul>			
Branch	[Display]			
	This field displays the branch code under which the entrusted saving account (Non Principal remittance) is opened.			
Currency	[Display] This field displays the currency under which the entrusted saving account (Non Principal remittance) is opened.			

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

### Loan Entrusted Linkage

usted Loan Remittance Maintenance*							
runted Deperit Account		1	Branch		Currency	Lanux 1000	
trusted Mirror Account	002000000000604	RANISH TALWALKAR	Branch		Currency	CNY	
	000020000005579	RANISH TALWALKAR	branch	BRN5	currency	CNY	
trusted Savings Account (Principal Remittance)	000020000005587	RANISH TALWALKAR	Branch	BRN5	Currency	CNY	
rusted Savings Account (Non Principal Remittance)	000020000005595	RANISH TALWALKAR	Branch	BRNS 😒	Currency	CNY 😪	
arks:							
arks:							

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



# LNM99 - Loan Account CBR Details

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

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

### **Definition Prerequisites**

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

#### Modes Available

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

#### To add loan account CBR details

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



count No :		Customer Name :		
Branch :	1941 (See	Product Name :	~	
urrency :	~	Account Status :	~	
CBR Details				
Label	Id De	scription		
ecord Details	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorize
Add By Copy 💫 🔿 Add	○ Modify ○ Delete ○ Cancel ○	Amend 🔿 Authorize 💿 Inquiry		Close

### Loan Account CBR Details

### **Field Description**

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

Field Name	Description
Currency	[Display]
	This field displays the currency assigned to the product, under which the account is opened.
	All the entries are posted in to the account will be in the account currency. The exchange rate values are defined and downloaded from the FCC module.
	For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Account Status	[Display]
	This field displays the status of the loan account, viz., Opened, Closed, Regular etc.
CBR Details	
Label	[Display]
	This field displays the label of the CRR Details.
ID	[Mandatory, Pick List]
	Select the CBR id from the pick list.
Description	[Display]
	This field displays the description of the id selected from the pick list.

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



	0000001347360	Customer Name :	JOHN W MARSHAI		
anch :	НО	Product Name :	607-Term Loan 627		
rrency :	IDR V	Account Status :	Account Open Regular	~	
BR Details —					
Label	Id	Description			
test	255				
TEST11					
TEST18					
TEST2					
TEST20					
TEST12					
TEST3					
TEST15					
TEST9					
TEST5					
TEST6					
TEST10					
TEST13					
TEST17	1				
TEST23					
TEST24					
TEST1					
TEST4					
TEST7					
TEST8					
TEST14					
		•			

### Loan Account CBR Details

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

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

# 3. Disbursement and Schedule Set Up



# LNM44 - Loan Auto Disbursements Instructions

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

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

#### **Definition Prerequisites**

• LN057 - Loan Direct Account Opening

#### Modes Available

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

#### To add disbursement schedule

- Type the fast path LNM44 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Auto Disbursements Instructions.
- 2. The system displays the Loan Auto Disbursement Instruction screen.

### **Loan Auto Disbursement Instructions**

Loan Auto Disbu	ursments Instructions*			🇞 🛿 🐱
Account Number : Branch Name : Sanctioned Amount Disbursement Type Calender Type : No of Disbursement Move To Regular St	: 0.00 : age After Disbursement	Currency Name : Product Name : Schedule Code Usbursement F First Disbursem Lead Days : Data	:	
Date for in:	struction Amount for Disbursement Instruction	Disb Mode Deduction Waiver Si	atus Disbursement Instruction Customer Advice Sta	Account Details
¬ Record Details Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized



Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the loan account number.
Currency Name	[Display] This field displays the account currency.
Branch Name	[Display] This field displays the name of the branch.
Product Name	[Display] This field displays the name of the product.
Sanctioned Amount	[Display] This field displays the loan amount which is sanctioned.
Schedule Code	[Display] This field displays the schedule code attached.
Disbursement Type	[Display] This field displays the disbursement type. The options are: • Automatic Debit • Generate Report
Disbursement Frequency	[Display] This field displays the disbursement frequency. The options are: • Manual • Monthly • Bi-Monthly • Quarterly • Half-Yearly
Calendar Type	<ul> <li>Yearly</li> <li>[Display]</li> <li>This field displays the calendar type.</li> <li>The options are: <ul> <li>Calendar</li> <li>Anniversary</li> </ul> </li> </ul>
First Disbursement Date	[Mandatory, Pick List] Select the date of the first disbursement of the loan amount, from the pick list.



### LNM44 - Loan Auto Disbursements Instructions

Field Name	Description
No. of	[Display]
Disbursement	This field displays the number of disbursement for the loan amount.
Lead Days	[Display] This field displays the lead days for the loan.
Move to Regular	[Optional, Check Box]
Stage After	Select the <b>Move to Regular Stage After Disbursement</b> check box to
Disbursement	move the account to regular principal payment stage after disbursement.

- 3. Type the account number and press the **<Tab>** key.
- 4. Enter the relevant information.

### Loan Auto Disbursement Instructions

Loan Auto Disbursments Instructions*				🍋 📓
Account Number : Branch Name : Sanctioned Amount : Disbursement Type : Calender Type : No of Disbursement : Move To Regular Stage After Disbursement Disbursement Schedule CASA Account GL Account Bi	D0000001347360   Head Office 400,000.00 Generate Report Calendar  2  v ankers Cheque External	Currency Name : Product Name : Schedule Code : Disbursement Frequency : First Disbursement Date : Lead Days : Details	IDR           Term Loan 627           223           Monthly           20/03/2008           30	×
Date for instruction Amount for Disbursement I	Instruction Disb Mode	Deduction Waiver Status Disbursen	Customer Advice	Status Account Details
Record Details	Last Mr	t. Date	Last Mnt. Action	Authorized

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



# **Disbursement Schedule**

Loan Auto Disbursments I	nstructions*						80 I
Account Number :	00000001347360		Currency Name : IDR		IDR		
Branch Name : Head Office		ice	Product Nam	ne :	Term Lo	an 627	
Sanctioned Amount :		.00	Schedule Co	de :	223		
Disbursement Type :	Generate	e Report 🛛 😒	Disbursemen	nt Freque	ncy : Monthly	~	
Calender Type :	Calendar	· · · · · · · · · · · · · · · · · · ·	First Disburs	ement Da	ate : 31/03/20	008 19	
No of Disbursement :	1		Lead Days :			31	
Move To Regular Stage After Dist	bursement		D	etails			
Disbursement Schedule CASA	Account   GL Account   Bankers Cheo	que   External					
Date for instruction	Amount for Disbursement Instruction	Disb Mode	Deduction Waiver	Status	Disbursement Instruction	Customer Advice Status	Account Details
31/03/2008	300,000.00	Bankers Cheque	N	N	Hold	Due	
Record Details							

Field Name	Description			
Date For instruction	[Mandatory, Pick List, dd/mm/yyyy] Type the instruction date for the disbursement.			
Amount for Disbursement Instruction	[Mandatory, Numeric, 13, Two] Type the amount for disbursement.			
Disb Mode	<ul> <li>[Mandatory, Drop-Down]</li> <li>Select the mode of disbursement from the drop-down list.</li> <li>The options are: <ul> <li>CASA Account</li> <li>GL Account</li> </ul> </li> </ul>			
	<ul><li>Bankers Cheque</li><li>External</li></ul>			



### LNM44 - Loan Auto Disbursements Instructions

Field Name	Description	
Deduction Waiver	<ul> <li>[Optional, Drop-Down]</li> <li>Select the appropriate option from the drop-down list.</li> <li>The options are: <ul> <li>Y: If this option is selected then the deduction is waived.</li> <li>N: If this option is selected then the deduction is charged.</li> </ul> </li> </ul>	
Status	[Display] This column displays the status of the disbursement instruction.	
Disbursement Instruction	[Display] This column displays the disbursement instruction.	
Customer Advice Status	[Display] This column displays the status of the customer advice.	
Account Details	[Link] If the column is marked as <b>Y</b> then that cycle will get deleted.	

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



# **CASA Account**

Loan Auto Disbursments Instructions*				🍪 🛿 🐱
Account Number : Branch Name : Sanctioned Amount : Disbursement Type : Calender Type : No of Disbursement : Move To Regular Stage After Disbursement Disbursement Schedule CASA Account GL Account	00000001347360 (m) Head Office 400,000,00 Generate Report ( Calendar ( 1 ( Sankers Cheque External	Currency Name : Product Name : Schedule Code : Disbursement Frequency : First Disbursement Date : Lead Days : Details	IDR Term Loan 627 [223 Monthly 2008 [31] 31]	
Benificiary A/C : 01000000225101		Customer Name : CASA Acct	c	Save Cancel
Record Details	IBy La	st Mnt. Date	Last Mnt. Action	Authorized

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



# **GL Account**

Loan Auto Disbursmen	ts Instructions*				🏀 🖬 🗵
Account Number : Branch Name : Sanctioned Amount : Disbursement Type : Calender Type : No of Disbursement : Move To Regular Stage Afte Disbursement Schedule C	r Disbursement IASA Account <mark>GL Account</mark> Bar	0000001347360 (r) Head Office 400,000.00 Generate Report () Calendar () kers Cheque, External	Currency Name : Product Name : Schedule Code : Disbursement Frequency : First Disbursement Date : Lead Days : Details	IDR Term Loan 627 223 Monthly 31/03/2008 31	<u> </u>
GL Account Number :	100022150	GL Description :	CHANNEL ISSUER FEE GL		Save Cancel
- Parand Dataile					
Input By	Authorized By	Last Mnt. Dat	e	Last Mnt. Action	Authorized
Add By Copy O Ad	d 🔿 Modify 🔿 Delete 🔿 Can	cel 🔿 Amend 🔿 Authorize 🔿 Inquiry		UDF	Ok Close Clear

Field Name	Description
GL Account Number	[Mandatory, Pick List] Select the GL account number from the pick list.
GL Description	[Display] This field displays the description of the GL account.



# Bankers Cheque

Loan Auto Disbursments Instruction	IS*			🍪 🚺 🗵
Account Number :	00000001347360	Currency Name :	IDR	
Branch Name :	Head Office	Product Name :	Term Loan 627	
Sanctioned Amount :	400,000.00	Schedule Code :	223	
Disbursement Type :	Generate Report	Disbursement Frequer	ncy : Monthly 🗸	
Calender Type :	Calendar	First Disbursement Da	te : 31/03/2008	
No of Disbursement :	1	Lead Days :	31	
Move To Regular Stage After Disbursement	~	Details		
Disbursement Schedule CASA Account GL	Account Bankers Cheque External	Ŭ		]
Issuer Code :	021			
Beneficiary Name :	John			
Beneficiary Address :	B7			
	Royal Palms			
	Kensington Road			
City :	NY	State	: NY	
Country :	USA	Zip :	44440012	
			L	Save Cancel
Parcent Datable				
Input By A	authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
Add By Copy O Add O Modify O	Delete 🔿 Cancel 🔿 Amend 🚫 Auth	iorize 🔘 Inquiry	UDF	Ok Close Clear

Field Name	Description
Issuer Code	[Mandatory, Pick List] Select the issuer code of the bank from the pick list.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the full name of the beneficiary.
Beneficiary Address	[Mandatory, Alphanumeric, 40] Type the mailing address of the beneficiary.
City	[Mandatory, Character, 35] Type the name of the city.
State	[Mandatory, Character, 35] Type the name of the state.
Country	[Mandatory, Character, 40] Type the name of the country.
Zip	[Mandatory, Alphanumeric, 10] Type the zip code.



### External

Account Number : Branch Name : Sanctioned Amount : Disbursement Type : Calender Type : No of Disbursement : Move To Regular Stage After Disburseme [Disbursement Schedule] CASA Account	00000013473 Head Office 400,000.00 Generate Repr Calendar 1 calendar (GL Account   Bankers Cheque   E	60 ini art v v ternal	Currency Name : Product Name : Schedule Code : Disbursement Frequency : First Disbursement Date : Lead Days : Details	IDR Term Loan 627 223 Monthly 31/03/2008 31	
Counter Party ID ; Account No : Bank/Branch Code ; Payment Code ; Payment Type ;	602115 0100000 2215 0032 Cash	00230101			Save Cancel

Field Name	Description
Counter Party ID	[Mandatory, Pick List] Select the unique ID of the third party/borrower from the pick list.
	This ID is maintained in the Counterparty Master.
Account No	[Display] This field displays the external account number of the counter party/borrower in another bank/financial institution.
Bank/ Branch Code	[Display] This field displays the code of the external bank or branch of the customer/borrower.
Payment Code	[Mandatory, Pick List] Select the code of payment from the pick list. This depicts that it is an Outgoing disbursement of loan amount to the customer's external account.



Field Name	Description
Payment Type	[Mandatory, Numeric, 40] Type the mode of payment.
	This is the broad category of the payment transaction depicted by Payment Code.
	For Example: Loan Auto Disbursement to External account is a type of outgoing payment.
8. Click the Save bu	utton. The system displays the <b>Disbursement Schedule</b> tab.
9. Click the OK butt	on.

- 10. The system displays the message "Record Added... Authorisation Pending.. Click Ok to Continue". Click the **OK** button.
- 11. The loan auto disbursement instructions are added once the record is authorised.



# LN521 - Account Schedule

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

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

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

Loans can be disbursed to the customer through the Loan Disbursement Enquiry (Fast Path :1413) option only after the account schedule is setup in this option.

### **Definition Prerequisites**

- LN057 Loan Direct Account Opening
- LNM98 Schedule Type
- BAM56 Currency Code Maintenance
- BAM03 Branch Code Maintenance
- LNM43 Installment Rules
- LNM41 Interest Rules
- LN060 Loan Product Rates Plan
- SCM01 SC Package Definition
- LNM22 Loan Plan Deduction Maintenance
- 1078 Loan Contribution Payin Inquiry

### Modes Available

Not Applicable

To set up account schedule

- Type the fast path LN521 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Account Schedule.
- 2. The system displays the **Account Schedule** screen.

### Account Schedule

Account Sche	dule*													🍓 🦻 🗙
Account No : Product : Schedule Type Sanctioned Am	: ount :		0.00					Branch : Currency Loan Term Disbursed	s : Amount :					
Schedule Draw	On :	[						Producer	d:					
Schedule Defi	nition Sd	l hedule Detail:	s Deferment	t Details	Deduction Detai	ls Disburse	ment Details	Edit Schedule	eSchedule Pi	arameters	User Defined Repa	ayments Subs	sidy Control	Parameters
Stage No. St Disbur	ement	Compute	Schedule	al Amount	Principal Paym	Validate	a Ga	inerate Schedule	Date First Int	rment	ete Installment A	nount Stage	• End Date	
Card	Change	e Pin	Cheque	Cost	Rate De	nomination	Instrumen	t Inventor	y Pin	Validation	Service Charge	Signature	Tra	vellers Cheque
											UDF	ОК	Close	Clear

Field Name	Description							
Account No	[Mandatory, Numeric, 16]							
	Type the loan account number for which the schedule is being drawn.							
	The system displays the name of the primary customer linked to the account adjacent to the field.							
Branch	[Display]							
	This field displays the branch code where the loan account is opened and maintained.							
Product	[Display]							
	This field displays the product under which the loan account has been opened.							
Currency	[Display]							
	This field displays the currency assigned to the product at the product level, under which the account is opened.							
	All the entries are posted in the account in the account currency.							



Field Name	Description
Schedule Type	[Display] This field displays the schedule code. The system displays the name of the schedule adjacent to the field.
Loan Terms	[Display] This field displays the term of the loan in months.
Sanctioned Amount	[Display] This field displays the sanctioned loan amount.
Disbursed Amount	[Display] This field displays the disbursed amount. If the disbursement is done for the first time, the amount will be displayed as zero. In case of multiple disbursements, this indicates the amount disbursed till date on that account. The disbursed amount should be less than or equal to sanctioned amount.
Disbursement Date	[Display] This field displays the date on which the disbursement is being done.
Schedule Draw on	[Display] This field displays the date on which the schedule is drawn.
Producer Id	[Display] This field displays the ID of the producer. It is the name of the DSA or the producer sourcing the loan.

- 3. Enter the loan account number and press the **<Tab>** key.
- 4. The system displays the message "Please select correct schedule." Click the **Ok** button. The system displays the **Schedule Definition** tab.

### Account Schedule

Account Schedu	le*									🛃 🦹 🗙
Account Schedu Account No : Product : Schedule Type : Sanctioned Amour Disbursement Dat Schedule Draw Or Schedule Definiti Stage No. Stage Disbursement	I           1           t:           e:         02/09,           ::         Actual           on         Schedule           ::         Name           start         Control	000310013 Dan Prod m EMI PMI Sci 15,000,000.00 2016 Cutstanding Amou Details Deferment Stage Date Principe npute Schedule	JAYA P Luct 1 nt v Details Deduction al Amount Principal ReSchedule	n Details Disburse Payments Interes Validate	ment Details Edit at Payments First P	Branch : Currency : Loan Terms : Disbursed Amou Producer Id : Schedule ReSche rincipal Due Date F	SANDOZ INR + 24 0 dule Parameters inst Interest Due D	- MUMI v Months 0.00 User Defined Repay Vate Instalment Amo	ments Subsidy ount Stage En	Control Parameters
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	OK.	Close Clear

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


## **Disbursement Details**

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

Account Schedule*									🖧 🦻 🗖
Account No : Product : Schedule Type : Sanctioned Amount : Disbursement Date : Schedule Draw On : Schedule Definition	5000000310013 70000 Loan Prot 1 m EMI PMI Sc 15,00,000.00 02/09/2016 EE Actual Outstanding Amo Schedule Details Defermen	JAYA P duct 1 hedule unt v t Details Deduction	Details Disburse	ment Details Edit	Branch : Currency : Loan Terms : Disbursed Amoun Producer Id : Schedule ReScher	SANDOZ INR = 24 ot:	- MUMI + Months 0.00 User Defined Repa	ayments Subsidy	r Control Parameters
Disbursement Moo Disbursement Dat Reason :	le : Cash e : 02/09/2016 CUSTOMER REQUES	• हो जा •		Disbursement A	mount :	1,200.00 eduction Details	Cancel		
Card Cha	nge Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque

Field Name	Description					
Disbursement Mode	[Mandatory, Drop-Down]					
Mode	Select the disbursal mode for the loan amount from the drop-down list.					
	The options are:					
	Cash					
	Bankers Cheque					
	Saving Transfer					
	GL Transfer					
	Any Mode					
	External Payment					



Field Name	Description						
Disbursement	[Mandatory, Numeric, 13, Two]						
Amount	Type the amount to be disbursed.						
	The bank can disburse loan at different intervals. The disbursement amount must not be greater than the sanctioned loan amount.						
Disbursement Date	[Mandatory, Pick List, dd/mm/yyyy]						
	Type the date on which the disbursement is being done.						
	This field now allows backdated loan disbursements to a loan account.						
	It is the value date of the transaction.						
	The transaction should be conducted only if the disbursement mode is savings transfer and GL Transfer.						
	The value date should not be earlier than the last disbursement or the last reschedule, whichever is later.						
Reason	[Optional, Drop-Down]						
	Select the reason for disbursement from the drop-down list.						
Comments	[Optional, Alphanumeric, 120]						
	Type the brief description of disbursement.						

- 6. Enter the relevant information and click the **Deduction Details** button. The system displays the **Deduction Details** tab.
- 7. Double-click the toggle status in the **Waive** column, corresponding to the charge that you want to waive for the loan account. The value is changed to Y.



## **Deduction Details**

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

												E.C.
count No :	5000000215010				Branch :		CANDOZ MUR					
aduct i	5000000515818	5000000315818 LAKSHMI MAT OD					SANDOZ - MUN					
adula Tura i	/0000 Loan Produ	ct 1		_	Currency .		INR 👻	the				
nedule i ype :	1 EMI PMI Sche	edule			Loan Terms		20 Mon	uns				
nctioned Amount	: 6,39,710.00				Disbursed Ar	mount:	6,3	9,710.0	0			
bursement Date :	30/08/2016											
hedule Draw On :	Actual Outstanding Amoun	t 👻			Producer Id	:	0					
nedule Definition	Schedule Details Deferment D	etails Deduction D	Disburse	ment Details	idit Schedule   Res	Schedule	Parameters					
		4	1						1	T.	1	
No. Type	Service Charge Desc.	Amount(Lcy)	Lcy	Rate	Amount(Acy)	Acy	Amount(Tcy)	Тсу	Mode	Waive	Due On	Amo
Fee/Charge	e Loan General Debit	1,000.0	DO IDR	1.00000	1,000.00 I	DR	1,000.00	IDR	Debit	N	Current Dat	e N
E Fee/Charge	Loan General Deduct	200.		1.00000	200.001	DR DP	200.00		Bill	N	Current Dat	e N
Code :			SC Curre	ency :		~						
Code :			SC Curre	ency :		~						
Code : mpensation Amou	unt : 0.00		SC Curre Total De	ency : bited :		1000						
Code : mpensation Amou al Deducted : al Billed :	unt : 0.00 200 100		SC Curre Total De	ency : bited :		1000						
al Deducted :	unt : 0.00 200 100		SC Curre Total De	ency : bited : Сок	Can	1000						
al Deducted : al Billed :	unt: 0.00		SC Curre Total De	ency : bited : Сок	Can	1000						
al Deducted : al Billed :	unt : 0.00 200 100		SC Curre	ency : bited : Сок	Can	1000						
Code : mpensation Amo al Deducted : al Billed :	unt : 0.00 200 100		SC Curre	bited :	Can	1000						
Code : impensation Amoi al Deducted : al Billed :	unt : 0.00 200 100		SC Curre	bited :	Can	1000						
Code : mpensation Amoi al Deducted : al Billed :	unt: 0.000 2000 100		SC Curre	bited :	Can	1000 cel						
Code : ompensation Amou al Deducted : al Billed :	unt : 0.00 200 100		SC Curre	bited :	Can	1000						
Code : mpensation Amou al Deducted : al Billed :	unt: 0.00 200 100		SC Curre	ency : bited : Сок	Can	1000 cel						
Code : mpensation Amou al Deducted : al Billed :	unt: 0.00 200 100		SC Curre	ncy : bited :	Can							
Code : mpensation Amou al Deducted : al Billed :	unt: 0.00 200 100		SC Curre	incy :	Can	1000						
Code : mpensation Amou al Deducted : al Billed : Code : C	unt : 0.00 200 100	Cost Rate	SC Curre	Instrument	Can	1000	Pin Validation !	5ervice Cł	sarge	Signature	Travell	

Column Name	Description
Sr. No	[Display] This column displays the serial number of the deduction details
Туре	[Display]
	Some of the deduction types are service charge, fees, premium, installment, others etc. For more details refer to Loan Plan Deduction Maintenance (Fast Path: LNM22) option in Definitions User Manual.
Service Charge Desc.	[Display] This column displays the description for the service charge.



Column Name	Description						
Amount (Lcy)	[Display] This column displays the deduction amount, in the local currency. The amount is defaulted based on the <b>Loan Plan Deduction Maintenance</b> (Fast Path: LNM22) option and could be a certain percentage or fixed amount.						
Lcy	[Display] This column displays the local currency of the bank.						
Rate	[Display] This column displays the rate at which the account currency is converte to the local currency of the bank.						
Amount (Acy)	[Display] This column displays the deduction amount deducted in account currency.						
Асу	[Display] This column displays the currency of the account.						
Amount ( Tcy )	[Display] This column displays the amount deducted in transaction currency.						
Тсу	[Display] This column displays the transaction currency for the deduction amount.						
Mode	[Display] This column displays the mode of levying of the charges. The mode is defaulted based on the <b>Loan Plan Deduction</b> <b>Maintenance</b> (Fast Path: LNM22) option.						
	The options are:						
	<ul> <li>Deduct - Deduct the deduction amount from the disbursement amount and the rest is available for disbursement</li> <li>Debit - Debit the deduction amount and increase the outstanding amount</li> <li>Bill - Raise an arrear on the deduction amount</li> </ul>						
Waive	[Optional, Drop-Down]						
	Select the appropriate option from the drop-down list.						
	The options are:						
	• Yes: If this option is selected, the deduction amount corresponding to the service charge is waived.						
	• No						



Column Name	Description						
Due On	[Display]						
	This column displays the due date.						
	The options are:						
	Current Date						
	Next Due Date						
	Not Applicable						
	The due dates will be defaulted by the system for common billing, postponement and						
	ad hoc reports options in the <b>Deduction Event</b> field.						
Amortize	[Display]						
	This column displays whether the corresponding fees/charges will be amortized over the tenure of the loan.						
	If <b>Amortise</b> check box is selected in the <b>Loan Deduction Plan</b> <b>Maintenance</b> (Fast Path:LNM22) option, this columns displays <b>Y</b> , else it displays <b>N</b> .						
Field Name	Description						

#### **Compensation Details**

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

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

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



## **Schedule Definition**

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

count Schedule*									🦓 I
Account No : Product : Schedule Type : Sanctioned Amount : Disbursement Date : Schedule Draw On : Schedule Definition Sco	5000000309410 70000 Lo 1 EMI 45,17, 30/08/2016 Actual Outstandir hedule Details De	LAKSHMI       an Product 1       PMI Schedule       000.00       gg Amount       rement Details Deduction	n Details   Disburse	ment Details Edit :	Branch : Currency : Loan Terms : Disbursed Amo Producer Id : Schedule ReSch	SANDOZ INR ~ 15 unt : 0 edule Parameters	- MUMI V Months 45, 17,000.00	ments Subsidy	Control Parameters
Stage No. Stage Name 1 Equated Monthly Installments	Start Stage Date	Principal Amount Principa 45,17,000.00	l Payments Interes	st Payments First Pr 1530/09	rincipal Due Date	First Interest Due D 30/09/2016	ate Installment Am	ount Stage En	d Date 17
2Post Maturity Schedule	30/11/2017	0.00		01/01/	1950	30/12/2017		0.0001/01/2099	1
Disbursement	Compute Scheo	dule ReSchedule	Validate	Generat	e Schedule (	Deferment	User Defined Sch	edule	
Card Chang	je Pin Chec	que Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Chequ
							UDF	OK	Close Clear

Column Name	Description						
Stage No.	[Display]						
	This column displays the serial number for the stages.						
	There can be a maximum of 99 stages defined for an account schedule.						
Stage Name	[Display]						
	This column displays the stage type attached to a loan account.						
	This is defined in at the Schedule Type definition under Global Definitions.						
	The options are:						
	• IOI						
	• EPI						
	• IPI						
	• PMI						
	• FPI						



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



Column Name	Description
Installment	[Display]
Amount	This column displays the installment amount to be repaid by the customer in each stage. The installment amount is the sum of the principal and the interest component.
Stage End Date	[Display]
	This column displays the end date for the particular stage.
	The system calculates the stage end date, and it is one day less than the first interest due date.
	The preceding end date is the start date for the next stage.
	· · · · ·

- 10. Click the **Validate** button. The system validates the entries.
- 11. Click the **Generate Schedule** button.
- 12. The system displays the **Schedule Details** tab.

### **Schedule Details**

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

Account	Schedule*										di 🕺
Account Account Product : Schedule Sanction Disburser Schedule Schedule Bill Dec Det	Schedule* No:	50000000309410           70000         Loc           1         Image: Second State Stat	LAKSHM an Product 1 PMI Schedule 300.00 g Amount ferment Details 0.00 0.00 First	I Deduction Details	Disbursement Detail	Branch Curren Loan T Disburs Produc is Edit Schedule Amount D Met Dedu Net Disbu	I: erms : er Id : ReSchedule Pir Visbursed : cted : rsed Amount :	SANDOZ - MUM INR v 15 Mon 45,1 0 arameters User ( 0.	11	ents Subsidy (	Control Parameters
Sr.No.	Stage No.	Installment No.	Start Date	Repayment Date	Interest Rate	Principal	Interest	Subsidy	Charge	Capitalized I	1
1	1	1	30/08/2016	30/09/2016	6.00000	2,90,363.58	22,955.25	0.00	0.00	-	
2	1	2	30/09/2016	30/10/2016	6.00000	2,92,532.09	20,786.74	0.00	0.00		
3	1	3	30/10/2016	30/11/2016	6.00000	2,93,325.84	19,992.99	0.00	0.00		
4	1	4	30/11/2016	30/12/2016	6.00000	2,95,413.36	17,905.47	0.00	0.00		
5	1	5	30/12/2016	30/01/2017	6.00000	2,96,274.22	17,044.61	0.00	0.00		
6	1	6	30/01/2017	28/02/2017	6.00000	2,98,783.44	14,535.39	0.00	0.00		
7	1	7	28/02/2017	30/03/2017	6.00000	2,99,755.67	13,563.16	0.00	0.00		
8	1	8	30/03/2017	30/04/2017	6.00000	3,00,831.09	12,487.74	0.00	0.00		
9	1	9	30/04/2017	30/05/2017	6.00000	3,02,717.47	10,601.36	0.00	0.00		
10	1	10	30/05/2017	30/06/2017	6.00000	3,03,906.70	9,412.13	0.00	0.00		
11	1	11	30/06/2017	30/07/2017	6.00000	3,05,709.04	7,609.79	0.00	0.00		
12	1	12	30/07/2017	30/08/2017	6.00000	3,07,013.24	6,305.59	0.00	0.00	<b>_</b> _	l .
Card	Char	nge Pin Cheq	ue Co	st Rate Denor	nination Instrum	ient Inve	ntory Pin	Validation Ser	vice Charge	Signature	Travellers Cheque
			÷		÷	÷			UDF	ОК	lose Clear



Column Name	Description
Deductions Summary	у
Bill Type of Deductions	[Display] This field displays the bill amount, if the <b>Bill</b> option is selected in the <b>Deduct mode</b> field in the <b>Loan Plan Deduction Maintenance</b> (Fast Path: LNM22) option.
Amount Disbursed	[Display] This field displays the disbursed amount.
Deduct Type of Deduction	[Display] This field displays the deduct amount, if the <b>Deduct</b> option is selected in the <b>Deduct mode</b> field in the <b>Loan Plan Deduction Maintenance</b> (Fast Path: LNM22) option.
First Installment Deducted	[Display] This field displays the first installment deducted amount, if the loans stage is EPI/BOP.
Net Deducted	[Display] This field displays the net deducted amount.
Debit Type of Deduction	[Display] This field displays the amount which is to be debited in the account in accordance with the selected deduction plan.
Net Disbursed Amount	[Display] This field displays the net disbursed amount.
Sr No.	[Display] This column displays the serial number of the record.
Stage No.	[Display] This column displays the serial number of the stages in chronological order.
Installment No.	[Display] This column displays the installment number. This is a running serial number automatically generated by the system.
Start Date	[Display] This column displays the start date for a particular installment.
Repayment Date	[Display] This column displays the repayment date for a particular installment, i.e., the date on which the installment falls due for payment.

Column Name	Description
Interest Rate	[Display]
	This column displays the interest rate applicable for a particular installment. It displays up to 10 digits after decimal.
	The interest rate is defaulted from the product interest rate + or - the variance specified in APS/Loan Account Opening.
Principal	[Display]
	This column displays the principal component for a particular installment.
	This field is applicable only for IPI, EPI and FPI stages of loans.
Interest	[Display]
	This column displays the interest component for a particular installment.
Subsidy	[Display]
	This column displays the subsidy interest only for a subsidy loan account, else it will be displayed a 0.
Charge	[Display]
	This column displays the service charge component for a particular installment.
	This column will populate values only when a charge rule is defined in the <b>Schedule Type</b> definition (Fast Path: LNM98) option.
Capitalized Interest	[Display]
	This column displays the capitalized interest.
Installment	[Display]
	This column displays the total installment amount.
	The installment comprises the sum of the principal, interest and the charges components.
Outstanding	[Display]
Balance	This column displays the total outstanding or the scheduled balance after paying the installment.
Days	[Display]
	This column displays the number of days for which the interest has been calculated.
	The number of days is arrived at after considering the difference between the Start date and the Repayment date.
13. Click on the Sche	dule Definition tab.

- 14. Click the Serial Number column in Schedule Definition tab.
- 15. The system displays the **Edit Schedulcase** tab.



### Edit Schedule

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

Account Schedule*									🖧 🦹 🗙
Account No : Product : Schedule Type :	5000000315818 70000 Loan Prod 1 EMI PMI Sci	LAKSHMI MAT OD uct 1 nedule			Branch : Currency : Loan Terms :	SANDOZ INR = 20	- MUMI 👻		
Sanctioned Amount :	6,39,710.00				Disbursed Amou	unt:	6,39,710.00		
Disbursement Date :	30/08/2016								
Schedule Draw On :	Actual Outstanding Amou	int 👻			Producer Id :	0			
Schedule Definition St Stage Type Stage No : Installment Rule : Stage Start Date Stage Details Principal Repay A No. of Repaymen Frequency : Installment Amou First Repay Date Term :	chedule Details Deferment	Details Deduction uated Monthly Instal () Installment Rule. () 6,39,7 20 Monthly 34,5 30/09/2016 1 Monthu	Details Disbursem	ent Details Edit	Schedule ReSch endar Base : [ tallment Type : [ ge End Date : ] erest : arest : arest : yalidate	Anniversary ARM 30/04/2018 20 Monthly 30/09/2016 ncy : 0 Save	User Defined Repayn	Subsidy	Control Parameters
Card Chan	ge Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
		<u>,                                     </u>			,		UDF	ØK	Close Clear

Field Name	Description
Stage Type	
Stage No.	[Display] This field displays the stage number.
Name	[Display] This field displays the stage name.
Calendar Base	[Display] This field displays the calendar base.
Installment Rule	[Display] This field displays the installment rule applicable for the stage. For more information, refer to the <b>Installment Rule</b> (Fast Path: LNM43) option.



Field Name	Description					
Installment Type	[Display]					
	This field displays the installment type applicable for the stage.					
Stage Start Date	[Display] This field displays the start date of the stage.					
Stage End Date	[Display] This field displays the end date of the stage.					
Stage Details						
The fields in this sec	tion are enabled based on the Installment Type.					
Principal Repay Amount	[Display] This field displays the principal repay amount.					
No. of Renavments	[Mandatory Numeric Four]					
No. of Repayments	This field displays the number of repayments					
Principal	[Display]					
i inoipai	This field displays the principal amount paid while repayment.					
Interest	[Display]					
	This field displays the interest paid while repayment.					
Frequency						
Principal	[Mandatory, Drop-Down]					
	Select the frequency for repaying the principal amount from the drop- down list.					
	The options are:					
	• Daily					
	Weekly					
	Bi-Weekly					
	Monthly					
	Bi-Monthly					
	Quarterly					
	Half Yearly					
	Yearly					



Field Name	Description				
Interest	[Mandatory, Drop-Down]				
	Select the frequency for repaying the interest from the drop-down list.				
	The options are:				
	• Weekiy				
	BI-Weekly				
	Monthly				
	Bi-Monthly				
	Quarterly				
	Half Yearly				
	Yearly				
Installment	[Display]				
Amount	This field displays the installment amount.				
First Repay Date					
Principal	[Optional, Pick List, dd/mm/yyyy]				
	Select the first repayment date of principal amount of the loan, from the pick list.				
	This date should be greater than the current processing date.				
	The system defaults the Next Charging Date as the first repayment date.				
	For EPI-BOP Loans, the first repayment date will be disabled during the first disbursement but will be enabled for modification during Reschedule.				
Interest	[Conditional, Pick List, dd/mm/yyyy]				
	Select the first repayment date for interest from the pick list.				
	This date should be greater than the current processing date.				
	This field is enabled for IPI type of loans. For IPI Loans, the first repayment date of principal and first repayment date of interest must be the same even if the repayment frequencies are different.				
Term	[Display]				
	This field displays the term.				
	It is the total duration/period, in years and months, to repay the loan.				
	<b>Note</b> : If the <b>Installment Type</b> is <b>IOI in Advance</b> , then the IOI term is defined as a multiple of 12 months.				
Compounding	[Display]				
Frequency	This field displays the compounding frequency.				

- 16. Modify the required details.
- 17. Click the **Ok** button.



- 18. The system displays the message "Authorization Required. Do You want to Continue?". Click the **OK** button.
- 19. The system displays the Authorization Reason screen.
- 20. Enter the relevant information and click the **Ok** button.
- 21. The system displays the message "Disbursement Successful". Click the **Ok** button.
- 22. The system displays the message "Do you want to continue?".
- 23. If **Ok** is selected the **Branch Disbursement** option will be displayed. If **Cancel** is selected you can later use the **Loan Disbursement Inquiry** (Fast Path: 1413) option and complete the branch leg of the disbursement.

#### To modify the account schedule

- 1. Type the loan account number and press the **<Tab>** key.
- 2. In the **Schedule Definition** tab, click the **Reschedule** button.
- 3. The system displays the Reschedule Parameters tab.

#### **Reschedule Parameters**

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

The system validates that the loan account is in regular stage with disbursement stage complete.

Rescheduling cannot be done on the installment repayment date.



court Ne :: S000000000000000000000000000000000000	ount Schedule*									
cdt       implement       implement	count No :	5000000309410	AKSHMI			Branch :	SANDOZ	- MUMI 👻		
ced Corgo Pin     Cord Corgo Pin     Cord Corgo Pin     Corgo Pin Corgo Pin        Cord Corgo Pin        Cord Corgo Pin	oduct :	Z0000 Loan Brodu	+ 1	1		Currency :	TND -			
Card       Cargo Pin       Chego       Core Rats       Description       Description       Description       Edit Description       Service Chego       Space       Travelence Chego	hedule Type :	1 EMI PMI Sche	dula		-	Loan Terms :	15	Months		
content trade Definition Schedule Details Deduction Details Deduction Details Deduction Details Edit Schedule Reside Reventeers User Defined Repayments Subsidy Control Parameter	anctioned Amount :	45 17 000 00	oure			Disbursed Amount	1.5	45 17 000 00		
Card       Outgo P0       Out	shursement Date :	45,17,000.00				bibbai bea / inioan		43,17,000.00		
Card       Ourge Pn       Ourge Pn       Ourge Reschedule       Description       Intervent       Intervent       Service Ourge       Signature	thedule Draw On :	30/08/2016	-			Producer Id :	0			
Arrears Treatment            Peschedule Options <ul> <li>Reschedule Options</li> <li>Reschedule Term</li> <li>Restructure</li> <li>Restructure</li> <li>Top-Up dabursement</li> </ul> Rescn:     LIMIT EXTENSION Comments :            Principal Top-Up, Adbursement            Disbursement Mode :                up - Up Dada Datalis                 Top-Up Datalis                 compute Reschedule                 compute Reschedule                 compute Reschedule	chedule Definition	Schedule Details   Deferment D		etaile Dichurcom	ent Details Edit 9	Schedule ReSched	ule Parametere	Licer Defined Pena	vmente Subeid	ly Control Paramet
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travelers Cheq	Capitalise Dur Reschedule O Recalculate Recalculate Restructure Top-Up dist	e Arrears ptions Term Installment Sursement								
	Reason : Principal Top- Principal Top-Up A Disbursement Mod Top-Up Dedn D Compute Re	LIMIT EXTENSION Up mount : ie : ietails (Cancel schedule (Cancel		Comments :						

## **Field Description**

Field Name

Description

**Arrears Treatment** 



Field Name	Description						
Capitalise Due	[Conditional, Check Box]						
Arrears	Select the Capitalize Due Arrears check box for the arrears treatment.						
	This section is enabled if the <b>Recalculate Term</b> or <b>Recalculate</b> Installment option is selected in the <b>Reschedule Options</b> section.						
	If the user selects the Capitalize Due Arrears checkbox, then all the arrears due till the date of rescheduling will be capitalized or added to the outstanding loan amount. When capitalizing all arrears system will add principal, interest, penalty interest and miscellaneous arrears to the scheduled principal balance and create the new schedule on this base. The system will first appropriate RPA balance, if any, on the account before calculating the arrears to be capitalized. However, this will be done only for the arrears already charged on the account. No new arrears will be raised at this time.						
	Example						
	Interest and other arrears: USD 5,000						
	Scheduled Principal outstanding - USD 22,000						
	Principal Arrears – USD 10,000						
	Using capitalize all arrears option:						
	New base for schedule = USD 37,000 ( no entries for principal arrears cap.)						
	Pending Arrears = 0						
	Without using capitalize all arrears option:						
	New base for schedule = USD 22,000						
	Pending arrears = USD 15,000						
Reschedule	[Mandatory, Radio Button]						
Options	Click the appropriate option for rescheduling.						
	The options are:						
	<ul> <li>Recalculate Term - Click this option to allow the system to keep the installment constant (as before rescheduling) and to change the term of the loan.</li> </ul>						
	<ul> <li>Recalculate Installment - Click this option to allow the system to keep the maturity date of the loan constant and to change the installment.</li> </ul>						
	<ul> <li>Restructure - Click this option to allow the system to capitalize all due arrears, catch up interest and penalty to date, and default the schedule based on the schedul code attached to the account. For restructuring capitalization of arrears is done by default. The system we first appropriate RPA balance, if any, on account befor calculating the arrears to be capitalized. It will the compute the interest and arrears due till current date an capitalize the same.</li> </ul>						
	Top-Up Disbursement						
Reason	[Optional, Drop-Down]						

Select the reason for disbursement from the drop-down list.



Field	l Name	Description						
Com	iments	[Optional, Alphanumeric, 120]						
		Type the brief description of rescheduling.						
Princ	cipal Top-Up							
Princ	cipal Top-Up	[Conditional, Numeric, 13, Two]						
Amo	ount	Type the increased loan amount.						
		The amount entered in this field should be less than or equal to the difference between the sanctioned amount and the disbursed amount.						
Disb	ursement	[Conditional, Drop-Down]						
Mod	e	Select the disbursement mode for the top-up amount from the drop-down list.						
		The options are:						
		• Cash						
		Savings Transfer						
		• GL						
		Cheque						
		The <b>Deduction Details</b> tab is enabled when the user enters data in this field.						
Тор-	Up Dedn	[Command Button]						
Deta	ils	Click <b>Top-Up Dedn Details</b> to view the charges as per deduction plan for the top-up amount.						
		The system displays the <b>Deduction Details</b> tab on clicking this button."						
4. E	Enter the relevant displays the <b>Sche</b>	t information and click the <b>Compute ReSchedule</b> button. The system edule Definition tab.						
5. (	Click the Validate	button.						
6. (	Click the <b>Generat</b>	te Schedule button.						
7.	The system displa	ays the Schedule Details tab. Click the Ok button.						
8. (	The system displa Click the <b>OK</b> butto	ays the message "Authorization Required. Do You want to Continue?".						

- 9. The system displays the Authorization Reason screen.
- 10. Enter the relevant information and click the **Ok** button.
- 11. The system displays the message "Schedule modification Successful". Click the **Ok** button.

#### To defer the account schedule

- 1. Type the loan account number and press the **<Tab>** key.
- 2. In the **Schedule Definition** tab, click the **Deferment** button. The system displays the **Deferment Details** tab.



## **Deferment Details**

Account Sche	dule*										🍓 🤋 💌
Account Sche Account No : Product : Schedule Type Sanctioned Am Disbursement I Schedule Draw Schedule Draw Schedule Draw Reason : Installmer Defermen Freeze In Freeze In End Period	source         50000           70000         70000           i         1           oount :         00           Johan :         30/08/           On :         Actual           inition Schedule1         C           t Rule :         2           t Options         Term           terest Rate :         10           it Treatment :         C	D000309433 Doan Prod Dean Prod 1,87,400.00 22016 Dutstanding Amou Details Deferment USTOMER REQUESS USTOMER REQUESS Defer By Specify 1: Years : 5 2 0.00000 apitalize Interest Au	LAKSHMI TEST 1.4 uct 1 nedule nt EDetails Deduction T taliment Rule. ying Term Defe Months : 0 Trears V	n Details Disburse Com By Spedfying Ins No. of Paymen	ment Details   Edit ments :	Branch : Currency : Loan Terms : Disbursed Amoun Producer Id : Schedule ReSched	SANDOZ IJR + 12 t: 0 dule Parameters	- MUMI v Months 1,87,400.00	yments   Subsidy	y Control Para	neters
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers	Cheque
Caro	Change Min	Cneque	Cost Kate	Denomination	instrument	Inventory	min validation	Service Charge	Signature	Class	Cheque
								UDF	OK	Close	Clear

Column Name	Description					
Reason	[Optional, Drop Down]					
	Select the reason from the drop-down list.					
	Reason is the brief description for the deferment.					
Comments	[Mandatory, Alphanumeric, 120]					
	Type the comments.					
Installment Rule	[Mandatory, Pick List]					
	Select the installment rule from the pick list.					
	Deferment is done on the basis of the installment rule.					
Deferment Options	[Mandatory, Radio Button]					
	Click the appropriate deferment option.					
	Deferment option is used to defer the loan for a specific term or for specific installment.					
	The deferment options are:					
	Defer by specifying Term					
	Defer by specifying Installment					



Column Name	Description
Term	
Year	[Conditional, Numeric, Four]
	Type the number of years for deferment.
	This field is enabled if the <b>Defer by specifying Term</b> option is selected from the <b>Deferment Option</b> field.
Months	[Conditional, Numeric, Four]
	Type the number of months for deferment.
	This field is enabled if the <b>Defer by specifying Term</b> option is selected from the <b>Deferment Option</b> field.
No. of Payments	[Conditional, Numeric, Four]
	Type the number of payments to be deferred.
	This field is enabled if the <b>Defer by specifying Installment</b> option is selected from the <b>Deferment Option</b> field.
Freeze Interest	[Optional, Check Box]
	Select the <b>Freeze Interest</b> check box to define an interest freeze period for the entered account.
Freeze Interest	[Conditional, Numeric, Three, 10]
Rate	Type the rate that would be applicable on the account during the interest freeze period.
	The rate should be greater than or equal to zero.
	This field is enabled if the Freeze Interest check box is selected.
End Period	[Conditional, Drop-Down]
Treatment	Select the end period treatment of the interest amount of the interest freeze period from the drop-down list.
	The options are:
	Capitalize Interest Arrears
	Add Interest to first installment
	This field is enabled if the Freeze Interest check box is selected.
	<b>Note</b> : If account is in IOI stage then on clicking <b>Freeze Interest</b> check box, end of period treatment drop down would be disabled. In all other cases, it would be enabled. If the account is

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

suspended then the Freeze Interest check box is auto selected.

- 4. Click the **Validate** button.
- 5. Click the **Generate Schedule** button. The system displays the **Schedule Details** tab. Click the **Ok** button.
- 6. The system displays the message "Authorization Required. Do You want to Continue?". Click the **OK** button.



- 7. The system displays the Authorization Reason screen.
- 8. Enter the relevant information and click the **Ok** button.
- 9. The system displays the message "Schedule modification Successful". Click the **Ok** button.

#### To disburse the user defined repayments

- 1. Type the loan account number and press the **<Tab>** key.
- 2. In the **Schedule Definition** tab, click the **User Defined Schedule** button. The system displays the **User Defined Repayment** tab

#### **User Defined Repayments**

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

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

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

Account Schedule	*						🚳 🚺 🗵
Account No :	0 1980 10 50000 30 20 ABC In	c		Branch :	HO		
Product :	70021 Holiday Treatmen	t - A		Currency :	RMB 💌		
Schedule Type :	15 IPI PMI US Both Bu	llets User Defined		Loan Terms :	12 Months		
Sanctioned Amount :	1,000,000.00			Disbursed Amount :	0.00		
Disbursement Date :	01/01/2012						
Schedule Draw On :	Actual Outstanding Amount	y.		Producer Id :	0		
Parent Limit Code :							
Schedule Definition	Schedule Details Deferment Detail	s Deduction Details Disburseme	ent Details Edi	t Schedule ReSchedule	Parameters User Defined Re	epayments Subsidy	Control Parameters
	Prinicipal Repayment Date	Principal Repayment Amou	int				
	01/03/2012	10000					
	01/05/2012	20000					
	01/01/2013	70000					
		· +			-		
		Validate OK	Cancel				
				1			
Card Char	nge Pin Cheque C	ost Rate Denomination	Instrument	Inventory	Pin Validation Service Charg	e Signature	Travellers Cheque
					UDF	ОК	Close Clear



Field Description	Fiel	d D	es	cri	pti	on	
-------------------	------	-----	----	-----	-----	----	--

Field Name	Description
Principal	[Conditional, Pick List, dd/mm/yyyy]
Repayment	Select the principal repayment date from the pick list.
Dale	The user can specify the date when the principal amount will be due on the loan. The user can add multiple rows specifying principal repayment dates. The following will be validated at the time of disbursement and rescheduling of the loan account:
	<ol> <li>There is one row for the date same as maturity date of the loan and principal amount against that row is greater than zero.</li> <li>There could be multiple rows of the principal repayments and these could be more or less than interest repayments. The principal repayment dates should be a future date, greater than disbursement date and less than or same as maturity date of the loan.</li> <li>The date is not less than or equal to the disbursement date</li> </ol>
	<ol> <li>The date is not less than of equal to the disbursement date.</li> <li>The date is not greater than maturity date of the loan.</li> <li>The principal repayment date for each subsequent row should not be the same as and should be greater than the previous repayment date.</li> </ol>
	<ol> <li>The final principal repayment date will be the same as last interest repayment date or it should fall between second last and last interest repayment date.</li> </ol>
	This field is enabled if <b>Installment Computation Formula</b> is IPI and <b>User</b> <b>Specified Principal Repayment</b> check box is selected in <b>Installment Rules</b> (FP:LNM43).
Principal	[Numeric, 16,2]
Repayment Amount	Type the principal repayment amount that is due on the principal repayment date.
	The total of principal repayment amounts keyed in against each principal repayment date will be validated against the principal outstanding. At the time of disbursement the amount will be the same as disbursed amount. The total should be equal to the principal outstanding. The principal amount should be greater than zero.
	This field will not be applicable when a loan with User Specified Repayment is Restructured.
	This field is enabled if <b>Installment Computation Formula</b> is IPI and <b>User</b> <b>Specified Principal Repayment</b> check box is selected in <b>Installment Rules</b> (FP:LNM43).
Currency	[Display]
	This field displays the currency assigned to the product at the product level, under which the loan account is opened.
	All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.



Field Name	Description
Name	[Display] This field displays the name of the customer.
Account Status	[Display] This field displays the accrual status of the loan account.
Account Status	[Display] This field displays the status of the loan account to be open regular, closed, dormant etc.

- 3. Click the + button to add the rows for principal repayment.
- 4. Click the Validate button.
- 5. Click the **Ok** button.

## **Subsidy Control Parameters**

Account Schedule*						🊳 🚺 🔣
Account No : *         002000           Product :         /20000           Schedule Type :         1           Sanctioned Amount :	0500000463 MUSTUFA YUSUF GARI Index Level - A Index Level - A Index Cevel - A	Bra Cur Loa Dist	inch : rrency : an Terms : bursed Amount : iducer Id :	BR2000         Image: Constraint of the second		<u>^</u>
Schedule Definition Schedule Subsidy Type :	Details Deferment Details Deduction De Interest Rate Subsidy	Etails Disbursement Details Edit Sch Subsidy Margin Rate : Percentage Share Of Subsidized Inte Loan Amount Of Subsidized Interest Subsidy End Date :	eedule ReSchedule A	Parameters User Defined R	epayments Subsidy Contro	Parameters
Cerd Change Pin	Cheque: Cost Rate FC	Y Change Denomination Inst	Save	Cancel	ervice Charge Signature	Travellers Cheque
						lose Clear



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

- 7. Click the **Save** button.
- 8. Click the **Close** button.

# 1413 - Loans Disbursement Inquiry

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

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

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

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

#### **Definition Prerequisites**

- BAM97 Currency Codes Cross Reference
- LN521- Account Schedule
- BAM09 Issuer Maintenance
- STM59 Settlement Bank Parameters
- STM54 Routing Branch Maintenance
- BAM14 Rewards and Service Charges definition
- LN057 Loan Direct Account Opening
- LNM11 Product Master Maintenances
- LN060 Loans Product Rates Plan
- BAM09 Issuer Maintenance
- STM57 MICR Number Maintenance

#### **Modes Available**

Not Applicable

#### To disburse the loan amount

- Type the fast path 1413 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Disbursement By Transfer To Saving.
- 2. The system displays the Loans Disbursement Inquiry screen.



## Loans Disbursement Inquiry

Loans Disbursement Inqui	ry*				🇞 🚺 💌
Account No : Account Ccy : Disbursement Mode : Amount Disbursed Today : Disbursement Deductions : Net Disbursement :					
Card Change Pin	Cheque Cost Rate	Denomination Instrument	Inventory Pin Validation	Service Charge Signature	Travellers Cheque
		<u>с 1</u>			Close Clear

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the loan account number for which the disbursement of the loan is to be made.
	The short name of the account holder is displayed in the adjacent field.
Account Ccy	[Display]
	The field displays the currency assigned to the product, under which the account is opened.



Field Name	Description
Disbursement	[Mandatory, Drop-Down]
Mode	Select the disbursement mode from the drop down list.
	The disbursement mode is the default mode of disbursement selected a the time of host disbursement using the <b>Account Schedule</b> (Fast Path: LN521) option.
	The options are:
	• Cash
	Bankers Cheque
	Savings Transfer
	GL Transfer
	External Payments
Amount Disbursed	[Display]
Today	This field displays the gross amount (before disbursement deduction, if any) that is disbursed on the current date.
Disbursement	[Display]
Deductions	This field displays the amount to be deducted from the amount that is disbursed on the current date. The deduction is defaulted from the selection done during the host disbursement under Account schedule. If the deduction was waived during the host disbursement this field will have zero value.
Net Disbursement	[Display]
	This field displays the net disbursement amount, i.e., Gross Disbursement less the disbursement deduction.
	Net Disbursement = Amount Disbursed Today - Disbursement Deductions



	2017	- 1000 - 174						
unt No :	0000000632360	JOHN W MARSHAL						
unt Coy :	IDR 🕑							
ursement Mode :	Cash	~						
unc Disbursed Today :								
Disbursement :								
Card Chapme Pin	Cheque	Cost Rate Denomination	n Instrument	Inventory	Pin Validation	Service Charne	Signature	Travelle
second second generality care		a callor and a cal	Sature Sectors	arresting y	Contraction and and and and and and and and and an	- ware enange	argitatore	a sovere

#### **Loans Disbursement Inquiry**

- 3. Enter the account number and press the **<Tab>** key.
- 4. Select the disbursement mode from the drop-down list.
- 5. Click the **Ok** button.
- 6. The system displays the message "Do You Want to continue?" Click the **OK** button.
- 7. The system displays the **Loan Disbursement** screen depending on the selected disbursement mode.



## Cash

Codert         Employee         Spenk W MARSHAL           Substrement Holde :         Imployee         Imployee           month Ubbursed Tody :         Imployee         Imployee           skessment Robet :         Imployee         Imployee           m Cory :         Imployee         Imployee         Imployee           m Cory Rate :         Imployee         Imployee         Imployee           m Announk :         Imployee         Imployee         Imployee </th <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>									
Card         Charge Fin         Cont Stature         Investment Mode         Sense Charge         Sense Charge         Sense Charge         Texame	ount No :	0000000632360	JOHN W MARSHAL						
ursement Node :         Cash         Cash           ursement Node :         5,000.00           Subursement :         5,000.00           Observent Seductions :         5,000.00           Amount :         95,000.00           Babbarsement By Cash         Ton Cy Rate :           State Section :         Section :	unt Ccy :	IDR 🕑							
Cand         Change Fin         Copt Rate         Disclosure         Support	ursement Mode :	Cash							
Canada         Canada Para         Cost Rate         Denomination         Tarvatered           Canada         Change Par         Change Par         Cost Rate         Denomination         Tarvatered	unt Disbursed Today :	100,000.00							
Card         Charge Fin.         Cig. File         Expression         Exprespression         Expresprespression         E	oursement Deductions :	5,000.00							
Cory :       IDR v         cunk Cory Rabe :       1.00000         pursement Ant. :       95,000.00         r Reference No. :       -         r Reference No. :       -         rativ :       Disbursement By Cash	Disbursement :	95,000.00							
Junk Coy Rate :         1.00000           ursement Ant. :         95,000.00           Reference No. :         -           ative :         Disbursement By Cash	Ccy :	IDR 🛩							
Card Charge Pin Chege Cost Rate Decomination Instrument. Inventory Pin Validation Senice Charge Segnator Travellers Ch	ount Ccy Rate :	1.00000	Txn Ccy Rate	: 1.00000	]				
Amount :         95,000.00           Reference No. :	ursement Amt. :	95,000.00							
Reference No. :	Amount :	95,000.00							
ative : Disbursement By Cash	r Reference No. :								
Card Change Pin Chaque Cost Rate Denomination Instrument: Inventory: Pin Validation Service Charge Signature Travellers C	rative :	Disbursement By Cash							
Card Change Pin Change Pin Cost Rate Denomination Instrument: Inventory: Pin Validation Service Charge Signature Travellers Ch									
and Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Ch									
Yard     Change Pin     Cheque     Cost Rate     Denomination     Instrument     Inventory:     Pin Validation     Service Charge     Signature     Travellers Ch									
aun ouende car oriedne oeronalierou mandright tundition. Bu dation petuitie printing and tradinght tundition. Bu dation petuitie printing and tradinght tundition.									
						- Second Action	Cont	7	

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down]
	This field, by default, displays the account currency as the transaction currency.
	Select the appropriate cash currency, from the drop-down list.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to local currency of the bank.
Disbursement Amt	[Display]
	This field displays the loan amount that has to be disbursed.



Field Name	Description
Txn Amount	[Display]
	This field displays the transaction amount.
	The disbursement amount in cash is converted into the account currency, using the transaction currency rate and account currency rate.
	This amount is calculated in the transaction currency.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	This field displays the default narration, based on the transaction.

## Banker's Cheque

Loan Disburs	sement By Banl	ker's Cheque*									🇞 🖸 🗵
Account No : Account Ccy : Disbursement I Amount Disbur Disbursement I Net Disbursem	Mode : sed Today : Deductions : ent :	00000000774360 IDR 👻 Bankers Cheque 50,000.00 2,500.00 47,500.00	IAM W NHOL	RSHAL							
Bank Code : Txn Ccy : Acct Ccy Rate Disbursement Charges (Acy) Cheque Amour Cheque Date ; Micr No : Beneficiary Na Passport / IC h Beneficiary Ad	: Amt: : t(Acy): me: do: dr:	SEB   IDR   1.00000  47,500.00  47,500.00  31/12/2007  30e  Aq8858  §203  Fairmont Lucerene Drive	Tcy R Cheg Serial Routi	ate : No : No :	1.00000	ז					
Narrative :		Disbursement By Ct	reque								
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Cheque
								UDH	UK	Close	Clear



Field Name	Description					
Bank Code	[Mandatory, Drop-Down]					
	Select the bank / issuer on which the BC is drawn from the drop-down list.					
	The list of banks on which BCs can be issued are maintained in the <b>Issuer Maintenance</b> (Fast Path: BAM09) option.					
Txn Ccy	[Mandatory, Pick List]					
	Select the appropriate transaction currency, from the pick list.					
	This field, by default, displays the account currency as the transaction currency.					
	This is the currency in which the transaction will take place.					
Acct Ccy Rate	[Display]					
-	This field displays the rate at which the account currency is converted to the local currency of the bank.					
Tcy Rate	[Display]					
	This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded from FCC.					
Disbursement Amt	[Display]					
	This field displays the loan amount that has to be disbursed.					
	This amount will be in the currency of the loan account.					
Charges (Acy)	[Display]					
	This field displays the charges levied by the bank on whom the BC is issued for the transaction. The charges will be denominated in the local currency of the bank.					
	The service charge codes are added and maintained in the <b>Service</b> <b>Charge Code Maintenance</b> (Fast Path: BAM14) option.					
Cheque Amount	[Display]					
(Асу)	This field displays the net disbursement amount for which the BC will be issued in account currency after deduction of charges.					
Cheque Amount	[Display]					
(Тсу)	This field displays the net disbursable amount in cheque currency.					
Cheque Date	[Mandatory, Pick List, dd/mm/yyyy]					
	Select the cheque issue date from the pick list.					
	This field, by default, displays the posting date as the date on which the BC is issued.					
Serial No.	[Display]					
	This field displays the serial number.					
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code, instrument type and a running serial number.					



Field Name	Description					
Micr No.	[Mandatory, Numeric, 12]					
	Type the MICR number of the Banker's Cheque. This is a number pre- printed on the instrument.					
Routing No.	[Display]					
	This field displays the routing number against which the cheque has been drawn.					
	The routing number is the combination of the bank code and the branch code.					
	The combination can be obtained from the <b>Routing Branch</b> Maintenance (Fast Path: STM54) option.					
	Routing Number = Sector Code / Bank Code + Branch Code					
Beneficiary Name	[Mandatory, Alphanumeric, 40]					
	Type the name of the beneficiary for the BC.					
Passport /IC No	[Optional, Alphanumeric, 30]					
	Type the passport or IC number of the beneficiary.					
	This is an identification collected from the beneficiary of the BC at the time of liquidation.					
Beneficiary Addr	[Mandatory, Alphanumeric, 35]					
-	Type the contact address of the beneficiary.					
User Reference No	[Optional, Alphanumeric, 40]					
	Type the user reference number assigned to identify the transaction.					
Narrative	[Mandatory, Alphanumeric, 40]					
	Type the narration.					
	The system displays the default narration, based on the transaction.					



# Transfer To Savings

Accord Cay       Image: Support and Find Find Find Find Find Find Find Fi	Loan Disbursement B	By Trans	fer To Savings	R.							🇞 🖬 💌
Debuserent Ridourset Today :   Subuserent Ridourset :   Subuserent Ridourset :   Striket :<	Account No : Account Ccy :		0000000774360	JOHN W MAR	RSHAL						
Amount Disbursed Today:       9000000         Debursement Educations:       2.500.00         Sav Actt No:       900000011850         Loars Actt Coy:       100000         Sav Actt No:       9100000         Loars Actt Coy:       100000         Sav Actt No:       9100000         Sav Act Act No:       9100000         Narabive:       0etos Conservert Notservert Notser	Disbursement Mode :		Savings Transfer	>							
Debusement for standing of the second of the	Amount Disbursed Today	9	50,000.00								
Net Usburssment :       47,500.00         Sav Act No ::       00000000118360         Sav Act C Coy Rate :       1.00000         Dubussment Am: :       47,500.00         Sav Act Art i:       47,500.00         Value Date :       31/12/2007         Usar Reference No :	Disbursement Deductions		2,500.00								
Sav Act No:       Image: Sav Act CCy:	Net Dispursement :	_	47,500.00								
Sav Act Ccy Rate : 1.00000 Sav Acct Ccy Rate : 1.00000 Disbursement Ant : 47,500.00 Value Date : 31/12/2007 So Sav Act Ant : 47,500.00 Value Date : 31/12/2007 So Valuer Reference No : Narrathre : Disbursement By Saving Fund Transfer Narrathre : Disbursement By Saving Fund Transfer Card Change Fin Cheges Cost Rate Descentation Instrument Inventory: Pin Validation Sarvise Change Signature Travelers Cheges	Sav Acct No :	E	01000000118360								
Loang Rot:       1.00000       Sav Acct Cor Rate :       1.00000         Sav Acct Ank :       47,500.00       Sav Acct Ank :       47,500.00         Sav Acct Ank :       47,500.00       Value Date :       31/12/2007       So         User Reference No :	Sav Acct Ccy :	1	IDR 🗠								
Card       Change Pari       Chege       Cost Rare       Interconnection       Enveronny       Parvalledusin       Service Change       Signature         Card       Change Pari       Chege       Cost Rare       Interconnection       Interconnection       Service Change       Signature       Travellers Chege	Loans Acct Ccy Rate :	-	1.00000	Sav Acct Cc	y Rate : 1.	00000					
User Reference No :	Say Arct Amt :	ŀ	47,500.	oo Value Date :		1000					
Narretive :       Disbursement By Saving Fund Trensfer         Disbursement By Saving Fund Trensfer         Card       Change Pin         Card       Change Pin         Cander Change Pin       Cost Rate         Denomination       Internent         UDEF       OK       Clear	User Reference No :	F	<del>π</del> 7,300.	]	31/12/20	07					
Card       Change Pin       Cost Rate       Denomination.       Inventory:       Pin Validation       Sendre Change       Signature       Travellers Cheque         UDF       OK       Close       Clase	Narrative :	Ī	Disbursement By Sa	ving Fund Transfer	10	1					
Card       Change Bin.       Cheque       Cost Rate       Denomination.       Instrument       Inventory:       Pin Validation       Service Charge       Segnature       Travellers Cheque         UDEF       CK       Close       Clase											
Card     Change Pin     Cheque     Cost Rate     Denomination     Instrument     Inventory     Pin Validation     Service Charge     Signature     Travellers Cheque       UDF     OK     Close     Clo											
Card     Change Pin:     Cheque     Cost Rate     Denomination     Instrument:     Inventory:     Pin Validation     Service Change     Signature     Travellers Cheque       UDF     OK     Close     Close<					2						
UDF OK Clear	Card Chang	je Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
									UDF	ок	Close Clear

Field Name	Description
Sav Acct No	[Mandatory, Numeric, 16]
	Type the CASA account number to which the loan disbursement will be credited.
	The system displays a warning message if the CASA account is not of the same customer.
Sav Acct Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the CASA account is opened.
Loans Acct Ccy	[Display]
Rate	This field displays the rate at which the loans account currency is converted to the local currency of the bank.
Sav Acct Ccy Rate	[Display]
	This field displays the rate at which the savings account currency is converted to the local currency of the bank.

Field Name	Description
Disbursement Amt	[Display]
	This field displays the loan amount that has to be disbursed.
	This amount will be calculated in the currency of the loan account.
Sav Acct Amt	[Display]
	This field displays the loan amount that is being disbursed and credited to the CASA account.
	This amount will be calculated in the currency of the savings account.
Value Date	[Display]
	This field displays the value date for the transaction.
User Reference No	[Display]
	This field displays the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.

# Transfer To GL

Account R:       Immediate         Debutsment Modi:       Immediate         Mount Modi:       Immediate         Debutsment Modi:       Immediate         Mount Modi:       Immediat         Mount Modi:	Loan Disbursement By	Transfer To GL*								alian 🕹 🚺
Accust Cy: In Bubursent Deductors :	Account No :	0000000774360	JOHN W MAR	SHAL						
Cat         Change No. Lange No. L	Account Ccy :	IDR 🖌								
Amount Rebursed Today :       90,000.00         Debursement Coday :       91,000.00         Rd Coy, :	Disbursement Mode :	GL Transfer	~							
Debusement Exeductions :         3.900.00           GC Cy; :         IMAGE Mail           GA Act No :         100010101           Loan Act Cy; Rate :         1.00000           GL Cy; Rate :         1.00000           GL Cy; Rate :         1.00000           GL Cy; Arte Cy; Rate :         1.00000           GL Cy; State :         1.00000           GL Cy; State :         1.00000           GL Cy; State :         1.00000           Hard Part :         1.00000           Hard Part :         1.00000           Hard Part :         Part :           Nerrabite :         Debusement To GL Cr	Amount Disbursed Today :	50,000.00								
Mc Dubussement :       47,500.00         GL Coy: :       IOD IOD IOD IOD ICCL ATM CASH GL. UNLOW         Lona Act: Coy: Rate :       100000         Debussement Ant :       47,500.00         Value Date :       31,122007         User Reference No :       31,122007         User Reference No :       Narative :         Obsbursement To GL Cr	Disbursement Deductions :	2,500.00								
GL Coy,:       INF W         GL Activi:       1000000         Loan Acti Coy, Rate :       1.000000         GL Coy, Rate :       1.000000         GL Activi:       47,550.000         Value Date :       31/12/2007         User Reference No :	Net Disbursement :	47,500.00								
GL Ackt No :       1000000101       PCR ATM CASH GL:       Image: Corp Rate :       Image: Corp Rat :       Image: Corp Rate :	GL Ccy. :	IDR V								
Card         Change Pin         Change Pin         Change Pin         Cont Rate         Increment         Card     Change Pin     Change Pin     Change Pin     Cont Rate     Increment         Card     Change Pin     C	GL Acct No :	100010101	FCR ATM CAS	ih gl						
Reference No :       000000000000000000000000000000000000	Loan Acct Ccy. Rate :	1.0	0000 GL Ccv	Rate :	1.00000					
Debursement Amt :       47,500.00         GL Amont :       47,500.00         Value Date :       31/12/2007         User Reference No :	Reference No :									
GL Amount :       47,500.00         Value Date :       31/12/2007         Uber Reference No :       Image: Contemportant of GL Cr         Nerrative :       Debursement To GL Cr	Disbursement Amt :	47,50	0.00							
Value Date :	GL Amount :	47,50	0.00							
User Reference No : Narrative : Disbursement To GL Cr	Value Date :	31/12/2007	*							
Narretive :     Disbursement To GL Cr         Card     Change Pin     Chegue     Cost Rate     Denomination     Inventory     Pin Validation     Service Charge     Signature     Travelers Chegue	User Reference No :									
Card Change Pin Cheque Cost Rate Denomination Instrument Investory: Pin Validation Service Charge Signature Travellers Cheque	Narrative :	Disbursement To GL	Cr							
Card Change Pin Cheque Cost Rate Denomination. Instrument Inventory: Pin Validation Service Charge Signature Travellers Cheque										
UDF OK Close Clear	Card Change I	in Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	ОК	Close Clear



Field Name	Description
GL Acct Ccy	[Display] This field displays the currency of the GL account. All the entries posted in the account are in the account currency.
GL Acct No.	[Mandatory, Numeric, Nine, Pick List] Type the GL account number to which the loan disbursement will be credited or select it from the pick list. The description of the GL account is populated adjacent to the GL account number.
Loans Acct Ccy Rate	[Display] This field displays the rate at which the loans account currency is converted to the local currency of the bank.
GL Acct Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank.
Reference No	[Mandatory, Alphanumeric, 40] Type the reference number for the transaction.
Disbursement Amount	[Display] This field displays the disbursement amount.
GL Amount	[Display] This field displays the amount that will be credited to the GL account. This amount will be in the GL currency.
Value Date	[Mandatory, dd/mm/yyyy] This field displays the value date of the GL transaction.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. The system displays the default narration, based on the transaction.

- 8. Enter the relevant information and click the **Ok** button.
- 9. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.



- 10. Click the **Ok** button.
- 11. The system displays the **Document Receipt** screen.
- Select the receipt you want to print and click the Ok button.
   OR
   Click the Cancel button.
- 13. The system displays the serial number. Click the **OK** button.

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



# 7001 - Fee Collection Before Disbursement

Banks can sometimes ask the customer to deposit upfront fees or other charges on a loan account before disbursement. Till the time such deposits made by customer are appropriated, the customers get interest benefit on the amount contributed. Using this option, you can credit the fees / charges applicable on a loan account before disbursement.

#### **Definition Prerequisites**

- LN057 Loan Direct Account Opening
- 8051 CASA Account Opening
- GLM02 Chart of Accounts

#### **Modes Available**

Not Applicable

#### To credit fees to a loan account before disbursement

- Type the fast path 7001 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Fee Collection before Disbursement.
- 2. The system displays the Fee Collection before Disbursement screen.

#### Fee Collection before Disbursement

Fee Collection Before Disburg	sement*							ilo 😼	×
Loans Account No.:			]						
Currency	~								
Mode Of Transfer :	~								
Collect Fees :									
SC Amount :	0.00	SC Currency	4.0						
	0.00	De currency	~						
Card Change Pin	Cheque Ci	ost Rate Denominati	on Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque	-
						UDF	ок	Close Clear	٦


Mandatory, Numeric, 16] ype the undisbursed loan account number for which fee payment ansaction needs to be performed. Display] 'his field displays the loan account currency. Mandatory, Drop-Down] Select the relevant mode of transfer from the drop-down list. 'he options are: • Transfer by Cash
Display] This field displays the loan account currency. Mandatory, Drop-Down] Select the relevant mode of transfer from the drop-down list. The options are: • Transfer by Cash
Mandatory, Drop-Down] select the relevant mode of transfer from the drop-down list. 'he options are: • Transfer by Cash
<ul><li>Transfer from CASA</li><li>Transfer from GL</li></ul>
Mandatory, Pick List] elect the service charge code from the pick list. The service charge codes are maintained in the <b>Rewards and Service</b> <b>Charges definition</b> (Fast Path: BAM14) option. The name of the service charge code is displayed in the adjacent field.
Mandatory, Numeric, 13, Two] Type the SC amount to be collected from the loan account. By default, the system displays the SC amount based on the service harge code selected.
Display]

- 3. Enter the loan account number and press the **<TAB>** key.
- 4. Select the mode of transfer from the drop-down list.
- 5. Select the service charge code from the pick list.
- 6. Enter the service charge amount.
- 7. Click the **Ok** button. The system displays the message " Do you want to continue".



Fee Collection	Before Disbu	rsement*									췒 📔 🗵
Loans Account N	o.:	00000001733360	EDWARD	MATHEW							
Currency		INR 💌									
Mode Of Transfe	r:	Transfer By Cash	*								
Service Charge	: Code :	13	s	T_DUTY_RL_SCPKG	LEVEL						
SC Amount :			100.00 SC C	urrency INR 🗠							
			Microsoft 2	t Internet Explo	rer						
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Cheque
								UDF	ОК	Close	⊂lear

### Fee Collection before Disbursement

- 8. Click the **Ok** button.
- 9. Depending upon the **Mode Of Transfer** selected from the drop-down list, the system displays the relevant transaction screen. For example, if you select **Transfer By Cash** from the **Mode Of Transfer** drop-down list, then the system will display that screen.
- 10. Enter the required information in the various tabs.



Cord         Control for Signed         EDWARD MATTERY           Currency         Image           Bode of transfer         Image           Difference         Image           Difference         Image           Schward have         Image           Schward have         Image           Schward have         Image           Transfer         Image           Transfer         Image           Transfer         Image           Schward have         Image <tr< th=""><th>Fee Collection Before Disbur</th><th>sement Through CA</th><th>SH*</th><th></th><th></th><th></th><th></th><th></th><th></th><th>alia 🕹 🔁 👱</th></tr<>	Fee Collection Before Disbur	sement Through CA	SH*							alia 🕹 🔁 👱
Currency         Image           Mede Of Transfer BY:         Transfer BY Cedh           Schwich Charge Code:         Image           Schwich Charge Code: <th>Loans Account No.:</th> <th>00000001733360</th> <th>EDWARD MATHEW</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>	Loans Account No.:	00000001733360	EDWARD MATHEW							
Mede of Invariant:         Image of the y Cash         Image           Callent Tests:         Image of the y Cash         Image of the y Cash         Image of the y Cash           Sc. Amount:         Image of the y Cash           Tran Cory :         Image of the y Cash           Tran Cory :         Image of the y Cash           Cash Tan Cory Rate:         Image of the y Cash           Narration :         Administration free Before Debursement         Image of the y Cash         Image of the y Cas	Currency	INR 💙								
Carl       Charge Fin.       3       Travellers Object         Service Charge Scole :       3       SC Currency       BR         Sc Amount :       100.00       SC Currency       BR         Trave Corp Rate :       1.00000       ACY Amount :       100.00         Cash Tan Corp Rate :       1.00000       ACY Amount :       100.00         Payment Amount :       1.00000       ACY Amount :       100.00         Narration :       Administration Fee Before Disbursement       100.00	Mode Of Transfer :	Transfer By Cash 🛛 🗸								
SC Amount :         ID0000         SC Currency         IR           Ton Cy :         IR         I         ID0000         ID00000	Collect Fees : Service Charge Code :	13	ST DUTY RL SCI	PKG LEVEL		7				
Card       Change Pin       Change Pin       Cost Rate       Intervention         Card       Change Pin       Change Pin       Change Pin       Change Pin       Cost Rate       Intervention	SC Amount :	100.00	SC Currency IN	R V						
Tun Cay :         Imm           Loa Act Cay Rate :         1.00000           Saf tan Cay Rate :         1.00000           Payment Amount :         100.00           Narration :         Administration Fee Before Disbursement										
Loan Acct Cay Rate :       1.00000         Payment Amount :       100.00         Payment Amount :       100.00         Narration :       Administration Fee Before Disbursement	Txn Ccy :	INR 🗸								
Cad       Charge Pin       Cherge       Cest Rate       Instrument       Instrument <td< td=""><td>Loan Acct Ccy Rate :</td><td>1.00000</td><td>]</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	Loan Acct Ccy Rate :	1.00000	]							
Payment Amount :         100.00         ACY Amount:         100.00           Narrabion :         Administration Fee Before Disbursement         Intervention in the second sec	Cash Txn Ccy Rate :	1.00000								
Administration Fee Before Disbursement         Administration Fee Before Disbursement	Payment Amount :	100.00	ACY Amount:		100.00					
Card       Change Pin       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Change       Signature       Travellers Cheque	Narration :	Administration Fee Befor	e Disbursement							
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque										
	Card Change Pin	Cheque C	ost Rate Denominal	ion Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	ellers Cheque

# Fee Collection before Disbursement through CASH

Field Description	
-------------------	--

Field Name	Description
Txn Ccy	[Display] This field displays the transaction currency.
Loan Acct Ccy Rate	[Display] This field displays the loan account currency rate.
Cash Txn Ccy Rate	[Display] This field displays the transaction currency rate.
Payment Amount	[Display] This field displays the payment amount based on the <b>SC Amount</b> entered in the <b>Collect Fees</b> section.
ACY Amount	[Display] This field displays the amount in account currency.
Narration	[Optional, Alphanumeric, 40] Type the narration based on the transaction. By default, the system displays <b>Administration fee before</b> <b>disbursement</b> . You can change the narration if required.



Fee Collection Before	e Disbur	sement Throug	jh CASA*								췒 🚺 🗵
Loans Account No.:		00000001733360	PRATAP19	147							
Currency		INR 🔽									
Mode Of Transfer :		Transfer From CA	ASA 🗸								
Collect Fees : Service Charge Code :		13	ST_I	DUTY_RL_SCPKG_LI	EVEL						
SC Amount :			100.00 SC O	urrency INR 🖌							
			10								
CASA Account No.:		01000000145360	PRATAP19	47							
CASA Acct Coy:		INR	~								
CASA Acct Ccy Rate :		1.	.00000								
Payment Amount :		10		unt:	10	0.00					
Narration :		Administration Fe	e Before Disbursen	ient	10	0.00					
Card Chang	ge Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	lers Cheque
								UDF	ок	⊂lose	Clear

# Fee Collection before Disbursement through CASA

Field Name	Description
CASA Account No	[Mandatory, Numeric, 16] Type the CASA account number.
CASA Acct Ccy	[Display] This field displays the CASA account currency.
Loan Acct Ccy Rate	[Display] This field displays the rate at which the loan account currency is converted to CASA account currency.
CASA Acct Ccy Rate	[Display] This field displays the CASA account currency rate.
Payment Amount	[Display] This field displays the payment amount based on the <b>SC Amount</b> entered in the <b>Collect Fees</b> section.
ACY Amount	[Display] This field displays the amount in account currency.



Field Name	Description
Narration	[Optional, Alphanumeric, 40]
	Type the narration based on the transaction.
	By default, the system displays <b>Administration fee before</b> <b>disbursement</b> . You can change the narration if required.

# Fee Collection before Disbursement through GL

Fee Collection Before Disbursemen	nt Through GL * 👘 👔 🛽
Loans Account No.: 000000	00001733360 EDWARD MATHEW
Currency	×
Mode Of Transfer : Trans	isfer From GL 🛛
Collect Fees :	
Service Charge Code : 13	ST_DUTY_RL_SCPKG_LEVEL
SC Amount :	100.00 SC Currency INR S
GL Acct Ccy : INR	×
GL Account No.: 23531	1029 CONTRIBUTION SETTLEMENT 1
Loan Acct Ccy Rate :	1.00000
GL Acct Ccy Rate :	1.00000
Payment Amount :	100.00 ACY Amount: 100.00
Narration : Admin	inistration Fee Before Disbursement
Card Change Pin C	Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque
	UDF OK Close Clear

Field Name	Description
GL Acct Ccy	[Display] This field displays the GL account currency.
GL Account No	[Mandatory, Pick List] Select the GL account number from the pick list.
Loan Acct Ccy Rate	[Display] This field displays the loan account currency rate.
GL Acct Ccy Rate	[Display] This field displays the GL account currency rate.



Field Name	Description
Payment Amount	[Display]
	This field displays the payment amount based on the <b>SC Amount</b> entered in the <b>Collect Fees</b> section.
ACY Amount	[Display]
	This field displays the amount in account currency.
Narration	[Optional, Alphanumeric, 40]
	Type the narration based on the transaction.
	By default, the system displays <b>Administration fee before disbursement</b> . You can change the narration if required.

- 11. Click the **Ok** button.
- 12. The system displays the message "Authorisation Required. Do You Want to continue". Click the **Ok** button.
- 13. The system displays the Authorization Reason screen.
- 14. Enter the relevant information and click the **Grant** button.
- 15. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.



# LN045 - Loan Disbursement Reversal

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

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

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

#### **Definition Prerequisites**

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

#### Modes Available

Not Applicable

#### To reverse a loan disbursement

- Type the fast path LN045 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Disbursement Reversal.
- 2. The system displays the Loan Disbursement Reversal screen.



count No :* bursed Amount : t Disbursed :			Payout Mode : Total Deductions : Total Billed :						
SrlNo	Туре	Amount in LCY	Deduction Currency	Rate	Amount in A	ACY Curr	ency	Mode	

# Loan Disbursement Reversal

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



Field Name	Description
Total Billed	[Display] This field displays the total amount of deduction in the account currency.
Column Name	Description
SrlNo	[Display] This column displays the serial number for the disbursements.
Туре	[Display] This column displays the type of deduction. Some of the deduction types are service charge, premium, installment etc.
Amount in LCY	[Display] This column displays the deduction amount in local currency.
Deduction Currency	[Display] This column displays the deduction currency.
Rate	[Display] This column displays the exchange rate for converting the deduction amount from local currency to account currency.
Amount in ACY	[Display] This column displays the amount deducted in account currency.
Currency	[Display] This column displays the currency mode in which the service charge was deducted.
Mode	[Display] This column displays the mode in which the service charge was deducted, i.e., Bill, Deduct, Debit.

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



Loan Disburseme	nt Reversal*									alian 🕹 🚺 🖬
Account No :	0000001347	7360	Payout Mode :	Cash	~					
Disbursed Amount :	10	00,000.00	Total Deductions :		25,000.00					
Net Disbursed :		75,000.00	Total Billed :		2,000.00					
SrlNo	Туре	Amount in LC	Y Deduction Currency	Rate	Am	iount in ACY	Currency	Mode		
1	0	1000	0	1		1000	0	2		
2	0	20000	0	1		20000	0	1		
3	0	2000	0	1	_	2000	0	0		
4	0	5000	0	1		5000	0	1		
4										
Card	hange Pin	Cheque	Cost Rate Denomi	nation 1	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	ОК	Close Clear

### Loan Disbursement Reversal

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

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



# 4. Loan Repayments



### 1063 - Loan Subsidy Arrear Repayment Inquiry

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

#### **Definition Prerequisites**

• LN057 - Loan Direct Account Opening

#### **Modes Available**

Not Applicable

#### To repay subsidy arrears

- Type the fast path 1063 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Subsidy Arrear Repayment Inquiry.
- 2. The system displays the Loan Subsidy Arrear Repayment Inquiry screen.

#### Loan Subsidy Arrear Repayment Inquiry

Loan Subsidy A	rrear Repay	ment Inquiry*										\delta 🚺 💌
Account No :*	1		_									
Account Coy :	i	<b>T</b>	,									
Installment Mode :	i			•								
Arrear Type :	i			Charg	ing Date:							
OutStandings –												
Principal Balance :												
Amount Disbursed	Today :											
Installment Arrear	s:											
Subsidy Arrears :												
Penalty Arrears :												
UnBilled Penalty Ir	iterest :		Upto	); [								
UnApplied Cred	its —											
Amount Paid Toda;	/:											
Funds in RPA :												
Subsidy Arrear	Payments —											
Total Due :												
Card	Change Pin	Cheque	Cost Rate	FCY Change	Denomination	Instrument	Inventory	Pin Validation	Service Ch	arge	Signature	Travellers Cheque
									UDF	ОК	Close	e Clear



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



# 1063 - Loan Subsidy Arrear Repayment Inquiry

Field Name	Description
Installment Arrears	[Display] This field displays the total installment arrears that are outstanding in the loan account.
	Total Installment = Principal + Interest
Subsidy Arrears	[Display] This field displays the subsidy arrears.
Penalty Arrears	[Display]
	This field displays the penalty arrears.
	The penalty interest is levied on the customer for the non-payment of the dues. It is basically the interest on arrears commonly known as IOA (Interest on Arrears). The unpaid penalty interest arrears due but not paid is displayed.
UnBilled Penalty	[Display]
Interest	This field displays the unbilled penalty interest.
	Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date due to late payment of arrears on the account is calculated online.
Up to	[Display]
	This field displays the system-generated date up to which the unbilled penalty interest is calculated.
Unapplied Credits	
Amount Paid	[Display]
Today	This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.
Funds in RPA	[Display]
	This field displays the funds in RPA.
	In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.
Subsidy Arrear Payn	nents
Total Due	[Display]
	This field displays the total amount payable by the customer.
	Total Due = Installment Arrears + Other Arrears + Penalty Arrears + UnBilled Penalty Interest

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



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

	payment Inquiry*				🚳 I
count No :	0000000203100	CYSORE			
count Ccy :	CNY 🗸				
stallment Mode :	Savings Transfer	~			
rear Type :	Subsidy	~			
utStandings					
incipal Balance :	41,000.00				
nount Disbursed Today :	0.00				
stallment Arrears :	21,083.70				
osidy Arrears :	105.93				
halty Arrears :	24.78				
Billed Penalty Interest :	0.00	Upto : 20/09/2009			
Applied Credits					
ount Paid Today :	0.00				
nds in RPA :	0.00				
hsidy Arrear Paymen	ts				
tal Due :	105.93				
		OK Cancel			

#### Loan Subsidy Arrear Repayment Inquiry

- 7. Click the **Ok** button.
- 8. Depending up on the option selected from **Installment Mode** drop-down list, the system displays the relevant transaction screen.
- 9. Enter the relevant information.



Loan Subsidy Installment	- Payment By GL*				🊳 👔	×
Account No :						
Account Ccy :						
Installment Mode :	GL Transfer					
Arrear Type :	Subsidy Charging Date:					
OutStandings ———	10/09/2012					
Principal Balance :	10.000.00					
Amount Disbursed Today :	0.00					
Installment Arrears :	4.164.36					
Subsidy Arrears :	12.29					
Penalty Arrears :	86.58					
UnBilled Penalty Interest :	0.00 Upto: 27/10/2012					
UnApplied Credits						
Amount Paid Today :	0.00					
Funds in RPA :	0.00					
Subsidy Arrear Payments						
Subsidy Arrear Payments Total Due :	0.00					
Subsidy Arrear Payments Total Due : Payment Details GL Acct No :* Loans Acct Ccy : GL Acct No :* Loans Acct Ccy Rate : GL Acct Amout : Acct Amout : Value Date :	RMB ▼           I.00000           GL Acct Ccy Rate :           1.00000           0.00           0.00           0.00           0.00           0.00           0.00           0.00           27/10/2012					
Subsidy Arrear Payments Total Due : Payment Details GL Acct Coy : GL Acct No :* Loans Acct Coy Rate : GL Acct Amount : Yalue Date: User Reference No : Customertid:	RMB ▼         GL Acct Ccy Rate :         1.00000         GL Acct Ccy Rate :         0.00         Total Arrears :         0.00					
Subsidy Arrear Payments Total Due : Payment Details GL Acct Ocy : GL Acct No :* Loans Acct Ccy Rate : GL Acct Amount : Value Date: User Reference No : CustomerId: Narrahve :	0.00         RMB ♥         1.00000         GL Acct Ccy Rate :         1.00000         0.00         Total Arrears :         0.00         27/10/2012					
Subsidy Arrear Payments Total Due : Payment Details GL Actt Ccy : GL Actt Ccy Rate : GL Actt No: * Loans Actt Ccy Rate : GL Actt Amount : Value Date: User Reference No : Customerid: Narrative :	0.00         RMB             1.00000         GL Acct Ccy Rate :         1.00000         0.00         Total Arrears :         0.00         27/10/2012            Subsidy Installment Pmt By GL					
Subsidy Arrear Payments Total Due : Payment Details GL Actc Tcy : GL Actc No :* Loans Actc Tcy Rate : GL Actc No :* Loans Actc Tcy Rate : GL Actc Amount : Value Date: User Reference No : CustomerId: Narrative :	0.00         RMB					
Subsidy Arrear Payments Total Due : Payment Details GL Acct Coy : GL Acct No :* Loans Acct Coy Rate : GL Acct No :* Loans Acct Coy Rate : GL Acct Amount : Value Date: User Reference No : CustomerId: Narrative : Card Change Pin	0.00           RMB           I.00000           GL Acct Ccy Rate :           1.00000           0.00           0.00           0.00           0.00           0.00           0.00           0.00           0.00           0.00           27/10/2012           Iff	Pin Validation	Service Charge	Signature	Travellers	s Chequi

#### Loan Subsidy Arrear Repayment Inquiry - Payment By Transfer From Savings

Field Name	Description
Sav Acct No	[Mandatory, Numeric, 16]
	Type the CASA account number from which the funds will be transferred towards credit of the loan arrears.
Sav Acct Ccy	[Display]
Rate	This field displays the rate at which the savings account currency is converted to the local currency of the bank.
Sav Acct Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the provider CASA account is opened.
Acct Amount	[Display]
	This field displays the amount in account currency.
Sav Acct Amt	[Mandatory, Numeric, 13, Two]
	Type the amount that will be debited from the CASA account for payment of arrears.

# 1063 - Loan Subsidy Arrear Repayment Inquiry

Field Name	Description
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number.
Total Arrears	[Display] This field displays the total arrears that are to be paid.
Customer Id	[Optional, Alphanumeric, 10, Pick List] Type the customer id or select it from the pick list.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, it displays the narration, based on the transaction.
Value Date	[Mandatory, Pick List, dd/mm/yyyy] Select the value date from the pick list.

# Loan Subsidy Arrear Repayment Inquiry - By GL Transfer

Loan Subsidy Installment - Payment By GL*	🖧 🚺 🗵
Account No : 00000000203100 CYSORE	
Account Ccy :	
Installment Mode : GL Transfer	
Arrear Type : Subsidy	
OutStandings	
Principal Balance : 41,000.00	
Amount Disbursed Today : 0.00	
Installment Arrears : 21,083.70	
Subsidy Arrears : 105.93	
Penalty Arrears : 24.78	
UnBilled Penalty Interest : 0.00 Upto : 20/09/2009	
UnApplied Credits	
Amount Paid Today : 0.00	
Funds in RPA : 0.00	
- Subsidy Arrear Payments	
Total Due : 105.93	
- Payment Details	
GL Acct Ccy : CNY 🗸	
GL Acct No : 320 150000 LOAN MISC INCOME	
Loans Acct Ccy Rate : 1.00000 GL Acct Ccy Rate : 1.00000	
GL Acct Amount : 105.93	
Acct Amount : 105.93 Total Arrears : 105.93	
Value Date: 20/09/2009	
User Reference No : 6476	
CustomerId: 476474	
Narrative : Subsidy Installment Pmt By GL	
	]
Card Change Pin Chaque Cost Rate Denomination Instrument Inventory	Pin Validation Service Charge Signature Travellers Cheque



Field Name	Description
GL Acct Ccy	[Mandatory, drop-Down]
	Select the currency assigned to the GL that is to be debited from the drop- down list.
	This currency can differ from the local currency of the bank and the account currency.
GL Account No	[Mandatory, Pick List]
	Select the GL account, which will be debited for crediting the Loan account towards payment of the arrears from the pick list.
	The GL description is displayed in the adjacent field.
Loan Acct Ccy	[Display]
Rate	This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.
GL Acct Ccy	[Display]
Rate	This field displays the rate at which the GL account currency is converted to the local currency of the bank.
GL Acct	[Mandatory, Numeric, 13, Two]
Amount	Type the amount that will be debited from the GL account towards repayment of the Loan arrears.
Acct Amount	[Display]
	This field displays the amount credited in the loan account in account currency.
Total Arrears	[Display]
	This field displays the total arrears to be paid.
Value Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the value date from the pick list.
User Reference	[Optional, Alphanumeric, 40]
Νο	Type the user reference number.
Customer ID	[Optional, Alphanumeric, 10, Pick List]
	Type the customer id or select it from the pick list.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	By default, it displays the narration, based on the transaction.

- 10. Click the **Ok** button.
- 11. The system displays the message "**Authorisation Required.** Do You want to continue?". Click the **OK** button.
- 12. The system displays the Authorisation Reason screen.
- 13. Enter the relevant information and click the **Grant** button.



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

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



# 1065 - Loan Installment Payment Inquiry

Using this option you can enter details of regular repayments on an account by a customer. The installment payment option is used for amounts equal to or less than the arrears due on the account.

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

Using this option you can specify the appropriation sequence and arrear priority (due date or arrear type).

#### **Definition Prerequisites**

- BAM97 Currency Codes Cross Reference
- LN057 Loan Direct Account Opening
- The exchange rate values must be defined and downloaded

#### Modes Available

Not Applicable

#### To inquire on loan installment payment

- 1. Type the fast path **1065** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Installment-Payment By Transfer From Savings.
- 2. The system displays the Loan Installment Payment Inquiry screen.



Loans Installme	nt Payment	Inquiry*									8
Account No :											
Account Ccy :		~									
Installment Mode :				*							
OutStandings											
Principal Balance :			]								
Amount Disbursed	Today :		]								
Installment Arrear	s :		]								
Other Arrears :			]								
Penalty Arrears :			]								
Compounding Inte	rest Arrears:		]								
Diverting Interest	Arrears:		]								
UnBilled Penalty In	terest :		Upto :								
Arrears Postpo	ned		-		*united and and						
Principal Arrears P	ostponed:		1								
Interest Arrears P	ostponed:		]								
Penalty Arrears Po	stponed:										
Others Arrears Po	stponed:										
UnApplied Cree	lite	1	1								
Amount Paid Today	/:		1								
Funds in RPA :			]								
To also line and T			]								
Installment Pa	yments		1								
rotarbue :			]								
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Chec
								UDF	ОК	Close	Cle

# Loan Installment Payment Inquiry

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



Field Name	Description
Installment Mode	[Mandatory, Drop-Down]
	Select the installment mode from the drop-down list.
	Multiple repayment modes are possible for Loan Installment Payment. However, the modes are validated against the parameters defined at the <b>Loans Product Master Level</b> (Fast Path: LNM11) option. Following are the installment modes.
	The options are:
	Cash
	Local Cheque
	Savings Transfer
	GL Transfer
Outstandings	
Principal Balance	[Display]
	This field displays the actual principal balance as on the date of installment payment, considering all dues were paid on time.
Amount Disbursed Today	[Display] This field displays the amount that is disbursed on the current date, if the loan is disbursed on the current date, i.e., on the date of Loan Installment Payment Inquiry. Else, this field will have zero value.
Installment Arrears	[Display]
	This field displays the total installment arrears that are outstanding in the loan account.
	Total Installment = Principal + Interest
Other Arrears	[Display]
	This field displays any other type of arrears that are due and not forming part of the Principal or interest arrears component. These dues could be Outgoing Arrears, Legal Fees, Insurance Premium arrears, Service Charge arrears etc. These arrears could be raised using Common Billing (Fast Path: BAM50) option.
Penalty Arrears	[Display]
-	This field displays the penalty arrears.
	The penalty interest is levied on the customer for the non-payment of the dues. It is basically the interest on arrears commonly known as IOA. The unpaid penalty interest arrears due but not paid is displayed.
Compounding	[Display]
Interest Arrears	This field displays the total of compounding interest arrears due and not paid.
	Note: Compounding Interest is an interest type which is defined when compounding interest is to be computed on the outstanding arrears.



Field Name	Description
Diverting Interest	[Display]
Arrears	This field displays the he total of diverting interest arrears due and not paid.
	Note: If the loan amount disbursed, is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with diverting interest and is accounted for in diverting interest receivable GL and will be considered as a separate arrear type.
UnBilled Penalty	[Display]
Interest	This field displays the unbilled penalty interest.
	Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date due to late payment of arrears on the account is calculated online.
Upto	[Display]
	This field displays the system-generated date up to which the unbilled penalty interest is calculated.
Arrears Postponed	
Principal Arrears	[Display]
Postponed	This field displays the principal arrears that are due to be paid as on that day.
Interest Arrears	[Display]
Postponed	This field displays the sum of principal arrears and interest arrears.
Penalty Arrears	[Display]
Postponed	This field displays the penalty levied on the customer for nonpayment or late payment of arrears.
Other Arrears	[Display]
Postponed	This field displays other arrears like fees arrears, service charge arrears, insurance premium, etc. which are due as on date.
Unapplied Credits	
Amount Paid	[Display]
Today	This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.



Field Name	Description
Funds in RPA	[Display]
	This field displays the funds in RPA.
	RPA stands for "Repayment Pending Appropriation". In Ioans module any amount paid towards repayment of the Ioan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the Ioan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the Ioan account. The RPA always points to a Liability GL.
Installment Payment	
Total Due	[Display]
	This field displays the total amount payable by the customer.
	Total Due = Installment Arrears + Other Arrears + Penalty Arrears + UnBilled Penalty Interest + Compounding Interest Arrears + Diverting Interest Arrears.

- 3. Enter the account number and press the **<Tab>** key.
- 4. Select the appropriate option from the Installment Mode drop-down list.

# Loan Installment-Payment By Transfer From Saving

Loans Installment Payme	nt Inquiry*							🚳 🚺 🗵
Account No :	0198010500015461	MUST						
Account Ccy :	RMB 🗸							
Installment Mode :	Cash	*						
OutStandings								
Principal Balance :	99,334.29							
Amount Disbursed Today :	0.00							
Installment Arrears :	7,667.62							
Other Arrears :	0.00							
Penalty Arrears :	0.00							
Compounding Interest Arrears:	0.00							
Diverting Interest Arrears:	0.00							
UnBilled Penalty Interest :	0.00	Upto : 21/12/2011						
Arrears Postponed								
Principal Arrears Postponed:	0.00							
Interest Arrears Postponed:	0.00							
Penalty Arrears Postponed:	0.00							
Others Arrears Postponed:	0.00							
UnApplied Credits								
Amount Paid Today :	0.00							
Funds in RPA :	0.00							
Installment Payments —								
Total Due :	7,667.62							
		_		_				
		Mess	age from webp	age 🛛 🔀				
		4	contd : Do yo	ou want to continue?				
				Cancel				
					-			
Card Chance Pin	Cheque	Cost Rate Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
				The second se				
						UDF	OK	Close Clear

5. Click the **Ok** button.



- 6. Depending up on the option selected from **Installment Mode** drop-down list, the system displays the relevant transaction screen.
- 7. Enter the relevant information and click the **Ok** button.

### Loan Installment - Payment By Cash

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

Account No :         0198010500015461         MUST           Account Ccy :         RMB             Instalment Mode :         Cash	
Account Ccy : RMB V Instalment Mode : Cash	
Installment Mode : Cash 💌	
- OutStandings	
Principal Balance : 99,334.29	
Amount Disbursed Today : 0.00	
Installment Arrears : 7,667.62	
Other Arrears : 0.00	
Penalty Arrears : 0.00	
Compounding Interest Arrears: 0.00	
Diverting Interest Arrears: 0.00	
UnBilled Penalty Interest : 0.00 Upto : 21/12/2011	
Arrears Postponed	
Principal Arrears Postponed: 0.00	
Interest Arrears Postponed: 0.00	
Penalty Arrears Postponed: 0.00	
Others Arrears Postponed: 0.00	
- InApplied Credits	
Funds in RPA : 0.00	
Instaininen Payments	
100102C //00//62	
- Payment Details	
Txn Ccy : RMB 💌	
Txn Ccy Rate : 1.00000	
Txn Amount : 7,667.62	
Acy Amount : 7,667.62 Total Arrears : 7,667.62	
User Reference No :	
Customer Id : 2100002438	
Narrative : Installment Pmt By Cash	
- Repayment Appropriation:	
Override Appropriation Sequence: V Arrear Control Flag: Arrear Type V	
Appropriation Sequence: ICFPOLANUTSDEGMBVK	
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travels	ers Cheque
	Clear

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down]
	Select the transaction currency from the drop-down list.
	This is the currency in which the transaction has to be done.
	While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.



Field Name	Description
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Amount	[Mandatory, Numeric, 13, Two]
	Type the appropriate transaction amount. This is the cash amount that is being paid as an installment. The system will default the total arrears payable by the customer. The teller can modify this amount by reducing the default amount but the amount cannot be greater than the due installment amount.
	The amount is entered in the transaction currency for depositing cash. The cash deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.
Acy Amount	[Display]
	This field displays the amount, in Loan account currency, which will be credited to the loan account. The account amount is derived as follows:
	Account Amount = Txn Amount * Txn Ccy Rate / Acct Ccy Rate.
	The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.
	If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.
	Account currency is the currency assigned to the product at the product level, under which the account is opened.
	If the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency.
Total Arrears	[Display]
	This field displays the total amount of arrears that the customer has to pay. Irrespective of the amount entered in the Txn Amount field, the system will display the total arrears due as on the date of payment.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	The user reference number is assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Field Name	Description			
Customer ID	[Optional, Pick List]			
	Select the ID of the customer from the pick list.			
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.			
Narrative	[Optional, Alphanumeric, 40]			
	Type the narration.			
	The field displays the default narration, based on the transaction.			
Repayment Appropri	ation			
Override	[Optional, Checkbox]			
Appropriation Sequence	Select the <b>Override Appropriation Sequence</b> check box to specify a different appropriation sequence to override the current repayment on loan.			
Arrear Control Flag	[Conditional, Drop-Down]			
	Select the priority for repayment appropriation from the drop- down list. The options are:			
	Due Date			
	• Arrear Type			
	The arrear control flag specified in this field will override the one that is applicable for the account. But the override will be only for the current repayment. This field is enabled and mandatory if <b>Override Appropriation Sequence</b> check box is selected.			
Appropriation	[Mandatory, Alphanumeric, 40]			
Sequence	Type the arrear types in the sequence in which the arrear needs to be appropriated by the repayment received.			
	The appropriation sequence specified in this field will override the one that is applicable for the account. But the override will be only for the current repayment. The arrear type entered should be a valid arrear type.			
	This field is enabled if <b>Override Appropriation Sequence</b> check box is selected.			



#### Loan Installment - Payment By Local Cheque

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

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

Account No :	0000000632360 JOHN W MARSHAL	
Account Ccy :	IDR.	
Installment Mode :	Local Cheque	
OutStandings		
Principal Balance :	101,000.00	
Amount Disbursed Today :	.0.00	
Installment Arrears :	0.00	
Other Arrears :	2,000.00	
Penalty Arrears :	0.00	
UnBilled Penalty Interest :	3.00 Upto: 31/01/2008	
Arrears Postponed		
Principal Arrears Postponed:	0.00	
Interest Arrears Postponed:	0.00	
Penalty Arrears Postponed:	0.00	
Others Arrears Postponed:	0.00	
UnApplied Credits		
Amount Paid Today :	0.00	
Funds in RPA :	0.00	
Installment Payments -		
Total Due :	2,003.00	
Payment Details		
Txn Ccy:	IDR 💌	
Txn Ccy Rate:	1.00000 Account Ccy Rate : 1.00000	
Txn Amount:	2,003.00	
Acct Amount :	2,003.00 Total Arrears: 2,003.00	
Customer Id :	604128	
User Reference No:		
Narrative	IN Testelleres Duit each Channel	

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down]
	Select the transaction currency from the drop-down list.
	While posting the transaction entries to the account, the transaction
	currency is converted into the account currency, based on the defined transaction rate.



Field Name	Description
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Account Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Amount	[Mandatory, Numeric, 13, Two]
	Type the appropriate transaction amount. This is the cheque amount that is being paid as an installment. The system will default the total arrears payable by the customer. The teller can modify this amount by reducing the default amount but the amount cannot be greater than the due installment amount.
	The amount converted to the account/local currency should not exceed 15 digits.
	The amount is entered in the transaction currency for depositing the cheque. The cheque deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.
Acct Amount	[Display]
	This field displays the amount, in Loan account currency, which will be credited to the loan account. The account amount is derived as follows:
	Account Amount = Txn Amount * Txn Ccy Rate / Acct Ccy Rate
	The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.
	If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.
	Account currency is the currency assigned to the product at the product level, under which the account is opened.
	If the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency.
Total Arrears	[Display]
	This field displays the total amount of arrears that the customer has to pay. Irrespective of the amount entered in the Txn Amount field, the system will display the total arrears due as on the date of payment.



Field Name	Description
Customer ID	[Optional, Pick List]
	Select the ID of the customer from the pick list.
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	The user reference number is assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Optional, Alphanumeric, 40]
	Type the narration.
	The field displays the default narration, based on the transaction.



#### Loan Installment - Payment By Transfer From Saving

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

Accourt (Sr):       DOUBDOUDSISSIO       DOUBLING         Inclaiment Mode:       DESTINATION         Mutch Exblured Today:       0.00         Inclaiment Mode:       0.000         Increas: Postponed:       0.000         Increas: Postponed:       0.000         Increas: Prostponed:       0.000         Increas:       Increas:       0.000         SavAct: Crea:       0.0000       SavAct: Crea:       0.000         Increas:       Increas:       0.0000 <th>Loan Installment - Payme</th> <th>ent By Transfer From</th> <th>n Savings*</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>Part 10 10 10 10 10 10 10 10 10 10 10 10 10</th>	Loan Installment - Payme	ent By Transfer From	n Savings*						Part 10 10 10 10 10 10 10 10 10 10 10 10 10
Account Cry ::         Image: Services Transfer           DUStandings           Shrings Hasknes ::         Songer Stransfer           During Markens ::         Songer Stransfer           Data Stransfer Songer Songer ::         Songer Stransfer           Data Stransfer Songer ::         Songer Stransfer           Songer Stransfer ::         Songer Stransfer           Songer ::         Songer Stransfer	Account No :	0000000635360	JOHN W MARSHAL						
Installiere Integes i service I randfer   Phincipal Balance : Anoue & Bokurson & 1 Anoue & Bo	Account Ccy :	IDR V							
OutStandings         Principal Salance:         Anourt Disbursed Today:         2,4033.06         Other Arreas:         2,4033.06         Density Arrears:         2,000.00         Pensity Arrears Postponed:         Otto:         Threase Postponed:         Otto:         Diverses:         0.00         Upto:         1.Trease Postponed:         0.000         Underse Arrease Postponed:         0.000         Underse Arrease Postponed:         0.000         Underse Arrease Postponed:         0.000         Underse Arrease Postponed:         0.000         Installment Payments         Total Insta         Total Insta         0.000         Sav Acto:         0.000         Catomerid:	Installment Mode :	Savings Transfer	~						
Princpa Balance:       99,370,74         Monoth Diskurger       0.00         Installment Arrears :       2,483,26         Other Arrears :       2,000,00         Prenaky Arrears :       0.00         Utelilled Penaky Interest :       0.00         Interest Arrears Postponed:       0.00         Princest Arrears Postponed:       0.00         Deter Arrears Postponed:       0.00         Penaky Arrears Postponed:       0.00         Deter Arrears Postponed:       0.00         Deter Arrears Postponed:       0.00         Total Date :       0.00         Principal Arrears Postponed:       0.00         Total Date :       0.00         Parter Details       0.00         Parter Details       0.00         Sv Act No:       0.000         Parter Details       0.000         Sv Act CCy Rate :       1.00000       Sar Acct Ccy :         Sv Act No:       0.000       0.00         Custer Rater Roll       0.00       0.00         Ver Rater Roll       0.00       0.00         Sv Act Ccy Rate :       1.00000       Sar Acct Ccy :       0.00         Custer Rater Roll       0.00       0.00       0.00 <th>OutStandings</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>	OutStandings								
Amount Disbursed Today : 0.00 Traditionet Arrears : 2,483.22 Other Arrears : 2,483.22 Dendaly Arrears Postponed Parcear Postponed Therest Arrears Postponed: 0.00 Others Arrears Postponed: 0.00 Dendaly Marser Postponed: 0.00 Dendaly Marser Postponed: 0.00 Dendaly Marser Postponed: 0.00 Tradinent Payments Total Den: 0.00 Payment Details Sav Actt Nou: 1000000118360 ABY M GAVLE Sav Actt Coy Rate : 1.000000 Sav Actt Coy: 10 Cattomer 10: 0.00 User Reference No : 0.00 Customer 10: 0.00 Customer 10: 0.00 Evend Evend States 0.00 Customer 10: 0.00 C	Principal Balance :	98,370.74							
Direkt Arrears :       2,403.26         Other Arrears :       2,000.00         Penakty Arrears :       2,000.00         Penakty Arrears :       0.00         Urbilled Penakty Interest :       0.00         Directed Arrears Postponed       0.00         Penakty Arrears Postponed:       0.00         Directed Xerears Postponed:       0.00         Others Arrears Postponed:       0.00         Development Installment Payments       Totol Oue :         Total Oue :       0.00         Payment Details       0.000         Sav Actt No:       0.000         Sav Actt No:       0.000         Customer Id:	Amount Disbursed Today :	0.00							
Other Arrears :         2,000.00           Penahy Arrears :         0.00           UnBilled Penahy Interest :         0.00           Arrears Postponed:         0.00           Penahy Arrears Postponed:         0.00           Other Arrears Postponed:         0.00           Mount Pdd Today :         5,000.00           Finds in RPA :         0.00           Dyment Details         0.00           Sav Act No:         0.000           Sav Act Cop Rate :         1.00000           Sav Act Cop Rate :         1.00000           Sav Act Anount :         50,000.00           User Reference No :         Total Arrears :         0.00           Customer Id:	Installment Arrears :	2,483.26							
Penalty Interest:       5.00       Upto::       11/01/2008         Arrears Postponed       0.00       Upto::       11/01/2008         Principal Arrears Postponed:       0.00       Upto::       11/01/2008         Penalty Arrears Postponed:       0.00       Upto::       11/01/2008         Uthers Arrears Postponed:       0.00       Upto::       11/01/2008         Dialloue:       0.00       Sav Acct Cry:       11/01/2008       10/01         Payment Details       0.00       Sav Acct Cry:       10/01       10/01         Sav Acct No:       0.00       Sav Acct Amount :       50,000.00       0.00         User Reference No :       0.00       Sav Acct Cry:       10/01/2008       10/01/2008         Narrative :       Irealiment Print Bry Xfer       0.00       0.00       10/01/2008       10/01/2008         Value Date:       31/01/2008       Iffee       10/01/2008       10/01/2008	Other Arrears :	2,000.00							
Utiliaid Penaky Interest :       0.00       Upto :       01/01/2008         Arrears Postponed       0.00       Principal Arrears Postponed:       0.00         Penaky Arrears Postponed:       0.00       Others Arrears Postponed:       0.00         WinAppled Credits       0.00       Monort Paid Today :       0.00         Monort Paid Today :       0.00       0.00       Funds in RPA :       0.00         Installment Payments       0.00       0000000118360       ABY M GAYLE         Sav Acct Coy Rate :       0.0000000118360       Sav Acct Coy :       0.00         Valuer Reference No :       0.0000000       Sav Acct Coy :       0.00         User Reference No :       0.0000000       Sav Acct Arnouri :       0.000         Valuer Bate:       31/01/2008       Steff       0.00         Narrative :       Installment Emt By Xfer       0.00       0.00         Cast Anouri:       Steff       0.00       Steff       Travellers Charge         Value Date:       31/01/2008       Steff       Travellers Charge       Steff       Travellers Charge	Penalty Arrears :	5.00							
Arrears Postponed         Princpal Arrears Postponed:         0.00         Penaky Arrears Postponed:         0.00         Penaky Arrears Postponed:         0.00         Cheres Arrears Postponed:         0.00         Penaky Arrears Postponed:         0.00         Cheres Arrears Postponed:         0.00         Penaky Arrears Postponed:         0.00         Cheres Arrears Postponed:         0.00         Funds in RPA         0.00         Installment Payments         Total Due :         0.00         Sv Acct No:         01000000118560         Sv Acct Co; Rate :         1.00000         Sv Acct Co; Rate :         1.00000         Sv Acct No:         Customer 10:         0.00         Narrative :         Instalment Prix By Xfer         Value Date:         31/01/2008         Card       Charge Pin         Charge Pin       Charge         Card       Charge Pin   Charge Core Rate	UnBilled Penalty Interest :	0.00	Upto ; 31/01/2008						
Principal Arrears Postponed:       0.00         Different Arrears Postponed:       0.00         Others Arrears Postponed:       0.00         Different Arrears Postponed:       0.00         Different Postport Office       0.00         Different Postport Different S       0.00         Payment Details       0.00         Sav Acct No::       0.0000000118360         ABY M GAVLE       0.00         Payment Details       0.00         Sav Acct Cy Rate :       1.000000         Acct Anount ::       50,000.00         Sav Acct Cy Rate :       1.000000         User Reference No :       0.00         Customer Id:	Arrears Postponed								
Interest Arrears Postponed:       0.00         Penaky Arrears Postponed:       0.00         Others Arrears Postponed:       0.00         Charpelied Credits	Principal Arrears Postponed:	0.00							
Penalty Arrears Postponed:       0.00         Others Arrears Postponed:       0.00         HAApplied Credits	Interest Arrears Postponed:	0.00							
Others Arrears Postponed:         0.00           UnApplied Credits	Penalty Arrears Postponed:	0.00							
UnApplied Credits   Anount Paid Today :   5,000.00   Funds in RPA :   0.00	Others Arrears Postponed:	0.00							
Anount Paid Today : 5,000.00 Funds in RPA : 0.00 Installment Payments Total Due : 0.00 Payment Details Sav Act Details Sav Act Coy Rate : 1.00000 Sav Act Coy : IDR  Act Amount: 50,000.00 Sav Act Amount : 50,000.00 Sav Act Amount : 50,000.00 User Reference No : IDR  Act Amount : 50,000.00 Sav Act Amount : 0.00 User Reference No : IDR  Act Amount : 50,000.00 Sav Act Amount : 0.00 User Reference No : IDR  Act Amount : 50,000.00 Sav Act Amount : 0.00 Sav Act Amount : 50,000.00 Sav Act Amount : 50,000.00 Sav Act Amount : 50,000.00 Sav Act Amount : 0.00 Customer Id: IDR  Value Date: S1/01/2008 Sav  Card Change Pin: Cheque Cost Rate Denomination Inventory Pin Validation Service Change Signature Travelers Chege	UnApplied Credits								
Funds in RPA :       0.00         Installment Payments	Amount Paid Today :	5,000.00							
Installment Payments         Total Due :         0.000         Payment Details         Sav Act CNo:         Sav Act CNo:         01000000118560         ABY M GAVLE         Sav Act Coy:         IDR IM         Soy Act Coy Rate :         1000000         Sav Act Coy:         IDR IM         Soy Act Coy:         IDR IM         Soy Act Coy:         Soy Act Coy:         Sav Act Coy:         Soy Act Coy:         Total Arrears :         O.00         Norretive :         Installment Pmt By Xfer         Value Date:         Signature         Signature         Card       Change Pin:         Change Pin:       Cost Rate         Denomination       Inventory         Pin Validation       Service Change         Signature       Travellers Change	Funds in RPA :	0.00							
Total Due :       0.00         Payment Details         Sav Act No::       0100000118360         Sav Act Act No::       0100000118360         Sav Act Cy Rate :       1.00000         Sav Act Coy Rate :       1.00000         Sav Act Coy Rate :       100000         Sav Act Amount :       50,000.00         User Reference No :       Total Arrears :         Outomer Id:	Installment Payments -								
Payment Details           Sav Acct Noo:           01000000118360         ABY M GAYLE           Sav Acct Ccy Rate :         1.00000           Sav Acct Ccy Rate :         100000           Sav Acct Coy Rate :         50,000.00           Sav Acct Anount :         50,000.00           User Reference No :         Total Arrears :           Outomer Id:	Total Due :	0.00							
Sav Acct No: 0100000113360 ABY M GAYLE Sav Acct Carde Cost Rate 1.00000 Sav Acct Amount : 50,000.00 Sav Acct Amount : 50,000.00 Sav Acct Amount : 50,000.00 Sav Acct Amount : 0.00 Narative : 1151alment Pmt By Xfer Value Date: 31/01/2008 CC Cost Rate Denomination Internet Pm Validation Service Charge Signature Travelers Charge Card Charge Pin Cheque Cost Rate Denomination Internet Inventory Pin Validation Service Charge Signature Travelers Charge Pin Validation Service Charge Pin Validation Pin Val	Payment Details								
Sav Acct Ccy Rate :       1.00000       Sav Acct Ccy :       IDR W         Acct Amount :       50,000.00       Sav Acct Amount ::       50,000.00         User Reference No :       Total Arrears :       0.00         Customer Id:	Sav Acct No:	01000000118360	ABY M GAYLE						
Acct Amount:       50,000.00       Sav Acct Amount:       50,000.00         User Reference No :       Total Arrears :       0.00         Narrative :       Installment Pmt By Xfer	Sav Acct Ccy Rate :	1.00000	Sav Acct Ccy :	IDR 🗸					
User Reference No : Total Arrears : 0.00 Customer 1d: Narrettive : Installment Pmt By Xfer Value Date: 31/01/2008 Card: Change Pin Cheque Cost Rate Denomination Internment Inventory Pin Validation Service Change Signature Travellers Cheque	Acct Amount:	50,000.00	Sav Acct Amount :*	9	50,000.00				
Customer Id:	User Reference No :		Total Arrears :		0.00				
Narrative : Installment Pmt By Xfer Value Date: 51/01/2008 :: Card Change Pin: Cheque Cost Rate Denomination Internment Inventory Pin Validation Service Charge Signature Travellers Cheq	Customer Id:								
Value Date: 91/01/2008	Narrative :	Installment Pmt By Xfe	er						
Card Change Pin Cheque Cost Rate Denomination Interrument Inventory Pin Validation Service Charge Signature Travellers Cheg	Value Date:	31/01/2008							
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature									
	Card Change Pin	Cheque	Cost Rate Denomination	Instrume	ent Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
	1 *	1	1	1	10 10		Line		

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



Field Name	Description
Sav Acct Ccy Rate	[Display]
	This field displays the rate at which the savings account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Sav Acct Amount	[Mandatory, Numeric, 13, Two]
	Type the amount that will be debited from the CASA account for payment of installments.
Acct Amount	[Display]
	This field displays the amount, in Loan account currency, which will be credited to the loan account. The account amount is derived as follows :
	Account Amount = Txn Amount * Txn Ccy Rate / Acct Ccy Rate
	The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.
	If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.
	Account currency is the currency assigned to the product at the product level, under which the account is opened.
	If the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency.
Total Arrears	[Display]
	This field displays the total amount of arrears that the customer has to pay. Irrespective of the amount entered in the Txn Amount field, the system will display the total arrears due as on the date of payment.
User Reference	[Optional, Alphanumeric, 40]
Νο	Type the user reference number.
	The user reference number is assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Customer ID	[Optional, Pick List]
	Select the ID of the customer from the pick list.
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.



Field Name	Description
Narrative	[Optional, Alphanumeric, 40]
	Type the narration.
	This field displays the default narration, based on the transaction.
Value Date	[Mandatory, dd/mm/yyyy]
	Type the value date of the transaction.
	By default, the current date is displayed.
	The date entered should be less than or equal to the current date.
	The transaction should be conducted only if the payment mode is savings transfer and GL Transfer.
	The value date should not be earlier than the last date of reschedule in the account.

# Loan Installment - Payment By GL Transfer

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

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

Accort No:	Loan Installment - Payme	nt By GL*							Part 🕹 🖬 🖬
Account (cy):       Image: Image	Account No :	0000000636360	JOHN W MARSHAL						
Installment Node::	Account Ccy :	IDR V							
Cut       Cut of the Arress :       0.00         Anourt. Disbursed Today :       0.00         Direk Arress :       0.00         Densky Arress :       0.00         Durbit of the Arress Postponed:       0.00         Durbit Bress Arress Postponed:       0.00         Queb Cells       0.000         Queb Cells       0.000         Queb Cells       0.000         Queb Cells       0.0000         Cat Anour:       100,000.00         Cat Anour:       100,000.00         Cat Anour:       1	Installment Mode :	GL Transfer	~						
Principal Balance::       0.000         Monanch Dickburger Today ::       100,000.000         Other Arrears ::       0.000         Urabilited Panakty Toterest ::       0.000         Principal Arrears Postponed:       0.000         Terest Arrears Postponed:       0.000         Penakty Arrears Postponed:       0.000         Deferst Arrears Postponed:       0.000         Penakty Arrears Postponed:       0.000         Deferst Arrears Postponed:       0.000         Catcl Credits       0.000         Roadt is in RPA :       0.000         Data in RPA :       0.000         Catcl Credits       10000000         G. Acct Cry Rele :       1.00000         G. Acct Cry Rele :       1.00000         G. Acct Cry Rele :       1.00000         G. Acct Arount ::       100,000.00       Totel Arrears :       0.000         Value Dote:       11/12/2007 IFF       0.000       Catel Arrears :       0.000	OutStandings								
Amount Disburged Today ::       100,000.00         Installment Arrears ::       0.00         Penaky Arrears ::       0.00         Untellied Pransky Toterest ::       0.00         Penaky Arrears Postponed:       0.00         Princed Arrears Postponed:       0.00         Penaky Arrears Postponed:       0.00         Other Arrears Postponed:       0.00         Panky Arrears Postponed:       0.00         Other Arrears Postponed:       0.00         Amount Pail Today ::       0.00         Rodis in RPA ::       0.000         Rodis in RPA ::       0.000         G. Act Co::       0.000	Principal Balance :	0.00							
Installment Arrears :       0.00         Other Arrears :       0.00         Penahy Arrears :       0.00         Unabled Penahy Interest :       0.00         Upbo:       0.11/12/2007         Thready Arrears Postponed:       0.00         Penahy Arrears Postponed:       0.00         Other Arrears Postponed:       0.00         Chaid In RPA :       0.00         Description       0.00         Payment Details       0.00         Q. Acct Coy:       ID         G. Acct No:       10002000         Other Arrears :       0.00         Vale Date:       31/12/2007         G. Acct Anount :       100,000.00         Acct Anount :       100,000.00         Vale Date:       31/12/2007         Castomertid:       0.00         Vale Date:       25         Customertid:       0.00         Vale Date:       100,000.00	Amount Disbursed Today :	100,000.00							
Other Arrears :       0.00         Penakty Arrears :       0.00         Upto:       1/12/2007         Arrears Postponed:       0.00         Principal Arrears Postponed:       0.00         Cher Arrears Postponed:       0.00         Penakty Arrears Postponed:       0.00         Cher Arrears Postponed:       0.00         Penakty Arrears Postponed:       0.00         Cher Arrears Postponed:       0.00         Monort Paid Todals       0.00         Payment Details       0.00         G. Acxt Co:?       Inflement Payments         Total Doe:       0.00         G. Acxt Rost:       1000,000,00         G. Acxt Rost:       1000,000,00         G. Acxt Anount :       1000,000,00         Marative :       Instalment Pmt By G.         Card       Charge Pin <th>Installment Arrears :</th> <th>0.00</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>	Installment Arrears :	0.00							
Penday Jarvess :       0.00       Upto :       0/1/2/2007         Arrears Postponed:       0.00       0.00         Principal Arrears Postponed:       0.00         Penday Jarvess Postponed:       0.00         Dens Arrears Postponed:       0.00         Unstream Postponed:       0.00         Total Due :       0.00         Poment Details       0.00         Quart Details       0.00         Quart Details       0.000         Card Cory :       100,000.00         Catd Noury :       100,000.00         Catd Noury :       100,000.00         Value Date:       31/12/2007         Wase Date:       31/12/2007         Wase Date:       31/12/2007         Wase Date:       100,000.00         Total Arrears :       0.00         Value Date:       31/12/2007         Wase Date:       10.000.00         Catd Cory Rev       Installment Pmt By G.         Narabive :       Installment Pmt By G.         Narabive :       Installment	Other Arrears :	0.00							
UneBild Penaky Interest :         0.00         Upto : 01112/2007         000           Arrears Postponed:         0.00         0         0         0           Penaky Arrears Postponed:         0.00         0         0         0         0           Penaky Arrears Postponed:         0.00         0 <th>Penalty Arrears :</th> <th>0.00</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>	Penalty Arrears :	0.00							
Arrears Postponed         Principal Arrears Postponed:         0.000         Interest Arrears Postponed:         0.000         Chengs Arrears Postponed:         0.000         UnApplied Credits         Amount Paid Today:         0.000         Finds in RAP:         0.000         Installment Payments:         Total Due:         0.000         G. Actt Coy:         G. Actt Coy:         G. Actt Coy:         G. Actt Coy:         IDage:         0.000000         G. Actt Coy:         IDage:         0.000000         G. Actt Coy:         IDage:         0.0000000         G. Actt Coy Rate:         1.00000000         G. Actt Coy Rate:         1.00000000         G. Actt Anount :         1.00000000         Total Arrears :         0.000         Value Date:         31/12/2007         User Reference No :         225         Customerdi         Ost128         Marrative :         Instalment Print By GL	UnBilled Penalty Interest :	0.00	Upto : 31/12/2007						
Principal Arrears Postponed:       0.00         Interest Arrears Postponed:       0.00         Others Arrears Postponed:       0.00         Others Arrears Postponed:       0.00         Others Arrears Postponed:       0.00         UnApplied Credits Amount Paul Today :       0.00         Installment Payments       0.00         Finds in RPA :       0.00         Installment Payments       0.00         Payment Details       0.00         GL Acct Coy :       IDR // Common GL Acct Coy Rate : 1.00000         GL Acct No :*       100,000.00         GL Acct Anount :*       100,000.00         GL Acct Anount :       100,000.00         GL Acct Anount :       100,000.00         Total Arrears :       0.00         Yalue Date:       31/12/2007 File         Guarderec No :       225         Customerid:       604128 common         Narrative :       Installment Pmt By GL         Card       Charge Pin       Charge Pin       Coct Rate       Installment         Card       Charge Pin       Charge Pin       Coct Rate       Installment       Townerstrom	Arrears Postponed								
Interest Arrears Postponed:       0.00         Penalty Arrears Postponed:       0.00         Untoppled Credits       0.00         Amount Paid Today :       0.00         Funds in RPA :       0.00         Data Statement Payments       0.00         Total Due :       0.00         Act Cay :       0.00         G. Act Xono:       1000022150         Card Mount :       100000         G. Act Xono:       0.000         Value Reference No :       225         Customert I:       100,000.00         Value Reference No :       225         Customert I:       Instalment Pmt By GL	Principal Arrears Postponed:	0.00							
Penalty Arrears Postponed:       0.00         Others Arrears Postponed:       0.00         Charge Prototogy :       0.00         Funds in RPA :       0.00         Funds in RPA :       0.00         Payment Details       0.00         Card Coy Rate :       0.000         GL Act Coy :       IDR          GL Act Amount :       100,000.00         Act Amount :       100,000.00         Yale Date:       13112/2007          User Reference No :       225         CustomerId:       Installment Pmt By GL         Narative :       Installment Pmt By GL         Card       Charge Pin       Chege       Cost Rate       Instrument       Instrument       Pin Validation <t< th=""><th>Interest Arrears Postponed:</th><th>0.00</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></t<>	Interest Arrears Postponed:	0.00							
Others Arrears Postponed:       0.00         UnApplied Credits Amount Paid Today:       0.00         Funds in RPA:       0.00         Distaliment Payments Total Due:       0.00         Acct No:       0.000	Penalty Arrears Postponed:	0.00							
UnApplied Credits         Amount Paid Today :         Unds in RPA :         0.00         Funds in RPA :         0.00         Statter         0.00000         GL Act Coy Rate :         1.000000         GL Act Amount :         1.000,000.00         Total Arrears :         0.00         Value Date :         31/12/2007         GL Act Amount :         1.001/2007         GL Act Coy Rate :         1.001/2007         GL Act Coy Rate :         1.002000	Others Arrears Postponed:	0.00							
Amount Paid Today :       0.00         Funds in RPA :       0.00         Installment Payments	UnApplied Credits								
Funds in RPA :       0.00         Installment Payments:	Amount Paid Today :	0.00							
Installment Payments         Total Due :       0.00         Payment Details         GL Acct Ccy :       IDR          GL Acct Account :       100002150 (HANNEL ISSUER FEE GL )         Loans Acct Ccy Rate :       1.00000         GL Acct Amount :       100,000.00         Yale Date:       31/12/2007         User Reference No :       225         Customerid:       601120         Narrative :       Installment Pmt By GL	Funds in RPA :	0.00							
Total Due :         0.00           Payment Details	Installment Payments -								
Payment Details         GL Actt Ccy :       IDR          GL Actt Ccy :       IDR          GL Actt Ccy :       IDR          GL Actt No :       IDDR          Loans Actt Ccy Rate :       1.00000         GL Actt Amount :       100,000.00         GL Actt Amount :       100,000.00         Actt Amount :       100,000.00         Actt Amount :       101,000.00         Julez Pate:       31/12/2007         User Reference No :       225         CustomerId:       604128         Narrative :       Installment Pmt By GL         Card       Change Pin       Cheque       Cost Rate       Instrument       Inventory       Pin Validation       Service Change       Signature       Travellers Cheque	Total Due :	0.00							
GL Acct Coy :: IDR ♥ GL Acct No :: IOO002150 CHANNEL ISSUER FEGL	Payment Details								
GL Act No :       100002150       CHANNEL ISSUER FEE GL	GL Acct Ccy :	IDR 💌							
Loans Acct Ccy Rate : 1.00000 GL Acct Ccy Rate : 1.00000 GL Acct Amount : 100,000.00 Acct Amount : 100,000.00 Total Arrears : 0.00 Value Date: 31/12/2007 : . User Reference No : 225 Customer Id: 60128 Narrative : Installment Pmt By GL Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Change Signature Travellers Cheque	GL Acct No :*	100022150 CHAN	INEL ISSUER FEE GL						
GL Act Amount : 100,000.00 Act Amount : 100,000.00 Total Arrears : 0.00 Value Date: 31/12/2007 : User Reference No : 225 CustomerId: 604128 Narrative : Installment Pmt By GL Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Change Signature Travellers Cheque	Loans Acct Ccy Rate :	1.00000	GL Acct Ccy Rate :	1.00000					
Acct Amount :       100,000.00       Total Arrears :       0.00         Value Date:       31/12/2007	GL Acct Amount :*	100,000.00							
Value Date: 31/12/2007 122 User Reference No : 225 Customerid: 604128	Acct Amount :	100,000.00	Total Arrears :	0.00					
User Reference No : 225 Customerid: 60128 Narrative : Installment Pmt By GL Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque	Value Date:	31/12/2007							
Customerid: 604128 Narrative : Installment Pmt By GL	User Reference No :	225							
Narrative : Installment Pmt By GL	CustomerId:	604128							
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Chequ	Narrative :	Installment Pmt By GL							
Card Change Pin: Cheque Cost Rate Denomination Instrument: Inventory: Pin Validation Service Charge Signature Travellers Cheque									
	Card Change Pin	Cheque	Cost Rate Denomination	on Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
		10 CN 104	<i>N</i> -	-91	80-	A	LINE		class Class



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



Field Name	Description
Total Arrears	[Display] This field displays the total amount of arrears that the customer has to pay. Irrespective of the amount entered in the Txn Amount field, the system will display the total arrears due as on the date of payment.
Value Date	[Mandatory, dd/mm/yyyy] Type the value date. Value date is the date from which the installment will be considered to be paid.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Customer ID	[Optional, Pick List] Select the ID of the customer from the pick list. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Narrative	[Optional, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction.

- 8. Click the **Ok** button.
- 9. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
- 10. The system displays the **Document Receipt** screen.
- Select the receipt you want to print and click the Ok button.
   OR
   Click the Cancel button.

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



# 1066 - Loan Partial Payoff Inquiry

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

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

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

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

The available options are:

- Immediate The interest base is updated from the date of payment
- Next Rest period The rest period is specified at the schedule setup (Fast Path: LNM98) and the interest base will be updated as per rest period specified in the schedule attached to the loan account
- Next due date The interest base will be updated when the next installment falls due
- None The interest base is not affected by the payment. This may be used in simple interest kind of loans

Partial payoff of loan can be made by cash, local cheque, transfer from CASA or GL transfer by using this option.

Multiple partial pay off is also allowed on the same day. The loan will be rescheduled in the end of the day batch on the net amount paid off during the day. Partial pay off can also be processed on loan where User Specified Repayment check box is checked in Installment Rules (FP: LNM43) and where the installment type is IPI. You can manually reschedule the loan through Account Schedule (FP: LN521) on any subsequent day after pay off transaction is processed.

**Note**: In the case of partial pay off done on a loan account **User Specified Repayment** check box enabled if the following logic is applied:

The amount paid off is first reduced from the subsequent principal repayment. So the principal repayment immediately following the partial pay off is reduced to the extent of amount paid off.
 If the partial pay off is done for an amount more than the next principal repayment amount, then , the next principal amount will be fully adjusted towards partial pay off amount.
 The difference will be covered from the following principal repayment and this will continue till the entire amount paid off is covered from future principal repayments. The term of the loan will remain unchanged. Future interest amount will be reworked as per the impact of partial pay off on principal repayments If the user wishes to change the principal repayment date or amount manually after the partial pay off, the same can be done on the next day through Account Schedule (FP: LN521).

<sup>1</sup>(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)


#### **Definition Prerequisites**

- BAM97 Currency Codes Cross Reference
- LN057 Loan Direct Account Opening
- LNM52 Quote for Economic Cost
- The exchange rate values must be defined and downloaded
- Amount to be repaid should be greater than the due arrears

#### **Modes Available**

Not Applicable

#### To payoff full loan amount

- Type the fast path 1066 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Partial Payoff Inquiry.
- 2. The system displays the Loan Partial Payoff Inquiry screen.

#### **Loans Partial Payoff Inquiry**

Loans Partia	al Payoff Inquir	γ*								🇞 🚺 🔟
Loans Partia Account No : Account Ccy : Partial Payoff I Reschedule Mo Apply Interest Arrears Pos Principal Arrea Interest Arrear Others Arrears OutstandIm Principal Balam Total Arrears :	Mode : dde : till Date : till Date : trond rs Postponed: rs Postponed: s Postponed: gs ce : :	y* □ · · · · · · · · · · · · · · · · · · ·								
UnBilled SC : UnBilled Penalt UnBilled Penalt UnBilled Intere Penalty Intere Unbilled Compo	ty Interest : Interest ist : ist Accrued: ounding Interest: Prodits		Upto : Upto : 							
- On applied C Amount Paid T Funds in RPA : - Partial Payo	oday : :		]							
Total Due : Repayment A Override Appropriation : Pro rate Accru	Appropriation - opriation Sequence Sequence : ed Interest :		]							×
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	ОК	Close Clear



Field Name	Description				
Account No	[Mandatory, Numeric, 16] Type the loan account number for which the partial payment is to be made. The short name of the account holder is populated adjacent to the account number.				
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened.				
	All the entries posted in the account are in the account currency.				
	For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.				
	This field is non-editable.				
Partial Payoff	[Mandatory, Drop-Down]				
Mode	Select the partial payoff mode from the drop-down list.				
	Multiple repayment modes are possible for Loan Partial Payoff Payment. However, the modes are validated against the parameters defined at the Loans Product Master Level (Fast Path: LNM11) option. Following are the Partial Payoff modes of payment.				
	The options are:				
	• Cash				
	Local Cheque				
	Savings Transfer				
	GL Transfer				
Reschedule	[Mandatory, Drop-Down]				
Mode	Select the mode for rescheduling from the drop-down list.				
	The options are:				
	<ul> <li>Recalculate Term – If this option is selected the system will keep the installment constant (as it was before rescheduling) and change the term of the loan</li> </ul>				
	<ul> <li>Recalculate Installment – If this option is selected the system will keep the maturity date, i.e., the Term of the loan as constant and change the installment</li> </ul>				



Field Name	Description
Apply Interest till Date	[Optional, Check Box] Select the <b>Apply Interest till Date</b> check box to choose the option of charging/applying accrued interest (Regular and Penalty interest), the system will calculate the interest till date and display it on the screen. If the apply interest till date check box is selected then the interest will be immediately capitalized on account. This will mean that the principal base for reschedule will include this interest. Else the interest will continue to accrue and will be charged as part of interest at next due date If this flag is checked the accrual frequency of interest (regular and penalty) is set to 'Daily/Monthly' in <b>Product Master Maintenance</b> (Fast Path: LNM11), then the interest in the accrual frequency of interest (regular, Penalty) will be charged at the time of PPF. If this flag is unchecked the accrual frequency of interest (regular and penalty) is set to 'Daily/Monthly' in <b>Product Master Maintenance</b> (Fast Path: LNM11), then the interest in the accrual frequency of interest (regular and penalty) is set to 'Daily/Monthly' in <b>Product Master Maintenance</b> (Fast Path: LNM11), then the interest in the accrual frequency of interest (regular, Penalty) will be charged at the time of PPF.
Arroars Postnono	will remain as it is and will be charged on the next charging date.
Principal Arrears Postponed	[Display] This field displays the principal arrears that are due to be paid as on that day.
Interest Arrears Postponed	[Display] This field displays the sum of principal arrears and interest arrears.
Penalty Arrears Postponed	[Display] This field displays other arrears like fees arrears, service charge arrears, insurance premium, etc. which are due as on date.
Others Arrears Postponed	[Display] This field displays the penalty levied on the customer for nonpayment or late payment of arrears.
Outstandings	
Principal Balance	[Display] This field displays the actual principal balance on the date of partial payoff if all dues were paid on time.
Total Arrears	<pre>[Display] This field displays the total arrears due on the date of partial payoff excluding unbilled penalty interest. Total Arrears = principal arrears + interest arrears + fee arrears + legal fee arrears + premium arrears + outgoing arrears + penalty arrears + Penalty Interest Accrued + Unbilled Compounding Interest</pre>
UnBilled SC	[Display] This field displays the unbilled service charge amount.



Field Name	Description
UnBilled Penalty	[Display]
Interest	This field displays the unbilled penalty interest.
	Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date, due to late payment of arrears on the account is calculated online.
Upto	[Display]
	This field displays the system-generated date up to which the unbilled penalty interest is calculated.
Uncharged Interest	t
UnBilled Interest	[Display]
	This field displays the interest from the last due date to the date of partial repayment of loan. This field will populate value only when the <b>Apply Interest Till Date</b> check box is selected.
Penalty Interest	[[Display]
Accrued	This field displays the total of penalty interest accrued on the loan account if the value in the field <b>Interest Accrual Frequency (Penalty)</b> in <b>Product</b> <b>Master Maintenance</b> (Fast Path: LNM11) is not set to <b>None</b> .
Upto	[Display]
	This field displays the date up to which unbilled interest is calculated. This field will populate value only when the <b>Apply Interest Till Date</b> check box is selected.
Unbilled	[Display]
Compounding Interest	This field displays the unbilled compounding Interest from the last charging date till date.
	Note: There is no accrual for compounding interest, but this field is a dynamic calculation done for display purpose only.
UnApplied Credits	
Amount Paid	[Display]
Today	This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.
	<b>Note</b> : If the execution of drawdown instruction happens in EOD/BOD, this field will not show the amount credited to loan account through drawdown, as appropriation will happen simultaneously. Only the outstanding amount will reflect the reduced
Penalty Interest Accrued Upto Unbilled Compounding Interest UnApplied Credits Amount Paid Today	Interest Till Date check box is selected. [[Display] This field displays the total of penalty interest accrued on the loan account the value in the field Interest Accrual Frequency (Penalty) in Product Master Maintenance (Fast Path: LNM11) is not set to None. [Display] This field displays the date up to which unbilled interest is calculated. This field will populate value only when the Apply Interest Till Date check box i selected. [Display] This field displays the unbilled compounding Interest from the last charging date till date. [Display] This field displays the unbilled compounding interest, but this field is a dynamic calculation done for display purpose only. [Display] This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instructio from CASA account. [Note: If the execution of drawdown instruction happens in EOD/BOD, this field will not show the amount credited to loan account through drawdown, as appropriation will happen simultaneously. Only the outstanding amount will reflect the reduced



Funds in RPA	[Display] This field displays the funds in RPA. RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA. The
	This field displays the funds in RPA. RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA. The
	RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA. The
	house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.
Partial Payoff	
Total Due	[Display]
	This field displays the total amount due by the customer.
	Total Due = Installment Arrears + Other Arrears + Penalty Arrears + UnBilled Penalty Interest
Repayment Appropriation Override	
Appropriation	[Conditional, Check Box]
Sequence	Select the Override Appropriation Sequence check box to over ride the appropriation sequence at the product level. If this field is checked then the fields 'Appropriation Sequence' and Pro rate Accrued Interest' will be enabled.
Appropriation Sequence	[Conditional, Character, 1]
	Type the appropriation sequence 'C' is used only if the PPF amount is to be appropriated against principal.
Pro rate Accrued Interest	[Optional, Check Box]
	Select Pro rate Accrued Interest check box, to prorate the unbilled interest after PPF.

- 4. Select the appropriate option from the **Partial Payoff Mode** drop-down list.
- 5. Select the reschedule mode from the drop-down list.

### Loan Partial Payoff Inquiry

Loans Partial	l Payoff Inqui	γ*								ا 🗞
Account No :		999999000000 1008	MEGHA VERI	MA						
Account Ccy :		RMB 🗸								
Partial Payoff M	1ode :	Savings Transfer	*							
Reschedule Mod	de :	Recalculate Term	~							
Apply Interest t	till Date :	<ul> <li>Image: A start of the start of</li></ul>								
Arrears Post	tponed									
Principal Arrear	s Postponed:									
Interest Arrear	s Postponed:									
Penalty Arrears	s Postponed:									
Others Arrears	Postponed:									
- Outstanding	Js									
Principal Balance	e:									
Total Arrears :										
UnBilled SC :										
UnBilled Penalty	y Interest :		Upto	:						
Uncharged I	interest		Unter							
Repairy Interes	at Accounds		opto	•						
Unbilled Compos	unding Toteracti									
Chibiled Compo	and ing interest.									
Unapplied C	redits									
Amount Paid To	oday:									
Funds in RPA :										
- Partial Pavo	ff									
Total Due :										
Densument	Anneopeiation									
Override Appro	opriation Sequen	e 🗖								
Appropriation 1	Sequence :		-							
Pro rate Accru	ed Interest :									
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Che
								LIDE	OK	Class Cla

- 6. Click the **Ok** button.
- 7. The system displays the message "Do you want to continue?". Click the **OK** button.
- 8. Depending upon the option selected from **Partial Payoff Mode** drop-down list, the system displays the relevant transaction screen.
- 9. Enter the relevant information and click the **Ok** button.



### Loan Partial Payoff By Cash

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

Loan Partial Payoff By Cas	h*		alia 🕹 🚺 🗾
Account No :			
Account Ccy :	DMR. W		
Partial Payoff Mode :	Cash		
Reschedule Mode :	Recalmate Installment		
Apply Interest till Date :			
Arrears Postponed			
Principal Arrears Postponed:	0.00		
Interest Arrears Postponed:	0.00		
Penalty Arrears Postponed:	0.00		
Others Arrears Postponed:	0.00		
	0.00		
- Outstandings			
Principal Balance :	65,052.20		
Total Arrears :	20,013.06		
UnBilled SC :	0.00		
UnBilled Penalty Interest :	0.00 Upto: 15/03/2012		
Uncharged Interest			
Unbilled Interest :	0.00 Upto: 15/03/2012		
Penalty Interest Accrued:	0.00		
Unbilled Compounding Interest:	0.00		
Unapplied Credits			
Amount Paid Today :	35,078.70		
Funds in RPA :	0.00		
Partial Payoff			
Total Due :	10,006.53		
- Payment Details			
Txn Crv :			
Acct Ccv Rate :	1 00000 Tx0 Ccv Rate : 166 00510		
Penalty Method :	On Amount Penalty Rate : 0 00000		
Txp Amount :	0.0000		
Partial Payoff Amt. :	2 400 075 50 Penalty Amount : 0 00		
User Reference No :	2, 100,070.00		
Customer Id:			
Narrative :	UN Destin Dever Rev Code		
	LIN, Parual Payott by Cash		
Card Channe Din	Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge	Signature	Travellers Cherue
Ling Grange Pill	and a second and a second and a second		
	UDF	OK	Close Clear

#### **Field Description**

Field Name Description

#### **Payment Details**

Txn Ccy

Select the transaction currency from the drop-down list.

[Mandatory, Drop-Down]

This is the currency in which the transaction has to be done.

While posting the transaction entries to the account, the transaction currency is converted into the account currency based on the defined transaction rate.



Acct Ccy	[Display]				
Rate	This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.				
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.				
	If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.				
Txn Ccy	[Display]				
Rate	This field displays the rate at which the transaction currency is converted to the local currency of the bank.				
	The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.				
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.				



Penalty	[Mandatory, Drop-Down]						
Method	Select the penalty method from the drop-down list.						
	A bank may choose to charge a partial payoff penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is usually applied in the regular stage of the loan.						
	This is the method to be used to charge penalty for early repayment of the loan.						
	The teller can select from anyone of the following options:						
	<ul> <li>On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the penalty interest</li> </ul>						
	<ul> <li>On Amount + Term – Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the penalty interest</li> </ul>						
	Waive – Penalty is waived						
	<ul> <li>Manual – If penalty method is selected as manual, then the penalty amount field is enabled where the user needs to enter the amount of penalty to be charged. The penalty rate field will be blank. The penalty amount can be entered as 'Zero' or a value greater than that.</li> </ul>						
	The accounting entries will be passed to the GLs specified in the <b>Product Interest</b> <b>Attributes</b> (Fast Path: LNM42) applicable for partial pay off penalty type of interest.						
	If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in Interest rate plan for penalty rate type.						
	If appropriation sequence is entered then all four options available currently will not be available. Only waive and manual will be available						
	For more information refer to <b>Example 01</b> provided at the end of the topic.						
Penalty	[Display]						
Rate	This field displays the penalty rate.						
	The PPF penalty rate gets defaulted from the <b>Schedule Type Definition</b> (Fast Path: LNM98) option attached to the product under which the loan account exists.						
	This field not displays any value if the <b>Penalty Method</b> selected as either ' <b>Waive</b> ' or ' <b>Manual</b> '.						



Txn	[Mandatory, Numeric, 13, Two]				
Amount	Type the appropriate transaction amount. This is the cash amount that is being paid as Partial Payoff. The amount entered here should be greater than the total arrears due including the penalty interest. If the amount entered is less than or equal to the arrear amount the system will display message "Transaction Amount should be greater than amount to pay". However, this amount should not be greater than the total outstanding loan amount. If the amount is greater than the outstanding loan amount the system will display message "Transaction amount is sufficient to settle the loan – Do EFS Transaction".				
	The amount is entered in the transaction currency for depositing cash. The cash deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.				
Partial	[Display]				
Payoff Amt	This field displays the partial amount (of the loan) that will be paid off.				
	Initially the system will display the total arrears due in this field. After the teller enters the partial payoff amount in the Txn Amount field above the amount, this field will display the value as mentioned in the Txn Amount field.				
Penalty	[Display]				
Amount	This field displays the penalty amount charged by the bank for early partial repayment of the loan.				
	The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.				
	If the penalty method selected <b>Waive</b> then no amount will be displayed in this field.				
	If the penalty Method selected either of <b>On Amount</b> or <b>On Amount + Term</b> , this field displays the penalty amount charged by the bank for early partial repayment of the loan.				
	The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.				
	If the penalty method selected is <b>Waive</b> then no amount will be displayed in this field.				
	If the penalty method is selected as <b>Manual</b> , this field is available to enter the amount which can be 'Zero' or a value greater than that.				
User	[Optional, Alphanumeric, 40]				
Reference	Type the user reference number.				
NO	The user reference number is assigned to identify the transaction.				
Customer	[Optional, Pick List]				
ID	Select the ID of the customer from the pick list.				
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.				

Field Name Description



Economic Cost	[Display] This field displays the economic cost applicable for fixed rate loans.
	For more information on economic cost, refer to Example 02 provided at the end of this option.
Narrative	[Optional, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction.

### Loan Partial Payoff By Local Cheque

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

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

Loan Partial Payoff By Loc	al Cheque*	alia 🔁 🕹
Account No :	999999000000 1008 MEGHA VERMA	
Account Ccy :		
Partial Payoff Mode :	Local Cheque	
Reschedule Mode :	Recalculate Installment	
Apply Interest till Date :		
Arrears Postponed		
Principal Arrears Postponed:	0.00	
Interest Arrears Postponed:	0.00	
Penalty Arrears Postponed:	0.00	
Others Arrears Postponed:	0.00	
- Outstandings		
Principal Balance :	65,052.20	
Total Arrears :	20,013.06	
UnBilled SC :	0.00	
UnBilled Penalty Interest :	0.00 Upto: 15/03/2012	
- Uncharged Interest		
UnBilled Interest :	0.00 Upto: 15/03/2012 TREE	
Penalty Interest Accrued:		
Unbilled Compounding Interest:	0.00	
- Unapplied Credits		
Amount Paid Today :	35,078,70	
Funds in RPA :	0.00	
Total Due :		
Total Due .	10,006.53	
- Payment Details		
Txn Ccy:	INR 💌	
Acct Ccy Rate:	1.00000 Txn Ccy Rate: 1.00000	
Penalty Method:	On Amount Penalty Rate: 3.00000	
Txn Amount:	100,000.00	
Partial Payoff Amt :	100,000.00 Penalty Amount : 2,660.69	
User Reference No :	1	
Customer Id:	603918 Economic Cost : 363.96	
Narrative :	LN Partial Payoff Local Cheque	
Card Change Pin	Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Trav	vellers Cheque
		Clear



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



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



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



Field Name	Description
Customer ID	[Optional, Numeric, 10, Pick List]
	Type the customer ID or select it from the pick list.
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non- existent in the system. This ID is used for searching and tracking the customer in the system.
Economic Cost	[Display]
	This field displays the economic cost applicable for fixed rate loans.
	For more information on economic cost, refer to Example 02 provided at the end of this option.
Narrative	[Optional, Alphanumeric, 40]
	Type the narration.
	The field displays the default narration, based on the transaction.
Repayment Appropriation Override	
Appropriation	[Conditional, Check Box]
Sequence	Select the Override Appropriation Sequence check box to over ride the appropriation sequence at the product level. If this field is checked then the fields 'Appropriation Sequence' and Pro rate Accrued Interest' will be enabled.
Appropriation	
Sequence	[Conditional, Character, 1]
	Type the appropriation sequence 'C' is used only if the PPF amount is to be appropriated against principal.
Pro rate Accrued Interest	[Optional, Check Box]
	Select Pro rate Accrued Interest check box, to prorate the unbilled interest after PPF.



### Loan Partial Payoff By Transfer From Saving

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

Loan Partial Payoff By Tra	ansfer From Savings*	🍪 🚺 🗵
Account No :	0000000119360 FIXED FLOATING 1	×
Account Ccy :	INR. V	
Partial Payoff Mode :	Savings Transfer	
Reschedule Mode :	Recalculate Installment	
Apply Interest till Date :		
- Arrears Postponed		
Principal Arrears Postponed:	0.00	
Interest Arrears Postponed:	0.00	
Penalty Arrears Postponed:	0.00	
Others Arrears Postponed:	0.00	
- Outstandings		
Principal Balance :	100,500.00	
Total Arrears :	8,649.70	
UnBilled SC :	0.00	
UnBilled Penalty Interest :	0.00 Upto : 29/02/2008	
Uncharged Interest		
UnBilled Interest :	0.00 Upto: 29/02/2008	
- Unapplied Credits		
Amount Palu Today :	0.00	
T GHOSTITIKE A .	0.00	
Partial Payoff		
Total Due :	8,649.70	
Payment Details		
Penalty Method :	On Amount V Penalty Rate : 0.0000	
Sav Acct No :	01000000118360 ABY M GAYLE	
Sav Acct Ccy :	IDR. 🐋	
Loans Acct Ccy Rate :	1.00000 Sav Acct Ccy Rate : 1.00000	
Sav Acct Amt :	100,000.00	
Partial Payoff Amt :	100,000.00 Penalty Amount : 2,660.69	
Customer Id:	Economic Cost : 363.96	
User Reference No :		
Narrative :	Partial Payoff By Xfer. From CASA.	
Value Date	31/01/2008	-
Card Change Pin	Cheque Cost Rate Denomination Instrument Inventory Plin Validation Service Charge Signature Tr	avellers Cheque
	UDF OK Close	Clear



Field Name Description

Payment Det	Payment Details		
Penalty	[Mandatory, Drop-Down]		
Method	Select the penalty method from the drop-down list.		
	A bank may choose to charge a partial payoff penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is usually applied in the regular stage of the loan.		
	This is the method to be used to charge penalty for early repayment of the loan.		
	The teller can select from anyone of the following options:		
	<ul> <li>On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest</li> </ul>		
	<ul> <li>On Amount + Term – Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest</li> </ul>		
	Waive – Penalty is waived		
	<ul> <li>Manual – If penalty method is selected as manual, then the penalty amount field is enabled where the user needs to enter the amount of penalty to be charged. The penalty rate field will be blank. The penalty amount can be entered as 'Zero' or a value greater than that.</li> </ul>		
	The accounting entries will be passed to the GLs specified in the <b>Product</b> Interest Attributes (Fast Path: LNM42) applicable for partial pay off penalty type of interest. If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in Interest rate plan for penalty rate type.		
	For more information refer to <b>Example 01</b> provided at the end of the topic.		
Penalty	[Display]		
Rate	This field displays the penalty rate.		
	The PPF penalty rate gets defaulted from the <b>Schedule Type Definition</b> (Fast Path: LNM98) option attached to the product under which the loan account exists.		
	If the Penalty Method selected is either ' <b>Waive</b> ' or ' <b>Manual</b> ' this field not displays any value.		
Sav Acct	[Mandatory, Numeric, 16]		
Νο	Type the provider CASA account number from which the funds will be transferred towards Partial Payoff credit of the loan account.		
Sav Acct	[Display]		
Ссу	This field displays the currency assigned to the product, under which the provider savings CASA account is opened.		
	All the entries posted in the account are in the account currency.		
	For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.		



Loans Acct	[Display]
Ccy Rate	This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.
Sav Acct	[Display]
Ccy Rate	This field displays the rate at which the savings account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Sav Acct	[Mandatory, Numeric, 13, Two]
Amt	Type the amount that will be debited from the CASA provider account for partial payment of the loan.
Partial	[Display]
Payoff Amt	This field displays the partial amount (of the loan) that will be paid off. Initially the system will display the total arrears due in this field. After the teller enters the partial payoff amount in the Txn Amount field above the amount in this field will display the value as mentioned in the Txn Amount field.
Penalty	[Display]
Amount	This field displays the penalty amount charged by the bank for early partial repayment of the loan.
	The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.
	If the penalty method selected <b>Waive</b> then no amount will be displayed in this field.
	If the penalty Method selected either of <b>On Amount</b> or <b>On Amount + Term</b> , this field displays the penalty amount charged by the bank for early partial repayment of the loan.
	The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.
	If the penalty method selected is <b>Waive</b> then no amount will be displayed in this field.
	If the penalty method is selected as <b>Manual</b> , this field is available to enter the amount which can be 'Zero' or a value greater than that.



Customer	[Optional, Numeric, 10, Pick List]
ld	Type the customer ID or select it from the pick list.
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Economic	[Display]
Cost	This field displays the economic cost applicable for fixed rate loans.
	For more information on economic cost, refer to Example 02 provided at the end of this option.
User	[Optional, Alphanumeric, 40]
Reference	Type the user reference number.
Νο	The user reference number is assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Optional, Alphanumeric, 40]
	Type the narration.
	This field displays the default narration, based on the transaction.
Value Date	[Mandatory, dd/mm/yyyy]
	Type the value date of the transaction.
	By default, the current date is displayed.
	The date entered should be less than or equal to the current date.
	The transaction should be conducted only if the payment mode is savings transfer and GL Transfer.
	The value date should not be earlier than the last date of reschedule in the account.

### Loan Partial Payoff By GL Transfer

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



Loan Partial Payoff By GL*	N	a 🛛
Account No :	00000000145360 EC 14	-
Account Ccy :	INR V	
Partial Payoff Mode :	GL Transfer	
Reschedule Mode :	Recalculate Installment V	
Apply Interest till Date :		
Arrears Postponed		
Principal Arrears Postponed:	0.00	
Interest Arrears Postponed:	0.00	
Penalty Arrears Postponed:	0.00	
Others Arrears Postponed:	0.00	
Outstandings		
Principal Balance :	100,500.00	
Total Arrears :	8,882.36	
UnBilled SC :	0.00	
UnBilled Penalty Interest :	0.00 Upto: 29/02/2008	
Uncharged Interest		
UnBilled Interest :	0.00 Upto: 15/03/2012	
Penalty Interest Accrued:		
Unbilled Compounding Interest:	0.00	
Funds in RPA :	0.00	
Dortial Dauoff		
Total Due :	8,882.36	
Payment Details		
GL Acct Ccy :	INR Y	
GL Acct No :	111111 INSULATION LAYER GL 2	
Loans Acct Ccy Rate :	[1,00000] GL Acct Ccy Rate : 1,00000	
Penalty Method :	On Amount V Penalty Rate : 3,00000	
GL Acct Amount :	90,000,00	
Partial Payoff Amt :	90,000,00 Penalty Amount : 2,362,65	
Value Date:	29/02/2008	
User Reference No :	1 Economic Cost : 4,173.17	-
Customer ID:		
Card Change Pin	Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature	Travellers Cheque
1		1

Field Name	Description
Payment Deta	ails
GL Acct	[Mandatory, Drop-Down]
Ссу	Select the currency of the GL account from the drop-down list.
	All the entries posted in the account are in the account currency. The exchange rate values need to be defined and downloaded.
GL Acct No	[Mandatory, Numeric, Nine, Pick List]
	Type the GL account number or select it from the pick list.
	The description name of the GL account is populated adjacent to the GL account number.
	This account should be in a FLEXCUBE Retail branch of the bank.
Loan Acct	[Display]
Ccy Rate	This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.



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

Field Name Description



GL Acct	[Mandatory, Numeric, 13, Nine]
Amount	Type the amount that will be debited to the GL account towards Partial Payoff repayment of the Loan in GL currency.
	The amount will be calculated in the GL account currency.
Partial	[Display]
Payoff Amount	This field displays the partial amount (of the loan) that will be paid off. Initially the system will display the total arrears due in this field. After the teller enters the partial payoff amount in the Txn Amount field above the amount in this field will display the value as mentioned in the Txn Amount field.
Penalty	[Display]
Amount	This field displays the penalty amount charged by the bank for early partial repayment of the loan.
	The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.
	If the penalty method selected <b>Waive</b> then no amount will be displayed in this field.
	If the penalty Method selected either of <b>On Amount</b> or <b>On Amount + Term</b> , this field displays the penalty amount charged by the bank for early partial repayment of the loan.
	The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.
	If the penalty method selected is <b>Waive</b> then no amount will be displayed in this field.
	If the penalty method is selected as <b>Manual</b> , this field is available to enter the amount which can be 'Zero' or a value greater than that.
Value Date	[Mandatory, dd/mm/yyyy]
	Type the value date.
User	[Optional, Alphanumeric, 40]
Reference No	Type the user reference number.
110	The user reference number is assigned to identify the transaction.
Economic	[Display]
Cost	This field displays the economic cost applicable for fixed rate loans.
	For more information on economic cost, refer to Example 02 provided at the end of this option.
Customer	[Optional, Pick List]
ID	Select the ID of the customer from the pick list.
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.





Field Name	Description
Narrative	[Optional, Alphanumeric, 40]
	Type the narration.
	This field displays the default narration, based on the transaction.

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

-

- 12. The system displays the **Document Receipt** screen.
- Select the receipt you want to print and click the Ok button.
   OR
   Click the Cancel button.

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

Examples of calculating the penalty for a Partial Payoff transaction:

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

On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest.					
Assume a Loan account with the	following status :				
Outstanding Principal Balance	INR 120000.00				
Outstanding Principal Arrear	INR 20000.00				
Outstanding Interest Arrear	INR 2700.00				
Other Arrear	INR 120.00 (also includes Interest arrears till date)				
PPF Penalty Rate	5%				
Total Arrears	INR 22820.00				
Partial Payoff amount paid	INR 46000.00				
The arrears will first be appropria	ted against the payment of INR 46000.00, i.e., 46000-				

22820 = INR 23180.00 - Assuming Partial Payoff Penalty @ 5% (Amount Based method) will be calculated as 23180 \*5/105 = INR 1103.81

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



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

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

- 1. Term is considered in days instead of months. So total term would be 242 days and remaining term would be 211 days.
- 2. Discounting factor should not be rounded off. Penalty amount should be rounded at the end.
- 3. Unbilled Penalty arrears should not be subtracted from PPF amount.

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

Assume a Loan account with the following status

INR 120000.00
INR 20000.00
INR 2700.00
INR 120.00 (also includes Interest arrears till date)
5%
INR 22820.00
INR 46000.00

The appropriation will be done as under

The arrears will first be appropriated against the payment of INR 46000.00, i.e., 46000-22820 = INR 23180.00 - Assuming Partial Payoff Penalty @ 5% (Amount + Term Based method assuming the total term of the loan was 60 months and the remaining period of loan is 42 months, the rate discounting factor is 42/60 = 1278.35/1826.21 = 0.7 and the rate is 5\*0.7 i.e. 3.5%) Thus the calculation will be  $23180^*3.5/103.5 = INR 783.86$ 

The residual amount of the Partial Payoff less the Penalty amount (A-B) will be appropriated against the principal outstanding - i.e. 23180-783.86 = INR 22396.14

Example 02: Economic cost applicability during partial payment:

Consider the Outstanding Amount : AUD 100,000

Monthly Equivalent Installment: AUD 4300



Threshold Fixed Amount: AUD 20000

Threshold Amount: 24300 AUD (Fixed Amount + one installment)

Installme nt Date	Contract ed Installme nt	Advanc e paymen t paid by custom er	Excess payme nt	Cumulati ve amount	Amount on which economi c cost is comput ed	Economi c Cost applicab le	Descripti on
1/1/2009	4300	14300	10000	10000		Ν	
1/2/2009	4300	24300	20000	30000	10000	Y	Economic cost will be computed on the cumulative partial payment amount (AUD 30000) – threshold fixed amount (AUD 20000).
1/3/2009	4300	4300	0	0	0		
1/4/2009	4300	19300	15000	15000	15000	Y	Since the customer has already utilised the threshold, the economic cost will be levied on every subseque nt prepayme nt
1/5/2009	4300	4300	0	0	0		



Installme nt Date	Contract ed Installme nt	Advanc e paymen t paid by custom er	Excess payme nt	Cumulati ve amount	Amount on which economi c cost is comput ed	Economi c Cost applicab le	Descripti on
1/6/2009	4300	13300	9000	0	9000	Y	Since the customer has already utilised the threshold, the economic cost will be levied on every subseque nt prepayme nt



# **1068 - Loan Advance Payment Inquiry**

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

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

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

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

#### **Definition Prerequisites**

- BAM97 Currency Codes Cross Reference
- LN057 Loan Direct Account Opening
- LNM52 Quote for Economic Cost
- The exchange rate values must be defined and downloaded
- Amount to be repaid should be greater than the due arrears

#### **Modes Available**

Not Applicable

#### To inquire on loan advance payment

- Type the fast path 1068 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Advance Payment By Transfer From Savings.
- 2. The system displays the Loan Advance Payment Inquiry screen.

#### Loan Advance Payment Inquiry



Loan Advance Payment In	quiry*								Part 10 10 10 10 10 10 10 10 10 10 10 10 10	×
Account No :										
Account Ccy :	~									
No. of Payments :										
Payment Mode :			~							
- Outstandings										
Principal Balance :										
Amount Disbursed Today :										
Total Arrears :										
UnBilled Penalty Interest :		Upto	· _	10						
- Arrears Postnoned										_
Principal Arrears Postponed:		7								
Interest Arrears Postponed:		1								
Penalty Arrears Postponed:		1								
Others Arrears Postponed:		ī								
- UnApplied Credite		_								
Amount Paid Today :										
Funds in RPA :										
Advance Payment										-
Total Installment Amount :		Next	Due Date :	10						
Total Due :										
Card Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Chequ	8
							UDF	ОК	Close Clear	

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



Field Name	Description							
No. of Payments	[Conditional, Numeric, Two]							
	Type the number of installments that the customer intends to pay in advance.							
	The number of installments entered here should be lesser than or equal to the installments maintained in the <b>Loan Product Master</b> (Fast Path: LNM11) option.							
	For Loan accounts in IO in Advance stage, this field displays the number of payments based on the value defined in the <b>Minimum Period for</b> <b>Interest in Advance (months)</b> field in the <b>Loan Product Master</b> (Fast Path: LNM11) option.							
Payment Mode	[Mandatory, Drop-Down]							
	Select the payment mode from the drop-down list.							
	Multiple repayment modes are possible for Loan Advance Payment. However, the modes are validated against the parameters defined at the <b>Loans Product Master Level</b> (Fast Path: LNM11) option. Following are the Advance Payment modes.							
	The options are:							
	• Cash							
	Local Cheque							
	Transfer from Savings							
	GL Transfer							
Outstandings								
Principal Balance	[Display]							
-	This field displays the actual principal balance on the date of advance payment, if all dues were paid on time.							
Amount Disbursed	[Display]							
Today	This field displays the amount that is disbursed on the current date. if the loan is disbursed on the current date, i.e., on the date of Loan Advance Payment Inquiry. Else, this field will have zero value.							
Total Arrears	[Display]							
	The field displays the total arrears due on the date of Advance Payment excluding Unbilled Penalty Interest.							
	Total Arrears = principal arrears + interest arrears + fee arrears + legal fee arrears +premium arrears + outgoing arrears + penalty							
	arrears							
UnBilled Penalty	[Display]							
Interest	This field displays the unbilled penalty interest.							
	Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date due to late payment of arrears on the account is calculated online.							



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



Field Name	Description
Total Due	[Display] This field displays the total amount payable by the customer.
	Total Due = Total Arrears + UnBilled Penalty Interest + Total Installment (Advance installment)Amount

- 3. Enter the account number and press the **<Tab>** key.
- 4. Enter the appropriate number of payments/installments.
- 5. Select the appropriate option from the Payment Mode drop-down list.
- 6. Click the **Ok** button.
- 7. The system displays the message "Do you want to continue?".

#### Loan Advance Payment Inquiry

Loan Advance Payment I	nquiry*								🇞 🚺 🗾
Account No :	00000001173360	VINAY GUPTA							
Account Ccy :	INR 💙								
No. of Payments :	1								
Payment Mode :	Cash	1	~						
- Outstandings									
Principal Balance :	94,21	8.75							
Amount Disbursed Today :		0.00							
Total Arrears :		0.00							
UnBilled Penalty Interest :		0.00 Upto	30/	04/2008					
Arrears Postponed		1							
Principal Arrears Postponed:	0.00		Micros	oft Internet Exp	olorer 🛛 🔀				
Interest Arrears Postponed:	0.00								
Penalty Arrears Postponed:	0.00	1	2	contd : Do you	want to continue?				
Others Arrears Postponed:	0.00	]							
UnApplied Credits			(	ок	Cancel				
Amount Paid Today :		0.00							
Funds in RPA :	7,31	1.72							
Advance Payment									
Total Installinent Amount :	8,53	IS.04 Next	Due Date : 31/	05/2008					
rotarbue :	1,22	3.32							
Card Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
							UDF	OK	Close Clear

- 8. Click the **Ok** button.
- 9. Depending upon the option selected from **Payment Mode** drop-down list, the system displays the relevant transaction screen.
- 10. Enter the relevant information and click the **Ok** button.

# Loan Advance Payment By Cash

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

Loan Advance Payment B	y Cash*	🚳 🔯 🗷
Account No :	00000001173360 VINAY GUPTA	
Account Ccy :	INR 💌	
No. of Payments :	1	
Payment Mode :	Cash	
Outstandings		
Principal Balance :	94,218.75	
Amount Disbursed Today :	0.00	
Total Arrears :	0.00	
UnBilled Penalty Interest :	0.00 Upto: 30/04/2008	
Arrears Postponed		
Principal Arrears Postponed:	0.00	
Interest Arrears Postponed:	0.00	
Penalty Arrears Postponed:	0.00	
Others Arrears Postponed:	0.00	
UnApplied Credits		
Amount Paid Today :	0.00	
Funds in RPA :	7,311.72	
Advance Payment		
Total Installment Amount :	8,535.04 Next Due Date : 31/05/2008	
Total Due :	1,223.32	
Txn Ccy :	INR 🛩	
Acct Ccy Rate :	1.00000 Txn Ccy Rate : 1.00000	
Txn Amount :	2,000.00 Economic Cost : 152.11	
Advance Payment Amt :	2,000.00	
Customer Id :	603952	
User Reference No :		
Narrative :	LN Advance Pmt By Cash	
Card Change Pin	Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Trav	ellers Cheque
		Clear
	ODF OK Close	

Field Name	Description					
Txn Ccy	[Mandatory, Drop-Down]					
	Select the transaction currency from the drop-down list.					
	This is the currency in which the transaction has to be done.					
	While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.					
Acct Ccy Rate	[Display]					
	This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.					



Field Name	Description						
Txn Ccy Rate	[Display]						
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.						
	The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.						
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.						
Txn Amount	[Mandatory, Numeric, 13, Two]						
	Type the transaction amount.						
	The system will display the total due amount, i.e., the sum of Total Arrears + Unbilled Penalty Interest + Total Installment (Advance installment) Amount. The teller may modify this amount by reducing the default amount but the amount should be greater than the sum of Total Arrears + Unbilled Penalty Interest.						
	This is the cash amount that is being paid as Advance Payment.						
	The amount is entered in the transaction currency for depositing cash. The cash deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.						
Economic Cost	[Display]						
	This field displays the economic cost applicable for the fixed rate loans.						
Advance Payment	[Display]						
Amt	This field displays the amount that will be paid in cash by the customer as an advance towards the loan.						
	This amount is calculated in the account currency.						
Customer ID	[Optional, Pick List]						
	Select the ID of the customer from the pick list.						
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.						
User Reference No	[Optional, Alphanumeric, 40]						
	Type the user reference number.						
	The user reference number is assigned to identify the transaction.						
Narrative	[Mandatory, Alphanumeric, 40]						
	Type the narration.						
	This field displays the default narration, based on the transaction.						



### Loan Advance Payment By Local Cheque

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

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

Account K0::: Account Ccy:: INR C INDOOD IN TASSO VINALY GUPTA Account Ccy:: INR C INDOOD IN TAN CCY: Acct Cy Rate : INR C INF Account Coy Rate : INR C INF INR C INF	Loan Advance Payment By	Local Cheque*							🇞 🛛
	Account No : Account Ccy : Acct Ccy Rate : Txn Amount : Advance Payment Amt : User Reference No : Narrative :	00000001173360 INR 2 1.00000 2,000.00 2,000.00 554 LN. Advance Payment E	VINAY GUPTA Txn Ccy : Txn Ccy Rate : Economic Cost : By Local Cheque	INR V 1.00000 152.11	]				
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Chequ	Card Change Pin	Cheque	Cost Rate Denomina	ation Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque

Field Name	Description
Account No	[Display]
	This field displays the loan account number for which the advance payment is to be made. The short name of the account holder is populated adjacent to the account number. This number is defaulted from the <b>Loan Advance Payment Inquiry</b> screen.



Field Name	Description
Account Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened. It is defaulted from the account details maintained.
	All the entries are posted in the account in the account currency.
	For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Txn Ccy	[Mandatory, Drop-Down]
-	Select the transaction currency from the drop-down list.
	This is the currency in which the transaction has to be done.
	While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Acct Ccy Rate	[Display]
	This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Amount	[Mandatory, Numeric, 13, Two]
	Type the transaction amount.
	The system will display the total due amount, i.e., the sum of Total Arrears + Unbilled Penalty Interest + Total Installment (Advance installment) Amount. The teller may modify this amount by reducing the default amount but the amount should be greater than the sum of Total Arrears + Unbilled Penalty Interest.
	This is the cheque amount that is being paid as Advance Payment.
	The amount is entered in the transaction currency for depositing the cheque. The cheque deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.
Economic Cost	[Display]
	This field displays the economic cost applicable for the fixed rate of loans
Advance Pavment	[Display]
Amt	This field displays the amount that will be paid by local cheque by the customer as an advance towards the loan.
	This amount is calculated in the account currency.



Field Name	Description
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	The user reference number is assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	This field displays the default narration, based on the transaction.

### Loan Advance Payment By Transfer From Savings

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

Loan Advance	e Payment By	Transfer From Sav	ings*							🗞 🚺 🐱
Account No :		00000001173360	VINAV GUPTA							
Account Ccy :		INR V	141011 4401 11							
No. of Payment	s :	1								
Payment Mode :	:	Transfer From Savings	5	~						
- Outstanding	IS									
Principal Balance	e:	94,218.3	75							
Amount Disburs	ed Today :	0.0	00							
Total Arrears :		0.0	00							
UnBilled Penalty	/ Interest :	0.0	0 Upto	: 3	0/04/2008					
- Arrears Post	poned									
Principal Arrears	s Postponed:	0.00								
Interest Arrears	s Postponed:	0.00								
Penalty Arrears	Postponed:	0.00								
Others Arrears	Postponed:	0.00								
- UnApplied Ci	redits									
Amount Paid To	iday :	0.0	00							
Funds in RPA :		7,311.	72							
- Advance Pay	ment		<b>_</b>							
Total Installmen	nt Amount :	8,535.0	14 Next	Due Date : 3	1/05/2008					
Total Due :		1,223.3	32							
Payment De	tails									
Sav Acct No :		01000000126360	PRATAP1947							
Sav Acct Ccy :		INR 🗸								
Loans Acct Ccy	Rate :	1.00000	Sav A	cct Ccy Rate :	1.00	000				
Sav Acct Amt :		2,000.00	Econo	omic Cost :		152.11				
Advance Payme	ent Amt :	2,000.00	]							
Customer Id :		53453								
User Reference	No:	45343								
Narrative :		LN. Advance Payment								
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charre	Signature	Travellers Cheque
Salu	smange Pill		waa nate	e anothinadon	anadiginient	ansentory	- ar - situation	Service Gharge	or	Travenus crieque
								UDF	OK	Close Clear

Field Name	Description			
Sav Acct No	[Mandatory, Numeric, 16]			
	Type the provider CASA account number from which the funds will be transferred towards Advance Payment of the loan account.			


Field Name	Description					
Sav Acct Ccy	[Display]					
	This field displays the currency assigned to the product at the product level, under which the provider CASA account is opened.					
	All the entries posted in the account are in the account currency.					
	For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.					
Loan Acct Ccy	[Display]					
Rate	This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.					
Sav Acct Ccy Rate	[Display]					
	This field displays the rate at which the savings account currency is converted to the local currency of the bank.					
	The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.					
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.					
Sav Acct Amt	[Mandatory, Numeric, 13, Two]					
	Type the amount that will be debited from the CASA provider account for the advance payment of the loan.					
	This amount is calculated in the savings account currency.					
Economic Cost	[Display]					
	This field displays the economic cost applicable for the fixed rate of loans.					
Advance Payment	[Display]					
Amt	This field displays the amount that the customer has to pay in advance for the loan.					
	This amount is calculated in the loan account currency.					
Customer Id	[Optional, Pick List]					
	Select the ID of the customer from the pick list.					
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.					
User Reference No	[Optional, Alphanumeric, 40]					
	Type the user reference number.					
	The user reference number is assigned to identify the transaction.					



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

# Loan Advance Payment By GL

Loan Advance Payment I	3y GL*								Part 10 🛛	×
Payment Details										٦
Loans Acct No :	00000001173360	VINAY GUPT/	A							
Loans Acct Ccy :	INR 🗠									
GL Acct Ccy :	INR 💌									
GL Acct No :	24000003	OUTGOINGS GL								
Loans Acct Ccy Rate :	1.00000	GL Acct Coy Ra	ate : 1.00	000						
GL Acct Amount :	1,223.3	2 Economic Cost	:	93.04						
Advance Payment Amt :	1,223.3	2								
User Reference No :	1535									
CustomerId:	40012									
Narrative :	LN Advance Paym	entBy GL								
Card Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque	-
		1	1	1	1	1		01		7
							UDF	ОК	Close Clear	Г

Field Name	Description
Loans Acct No	[Display]
	This field displays the loan account number for which the advance payment is to be made. The short name of the account holder is populated adjacent to the account number. This number is defaulted from the Loan Advance Payment Inquiry screen.
Loans Acct Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the loan account is opened.
	All the entries posted in the account are in the account currency.
	For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.



Field Name	Description						
GL Acct Ccy	[Mandatory, Drop-Down]						
	Select the GL account currency from the drop-down list.						
	All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.						
GL Acct No	[Mandatory, Pick List]						
	Select the GL account number from the pick list.						
	The funds will be transferred to the loan account for Advance Payment of the Loan using this account number. The description of the GL account is populated adjacent to the GL account number.						
	This account should be in a FLEXCUBE Retail branch of the bank.						
Loans Acct Ccy	[Display]						
Rate	This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.						
GL Acct Ccy Rate	[Display]						
	This field displays the rate at which the GL account currency is converted to the local currency of the bank.						
	The teller's right to change the GL account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.						
	If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.						
GL Acct Amount	[Mandatory, Numeric, 13, Two]						
	Type the amount that will be debited to the GL account towards Advance Payment of the Loan in GL currency.						
	This amount will be calculated in the GL account currency.						
Economic Cost	[Display]						
	This field displays the economic cost applicable for the fixed rate of loans.						
Advance Payment	[Display]						
Amt	This field displays the amount that will be paid as an advance towards the loan.						
	This amount is calculated in the account currency.						
User Reference No	[Optional, Alphanumeric, 40]						
	Type the user reference number.						
	The user reference number is assigned to identify the transaction.						



Field Name	Description
Customer ID	[Optional, Pick List]
	Select the ID of the customer from the pick list.
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	This field displays the default narration, based on the transaction.

- 11. The system displays the message "Authorization Required. Do you want to continue?" Click the **OK** button.
- 12. The system displays the Authorization Reason screen.
- 13. Enter the relevant information and click the **Grant** button.
- 14. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.
- 15. Click the **OK** button.
- 16. The system displays the **Document Receipt** screen.
- Select the receipt you want to print and click the Ok button. OR Click the Cancel button.

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



# **1074 - Loan Settlement Payout**

A customer has to pay fees and contribution amount on the sanctioned undisbursed loan amount. Any contribution amount received towards a loan account is credited in the Settlement Payout GL. Using this option you can debit the Settlement Payout GL and credit the respective Liability GL's (E.g. Stamp duty, Registration Fees etc.). In case of Stamp duty and Registration Fees, the funds are remitted to the authorities at a later point (i.e. post disbursement), until then the amount resides in the Settlement Payout GL and the customer enjoys interest benefit on this amount. The interest benefit is provided only during the Variable interest rate period. The Stamp Duty or Registration Fees or any other fees can be a part of the contribution amount or the loan amount.

**Note**: The contribution amount (if any) available under the Settlement Payout GL is not eligible for a redraw.

### **Definition Prerequisites**

- LN521 Account Schedule
- 8051 CASA Account Opening
- GLM02 Chart of Accounts

### Modes Available

Not Applicable

#### To perform loan settlement

- Type the fast path 1074 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Settlement Payout.
- 2. The system displays the Loan Settlement Payout screen.



## Loan Settlement Payout

Loan Settlemer	nt Payout*										🍪 📔 🗵
Account Detai	ls :		Name -								
Currency :		Y	Product :			-					
Branch :		~									
Settlement Payout	Mode :		*								
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Senvice Charge	Signature	Trave	llers Cheque
								UDF	ОК	Close	Clear

# **Field Description**

Field Name	Description
Account Details	
Account No	[Mandatory, Numeric, 16]
	Type the loan account number where you want to provide benefit of contribution transaction.
	It should be a disbursed loan account.
Name	[Display] This field displays the name of the customer.
Currency	[Display] This field displays the account currency.
Product	[Display] This field displays the product code.
Branch	[Display] This field displays the branch to which the account is mapped.



Field Name	Description					
Settlement Payout Mode	[Mandatory, Drop-Down]					
	Select the mode through which the settlement is to be made from the drop-down list.					
	The options are:					
	Transfer To CASA					
	Transfer To GL					
	Bankers Cheque					

- 3. Enter the account number and press the **<Tab>** key.
- 4. Select the appropriate settlement payout mode from the drop-down list.

### Loan Settlement Payout

Loan Settlement Pay	vout*								ita 🚺 🔟
Account Details :	0000000225360	Nama :	-	1					
Currency :	INR	Name :	EDWARD MATHE	W	Trend 1				
Branch :	HO	Product :	717-Prin_offset_	P2	~				
Settlement Payout Mode :	Transfer To CASA								
· · · · · · · · · · · · · · · · · · ·									
Card Chang	e Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
							UDF	ок	Close Clear

- 5. Click the **Ok** button.
- 6. The system displays the message "Do You want to continue". Click the **Ok** button.
- 7. Depending up on the option selected in the **Settlement Payout Mode** drop-down list, the system displays the relevant transaction screen.
- 8. Enter the relevant information.

Account Detaile :									
account No :	0000001733360	Name : CDWADD MA	nurw						
urrency :	INR V	Product : 611-Term Lo		-					
ranch :	HO	Lotteren Lotteren Lotteren Lot	BUQAA.						
ettlement Payout Mode :	Bankers Cheque	×							
Settlement Payout	Details :								
Settlement Payout Am	punt :	10,000.00							
Payment Details									
Bank Code :	Demo Bank 🔽								
Txn Ccy :	INR	*							
Acct Ccy Rate :	1.00000	Tcy Rate :	1.00000						
Charges (Acv):	100.00	1							
Cheque Amount(Acy) :	9,900.00	Cheque Amount(To	y): 9 900 r	n					
Cheque Date :	30/04/2008	Serial No :		-					
Micr No :	1001001	Routing No :							
Beneficiary Name :	Edward								
Passport / IC No :	191919911								
Beneficiary Addr :	15, Park Avenue								
	New Lane, Red Fo	rt							
XENT 10 10 10									
User Reference No :	1								
Narrative :	LN Settlement By (	heque							
Card Change	Pin Cheque	Cost Rate Denominatio	n Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Cheque
(online)	ourside.		and the faith	Contraction of the second s	A CONTRACTOR OF THE OWNER		a randerstra	1 Howe	and a strength of the

# Loan Settlement Payout - Bankers Cheque

Field Name	Description					
Settlement Payout Details						
Settlement Payout	[Mandatory, Numeric, 13, Two]					
Amount	Type the settlement payment amount.					
	It includes both contribution and loan amount.					
Payment Details						
Bank Code	[Mandatory, Drop-Down]					
	Select the bank / issuer on which the BC is drawn from the drop-down list.					
	The list of banks on which BCs can be issued are maintained in the <b>Issuer Maintenance</b> (Fast Path: BAM09) option. Normally banks issue BCs drawn on them.					



Field Name	Description					
Txn Ccy	[Mandatory, Drop-Down]					
	Select the appropriate transaction currency from the drop-down list.					
	This field, by default, displays the account currency as the transaction currency.					
	This is the currency in which the transaction will take place.					
	While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.					
Acct Ccy Rate	[Display]					
	This field displays the rate at which the account currency is converted to the local currency of the bank.					
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.					
	If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.					
Tcy Rate	[Display]					
-	This field displays the rate at which the transaction currency is converted to the local currency of the bank.					
	The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.					
Charges (Acy)	[Display]					
	This field displays the charges levied by the bank on whom the BC is issued for the transaction. The charges will be denominated in the local currency of the bank.					
	The service charge codes are added and maintained in the <b>Service</b> <b>Charge Code Maintenance</b> (Fast Path: BAM14) option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.					
	The system displays the total of all the service charges if more than one SC code is attached to the transaction.					
	The user has the flexibility to modify/nullify the charges. This can be done by clicking on the <b>Service Charge Details</b> link where the default service charges can be suitably modified.					
Cheque Amount	[Display]					
(Асу)	This field displays the net disbursement amount for which the BC is issued in account currency after deduction of charges.					
Cheque Amount	[Display]					
(Tcy)	This field displays the net disbursable amount in cheque currency.					
Cheque Date	[Mandatory, Pick List, dd/mm/yyyy]					
·	Type the cheque issue date or select it from the pick list.					
	This field, by default, displays the posting date as the date on which the BC is issued.					



Field Name	Description
Serial No.	[Display]
	This field displays the serial number.
	For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code, instrument type and a running serial number.
	The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.
	When an instrument comes for clearing, it may be referred by the MICR number, and Routing number which need to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which <b>FLEXCUBE</b> tracks the instrument uniquely.
Micr No	[Mandatory, Numeric, 12]
	Type the MICR number of the Banker's Cheque. This is a number pre- printed on the instrument.
	For every remittance instrument it is necessary to maintain a MICR number that is printed on the instrument if the instrument is expected to come for clearing through inward clearing. A cross reference is maintained using the <b>Instrument MICR Number</b> (Fast Path: STM57) option with the system generated serial number, so that the instrument can be tracked by the system whether it is liquidated or enquired upon by MICR number or the serial number.
Routing No	[Display]
	This field displays the routing number against which the cheque has been drawn.
	The routing number is the combination of the bank code and the branch code.
	The combination can be obtained from the <b>Routing Branch</b> Maintenance (Fast Path: STM54) option.
	Routing Number = Sector Code / Bank Code + Branch Code
	For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
	For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up at the Settlement Bank Parameters (Fast Path:STM59) option.
Beneficiary Name	[Mandatory, Alphanumeric, 40]
-	Type the name of the beneficiary for the BC.
Passport / IC No	[Mandatory, Alphanumeric, 30]
-	Type the passport or IC number of the beneficiary.
	This is an identification collected from the beneficiary of the BC at the time of liquidation.



Field Name	Description
Beneficiary Addr	[Mandatory, Alphanumeric, 35]
	Type the contact address of the beneficiary.
	This is normally needed for record purpose and is provided as additional information.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number assigned to identify the transaction.
Narrative	[Optional, Alphanumeric, 40]
	Type the narration.
	By default, the system displays LN. Settlement Payout to Cheque.

## Loan Settlement Payout - CASA

Loan Settlement Pa	ayout By CASA*								🚳 📔 🗵
- Account Details : - Account No :	0000000225360	News							
Currency :	INR	Name : EDWARD MATHE	W	Toront 1					
Branch :	HO	Troduce . [717-Prin_orrset]	PZ-						
Settlement Payout Mode	Transfer To CASA	~							
Settlement Payou	ut Details :								
Settlement Payout Amo	unt :	12,500.00							
Transfer GL / CAS	A Details :								
Account No :	0100000045360	EDWARD MATHEW							
Acct Ccy :	INR	Txn Ccy : 🔤 🗸							
Acct Ccy Rate :	1.00000	Txn Ccy Rate : 1.00000							
Narration :	Settlement Payout By Xf	er.							
Card Char	nge Pin Cheque	Cost Rate Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	lers Cheque
						UDF	ОК	Close	Clear

# **Field Description**

Field Name

Description

## Settlement Payout Details

Settlement Payout	[Mandatory, Numeric, 13, Two]
Amount	Type the settlement payment amount.
	It includes both contribution and loan amount.



Transfer GL/ CASA Details						
Account No	[Mandatory, Numeric, 16]					
	Type the CASA account number from which the amount is to be transferred.					
	The name of the CASA account is displayed in the adjacent field.					
Acct Ccy	[Display] The field displays the account currency.					
Txn Ccy	[Display] The field displays the transaction currency.					
Acct Ccy Rate	[Display] The field displays the rate at which account currency is converted to transaction currency.					
Txn Ccy Rate	[Display] The field displays the transaction currency rate.					
Narration	[Optional, Alphanumeric, 40] Type the narration. By default, the system displays <b>Settlement Payout By Xfer</b> .					

Description

Field Name



# Loan Settlement Payout - GL

Loan Settlement	Payout By GL*							i 🕹 🖬
Account Details Account No :	00000001733360	Name : EDWARD MATHE	W					
Currency :	INR 💉	Product : 611-Term Loan 6		1				
Branch :	HO	of the second		÷.				
Settlement Payout Mo	de : Transfer To GL	×						
Settlement Payo	ut Details :							
Settlement Payout An	ount :	1,000.00						
Transfer GL / CA	SA Details :			_				
Account No :	23531029	CONTRIBUTION SETTLET						
Acct Ccy :	INR	Txn Ccy : INR	~					
Acct Ccy Rate :	1,00000	Txn Ccy Rate : 1,00000						
Narration :	IN Settlement Payout to G	1						
Card C	hanga Pin Cheque	Cost Rate Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque

Field Name	Description					
Settlement Payout Details						
Settlement Payout Amount	[Mandatory, Numeric, 13, Two] Type the settlement payment amount. It includes both contribution and loan amount.					
Transfer GL/ CASA I	Details					
Account No	[Mandatory, Pick List] Select the GL code from which the amount is to be transferred, from the pick list. The GL description is displayed in the adjacent field.					
Acct Ccy	[Display] The field displays the account currency.					
Txn Ccy	[Display] The field displays the transaction currency.					



Field Name	Description
Acct Ccy Rate	[Display]
	The field displays the rate at which account currency is converted to transaction currency.
Txn Ccy Rate	[Display]
	The field displays the transaction currency rate.
Narration	[Optional, Alphanumeric, 40]
	Type the narration.
	By default, the system displays LN. Settlement Payout to GL.

- 9. Click the **Ok** button.
- 10. The system displays the message "Authorisation Required. Do you want to continue?". Click the **OK** button.
- 11. The system displays the Authorization Reason screen.
- 12. Enter the relevant information and click the Grant button.
- 13. The system displays the transaction sequence number. The transaction number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.



# 1102 - Loan Subsidy Arrear Repayment Inquiry

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

### **Definition Prerequisites**

• LN057 - Loan Direct Account Opening

### **Modes Available**

Not Applicable

#### To repay subsidy arrears

- 1. Type the fast path **1102** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Subsidy Arrear Repayment Inquiry.
- 2. The system displays the Loan Subsidy Arrear Repayment Inquiry screen.

#### Loan Subsidy Arrear Repayment Inquiry

Loan Subsidy	Arrear Repay	ment Inquiry*									🚳 🛿 🗵
Account No :*											
Account Ccy :		-	,								
Installment Mode	е:			•							
Arrear Type :				Charg	ing Date:						
OutStandings											
Principal Balance	• :										
Amount Disburse	ed Today :										
Installment Arre	ars :		1								
Subsidy Arrears	:		1								
Penalty Arrears	:										
UnBilled Penalty	Interest :		Upto	): [	•						
UnApplied Cre	dits —										
Amount Paid Too	lay :										
Funds in RPA :			1								
Subsidy Arrea	r Payments —										
Total Due :			1								
Card	Change Pip	Cheque	Cost Rate	ECY Change	Depomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Checur
Card	anango rati	Chodao	COSCINGED	i er enange	- shorm actorr	a tast sinter to	arrentory	1 · · · · · · · · · · · · · · · · · · ·	Lorrico cridigo	- Signataro	- avoiors criedde
									UDF	OK Clos	e Clear



Field Name	Description				
Account No	[Mandatory, Numeric, 16]				
	Type the loan account number for which the arrear re payment is to be made.				
	The short name of the account holder is populated adjacent to the account number.				
Account Ccy	[Display]				
	This field displays the currency assigned to the product, under which the account is opened.				
	All the entries posted in the account are in the account currency.				
	For example, if the currency assigned to a Loan product is USD, the account opened under that product has USD as its account currency, by default.				
Installment Mode	[Mandatory, Drop-Down]				
	Select the installment mode from the drop-down list.				
	The options are:				
	Savings Transfer				
	GL Transfer				
Arrear Type	[Display]				
	This field displays the arrear type to be paid by the customer. By default, the <b>Subsidy</b> option is displayed.				
Outstandings					
Principal Balance	[Display]				
	This field displays the actual principal balance as on the date of installment payment, considering all dues were paid on time.				
Amount Disbursed	[Display]				
Today	This field displays the amount that is disbursed on the current date, if the loan is disbursed on the current date, i.e., on the date of Loan Subsidy Installment Payment Inquiry. Else, this field will have zero value.				
Installment Arrears	[Display]				
	This field displays the total installment arrears that are outstanding in the loan account.				
	Total Installment = Principal + Interest				
Subsidy Arrears	[Display]				
	This field displays the subsidy arrears.				



Field Name	Description
Penalty Arrears	[Display]
	This field displays the penalty arrears.
	The penalty interest is levied on the customer for the non-payment of the dues. It is basically the interest on arrears commonly known as IOA (Interest on Arrears). The unpaid penalty interest arrears due but not paid is displayed.
<b>UnBilled Penalty</b>	[Display]
Interest	This field displays the unbilled penalty interest.
	Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date due to late payment of arrears on the account is calculated online.
Upto	[Display]
-	This field displays the system-generated date up to which the unbilled penalty interest is calculated.
Unapplied Credits	
Amount Paid	[Display]
Today	This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.
Funds in RPA	[Display]
	This field displays the funds in RPA.
	In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.
Subsidy Arrear Pay	yments
Total Due	[Display]

This field displays the total amount payable by the customer. Total Due = Installment Arrears + Other Arrears

- + Penalty Arrears + UnBilled Penalty Interest
- 3. Enter the loan account number and press the **<Tab>** key.
- 4. Select the installment mode from the drop-down list.
- 5. Click the **Ok** button.
- 6. The system displays the message "Do You want to continue".



Loan Subsidy Arrear	Repayment Inquiry*								Part 10 1
Account No :	0000000203100	CYSORE							
Account Ccy :	CNY 🗸								
Installment Mode :	Savings Transfer	*							
Arrear Type :	Subsidy	~							
OutStandings									
Principal Balance :	41,000.00								
Amount Disbursed Today	: 0.00								
Installment Arrears :	21,083.70								
Subsidy Arrears :	105.93								
Penalty Arrears :	24.78								
UnBilled Penalty Interest	. 0.00	Upto : 20/09/2	2009						
UnApplied Credits –									
Amount Paid Today :	0.00								
Funds in RPA :	0.00	]							
Subsidy Arrear Payr	nents								
Total Due :	105.93								
		OK Cancel	nntinue?						
Card Chang	e Pin Cheque	Cost Rate Denom	ination Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Chequ
						UDF	ОК	Close	Clear

# Loan Subsidy Arrear Repayment Inquiry

- 7. Click the **Ok** button.
- 8. Depending up on the option selected from **Installment Mode** drop-down list, the system displays the relevant transaction screen.
- 9. Enter the relevant information.



Loan Subsidy Installment	Payment By GL*	🚳 🔽 🗵
Account No :	0010000500001883 MI ISTI IEA YI ISUE GART	
Account Ccy :		
Installment Mode :	G. Transfer	
Arrear Type :	Subsidy Charging Date: 18/09/2012	
OutStandings		
Principal Balance :	10,000.00	
Amount Disbursed Today :	0.00	
Installment Arrears :	4,164.36	
Subsidy Arrears :	12.29	
Penalty Arrears :	86.58	
UnBilled Penalty Interest :	0.00 Upto: 27/10/2012	
UnAnnlied Credits		
Amount Paid Today :	0.00	
Funds in RPA :	0.00	
Subsidy Arrear Payments –		
Total Due :	0.00	
Payment Details		
GL Acct Ccy :	RMB 💌	
GL Acct No :*		
Loans Acct Ccy Rate :	1.00000 GL Acct Ccy Rate : 1.00000	
GL Acct Amount :	0.00	
Acct Amount :	0.00 Total Arrears : 0.00	
Value Date:	27/10/2012	
User Reference No :		
CustomerId:		
Narrative :	Subsidy Installment Pmt By GL	
cud chur t		Turnellana Ch
Card Change Pin	Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature	Travellers Cheque
		se Clear

# Loan Subsidy Arrear Repayment Inquiry - Payment By Transfer From Savings

Field Name	Description
Sav Acct No	[Mandatory, Numeric, 16]
	Type the CASA account number from which the funds will be transferred towards credit of the loan arrears.
Sav Acct Ccy	[Display]
Rate	This field displays the rate at which the savings account currency is converted to the local currency of the bank.
Sav Acct Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the provider CASA account is opened.
Acct Amount	[Display]
	This field displays the amount in account currency.
Sav Acct Amt	[Mandatory, Numeric, 13, Two]
	Type the amount that will be debited from the CASA account for payment of arrears.



# 1102 - Loan Subsidy Arrear Repayment Inquiry

Field Name	Description
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number.
Total Arrears	[Display] This field displays the total arrears that are to be paid.
Customer Id	[Optional, Alphanumeric, 10, Pick List] Type the customer id or select it from the pick list.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, it displays the narration, based on the transaction.
Value Date	[Mandatory, Pick List, dd/mm/yyyy] Select the value date from the pick list.

# Loan Subsidy Arrear Repayment Inquiry - Payment By GL Transfer

Loan Subsidy I	nstallment -	Payment By GL	*							🚳 🔽 🐱
Account No :		0000000203100	CYSORE							
Account Ccy :		CNY V								
Installment Mode :		GL Transfer		*						
Arrear Type :		Subsidy		~						
- OutStandings										
Principal Balance :		41.000.00	1							
Amount Disbursed	Today :	0.00	1							
Installment Arrear	s:	21,083.70	i							
Subsidy Arrears :		105.93	i							
Penalty Arrears :		24.78	i							
UnBilled Penalty In	nterest :	0.00	Upto	20/09/2009	1102					
			-		- Contraction					
- UnApplied Cre	dits									
Amount Paid Toda	y:	0.00								
Funds in RPA :		0.00								
Subsidy Arrea	r Payments									
Total Due :		105.93	1							
– Payment Deta	ils									
GL Acct Ccy :		CNY 🗸								
GL Acct No :		320150000	OAN MISC INCOME							
Loans Acct Ccy Ra	ate :	1.00000	GL Ac	ct Ccy Rate :	1.00000					
GL Acct Amount :		105	.93							
Acct Amount :		105	.93 Total	Arrears :	105.93					
Value Date:		20/09/2009	<del>o</del> .							
User Reference No	o:	6476								
CustomerId:		476474	•••							
Narrative :		Subsidy Installmen	t Pmt By GL							
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
			•					UDF	ОК	Close Clear



Field Name	Description						
GL Acct Ccy	[Mandatory, drop-Down] Select the currency assigned to the GL that is to be debited from the drop-						
	down list. This currency can differ from the local currency of the bank and the account currency.						
GL Account No	[Mandatory, Pick List]						
	Select the GL account, which will be debited for crediting the Loan account towards payment of the arrears from the pick list.						
	The GL description is displayed in the adjacent field.						
Loan Acct Ccy	[Display]						
Rate	This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.						
GL Acct Ccy	[Display]						
Rate	This field displays the rate at which the GL account currency is converted to the local currency of the bank.						
GL Acct	[Mandatory, Numeric, 13, Two]						
Amount	Type the amount that will be debited from the GL account towards repayment of the Loan arrears.						
Acct Amount	[Display]						
	This field displays the amount credited in the loan account in account currency.						
Total Arrears	[Display]						
	This field displays the total arrears to be paid.						
Value Date	[Mandatory, Pick List, dd/mm/yyyy]						
	Select the value date from the pick list.						
User Reference	[Optional, Alphanumeric, 40]						
Νο	Type the user reference number.						
Customer ID	[Optional, Alphanumeric, 10, Pick List]						
	Type the customer id or select it from the pick list.						
Narrative	[Mandatory, Alphanumeric, 40]						
	Type the narration.						
	By default, it displays the narration, based on the transaction.						

- 10. Click the **Ok** button.
- 11. The system displays the message "Authorisation Required. Do You want to continue?". Click the **OK** button.
- 12. The system displays the Authorisation Reason screen.
- 13. Enter the relevant information and click the **Grant** button.



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

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



# 1430 - Backdated Refund Of Transaction

Using this option backdated reversal of installment can be done. It facilitates reversal of installment received in the account through GEFU upload, SI, drawdown from CASA, or repayment of installments from front end options, provided it is the last credit transaction in the account.

Also the backdated reversal is supported beyond the last charging date. The system will support reversal of back dated transactions only if any of the events mentioned below have not occurred between the process date and the value date:

- Reschedule
- Restructure
- Rate Change
- Top Up loan Disbursement
- Partial pay off
- Subsequent disbursement
- Credit in the loan account other than the installment payment including the advance payment.

FCR will not allow EFS, PPF<sup>2</sup>, rate change, reschedule, restructure, top up disbursement, subsequent disbursement on the day on which backdated installment transaction is executed. Backdated reversal of cheque in clearing will not be allowed even if the funds are available in loan account on the cheque posting date. However after the cheque has been cleared, the back dated reversal will be allowed. The reversal of installment executed through this maintenance can be reversed before EOD through the Electronic Journal (Fast Path: 6006) option.

### **Definition Prerequisites**

- 8053 Customer Addition
- LN057 Loan Direct Account Opening

### **Modes Available**

Not Applicable

### To refund backdated transaction

- Type the fast path 1430 and click Go or navigate through the menus to Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > Backdated Refund To CASA.
- 2. The system displays the **Backdated Refund Of Transaction** screen.

<sup>&</sup>lt;sup>2</sup>(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)



Backdated Refund Of Tran	saction*				at a a a a a a a a a a a a a a a a a a
Loans Account No.:					
Currency					
Date Last Credit/Val Date:	16				
Credit Amount:					
Credit Account Type:	~				
			1	1	
Card Change Pin	Cheque Cost Rate	Denomination Instrument	Inventory Pin Validation	Service Charge Signature	Travellers Cheque
					Close Clear

# Backdated Refund Of Transaction

Field Name	Description						
Loans	[Mandatory, Numeric, 16]						
Account No.	Type the loan account number.						
	The system displays the name of the customer in the adjacent field.						
	The loan account should be disbursed. Only if the loan is in regular stage, installment reversal will be allowed.						
	Backdated reversal will not be allowed for accounts with the following status:						
	Closed						
	Account Open Today						
	Account Closed Today						
	Account Written Off						
	Account Paid Off						
	Account Open-No debit						
	Account blocked etc.						
Currency	[Display] This field displays the currency of the entered loan account number.						



Field Name	Description
Date Last Credit/Val Date	[Display] This field displays the date on which the last installment was credited in the loan account.
Credit Amount	[Display]
	This field displays the last installment amount received in the loan account.
	If there are 2 credits on the same day towards installment payment, the <b>Backdated Installment Reversal</b> will display the consolidated amount of both the credits and both will be reversed.
Credit	[Mandatory, Drop-Down]
Account Type	Select the appropriate credit account type from the drop-down list.
	The options are:
	CASA Transfer
	GL Transfer
3. Enter the loan	n account number and press the <b><tab></tab></b> key.

- 4. Select the credit account type from the drop-down list.
- 5. Click the **Ok** button.
- 6. The system displays the message "Do you want to continue?".

## **Backdated Refund Of Transaction**

ans Account No.: rrency te Last Credit/Val Date: edit Amount:	0000000421360 F H SHAH	
dit Account Type:	CASA Transfer 💌	
	Contd : Do you want to continue?	
	OK Cancel	



- 7. Click the **Ok** button.
- 8. The system displays the appropriate **Backdated Refund Of Transaction** screen based on the credit account type selected.
- 9. Enter the required information in the screen.

### Backdated Refund To CASA

Long Kart       Image: State Sta	Backdated Refu	ind To CASA	*								alian 🕹 🖬 💌
Currently         Image: Currently Currently           Cede Ansourt Type:         Currently           CASA Acct Cyr Rate :         Currently           CASA Acct Cyr Rate :         1000000           CASA Acct Cyr Rate :         10000000           CASA Acct Cyr Rate :         100000	Loans Account No.:		0000000421360	F H SHAH							
Date Late         Import         Impo	Currency		INR M								
Cedit Accord:         10.000.00           CSAA Accord:         00.000000050000           CSAA Accord:         00.0000000000000000000000000000000000	Date Last Credit/Va	l Date:	15/04/2008								
Cardi         CArda Trendfer W           CASA Acct Cay Rate :         100000           CASA Cay Cay Rate :         100000	Credit Amount:		10,98	3.59							
CASA Account No:: INR INDICASSO EDWARD MATHEW GASA Act Coy: INR INDICASSO EDWARD MATHEW CASA Act Coy: INR INDICASSO CASA Amount: INDICASS	Credit Account Type	91	CASA Transfer 🖂								
CASA Act CCy Rate : 1.00000 CASA Act CCy Rate : 1.00000 CASA Amount : 10,983.59 CASA Amount : 10,983.59	CASA Account No.:		0100000045360	EDWARD N	MATHEW						
Loars Acet Coy Rate : 1.00000 CASA Acet Coy Rate : 1.00000 CASA Acet Coy Rate : 1.00000 CASA Annount : 10,963.99 CASA Annount : 10,963.99	CASA Acct Coy:		INR								
CASA Acot Coy Rate : 10,0000 CASA Annount : 10,983.59 CASA Annount : 10,983.59 Card Charge Sin Chege Cost Rate Descentation Intervent Intervent Per Valdetion Service Charge Segurare Traveller Chege	Loans Acct Ccy Rat	e':	1.0	0000							
CASA Amount :         10,983.59           Case         Obarge Sn.         Despendention           Carel         Obarge Sn.         Despendention         Internet         Internet         Sender Charge         Signature         Tavellers Charge           Carel         Obarge Sn.         Despendention         Internet         Internet         Enventory:         Pit Validation         Sender Charge         Tavellers Charge	CASA Acct Ccy Rat	в:	1.0	0000							
Card Charge Pin: Charge Cett Rate Deconnistion Instrument: Inventory Pin Validation Service Charge Signature Travelers Charge	CASA Amount :		10,983	.59							
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
UDF OK Close Clear	Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
					<i>b</i>				UDF	ОК	Close Clear

Field Name	Description
CASA	[Mandatory, Numeric, 16]
Account	Type the CASA account number.
NO.	The system displays the short name of the customer to which the CASA account belongs in the adjacent field.
	<b>FLEXCUBE Retail</b> will verify if the CASA account belongs to the same customer as the primary holder of the loan account, if not it will display an appropriate warning. The reversal however can be executed to CASA account of a different customer as well.
CASA Acct Ccy	[Display] This field displays the currency of the CASA account.



Loans Acct	[Display]
Ccy Rate	This field displays the rate at which the loan account currency is converted to the local currency of the bank.
	The exchange rate values must be defined and downloaded.
	The teller's right to change the loans account currency value is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the loan account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
CASA Acct	[Display]
Ccy Rate	This field displays the rate at which the CASA account currency is converted to the local currency of the bank.
	The exchange rate values must be defined and downloaded.
	The teller's right to change the CASA account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the savings account currency and the local currency are the same, the field takes the default value as 1, which cannot be modified.
CASA	[Display]
Amount	This field displays the CASA amount.

### Field Name Description

### Backdated Refund To GL

	Backdated Refund To GL*								Part 10 10 10 10 10 10 10 10 10 10 10 10 10	
Current y         Form #           Field Actack (* 11/2007)	Loans Account No.:	0000000001360	AMAR DANI							
Value Las Credit/Val Datas:       Image: Signal Signa	Currency	IDR.								
jest Anourt: 5,953,46 jed Acourt Nye: Crander I A Acourt Ny: DR ♥ BAcourt Cy Rae: 10000 A Acot Cy Rae: 10000 A Acot Cy Rae: 10000 B Anourt: 3,353,48 Cut Component Compon	Date Last Credit/Val Date:	31/12/2007								
cad         Change Pin         Cader State         1.000000           al. Acct. Cory: Bate:         3.0353.40	Credit Amount:	3,353.41	8							
A. Accourt No.::       IO022150       CHANNEL ISSUER FEE (a)         B. Act Coy Rebe ::       IO00000         B. Act Coy Rabe ::       IO0000000000         B. Act Coy Rabe ::       IO000000000000000000000000000000000000	Credit Account Type:	GL Transfer 🛛 👻								
A. Ace Coy Rate : 1.00000   A. Ace Coy Rate : 1.00000   B. Anount : 3.983.48     Cad Charge Fin.   Cade Charge Fin.   Cade Charge Fin.     Cade Charge Fin.     Cade Charge Fin.     Cade Charge Fin.     Cade Charge Fin.     Cade Charge Fin.     Cade Charge Fin.     Cade Charge Fin.     Cade Charge Fin.     Cade Charge Fin.     Cade Charge Fin.     Cade Charge Fin.     Cade Charge Fin.     Charge Fin. Charge Fin.     Charge Fin. Charge Fin.     Cade Charge Fin.     Charge Fin. Charge Fin.	GL Account No.:	100022150	CHANNEL ISSUER FEE GI							
Card       Charge Pin       Chegee       Cost Rate       Towney       Pin Validation       Signams       Towney: Chegee       Towney: Chegee	GL Acct Ccy :	IDR 💌								
B. Acct Ccy Rade :       1.00000         SL Amount :       3,353.48	Loan Acct Ccy Rate :	1.0000	D							
Card     Charge Pin     Cheges     Centres Rate     Determination     Instrument     Inventory     Pin Validation     Service Charge     Segrinus     Traveller: Cheges	GL Acct Ccy Rate :	1.0000	D							
Card Charge Pin. Chege Cost Rate Descristation Instrument Invantory Pin Validation Service Charge Signature Traveller: Chege	GL Amount :	3,353.4	в							
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Traveller's Cheque										
	Card Change Pin	Cheque	Cost Rate Denominatio	in Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Chequ	ue
		100 SEP3250			1		LUDE		Clore Clore	



Fie	ld Name	Description					
GL	Account	[Mandatory, Numeric, Nine]					
No.		Type the GL account number.					
		The system displays the name of the GL account in the adjacent field.					
		The system will check if voucher entry is allowed on the GL account number entered.					
GL	Acct Ccy	[Display]					
		This field displays the currency of the GL account.					
Loa	an Acct	[Display]					
Ccy	/ Rate	This field displays the rate at which the loan account currency is converted to the local currency of the bank.					
		The exchange rate values must be defined and downloaded.					
		The teller's right to change the loans account currency value is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.					
		If the loan account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.					
GL	Acct Ccy	[Display]					
Rat	e	This field displays the rate at which the GL account currency is converted to the local currency of the bank.					
		The exchange rate values must be defined and downloaded.					
		The teller's right to change the GL account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.					
		If the GL account currency and the local currency are the same, the field takes the default value as 1 which cannot be modified.					
GL	Amount	[Display]					
		This field displays the GL amount.					
10.	Click the O	<b>k</b> button.					
11.	. The system displays the message "Authorization Required. Do you want to continue?". Click the <b>OK</b> button.						

- 12. The system displays the Authorization Reason screen.
- 13. Enter the relevant information and click the **Grant** button.
- 14. The system displays the transaction sequence number. Click the **Ok** button.



5. Loan Enquiries



# 7026 - Loans Balance Inquiry

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

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

### **Definition Prerequisites**

LN057 - Loan Direct Account Opening

#### Modes Available

Not Applicable

#### To inquire balance of the loan account

- Type the fast path 7026 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Inquiries > Loans Balance Inquiry.
- 2. The system displays the Loans Balance Inquiry screen.

### Loans Balance Inquiry

Loans Balance Inquiry*									🇞 🚺 🗾
Account No :									
Account Ccy :	~								
Account Status :									
Maturity Date :	116	¥1							
Next Due Date :									
Next Installment Due :									
- Outstandings									
Principal Balance :		Unbill	ed Principal Balar	nce:					
Amount Disbursed Today :		Futur	e Interest #:						
Instalment Arrears :		Min. A	Amount Due:						
Other Arrears :		Uncol	lected Interest:						
Compounding Interest Arrears :									
Diverting Interest Arrears :									
Penalty Arrears :									
UnBilled Penalty Interest :									
UnBilled SC:				# Indicates	field for Islamic Loa	in			
Arrears Postponed									
Principal Arrears Postponed:									
Interest Arrears Postponed:									
Penalty Arrears Postponed:									
Other Arrears Postponed:									
UnApplied Credits									
Amount Paid Today :									
Funds in RPA :									
Unbilled Interest									
Unbilled Interest:									
Penalty Interest Accrued:									
Unbilled Compounding Interest:									
Current Balance									
Total OutStandings :	Uncleared	Funds :		Available Balance	:				
Card Change Pin	Cheque C	Cost Rate De	enomination	Instrument	Inventory	Pin Validatio	on Service Charge	Signature	Travellers Cheque
							UDF	ОК	Close Clear



Field Name	Description						
Account No	[Mandatory, Numeric, 16] Type the appropriate loan account number for which you want to view the loan account balance. The name of the Loan account holder is populated, adjacent to the account number.						
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.						
	For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.						
Account Status	[Display] This field displays the status of the loan account. The options are: Closed Blocked Closed Today Closed Today Open Today Dormant Regular Written Off Paid Off Cheque Pending Settlement Product Transferred Out Transferred Out Partially Discharged Fully Discharged						
Maturity Date	[Display] This field displays the final date for installment payment for the loan, i.e., the date on which the loan account will mature.						
Next Due Date	[Display] This field displays the next due date from the current system date for payment of the loan installment.						
Next Installment Due	[Display] This field displays the next installment amount which will be due as per the next due date.						



Field Name	Description
Outstandings	
Principal Balance	[Display] This field displays the principal balance on the date of Loan balance inquiry if all dues were paid on time. In other words the amount displayed will be the schedule balance as on the date of inquiry not including any unpaid arrears.
Unbilled Principal Balance	[Display] This field displays the unbilled principal balance. This field indicates the Unbilled Principal Balance of the loan account.
Amount Disbursed Today	[Display] This field will display the amount that is disbursed on the current date, if the Loan balance inquiry is done on the date when the loan was disbursed.
Future Interest	<pre>[Display] This field displays the future interest for syariah accounts, i.e., Add On Loan check box is selected in the Loan Product Master (Fast Path: LNM11) option. For other loans this field displays zero amount. The future interest is calculated as below: Future Interest = Total of all future interest installments that will be due after the process date - uncollected interest.</pre>
Installment Arrears	[Display] This field displays the total installment arrears that are outstanding in the loan account. Installment arrears will comprise of only the Principal and Interest arrears. Installment Arrears = Principal + Interest
Min. Amount Due	[Display] This field displays the minimum amount due for the revolving loan for the specified period. In case of term loans, this field displays the installment amount.
Other Arrears	[Display] This field displays the other arrears to be paid in the account. Other arrears would include arrears like Fee arrears, Premium arrears, Outgoing arrears, Legal fee arrears, etc.
Compounding Interest Arrears	<ul> <li>[Display]</li> <li>This field displays the total of compounding interest arrears due and not paid.</li> <li>Note: Compounding interest is an interest type which is defined when compounding interest is to be computed on the outstanding</li> </ul>
	arrears.



Field Name	Description						
Diverting Interest Arrears	[Display]						
	<b>Note</b> : If the loan amount disbursed, is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with diverting interest and is accounted for in diverting Interest receivable GL and will be considered as a separate arrear type.						
Uncollected	[Display]						
Interest	This field displays the uncollected interest amount.						
Penalty Arrears	[Display]						
	This field displays the penalty interest amount due on the loan account for the non-payment of the dues.						
UnBilled Penalty	[Display]						
Interest	This field displays the unbilled penalty interest amount.						
	Unbilled Penalty Interest is the penalty interest accrued on the loan account from the last penalty charging date till the current date. The same is calculated online as on the date of loan balance inquiry.						
UnBilled SC	[Display]						
	This field displays the unbilled service charge amount.						
Arrears Postponed							
Principal Arrears	[Display]						
Postponed	This field displays all the principal arrears that are due to be paid as on that day						
Interest Arrears	[Display]						
Postponed	This field displays the sum of postponed interest arrears.						
Penalty Arrears	[Display]						
Postponed	This field displays the penalty which is levied on customer for nonpayment or late payment of arrears.						
Other Arrears	[Display]						
Postponed	This field displays other arrears like fees arrears, service charge arrears, insurance premium etc which are due as on date.						
UnApplied Credits							
Amount Paid	[Display]						
Today	This field displays any amount paid today, i.e., current date into the loan account by installment payment, advance payment, partial payoff or standing instruction.						

Field Name	Description					
Funds in RPA	[Display]					
	This field displays the amount in RPA GL.					
	Any amount which is paid to the credit of the loan account is always routed or credited to the RPA account. The same is appropriated at EOD. If the amount paid into the loan account is in excess of the arrears due, the credit balance will be reflected in RPA. RPA is a liability type GL. Generally Loan Advance Payment amounts are shown in RPA.					
Unbilled Interest						
Unbilled Interest	[Display]					
	This field displays the unbilled interest.					
	Unbilled Interest is the interest accrued on the loan account from the last interest charging date till the current date.					
Penalty Interest	[Display]					
Accrued	This field displays the total of penalty interest accrued on the loan account if the value in the field <b>Interest Accrual Frequency (Penalty</b> ) in <b>Product Master Maintenance</b> (Fast Path: LNM11) is not set to <b>None</b> .					
Unbilled	[Display]					
Compounding Interest	This field displays the unbilled compounding interest from the last charging date till date.					
	<b>Note</b> : There is no accrual for compounding interest, this field is only a dynamic calculation for display purpose.					
Current Balance						
Total Outstanding	[Display]					
	This field displays the total of all the outstanding in the loan account.					
	Total Outstanding = Principal Balance + Installment Arrears + other Arrears + Penalty Arrears - Amount Paid Today - Funds in RPA + Penalty Interest Accrued + Unbilled Compounding Interest					
Uncleared Funds	[Display]					
	This field displays the uncleared funds.					
	Any amount paid by clearing cheque by the customer into the loan account, but pending clearance of the cheque, such unclear cheque deposit amounts are displayed in this field.					
Available Balance	[Display]					
	This field displays the available balance.					
	This field indicates the available balance in the cash card, i.e., Revolving loan.					

- 3. Enter the account number and press the **<Tab>** key.
- 4. Click the **Ok** button.



5. The system displays the loan account balance details.

# Loans Balance Inquiry

Loans Balance Inquiry*										🍪 🚺 🗵
Account No :	0198010500015461	MUST								
Account Ccy :	RMB 🗸									
Account Status :	Open Regular									
Maturity Date :	20/11/2012									
Next Due Date :	20/01/2012									
Next Installment Due :	9.097.22									
Outstandings										
Principal Balance :	00 334 20	Unbilled Principal	Balance:	91 666 67						
Amount Disbursed Today :	0.00	Future Interest	#:	0.00						
Instalment Arrears :	7,667,62	Min. Amount Du	e:	9,097,22						
Other Arrears :	0.00	Uncollected Inte	rest:	0.00						
Compounding Interest Arrears :	0.00									
Diverting Interest Arrears :	0.00									
Penalty Arrears :	0.00									
UnBilled Penalty Interest :	2.14									
UnBilled SC:	0.00		# Indicate	s field for Islamic Lo	ban					
Arrears Postponed										
Principal Arrears Postponed:	0.00									
Interest Arrears Postponed:	0.00									
Penalty Arrears Postponed:	0.00									
Other Arrears Postponed:	0.00									
- UnApplied Credite										
Amount Paid Today :	0.00									
Funds in PPA +	0.00									
Turus III A .	0.00									
Unbilled Interest										
Unbilled Interest:	25.46									
Penalty Interest Accrued:	0.00									
Unbilled Compounding Interest:	0.00									
Current Balance										
Total OutStandings : 9	9,334.29 Uncleared Fu	inds : 0	.00 Available Balan	ce:	0.00					
Card Change Pin	Cheque Cost	t Rate Denomination	Instrument	Inventory	Pin Valid	lation	Service Charge	Signature	Travel	lers Cheque
							UDE	OK	Close	Clear
							00.	ON	0.014	Citter

6. Click the **Close** button.



# **BA460 - Loan Employee Account Inquiry**

Using this option you can enquire about the loans disbursed to employees. The system provides details of the loan account like account status, sanctioned amount, disbursed amount, outstanding principal, installment arrears, next due date, etc.

### **Definition Prerequisites**

• BAM81 - Company Master Maintenance

#### **Modes Available**

Not Applicable

#### To inquire about the employee loan account

- 1. Type the fast path **BA460** and click **Go** or navigate through the menus to **Global Definitions > Master > Loan Employee Account Inquiry**.
- 2. The system displays the Loan Employee Account Inquiry screen.

### Loan Employee Account Inquiry

Loan Employee Account Inqu	uiry						
				1.22	1		
Employer Code :			Employer Name :				
Account No :			Balance :				
Employee Loan Accounts Detail	ils						-
							<b></b>
Account Number :	[	Add					
Serial No. Loan Acount No. 3	Account (Iama Installment	Amount Total Amount Arrear An	unant Status				
Delete							
					Ok	Close	Clear


Field Name	Description
Employer Code	[Mandatory, Pick List]
	Select the code of the employer from the pick list.
	The employer code is validated with the company master. If the code is invalid, error message will be displayed.
	The employer code is maintained in the <b>Company Master Maintenance</b> (Fast Path: BAM81) option.
Employer Name	[Display]
	This field displays the employer name based on the employer code selected in the corresponding field.
Account No	[Display]
	This field displays the account number of the employee.
Balance	[Display]
	This field displays the current balance present in the employee's account.

- 3. Select the employer code from the pick list.
- 4. The system displays the employee loan account details.

## Loan Employee Account Inquiry

Loan Em	ployee Account In	quiry			
		Top one		1 - 2 - 0.04	
Employe	r Code :	1234		Emp	loyer Name :
Account I	No:	110009101		Bala	nce :
	_				
Employee	Loan Accounts De	tails			
		r			
Account	: Number :		Add		
Serial N	lo. Loan Acount No.	Account Name	Installment Amount Total Ar	mount Arrear An	nount Status
1	000000004069	Flat Murabahah Product	00	0	6
2	00000005280	Flat Murabahah Product	00	0	6
3	000000003038	Flat Murabahah Product	00	0	6
- 4	00000003178	Term Loap 627	010		
	0000000001826	Flat Murababab Broduct	00	0	6
7	000000002097	Flat Murabahah Product	00	0	6
8	000000000638	Flat Murabahah Product	00	0	6
9	00000000653	Flat Murabahah Product	00	0	6
10	000000002378	Flat Murabahah Product	00	0	6
11	000000003095	Flat Murabahah Product	0 0	0	6
12	000000004010	Flat Murabahah Product	0 0	0	6
13	000000000786	Flat Murabahah Product	0 0	0	6
Delete					
1	_				
_					

5. Select the account number to be added from the pick list and click the **Add** button.



## **Employee Loan Accounts**

Loan Emp	loyee Account In	quiry				
Employer	Code :	1234		Emp	loyer Name :	H
Account No	n :	110009101		Bala	nce :	lo.
	5.00	Loopacate				120
Employee	Loap Accounts De	tails				
cimpioyee	courr Accountary					
1		r				
Account	Number :		Add			
Serial No	Loan Acount No.	Account Name I	nstallment Amount Total A	mount Arrear An	nount Status	
1	000000004069	Flat Murabahah Product	0 0	0	6	
2	000000005280	Flat Murabahah Product	00	0	6	
3	000000003038	Flat Murabahah Product	0 0	0	6	
4	000000003178	Flat Murabahah Product	0 0	0	6	
5	000000000240	Term Loan 627	0 0	0	6	
6	000000001826	Flat Murabahah Product	0 0	0	6	
7	000000002097	Flat Murabahah Product	0 0	0	6	
8	00000000638	Flat Murabahah Product	00	0	6	
9	000000000653	Flat Murabahah Product	00	0	6	
10	000000002378	Flat Murabahah Product	00	0	6	
	000000003095	Flat Murabahah Product	00	0	6	
12	00000004010	Flat Murabahah Product	010	U	6	
13	100000000000	Flat Murabahah Product	uju	lu l	0	
Delete	1					
-						

Field Name	Description
Account Number	[Mandatory, Pick List] Select the account number from the pick list. It is the employee account number.
Column Name	Description
Serial No	[Display] Select the account number from the pick list. It is the employee account number.
Loan Account No.	[Display] This column displays the loan account number.
Account Name	[Display] This column displays the loan account name.
Installment Amount	[Display] This column displays the installment amount paid to repay the loan.



Column Name	Description
Total Amount	[Display] This column displays the total amount.
Arrear Amount	[Display] This column displays the arrears amount.
Status	[Display] This column displays the status of the loan account.

6. Double click on the appropriate record to view the **Details** tab.

## Details

elevee Loan Account Details	ployee Loan Accounts D	etails					
count Ccy 960 Acount Status 6   saccount Open Date 91/12/2007 Term Of Loan 15   asanchoned Amount 1998000 Available For Disbursement 1998000   Disbursed Amount 0 Amount Paid Today 0   Dutstanding Principle Coy 0 Next Due Date 01/01/1800   Jindear Amount 0 Next Installment Due 01/01/2099   Statuliment Arrears 0 Back							
Account Open Date 1/12/2007   Sanctioned Amount 1995000   Available For Disbursement 1995000   Disbursed Amount 0   Amount Paid Today 0   Dustanding Principle Co 0   Next Dus Date 0/10/1980   Advance Amount 0   Next Installment Due 0/10/12099	Account Coy	360		Account Status	6		
Sanctioned Amount 19985000   Available For Disbursemt 19985000   Disbursed Amount 0   Amount Paid Today 0   Jundear Amount 0   Maturity Date 0/10/1/980   Advance Amount 0   Next Installment Due 0/10/1/2099	Account Open Date	31/12/2007	0	Term Of Loan	15	month(s)	
Disbursed Amount Image: Comparison of	Sanctioned Amount	19985000		Available For Disbursement	19985000		
utstanding Principle Coy 0 Next Due Date 01/01/1900 IIII Indear Amount 0 Next Installment Due 01/01/2099 IIII Isstallment Arrears 0 Dack	sbursed Amount	0		Amount Paid Today	0		
Indear Amount   Indear Amount     Installment Due     Installment Arrears     Installment Arrears	Outstanding Principle Co	0		Next Due Date	01/01/1800	ž	
dvance Amount O Next Installment Due O1/01/2099	Indear Amount	0		Maturity Date	01/01/1950	×	
nstallment Arrears	idvance Amount	0		Next Installment Due	01/01/2099	*	
	nstallment Arrears	0		Back			

Field Name	Description
Account Ccy	[Display] This field displays the loan account currency.
Account Status	[Display] This field displays the loan account status.



Field Name	Description
Account Open Date	[Display] This field displays the account open date.
Term Of Loan	[Display] This field displays the term of loan. It is the duration period of the loan account.
Sanctioned Amount	[Display] This field displays the sanctioned loan amount for the account.
Available for Disbursement	[Display] This field displays the available amount for disbursement.
Disbursed Amount	[Display] This field displays the disbursed amount for the loan account.
Amount Paid Today	[Display] This field displays the amount paid today.
Outstanding Principle Ccy	[Display] This field displays the outstanding principle currency for the account.
Next Due Date	[Display] This field displays the next due date for the loan account.
Unclear Amount	[Display] This field displays the unclear amount for the loan account.
Maturity Date	[Display] This field displays the maturity date of the account.
Advance Amount	[Display] This field displays the advance amount for the loan account.
Next Installment Due	[Display] This field displays the next installment due date for the account.
Installment Arrears	[Display] This field displays the installment arrears for the account.

- 7. Click the **OK** button.
- 8. The system displays the message "Authorisation required. Do You Want to continue?". Click the **Ok** button.
- 9. The system displays the Authorization Reason screen.
- 10. Enter the relevant data and click the **Ok** button.
- 11. The system displays the message" The record has been updated..Press (ENTER) to continue". Click the **Ok** button.

# **BAM49 - Reminders History Inquiry**

Payment of the loan installment is the prime concern of any bank. At times the banks may require to remind its customers, who have defaulted to repay the installments on the due dates and the payment becomes overdue.

As per the Reminder Plan<sup>3</sup> Maintained in the system reminders or notices to the borrowers and guarantors reminding them about the installment payment are sent.

Using this option you can view the history of reminders sent for the selected account.

#### **Definition Prerequisites**

• BAM44 - Reminder Plan Maintenance

#### Modes Available

Not Available

#### To inquire about the reminder history

- 1. Type the fast path **BAM49** and click **Go** or navigate through the menus to **Global Definitions > Master > Reminders History Inquiry**.
- 2. The system displays the Reminders History Inquiry screen.

#### **Reminders History Inquiry**

and the second	Arregen y								
Account Details -									
Account No :			3	Customer Name:					
Customer Id :				Branch Name :		Curren	су: 🗸		
Product Name :				Current Account 9	itatus :				
Period		- 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10			bar barrestado	4-35-FD4 5-5			
Start Date :		End Date	•:		Last Statem	ent Date :			
Statistics			_			04			
teminder Code	Serial No	Count till date	e						
10									
,									
Reminder Date R	Reminder Code	Serial No	CustID (Re	m Sent to) N	ame (Rem Sent to)	CustID (Rem CC to)	Name (Rem CC to)	Total Arrear	AmtCCCharge
and the second						Contraction of the second second second			
/0									
)/o									
)o									
/o									
yo I									
yo									
)/o									
jo									
yo									] here [
jo									
jo									
yo									
)ro									
jo									
yo									
jo									
jo									

<sup>&</sup>lt;sup>3</sup>(It is a plan for generating reminders to be sent to customers when arrears are not paid. A reminder plan can be linked to one or more products.)



Field Name	Description
Account Details	
Account No	[Mandatory, Alphanumeric, 16] Type the account number, for which the customer details inquiry, needs to be performed. The short name of the primary customer linked to the account is populated adjacent to the account number.
Customer Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option.
Customer id	[Display]
	This field displays the ID of the customer.
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Branch Name	[Display] This field displays the branch name.
Currency	[Display] This field displays the currency.
Product Name	[Display] This field displays the product name.
Current Account Status	[Display] This field displays the current account status.
Period	
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date from the pick list.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date from the pick list.
Last Statement	[Display]
Date	This field displays the last statement date.
Statistics	
Reminder Code	[Display] This column displays the remainder plan code.
Serial No	[Display] This column displays the serial number.
Count till date	[Display]
	This column displays the count till date.
Reminder Details	



Field Name	Description
Reminder Date	[Mandatory, Pick List, dd/mm/yyyy] Select the reminder date from the pick list. The value of the date on which the reminder has been generated.
Reminder Code	[Display] This column displays the reminder code. The reminder plan has the reminder code.
Serial No	[Display] This column displays the serial number. The serial number for the reminder generated.
CustID (Rem Sent to)	[Display] This column displays the primary customer ID. The ID of the customer to whom the reminder is sent.
Name (Rem Sent to)	[Display] This column displays the name of the primary customer.
CustID (Rem CC to)	[Display] This column displays the customer ID. The ID of the customer to whom the carbon copy of the reminder is sent.
Name (Rem CC to)	[Display] This column displays the name of the customer. The name of the customer to whom the carbon copy of the reminder is sent.
Total Arrear	[Display] This column displays the total arrear of the account. This is calculated as "Balance - OD limit".
AmtCCCharge	[Display] This column displays the reminder amount.
Mode	[Display] This column displays the mode.

- 3. Enter the account number.
- 4. Select the start date and end date from the pick list.
- 5. Click the **Ok** button.
- 6. The system displays the customer history details.

## **Reminders History Inquiry**

Reminders Histo	ry Inquiry*								
Account Detai	ls								
Account No :	00000003632		Customer Name	VIJAV8055					
Customer Id :	600676		Branch Name :	HO	Currenc	INR 🔽			
Product Name :	100-WRITEOFF_CP	12	Current Accour	t Status : Account Op	en Regular	~			
Period									_
Start Date : 01,	01/2000	End Date	e: 20/03/2008	Last Stateme	nt Date :				
Statistics									-
Reminder Code	Serial No	Count till da	te						
10	1	1							
	•								
Reminder Deta	ails		C 170 (D C 1 1 )		c 170 (n cc 1 )	10		and an	
Reminder Date	Reminder Lode	Serial No	LustID (Rem Sent to)	Name (Rem Sent to)	LustID (Rem LL to)	Name (Rem LL to)	Total Arrear	AmtLLLharge	
31/01/2008	10	1	600676	VIJAY805 S	600676	VIJAY805 S	210770	0	2
1 /1 1									
							ок	Close Cle	lear
								· · · · · ·	1000

7. Click the **Close** button.



# **IN020 - Insurance Premium Inquiry\***

Using this option you can view the details of the premium paid for the selected policy and for the given period.

The Insurance Premium Remittance (Fast Path: IN010) option allows you to remit the insurance premium to the insurer's account in another bank/financial institution. It updates the status of the insurance premiums.

#### **Definition Prerequisites**

- BAM77 Insurance Policy Master Maintenance
- BAM45 Insurance Master Maintenance
- IN010 Insurance Premium Remittance\_Ref1398536235

#### **Modes Available**

Not Applicable

#### To perform insurance premium inquiry

- Type the fast path IN020 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Insurance Premium Inquiry.
- 2. The system displays the Insurance Premium Inquiry screen.

#### Insurance Premium Inquiry

Insurance Premium Inquiry			
Policy Details			
Policy Number:		Insurance Code:	
Insurance Plan:		Insurance Company:	
Currency:			
Counter Party Details			
Counter Party ID:		Branch Name:	
Account Number:			
Period From:		Period To:	
Ref Bill Srl No Premium Billing Dat	te Assessed Remitted Premium Due Last Pay	ment Date Days Past Due	
			Inquire Close Clear



Field Name	Description
Policy Details	
Policy Number	[Mandatory, Pick List] Type the policy number. It is the unique number assigned to each policy.
Insurance Code	[Display] This field displays the insurance company code.
Insurance Plan	[Display] This field displays the insurance plan code. It is the unique number assigned to each insurance plan.
Insurance Company	[Display] This field displays the insurance company name.
Currency	[Display] This field displays the cover value of the policy.
Counter Party Detai	ls
Counter Party ID	[Display] This field displays the counter party ID.
Branch Name	[Display] This field displays the branch name.
Account Number	[Display] This field displays the account number.
Period From	[Mandatory, Pick List, dd/mm/yyyy] Select the start date of the insurance policy from the pick list.
Period To	[Mandatory, Pick List, dd/mm/yyyy] Select the end date of the insurance policy from the pick list.
Ref Bill Srl No	[Display] This column displays the bill serial number.
Premium Billing Date	[Display] This column displays the billing date of the premium.
Assessed	[Display] This column displays the assessed premium amount.
Remitted	[Display] This column displays the remitted amount.
Premium Due	[Display] This column displays the insurance premium amount that is due.



Field Name	Description
Last Payment Date	[Display] This column displays the last payment date.
Days Past Due	[Display] This column displays the number of days past the due date.

- 3. Enter the policy number and press the **<Tab>** key.
- 4. Select the insurance code from the pick list.
- 5. Select the appropriate period.
- 6. Click the **Inquire** button. The system displays the insurance premium details.

### Insurance Premium Inquiry

Policy Number:       1013       Insurance Code:       7       Image: Company:       Oriental Assurance         Currency:       INR       Insurance Company:       Oriental Assurance         Counter Party Details       Counter Party Details       Counter Party Details         Counter Party Details       Counter Party Details       Paried From:       D1/01/2003         Period From:       01/01/2003       Period To:       31/12/2004         Image: Party Details       Period To:       31/12/2004       S1/12/2004         Period From:       01/01/2003       0       3797.99       01/01/1950       21	Insurance Premium In	nquiry		
Counter Party Details       D14       Branch Name:       PARIS         Account Number:       25         Period From:       D1/01/2003       Period To:       D1/12/2004         Ref Bill Srl No[Premium Billing Date]Assessed Remitted Premium Due[Last Payment Date]Days Past Due]       1         1       10/12/2004       3797.99       01/01/1950       21	Policy Details Policy Number: Insurance Plan: Currency:	1013 Life Insurance	Insurance Code: Insurance Company:	7
Period From:       01/01/2003       Image: Comparison of the second seco	Counter Party Details Counter Party ID: Account Number:	C14 25	Branch Name:	PARIS
Ref Bill Srl No       Premium Billing Date Assessed Remitted       Premium Due Last Payment Date       Days Past Due         1       10/12/2004       3797.99       0       3797.99       01/01/1950       21	Period From:	01/01/2003	Period To:	31/12/2004
		10/12/2004 3/9/.99		

7. Click the **Close** button.

# LN019 - Repayment Inquiry

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

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

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

#### **Definition Prerequisites**

- 1065 Loan Installment Payment Inquiry
- 1066 Loan Partial Payoff Inquiry
- 1068 Loan Advance Payment Inquiry

#### Modes Available

Not Applicable

#### To inquire the arrear repaid by the customer

- 1. Type the fast path LN019 and click Go or navigate through the menus to Repayment Inquiry option.
- 2. The system displays the **Repayment Inquiry** screen.

#### **Repayment Inquiry**

Repayment Inquiry*	🖧 🚺 🗙
Account No : Arrear Type : Start Date : 21/12/2011 End Date : 21/12/2011	
Arrear Type Arrear Due Date Arrear Amount Due Arrears Paid Date of R	lepayment
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validat	



Field Name	Description						
Account Details							
Account No	[Mandatory, Numeric,16]						
	Type the loan account number for which the inquiry is to be made.						
	The account must be in regular- open status. Inquiry will result in a failure, if a closed, written off account is entered for inquiring. Inquiry will be allowed for accounts with status- closed today.						
Arrear Type	[Mandatory, Drop-Down]						
	Select the arrear type for which Inquiry is to be made from the drop- down list.						
	The drop-down lists all the arrear types row wise.						
Start Date	[Mandatory, Pick List, dd/mm/yyyy]						
	Select the start date to inquire upon an arrear repayment from the pick list.						
	The start date can be a back date, but greater than account opening date/disbursement date. The start date can also be current FCR process date, but can never be a future date.						
End Date	[Mandatory, Pick List, dd/mm/yyyy]						
	Select the end date till which inquiry is made from the pick list.						
	The end date can be current FCR process date. The end date can be equal to or greater than start date, but can never be a future date, greater than the current FCR process date.						
Column Name	Description						
Arrear Type	[Display]						
	This field displays the arrear type which is being inquired.						
Arrear Due Date	[Display						
	This field displays the date on which the respective arrear is raised.						
Arrear Amount Due	[Display]						
	This field displays the arrear due on the loan as on the process day for the respective arrear type applicable						
	the respective arrear type applicable.						
	The arrear due amount will be the arrear amount due as on last BOD + debit adjustments done during the day (common billing, ad hoc int charging, interest adjustment) - credit adjustments done during the day (fee waiver, interest adjustment)						
	The arrear due amount will be the arrear amount due as on last BOD + debit adjustments done during the day (common billing, ad hoc int charging, interest adjustment) - credit adjustments done during the day (fee waiver, interest adjustment) If partial pay off is executed on the loan during the day , the total of partial pay off penalty amount that will be recovered will be displayed as PPF <sup>4</sup> penalty arrear due						

<sup>&</sup>lt;sup>4</sup>(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)



Column Name	Description
Arrear Paid	[Display]
	This will be the amount repaid for the respective arrear type. If multiple repayments are done against a single arrear (raised on a particular date), multiple rows will be displayed reflecting the repayment. In such cases, the arrear type, arrear due date will be repeated.
Date of Repayment	[Display
	This field displays the repayment done by the customer arrear type wise.
	In cases where a single installment paid by customer has gone towards repaying off many arrear types/raised on different dates, the date of repayment will be reflected as the same date.

- 3. Enter the account number and press the **<Tab>** key.
- 4. Select the arrear type from the drop-down list.
- 5. Select the start date and end date from the pick list.

### **Repayment Inquiry**

Repayment Inquiry*					ala 🛛 🕹 🖬
Account No : 01980: Start Date : 20/10/	10500009837 Arre	ar Type : Principal A Non-Accru Date : 21/12 Suspende Premium A Least Fee A Perafity A Dest-Matu Interest A Fee Area Legal Fee Outgoing.	rrear Ial Interest Arrears d Legal Fee d Premum d Outgoing rrears rears trears trears rrears Arrears Arrears	]	
Arrear Type	Arrear Due Date	Arrear Amoun Principal P PPE Penal	d Fee aid Off tv	Date of Repayment	
Interest Arrears	20/11/2011	2127.5 Subsidy		20/12/2011	
Principal Arrear	20/11/2011	34493.77		01/01/1800	
Interest Arrears	20/12/2011	1955.03		01/01/1800	
Principal Arrear	20/12/2011	34666.24		01/01/1800	
Penalty Arrears	20/12/2011	172.47		01/01/1800	
Card Change Pin	Cheque Cost	Rate Denomination	Instrument Inventory	Pin Validation Service	Charge Signature Travellers Cheque
					UDF OK Close Clear

- 5. Click the **Ok** button.
- 6. The system displays the records of arrear raised and amount repaid by the customer.



# LN020 - Loan Product Transfer Inquiry

Using this option you can inquire on the loan accounts which were maintained for the product transfer on earlier dates. The user has to input a valid date format for the start and end dates. FCR will display all the loan accounts which were maintained for loan product transfer between the mentioned dates.

#### **Definition Prerequisites**

• LNM20 - Loan Product Transfer

#### **Modes Available**

Not Applicable

#### To inquire a loan product transfer

- 1. Type the fast path LN020 and click Go or navigate through the menus to Global Definitions > Master > Loan Product Transfer Inquiry.
- 2. The system displays the Loan Product Transfer Inquiry screen.

#### Loan Product Transfer Inquiry

Loan Product	Transfer Inqu	liry*								2	2
Start Date :	02/01/2012		End Date :	02/01/2012							
Srl No	Loan Acco	unt Number	L	oan Product Transf	erred Date	Transfer S	Status	Old Product Code	Nev	Product Code	
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers C	Cheque
								UDF	ОК	Close	Clear



Field Name	Description
Start	[Mandatory, Pick List, dd/mm/yyyy]
Date	Select the date from which the loan product transfer inquiry is to be performed from the pick list. The start date has to be a date less than the process date.
End	[Mandatory, Pick List, dd/mm/yyyy]
Date	Select the date till which the loan product transfer inquiry is to be performed from the pick list.
	The end date will always be greater than or equal to the start date.
Column Name	Description
Srl No	[Display]
	This field displays the serial number of the loan product transfer records.
Loan	[Display]
Number	This field displays the FCR loan account number which was maintained for product transfer.
Loan	[Display]
Product Transfer Date	This field displays the process date on which the user would have maintained the loan product transfer instruction.
Transfer	[Display]
Status	This field displays the status of the loan product transfer. This would indicate either an <b>S</b> or <b>N</b> value. <b>S</b> refers to loan product transfer successfully executed. <b>N</b> refers to loan product transfer which had failed in the batch processing. Loan accounts denoted as <b>N</b> are that loan account which has remained under the earlier loan product.
Old Produ	ct [Display]
Code	This field displays the old product code. The old product code will also be reflected in their respective columns, for loan accounts with transfer status <b>N</b> .
New	[Display]
Product Code	This field displays the new product code. The new product code will also be reflected in their respective columns, for loan accounts with transfer status <b>N</b> .
3. Select	the start date and end date from the pick list.

- 4. Click the **Ok** button.
- 5. The system displays the product transfer details.



Loan Product	Transfer Inquiry*										췒 🔽
Start Date :	20/11/2011	End (	Date :	02/01/2012							
Srl No	Loan Account Number		L	oan Product Transi	ferred Date	Transfer	Status	Old Product Code	Ν	lew Product C	ode
1	0198010500007047	7		2011122100	0000	S		70008		70032	
•											
Card	Change Pin Chequ	ue Co	ost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	ellers Cheque
								UDF	ОК	Close	Clear

## Loan Product Transfer Inquiry

8. Click the **Close** button.



# **LN022 - Interest Calculation Inquiry**

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

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

#### **Definition Prerequisites**

• LN057 - Loan Direct Account Opening

#### **Modes Available**

Not Applicable

#### To perform interest calculation

- Type the fast path LN022 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Interest Calculation Inquiry.
- 2. The system displays the Interest Calculation Inquiry screen.

#### Interest Calculation Inquiry

Interest Calcul	ation Inquiry	*										Part 10 🔁 🔁
Interest Calco	ulation Inquii	ry										
Account No.:	-		Interest C	alculated During:	1	~						
From:		NAME:	To:									
		- FILE				TITE						
Erom	To	Number o	f dave Effectiv	ve Date Amo	upt Bace	Amount Interest	Date and Tir	me				
110m	10	Number o	days Enecus	Vertale Millo	unic base	Amount Interest	Date and hi	ile.				
			1									
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrum	int Inventor	y   Pin Validatio	in Ser	LIDE	Signature	Close	lers Cheque



Field Name	Description
Account Number	[Mandatory, Numeric, 16]
	Type the loan account number for which interest inquiry is to be performed.
Interest calculated	[Mandatory, Drop-Down]
during	Select the phase at which interest inquiry is to be performed from the drop-down list.
From	[Mandatory, Pick List, dd/mm/yyyy]
	Select the date from which the interest inquiry is to be performed from the pick list.
То	[Mandatory, Pick List, dd/mm/yyyy]
	Select the date till which the interest inquiry is to be performed from the pick list.
Column Name	Description
From	[Display]
_	
То	[Display]
Number of days	[Display] This field displays the number of days for which interest is being calculated.
Effective Pote	
	This field displays the effective interest rate applied for interest calculation.
Amount Base	[Display]
	This field displays the base amount.
Amount Interest	[Display]
	This field displays the interest amount.
Date and Time	[Display]
	This field displays the date and time when the interest was calculated.
3. Enter the accou	nt number and press the < <b>Tab</b> > key.
4. Select the phase	e at which interest inquiry is to be performed from the drop-down list.

- 5. Select the from and to date from the pick list.
- 6. Click the **Inquire** button.
- 7. The system displays the appropriate details.

ccount Number:	00000000968	Interest calculated during:	Regular Charging 💙	
om:	1/01/2000	Toi	5/02/2008	
			Rent Concernation of the C	
From To Nur 1/12/2007 31/01/2008	nber of days Effective Rate Amoun 30 17.00000 100	t Base Amount Interest Date and Time 1416.67 2008-07-10 19:59:37	.0	
		5 R		

## **Interest Calculation Inquiry**

8. Click the **Close** button.



# LN023 - Amortization Inquiry

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

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

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

#### **Definition Prerequisites**

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

#### **Modes Available**

Not Applicable

#### To view the amortization details

- Type the fast path LN023 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Inquiries > Amortization Inquiry.
- 2. The system displays the Amortization Inquiry screen.

#### **Amortization Inquiry**

nortization Inquiry*							
Amortization Details —							
Account No. :		Name : Product : Product Code :					
SC Amortization Deta Sub	sidy Interest Amortization						
Service Charge Code	Nature Of Charge	Date Of Deduction	Total Amount Deducted	Amount Amortized	Balance Amount	(	
							100
						OK Close	



Field Name	Description
Amortization Details	
Account No	[Mandatory, Numeric, 16] Type the loan account number on which the inquiry is to be done.
Name	[Display] This field displays the name of the customer.
Customer ID	[Display] This field displays the customer ID of the primary account holder.
Product	[Display] This field displays the name of the product under which the account is opened.
Currency	[Display] This field displays the account currency.
Product Code	[Display] This field displays the product code of the selected account.
Branch	[Display] This field displays the branch under which the account is opened.

- 3. Enter the account number and press the **<Tab>** key.
- 4. The system displays the amortization details.



## **SC Amortization Details**

ortization Inquiry	*					
mortization Deta	ils				27 - C	
uccount No. : Sustomer ID : Surrency : ranch :	000000033431 600870 IDR 9999	Name : Product : Product Code :	ARIEFWNUGRAHADIDIKS Ammort Prod_2.4_P33 762	ου		
Amortization Deta	ai Subsidy Interest Amortizatio	n Date Of Deduction		Amount Amortized	Balance Amount	
DOD	Amortised	31/12/2007	20,000.00	0.00	20,000.00	

Column Name	Description
Service Charge	[Display]
Code	This column displays the service charge codes of all the charges levied on the selected loan account or on the selected limit in case of an OD account.
Nature of	[Display]
Charge	This column displays the value as Amortisable if <b>Amortise</b> check box is selected in the <b>Loan Deduction Plan Maintenance</b> (Fast Path:LNM22) option.
Date of	[Display]
Deduction	This column displays the date on which the charge was deducted.
	In case of loans, this column displays the disbursement date, and in case of an OD it displays the limit sanction date.
Total Amount	[Display]
Deducted	This column displays the total amount of the charges deducted at the time of disbursement / limit sanction.



Column Name	Description
Amount	[Display]
Amortized	This column displays the total amount of selected service charges amortised as of date, i.e., the total amount of charges booked in income GL as of date.
Balance Amount	[Display] This column displays the balance service charge to be amortised as of date.

## Subsidy Interest Amortization

Amortization Inquiry*						
Amortization Details						
Account No. : 000000 Customer ID : 600127 Currency : INR Branch : 700	041608 N	lame : AAF roduct : BDI roduct Code : 601	ATEL INTEREST SUBSIDY PROD1			
SC Amortization Details Sul	bsidy Interest Amortization	Amount Amortized	Balance Amount		_	
20/03/2008 66,505.7	78 2,00	4.28	64,501.50			
				ОК	Close	Clear

Column Name	Description
Date	[Display]
	This column displays the date of the transaction i.e. the date on which interest subsidy amount was collected.
Subsidy Amount	[Display]
Collected	This column displays the interest subsidy amount collected for the loan account.



Column Name	Description
Amount Amortized	[Display] This column displays the total amount of interest subsidy amount amortised as of date, i.e., the total amount of charges booked in income GL as of date.
Balance Amount	[Display] This column displays the balance interest subsidy to be amortised as of date.

5. Click the **Close** button.



# LN026 - Loan Agreement Balance Inquiry

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

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

#### **Definition Prerequisites**

• LN057 - Loan Direct Account Opening

#### **Modes Available**

Not Applicable

#### To view loan account balance details

- Type the fast path LN026 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Agreement Balance Inquiry.
- 2. The system displays the Loan Agreement Balance Inquiry screen.



oan Agreement Balance In	nquiry*									Po 🖸
Customer Information —										
Agreement No:			Account No:							
Account No :			1							
Account Ccy :	~	7.57	10							
Account Status :										
Maturity Date :		Ecc.								
Next Due Date :										
Next Installment Due :										
Outstandings										
Principal Balance :			Unbilled Principal B	alance:						
Amount Disbursed Today :		1	Future Interest *:							
Installment Arrears :		1	Min. Amount Due:							
Other Arrears :		1	Uncollected Intere	st:						
Penalty Arrears :					, t					
UnBilled Penalty Interest :										
UnBilled SC:										
					10.0 million.com/ 100255 10-0					
Arrears Bostnoned				* Indi	ates field for Islami	Loan				
Principal Arrears Postponed:	<u> </u>	1								
Interest Arrears Postponed:	10- 10-	-								
Penalty Arrearc Postnoned										
Other Arrears Postponed:										
Outer Arrears Postported.										
UnApplied Credits										
Amount Paid Today :										
Funds in RPA :										
Unbilled Interest	<i>i</i>	-0.								
Unbilled Interest:										
Comment Dalament										
Tatal OutStandings		designed threads in	1	Austlable P-I						
Total Outstandings :	Un	cleared Funds :		Available balar	ce:					
1	1	1		1		1				
Card Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trav	ellers Cheque
							Line	OK	Class	

## Loan Agreement Balance Inquiry

Field Name	Description			
Customer Information				
Agreement No	[Mandatory, Numeric,16]			
	Type the agreement number to view the mapped loan accounts.			
Account No	[Mandatory, Pick List]			
	Select the account number, for which loan balance details needs to be viewed, from the pick list.			
	The pick list displays the loan accounts linked to the agreement number entered in the corresponding field.			
Account No	[Display]			
	This field displays the account number for which loan balance details are being displayed.			
	The name of the customer is displayed in the adjacent field.			
Account Ccy	[Display]			
	This field displays the currency assigned to the product at the product level, under which the account is opened.			



Field Name	Description
Account Status	[Display]
	This field displays the status of the loan account.
	The options are:
	Closed
	Blocked
	Closed Today
	Open Today
	Dormant
	Regular
	Written Off
	Paid Off
	Cheque Pending Settlement
	Product Transferred Out
	Transferred Out
	Partially Discharged
	Fully Discharged
Maturity Date	[Display]
	This field displays the final date for installment payment for the loan, i.e., the date on which the loan account will mature.
Next Due Date	[Display]
	This field displays the next due date from the current system date for payment of the loan installment.
Next Installment	[Display]
Due	This field displays the next installment amount which will be due as per the next due date.
Outstandings	
Principal Balance	[Display]
	This field displays the principal balance on the date of loan balance inquiry if all dues were paid on time. In other words the amount displayed will be the schedule balance as on the date of inquiry not including any unpaid arrears.
Unbilled Principal	[Display]
Balance	This field displays the unbilled principal balance of the loan account.
Amount Disbursed	[Display]
Today	This field displays the amount that is disbursed on the current date, if the Loan balance inquiry is done on the date when the loan was disbursed.



Field Name	Description
Future Interest	[Display]
	This field displays the future interest for syariah accounts, i.e., <b>Add On</b> <b>Loan</b> check box is selected in the <b>Loan Product Master</b> (Fast Path: LNM11) option.
	For other loans, this field displays the value as zero.
	The future interest is calculated as below:
	Future Interest = Total of all future interest installments that will be due after the process date - uncollected interest.
Installment Arrears	[Display]
	This field displays the total installment arrears that are outstanding in the loan account. Installment arrears will comprise of only the Principal and Interest arrears.
	Installment Arrears = Principal + Interest
Min. Amount Due	[Display]
	This field displays the minimum amount due for the revolving loan for the specified period.
	In case of term loans, this field displays the installment amount.
Other Arrears	[Display]
	This field displays the other arrears to be paid in the account. Other arrears would include arrears like Fee arrears, Premium arrears, Outgoing arrears, Legal fee arrears, etc.
Uncollected	[Display]
Interest	This field displays the uncollected interest amount.
Penalty Arrears	[Display]
,	This field displays the penalty interest amount due on the loan account for the non-payment of the dues.
UnBilled Penalty	[Display]
Interest	This field displays the unbilled penalty interest amount.
	Unbilled Penalty Interest is the penalty interest accrued on the loan account from the last penalty charging date till the current date. The same is calculated online as on the date of loan balance inquiry.
UnBilled SC	[Display]
	This field displays the unbilled service charge amount.
Arrears Postponed	
Principal Arrears	[Display]
Postponed	This field displays all the principal arrears that are due to be paid as on that day.
Interest Arrears	[Display]
Postponed	This field displays the sum of postponed interest arrears.



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

- 3. Enter the agreement number and press the **<Tab>** key.
- 4. Select the account number from the pick list. The system displays the loan account balance details.



Customer Information				Ť	
Agreement No: 000000	100000777	Account No: 0000000	0223360		
Account No :	00000000223360 F	H SHAH		-	
Account Coy :	INR V				
Account Status :	8				
faturity Date :	31/01/2009	-4			
vext Due Date :	21/02/2009				
Vext Installment Due	31/03/2000				
Outstandings	7,745.96			1	
Principal Balance :	90.000.00	Unbilled Principal Balance:	82,642,29		
Amount Disbursed Today :	0.00	Future Interest *:	0.00		
Installment Arrears :	7,745,98	Min. Amount Due:	7,745,98		
Other Arrears :	0.00	Uncollected Interest:	0.00		
Penalty Arrears :	0.00				
LinBilled Penalty Interest :	16.00				
LinBilled SC:	10.90				
	0.00				
Americ Destroyed		16	ndicates field for Islamic Loan		
Arrears Postponeu	· · · · · · · · · · · · · · · · · · ·				
Interact Arrears Postponed.					
niceresc Anreals reseponed.					
Penalty Arrears Postponed:					
Other Arrears Postponed:					
UnApplied Credits				1	
Amount Paid Today :	0.00				
Funds in RPA :	0.00				
	······				
Unbilled Interest	84. B <sup>1</sup>			1	
Unbilled Interest:	274.15				
Cumont Dalanco					
Total OutStandings	on non na Uncleared Fi	nds : Available B	alance:		
	90,366.27	0,00	0.00		
				20	
Card Chapre Din	Cheque Corr	Rate Denomination Instrument	Inventory Dis Vali	dation Service Charge	Signature Traveller Choose

## Loan Agreement Balance Inquiry

5. Click the **Close** button.



# LN027 - Agreement Based Account Inquiry

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

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

#### **Definition Prerequisites**

• LN057 - Loan Direct Account Opening

#### **Modes Available**

Not Applicable

#### To view the loan accounts mapped to an agreement number

- Type the fast path LN027 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Agreement Based Account Inquiry.
- 2. The system displays the Agreement Based Account Inquiry screen.



preement Number:	Agreement Based Accoun	t Inquiry*				ili 🕹 🔽 🗷
Agreement Owners  Customer Id Customer Name Ownership Status  Account Details	Agreement Number:					
Agreement Owners           Customer Id         Customer Name         Ownership Status           Account Details	Agreement Sanction Amount:					
Customer Id Customer Name Ownership Status	- Agreement Owners		]			
Account Details	Customer Id Custon	ner Name Ownership Status				
Account Details						
Account Details						
	Account Details					
Account Product Name Currency Recorded Limit Balance Rate Type Repayment Type Limit Expiry Date Status	Account Produ	ict Name Currency Recorded Lin	nit Balance	Rate Type Repayment T	ype Limit Expiry Date	Status
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque	Card Change Pin	Cheque Cost Rate	Denomination Instrument	Inventory Pin Validati	on Service Charge Sign	nature Travellers Cheque

## Agreement Based Account Inquiry

Field Name	Description
Agreement Number	[Mandatory, Alphanumeric, 16] Type the agreement number to view the mapped loan accounts.
Agreement Established Date	[Display] This field displays the date on which the agreement was established.
Agreement Sanction Amount	[Display] This field displays the sanctioned amount as per the agreement.
Column Name	Description
Column Name Agreement Owners	Description
Column Name Agreement Owners Customer ID	Description [Display] This column displays the customer ID.



## LN027 - Agreement Based Account Inquiry

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

- 3. Enter the agreement number and press the **<Tab>** key. The system displays the agreement details.
- 4. Click the **OK** button. The system displays the **Agreement Owners** and **Account Details**.



### **Agreement Based Account Inquiry**

Agreement Number:         0000000000000000           Agreement Established Date:         15/01/2008           Agreement Sanction Amount:         200000.0	
- Agreement Owners	
Ingreenent official	
Customer Id Customer Name Ownership Status	
BUDSH3     UTAK REKKT     SUW       603982     SAIKUMAR MURALI     JOO       603983     NARENDRA UDADH     JOO	
Account Details	
Account Product Name Currency Recorded Limit Balance Rate Type Repayment Type Limit Expiry Date Status	
00000001130360 851 TNR 100000 102363.690000000 Fixed ARM 15/01/2009 A	
00000001130360         851         INR         100000         102363.690000000         Fixed         ARM         15/01/2009         A           0000000114360         851         INR         100000         135230.250000000         Fixed         ARM         15/01/2009         A	
00000001130360         851         INR         100000         102363.690000000         Fixed         ARM         15/01/2009         A           00000001148360         851         INR         100000         135230.2500000000         Fixed         ARM         15/01/2009         A	
0000001130360         851         INR         100000         Fixed         ARM         15/01/2009         A           00000001148360         851         INR         100000         135230.250000000         Fixed         ARM         15/01/2009         A	

 If you click on any of the records in the Account Details section, the system displays the Account Transactions Inquiry (Fast Path: LNM10) option. For more information refer to the Loans User Manual. OR Click the Close button.



# LN063 - Repayment and Arrear Appropriation

This screen is used to appropriate the transactions on the fly and display the arrear position. The transactions will be considered in the order of logging time and the appropriation will be done as per the parameters applicable for each transaction.

The inquiry will display unpaid arrears or arrears due as of last EOD including the adjustments done during the day, arrears paid during the day and balance unpaid arrear.

This option will appropriate all the repayments processed on loan on the fly and will display the amount apportioned towards each arrear type. The pseudo appropriation will be done as per the applicable appropriation sequence. In case of installment payment, the appropriation sequence specified for the transaction will be followed. For other credits the appropriation sequence applicable for the account will be followed.

#### **Definition Prerequisites**

- 1065 Loan Installment Payment Inquiry
- 1066 Loan Partial Payoff Inquiry
- 1068 Loan Advance Payment Inquiry

#### **Modes Available**

Not Applicable

#### To inquire the arrear repayment

- 1. Type the fast path LN063 and click Go or open the Repayment and Arrear Appropriation option through menus.
- 2. The system displays the **Repayment and Arrear Appropriation** screen.


## Repayment and Arrear Appropriation\* \delta 🛛 🗵 Account Details -Account No: Product: ~ Currency: Name: ~ Accrual Status: $\sim$ Account Status: Repayment Appropriation Arrears Paid During the Day Arrear Amount Due After Payment Arrear Type Arrear Amount Due Amount Paid Today: Principal Outstanding: RPA Balance: Ŧ Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque UDF Inquire Close Clear

#### **Repayment and Arrear Appropriation**

Field Name	Description
Account Number	[Mandatory, Numeric, 16]
	must be a regular- open status account.
Product	[Display]
	This field displays the product code and name of the product under which the loan account is opened.
Currency	[Display]
	This field displays the currency assigned to the product at the product level, under which the loan account is opened.
	All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Name	[Display]
	This field displays the name of the customer.



Field Name	Description
Accrual Status	[Display] This field displays the accrual status of the loan account.
Account Status	[Display] This field displays the status of the loan account to be open regular, closed, dormant etc.
Column Name	Description
Arrear Type	[Display] This field displays the arrear type which is being inquired.
Arrear Amount Due	[Mandatory, Numeric, 16] Type the arrear due on the loan as on the process day for the respective arrear type. The arrear due amount is the arrear amount due as on last BOD + debit adjustments done during the day (common billing, Ad hoc int charging, interest adjustment) - credit adjustments done during the day (fee waiver, interest adjustment).
Arrears Paid During the Day	<ul> <li>[Mandatory, Numeric, 16]</li> <li>Type the amount paid during the day towards each arrear type.</li> <li>FLEXCUBE will pseudo execute all the repayments processed during the day in the order of the transaction execution and it will pseudo appropriate the arrears on the fly for inquiry purpose.</li> <li>As a result of pseudo appropriation, the total amount that will get paid towards each arrear will be displayed against each arrear type as applicable. If repayments are processed and reversed on the same day, such repayments will not be considered at the time of inquiry</li> </ul>
Arrear Amount Due after Repayment	[Display] This field displays the amount due after repayment done by the customer in an arrear type wise. This value for each arrear type will be derived as: Arrear amount due - Arrear amount paid during day



Column Name	Description
Principal	[Display]
Outstanding	This field displays the balance unbilled principal after considering the credit and debits done during the day.
	FLEXCUBE will pseudo execute all the repayments processed during the day in the order of the transaction execution and it will pseudo appropriate the arrears on the fly for inquiry purpose.
	As a result of pseudo appropriation , if there are multiple <b>PPF</b> <sup>5</sup> , EFS or disbursement that has got processed during the day, the unbilled principal will be arrived considering those and will be displayed.
	If disbursement , PPf, EFS are processed and reversed on the same day, such repayments will not be considered at the time of inquiry.
<b>RPA Balance</b>	[Display]
	This field displays the advance credit on loan.
	If on the day of inquiry, advance payment is processed, and there are no arrears on loan / charging transactions are not executed on loan during the day, then the advance payment amount will be displayed in this field.
	If on the day of inquiry, arrears are created on loan after advance payment is processed on the same day, then advance payment money will be first pseudo appropriated towards the arrears, and excess credit (if any )will be displayed in this field.
Amount Paid	[Display]
Today	This field displays the amount paid by the customer during the day, else it displays 0.
3. Enter the acc	ount number and press the <b><tab></tab></b> key. The system displays the account

<sup>&</sup>lt;sup>5</sup>(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)



## **Repayment and Arrear Appropriation**

Repayment	and Arrear Appro	opriation*								2	
A commente D	ataila										-
Account De	etalis		Destation								
Account No:	01	98010500015461	Product:		70003-Subsid	/ Margin - A	× .				
Currency:	RI	MB 🗸	Name:		MUST						
Accrual Statu:	s: N	ormal 💌	Account	Status:	ACCOUNT OP	EN REGULAR	~				
Repayment Ap	opropriation										
											-
	Arrear Type		Arrea	ar Amount Due	Arrear	s Paid During the D	Day	Arrear Amount Due	After Payment		
	Penalty Interest A	corued		0.00		0.00		0.00			
	Legal Fees Arr	ears		0.00		0.00		0.00			
	PPF Penalty Amo	ount		0.00		0.00		0.00			
	Fees Arrears			0.00		0.00		0.00			
	Compounding Interes	t Accrued		0.00		0.00		0.00			
	Regular Intrest Ac	crued		305.56		0.00		0.00			
	Penalty Interest A	rrears	<u> </u>	0.00		0.00		0.00			
	Compounding Interes	t Arrears		0.00		0.00		0.00			
	Outgoing Arrea	ars		0.00		0.00		0.00			
	Subsidy Accrue	ed		0.00		0.00		0.00		L	-11
	Other Arrear	s		0.00		0.00		0.00			
	Subsidy Arrea	rs		0.00		0.00		0.00			
	Principal Arrea	ar		8,333.33		0.00		0.00			
	Diverting Interest A	krrears		0.00		0.00		0.00			
											-
Principal Outs	standing: 100000		RPA Balanc	e: 0		Amoun	nt Paid Today	0			
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Valida	tion Service Cha	rge Signatu	re Travellers Ch	heque
								LIDE	Inquire	Close	Clear

- 5. The system displays the list of records of which arrear repayment is done.
- 6. Enter the other relevant information.
- 7. Click the **Inquire** button.

# LN500 - Installment Calculator

The Installment Calculator is a tool, which calculates the installment amount or term applicable on an intended loan amount

#### **Definition Prerequisites**

Not Applicable

#### Modes Available

Not Applicable

#### To perform calculation for installment

- 1. Type the fast path LN500 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Inquiries > Installment Calculator.
- 2. The system displays the **Installment Calculator** screen.

#### **Installment Calculator**

Installment Type:         Calculate            Installment Type:            Modbly Flat Rate	Installment Calculato	r*							🇞 🛿 🕷
Card     Card     Card     Card     Card   Cost Rat     Card   Cost Rat     Card   Cost Rat     Card   Cost Rat    Cost Rate  Cost R	Installment Type :								
• Installment         • Premis             • Monthly Flak Rate         • Premis Effective Rate             • Monthly Flak Rate         • Oncomposition             • Preview Flax         • Oncomposition             • Mark Flax         • Oncomposition             • Monthly Flax         • Oncomposition             • Mark Flax         • Oncomposition             • Mark Flax         • Oncomposition         • Oncomposit         • On	Calculate								
Carden Details       Control permission         Loan Currency:       Data         Dera Monthy:       Con Amount:         Term Years:       Dera Months:         Repayment Details:       Repayment Calendar Plan:         Tertalment Details:       DI/05/2012         Tertalment Amount:       D.000         No. of Instalments:       Instalment Amount:         Tertalment Details:       DI/05/2012         Tertalment Amount:       D.000         No. of Instalments:       DI/05/2012         Tertalment Amount:       DI/05/2012         Tertalment Amount:       DI/05/2012         Tertalment Amount:	C Installment		C Term						
Card Change Par     Card Change Par     Card Change Par	Interest Rate Type								
Loan Details       Loan Amount :       0.00         Term Years :       0       Iterm Months :       0         Term Years :       0       0.000000000       Accrual Basis :       0.000         Yearly Effective Rate :       0.000000000       Accrual Basis :       US 30/960 #         Yearly Effective Rate :       0.000000000       Accrual Basis :       US 30/960 #         Yearly Effective Rate :       0.0000000000       Accrual Basis :       US 30/960 #         Repayment Details       Repayment Calendar Plan :	Monthly Flat Rate		C Yearly Effective Rate						
Card       Change Pin       Cheque       Cost Rate       FCY Change Hand IngDenomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Tree         Card       Change Pin       Cheque       Cost Rate       FCY Change Hand IngDenomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Tree         Card       Change Pin       Cheque       Cost Rate       FCY Change Hand IngDenomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Text	Loan Details	DMP	Loan Amount :	<b></b>	0.00				
Flat Rate :       0.000000000       Accrual Basis :       IS 30/360         Yearly Effective Rate :       0.000000000         Charge Rate :       0.0000000000         Repayment Details       Repayment Calendar Plan :         Rest Period Frequency :       Monthly         Dates       Dobursement. Date :       31/05/2012         Dobursement Amount :       0.000         No. of Installments :	Term Years :		Term Months :		0.00				
Yearly Effective Rate :       0.0000000000         Charge Rate :       0.0000000000         Repayment Details       Repayment Calendar Plan :         Rest Period Frequency :       Mone         Dates       Disbursement Date :       31/05/2012         Disbursement Abate :       31/05/2012       First Payment Date :         Installment Details       0.00       No. of Installments :         Installment Amount :       0.00       No. of Installments :         UDE       Other Cost Rate       FCY Change HandingDenomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Tree	Flat Rate :	0.000000000	Accrual Basis :	US 30/360	-				
Charge Rate :       0.000000000         Repayment Details         Rest Period Frequency :       None         Dates         Disbursement Date :       31/05/2012         Installment Details         Installment Amount :       0.00         No. of Installments :         One	Yearly Effective Rate :	0.000000000							
Repayment Details         Rest Period Frequency :         None         Dates         Disbursement Date :       31/05/2012         Installment Details         Installment Amount :       0.00         No. of Installments :	Charge Rate :	0.0000000000							
Rest Period Frequency :       None         Dates         Disbursement Date :       31/05/2012         Installment Details         Installment Amount :       0.00         No. of Installments :	Repayment Details — Repayment Frequency :	Monthly	Repayment Calendar Pla	n: [					
Dates         Disbursement Date :       31/05/2012         Installment Details         Installment Amount :       0.00         No. of Installments :	Rest Period Frequency :	None							
Disbursement Date :       31/05/2012       First Payment Date :       31/05/2012         Installment Details       0.00       No. of Installments :	Dates								
Installment Details Installment Amount : 0,00 No. of Installments :	Disbursement Date :	31/05/2012	First Payment Date :	31/05/2012					
Installment Amount :       0.00       No. of Installments :         Card       Change Pin       Cheque       Cost Rate       FCY Change HandingDenomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Tr.         UDF       OK       Close       Clear	Installment Details —	- 10	22 2020	A1600	10				
Card     Change Pin     Cheque     Cost Rate     FCY Change HandingDenomination     Instrument     Inventory     Pin Validation     Service Charge     Signature     Tr	Installment Amount :	0.00	No. of Installments :						
Card     Change Pin     Cheque     Cost Rate     FCY Change HandingDenomination     Instrument     Inventory     Pin Validation     Service Charge     Signature     Tr									
Card     Change Pin     Cheque     Cost Rate     FCY Change HandingDenomination     Instrument     Inventory     Pin Validation     Service Charge     Signature     Tr									
Card     Change Pin     Cheque     Cost Rate     FCY Change HandingDenomination     Instrument     Inventory     Pin Validation     Service Charge     Signature     Tr									
Card     Change Pin     Cheque     Cost Rate     FCY Change HandingDenomination     Instrument     Inventory     Pin Validation     Service Charge     Signature     Tr									
Card Change Pin Cheque Cost Rate FCY Change HandingDenomination Instrument Inventory Pin Validation Service Charge Signature Tr.									
Card Change Pin Cheque Cost Rate FCY Change HandingDenomination Instrument Inventory Pin Validation Service Charge Signature Tr. UDF OK Close Clear									
Card Change Pin Cheque Cost Rate FCY Change HandingDenomination Instrument Inventory Pin Validation Service Charge Signature Tr.									
UDF OK Close Clear	Card Change	e Pin Cheque	Cost Rate FCY Change Hand	ingDenomination	Instrument	Inventory	Pin Validation	Service Charge	Signature Tra
			1				UDF	ок	Close Clear



Field Name	Description
Installment Type	[Mandatory, Drop-Down]
	Select the required installment type from the drop-down list.
	The installment types are defined in <b>Installment Rules</b> (Fast Path: LNM43) option.
	The options are:
	EPI-Beginning of Period
	EPI-End of Period
Calculate	
Installment	[Optional, Radio Button]
	Click installment to calculate the installment amount for loan.
Term	[Optional, Radio Button]
	Click term to calculate the term for the loan.
Interest Rate Type	[Conditional, Radio Button]
	Click the appropriate interest rate type.
	This field is enabled only if the Calculate Installment option is selected.
	The options are:
	<ul> <li>Monthly Flat Rate: A monthly flat rate type of interest is applicable to the account. Selecting this radio button disables the Interest Variance and Yearly Effective Rate fields.</li> </ul>
	<ul> <li>Yearly Effective Rate: A yearly flat rate type of interest is applicable to the account. Selecting this radio button disables the Flat Rate type and Flat Rate fields."</li> </ul>
Loan Details	
Loan Currency	[Mandatory, Drop-Down]
	Select the loan currency from the drop-down list.
Loan Amount	[Mandatory, Numeric, 15, Two]
	Type the loan amount that the customer wants to borrow.
Term Years	[Conditional, Numeric, Four]
	Type the loan repayment period in terms of years.
	This field will be disabled if you select the Calculate <b>Term</b> option, in which case the term in number of years will be calculated and displayed in this field.
Term Months	[Conditional, Numeric, 10]
	Type the loan repayment period in months.
	This field will be disabled if the user has selected the Calculate <b>Term</b> option, in which case the term in number of months will be calculated and displayed in this field.



Field Name	Description				
Flat Rate	[Conditional, Numeric, Three, 10]				
	Type the monthly flat rate based on which the installment amount is calculated.				
	This field is enabled if the <b>Monthly Flat Rate</b> option is selected.				
Accrual Basis	[Display]				
	This field displays the accrual basis.				
Yearly Effective	[Conditional, Numeric, Three, 10]				
Rate	Type the yearly effective rate based on which the installment amount is calculated.				
	This field is enabled only if the Yearly Effective Rate option is selected.				
	If the <b>Monthly Flat Rate</b> option is selected, the system will convert the flat rate into the yearly effective rate and display the same which cannot be edited.				
Charge Rate	[Optional, Numeric, Nine, 10]				
	Type the charge rate, in case charges are to be included for the calculation of the installment or term.				
Repayment Details					
Repayment	[Mandatory, Drop-Down]				
Frequency	Select the repayment frequency from the drop-down list.				
	The options are:				
	Monthly				
	Bimonthly				
	Quarterly				
	Half-Yearly				
	Yearly				
Repayment	[Optional, Pick List]				
Calendar Plan	Select the repayment calendar plan from the pick list, if the same exists.				



Field Name	Description					
Rest Period	[Optional, Drop-Down]					
Frequency	Select the rest period frequency from the drop-down list.					
	Rest period frequency is the frequency at which the interest base is updated.					
	The options are:					
	• None					
	Monthly					
	Bimonthly					
	Quarterly					
	Half Yearly					
	Yearly					
	Every Due Date					
	Daily					
Dates						
Disbursement Date	[Mandatory, Pick List]					
	Select the disbursement date from the pick list. The disbursement date could be greater than or equal to the current date.					
First Payment Date	[Mandatory, Pick List]					
	Select the first date on which the installment is repaid from the pick list.					
Installment Details						
Installment	[Mandatory, Numeric, 13, Two]					
Amount	Type the installment amount to calculate the term of the loan.					
	This field will be disabled if you select the <b>Calculate Installment</b> option, in which case the installment amount will be calculated and displayed in this field.					
No. of Installments	[Display]					
	This field displays the number of installments.					

- 3. Select the installment type from the drop-down list.
- 4. Select **installment** or **term** radio button.
- 5. Enter the relevant information.



Installment Calculator*								🇞 🛿 🗷
Installment Type :	EPI-Begining of period 💌							
Calculate	· · · · · · · · · · · · · · · · · · ·							
Installment		C Term						
Interest Rate Type								
C Monthly Flat Rate		Yearly Effective Rate						
Loan Details LoanCurrency :*	RMB 💌	Loan Amount :*	100,00	0.00				
Term Years :*	5	Term Months :	ſ	60				
Flat Rate :	0.000000000	Accrual Basis :	US 30/360 🔄	1				
Yearly Effective Rate :**	8.000000000							
Charge Rate :	0.000000000							
Repayment Details Repayment Frequency :* [	Monthly 💽	Repayment Calendar Plan	i: [					
Rest Period Frequency :	Monthly 💽							
Dates Disbursement Date :	31/05/2012	First Payment Date :	31/05/2012	ö				
Installment Details Installment Amount :	0.00	No. of Installments :	[					
Card Change P	in Cheque	Cost Rate FCY Change Handi	ngDenomination	Instrument	Inventory	Pin Validation	Service Charge	Signature. T
						LIDE	OK	Tose Clear

- 6. Click the **OK** button.
- 7. The system displays the installment or term details.



# LN501 - Loan Funds Flow Calculator

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

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

#### **Definition Prerequisites**

- LNM11 Product Master Maintenances
- LNM98 Schedule Type
- BA090 Bank Calendar Maintenance
- LNM43 Installment Rule

#### **Modes Available**

Not Applicable

#### To calculate loan funds flow

- Type the fast path LN501 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Funds Flow Calculator.
- 2. The system displays the Loan Funds Flow Calculator screen.

#### Loan Funds Flow Calculator

Loan Funds Flow Calculator*	ali 🕹 👔 🖬
Product Code :	
Rate Chart Code :	ge E
Generate Schedule Validate Schedule Details	
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Tr	avellers Cheque



Field Name	Description
Product Code	[Mandatory, Pick List]
	Select the loan product under which the loan account is opened from the pick list.
Schedule Type	[Mandatory, Pick List]
	Select the schedule type for the product selected in the corresponding field from the pick list.
Loan Amount	[Optional, Numeric, 13, Two]
	Type the loan amount.
Loan Term	[Optional, Numeric, Four]
	Type the tenure in months for each stage of the loan.
Service Charge	[Mandatory, Numeric, 13, Two]
	Type the service charge amount.
	It will affect the effective interest rate if a service charge is added to the account, and also the schedule.
Disbursement Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the loan disbursement date for the generation of schedule from the pick list.
	By default, the current process date is displayed. Disbursement date cannot be a back date or a Holiday.
	The future date can be only 30 calendar days from the inquiry / process date (including holidays if any) for the simulation of future dated loan schedule.
	The date is validated with the holidays defined in the <b>Bank Calendar Maintenance</b> (Fast Path: BA090) option.
Premium Amount	[Mandatory, Numeric, 13, Two]
	Type the premium amount.
	It will affect the effective interest rate if an insurance policy is attached to the account, and also the schedule.
Effective Interest	[Display]
Rate	This field displays the effective interest rate applicable to the customer. It displays up to 10 digits after decimal.
Pricing Details	
Rate Chart Code	[Mandatory, Pick List]
	Select the rate chart code for determination of rate of interest on the loan from the pick list. The rate chart name is displayed in the adjacent field.

Field Name	Description
Margin Code	[Optional, Pick List]
	Select the margin code from the pick list. The margin name is displayed in the adjacent field.
	It is the margin which is levied over and above the base rate for initial rate on the loan.
	If a loan account is opened with a combination of rates for example fixed rate rolling over to variable rate, then the margin code selected in this field will be applicable only for the initial fixed rate on the loan.
	If a loan account is opened with a single rate (fixed /variable) for the entire term of the loan, then the margin selected in this field will be applied for that rate for the entire loan period.
Rollover Margin	[Optional, Pick List]
Code	Select the margin code from the pick list.
	It is the margin which is levied over and above the base rate for rollover rate on the loan.
	If a loan account is opened with a combination of rates for example fixed rate rolling over to variable rate, then the margin code selected in this field will be applicable only for the rollover rate on the loan.
	This field is not applicable, if a loan is opened with a single rate (fixed /variable) for the entire term of the loan.
Discount Code	[Optional, Pick List]
	Select the discount code from the pick list.
	The discount is applied over and above the base rate.
	The discount is applicable for the initial rate or rollover rate or both, it is based on the parameters set in the <b>Discount Rate Setup</b> (Fast Path: PR005) option.
Subsidy Margin Code	This field is for future use.
Fixed Term	[Optional, Numeric, Three]
	Type the fixed term of the loan in months.
	If the loan is on fixed rate for the entire term, then the value in this field is equal to total term of the loan.
	If the loan is on fixed rate for initial term and then rolls over to a variable rate for the remaining term, then the initial fixed term is set in this field and it should be less than the total term of the loan. The base rate for fixed period is derived using the fixed term specified.
Interest Variance	[Mandatory, Radio Button]
Туре	Click the appropriate <b>Interest Variance Type</b> to select the interest variance at the account level to define a variance for the schedule related interest rate applicable to the account.
	The options are:
	Absolute Value

• Percentage Value



Field Name	Description				
Variance	[Optional, Numeric, 13, 10]				
	Type the value for variance.				
Subsidy Control Para	ameter				
Subsidy Type	[Optional, Drop-Down]				
	Select the type of subsidy that will be offered on the loan from the drop- down list.				
	The options are:				
	<ul> <li>Interest rate subsidy- fixed subsidy rate based subsidy</li> </ul>				
	Percentage share in Interest- percentage based subsidy				
	<ul> <li>Interest Subsidy on Loan Amount- fixed amount subsidy type</li> </ul>				
	Interest rate subsidy refers to a fixed subsidy rate based subsidy.				
	Percentage share in interest refers to the percentage based subsidy.				
	Interest subsidy on loan amount refers to a fixed amount subsidy type.				
Subsidy Margin	[Optional, Numeric, 10]				
Rate	Type the subsidy fixed rate based on which the subsidy interest will be calculated.				
	Cannot be more than the net effective interest rate applicable on the loan account.				
	The value cannot be negative and must be greater than 0% and lesser than 100%.				
	This field will be enabled if <b>Subsidy Type</b> is selected as <b>Interest rate Subsidy</b> .				
Percentage share	[Optional, Numeric]				
of Subsidised	Type the value for percentage share of subsidy interest.				
interest	The value must be greater than 0% and less than or equal to 100% and cannot be negative.				
	This field will be enabled if <b>Subsidy Type</b> is selected as <b>Percentage</b> share in Interest.				
Loan Amount for	[Optional, Numeric]				
Subsidised interest	Type the intended fixed subsidy amount.				
	The value entered must be greater than 0 and equal to or lesser than the loan amount entered.				
	The entered amount has to be equal to or lesser than the amount to be disbursed.				
	This field will be enabled if <b>Subsidy Type</b> is selected as <b>Interest</b> Subsidy on Loan Amount .				



Description
[Conditional, Pick List, DD/MM/YYYY]
Select the subsidy stage start date from the pick list.
This date can be either equal to the <b>FLEXCUBE</b> process date or a future date. If it is a future date, it has to be lesser than the process date + loan term.
[Conditional, Pick List, DD/MM/YYYY]
Select the subsidy stage end date from the pick list.
This is the date on which the subsidy is intended for expiry. This date has to be greater than the <b>FLEXCUBE</b> process date and subsidy start date and less than the <b>FLEXCUBE</b> process date + loan term.
This field is enabled and mandatory if <b>Subsidy Type</b> is selected.

- 3. Select the product from the drop-down list
- 4. Select the schedule type from the pick list.
- 5. Enter the other relevant information.

#### Loan Funds Flow Calculator

Product Code :*	70000	Index Level -	A					1
Schedule Type :	1	EMI Schedule						
Loan Amount :*		1,000.0	00 Loan	i Term :*	15 Months			
Service Charge :		12.00	Disbu	ursement Date :*	29/02/2012			
Premium Amount :		1,200.0	00 Effec	ctive Interest Rate :	4.000000000			
Pricing Details					Subsidy Parameters			
Rate Chart Code :	1	RATE CHA	RT		Subsidy Type :	Interest Rate Subsidy	~	
Margin Code :					Subsidy Margin Rate :	12.0009099999		
Rollover Margin Code :					Percent Share of Subsidised Interest :			1
Discount Code :					Loan Amount for Subsidised Interest :			
Subsidy Margin Code :					Subsidy Start Date :	20/02/2012		
Fixed Term :	-	Months			Subsidy End Date ;	23/02/2012		
Interact Variance Tuner			Vaviance I					
inceresc variance type.	Abs	olute Value	variance :	12.0000000000				
-	O Perc	entage Value						
Schedule Definition	lit Stage Sch	edule Schedule D	etails					
Schedule Definition Ed	lit Stage Sch Stage Name	edule Schedule D	etails Date Principal A	mount Principal Pa	ayments Interest Payments First Principal Due Da	eFirst Interest Due De Installment An	nount Stage E	
Schedule Definition Edi	it Stage Sch Stage Name	edule Schedule Di	etails Date Principal A	mount Principal Pa	Interest Payments First Principal Due Du	eFirst Interest Due De Installment An	nount Stage E	-
Schedule Definition Ed	lit Stage Sch Stage Name	edule Schedule Di	Date Principal A	mount Principal Pa	ayments Interest Payments First Principal Due Da	First Interest Due De Installment An	nount Stage E	
Schedule Definition Ed	it Stage Sch Stage Name	edule Schedule D	Date Principal A	Principal Pa	syments Interest Payments First Principal Due De	First Interest Due De Installment An	nount Stage E	
Schedule Definition Edd	it Stage Sch <mark>Stage Name</mark>	edule Schedule Dr	Date Principal A	mount Principal Pa	ayments Interest Payments First Principal Due De	First Interest Due De Installment An	nount Stage E	
Schedule Definition Edd	it Stage Sch	edule Schedule Dr	Date Principal A	Principal Pa	ayments Interest Payments First Principal Due De	First Interest Due De Installment An	nount Stage E	
Schedule Definition Edd	it Stage Sch	edule Schedule D	Principal A	Principal Pa	nyments Interest Payments First Principal Due D	First Interest Due De Installment An	Nount Stage E	
Schedule Definition Edd	it Stage Sch	edule Schedule D	Principal A	Principal Pa	ayments Interest Payments First Principal Due De	First Interest Due De Installment An	nount Stage E	
Schedule Definition Ed Stage No.	it Stage Sch Stage Name	edule Schedule Dr e Start Stage	edule Details	mount Principal Pa	ayments Interest Payments First Principal Due De	First Interest Due De Installment An	nount Stage E	
Schedule Definition Ed Stage No. Cenerate Schedule Cenerate Schedule	it Stage Sch Stage Name (Validate :	edule Schedule D e Start Stage	edule Details	Principal Pa	nyments Interest Payments First Principal Due D	First Interest Due De Installment An	nount Stage E	
Schedule Definition Ed Stage No. Generate Schedule Card Char	it Stage Sch Stage Name (Validate : nge Pin	edule Schedule D e Start Stage Schedule Sch	edule Details	andle FCY ChargeDen	nyments Interest Payments First Principal Due	First Interest Due De Installment An	nount Stage E	Travellers Chequ

- 6. The system enables the **Schedule Definition** tab.
- 7. Click the **Generate Schedule** button.



roduct Code chedule Typ		or*							i i i i i i i i i i i i i i i i i i i
chedule Typ	e: 70	004 Subsidy Mar	rgin - B						
	e: 11	3 IPI PMI Bulk	et Int Bull Princ US T	hirty					
an Amount		10,00	0.00 Loar	n Term :	72 Months				
rvice Char	ge:	0.00	Disb	ursement Date :	21/12/2011				
emium Amo	ount :	Effective Interest Rate : 0.02055							
ricing De	etails				Subsidy	Parameters			
ate Chart (	Code : 102	Non tier	ed Variable Rate 2		Subsidy T	ype :			~
argin Code	1	Margin F	late One		Subsidy M	1argin Rate :			
ollover Mar	rgin Code : 1	Margin F	late One		Percent S	hare of Subsidised In	iterest :		
iscount Code : 1 2 % Discount Loan Amount for Subsidised Interest :									
ubsidy Margin Code :									
xed Term	:	6 Months			Subsidy E	ind Date :			
nedule Defi	inition Edit Stage	ercentage Value	Details						
		Start Stage Date	Principal Amount	Principal Payments	Interest Payments	First Principal Due Da	First Interest Due Da	Installment Amount	Stage End Da
nge No.	Stage Name		10,000,00	1	1	21/12/2017	21/12/2017	10.000.00	De (ep (00 e)
ige No.	Stage Name IPI	21/12/2011	10,000.00			04/04/4050	24/04/2010		21/12/201

#### . .

Column Name	Description
Stage No	[Display]
	This column displays the serial number for the stages.
	There can be a maximum of 99 stages defined for an account schedule.
Stage Name	[Display]
	This column displays the stage type attached to a loan account.
	This is defined in at the Schedule Type definition under Global Definitions.
	The options are:
	• IOI
	• EPI
	• IPI
	• PMI
	• FPI

Instrument

Pin Validation Service Charge

Close Clear

## **Field Description**

Change Pin

Cost Rate

Der

Card



Column Name	Description
Stage Start Date	[Display]
	This column displays the start date for the corresponding stages.
	For the first stage, the start date will be the date of the first disbursement. For the remaining stages, it is the End Date of the previous preceding stage.
Principal Amount	[Display]
	This column displays the principal amount payable by the customer.
	This field is applicable only for IPI, EPI and FPI type of loans.
	If any debit type disbursement charges are levied at the time of disbursement, the same is added to the disbursed amount.
Principal Payments	[Display]
	This column displays the number of installments in which the principal is paid.
	For the IOI stage, the principal payments will be zero as in this stage, only the interest is repaid and not the principal.
	Based on this number, the system calculates the <b>End Date</b> column and the <b>Stage Start Date</b> column for the next stage.
	For the EPI stage, the sum of principal payments and interest payments are equal.
Interest Payments	[Display]
	This column displays the number of installments in which the interest on the loan amount is paid.
	For the IOI stage, the tenure will be defaulted from the schedule type definition, which can be modified.
First Principal Due	[Display]
Date	This column displays the first due date for the principal to be paid.
	For the IOI stage, this field is not applicable as only interest is repaid and not the principal.
	For the EPI stage, the first principal due date is same as the first interest due date. For the first stage, this is same as the Stage Start Date. For subsequent stages for the same stage name, it is calculated using First Principal Due Date and principal payments of previous stage. For the IPI stage, it can be different.
	Based on this date, the system calculates the End Date column and the Stage Start Date column for the next stage.
First Interest Due	[Display]
Date	This column displays the first due date for the interest to be paid.
	This date will be defaulted to the end of the month, in case of calendar type of products. In case of anniversary type, it should be the same date or a greater date of the next month.
	For the EPI stage, this field is the same as <b>First Principal Due Date</b> column.



Column Name	Description
Installment amount	[Display]
	This column displays the installment amount to be repaid by the customer in each stage. The installment amount is the sum of the principal and the interest component.
	This field is not applicable for the IOI stage.
Stage End Date	[Display]
	This column displays the end date for the particular stage.
	The preceding end date is the start date for the next stage.

- 8. Click the Stage No link. The system displays the Edit Stage Details tab screen.
- 9. Modify the relevant information.

## **Edit Stage Details**

Loan Funds Flow Calculato	or*	alia 🕹 🖬 🖬
Product Code : 607 Schedule Type : 223 Loan Amount : Interest Rate Type : Variance Monthly Flat Rate	77 m Term Loan 627 13 m EP1 PMI Prod 607 100,000.00 Loan Term : 96 Months 9,00000 138.56823	
Service Charge :	1000     Disbursement Date :     20/03/2006       Effective Interest Rate :     11.42373	
Stage Type :     1       Stage No: :     1       Instalment Rule :     2       Stage Start Date :     20/03       Stage Details :     Principal Repay Amount :       No. of Repayments :     Frequency :       Installment Amount :     First Repay Date :       Term :     ************************************	Name:       Require EPI-EoP       Calendar Base:       Anniversary         Image: Imag	
Card Change Pin	Cheque         Cost Rate         Denomination         Instrument         Inventory         Pin Validation         Service Charge         Signature         Trav           UDF         OK         Close	vellers Cheque

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



Field Name	Description
Name	[Display] This field displays the stage name defined in the schedule for the product.
Calendar Base	[Display] This field displays the calendar base.
Installment Rule	[Display] This field displays the installment rule applicable for the stage. For more information, refer to the <b>Installment Rule</b> (Fast Path: LNM43) option.
Installment Type	[Display] This field displays the installment type applicable for the stage.
Stage Start Date	[Display] This field displays the start date of the stage.
Stage End Date	[Display] This field displays the end date of the stage.
Stage Details	
Principal Repay Amount	[Display] This field displays the principal repay amount.
No. of Repayments	
Principal	[Conditional, Numeric, Four] Type the principal amount paid during repayment. This field is enabled if <b>Schedule Type</b> is selected as <b>EPI</b> , <b>MOR</b> , <b>IPI</b> or <b>ARM</b> .
Interest	[Conditional, Numeric, Four] Type the number of interest payment. This field is enabled if <b>Schedule Type</b> is selected as <b>IPI</b> , <b>IOI</b> or <b>ARM</b> .

Frequency



Field Name	Description				
Principal	[Conditional, Drop-Down]				
	drop-down list.				
	The options are:				
	None/At Maturity				
	Monthly				
	BiMonthly				
	Quarterly				
	Half Yearly				
	Yearly				
	This field is enabled if <b>Schedule Type</b> is selected as <b>EPI</b> , <b>IPI</b> or <b>ARM</b> .				
Interest	[Conditional, Drop-Down]				
	Select the frequency for repaying the interest amount from the drop- down list.				
	The options are:				
	None/At Maturity				
	Monthly				
	BiMonthly				
	Quarterly				
	Half Yearly				
	Yearly				
	This field is enabled if <b>Schedule Type</b> is selected as <b>PMI</b> , <b>IPI</b> or <b>IOI</b> .				
Installment	[Conditional, Numeric, 13, Two]				
Amount	Type the installment amount.				
	This field is enabled if <b>Schedule Type</b> is selected as <b>EPI</b> , <b>IPI</b> or <b>ARM</b> .				
First Repay Dates					
Principal	[Conditional, Pick List, dd/mm/yyyy]				
	Select the first repayment date of principal amount of the loan from the pick list.				
	This field is enabled if <b>Schedule Type</b> is selected as <b>ARM</b> , <b>EPI</b> or <b>IPI</b> .				
Interest	[Display]				
	This field displays the first repayment date of interest on the loan.				



Field Name	Description
Term	[Conditional, Numeric, Nine, Three] Type the total duration/period, in years and months, to repay the loan. This field is enabled if <b>Schedule Type</b> is selected as <b>MOR</b> .
Compounding Frequency	[Conditional, Numeric, ] Type the compounding frequency. This field is enabled if <b>Schedule Type</b> is selected as <b>IPI</b> .

- 10. Click the **Validate** button to validate the schedule.
- 11. Click the **Save** button. The system displays the **Schedule Definition** tab screen.
- 12. Click the Validate Schedule button.
- 13. Click the **Schedule Details** button. The system displays the **Schedule Details** tab screen with the disbursement details.

A OD Loan Term : Disbursement Date :* Effective Interest Rate	10 Months 30/06/2012 CC Subsidy Paramete Subsidy Type : Subsidy Type : Subsidy Type : Subsidy Margin Rate Percent Share of Sub	] rs		¥					
.00 Loan Term : Disbursement Date :* Effective Interest Rate	10         Months           30/06/2012         IOP           9:         0.000000000           Subsidy Paramete           Subsidy Type :         Subsidy Margin Rate           Percent Share of Sub         Percent share of Sub	] rs		<b>v</b>					
00 Loan Term : Disbursement Date :* Effective Interest Rate	10 Months 30/06/2012	] rs							
Disbursement Date : *	Subsidy Paramete Subsidy Paramete Subsidy Margin Rate Percent Share of Sub	] rs		<b></b>					
Effective Interest Rate	SUDUC/2012	rs		<b>v</b>					
	Subsidy Paramete Subsidy Type : Subsidy Margin Rate Percent Share of Sub	rs		<b>v</b>					
	Subsidy Paramete Subsidy Type : Subsidy Margin Rate Percent Share of Sub	rs		*					
	Subsidy Type : Subsidy Margin Rate Percent Share of Sub			*					
	Subsidy Margin Rate Percent Share of Sub	:							
	Percent Share of Sub			argin Code : Subsidy Margin Rate :					
		sidised Interest :							
	Loan Amount for Sub	sidised Interest :							
	Subsidy Start Date :								
	Subsidy End Date :								
	, II								
variance : 12.000000000									
Jetails									
Start Date Repayment Date	Interest Rate Princip	al Interest	Subsidy Interest	Charge	F				
30/06/2012 30/07/2012	15.000000000 9,450.3	\$1 1,250.00	0.000000000	0.00					
30/07/2012 30/08/2012	15.000000000 9,568.4	43 1,131.88	0.000000000	0.00					
an inclusion and inclusion									
30/08/2012 30/09/2012	15.000000000 9,688.0	1,012.27	0.000000000	0.00					
30/08/2012 30/09/2012 30/09/2012 30/10/2012 30/10/2012 30/11/2012	15.000000000 9,688.0 15.000000000 9,809.0 15.000000000 9,809.1	1,012.27 4 891.17 75 768.56	0.0000000000	0.00					
30/08/2012         30/09/2012           30/09/2012         30/10/2012           30/10/2012         30/11/2012           30/11/2012         30/11/2012	15.000000000 9,688.0 15.000000000 9,809.3 15.000000000 9,931.3 15.0000000000 10.055.	1,012.27 14 891.17 75 768.56 90 644.41	0.0000000000000000000000000000000000000	0.00 0.00 0.00 0.00					
30/08/2012         30/09/2012           30/09/2012         30/10/2012           30/10/2012         30/11/2012           30/11/2012         30/12/2012           30/12/2012         30/12/2012	15.000000000 9,688. 15.000000000 9,809. 15.000000000 9,931. 15.000000000 10,055. 15.000000000 10.181.	1,012.27 14 891.17 75 768.56 90 644.41 60 518.71	0.000000000 0.000000000 0.000000000 0.000000	0.00 0.00 0.00 0.00 0.00					
30/08/2012         30/09/2012           30/09/2012         30/10/2012           30/10/2012         30/11/2012           30/11/2012         30/11/2012           30/12/2012         30/12/2012           30/01/2013         30/01/2013	15.000000000         9,888.           15.000000000         9,889.           15.0000000000         9,891.           15.0000000000         9,931.           15.0000000000         10,055.           15.0000000000         10,181.           15.0000000000         10,308.	J4         1,012.27           14         891.17           75         768.56           90         644.41           60         518.71           87         391.44	0.000000000 0.000000000 0.000000000 0.000000	0.00 0.00 0.00 0.00 0.00 0.00					
30/09/2012         30/09/2012           30/09/2012         30/10/2012           30/10/2012         30/11/2012           30/11/2012         30/11/2012           30/11/2012         30/11/2012           30/11/2012         30/11/2012           30/11/2013         30/01/2013           28/02/2013         30/03/2013	15.000000000 9,683. 15.000000000 9,809. 15.0000000000 9,931. 15.0000000000 10,055. 15.0000000000 10,181. 15.0000000000 10,308. 15.0000000000 10,437.	J4         1,012.27           14         891.17           75         768.56           90         644.41           60         518.71           87         391.44           73         262.58	0.0000000000 0.000000000 0.000000000 0.000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00					
30(08/2012         30(09/2012           30(09/2012         30(10/2012           30(10/2012         30(11/2012           30(11/2012         30(11/2012           30(11/2012         30(11/2013)           30(12/2012         30(01/2013)           30(12/2013)         30(03/2013)           30(03/2013)         30(03/2013)	15.0000000000         9,688.           15.00000000000         9,893.           15.0000000000         9,931.           15.0000000000         10,955.           15.0000000000         10,181.           15.0000000000         10,363.           15.0000000000         10,368.           15.000000000         10,368.	JH         1,U12.27           14         891.17           75         768.56           90         644.41           60         518.71           87         391.44           73         262.58           23         132.11	0.000000000 0.000000000 0.000000000 0.00000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0					
>	Variance : 12.000000000 etails Start Date Repayment Date 30/06/2012 30/07/2012 30/07/2012 30/08/2012	Subsidy End Date :           Variance :         12.0000000000           statis         Subsidy End Date :           Start Date         Repayment Date         Interest Rate         Princip-           30/06/2012         30/07/2012         15.000000000         9,450.4	Subsidy End Date :           variance :         12.0000000000           statis         Interest Rate           Start Date         Repayment Date           115.0000000000         9,450,31           30/06/2012         30/07/2012           15.000000000         9,568,43           1,131.88	Subsidy End Date :         Image: Constraint of the second se	Variance :         12.0000000000         Interest Rate         Principal         Interest         Subsidy Interest         Charge           statis         Sta				

## **Schedule Details**



Column Name	Description
Srl No.	[Display] This column displays the serial number of the record. It is automatically generated by the system.
Stage No.	[Display] This column displays the serial number of the stages in chronological order.
Installment No.	[Display] This column displays the installment number. This is a running serial number automatically generated by the system.
Start Date	[Display] This column displays the start date for a particular installment. This is basically the date of the first disbursement.
Repayment Date	[Display] This column displays the interest and principal repayment date for a particular installment, i.e., the date on which the installment falls due for payment.
Interest Rate	[Display] This column displays the interest rate applicable for a particular installment. The interest rate is defaulted from the product interest rate + or - the variance specified in APS/Loan Account Opening. It displays up to 10 digits after decimal . For Mudharabah products , the field name will be <b>Margin Rate</b> . For Mudharabah products , the field name will be <b>Revenue Projection Rate</b> .
Principal	[Display] This column displays the principal component for a particular installment. This field is applicable only for IPI, EPI and FPI stages of loans.
Interest	[Display] This column displays the interest component for a particular installment. For Mudharabah products , the field name will be <b>Margin</b> . For Mudharabah products , the field name will be <b>Revenue Projection</b> .
Subsidy Interest	[Display] This field displays the subsidy interest as per the provided parameters. It displays up to 10 digits after decimal. If subsidy parameters are provided for simulation, the fields under this column head will display 0.
Charge	[Display] This column displays the service charge component for a particular installment. This field will populate values only when a charge rule is defined in the <b>Schedule Type definition</b> (Fast Path: LNM98) option.



Column Name	Description			
Premium	[Display]			
	This column displays the insurance policy premium attached to the loan account.			
Capitalized	[Display]			
Amount	This column displays the capitalization schedule for the loan.			
Installment	[Display]			
	This column displays the total installment amount. The installment comprises the sum of the principal, interest and the charges components.			
Outstanding	[Display]			
Balance	This column displays the total outstanding or the scheduled balance after paying the installment.			
Total Installment	[Display]			
	This column displays the total installment is the amount which is paid by the customer at the repayment.			
	The total installment amount includes principal, interest, insurance premium and charges.			
Days	[Display]			
	This column displays the number of days for which the interest has been calculated.			
	The number of days is arrived at after considering the difference between the Start date and the Repayment date.			
14. Click the <b>Close</b> bu OR	utton.			

Click the **Print** button to print the schedule details.



# LN502 - Loans Event Simulation Maintenance

Using this option, you can simulate the following events for loan accounts:

- Partial Pay-off
- EFS
- Rate Change

**FLEXCUBE** supports future/current dated simulation of EFS and **PPF**<sup>6</sup> for loan accounts and rate change simulation for the current day. In the case of future/current date partial pay-off the system generates the revised schedule and the schedule details will be displayed. Prepayment charges will be calculated and displayed based on the penalty method selected.

This option will also support the display of schedule where user specified repayment flag is checked in Installment Rules (FP: LNM43) and where the installment type is selected as IPI.

When partial pay off is simulated using this screen on loan with user specified repayment, the revised schedule of repayment will be worked out online by system using the same logic as actual partial pay off transaction.

When rate change is simulated using this screen on loan with user specified repayment, the future interest will be recomputed and displayed by the system as per the new rate. Principal repayment details (date and amount) will remain unchanged. The same logic as actual rate change processing will be applied to simulation processing logic.

The **Current Balances** section displays the arrears due on the loan account on process date as below:

- Past unpaid arrears (overdue accounts)
- Arrears charged on the inquiry date /process date
- Installment arrears if the installment date is same as the inquiry / process date.

### **Definition Prerequisites**

- LN057 Loan Direct Account Opening
- LNM98 Schedule Type

#### Modes Available

Not Applicable

#### To view loans event simulation

- Type the fast path LN502 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transact > Other Transactions > Loans Event Simulation Maintenance.
- 2. The system displays the Loans Event Simulation Maintenance screen.

<sup>&</sup>lt;sup>6</sup>(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)



Loans Event Simulation	n Maintenance*			🇞 🖬	х
Account No :*	[	Branch :	×		
Currency :	V	Product :			
Disbursed Amount :		Disbursement Date :			
4					
Current Balances		Funda in DDA:			
Principal Arrears:	(I)				
Interest Arrears:		Amount Paid Today:			
Penalty Arrears:		Book Balance:			
Compounding Interest Arre	ars:				
Diverting Interest Arrears:					
Other Arrears:					
Total Arrears:		]			
Event :*	~	Change Term/Installment :	*		
Pepalty Method:*		Apply Interest Till Date			
Tonacy Hochoar					
Effective Date:*					
Partial Payoff Amount :*		New Rate :*			
4					•
Card Change Pin Cheque	Cost Rate FCY Change D	enomination Instrument Inventory Pin	Validation Service Charge Signa	ture Traveller	s Che
				Close	Clear

## Loans Event Simulation Maintenance

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the loan account number for which the loans event simulation is to
Branch	be maintained. [Display]
Dec last	I his field displays the name of the home branch where the loan account is opened and maintained.
Product	[Display] This field displays the loan product under which the loan account is opened.
Currency	[Display] This field displays the currency assigned to the product, under which the account is opened.
Disbursed Amount	[Display] This field displays the total disbursed amount in account currency. This is the gross amount exclusive of deductions.



# LN502 - Loans Event Simulation Maintenance

Field Name	Description
Disbursement Date	[Display]
	This field displays the disbursement date of the loan amount.
Current Balances	
Principal Arrears	[Display]
	This field displays the total principal arrears due on the process date.
Funds in RPA	[Display]
	This field displays the funds lying in RPA for the account, pending appropriation.
Interest Arrears	[Display]
	This field displays the total interest arrears due on the process date.
Amount Paid	[Display]
loday	This field displays the amount paid in the loan account on the process date.
Penalty Arrears	[Display]
	This field displays the total penalty arrears due on the process date.
Compounding	[Display]
Interest Arrears	This field displays the total of compounding interest arrears due and not paid.
	Note: Compounding interest is an interest type which is defined
	arrears.
Arrears	[Display] This field displays the total diverting interest arrears due and not paid
	<b>Note:</b> If the loan amount disbursed, is used by the customer for the purpose other than the purpose for which loan is disbursed,
	then the account is charged with diverting interest and is
	considered as a separate arrear type.
Pook Polonee	[Display]
DUUK DAIAIICE	This field displays the book balance as on the process date ( total loan
	outstanding – Funds in RPA ).
Other Arrears	[Display]
	This field displays the total other arrears due on the process date.



Field Name	Description			
Total Arrears	[Display]			
	This field displays the total arrears due on the process date.			
	Total Arrears = Principal Arrears + Interest Arrears + penalty Arrears + Other Arrears + Compounding Interest Arrears + Diverting Interest Arrears.			
Subsidy Parameters				
Subsidy Type	[Optional, Drop-Down]			
	Select the type of subsidy, if the loan account is disbursed with the subsidy parameters from the drop-down list.			
	The options are:			
	Interest Rate Subsidy			
	Percentage of Subsidy Interest			
	Interest Subsidy on Loan Amount			
	This field will enabled for input if <b>Interest Rate Subsidy</b> is selected as the <b>Subsidy Type</b> else it is disabled.			
	The interest which has to be entered should be greater than 0% and lesser than 100%. The interest rate entered has to be less than the interest rate applicable to the loan Account. Only 2 digits after decimals will be allowed.			
Subsidy Margin	[Optional, Numeric, Ten]			
Rate	Type the subsidy margin rate.			
	This field displays the subsidy percentage share, if the loan account is disbursed under <b>Interest Rate Subsidy</b> Subsidy Type.			
Percentage share	[Optional, Numeric]			
of Subsidized	Type the value percentage share of subsidy interest.			
meresi	This field displays the subsidy percentage share, if the loan account is disbursed under <b>Percentage of Subsidy Interest</b> Subsidy Type.			
Loan Amount for	[Optional, Numeric]			
Subsidized interest	Type the intended fixed subsidy amount.			
	This field will display the fixed subsidy amount, if the loan account is disbursed under Interest <b>Subsidy on Loan Amount</b> Subsidy Type.			
Subsidy Start Date	[Conditional, Pick List, DD/MM/YYYY]			
	Select the subsidy stage start date from the pick list.			
	This date can be either equal to the <b>FLEXCUBE</b> process date or a future date but cannot be a back date. If it is a future date, it has to be lesser than the Process Date + Loan Term.			

Field Name	Description				
Subsidy End Date	[Conditional, Pick List, DD/MM/YYYY]				
	Select the subsidy stage expiry date from the pick list.				
	This date has to be greater than the <b>FLEXCUBE</b> process date and subsidy start date. This date has to be less than the FCR Process Date + Loan Term.				
Event	[Mandatory, Drop-Down]				
	Select the type of event from the drop-down list.				
	The options are:				
	Partial Pay				
	Rate Change				
	• EFS				
	Subsidy				
Change	[Conditional, Drop-Down]				
Term/Installment	Select the appropriate criteria from the drop-down list.				
	• Term				
	Installment				
	This field is disabled if the EFS option is selected in the Event field.				
Penalty Method	[Conditional, Drop-Down]				
	Select the penalty method for applying penalty on EFS / PPF from the drop down list.				
	The options are:				
	<ul> <li>On Amount: If this option is selected, penalty is charged as x% of amount. The penalty is calculated on the excess amount repaid towards appropriation of the balance principal amount</li> </ul>				
	<ul> <li>On Amount + Term: If this option is selected, penalty is charged as x% p.a. for the remaining period. The penalty is calculated on the excess amount repaid towards appropriation of the balance principal amount</li> </ul>				
	<ul> <li>Waive: If this option is selected, No penalty is levied on EFS / PPF</li> </ul>				
	<ul> <li>Manual : In this option, the method for penalty computation on full pay off or partial pay off simulation will be specified. Penalty will not be computed using the rate specified in interest rate plan for penalty rate type.</li> </ul>				
	This field is disabled if the <b>Rate Change</b> option is selected in the <b>Event</b> field.				

Field Name	Description					
Penalty Amount	[Conditional, Numeric, 13, Two]					
	Type the value for penalty amount.					
	The penalty amount entered should be zero or a value greater than zero.					
	This field is enabled if the <b>Manual</b> option is selected in the <b>Penalty Method</b> field.					
	Note: Unlike PPF this field is newly added in this screen - it was not available earlier					
Apply Interest Till	[Optional, Check Box]					
date	Select the check box.					
	This field will decide application of accrued interest (regular/penalty) during PPF event simulation.					
	This checkbox will be enabled only if Partial payoff event is selected in the event drop down. For all the other drop down options this field will remain disabled for user input.					
Effective Date	[Conditional, Pick List, dd/mm/yyyy]					
	Select the date for partial pay-off / full pay off simulation from the pick list.					
	The effective date can be current date or a future date. The future date can be maximum 30 calendar days from the process date including holidays. It can be greater than or equal to the charging date but cannot be a holiday as per the <b>Bank Calendar Maintenance</b> (Fast Path: BA090) option.					
	Effective date cannot be greater than maturity date/ last installment date of the loan account. It cannot be greater than the end date of regular stage or a date in IOI or PMI stage.					
	If the <b>Rate Change</b> option is selected in the <b>Event</b> field, the system displays the current process date in this field.					
Partial Payoff	[Conditional, Numeric, 13, Two]					
Amount	Type the partial amount of the loan that will be paid off.					
	This field is enabled only if the <b>Partial Pay</b> option is selected in the <b>Event</b> field.					
New Rate	[Conditional, Numeric, Three, Five]					
	Type the new rate for the loan payoff.					
	This field is enabled only if the <b>Rate Change</b> option is selected in the <b>Event</b> field.					
Subsidy start Date	[Optional, Pick List, dd/mm/yyyy]					
	Select the subsidy start date from the pick list. The date can either be the Account opening date, back date not lesser than the last charging date or the process date.					

Field Name	Description
Apply Interest Till date	[Optional, Check Box]
	This field will decide application of accrued interest ( regular/penalty) during PPF event simulation. This checkbox will be enabled only if Partial payoff event is selected in the event drop down.

- 3. Enter account number and press the **<Tab>** key.
- 4. Select the event, charge term/installment, penalty method from the drop-down list.
- 5. Enter the relevant information.

### **Loans Event Simulation Maintenance**

Loans Event Simulati	ion Maintenance*						20	2 🗴
Account No :	0020000500000554	Branch :	BR2000	<b>v</b>				
Currency :	RMB 💌	Product :	80000-1	Mortgages - Regression 2	Ŧ			
Disbursed Amount :	75,000.0	D Disbursement	Date : 30/04/2	013				
Principal Arrears:	2,083.3	3 Funds in RPA:	0.00	Subsidy Parameters:				
Interest Arrears:	544.9	7 Amount Paid Today:	0.00	Subsidy Type :	I	Interest Rate Subs	sidy 🔽	1
Penalty Arrears:	3.9	Book Balance:	73,481.19	Subsidy Margin Rate :			12.00	
Compounding Interest Ar	rears: 15.5	7		Percentage Share Of Si	ubsidized Interest :			
Diverting Interest Arrears	5: 0.0	2		Loan Amount Of Subsid	lized Interest :			
Other Arrears:	0.0	2		Subsidy Start Date :		30/04/2013		
Total Arrears:	2,647.8	5		Subsidy End Date :		16/10/2012		
Event :*	Subsidy	Change Term/	Installment :	Y				
Penalty Method:	<b>_</b>							
Effective Date:	03/07/2013							
Partial Payoff Amount :	0.0	New Rate :						
Calculate Definition								
Schedule Denhidon S	chedule Details Pay-on Detail	5						
Stage No.	Stage Name Stage Star	t Date Principal Amount	Principal Payme	nts First Principal Due I	Date First Inl	terest Due Date	Installment Amo	unt –
•								-
Card Chang	e Pin Cheque C	ost Rate FCY Change	Denomination I	nstrument Inventory	Pin Validation	Service Charge	Signature Trav	ellers Chequ
						UDF	Close	Clear

6. Click the **Show Schedule** button to view the schedule details.



## **Schedule Definition**

Loans Event Simula	tion Maintenand	:e*					ilia 🕹 🚺
Account No :	002000050000	0554	Branch :	BR2000	V		<u> </u>
Currency :	RMB 💌		Product :	80000-Mortg	ages - Regression 2	*	
Disbursed Amount :		75,000.00	Disbursement Da	te : 30/04/2013	0		
				-			
Current Balances — Principal Arrears:		2 083 33 Fu	unds in RPA:	0.00	Subsidy Parameters		
Interest Arrears		2,003.33	mount Paid Today:	0.00	Subsidy Type :	Interest Rate Subs	idy 🔹
Dearly America		544.97		0.00	Subsidy Margin Rate :		12.00
Penalty Arrears:		3,98 PU	JOK Balance:	73,481.19	Percentage Share Of Subsidizer	d Interest :	
Compounding Interest A	wrears:	15.57			Loan Amount Of Subsidized Intr	erest :	
Diverting Interest Arrea	rs:	0.00			Subcidy Start Date :		
Other Arrears:		0.00			Subsidy State Date :	30/04/2013	•
Total Arrears:		2,647.85			Subsidy End Date :	17/10/2012	•
Event :	Subsidy	<b>v</b>	Change Term/Ins	tallment :	¥.		
Penalty Method:		w.					
Effective Date:	03/07/2013						
Partial Payoff Amount :		0.00	New Rate :				
ch li s c m							
Scheddle Denhidon	Schedule Details	ay-orr Details					
Stage No.	Stage Name	Stage Start Date	Principal Amount	Principal Payments	First Principal Due Date	First Interest Due Date	Installment Amount
1	IPI	30/04/2013	4,166.66	2	30/05/2013	30/05/2013	2,083.33
3	PMI	30/04/2016	0.00	0	01/01/1950	01/01/2099	0.00
				_			
							-
·	1		1 1		1 1		
Card Chan	ige Pin Cheq	ue Cost Rati	e FCY Change I	Denomination Instru	ment Inventory Pin \	alidation Service Charge	Signature Travellers Chequ
					Pri	int View UDI	F Close Clear

Column Name	Description
Stage No	[Display]
	This column displays the serial number for the stages.
	There can be a maximum of 99 stages defined for an account schedule.
Stage Name	[Display]
	This column displays the stage type attached to a loan account.
	This is defined in at the <b>Schedule Type</b> definition under Global Definitions.
	The options are:
	• IOI
	• EPI
	• IPI
	• PMI
	• FPI



ıl is			
ıl is			
ıl is			
II is			
ıl is			
าป			
nts			
aid			
est			
ient Due			
he			
ar ate			
е			
This column displays the installment amount to be repaid by the customer in each stage. The installment amount is the sum of the principal and the interest component.			

Column Name	Description
Stage End Date	[Display]
	This column displays the end date for the particular stage.
	The preceding end date is the start date for the next stage.

7. Click the **Schedule Details** button to view the schedule details.

## **Schedule Details**

Loans Event Simulation Mainte	nance*							20	2 🗴
Account No : 00200005	00000554	Branch :	BR20	000	~				<b>_</b>
Currency : RMB 💌		Product :	8000	)0-Mortga	ges - Regression 2	~			
Disbursed Amount :	75,000.00	Disbursement	Date : 30/04	4/2013					
Principal Arrears:	2,083.33	Funds in RPA:	0.00	0 9	ubsidy Parameters:				
Interest Arrears:	544.97	Amount Paid Today:	0.00	0	Subsidy Type :		Interest Rate Subs	idy 💌	I
Penalty Arrears:	3.98	Book Balance:	73,481.19	9	Subsidy Margin Rate	:		12.00	
Compounding Interest Arrears:	15.57				Percentage Share Of	Subsidized Interest :			
Diverting Interest Arrears:	0.00				Loan Amount Of Sub	sidized Interest :			
Other Arrears:	0.00				Subsidy Start Date :		30/04/2013	•	
Total Arrears:	2.647.85				Subsidy End Date :		17/10/2012	•	
	2,011100								
Event :		Change Term	(Installment :	_	7				
Penalty Method	÷	change lenn,		¥					
Effective Dates	<b>*</b>								
Dartial Davoff Amount 4	13	Now Data i	_						
	0.00	New Rate :	I						
Schedule Definition Schedule Deta	ils Pay-off Details								
Srl No. Stage No	. Installment No.	Start Date	Repayment Da	ate	Interest Rate	Principal	Interest	Subsidy Interest	
1 1	1	30/04/2013	30/05/201	.3	8.8000000000	2,083.33	542.46	0.00	0
2 1	2	30/05/2013	30/06/2013	3	8.8000000000	2,083.33	544.97	0.00	C
3 2	3	30/06/2013	30/07/2013	3	8.8000000000	2,083.33	527.39	0.00	C
4 2	4	30/07/2013	30/08/2013	3	8.8000000000	2,083.33	529.40	0.00	C
۲ - ۲ - ۲ - ۲ - ۲ - ۲ - ۲ - ۲ - ۲ - ۲ -		30/00/2013	30/03/2013	,	0.000000000	2,003.33	515.05	0.00	
Card Change Pin	Cheque Cost Ra	ate FCY Change	Denomination	Instrum	ent Inventory	Pin Validation	Service Charge	Signature Trav	ellers Cheque
						Print	View UDF	Close	Clear

Column Name	Description				
Srl No.	[Display]				
	This column displays the serial number of the record. It is automatically generated by the system.				
Stage No.	[Display]				
	This column displays the serial number of the stages in chronological order.				
Installment No.	[Display]				
	This column displays the installment number. This is a running serial number automatically generated by the system.				



Column Name	Description
Start Date	[Display] This column displays the start date for a particular installment. This is basically the date of the first disbursement.
Repayment Date	[Display] This column displays the interest and principal repayment date for a particular installment, i.e., the date on which the installment falls due for payment. If the <b>User Specified Repayment</b> check box selected in <b>Installment</b> <b>Rules</b> (FP:LNM43), the interest and principal repayment date will be different
Interest Rate	[Display] This column displays the interest rate applicable for a particular installment. The interest rate is defaulted from the product interest rate + or - the variance specified in APS/Loan Account Opening.
Principal	[Display] This column displays the principal component for a particular installment. This column is applicable only for IPI, EPI and FPI stages of loans.
Interest	[Display] This column displays the interest component for a particular installment.
Subsidy Interest	[Display] This field displays the subsidy interest for a simulated schedule based on the existing events in the simulation screen. This field will display 0, if the loan account simulated belongs to a non subsidy loan.
Charge	[Display] This column displays the service charge component for a particular installment. This column will populate values only when a charge rule is defined in the <b>Schedule Type</b> (Fast Path: LNM98) option.
Installment	[Display] This column displays the total installment amount. The installment comprises the sum of the principal, interest and the charges components.
Outstanding Balance	[Display] This column displays the total outstanding or the scheduled balance after paying the installment.
Days	[Display] This column displays the number of days for which the interest has been calculated. The number of days is arrived at after considering the difference between the Start date and the Repayment date.

8. Click the **Pay-off Details** tab to view the Pay-off details.



## **Pay-off Details**

The Pay-off Details tab is enabled only for EFS and partial Pay-off events and only when the effective date is a future date. The future arrears will display the arrears that will be due on the future date/ next installment date as below:

- If the immediate next installment date falls due on the future date, then the system displays the installment dues under future arrears as on future date. For Example: Process date : 31/04/07, Next installment date : 15/05/07, Effective date : 15/05/07 future arrears will display arrears due on 15/05/07
- If the immediate next installment date falls due after the future date, then the system displays the installment dues under unbilled arrears as on future date. For Example: Process date : 31/04/07, Next installment date : 15/05/07, Effective date : 10/05/07 arrears from 31/04/07 till 10/05/07 will be displayed under unbilled arrears
- If the effective date entered is beyond next installment date, then the future arrears tab displays the arrears due on next installment date. The amount due from next installment date till the effective date will be displayed under unbilled arrears. For Example: Process date : 31/04/07, Next installments date : 15/05/07, Effective date : 18/05/07. Arrear due on 15/05/07 will be displayed under future arrears and arrears from 15/05/07 till 18/05/07 will be displayed under unbilled arrears.

Loans Event Simulation	Maintenance*			🊳 🛛 🛛	ĸ
Disbursed Amount :	100,000,00	Disbursement Date :		Ľ	•
	100,000,000				
Current Balances					
Principal Arrears:	8,333.33	Funds in RPA:	0.00		
Interest Arrears:	833.33	Amount Paid Today:	0.00		
Penalty Arrears:	0.00	Book Balance:	100,833.33		
Compounding Interest Arrea	rs: 0.00				
Diverting Interest Arrears:	0.00				
Other Arrears:	0.00				
Total Arrears:	9,166.66				
Event		Change Term/Installment	**		
Event.	Partial Pay	change remyinstaiment	ic. Ierm		
Penalty Method:	On Amount				
Effective Date:	20/12/2011				
Partial Payoff Amount :	100,000.00	New Rate :	0.00000		
Schedule Definition Scher	dule Details Pay-off Details				
□ Future Balances					
Principal Arrears:	0.00	Total Arrears:	0.00	Н	
Interest Arrears:	0.00	Book Balance:	100,833.33		
Penalty Arrears:	0.00	Next Due Date:	20/01/2012		
Other Arrears:	0.00	Compounding Intere	rest Arrears: 0.00		
UnBilled Interest:	0.00	Total Unbilled Due:	0.00		
LinBilled Repalty:	0.00				
	0.00	Cholica composital	0.00		
Prepayment Charges:	2 215 45 Expe	cted Loan Pav-off Amount:	20.478.33 Principal Paid Off: 88.617.89		•
Card Change Pi	n Cheque Cost Rate	e Denomination Ins	nstrument Inventory Pin Validation Service Charge Signature Travell	lers Cheque	,
			Print View UDF Close	Clear	

**Field Description** 

**Field Name** 

Description

**Future Balances** 



Field Name	Description				
Principal Arrears	[Display]				
	date, if the effective date is equal to or greater than the next charging date.				
Total Arrears	[Display]				
	This field displays the total arrears due on the effective date.				
	Total Arrears = Principal Arrears + Interest Arrears + penalty Arrears + Other Arrears				
Interest Arrears	[Display]				
	This field displays the total interest arrears due on the next charging date, if the effective date is equal to or greater than the next charging date.				
Book Balance	[Display]				
	This field displays the book balance as on the effective date.				
Penalty Arrears	[Display]				
	This field displays the total penalty arrears due on the next charging date, if the effective date is equal to or greater than the next charging date.				
Next Due Date	[Display]				
	This field displays the next installment due date.				
Other Arrears	[Display]				
	This field displays the total other arrears due on the next charging date, if the effective date is equal to or greater than the next charging date.				
Compounding	[Display]				
Interest Arrears	This field displays the compounding arrears from the last charging date till the future charging date, if the effective date for simulation is provided with a date equal to or greater than the next charging date.				
Unbilled Interest	[Display]				
	This field displays the unbilled arrears if the effective date is less than the next charging date. The interest accrued from the process date till the effective date will be displayed.				
	If the effective date is greater than the next charging date, the interest accrued from the next charging date till the effective date will be displayed.				
Total Unbilled Due	[Display]				
	This field displays the total unbilled dues as of the effective date.				
	Total unbilled dues = Unbilled Interest + Unbilled Penalty				

Field Name	Description					
Unbilled Penalty	[Display]					
	This field displays the unbilled penalty if effective date is less than the next charging date. Penalty interest accrued from the process date till the effective date will be displayed.					
	If effective date is greater than the next charging date, the penalty interest accrued from the next charging date till the effective date will be displayed.					
Unbilled	[Display]					
Compounding	This field displays the unbilled compounding interest.					
Interest	If the simulation effective date is equal to the current process date - In this case, the unbilled compounding interest from the last charging date till the effective date/process date will be displayed.					
	If the simulation effective date is greater than the current process date, but lesser than the next charging date - The unbilled compounding interest from the last charging date till the effective date will be displayed.					
	If the effective date is greater than the current process date and also greater than the next charging date - The unbilled compounding interest from the next charging date till the effective date will be displayed in this field.					
Prepayment	[Display]					
Charges	This field displays the value as per the penalty method selected.					
Expected Loan	[Display]					
Pay-off Amount	This field displays the expected loan pay-off amount in the case of partial pay- off or EFS.					
	The events are:					
	<ul> <li>Partial Pay-off and Future dated : Expected loan payoff amount = total arrears (Current) + Total Arrears (Future)+ Total Unbilled Dues + Prepayment Charges – Amount Paid Today.</li> </ul>					
	<ul> <li>Partial Pay-off and Current dated : Expected Loan Payoff Amount = Total Arrears (current) + Prepayment Charges – Amount Paid Today</li> </ul>					
	<ul> <li>Early and Final Settlement and Future Date : Expected Loan Payoff Amount = Total Arrears (Current) + Total Arrears (Future)+ Total Unbilled Dues + Prepayment Charges + Loan Principal Outstanding as of Effective Date – Amount Paid Today</li> </ul>					
	<ul> <li>Early and final settlement and Current date : Expected Loan Pay off amount = Total Arrear(current) + Loan Principal o/s as of Process date + Prepayment Charges - Amount Paid Today.</li> </ul>					


Field Name	Description						
Principal Paid Off	[Display] This field displays the total amount paid towards principal in case of PPF only.						
	Principal Paid off = Partial Pay off Amount - Expected Loan Pay off Amount.						

9. Click the **View** button in **Schedule Details** tab screen. The system displays the **Loans Event Simulation Maintenance** screen.

### Loans Event Simulation Maintenance

Loans I	event Simu	lation Maintenan	ce*									
				Sim	ulation Sc	hedule						
Account No: 000000001891 Disbursed Amount : 200000 Schedule Definition			00001891	Product Name: Disbursement I	Date :	614-Term Loan_015mor 31/12/2007				Currency: Book Balance:	IN 20	R /3600
Stago N	Stage Nar	no Stago Start Da	to Duincinal A	mount Drincipal Davi	monte - First Drin	cinal Duo Da	to Finct	Interact D	uo Data Inc	tallment Amount	Stago Er	ad Data
1	FDT	31/12/2007	203600	23	31/01/200	cipai Due Da 8	31/12	2009	sebate ms	2.17	31/12/20	09
2	PMI	31/12/2009	0	0	01/01/195	0	31/01	/2010	0		01/01/20	99
Schedu	lle Detail		18									
Srl No.	Stage No.	Installment No.	Start Date	Repayment Date	Interest Rate	Principal	Interes	t Charge	Installmen	t Outstanding	Balance	Days
1	1	1	31/12/2007	31/01/2008	0.00000	8852.17	0	0	8852.17	194747.83		0
2	1	2	31/01/2008	29/02/2008	0.00000	8852.17	0	0	8852.17	185895.66		0
3	1	3	29/02/2008	31/03/2008	0.00000	8852.17	0	0	8852.17	177043.49		0
4	1	4	31/03/2008	30/04/2008	0.00000	8852.17	0	0	8852.17	168191.32		0
5	1	5	30/04/2008	31/05/2008	0.00000	8852.17	0	0	8852.17	159339.15		
7	4	7	31/05/2008	30/06/2008	0.00000	0052.17	0	0	0052.17	141624.98		-0
8	-	8	31/07/2008	31/08/2008	0.00000	8852.17	0	0	8852 17	132782.64		0
9	1	9	31/08/2008	30/09/2008	0.00000	8852.17	0	0	8852.17	123930.47		-0
10	1	10	30/09/2008	31/10/2008	0.00000	8852.17	0	0	8852.17	115078.3		0
11	1	11	31/10/2008	30/11/2008	0.00000	8852.17	0	0	8852.17	106226.13		0
12	1	12	30/11/2008	31/12/2008	0.00000	8852.17	0	0	8852.17	97373.96		0
13	1	13	31/12/2008	31/01/2009	0.00000	8852.17	0	0	8852.17	88521.79		0
14	1	14	31/01/2009	28/02/2009	0.00000	8852.17	0	0	8852.17	79669.62		0
15	1	15	28/02/2009	31/03/2009	0.00000	8852.17	0	0	8852.17	70817.45		0
16	1	16	31/03/2009	30/04/2009	0.00000	8852.17	0	0	8852.17	61965.28		0
17	1	17	30/04/2009	31/05/2009	0.00000	8852.17	0	0	8852.17	53113.11		0
18	1	18	31/05/2009	30/06/2009	0.00000	8852.17	0	U	8852.17	44260.94		0
19	-	19	30/06/2009	31/09/2009	0.00000	8852.17	0	0	8852.17	35408.77		0
21	-	21	31/09/2009	30/09/2009	0.00000	8852.17	0	0	9952 17	17704 43		0
22	1	22	30/09/2009	31/10/2009	0.00000	8852.17	0	0	8852.17	8852.26		-0
23	1	23	31/10/2009	30/11/2009	0,00000	8852.26	0	0	8852.26	0		0
24	1	24	30/11/2009	31/12/2009	18.00000	0	69563.33	0	69563.33	0		30
								Back	Print	View	lose	Clear

- 10. Click the **Back** button.
- Click the **Print** button to print the schedule details. OR Click the **Close** button to close the screen.



# LN522 - Account Schedule Inquiry

Using this option, you can view the account schedule of a loan account, once the schedule is generated or after reschedule.

The system displays a brief view of the different stages and the term of each stage. You can then drill down on each stage and view the details/parameters such as repayment frequency, interest and installment processing parameters, penalty, charges parameters, etc., set for each stage of the schedule. This inquiry is not available immediately on account disbursement but only after end of day.

#### **Definition Prerequisites**

- LN521 Account Schedule
- LNM41 Interest Rules
- LN060 Loans Product Rates Plan
- LNM43 Installment Rules
- LNM98 Schedule Type

#### Modes Available

Not Applicable

To view account schedule details

- Type the fast path LN522 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Inquiries > Account Schedule Inquiry.
- 2. The system displays the Account Schedule Inquiry screen.



# Account Schedule Inquiry

Account Sche	dule Inquiry	*									at 10 🕹 🕹
Account No :						Brand	h:				
Schedule Type :				Y		Loan	Term :	Month			
Sanctioned Amou	unt :					Disbu	rsed Amount :		-		
Schedule Definitio	n Stage Deta	ils Schedule D	etails Subsidy Con	trol Parameters							
Stage Stage	Name Term N	IontTerm Year	Stage Start Date	Principal Amount	Principal PayInterest	: PayFirst Principal D	uFirst Interest Du	Installment Amount	Stage End D	ate	
										Details	
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Cheque
								UDF	OK	Close	Clear

Field Name	Description							
Account No	[Mandatory, Numeric, 16]							
	Type the loan account number for which you want to view the loan schedule.							
Branch	[Display]							
	This field displays the branch code where the loan account is opened and maintained.							
Product	[Display]							
	This field displays the product code under which the loan account is opened.							
Currency	[Display]							
	This field displays the currency assigned to the product at the product level, under which the account is opened.							
Schedule Type	[Display]							
	This field displays the schedule code.							
	The default schedule type linked to the loan account selected either in APS or during direct Loan account opening is displayed.							
	The system displays the name of the schedule adjacent to the field.							



Field Name	Description
Loan Term	[Display] This field displays the tenure of the loan in months.
	This value is defaulted from the <b>APS/Direct Loan Account Opening</b> option.
Sanctioned Amount	[Display] This field displays the amount sanctioned for the loan. This value is defaulted from the <b>Application Header</b> screen.
Disbursed Amount	[Display] This field displays the amount that is disbursed to the customer till date.

- 3. Type the account number and press the **<Tab>** key.
- 4. The system displays the Account Schedule Inquiry screen.

### Account Schedule Inquiry

Acourt Ne: DisplaceDisplace   Prode: DisplaceDisplace   Stacking DisplaceDisplace   Stacking DisplaceDisp	Account Scl	hedule Ir	nquiry*										alia 🔁 🔁 🔀
Preduct:	Account No :		01980105	500015461					Brand	h:	9999		
Schedule Type:       (m)	Product :		70003-Su	ibsidy Marg	in - A	~			Curre	ncy :	RMB 😪		
Sectored Amourt:       10,000.00       Description:       10,000.00         Stage Learning:       Schedule Details:       Schedule Details:       Schedule Details:       Schedule Details:         Stage Stage Hamm:       Term Moniferm: Year:       Stage State Data:       Principal Amourt:       Principal Amourt:       Principal Amourt:       Principal Amourt:       Principal Amourt:       Principal Amourt:       Stage Details:       Schedule Details: <td>Schedule Type</td> <td>e:</td> <td>60</td> <td>IPI PMI</td> <td>US Thirty</td> <td></td> <td></td> <td></td> <td>Loan</td> <td>Term :</td> <td>12 Weeks</td> <td></td> <td></td>	Schedule Type	e:	60	IPI PMI	US Thirty				Loan	Term :	12 Weeks		
Schedule Definition       Schedule Definition       Schedule Definition       Schedule Definition       Schedule Definition         1       191       0       1       20/11/2011       100,000.00       12       12       20/12/2011       6,333.33       20/11/2012         2       Mrkt       0       20       20/11/2012       0.00       0       01/01/1950       20/11/2012       0.00       0.01/01/1950       20/11/2012       0.00       0.01/01/1950       20/11/2012       0.00       0.01/01/1950       20/11/2012       0.00       0.01/01/1950       20/11/2012       0.00       0.01/01/1950       20/11/2012       0.00       0.01/01/1950       20/11/2012       0.00       <	Sanctioned An	mount:		1	00,000.00				Disbur	sed Amount :	100,0	00.00	
Card       Charge Pin       Clasge       Card Res       Card Res       December 201       Insurance       Insurance       Seque Statute Res       Texeler       Seque Statute Res       Texeler       Seque Statute Res       Texeler       Seque Res       Texeler       Texeler       Seque Res       Texeler       Seque Res       Texeler       Texeler       Seque Res       Texeler	Schedule Defin	ition Star	ne Details	Schedule [	Details Subsidy (	ontrol Parameters							
Stage Ivane Term MoniTerm Year Stage Start Date       Principal Amount       Principal Amount <td>Schedule Denin</td> <td></td> <td>gebetano</td> <td>our cource</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Schedule Denin		gebetano	our cource									
I         IPI         0         1         20/11/2011         100,000.00         12         12         20/12/2011         20/12/2011         8,33.33         20/11/2012           2         PMI         0         20         20/11/2012         0.00         0         01/01/1550         20/12/2012         0.00         01/01/2099           L         PMI         0         20         20/11/2012         0.00         0         01/01/1550         20/12/2012         0.00         01/01/2099	Stage Sta	age Name	Term Mon	Term Year	Stage Start Date	Principal Amount	Principal Pay	Interest Pa	y <mark>First Principal Du</mark>	First Interest Du	Installment Amount	Stage End Date	
2         PML         0         20         20/11/2012         0.00         0         0         01/01/1950         20/12/2012         0.00         01/01/2019           Detail	1	IPI	0	1	20/11/2011	100,000.00	12	12	20/12/2011	20/12/2011	8,333.33	20/11/2012	
Card         Change Pin         Change         Cost Rates         Denomination         Instrument         Inventory         Pin Valdation         Service Change         Signature         Traveliers Change           UDF         CK         Cerer	2	PMI	0	20	20/11/2012	0.00	0	0	01/01/1950	20/12/2012	0.00	01/01/2099	
Card         Charge Pin         Okeque         Cost Rate         Deromination         Instrument         Inventory         Pin Validation         Service Charge         Signature         Traveliers Charge           UDF         Citic Citer         Citer <td></td>													
Card         Change Pin         Chacge         Cost Rate         Denomination         Instrument         Inventory         Pin Validation         Service Charge         Sepaster         Travelees Chacge													
Card         Change Pin         Choque         Cost Rate         Denomination         Insurment         Inventory         Pin Validation         Service Change         Signature         Travelies Chaque           UDIF         CK         Cicee													
Card       Change Pin       Cheque       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travellers Cheque         UDF       OK       Cicce       Cier												D	etails
Card       Charge Pin       Charge       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travellers Charge         UDF       Citice       Citer	·												
Card       Charge Pin       Chegue       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travellers Chegue         UDF       OK       Cicce       Ciece													
Card       Charge Pin       Chegue       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travellers Chegue         UDF       OK       Cicce       Ciece													
Card       Change Pin       Chegue       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travellers Chegue         UDF       OK       Cicce       Cier													
Card       Change Pin       Cheque       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travellers Cheque         UDF       OK       Cicce       Cier													
Cerd       Charge Pin       Chegue       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travellers Chegue         UDF       OK       Cicce       Cier													
Cerd       Charge Pin       Chegue       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travelers Chegue         UDF       OK       Cicee       Cieer													
Cerd       Charge Pin       Charge       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travelers Charge         UDF       OK       Cicee       Cieer													
Cerd       Change Pin       Cheque       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travelers Cheque         UDF       OK       Close       Clear													
Cerd Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque													
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travelers Cheque													
Card     Change Pin     Cheque     Cost Rate     Denomination     Instrument     Inventory     Pin Validation     Service Charge     Signature     Travellers Cheque       UDF     OK     Close     Clear													
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Change Signature Travelers Cheque													
Card         Change Pin         Cheque         Cost Rate         Denomination         Instrument         Inventory         Pin Validation         Service Charge         Signature         Travelers Cheque           UDF         OK         Clear													
UDF OK Close Clear	Card	Chang	je Pin	Cheque	e Cost R	ate Denominatio	n Inst	rument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
											UDF	ОК	Close Clear

5. Click on the **End Date** to view details of a particular stage.

### **Schedule Definition**

**Note**: Click on the End Date field of the respective stage to view the various processing parameters applicable for the stage. (These parameters are the ones defined in **Schedule Type** (Fast Path: LNM98) option under **Global Definitions**).

count Schedule	Inquiry*										🇞 I
count No :	0198010	500015461					Branch	1:	9999		
oduct :	70003-Su	ubsidy Marg	in - A	~			Curren	icy :	RMB 🗸		
hedule Type :	60	TPI PMI	US Thirty			-	Loan T	erm :	12 Weeks		
anctioned Amount :			00,000,00				Disbur	sed Amount :	100.0	00.00	
									100,0		
nedule Definition	Stage Details	Schedule I	Details Subsidy Con	trol Parameters							
Stage Stage Nan	e Term Mon	Term Year	Stage Start Date	Principal Amount	Principal Pay	interest Pa	yFirst Principal Du	First Interest Du	Installment Amount	Stage End Date	
2 PMI	0	20	20/11/2011	0.00	0	0	01/01/1950	20/12/2011	0.00	01/01/2099	
											-
											ataile
										6	etails
Card O	nange Pin	Cheque	e Cost Rate	Denomination	n Instru	iment	Inventory	Pin Validation	Service Charge	Signature	Travellers Cher

Column Name	Description
Stage	[Display]
	This column displays the system-generated serial number to indicate stage numbers.
	There can be a maximum of 99 stages defined for an account schedule.



Column Name	Description						
Stage Name	[Display]						
	This column displays the stage type attached to the loan account.						
	This is defined in at the <b>Schedule Type</b> (Fast Path: LNM98) option under Global Definitions.						
	The options are:						
	• IOI						
	• EPI						
	• IPI						
	• PMI						
	• FPI						
Term Months	[Display]						
	This column displays the tenure in months for each stage of the loan.						
Term Year	[Display]						
	This column displays the tenure in days for each stage of the loan.						
Stage Start Date	[Display]						
	This column displays the start date for the corresponding stages.						
	For the first stage, the start date will be the date of the first disbursement. For the remaining stages, it is the End Date of the previous preceding stage.						
Principal Amount	[Display]						
·	This column displays the principal amount payable by the customer.						
	This column is applicable only for IPI, EPI and FPI type of loans.						
Principal Payments	[Display]						
	This column displays the number of installments in which the principal is paid.						
	For the IOI stage, the principal payments will be zero as in this stage, only the interest is repaid and not the principal.						
	Based on this number, the system calculates the End Date column and the Stage Start Date column for the next stage.						
	For the EPI stage, the sum of principal payments and interest payments are equal.						
Interest Payments	[Display]						
	This column displays the number of installments in which the interest is paid.						



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

6. The system displays the **Stage Details** for the selected stage.



# Stage Details

Account Schedule Inc	quiry*										🇞 🛿 🕹
Account No :	0 1980 10 5000	15461					Branch :	9999			
Product :	70003-Subsid	v Margin - A	~				Currency :	RMB V			
Schedule Type :	60	PL PMI US Thirty					Loan Term :	12	Weeks		
Sanctioned Amount :		100,000,00					Disbursed Amount :		100.000.00		
		100,000.00							100,000.00		
Schedule Definition Stage	e Details Scl	nedule Details Sub	sidy Control Parame	eters							
- Stage Change -											<u> </u>
End Stage Today :				End Of Perio	od :	0					
- Repayment Freq	uencies —					Ŭ					
Principal Frequency		None	~	Interest Fre	quency :	Monthly	~				
Penalty Frequency :		Monthly	~	Calendar Pla	an :	0					
Stage Type											
Installment Rule :		5		Interest Rule		11					
Interest Rate :		0									
Interest Processi	ng										
Compounding Frequen	ncy :	None	~	Rest Period F	Frequency :	Daily	~				
Arrear Compounding	Frequency :	None	~								
Penalty - Non Pa	yments —							_			
Interest Rule :		3		Interest Rate		1					
Compounding Freque	ncy :	None	~								
Penalty - Early Pa	ayments : -			DDC Internet	Data :						
PPP Interest Rule :		0		PPP Interest	Rate :	0					
EPS Interest Rule :		0		EFS Interest	Kate :	0					-
4											► I
Card Change	e Pin	Cheque C	ost Rate Der	omination	Instrument	Inver	tory Pin Validation	n Service C	harge	Signature	Travellers Cheque
								U	DF (	ок	Close Clear

Field Name	Description
Stage Change	
End Stage Today	This field is for future use.
End Of Period	This field is for future use.
Repayment Frequent	cies
Principal Frequency	[Display] This field displays the frequency at which the principal is calculated on the loan account.
	For IOI stage, this has to be None/At maturity.
	For IPI and FPI type of loans, the principal repayment frequency can be None/At Maturity, Monthly, Bimonthly, Quarterly, Half Yearly, or Yearly.
	For EPI type of loans, this has to be one of Monthly, Bimonthly, Quarterly, Half Yearly, or Yearly.



Field Name	Description					
Interest Frequency	[Display]					
	This field displays the frequency at which the interest will be calculated on the loan account.					
	For IPI and FPI type of loans, the interest repayment frequency can be either of None/At Maturity, Monthly, Bimonthly, Quarterly, Half Yearly, or Yearly.					
	For other stages, this has to be one of Monthly, Bimonthly, Quarterly, Half Yearly, or Yearly.					
Penalty Frequency	[Display]					
	This field displays the frequency at which the penalty should be repaid for the respective stage.					
Calendar Plan	[Display]					
	This field displays the calendar plan code attached to the loan account for the respective stage is displayed.					
Stage Type						
Installment Rule	[Display]					
	This field displays the installment rule attached to the loan account for the respective stage.					
	For more information, refer to the <b>Installment Rule</b> (Fast Path LNM43) option.					
Interest Rule	[Display]					
	This field displays the interest rate rule attached to the loan account for the respective stage.					
	For more information, refer to the <b>Interest Rule</b> (Fast Path LNM41) option.					
Interest Rate	[Display]					
	This field displays the present interest rate applicable on the loan account. For more information on interest rates, refer to the <b>Loans Product Rates Plan</b> (Fast Path LN060) option.					
Interest Processing						
Compounding	[Display]					
Frequency	This field displays the frequency at which the interest is compounded to the principal for the respective stage.					
RestPeriod	[Display]					
Frequency	This field displays the rest period frequency applicable for the respective stage. Rest period is the frequency at which the interest base will be updated for computation of interest.					



Field Name	Description						
Arrear	[Display]						
Compounding Frequency	This field displays the frequency at which the arrears are compounded for the respective stage.						
	The system maintains an interest calculation base as separate from the principal. Depending on the frequency selected, the interest base is increased by the interest arrears and the compounding effect is achieved.						
	For more information, refer to the <b>Schedule Type</b> (Fast Path LNM98) option.						
Penalty-Non Paymer	nts						
Interest Rule	[Display]						
	This field displays the penalty for non-payment interest rule, attached to the loan account for the respective stage.						
	For more information, refer to the <b>Schedule Type</b> (Fast Path LNM98) option.						
Interest Rate	[Display]						
	This field displays the interest rate applicable for the penalty interest.						
	For more information on interest rates, refer to the <b>Loans Product</b> <b>Rates Plan</b> (Fast Path LN060) option.						
Compounding	[Display]						
Frequency	This field displays the penalty interest compounding frequency associated with the selected stage.						
	For more information, refer to the <b>Schedule Type</b> (Fast Path LNM98) option.						
Penalty-Early Settler	ments						
PPF Interest Rule	[Display]						
	This field displays the partial payoff interest rule applicable for the stage.						
	For more information, refer to the <b>Interest Rule</b> (Fast Path: LNM41) option.						
PPF Interest Rate	[Display]						
	This field displays the partial payoff interest rate plan applicable for the stage.						
	For more information on interest rates, refer to the <b>Loans Product</b> Rates Plan (Fast Path: LN060) option.						
EFS Interest Rule	[Display]						
	This field displays the early final settlement interest rule applicable for the stage.						
	For more information, refer to the <b>Interest Rule</b> (Fast Path: LNM41) option.						

Field Name	Description
EFS Interest Rate	[Display]
	This field displays the early final settlement interest rate applicable for the stage.
	For more information on interest rates, refer to the <b>Loans Product Rates Plan</b> (Fast Path: LN060) option.

7. Click the **Details** button in the **Schedule Definition** tab screen to view the schedule details.

# **Schedule Details**

Sourt No:         []19801050000026         Perif.         []999]           dxt:	count	Schedul	le Inquiry*									1	
dud:         r         Currency:         rest           eedde Type :         700         New         Loan Term:         10         Weeks           schoned Anourt :         200,000.00         Disbursed Anourt :         10,000.00           medde Definition         Stage Details         Schedule Deta	count M	No:	019801050000026					Branch :		9999			
endule Type :         DO         New:         Loan Term :         10         Weeks           schoned Amount :         200,000.00         Schedule Defantion         <	oduct :		70000-Inde	× Level - A	*			Currency	:	RMB 👻			
nchoned Amount:         200,000.00         Debursed Amount:         10,000.00           nedulo Definition         Stage Defin	hedule	Type :	700	New			_	Loan Term		10 W	/eeks		
Cardia Hander, I         Doublood         Decode Hander, I         Doublood           redue Definition         Stage Details         Schedule Details<	octione	d Amount						Disbursed	Amount -		10 000 00		
Decked Definition         Starballe         Schedule Decksit         Subskyly Control Parameters           1         1         31/05/2012         30/06/2012         5.1547906688         995.72         43.18         0.00         0.00         0.00         1,028.29           2         1         31/05/2012         31/07/2012         5.1547906688         995.72         43.18         0.00         0.00         0.00         0.00         1,028.25           3         1         31/07/2012         31/07/2012         5.000000000         996.75         29.50         0.00         0.00         0.00         1,028.25           5         1         30/09/2012         5.000000000         1,907.29         21.16         0.00         0.00         0.00         1,028.25           6         1         31/1/2012         31/01/2012         5.0000000000         1,017.28         16.97         0.00         0.00         0.00         1,028.25           7         1         30/11/2012         31/01/2013         5.0000000000         1,017.28         16.97         0.00         0.00         0.00         1,028.25           9         1         31/01/2013         2.0000000000         1,015.50         12.75         0.00         0.00 <th>inceron re</th> <th>a rinodiic</th> <th>· .</th> <th>200,000.00</th> <th></th> <th></th> <th></th> <th>bibbarboa</th> <th>ranoune r</th> <th></th> <th>10,000.00</th> <th></th> <th></th>	inceron re	a rinodiic	· .	200,000.00				bibbarboa	ranoune r		10,000.00		
Card IStage Iv         Start Date         Repayment Date         Interest Rate         Principal         Interest         Subsky Interest         Charge         Premium         Capitalized Inte         Instaliment           1         1         31/05/2012         31/07/2012         5.1547906688         999.81         38.44         0.00         0.00         0.00         0.00         1,028.25           3         1         31/07/2012         31/09/2012         5.0000000000         999.450         33.65         0.00         0.00         0.00         0.00         1,028.25           4         1         31/09/2012         5.0000000000         199.75         29.50         0.00         0.00         0.00         1,028.25           6         1         31/10/2012         30/0000000         1,007.92         21.16         0.00         0.00         0.00         1,028.25           7         1         30(1/12012         5.0000000000         1,017.85         1.27.75         0.00         0.00         0.00         1,028.25           9         1         31/10/2013         28/002/2013         5.0000000000         1,017.55         12.75         0.00         0.00         0.00         1,028.25           10         1 </td <td>hedule</td> <td>Definition</td> <td>Stage Details</td> <td>Schedule Details</td> <td>osidy Control Paramet</td> <td>ers</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	hedule	Definition	Stage Details	Schedule Details	osidy Control Paramet	ers							
1         31/05/2012         30/05/2012         5.1547906688         985.72         43.18         0.00         0.00         0.00         0.00         1,028.90           2         1         30(06/2012         31/07/2012         5.1547906688         999.81         38.44         0.00         0.00         0.00         0.00         1,028.25           3         1         31/07/2012         31/08/2012         5.000000000         994.60         33.65         0.00         0.00         0.00         0.00         1,028.25           5         1         30/09/2012         31/01/2012         5.000000000         1,002.91         25.34         0.00         0.00         0.00         0.00         1,028.25           6         1         31/10/2012         30/09/2012         5.000000000         1,01.28         16.97         0.00         0.00         0.00         1,028.25           8         1         31/12/2012         31/00/2013         5.0000000000         1,01.28         16.97         0.00         0.00         0.00         1,028.25           9         1         31/01/2013         5.0000000000         1,01.97.3         8.52         0.00         0.00         0.00         1,028.88           10 <td>ecord</td> <td>IStage Ni</td> <td>Start Date</td> <td>Repayment Date</td> <td>Interest Rate</td> <td>Principal</td> <td>Interest</td> <td>Subsidy Interest</td> <td>Charge</td> <td>Premium</td> <td>Capitalized Inter</td> <td>Installment</td> <td>Outst</td>	ecord	IStage Ni	Start Date	Repayment Date	Interest Rate	Principal	Interest	Subsidy Interest	Charge	Premium	Capitalized Inter	Installment	Outst
2         1         30/06/2012         31/07/2012         5.1547906688         989.81         38.44         0.00         0.00         0.00         0.00         1,028.25           3         1         31/06/2012         31/06/2012         5.000000000         996.75         29.50         0.00         0.00         0.00         0.00         1,028.25           4         1         31/06/2012         30/09/2012         5.000000000         1,002.91         25.34         0.00         0.00         0.00         0.00         1,028.25           6         1         31/10/2012         30/11/2012         5.000000000         1,002.91         25.34         0.00         0.00         0.00         0.00         1,028.25           6         1         31/12/2012         30/11/2012         5.000000000         1,017.90         21.16         0.00         0.00         0.00         0.00         1,028.25           7         1         31/12/2012         31/01/2013         5.000000000         1,015.70         12.75         0.00         0.00         0.00         0.00         1,028.25           10         1         28/02/2013         31/03/2013         5.000000000         1,024.61         4.27         0.00         0.	1	1	31/05/2012	30/06/2012	5.1547906688	985.72	43.18	0.00	0.00	0.00	0.00	1,028.90	
3         1         31/07/2012         31/08/2012         5.000000000         994.60         33.65         0.00         0.00         0.00         0.00         1.028.25           5         1         30/09/2012         31/10/2012         5.000000000         1,002.91         25.34         0.00         0.00         0.00         0.00         1,028.25           6         1         31/10/2012         31/10/2012         5.000000000         1,007.09         21.16         0.00         0.00         0.00         0.00         1,028.25           7         1         30/11/2012         31/12/2012         5.000000000         1,017.95         12.75         0.00         0.00         0.00         0.00         1,028.25           8         1         31/12/2012         31/01/2013         5.000000000         1,015.50         12.75         0.00         0.00         0.00         0.00         1,028.25           9         1         31/01/2013         5.000000000         1,015.50         12.75         0.00         0.00         0.00         1,028.25           9         1         28/02/2013         31/03/2013         5.000000000         1,024.61         4.27         0.00         0.00         0.00         1,028.25	2	1	30/06/2012	31/07/2012	5.1547906688	989.81	38.44	0.00	0.00	0.00	0.00	1,028.25	
4         1         31/09/2012         30/09/2012         5.000000000         998.75         29.50         0.00         0.00         0.00         0.00         1.028.25           5         1         30/09/2012         30/11/2012         5.000000000         1,002.91         25.34         0.00         0.00         0.00         0.00         1,028.25           7         1         30/11/2012         31/10/2012         5.000000000         1,007.09         21.16         0.00         0.00         0.00         0.00         1,028.25           8         1         30/11/2012         31/01/2013         5.000000000         1,017.80         16.97         0.00         0.00         0.00         0.00         1,028.25           9         1         31/12/2012         31/01/2013         5.000000000         1,017.3         8.52         0.00         0.00         0.00         0.00         1,028.25           10         1         28/02/2013         31/03/2013         5.000000000         1,024.61         4.27         0.00         0.00         0.00         0.00         1,028.88	3	1	31/07/2012	31/08/2012	5.000000000	994.60	33.65	0.00	0.00	0.00	0.00	1,028.25	
5         1         30/09/2012         31/10/2012         5.000000000         1,002.91         25.34         0.00         0.00         0.00         0.00         1,023.25           6         1         31/10/2012         31/10/2012         5.000000000         1,007.90         21.16         0.00         0.00         0.00         0.00         1,023.25           8         1         31/12/2012         31/12/2012         5.000000000         1,011.28         16.97         0.00         0.00         0.00         0.00         1,023.25           8         1         31/12/2012         31/00000000         1,011.28         16.97         0.00         0.00         0.00         0.00         1,023.25           9         1         31/10/2013         28/02/2013         5.000000000         1,019.73         8.52         0.00         0.00         0.00         0.00         1,023.85           10         1         28/02/2013         31/03/2013         5.000000000         1,024.61         4.27         0.00         0.00         0.00         0.00         1,028.85	4	1	31/08/2012	30/09/2012	5.000000000	998.75	29.50	0.00	0.00	0.00	0.00	1,028.25	
6         1         31/10/2012         30/11/2012         5.000000000         1,007.09         21.16         0.00         0.00         0.00         0.00         1,028.25           7         1         30/11/2012         31/01/2013         5.000000000         1,017.28         16.97         0.00         0.00         0.00         0.00         1,028.25           8         1         31/12/2012         31/01/2013         5.000000000         1,017.50         12.75         0.00         0.00         0.00         0.00         1,028.25           9         1         31/01/2013         5.000000000         1,017.73         8.52         0.00         0.00         0.00         0.00         1,028.25           10         1         28/02/2013         31/03/2013         5.000000000         1,024.61         4.27         0.00         0.00         0.00         0.00         1,028.88	5	1	30/09/2012	31/10/2012	5.000000000	1,002.91	25.34	0.00	0.00	0.00	0.00	1,028.25	
7         1         30/11/2012         31/12/2012         5.000000000         1,011.28         16.97         0.00         0.00         0.00         0.00         1,028.25           8         1         31/12/2012         31/01/2013         5.000000000         1,015.50         12.75         0.00         0.00         0.00         0.00         1,028.25           9         1         31/01/2013         28/02/2013         5.000000000         1,019.73         8.52         0.00         0.00         0.00         0.00         1,028.25           10         1         28/02/2013         31/03/2013         5.000000000         1,024.61         4.27         0.00         0.00         0.00         0.00         1,028.85	6	1	31/10/2012	30/11/2012	5.000000000	1,007.09	21.16	0.00	0.00	0.00	0.00	1,028.25	
8         1         31/12/2012         31/01/2013         5.000000000         1,015.50         12.75         0.00         0.00         0.00         0.00         1,028.25           9         1         31/01/2013         28/02/2013         5.000000000         1,019.73         8.52         0.00         0.00         0.00         0.00         1,028.25           10         1         28/02/2013         31/03/2013         5.000000000         1,024.61         4.27         0.00         0.00         0.00         1,028.88	7	1	30/11/2012	31/12/2012	5.000000000	1,011.28	16.97	0.00	0.00	0.00	0.00	1,028.25	
9         1         31/01/2013         28/02/2013         5.000000000         1,019.73         8.52         0.00         0.00         0.00         0.00         1,028.25           10         1         28/02/2013         31/03/2013         5.000000000         1,024.61         4.27         0.00         0.00         0.00         0.00         1,028.88	8	1	31/12/2012	31/01/2013	5.000000000	1,015.50	12.75	0.00	0.00	0.00	0.00	1,028.25	
10         1         28/02/2013         31/03/2013         5.000000000         1,024.61         4.27         0.00         0.00         0.00         1,028.88           I	9	1	31/01/2013	28/02/2013	5.000000000	1,019.73	8.52	0.00	0.00	0.00	0.00	1,028.25	
Card Change Pln Cheque Cost Rate FCY Change HandingDenomination Instrument Inventory Pin Validation Service Charge Signatur	10	1	28/02/2013	31/03/2013	5.000000000	1,024.61	4.27	0.00	0.00	0.00	0.00	1,028.88	
Card Change Pin Cheque Cost Rate FCY Change HandingDenomination Instrument Inventory Pin Validation Service Charge Signatur	1												
Lard Change Pin Cheque Cost Rate PCY Change HandlingDenomination Instrument Inventory Pin Validation Service Charge Signature			1										
	1.0		1 12/2	222	Contraction (Contraction)	2011-19/04 - A. Ma-	( - ( - Second		120 12		68 N 62 N 64 N	and the second	

### **Field Description**

### Column Name Description

Record No [Display]

This column displays the installment number.

This is a running serial number automatically generated by the system.



Stage No	[Display] This column displays the serial number for the stages. For example there are 3 stages for the loan account, viz., IOI, EPI and PMI. The stage numbers will be
	displayed as 1, 2 and 3 for the respective stages and Rec No. wise.
	There can be maximum 99 stages defined for an account schedule.
Start Date	[Display]
	This column displays the start date for the particular installment.
	This is basically the date of the first disbursement.
Repayment	[Display]
Date	This column displays the date on which the installment is to be repaid.
Interest Rate	[Display]
	This column displays the interest rate applicable for the installment. It displays up to 10 digits after decimal.
Principal	[Display]
-	This column displays the principal component of the particular installment.
	This column is applicable only for IPI, EPI and FPI stages of loans.
Interest	[Display]
	This column displays the interest component of the particular installment. It displays up to 10 digits after decimal.
Subsidy	[Display]
Interest	This column displays the subsidy interest only for a subsidy loan account, else it will be displayed a 0.
Charge	[Display]
	This column displays the service charge component for a particular installment.
	This column will populate values only when a charge rule is defined in the <b>Schedule Type</b> (Fast Path: LNM98) option.
Premium	[Display]
	This column displays the insurance premium amount.

### Column Name Description



Capitalized	[Display]							
Interest	This field displays the capitalized interest component in an exceptional case where interest component exceeds loan installment amount.							
	This field displays '0' wherever interest is not capitalized to principal. Since <b>FLEXCUBE</b> supports the rate of interest in loans for more than 100%, in a rare case where the interest component of an installment is more than the installment amount itself, the arrears will be raised to the extent of installment amount only.							
	During appropriation of payment received towards arrears the entire installment amount will be appropriated towards the interest and the appropriation towards the principal will be zero and the outstanding interest amount will be capitalized into principal and it will be recovered with the last installment.							
	Example:							
	Installment amount = 5000							
	Due to rate of interest component for that month, Installment amount = 5100							
	Arrear will be raised for installment amount = 5000							
	5000 will be appropriated towards interest. No appropriation towards principal remaining interest of Rs. 100 will be capitalized into principal.							
Installment	[Display]							
	This column displays the total installment amount.							
	The installment comprises the sum of the principal, interest and the charges components.							
Outstanding	[Display]							
Balance	This column displays the total outstanding or the scheduled balance after paying the installment.							
Total	[Display]							
Installment	This column displays the total number of installments.							
Days	[Display]							
	This column displays the number of days for which the interest has been calculated.							
	The number of days is arrived at after considering the difference between the Start date and the Repayment date.							
Field Name	Description							
Subsidy Type	[Display]							
	This field displays the type of subsidy, if the loan account is disbursed with the subsidy parameters from the drop-down list.							
	The subsidy types are:							
	Interest Rate Subsidy							
	Percentage of Subsidy Interest							

Column Name Description

• Interest Subsidy on Loan Amount



Field Name	Description					
Subsidy Margin	[Optional, Numeric,]					
Rate	Type the subsidy margin rate.					
	This field displays the subsidy percentage share, if the loan account is disbursed under <b>Interest Rate Subsidy</b> Subsidy Type.					
Percentage share	[Optional, Numeric]					
of Subsidised	Type the value percentage share of subsidy interest.					
interest	This field displays the subsidy percentage share, if the loan account is disbursed under <b>Percentage of Subsidy Interest</b> Subsidy Type.					
Loan Amount for	[Optional, Numeric]					
Subsidised interest	Type the intended fixed subsidy amount.					
	This field will display the Fixed Subsidy Amount, if the loan account is disbursed under Interest <b>Subsidy on Loan Amount</b> Subsidy Type.					
Subsidy Start Date	[Conditional, Pick List, DD/MM/YYYY]					
	Select the subsidy stage start date from the pick list.					
	This date can be either equal to the <b>FLEXCUBE</b> process date or a future date but cannot be a back date. If it is a future date, it has to be lesser than the Process Date + Loan Term.					
Subsidy End Date	[Conditional, Pick List, DD/MM/YYYY]					
	Select the subsidy stage expiry date from the pick list.					
	This date has to be greater than the <b>FLEXCUBE</b> process date and subsidy start date. This Date has to be less than the FCR Process Date + Loan Term.					

8. Click the **Close** button.



# **LNM10 - Account Transactions Inquiry**

Using this option you can view the various details like audit trail, arrears inquiry, account ledger, statement inquiry, interest details and settlement inquiry of all the transactions that have affected the loan account.

This is only an inquiry screen and no modification is allowed.

### **Definition Prerequisites**

• LN057 - Loan Direct Account Opening

#### **Modes Available**

Not Applicable

#### To inquire on loan account transactions

- 1. Type the fast path LNM10 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Inquiries > Account Transactions Inquiry.
- 2. The system displays the Account Transaction Inquiry screen.

### Account Transaction Inquiry

Account Details       Product:         Currency:       Name :         Currency:       Name :         Account Status :       Image: Currency:         Outstanding Balance :       Image: Currency:         Date of Maturity :       Image: Currency:         Adds that Ingury ()       Account Ledger Ingury ()         Mr Amount Twis       Disbursement Deduction Details       Credits/Debits Details         Transaction Details       Transaction Details       Transaction Details       Credits/Debits         Transaction Details       Transaction Details       Transaction Details       Account Details       Account Details         Transaction Details       Transaction Details       Transaction Details       Transaction Details       Account Details       Account Details         Card       Curge Pin       Creace       Care Recomment       Ensement       Ensement	Account Transactions Inqu	iiry*									췒 📔 🗵
Audit Traf Ingury       Account Ledger Ingury       Account Details       PostPonement Details       Credits/Debits Details       Settlement Ingury         Min Amount Tras       Disbursement Deduction Details       PostPonement Details       Credits/Debits Details       Settlement Details         Transaction Details       Transaction Details       Transaction Details       Transaction Details       Arrear Totals       Arrear Totals         Min Amount Tras       Disbursement Details       Transaction Details       Transaction Details       Arrear Totals       Arrear Totals         Transaction Details       Ton Details       Ton Details       Interest Details       Account Details       Arrear Totals         Arrear Totals       Ton Details       Ton Details       Ton Details       Ton Details       Ton Details       Arrear Tons         Card       Charge Prin       Charge Prin       Charge Prin       Charge Prin       Charge Ton Charge       Sense       Travelers Charge	Account Details Account No : Currency : Accrual Status : Outstanding Balance : Date of Maturity :	V	Product : Name : Account S	tatus :			>				
Card Charge Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque	Audit Trail Inquiry Arreas	rs Inquiry O Accour Disburser Txr	nt Ledger Inquiry ( ment Deduction Det n Details	Account Details ails Interest D	O Min Amt Due PostPone letails	O Disbursement D ment Details Account D	Deduction Details ( Credits	PostPonement D s/Debits Details Arrear Tota	Details 🔿 Se	ettlement Ind Settlemen Arre	quiry t Details ar Txns
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
Card     Change Pin     Cheque     Cost Rate     Denomination     Instrument     Inventory     Pin Validation     Service Charge     Signature     Travellers Cheque											
Card     Change Pin     Cheque     Cost Rate     Denomination     Instrument     Inventory     Pin Validation     Service Charge     Signature     Travellers Cheque											
Card         Change Pin         Cheque         Cost Rate         Denomination         Instrument         Inventory         Pin Validation         Service Charge         Signature         Travellers Cheque											
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											



# **Field Description**

Account No       [Mandatory, Numeric, 16]         Type the loan account number for which the details are to be viewed         Product       [Display]	d.					
Type the loan account number for which the details are to be viewe         Product       [Display]	d.					
Product [Display]	;					
	5					
This field displays the product code under which the loan account is opened.						
Currency [Display]						
This field displays the currency assigned to the product at the pr	ıct					
All the entries are posted in the account in the account currency. The exchange rate values are defined and downloaded.	e					
For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its acconduct currency, by default.	ount					
Name [Display]						
This field displays the name of the customer who holds the loan acc	ount.					
Accrual Status [Display]	[Display]					
This field displays the accrual status of the customer's loan account						
The accrual status can be either of:						
<ul> <li>Normal – The account is open and regular</li> </ul>						
<ul> <li>Suspended – The loan account is suspended whe account becomes Non-performing, based on the set the CRR codes attached to the product. A suspen account has unpaid arrears for a long period</li> </ul>	n an up in nded					
Account Status [Display]						
This field displays the current loan account status.						
The status of the account may be like Account Open Regular, Close Closed Today, Written Off, Paid Off, Partially Discharged, etc.	∍d,					
Outstanding [Display]						
Balance This field displays the outstanding balance of the loan account.	This field displays the outstanding balance of the loan account.					
Total Outstanding = Principal Balance + Installment Arrears + Other Arrears + Penalty Arrears - Amount Paid Today - Funds in RPA	7					
Date of Maturity [Display]						
This field displays the maturity date of the loan account.						

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



### **Account Transaction Inquiry**

Account Transactions	Inquiry*								🚳 🚺 🗵
Account Details									
Account No :	0000001592360	Product :		751-Gap10_L1		~			
Currency :	INR 🛩	Name :	[	F H SHAH					
Accrual Status :	NORMAL	Account :	Status :	ACCOUNT OPEN R	EGULAR	~			
Outstanding Balance :		0.00							
Date of Maturity :	01/01/19	50							
🔿 Audit Trail Inquiry 🔘	Arrears Inquiry 🔘 Ac	count Ledger Inquiry	Account Details	🔿 Min Amt Due 🤇	) First Disb Details	O PostPonement I	Details 🔘 Settlem	ent Inquiry	
Min Amount T×ns	un	defined	PostPonem	ent Details		Credits/Debits Detai	ils	Settleme	nt Details
Transaction Det	ails	Txn Details	Interest D	Details	Account De	etails	Arrear Totals		Arrear Txns
Card Change	Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
							UDF	Clos	ie Clear

- 4. Select the Audit Trail Inquiry option.
- 5. The system displays the Transaction Listing tab.
- 6. Select the value date range from the pick list.
- 7. Click the **Ok** button.

## **Audit Trail Inquiry**

This inquiry provides all the details of the transactions that have affected the loan account for given range of dates. Details like transaction date, value date, transaction description, GL code affected are displayed. Entries like interest accrual and charging, arrears appropriation, Performing to Non-performing GL movement and vice-a-versa for the particular account, Misc. Loan debits etc. are displayed. As GL posting takes place only during the end of day processing, no details will appear in this option on the date of account opening. Further the user can also drill down on the transaction details by clicking on the transaction for which information is required.

To view the Audit Trail of the loan account, click the Audit Trail Inquiry button.



# **Transaction Listing**

Account Transactions	Inquiry*									Page 10 10 10 10 10 10 10 10 10 10 10 10 10
- Account Details										
Account No :	00000001007360	Product :	61	7-Term Loan 6	18	~				
Currency :	INR 👻	Name :	KRI	ISHNA PAI						
Accrual Status :	NORMAL	Account S	Status :	COUNT CLOS		~				
Outstanding Balance :		0.00								
Date of Maturity	21/12/200	0.00								
Date of Matancy .	31/12/200	8								
O Audit Trail Inquiry O	Arrears Inquiry 🔘 Acco	ount Ledger Inquiry (	🔵 Account Details 🔵	) Min Amt Due	🔘 First Disb De	tails 🔵 PostPonem	ent Details 🔘 Settler	ment Inquiry		
Min Amount Txns	First	Disb Details	PostPon	nement Details		Credits/Det	oits Details	Set	tlement Detai	s
Transaction List	ting	Txn Details	Interest Det	tails	Accou	int Details	Arrear Tota	als	Arrear T	xns
	14/05/2007		valae baa		15/05/:	2008				
Transaction Date	Value Date	Transad	tion Description		GL Code	Dr/Cr	Amount			
02/12/2009	31/12/2007	LN. Disb. SC./Oth	ner Income : DEDUC	T_FEES	3400005	С	1,000.00			
02/12/2009	31/12/2007	Disbursement	t By Cash : BOOK_ASS	ET	10000001	D	100,000.00			
02/12/2009	31/12/2007	LN. Intere	est Accrual : ACCRUAL		10000041	0	96.44			
02/12/2009	15/01/2008	IN Rescission	BV GL - LOAN RECTS	STON	1000001		99,000,00			
05/12/2009	15/01/2008	I.N. Rescission By G	L : REVERSE EEES DE	EDUCTED	34000005		1,000.00			
05/12/2009	15/01/2008	LN. Rescission B	V GL. : REVERSE ACC	RUAL	39955553	D	96.44			
05/12/2009	15/01/2008	LN. Rescission B	y GL. : REVERSE ACC	RUAL	10000041	c	96.44			
05/12/2009	15/01/2008	LN. Rescission By G	L. : REVERSE_FEES_DE	EDUCTED	10000001	С	1,000.00			
Card Change	Pin Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Trave	llers Cheque
							UDF	ОК	Close	⊂lear

### **Field Description**

Field Name	Description
Value Date From	[Mandatory, Pick List, dd/mm/yyyy]
	The system displays the first disbursement date by default.
Value Date To	[Mandatory, Pick List, dd/mm/yyyy]
	Type the end value date of the transaction or select it from the pick list.
	The system displays the current system date by default.

**Note**: The system can display only 100 records under a given selection. If the number of records are more than 100 the user will have to suitably modify the Value date from and to dates

Column Name	Description
Transaction Date	[Display] This column displays the date of the transaction.
Value Date	[Display] This column displays the value date of the transaction.

Column Name	Description
Transaction Description	[Display] This column displays the description of the transaction.
GL Code	[Display] This column displays the GL code for different transaction.
Dr/Cr	[Display] This column displays the type of transaction. If the transaction is credit type then C is displayed, and if the transaction is debit type of transaction then D is displayed.
Amount	[Display] This column displays the transaction amount in the account currency.

8. Double-click the appropriate record to view the **Txn Details** tab.

## **Txn Details**

Click on any particular transaction to view further transaction details.

Account Trans	actions Ir	quiry*									🊳 🛿 🗵
Account Detail	ls ———										
Account No :	le la	010000500002618	Produc	t:	70000-Index L	evel - A	7				
Currency :	Г	RMB 💌	Name :		BIN NIU						
Accrual Status :	Г	SUSPENDED 🔽	Accourt	t Status :	ACCOUNT OPE	NED TODAY	7				
Outstanding Bala	ance :		36.00								
Date of Maturity	· [	27/08/2013									
C Audit Trail I	inquiry C A	rrears Inquiry 💿 Acc	count Ledger Inqu	iry C Account (	Details 🧉 Min Amt	Due C Disburs	ement Deduction I	Details 🌀 PostP	onement Details 🕻	) Settlement Inqu	iry
Min Amou	nt T×ns	Disbu	ursement Deductio	n Details	Pos	tPonement Detai	s	Credits/Debi	is Details	Settleme	nt Details
Trans	saction Listin	ə	Txn Details	Ir	iterest Details		Account Details		Arrear Totals	Arr	ear Txns
Txn Date : Value Date : Cheque No : Batch No : Teller No : Amount TCY : Description : SC Code : GL Code : Correction Reve	ersal :	17/09/2012	Txn T Mnerr Debit, S Txn N Auth 0,000.00 T Txn T GL De	ime : I/Credit : I/Credit : Id : Id : Int LCY : ype : scription :	11 + 12 + 32 1085 DEBIT SYSOPER RMB	300	SubSeq No :		0		
•											
Card	Change Bi	Chaque	Cost Pate	ECV Chapter	Depomination	Inchrument	Inventory	Din Validation	Service Charge	Gapabura	Travellars Chaque
Caru	Challye Pi	- L chedde	COSC Rate	i i ci change	Denomination	Insciditeric	Trivelicory		Line Line		n aveners crieque
									UDF	OK Clos	e Clear



Field Name	Description
Txn Date	[Display] This field displays the date on which the transaction took place.
Txn Time	[Display] This field displays the time at which the transaction took place.
Value Date	[Display] This field displays the value date of the transaction.
Mnemonic Code	[Display] This field displays the predefined transaction mnemonic code associated with the particular transaction being inquired.
Cheque No	[Display] This field displays the cheque number associated with the transaction. This field will display a value only in case of any cheque deposit transaction.
Debit/Credit	[Display] This field displays whether the transaction is a credit or debit type of transaction.
Xfer Account	[Display] This field displays the transfer account number. This field will display values only when entries are passed between two accounts generally from and to CASA accounts.
Batch No	[Display] This field displays the system generated batch number.
Txn No	[Display] This field displays the system-generated transaction number.
SubSeq No	[Display] This field displays the system-generated subsequence number.
Teller No	[Display] This field displays the number of teller who had performed the transaction.
Auth Id	[Display] This field displays the ID of the officer who has authorised the transaction.
Amount TCY	[Display] This field displays the currency in which the transaction was performed.
Amount LCY	



Field Name	Description
Description	[Display]
	This field displays the description of the transaction.
SC Code	[Display]
	This field displays the service charge code attached to the transaction.
	This field will display a value only if the transaction being inquired is related to a Service Charge.
Txn Type	[Display]
	This field displays the type of the transaction associated with the particular transaction. Transaction types are predefined in the system.
GL Code	[Display]
	This field displays the GL code, which was affected due to the transaction.
GL Description	[Display]
	This field displays the description of the GL code which was affected due to the transaction.
Correction Reversal	[Check Box ]
	This field will be enabled only in Case of Same Day reversal or Partial Reversal. This is for information purpose only .

- 9. Click the Arrears Inquiry option to view the Arrears Details tab.
- 10. Click the **Ok** button.

### **Arrears Inquiry**

Arrear information for the required kind of arrear or for all arrears can be inquired upon using the Arrears Inquiry option. The user can specific the arrear type like installment/principal/interest/penalty and other miscellaneous types of arrears. The user has the option to filter the inquiry on a certain type of arrear or all arrears. Further selection of arrears based on either of All arrears or Unpaid arrears or Paid arrears is also available for inquiry.

For each arrear the system displays details like the arrear type, its due date, the amount that was assessed by system, the amount still due, if paid then the date of payment and if not fully paid then the days that the arrear has been outstanding.



# **Arrears Details**

Account Trans	sactions Inquiry	*								ão 🖪
- Account Deta	ails									
Account No :	000000	0000000456360 Product :			852-Split Loans P2 -40 K MIn split amt					
Currency :	INR	~	Name :	N	1INI THOMAS					
Accrual Status :	NORMA		Account St	atus :	ACCOUNT OPEN R	EGULAR	~			
Outstanding Bala	ance :	524	005.54	E						
Data of Maturity		554	,065.54							
Date of Maturity	·	15/05/2008								
🔘 Audit Trail In	quiry 💿 Arrears In	nquiry 🔿 Accou	int Ledger Inquiry 🤇	Account Details	🔿 Min Amt Due 🄇	🔵 First Disb De	tails 🔿 PostPonement	Details 🔿 Settleme	ent Inquiry	
Min Amo	ount Txns	First	Disb Details	Pos	tPonement Details		Credits/Debi	ts Details	Se	ettlement Details
Arrears	s Details	Txn De	tails	Interest Details	s	Account	Details	Arrear Totals		Arrear Txns
Arrear Type : No of Late Payr Value Date From	ments :	All Transactions	• 0	All Arreat No of Un Value Da	rs  rs npaid Installments ate To :	: 30/04/	2			
Ref Bill No	Туре	•	Due Date	Amount Assessed	Amoun	it Due	DaysPast Due	LastPayment Dat	e	
1	Fee A	rrears	15/02/2008	13,250.0	0 13,2	250.00	75	01/01/195	0	
2	Interest	Arrears	15/03/2008	4,071.92	2 4,0	71.92	46	01/01/1950		
3	Principa	l Arrear	15/03/2008	169,616.5	51 169,	616.51	46	01/01/1950		
4	Interest	Arrears	15/04/2008	3,948.59	3,9	948.59	15	01/01/1950		
5	Principa	l Arrear	15/04/2008	169,424.2	28 169,	,424.28	15	01/01/1950		
6	Penalty	Arrears	15/04/2008	295.03	29	95.03	15	01/01/1950		
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	OK	Close Clear



Field Name	Description						
Arrear Type	[Mandatory, Drop-Down]						
	Select the type of arrears from the drop-down list.						
	The options are:						
	All Transactions						
	<ul> <li>Installment Arrears (Principal &amp; Interest arrears)</li> </ul>						
	Penalty Arrears						
	Other Arrears						
	Principal						
	Interest						
	Post Maturity Interest						
	• Fees						
	Premium						
	Outgoings						
	Legal Fees						
	Subsidy						
	Select the filter criteria from the drop-down list adjacent to the Arrear Type drop-down menu.						
	The options are:						
	<ul> <li>All Arrears – System will display all the arrears both paid and unpaid arrears for the selected arrear type</li> </ul>						
	<ul> <li>Unpaid Arrears - System will display only the unpaid arrears for the selected arrear type</li> </ul>						
	<ul> <li>Paid arrears - System will display only the paid arrears for the selected arrear type</li> </ul>						
No of Late	[Display]						
Payments	This field displays the total number of payments by the customer after the date which includes his due date and grace days for re-payment, if any.						
No of Unpaid	[Display]						
Installments	This field displays the number of installments which are unpaid after installment arrears have been raised.						
Value Date From	[Mandatory, Pick List, dd/mm/yyyy]						
	Select the value from date from the pick list.						
	It is the date from when you want to retrieve the data of the account.						



Field Name	Description						
Value Date To	[Mandatory, Pick List, dd/mm/yyyy]						
	Select the value to date from the pick list.						
	It is the date to which you want to retrieve the data of the account.						
Column Name	Description						
Ref Bill No	[Display]						
	This column displays the system generated reference bill number.						
Туре	[Display]						
	This column displays the type of arrears, depending on the selection of the Arrear Type.						
	The options are:						
	I - Interest Arrears						
	F - Fee Arrears						
	S - Legal Fees Arrears						
	O- Outgoing Arrears						
	D - Suspended Fees						
	E - Suspended Legal fees						
	G - Suspended Premium						
	M - Suspended Outgoings						
	P - Premium Arrears						
	<ul> <li>N - Non-Accrual Interest Arrears (Suspended interest)</li> </ul>						
	A - Penalty Arrears						
	<ul> <li>L - Late Fee Arrears (Suspended Penalty interest)</li> </ul>						
	<ul> <li>U - Suspended Post Maturity Interest</li> </ul>						
	T - Post Maturity Interest						
	C - Principal Arrears						
Due Date	[Display] This column displays the date on which the arrears were raised on the account.						
Amount Assessed	[Display] This column displays the total amount arrears raised.						



Column Name	Description					
Amount Due	[Display]					
	This column displays the amount that is due.					
	Amount Due = Amount Assessed any amount paid by the customer					
	If the customer has no arrears pending, this column would be 0 and if the customer has partly paid the arrears this column will display the balance amount due.					
Days Past Due	[Display]					
	This column displays the number of days for which the arrears have been outstanding.					
	Days past due = Current date - date on which the arrears were raised					
	This column will hold a value for all arrears, which have an amount due, greater than zero. If the amount due is zero this field will also display value as zero.					
LastPayment Date	[Display]					
	This column displays the last date on which payment was made by the customer against the particular arrear.					
11 Coloct the orrest	ture from the dree devue list					

- 11. Select the arrear type from the drop-down list.
- 12. Double-click the appropriate record to view the Arrear Txns tab.



# Arrear Txns

Click on any particular transaction to view further transaction details.

Account Transactions	Inquiry*										🇞 👔 🗵
- Account Details											
Account No :	00000000456360 Product :		852-Split Loans P2 -40 K MIn split amt								
Currency :	INR \vee	Name :		MINI THOMAS							
Accrual Status :	NORMAL 😪	Account S	itatus :	ACCOUNT OPEN	REGULAR	~					
Outstanding Balance :	534,06	5.54									
Date of Maturity :	15/05/2008										
🔿 Audit Trail Inquiry 💿 /	Arrears Inquiry 🔘 Account I	edger Inquiry(	Account Details	O Min Amt Due	<ul> <li>First Disb</li> </ul>	Details 🔵 Post	Ponement Def	tails 🔘 Settle	ment Inquiry		
Min Amount Txns	First Dis		Po	stPonement Deta		C	redits/Debits [			Settlement Deta	ils
Arrears Details	Txn Details		Interest Detai	ls	Accou	nt Details		Arrear Totals		Arrear Txr	ns
Arrear Type : Amount Assessed :	F 13,250.00	Referenc Amount [	ce Bill No : Due :	1	,250.00	Due Date : Sc/Insurance	: Code :		15/02/2008		
Transaction Date	Value Date		Txn D	escription		Amount	D	r/Cr			
07/11/2009	9 15/02/2008 LN. F		Fee/SC. Debit 13,250.00			D					
Card Change	Pin Cheque	Cost Rate	Denomination	Instrument	Invent	ory Pin Va	alidation	Service Charge	Signature	e Travel	lers Cheque
								UDF	OK	Close	Clear



Field Name	Description					
Arrear Type	[Display]					
	This field displays the arrear type based on the selected arrear transaction.					
	The options are:					
	I - Interest Arrears					
	F - Fee Arrears					
	S - Legal Fees Arrears					
	O- Outgoing Arrears					
	D - Suspended Fees					
	E - Suspended Legal fees					
	G - Suspended Premium					
	M - Suspended Outgoings					
	P - Premium Arrears					
	<ul> <li>N - Non-Accrual Interest Arrears (Suspended interest)</li> </ul>					
	A - Penalty Arrears					
	<ul> <li>L - Late Fee Arrears (Suspended Penalty interest)</li> </ul>					
	<ul> <li>U - Suspended Post Maturity Interest</li> </ul>					
	T - Post Maturity Interest					
	C - Principal Arrears					
Reference Bill No	[Display]					
	This field displays the system generated reference bill number.					
Due Date	[Display]					
	This field displays the date on which the arrears were raised on the loan account.					
Amount Assessed	[Display]					
	This field displays the total amount that was raised.					
Amount Due	[Display]					
	This field displays the amount that is due.					
	Amount Due = Amount Assessed any amount paid by the customer					
	If the customer has no arrears pending, this column would be 0, and if the customer has partly paid the arrear this column will display the balance amount due.					
Sc / Insurance	[Display]					
Code	This field displays the service charge code or insurance code, if the arrear is a service charge or an insurance premium.					



Column Name	Description
Transaction Date	[Display] This column displays the date of the transaction.
Value Date	[Display] This column displays the value date of the transaction.
Txn Description	[Display] This column displays the description of the transaction.
Amount	[Display] This column displays the transaction amount in the account currency.
Dr/Cr	[Display] This column displays the transaction type. If the transaction is credit type then C is displayed, and if the transaction is debit type of transaction then D is displayed.

13. Click the Account Ledger Inquiry option to view the Transactions Listing tab.

# Account Ledger Inquiry

Account Ledger inquiry lists all the transactions which have taken place on the loan account. The transaction details with dates, amount, running balance, etc. on loan account is displayed.



# **Transaction Listing**

Account Transa	actions Inqui	ry*								Part 1 🕹 😼
Account Detai	ls									
Account No :	0000	0001007360	Product :		617-Term Loan 6	518	~			
Currency :	INR	~	Name :		KRISHNA PAI					
Accrual Status :	NORI	MAL	Account St	atus :	ACCOUNT CLOS	ED	~			
Outstanding Balar	nce :		0.00							
Date of Maturity :		31/12/2008								
🔘 Audit Trail Ing	uiry 🔘 Arrears	Inquiry 💿 Accou	nt Ledger Inquiry 🤇	Account Details	O Min Amt Due	🔘 First Disb De	etails 🔵 PostPonem	ent Details 🔘 Settle	ement Inquiry	
Min Amou	nt T×ns	First D	isb Details	Post	Ponement Details		Credits/Det	pits Details	Settle	ement Details
Transa	ction Listing	Т	xn Details	Interest	Details	Acco	unt Details	Arrear Tot	tals	Arrear Txns
Transaction	Value Date	Tran	saction Description	Txn	Literal	Dr/Cr	Amount (TCY)	TCY Code	Running	Payment Details
Date	21/12/2		human and Bu Ca	1.	1002	Di ja	100.000.00	IND	Balance	N/A
01/12/2009	31/12/20	107 VA	LUATION FEES FIVE		4080	D	1.000.00	TNP	101,000,00	NA
01/12/2009	31/12/20	107 VA	LUATION FEES FIXE	D	4080	c	1,000.00	INR	100.000.00	Available
01/12/2009	15/01/20	108	Rescission By GL.		1089	D	1,000.00	INR	101,000.00	N/A
01/12/2009	15/01/20	108	Rescission By GL.		1089	C	100,000.00	INR	1,000.00	Available
Card	Change Pin	Chemie	Cort Pate							

Field Name	Description
Value Date From	[Mandatory, Pick List, dd/mm/yyyy]
	Select the date from when the user wants to retrieve the data of the account from the pick list
Value Date To	[Mandatory, Pick List, dd/mm/yyyy]
	Select the date to which the user wants to retrieve the data of the account from the pick list.
Column Name	Description
Column Name Transaction Date	Description [Display] This column displays the date of the transaction.
Column Name Transaction Date Value Date	Description         [Display]         This column displays the date of the transaction.         [Display]         This column displays the value date of the transaction.



Column Name	Description
Txn Literal	[Display] This column displays the transaction literal code that specifies the type of the transaction.
Dr/Cr	[Display] This column displays the transaction type. If the transaction is credit type then C is displayed, or if the transaction is debit type of transaction then D is displayed.
Amount (TCY)	[Display] This column displays the transaction amount in the account currency.
TCY Code	[Display] This column displays the transaction currency code.
Running Balance	[Display] This column displays the running balance of the loan account.
Payment Details	[Display] This column displays the payment details of the transaction.

14. Double-click the appropriate record to view the **Txn Details** tab.



# Txn Details

Account Transacti	ons Inquiry*										🚳 🚺 💌
Account Details —											
Account No : Currency : Accrual Status : Outstanding Balance : Date of Maturity :	001000050000 RMB S SUSPENDED 1 16/	274,005.73	Product : Name : Account Status :	70000-Index TRACY N C ACCOUNT OF	Level - A EN REGULAR	Y					
C Audit Trail Inquir	y C Arrears Inquiry	Account Ledge	ger Inquiry C Accour	nt Details 🌀 Min Amt	Due O Disburse	ment Deduction D	etails 🌀 PostPo	nement Deta	ails O Se	ttlement Inquir	У
Min Amount T× Transactio	ns on Listing	Disbursement I Txn Det	ails	Po Interest Details	stPonement Detail:	; Account Details	Credits/Debits	Details Arrear Tota	ls	Settlemen Arre	t Details ar Txns
Txn Date : Value Date : Cheque No : Batch No : Teller No : Amount TCY : Description : SC Code : GL Code : Correction Reversal	06/09/2012 15/04/2012 000000000 67 RMB Débursement 0 1 1		Txn Time : Mnemonic Code : Debit/Credit : Txn No : Auth Id : Amount LCY : Txn Type : GL Description :	IS 123 106 IO65 DEBIT // SYSOPER RMB //	550,000.00	SubSeq No :			0		
•	1	-	1		1		1	1			<b> </b> ▶
Card Ch	ange Pin Cheo	que Cost I	Rate FCY Chang	ge Denomination	Instrument	Inventory	Pin Validation	Service C	harge	Signature	Travellers Cheque

Click on any particular transaction to view further transaction details.

Field Name	Description
Txn Date	[Display] This field displays the date on which the transaction took place.
Txn Time	[Display] This field displays the time at which the transaction took place.
Value Date	[Display] This field displays the value date of the transaction.
Mnemonic Code	[Display] This field displays the predefined transaction mnemonic code associated with the particular transaction being inquired.
Cheque No	[Display] This field displays the cheque number associated with the transaction. This field will display values only in case of any cheque deposit transaction.



Field Name	Description
Debit/Credit	[Display] This field displays whether the transaction is a credit or debit type of transaction.
Batch No	[Display] This field displays the system generated batch number.
Txn No	[Display] This field displays the system-generated transaction number.
SubSeq No	[Display] This field displays the system-generated subsequence number.
Teller No	[Display] This field displays the number of teller who had performed the transaction.
Auth Id	[Display] This field displays the ID of the officer who has authorised the transaction.
Amount TCY	[Display] This field displays the currency in which the transaction was performed.
Amount LCY	[Display] This field displays the transaction amount in the local currency that is equivalent of the bank.
Description	[Display] This field displays the description of the transaction.
SC Code	[Display] This field displays the service charge code attached to the transaction. This field will display value only if the transaction being inquired is related to a Service Charge.
ТХN Туре	[Display] This field displays the transaction type.
GL Code	[Display] This field displays the GL code.
GL Description	[Display] This field displays the GL description corresponding to the GL code.
Correction Reversal	[Checkbox]
	This option will be enabled only for the Same day Reversal

15. Click the **Account Details** option to view the **Account Details** tab.



# **Account Details**

Account Tran	nsactions I	Inquiry	<i>(</i> *									췒 🚺 🗵
- Account De	tails											
Account No :		000000	000456360	Product :		852-Split Loans P2	40 K MIn split ar	nt 🗸				
Currency :		INR	~	Name :		MINI THOMAS						
Accrual Status	:	NORM	AL 🗸	Account 5	Status :	ACCOUNT OPEN RE	GULAR	~				
Outstanding Ba	alance :		534,	065.54								
Date of Maturit	:y :		15/05/2008									
🔘 Audit Trail Ir	nquiry 🔘 Ar	rears Ir	nquiry 🔘 Accour	t Ledger Inquiry 🤅	Account Details	🔿 Min Amt Due 🔘	First Disb Detai	ls 🔿 PostPoneme	ent Details 🔘 Settlemer	nt Inquiry		
Min An	nount Txns		First	Disb Details	Po	stPonement Details		Credits/I	Debits Details		Settleme	nt Details
Tran	saction Detai	ls	Tx	n Details	Interest (	Details	Account	Details	Arrear Totals	1	An	rear Txns
Account Open	Date :	15	/02/2008	-	Applic	ation No. :		0				
Sanctioned An	nount :	1.5	500.000	.00								
Sanctioned Te	erm of Loan :		3 NORMAL		Currer	nt Term of Loan:	3 m	onth(s)				
Disbursed Amo	ount :		500,000	.00	Availa	ble for Disbursement	:	35.000.00				
Outstanding P	rincipal :		512,500	.00	Line N	o. :						
Unclear Amou	nt:			.00	Drawd	lown Account :	0					
Advance Amo	unt:		0	.00	Next [	Due Date :	15/05/200	3 1167				
Amount Paid T	Foday :		0	.00	Accrue	ed Interest :		1,925.21				
View Collatera	al Details :	···	)		View A	ccount Relationship	:					
View Hold on O	CASA :		j				_					
				1	1							
Card	Change P	Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signatu	ine	Travellers Cheque
									UDF		Close	Clear

Field Name	Description
Account Open Date	[Display] This field displays the date on which the loan account is opened.
Application No.	[Display] This field displays the application number generated by the system for the loan account.
Sanctioned Amount	[Display] This field displays the sanctioned loan amount.
Sanctioned Term of Loan	[Display] This field displays the sanctioned term of the loan account.
Current Term of Loan	[Display] This field displays the current term of the loan account.
Disbursed Amount	[Display] This field displays the total loan amount disbursed till date.



Field Name	Description					
Available for Disbursement	[Display] This field displays the balance loan amount to be disbursed.					
	This field displays value only in case the loan is partially disbursed.					
Outstanding Principal	[Display] This field displays the outstanding principal amount to be paid by the customer.					
Line No.	[Display]					
	This field displays the central liability line number of the customer against which this credit has to be tracked.					
	The central liability of the customer is tracked using the Central Liability module. This line number or liability number is the <b>FLEXCUBE</b> customer ID of the customer under which the liability of the customer/group is being tracked.					
Unclear Amount	[Display]					
	This field displays the uncleared cheque amount, if any clearing cheque has been deposited in the loan account and the cheque is pending clearance.					
Drawdown	[Display]					
Account	This field displays the drawdown account number, in case the loan account has drawdown instructions from a CASA account. For more details refer to <b>Account Payment Instructions</b> (Fast Path: LNM31) option.					
Advance Amount	[Display]					
	This field displays the advance amount, if any amount is paid by the customer.					
Next Due Date	[Display]					
	This field displays the next due date for the repayment of loan installment by the customer.					
Amount Paid	[Display]					
Today	This field displays the amount paid by the customer on the current date.					
Accrued Interest	[Display]					
Active interest	This field displays the accrued interest for the amount.					
View Collateral	[Optional, Pick List]					
Details	Select the view collateral details from the pick list to view the details of the collateral linked to the loan account. This option will be enabled only if the selected loan account is a Secured loan account with collateral attached to it.					
View Account	[Optional, Pick List]					
Relationship	Select the view account relationship from the pick list to view the details of the relationship associated to the loan account. The system will display the Customer ID, Customer Name and the Relationship.					



Field Name	Description
View Hold on	[Optional, Pick List]
CASA	Select the appropriate CASA account hold from the pick list.
	If the selected loan account has a CASA account attached and the CASA account has a hold on it, the details of such hold will be displayed on selection of this pick list.

16. Click the **Interest Details** tab to view the interest details.

Account Transactions	Inquiry*			<b>1</b> 00	
Account Details ——					
Account No :	0010000500002618	Product :	70000-Index Level - A		
Currency :	RMB 🗾	Name :	BIN NIU		
Accrual Status :	SUSPENDED -	Account Status :	ACCOUNT OPENED TODAY		
Outstanding Balance :		36.00			
Date of Maturity :	27/08/2013				
C Audit Trail Inquiry C	Arrears Inquiry C Acc	ount Ledger Inquiry 💿 Account D	etails 🥤 Min Amt Due 🕐 Disbursement Deduct	tion Details 🔘 PostPonement Details 🔘 Settlement Inquiry	
Min Amount Txns Transaction De	tails Disbu	rsement Deduction Details Txn Details Inte	PostPonement Details PostPonement Details Account Details	Credits/Debits Details Settlement Details	5 5
Fixed Rate Account :	false	Interest Freeze Status	8		
Interest Variance :		0			
Interest Rate :	0.361239	8765 Penalty Interest Rate :	0.00000000		
Interest Charged Upto :		1997			
Interect Bace		O OO Penalty Interest Base :			
Cumulative Interact Dade	urad .	0.00 Tenacy Incorest base .	0.00		
Due To Principal Offset O	ption :	0.00			
41					1.51
Card Change	e Pin Cheque	Cost Rate FCY Change	Denomination Instrument Invento	ry   Pin Validation   Service Charge   Signature   Travel	llers Cheque
				UDF Close	Clear

### **Interest Details**

A teller can view the interest related details of the loan account. This inquiry tab is available under the Account Details option itself. This includes details like the interest rate applicable, the variance applied at account level, interest base (for next charging) and interest freeze status (freeze or not). Penalty interest details like the rate and base are also available on inquiry.

Product



# **Field Description**

Field Name	Description					
Fixed Rate Account	[Display] This field displays whether the rate of interest is fixed or not.					
	If the rate of interest is fixed it displays Y or else if the rate of interest is not fixed, i.e., Floating it displays N. The criteria or the rate definition for interest being Fixed or Floating is defined in the <b>Loans Product Rate</b> <b>Plan</b> (Fast Path: LN060) option.					
Interest Freeze	[Display]					
Status	This field displays the interest freeze status.					
	If the loan account is recalled and interest is frozen, the frozen status of the interest on the loan account is displayed in this field. Interest freeze results in stoppage of the interest accruals and charging in the loan accounts, and only the interest base will be updated.					
Interest Variance	[Display]					
	This field displays any interest rate variance applied to the loan account. It displays up to 10 digits after decimal.					
Interest Rate	[Display]					
	This field displays the interest rate applicable to the loan account. It displays up to 10 digits after decimal.					
Penalty Interest	[Display]					
Rate	This field displays the penalty interest rate applicable to the loan account. It displays up to 10 digits after decimal.					
Interest Charged	[Display]					
Upto	This field displays the date up to which interest has been charged on the loan account.					
Interest Base	[Display]					
	This field displays the base on which interest will be calculated during the accrual.					
Penalty Interest	[Display]					
Base	This field displays the base on which the penalty interest will be calculated on the next penalty calculation day.					
Cumulative Interest	[Display]					
Reduced Due to Principal option	This field displays the cumulative interest amount saved by the customer if the <b>Principal offset Allowed</b> check box is selected for the defined product under which the account is maintained.					
	This field displays the interest amount saved till the last interest charging date by the customer.					

17. Click the Arrear Totals tab to view the arrears details.
### **Arrear Totals**

A snap-shot view of all the statistical details related to the dues in the loan account can be viewed using the Arrear tab. System makes available the account related details like the amount of interest, post maturity interest, fees, penalty, premium, legal fees, outgoings, compounding interest arrears and diverting interest arrears due on date. The total principal arrears, total of normal arrears, total of suspended arrears and sum total of arrears is also displayed.

Account Transactions Inquiry*
Account Details
Account No : 000000000012001 Product : 40003-Test-Regular Loan - EPI
Currency : RMB R Name : AJAY RANA
Acroual Status : NORMAL 💌 Account Status : ACCOUNT OPEN REGULAR
Outstanding Balance : 81,514.47
Date of Maturity : 15/08/2012
C Audit Trail Inquiry C Arrears Inquiry C Account Ledger Inquiry 🖲 Account Details 🖷 Min Amt Due C Disbursement Deduction Details 🖗 PostPonement Details C Settlement Inquiry
Min Amount Txms Disbursement Deduction Details PostPonement Details Credits/Debits Details Settlement Details
Transaction Details Txn Details Interest Details Account Details Arrear Totals Arrear Txns
NORMAL SUSPENDED
Interest : 1,500.00 0.00 Principal Arrears : 25,908.31
Post Maturity Interest : 0.00 0.00
Fees : 0.00 0.00 Total Normal Arrears : 1,514.47
Penalty : 7.84 0.00
Premium : 0.00 0.00 Total Suspended Arrears : 0.00
Legal Fees : 0.00 0.00
Outgoings : 0.00 0.00 Total Arrears : 27,422.78
Compounding Interest Arrears: 6.63 0.00
Diverting Interest Arrears: 0.00 0.00
Card Charoe Pin Cheoue Cost Rate Denomination Instrument Inventory Pin Validation Service Charne Signature Travellers Cherose
UUF Close Clear

#### **Field Description**

Field Name

Description

#### Normal

If arrears are due in the loan account with accrual status of the loan account as normal, then the values will be displayed in the following fields. Arrears which were due and have not been clawed back post suspension of the loan account will also display values under the normal arrears column.

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



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

#### Suspended

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

Interest	[Display] This field displays the interest due in the suspended period.
Post Maturity	[Display]
Interest	This field displays the post maturity interest due for the suspended period.
Fees	[Display]
	This field displays the fees due under the suspended period.



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

18. Click the **Min Amt Dues** option to view the **Min Amount** tab.



### Min Amt Due

A teller can inquire about the MAD arrears raised on the revolving loan account.

### **Min Amount**

Account Transacti	ions Inquir	¥.								
Account Details — Account No:	[	9990100000115		Product:	10 - REV	OLVING LC	AN UNSECUR	ED	Ŧ	
Currency:	1	NR 🔽		Name:	SASI					
Accrual Status:	Ν	IORMAL		Account Status:	ACCOU	NT OPEN RI	EGULAR	×		
Outstanding Balanc	e: [	0	.00							
Date of Maturity:	2	7/10/2005	2							
C Audit Trail Inquir	y C Arrears	Inquiry O Account L	edger Inqui	ry C Account Def	tails 💿 Min Amt	Due C Fir	st Disb Details	C PostPon	ement Detail	s
Min Amount	Txn	Interest Ac	count	Arrear	Arrear Mir	Amount	First Disb	PostPo	nement	
Arrear Type :		All Transactions		-	All Arrears		•			
No of Late Payme	ents :									
Ref Bill No Type	Due Date	Amount Assessed A	mount Due	Amount Expired	DaysPast Due	LastPayme	nt Date Arrea	r Status		
1H	27/11/2004	4,037.27	0.00	4,037.27	0	01/0	01/1950	Unpaid		
2 H  :	27/12/2004	4,060.82	4,060.82	0.00	4	01/0	J1/1950	Unpaid		
										Clear Close



	Description
Arrear Type	[Mandatory, Drop-Down]
	Select the type of arrears from the drop-down list.
	The options are:
	All Transactions
	<ul> <li>Installment Arrears (Principal &amp; Interest arrears)</li> </ul>
	Penalty Arrears
	Other Arrears
	Principal
	Interest
	Post Maturity Interest
	• Fees
	Premium
	Outgoing
	Legal Fees
	Select the filter criteria from the drop-down list adjacent to the Arrear Type drop-down list.
	The options are:
	<ul> <li>All arrears – System will display all the arrears both paid and unpaid arrears for the selected arrear type</li> </ul>
	<ul> <li>Unpaid arrears - System will display only the unpaid arrears for the selected arrear type</li> </ul>
	<ul> <li>Paid arrears - System will display only the paid arrears for the selected arrear type</li> </ul>
No of Late	[Display]
Payments	This field displays the total number of payments by the customer after the date which includes his due date and grace days for re-payment, if any.
Column Name	Description
Ref Bill No	[Display]
	This column displays the system generated reference bill number is displayed.



Column Name	Description				
Туре	[Display]				
	This column displays the type of arrears depending on the selection of the Arrear Type.				
	The options are:				
	I - Interest Arrears				
	F - Fee Arrears				
	S - Legal Fees Arrears				
	O- Outgoing Arrears				
	D - Suspended Fees				
	E - Suspended Legal fees				
	G - Suspended Premium				
	M - Suspended Outgoings				
	P - Premium Arrears				
	N - Non-Accrual Interest Arrears (Suspended interest)				
	A - Penalty Arrears				
	L - Late Fee Arrears (Suspended Penalty interest)				
	U - Suspended Post Maturity Interest				
	T - Post Maturity Interest				
	C - Principal Arrears				
Due Date	[Display]				
	This column displays the date on which the arrears were raised on the account.				
Amount Assessed	[Display]				
	This column displays the total amount of raised arrears.				
Amount Due	[Display]				
	This column displays the amount that is due.				
	Amount Due = Amount Assessed any amount paid by the customer				
	If the customer has no arrears pending, this column would be 0 and if the customer has partly paid the arrears this column will display the balance amount due.				
Amount Expired	[Display]				
	This column displays the expired amount.				
	The expired amount is the outstanding amount not paid by the custome for the previous months.				

Column Name	Description
Days Past Due	[Display]
	This column displays the number of days for which the arrears have been outstanding.
	Days past due = Current date - date on which the arrears were raised
	This column will hold a value for all arrears, which have an amount due, greater than zero. If the amount due is zero this field will also display value as zero.
LastPayment Date	[Display]
	This column displays the last date on which payment was made by the customer against the particular arrear.
Arrear Status	[Display]
	This column displays the status of the total amount to be paid by the customer.
	· · · · · · · · · · · · · · · · · · ·

19. Double-click the appropriate record to view the **Min Amount** tab.

### Min Amount

Account Transactions Inc	quiry										
Account Details Account No:	09990100000115	Product:	10 - REVOLVING L	OAN UNSECURED	>						
Currency:	INR 💽	Name:	SASI								
Accrual Status:	NORMAL Account Status:		ACCOUNT OPEN REGULAR								
Outstanding Balance:	0.00										
Date of Maturity:	27/10/2005										
C Audit Trail Inquiry C Arre	C Audit Trail Inquiry C Arrears Inquiry C Account Ledger Inquiry C Account Details Inquiry C Arrears Inquiry C Account Ledger Inquiry C Account Details C PostPonement Details										
Min Amount Txn	Interest Account	Arrear	Min Amount	First Disb PostPo	nement						
Plan Type :	Refe	erence Bill No :		Due Date :							
Amount Assessed :	0.00 Amc	ount Due :	0.00	Sc/Insurance Code :	0.00						
					Clear Close						



Field Name	Description
Plan Type	[Display] This field displays the MAD plan type attached to the Revolving Loan account.
Reference Bill No	[Display] This field displays the system generated reference bill number.
Due Date	[Display] This field displays the date on which the arrears were raised on the account.
Amount Assessed	[Display] This field displays the total amount of arrears that have raised.
Amount Due	<pre>[Display] This field displays the amount that is due. Amount Due = Amount Assessed any amount paid by the customer If the customer has no arrears pending, this column would be 0 and if the customer has partly paid the arrears this column will display the balance amount due.</pre>
SC/Insurance Code	[Display] This field displays the service charge code or insurance code, if the arrear is a service charge or an insurance premium.

### **Field Description**

20. Click the First Disb Details option to view the First Disb Details tab.



### **First Disb Details**

Account Tra	ansactions Inqui	ry*								🆧 🚺 🗵
- Account De	etails									
Account No :	0000	0000456360	Product :	Product : 852-Split Loans P2 -40 K MIn split amt						
Currency :	INR	~	Name :		MINI THOMAS					
Accrual Status	s: NOR	MAL	Account S	Status :	ACCOUNT OPEN R	EGULAR	~			
Outstanding E	Balance :	534,0	55.54							
Date of Matur	Date of Maturity : 15/05/2008									
🔘 Audit Trail	Audit Trail Inquiry O Arcears Inquiry Account Ledger Inquiry Account Details Min Amt Due First Disb Details PostPonement Details Settlement Inquiry									
Tra		Txr	Details		Details	Account	t Details	Arrear	Totals	Arrear Txns
Min A	Amount Txns	First Di	sb Details	P	ostPonement Details		Credits/De	bits Details		No Book Inquiry
Sr. No	Туре	Amount (Lcy)	Lcy	Rate	Amount (Acy)	Acy	Amount (Tcy)	Тсу	Mode	
1	Fee/Charge	450.00	INR	1	450.00	INR	450.00	INR	Deduct	<b>^</b>
2	Fee/Charge	5,750.00	INR	1	5,750.00	INR	5,750.00	INR	Deduct	
3	Fee/Charge	11,250.00	INR	1	11,250.00	INR	11,250.00	INR	Dr. Loan Acct.	
4	Fee/Charge	1,250.00	INR	1	1,250.00	INR	1,250.00	INR	Dr. Loan Acct.	<b>•</b>
Compensation Compensation SC Code : Compensation	n Details	0.00	SC Curre	ency :						
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Cha	rge Signatur	a Travellers Cheque

Column Name	Description
Sr. No	[Display] This column displays the system generated serial number.
Туре	[Display] This column displays the type of charges levied on the account.
Amount (Lcy)	[Display] This column displays the total amount of charges raised in local currency.
Lcy	[Display] This column displays the local currency.
Rate	[Display] This column displays the rate of the local currency.
Amount (Acy)	[Display] This column displays the total amount of charges raised in account currency.



Column Name	Description
Асу	[Display] This column displays the account currency.
Amount (Tcy)	[Display] This column displays the total amount of charges raised in transaction currency.
Тсу	[Display] This column displays the transaction currency.
Mode	[Display] This column displays the mode in which the charge is levied.
Field Name	Description
Field Name Deduction Details	Description
Field Name Deduction Details Compensation Details	Description [Display] This field displays the details of compensation.
Field Name Deduction Details Compensation Details SC Code	Description         [Display]         This field displays the details of compensation.         [Display]         This field displays the service charge code.
Field Name Deduction Details Compensation Details SC Code SC Currency	Description         [Display]         This field displays the details of compensation.         [Display]         This field displays the service charge code.         [Display]         This field displays the service charge code.         [Display]         This field displays the currency of the service charge.

21. Double-click the appropriate record to view the **First Disb Details** tab.



### First Disb Details

Account Transactions Inc	quiry			
Account Details	00000002071	Product:	614 - Term Loan 015mor	~
Currency:	INR M	Name:	DONSEBASTIAN	
Accrual Status:	NORMAL	Account Status:	ACCOUNT OPEN REGULAR	
Outstanding Balance:	608,630,00		1	
Date of Maturity:	31/12/2009			
<u>.</u>		<u></u>		
Audit Trail Inquiry      Arre	ars Inquiry O Account Ledger Inquiry	Account Details      Min Am	Due 💿 First Disb Details 🕖 PostPonement Details 🔘	Settlement Inquiry
Min Amount Txns First Di	b Details PostPonement Details	Credits/Debits Details		
irst Disb Details  Txn Deta	ils    Interest Details    Account Det	ails Arrear Totals Arrear T:	(hs	
Product Rates Progress Peri	od Regular Post Maturity Interest			
				Clear
				Clear Close

### **Field Description**

Column Name	Description
Product Rates	[Display]
	This column displays the product rate. It displays up to 10 digits after decimal.
<b>Progress Period</b>	[Display]
	This column displays the progress period of the product.
Regular	[Display]
	This column displays the regular first disbursement date.
Post Maturity	[Display]
Interest	This column displays the post maturity interest.

22. Double-click the appropriate record to view the **Txn Details** tab.



### Txn Details

Account Transactions Inquiry\* 🇞 🛛 🗵 Account Details -Account No : Product : 617-Term Loan 618 0000001007360  $\sim$ Currency : Name : KRISHNA PAI INR 💙 NORMAL Accrual Status : Account Status : Outstanding Balance : 0.00 Date of Maturity : 31/12/2008 🔘 Audit Trail Inquiry 🔘 Arrears Inquiry 🔘 Account Ledger Inquiry 🔘 Account Details 🔵 Min Amt Due 💿 First Disb Details 🔵 PostPonement Details 🔘 Settlement Inquiry Min Amount Txns First Disb Details
Transaction Listing Txn Details PostPonement Details Interest Details Credits/Debits Details Account Details Arrear Totals Settlement Detail 1 02/12/2009 02/12/2009 Txn Date : 00:00:00 Txn Time : Value Date : Mnemonic Code : 4080 CREDIT 800 Cheque No : Debit/Credit : Xfer Account : 
 Debit/Credit :

 6
 Txn No :

 6021
 Auth Id :

 INR V
 1,000.00

 Amount LCY :
 LN. Disb, SC (rehew \*
 Batch No : SubSeq No : 1 Teller No : SYSOPER Amount TCV -1,000.00 INR 🔽 Description : LN. Disb. SC./Other Income : DEDUCT\_FEES ~ SC Code : Txn Type : 1201 GL Code : 34000005 GL Description : SC GL CODE Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Change Signature Travellers Cheque UDF OK Close Clear

#### Click on any particular transaction to view further transaction details.

Field Name	Description
Txn Date	[Display] This field displays the date on which the transaction took place.
Txn Time	[Display] This field displays the time at which the transaction took place.
Value Date	[Display] This field displays the value date of the transaction.
Mnemonic Code	[Display] This field displays the predefined transaction mnemonic code associated with the particular transaction being inquired.
Cheque No	[Display] This field displays the cheque number associated with the transaction. This field will display value only in case of any check deposit transaction.
Debit/Credit	[Display] This field displays whether the transaction is a credit or debit type of transaction.



Field Name	Description
Batch No	[Display] This field displays the system generated batch number.
Txn No.	[Display] This field displays the system-generated transaction number.
SubSeq No	[Display] This field displays the system-generated subsequence number.
Teller No	[Display] This field displays the number of teller who had performed the transaction.
Auth Id	[Display] This field displays the ID of the officer who has authorised the transaction.
Amount TCY	[Display] This field displays the currency in which the transaction was performed.
Amount (LCY)	[Display] This field displays the transaction amount in the local currency equivalent of the bank.
Description	[Display] This field displays the description of the transaction.
SC Code	[Display] This field displays the service charge code attached to the transaction. This field will display value only if the transaction being inquired is related to a service charge.
Txn Type	[Display] This field displays the type of the transaction associated with the particular transaction. Transaction types are predefined in the system.
GL Code	[Display] This field displays the GL code, which was affected due to the transaction.
GL Description	[Display] This field displays the description of the GL code which was affected due to the transaction.

23. Click the **PostPonement Details** option to view the **PostPonement Details** tab.



### **PostPonement Details**

Account Transactions Inc	luiry					
Account Details	000000002071	Product:	614 - Term Loan 015mor	~		
Currency:	INR ¥	Name:	DONSEBASTIAN			
Accrual Status:	NORMAL	Account Status:	ACCOUNT OPEN REGULAR			
Outstanding Balance:	608,630.00		()			
Date of Maturity:	31/12/2009					
🔿 Audit Trail Inquiry 🔘 Arre	ars Inquiry 🔘 Account Ledger Inquiry	O Account Details O Min Am	Due 🔘 First Disb Details 💿 PostPonement Details 🔘 S	ettlement Inquiry		
Postpone Details    Ten Det Min Amount Tsng    Ten Det PostPonement Details PostPonement Date From Ref Bill No Original Due Date	IIII [] Interest Details [] Account Details b: Details    <b>PostPonement Details</b>    1 14/02/2007       PostPonement Date Postponed To   Arrear Type   Amore Date Postponed To   Arrear Type   Amore    PostPonement    PostPon	aita    Arrear Totals    Arrear T Credits/Debits Details	ef			
				Inquire	Clear	Close

Column Name	Description						
PostPone Details							
PostPonement Date From	[Mandatory, Pick List] Select the date from which the installment will be postponed from the pick list.						
PostPonement Date To	[Mandatory, Pick List] Select the date up to which the installment will be postponed from the pick list.						
Ref Bill No	[Display] This column displays the system generated reference bill number.						
Original Due Date	[Display] This column displays the original date on which the arrears were raised on the account.						
Date Postponed To	[Display] This column displays the date to which the arrears were postponed.						



Column Name	Description
Arrear Type	[Display]
	This column displays the type of arrears.
	The options are:
	I - Interest Arrears
	F - Fee Arrears
	S - Legal Fees Arrears
	O- Outgoing Arrears
	D - Suspended Fees
	E - Suspended Legal fees
	G - Suspended Premium
	M - Suspended Outgoings
	P - Premium Arrears
	<ul> <li>N - Non-Accrual Interest Arrears (Suspended interest)</li> </ul>
	A - Penalty Arrears
	<ul> <li>L - Late Fee Arrears (Suspended Penalty interest)</li> </ul>
	<ul> <li>U - Suspended Post Maturity Interest</li> </ul>
	T - Post Maturity Interest
	C - Principal Arrears
Amount Assessed	[Display]
	This column displays the total amount of arrears that have been raised.
Amount Postponed	[Display]
	This column displays the total amount of arrears that have been postponed.

24. Double-click the appropriate record to view the **Postpone Details** tab.



### **Postpone Details**

Account Transactions In	quiry		
_ Account Details	000000002071	Products	614 - Term Loap 015mor
Currencu:	INR W	Name	
Accrual Status	NORMAL	Account Status	
Outstanding Balance:	600.000	in a contraction of the contract	
Date of Maturitur	21/12/2009		
		-	
O Audit Trail Inquiry O Arr	ears Inquiry () Account Ledger Inquiry	Account Details () Min Am	t Due 🔘 First Disb Details 💿 PostPonement Details 🔘 Settlement Inquiry
Min Amount Txns   First D	sb Details PostPonement Details	Credits/Debits Details	
Postpone Details  T×n Det	ails    Interest Details    Account De	tails    Arrear Totals    Arrear T	xns
Product Rates Progress Per	iod Regular Post Maturity Interest		
			Inquire Clear Cl

Column Name	Description
Product Rates	[Display] This column displays the product rate.
Progress Period	[Display] This column displays the progress period of the product.
Regular	[Display] This column displays the regular postponement date.
Post Maturity Interest	[Display] This column displays the post maturity interest.
25. Click on Settleme	nt Inquiry option to view the settlement details.



### **Settlement Inquiry**

Account Tran	nsactions In	quiry*									🍪 🚺 🗷
Account De	tails										
Account No :	C	0000001592	360	Product :		751-Gap10_L1		~			
Currency :		NR 🔽		Name :	[	F H SHAH					
Accrual Status	:	IORMAL	~	Account S	tatus :	ACCOUNT OPE	N REGULAR	~			
Outstanding Ba	alance :			0.00							
Date of Maturit	y: [	01	/01/1950								
	L										
🔘 Audit Trail I	inquiry 🔘 Arr	ears Inquiry	O Accour	nt Ledger Inquiry 🤇	Account Details	O Min Amt Du	ie 🔘 First Disb Deta	ils 🔵 PostPonemen	it Details 💿 Settlemer	nt Inquiry	
Tran	saction Details		T:	kn Details	Interest	Details	Account	t Details	Arrear Totals		Arrear Txns
Min Am	ount Txns		First Di	sb Details	Post	Ponement Detai	ls	Credits/Debits	Details	Settleme	nt Details
Value Date Fro	om :	30/05/2	2007	Contribution	Value (	Date To :	31/05/20	Value Date			-
Account No.	Custo	mer P /GL N	Pa Mode	Amount	Amount (TCY)	Dr/Cr	Transaction Mnemonic	Value Date	Narrative	9	
000000159	2360 1100	09101	GL	20,000.00	20,000.00	C	1370	15/02/2008	LN. Contribut	ion Payin	
Card	Change Pin	Ch	heque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Traveller: Chague
									Dervice onlarge		riavellers Cheque

Field Name	Description
Value Date From	[Mandatory, Numeric, Pick List, dd/mm/yyyy]
Value Date To	[Mandatory, Numeric, Pick List, dd/mm/yyyy] Type the end date of the transaction or select it from the pick list.
Column Name	Description
Account Number	[Display] This column displays the loan account number in which the amount is contributed.
Account Number Customer CASA/GL	[Display] This column displays the loan account number in which the amount is contributed. [Display] This column displays the CASA or GL account number through which the transaction amount is contributed.



Column Name	Description
Contribution Amount	[Display] This column displays the contribution amount.
Amount (TCY)	[Display] This column displays the amount in transaction currency.
Dr/Cr	[Display] This column displays the mode of the transaction whether it is debit or credit.
Transaction Mnemonic	[Display] This column displays the mnemonic where in the contribution transaction took place.
Value Date	[Display] This column displays the value date of the transaction.
Narrative	[Display] This column displays the narrative based on the transaction.

26. Click the **Close** button.



## LNM49 - Payment Appropriation Simulation\*

Using this option you can view the details of the arrears to be paid, for a customer account. The details provided are arrear type, arrear details, due date of arrear, arrear amount, arrear amount paid and arrear amount due after payment.

#### **Definition Prerequisites**

LN057 - Loan Direct Account Opening

#### **Modes Available**

Not Applicable

#### To view pending arrear details

- Type the fast path LNM49 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Inquiries > Payment Appropriation Simulation.
- 2. The system displays the **Payment Appropriation Simulation** screen.

#### **Payment Appropriation Simulation**

Appropriation D	etails						
ccount No. :			Due Date:	31/08/2001	Total Arrears Due Before Payment:	0.00	
mount Raids	0.00	-	RPA Balance:	0.00	Total Arrears Due After Payments	0.00	-
	10100			0.00			 
Sr No. Arrear Type	Arrear Details	Due Date Arrear Amo	ount Due Arrear Amoun	t Paid Arrear Amount Due A	fter Payment		

#### **Field Description**

**Field Name** 

Description

**Appropriation Details** 



### LNM49 - Payment Appropriation Simulation\*

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number of the customer to view the pending arrears.
Due Date	[Mandatory, Pick List, dd/mm/yyyy] Select the due date from the pick list. The date on which the arrear amount is to be paid.
Total Arrears Due Before Payment	[Display] This field displays the total arrears to be paid before the final payment.
Amount Paid	[Mandatory, Numeric, 13, Two] Type the total amount paid by the customer till the due date.
RPA Balance	[Display] This field displays the RPA balance.
Total Arrears Due After Payment	[Display] This field displays the total arrears to be paid after the payment.
Column Name	Description
Column Name Sr No.	Description [Display] This column displays the serial number. It is automatically generated by the system.
Column Name Sr No. Arrear Type	Description         [Display]         This column displays the serial number.         It is automatically generated by the system.         [Display]         This column displays the arrear type.
Column Name Sr No. Arrear Type Arrear Details	Description         [Display]         This column displays the serial number.         It is automatically generated by the system.         [Display]         This column displays the arrear type.         [Display]         This column displays the details of the selected arrear.
Column Name Sr No. Arrear Type Arrear Details Due Date	Description         [Display]         This column displays the serial number.         It is automatically generated by the system.         [Display]         This column displays the arrear type.         [Display]         This column displays the details of the selected arrear.         [Display]         This column displays the details of the selected arrear.         [Display]         This column displays the date on which the arrear amount is to be paid.
Column Name Sr No. Arrear Type Arrear Details Due Date Arrear Amount Due	Description         [Display]         This column displays the serial number.         It is automatically generated by the system.         [Display]         This column displays the arrear type.         [Display]         This column displays the details of the selected arrear.         [Display]         This column displays the details of the selected arrear.         [Display]         This column displays the date on which the arrear amount is to be paid.         [Display]         This column displays the total amount to be paid on the due date.
Column Name Sr No. Arrear Type Arrear Details Due Date Arrear Amount Due Arrear Amount Paid	Description         [Display]         This column displays the serial number.         It is automatically generated by the system.         [Display]         This column displays the arrear type.         [Display]         This column displays the details of the selected arrear.         [Display]         This column displays the date on which the arrear amount is to be paid.         [Display]         This column displays the total amount to be paid on the due date.         [Display]         This column displays the total arrear amount paid by the customer.

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

- 4. Enter the amount paid.
- 5. Click the **Inquire** button.
- 6. The system displays the pending arrear details for the entered account number.

### Payment Appropriation Simulation

opeopriation (	oetails						
ount No.:	00000000521	Due Date:	31/08/200	Total Arrears Due Before Payment:	0.00		
ount Paid:	100.00	RPA Balance:	0.00	Total Arrears Due After Payment:	0.00		
				<u>*</u>			
No. Arrear Tub	Arrear Details Due Date Arrear	Amount Due Arrear Amoun	t Paid Arrear Amount Due At	fter Paument			
and a second				and a second s			
							_
					Inquire	Close	c

7. Click the **Close** button.



## LNM52 - Quote for Economic Cost

Economic cost is the expense incurred by the bank on early repayment of a fixed rate loan due to movement and deployment of funds.

The economic cost is levied on the occurrence of any of the following events in a Loan account:

- Advance Payment in the Fixed rate Period
- Partial Pay Off in the Fixed rate period
- Early Final Settlement in the Fixed Rate period
- Customer initiated rollovers from fixed to variable resulting in the reduction of the fixed rate term
- Split of an existing Loan in the fixed rate period resulting in a PPF of the existing Loan in Fixed rate period

Using this option, you can generate a quote for economic cost for full settlement of the Loan. During prepayment of a loan the economic cost is verified, in case a valid quote is available it is applied to the account, otherwise this option is used to generate the economic cost. The generated quote for economic cost is stored for a period of seven working days. An expiry date is stored for every quote of economic cost. If a new quote is taken within the 7-day period, the original quote is over-written.

#### **Definition Prerequisites**

• LN057 - Loan Direct Account Opening

#### **Modes Available**

Add, Modify, Inquiry. For more information on the procedures of every mode, refer to Standard Maintenance Procedures.

#### To generate a quote for economic cost

- Type the fast path LNM52 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Quote for Economic Cost.
- 2. The system displays the **Quote for Economic Cost** screen.



### Quote for Economic Cost

Quote for Economic Cost*				a 🖬 🐱
Account No :				
Fixed Rate Period Commencement Date :	16	Fixed Rate Period Expiry Date :	1101	
Cumulative Excess Repayments over the Fixe	ed Rate Period :	Outstanding Balance :		
Current Fixed Rate :	Current Date :	30/03/2008 Fetch		
MRTP rate for original term :	MRTP rate for rem	aining term :		
Economic Cost Quote :	Quote Expiry Date			
Record Details				
Input By A	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
	Relate O Concel O Amond O Anthony			
		se 🕥 tudui k	UDF OK	Close Clear

Field Name	Description
Account No	[Mandatory, Numeric,16]
	Type a valid loan account number.
	It should be a fixed rate account.
Fixed Rate Period	[Display]
Commencement Date	This field displays the fixed rate period commencement date.
Fixed Rate Period	[Display]
Expiry Date	This field displays the date on which fixed rate period is due for expiry.
Cumulative Excess	[Display]
Repayments over the Fixed Rate Period	This field displays the cumulative excess repayments made in the account during the fixed rate period.
Outstanding	[Display]
Balance	This field displays the outstanding balance of the account.



Field Name	Description
Current Fixed Rate	[Display] This field displays the current fixed rate. It displays up to 10 digits after decimal.
Current Date	[Display] This field displays the process date.
MRTP rate for original term	[Display] This field displays the MRTP rate for the original period. It displays up to 10 digits after decimal.
MRTP rate for remaining term	[Display] This field displays the MRTP rate for the remaining period. It displays up to 10 digits after decimal.
Economic Cost Quote	[Display] This field displays the calculated quote for the economic cost.
Quote Expiry Date	[Display] This field displays the date on which the economic cost quote will expire. The expiry date is seven days from the current date.

- 3. Click the Add button.
- 4. Enter the account number and press **<Tab>** key. The system displays the various account details.
- 5. Click the **Fetch** button. The system displays the quote and other economic cost details.



Quote for Economic Cos
------------------------

Quote for Economic Co	ost*					Part 10 10 10 10 10 10 10 10 10 10 10 10 10
Account No :	0000000403360 VINAY	SUPTA				
Fixed Rate Period Commen	cement Date :	15/02/2008	Fixed Rate Period Expiry Date	15/02/2009		
Cumulative Excess Repaym	nents over the Fixed Rate Period :	0.00	Outstanding Balance :	100,500.00		
Current Fixed Rate :	8.8700000000	Current Date :	15/34/2008	Fetch		
MRTP rate for original term	8,870000000	MRTP rate for remaining	ng term : 4.5000000000			
Economic Cost Quote :	3,770.88	Quote Expiry Date :	14/36/2008			
Record Details	Authorized By	La	ast Mnt. Date	Last Mnt. /	Action	Authorized
💿 Ad	ld 🔿 Modify 🔿 Delete 🔿 Cance	🔿 Amend 🔘 Authorize (	🔿 Inquiry		UDF Ok	Close Clear

- 6. Click **Ok** button.
- 7. The system displays the message "Record Authorised". Click the Ok button.



## LNM83 - Account Rates

Using this option you can view the interest rate at the account level against the loan product. This option displays the regular interest, penalty, PPF<sup>7</sup> and EFS interest rates. Interest for regular and PMI stages of an account is maintained in the Rate Chart Maintenance (Fast Path: PR002), Discount Rate Setup (Fast Path: PR005) and Rate Chart Validity Maintenance (Fast Path: PR003) options. For other stages interest rate is configured at product level using the Loans Product Rates Plan (Fast Path: LN060) option. This option also allows you to view the percentage or absolute variance defined for the regular or penalty interest.

This is an Inquiry Screen only

#### **Definition Prerequisites**

- LN057 Loan Direct Account Opening
- PR003 Rate Chart Validity Maintenance
- LN060 Loans Product Rates Plan

#### Modes Available

Not Applicable

#### To view the account rates details

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

<sup>&</sup>lt;sup>7</sup>(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)



### **Account Rates**

ccount Rates	*									Real Provide Name	5 🛛
Account Number: Product: Plan Name:					Branch: Currency:						
Rate Type:			Rate De	finition:	~						
Tier Definition Slab Definition: Tier Criteria :		× ×	Ceiling Rate: Tiered Term Look	up :	Floor Ra	ate: .ookup Balance :					
Summary Det	ails										_
Start Date	Amo	unt Inte	erest Index	Interest Rate	Interest Variance	Fixed Amount	Account Variand Absolute	e Accour Per	nt Variance centage	Net Rate %	
Card	Change Pin	Chanue	Cost Rate	Denomination	Instrument	Investory	Din Validation So	rvice Charne	Signature	Travelor (	Chec

Field Name	Description
Account	[Mandatory, Numeric, 16]
Number	Type the loan account number for which the interest rate is to be viewed.
	The name of the account holder is displayed in the adjacent field.
Branch	[Display]
	This field displays the name of the home branch where the loan account is opened and maintained.
Product	[Display]
	This field displays the product under which the loan account is opened.
Currency	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.



#### Field Name Description

Select the plan name from the pick list.

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

#### Account Rates - Penalty Rate Type

Account Rate	s*									🇞 🗗
Account Number Product:	00	10000500000182 000-Index Level	DONGDO	DNG HU	Branch	: cy:	BR1000 RMB	~		
Plan Name:	Re	gular								
ummary Deta Rate Chart Code Discount Code :	2 0		Rate Cha Discount	rt Description :	RATE CHART TERM					
Rate Type	Start Date	Index Code	Rate of Interest	Margin Code	Margin	Discount	Subsidy Rate	Account Variance Absolute	Account Variance Percentage	Net Rate
Regular	24/02/2012	9	0.3612398765		0	0	0	0.0000000000	0.00000	0.3612398765
Card	Change Pin	Cheque	Cost Rate	FCY Change	Denomination	Instrument	Inventory	Pin Validation 1	Service Charge	ignature Traveller

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



Field Name	Description
Slab Definition	[Display] This field displays the slab definition. If the attached rate plan is a tiered one, it displays either amount based tiered or the term based tiered. Else it displays non-tiered.
Ceiling Rate	[Display] This field displays the ceiling rate applicable to the account. The system displays the rate of interest defined at the Product level.
Floor Rate	[Display] This field displays the minimum rate of interest applicable to the account.
Tier Criteria	[Display] This field displays the tier criteria of a loan account. The options are: • Cumulative • Incremental
Tiered Term Lookup	[Display] This field displays the criteria to be entered for the amount based tier structure.
Tiered Lookup Balance	[Display] This field displays the <b>Tiered Lookup Balance</b> which is the criteria for restructuring. The criteria is based on the sanctioned amount/disbursed amount/ outstanding balance.
Column Name	Description
Summary Detail	s
Start Date	[Display] This column displays the start date. If plan name is selected for compounding interest type of rate, then this field is blank.
Amount	[Display] This column displays the amount. If plan name is selected for compounding interest type of rate, then this field is blank.



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

Interest Index

Interest Rate

[Display]

[Display]

side.

This column displays the interest index.

This column displays the interest rate or index rate.

	-
Interest Variance	[Display] This column displays the interest variance.
Fixed Amount	[Display]
	This column displays the fixed amount.
	If plan name is selected for compounding interest type of rate, then this field displays '0.00'.
Account	[Display]
Variance Absolute	This field displays the account variance as an absolute value for regular or penalty rate, if the variance provided at the account level is an absolute variance. If plan name is selected for compounding interest type of rate, then this field displays '0.00000'. The absolute variance displayed in this column as an interest rate supported up to 10 digits after decimal.
	Example- Assuming that the penalty rate at account level is 5.99999% and the absolute variance provided is 2.98765%, the net penalty rate for the account would be:
	(5.99999% + 2.98765%) = 8.98764%.
Account	[Display]
Variance Percentage	This field displays the account variance as a percentage if defined as a percentage of base rate for regular or penalty rate.
	If plan name is selected for compounding interest type of rate, then this field displays '0.00000'.
	Example 1- Assuming that the penalty is based on product rates.
	Assuming that the factor provided for penalty at account level is 20.99999% and the penalty index (as defined in <b>Interest Index Rates,</b> FP: BAM13 option) is 5.99999%, the penalty variance calculated at the account level would be:
	(5.99999% + [5.99999% * 20.99999%]) = 7.259987300001% which would be rounded off to 7.25999%.
Net Rate %	[Display]
	This column displays the net rate percentage.
	If plan name is selected for compounding interest type of rate, then net rate will be derived and displayed as = Index rate +/- product variance. The net rate displayed will be rounded off till five digits after decimals on the higher side. It displays up to 10 digits after decimal.

Column Name Description



Account Number:	0000	00000015001	AJAY RA	NA	Branch	1:	HO	~		
Product:	400	03-Test-Regular	Loan - EPI		Currer	ncy:	RMB	~		
Plan Name:	Reg	ular								
Summary Deta	ails									
Rate Chart Code :	10		Rate Char	t Description : M	onthly Rate Char	t Non Tiered				
Discount Code :	0		Discount [	Description :						
Rate Type	Start Date	Index Code	Rate of Interest	Margin Code	Margin	Discount	Subsidy Rate	Account Varian Absolute	ce Account Varianc	e Net Rate
Regular	15/08/2011	35	5		0	0	0	0	0	5.00000

### Account Rates - Regular and PMI Rate Types

### **Field Description**

Field Name	Description
Summary Details	
Rate Chart Code	[Display] This field displays the rate chart code.
Rate Chart Description	[Display] This field displays the rate chart description.
Discount Code	[Display] This field displays the discount code.
Discount Description	[Display] This field displays the description for the discount code.

### Column Name Description

### Rate Type

[Display]

This column displays the rate type of the loan account.



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

# Column Name Description



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

5. Click the **Close** button.



## SY001 - Guarantee Inquiry\*

Using this option you can view the guarantee details. The system provides details on guarantee amount, type of charge with start and end dates.

#### **Definition Prerequisites**

• LN057 - Loan Direct Account Opening

#### Modes Available

Not Applicable

#### To inquire about guarantor details

- Type the fast path SY001 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Inquiries > Guarantee Inquiry.
- 2. The system displays the **Guarantee Inquiry** screen.

#### **Guarantee Inquiry**

Juarantor Details	Pa 80		
ustomer ID:		Full Name:	
an Account Number Branch Cuar	antes Amount Tune Of Chause Start Bate	ad Data Chatne	
an Accouncil annul a dar	ancee Announci Type of charge scarc bace is	nu bate status	 



Field Name	Field Description Name					
Customer	[Mandatory, Numeric, 40]					
ID	Type the	Type the ID of the customer.				
	A custom addition i across th Custome for searc	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.				
Full Name	[Display]					
	This field	Id displays the full name of the customer.				
	The full r	The full name of the customer is defaulted from the Customer Addition option.				
Column Nar	me	Description				
Loan Accou	int	[Display]				
Number		This column displays the loan account number.				
Branch		[Display]				
		This column displays the branch name.				
Guarantee /	Amount	[Display]				
		This column displays the guarantee amount.				
Type of Cha	arge	[Display]				
		This column displays the type of charges.				
Start Date		[Display]				
		This column displays the start date of the guarantee.				
End Date		[Display]				
		This column displays the end date of the guarantee.				
Status		[Display]				
		This column displays the status of the guarantee.				

- 3. Type the customer ID and press the **<Tab>** key.
- 4. The system displays the guarantor details.



### **Guarantee Inquiry**

Jarantor Details				
stomer ID:			Full Name:	
- Assess & March - Down & D		of the second	[Ch. h]	
an Account Number Branch	Guarancee Amount ( 19)	pe or charge/scarc bate/chu bate	status	

5. Click the **Close** button.


6. Loan Closure



## LNM37 - Loan Account Payoff Notice Maintenance

Using this option you can keep a track of the payoff notice period given by the customer. The payoff notice period is set in the **Product Master Maintenance** option.

If the customer pays off the amount without prior notice, penalty is charged for the entire period, i.e., till the date of Early or **Final Settlement**<sup>8</sup> (EFS). If the customer gives notice, and pays off before the expiry of the notice period, then no EFS penalty will be charged to the customer.

If the payoff notice expires, then the payoff done after the expiry is treated as a payoff without notice and penalty for EFS will become applicable.

#### **Definition Prerequisites**

- LNM11 Loans Product Master: The Minimum Notice period for Early Settlement should be specified.
- LN057 Loan Direct Account Opening

#### Modes Available

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

#### To add the payoff notice

- Type the fast path LNM37 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account Payoff Notice Maintenance.
- 2. The system displays the Loan Account Payoff Notice Maintenance screen.

<sup>&</sup>lt;sup>8</sup>(It is the liquidation of the loan account on or after maturity date by paying the final installment due.)



oan Account Payo	ff Notice Maintenance*					🇞 🖬
account No :		Customer Name :				
ranch :	~	Currency :	~			
roduct Name :		Y				
ate of Payoff Notice :						
xpected Payoff Date :	ille:					
Record Details —						
put By	Authorized By		Last Mnt. Date	Last Mnt. Action		Authorized
0	Add 🔿 Modify 🔿 Delete 🔿 Can	cel 🔘 Amend 🔘 Authoriz	e 💿 Inquiry	U	DF Ok	Close Clear

### Loan Account Payoff Notice Maintenance

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the appropriate loan account number of the customer who has given the payoff notice period.
Customer Name	[Display]
	This field displays the short name of the primary customer of the Loan account.
Branch	[Display]
	This field displays the name of the home branch of the loan account.
Currency	[Display]
	This field displays the currency assigned to the product, under which the account is opened.
	All the entries that are posted into the account will be in the account currency. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.



Field Name	Description					
Product Name	[Display] This field displays the loan product under which the loan account is opened.					
Date of Payoff Notice	[Mandatory, Pick List, dd/mm/yyyy] Select the payoff notice date from the pick list.					
	It is the date on which the customer gives the loan payoff notice to the bank, informing about the early settlement of the loan account.					
	The system displays the current date by default which can be modified by the teller.					
Expected Payoff	[Display]					
Date	This field displays the expected date of early paying off the Loan balance.					
	The system calculates the number of days from the date of Payoff notice till the expected payoff date and validates the number of days as specified in the <b>Loans Product Master</b> (Fast Path: LNM11) option. If the repayment is done prior to the expected payoff date of pay off notice, a penalty interest is charged. The penalty rate is defined in the schedule definition attached to the account and the calculation is done at the time of payoff.					
	By default, the system displays the current date.					

- 3. Click the **Add** button.
- 4. Enter the account number and press the **<Tab>** key.
- 5. Enter the relevant information and click the **Ok** button.



	on notice i faintenance				× 🕲 📔
count No :	00000001356360	Customer Name :	SHANK MAXER		
anch :	HO	Currency :	IDR 🛩		
duct Name :	695-INTERFACE UNSEC PROD	~			
te of Payoff Notice :	14/04/2008				
pected Payoff Date	29/04/2008				
cord Details —					
Ву	Authorized By		Last Mnt. Date	Last Mnt. Action	Authorized

### Loan Account Payoff Notice Maintenance

- 6. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
- 7. The loan account payoff details are added once the record is authorised.



# 1067 - Loan Full Payoff Inquiry

Using this option, the balance loan outstanding amount can be repaid by the customer in full by Cash, Local Cheque, transfer from CASA or GL Transfer .

Final settlement indicates that the loan account is being closed before the term of the loan ends. This is also called as EFS in the system. The bank may charge some penalty for such early settlements.

At the time of EFS, system calculates the interest and arrears (IOA interest) due till date. The EFS closure date is always taken as the Value date. Banks may require the customer to provide sufficient notice prior to full payoff of the Loan account. The payoff notice period is set in the **Product Master Maintenance** (Fast Path: LNM11) option. In case an EFS notice has been given then the end of notice period is taken as the EFS date.

Once final settlement is made, the system marks the account as closed today. The system then passes the GL entries and closes the account in EOD. No further transactions or processing will occur on this account.

#### **Definition Prerequisites**

- BAM97 Currency Codes Cross Reference
- LNM11 Product Master Maintenances
- LN057 Loan Direct Account Opening
- LNM52 Quote for Economic Cost
- BAM40 Reason Code Maintenance
- The exchange rate values must be defined and downloaded

#### Modes Available

Not Applicable

#### To payoff full loan amount

- Type the fast path 1067 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Full Payoff Inquiry.
- 2. The system displays the Loans Full Payoff Inquiry screen.



### Loans Full Payoff Inquiry

Loans Full Payoff Inquiry*											🍪 🚺 🗵
Account No :	1										
Account Ccy :	~										
Penalty Method :		✓ F	Penalty Rate :								
Settlement Mode :	~	\ \	/alue Date:	21/12/2011	0						
Reason For Closure :		1	*								
Outstandings											
Principal Balance :											
Total Arrears :		Future Inte	erest Computed #:								
UnBilled SC:		Uncollected	d Interest:								
UnBilled Interest :			Upto :		6						
UnBilled Penalty Interest :			Upto :		8						
Penalty Interest Accrued :											
Unbilled Compounding Interest :											
UnBilled Penalty Fee :			Upto :		6						
			# Indicates fie	ld for Islamic Loan							
Arrears Postponed											
Principal Arrears Postponed:											
Interest Arrears Postponed:											
Penalty Arrears Postponed:											
Others Arrears Postponed:											
- Unapplied Credits											
Amount Paid Today :											
Funds in RPA :											
Settlement											
Prepayment Charges :		Upto Matur	rity Date :		-Cr						
Total Due :											
Card Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inve	entory	Pin Validation	Service Charge	Signature	Trave	llers Cheque
								UDF	OK	Close	Clear

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the appropriate account number for which the early/final settlement of the loan is to be made. The name of the loans account holder is populated adjacent to the account number.
Account Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a Loan product is USD, the account opened under that product has USD as its account currency, by default.



Field Name	Description						
Penalty Method	[Mandatory, Drop-Down]						
	Select the penalty method from the drop-down list.						
	A bank may choose to charge an EFS penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is the method to be used to charge penalty for Early/Final Settlement <sup>9</sup> of the loan.						
	The teller can select from anyone of the following options:						
	<ul> <li>On Amount - The penalty will be charged as x% of the outstanding principal amount.</li> </ul>						
	<ul> <li>On Amount and term -The penalty will be charged as x% of the outstanding principal amount for the remaining period.</li> </ul>						
	Waive - The penalty is waived.						
	• Manual -If penalty method is selected as Manual, then the penalty amount field will be enabled where the user will need to enter the amount of penalty to be charged. The penalty rate field will be blank. The penalty amount can be entered as 'Zero' or a value greater than that.						
	The accounting entries will be passed to the GLs specified in the <b>Product Interest Attributes</b> (Fast Path: LNM42) applicable for 'EFS' type of interest.						
	If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in Interest rate plan for penalty rate type.						
	* Examples of calculating the penalty is mentioned at the end of Full Payoff option						
Penalty Amount	[Conditional, Numeric, 13, Two]						
	Type the penalty amount to be charged.						
	The value entered should be 'zero' or a value greater than that. The accounting entries will be passed to the GLs specified in the Product Interest Attributes (Fast Path: LNM42) applicable for 'EFS' type of interest.						
	If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in Interest rate plan for "Penalty" rate type.						
	This field is enabled if the <b>Penalty Method</b> is selected as <b>Manual</b> .						
Penalty Rate	[Display]						
-	This field displays the penalty rate.						
	This field is disabled if the penalty method is selected as <b>Waive</b> or <b>Manual</b> .						

<sup>&</sup>lt;sup>9</sup>(It is the liquidation of the loan account on or after maturity date by paying the final installment due.)



Field Name	Description						
Settlement	[Mandatory, Drop-Down]						
Mode	Select the Settlement Mode from the drop-down list.						
	Multiple repayment modes are possible for Loan EFS. However, the modes are validated against the parameters defined at the Loans Product Master Level (Fast Path: LNM11) option. Following are the EFS modes of payment.						
	The options are:						
	Cash						
	Local Cheque						
	Savings Transfer						
	GL Transfer						
Volue Data	[Mandatory, Pick List, dd/mm/yyyy]						
Value Date	Select the value date of the transaction from the pick list.						
	By default, the current date is displayed.						
	The date entered should be less than or equal to the current date.						
	The transaction should be conducted only if the <b>Payment Mode</b> is <b>Savings</b> transfer and <b>GL Transfer</b> .						
	The value date should not be earlier than the last charging date or the last date of reschedule in the account, whichever is later.						
	Based on this value date and the choice of mode of EFS penalty, the system calculates the EFS penalty up to the input value date.						
Deccen for	[Mandatory, Drop-Down]						
Closure	Select the appropriate reason for closure of the loan account from the drop- down list.						
	These reason codes are maintained in the <b>Reason Code Maintenance</b> (Fast Path: BAM40) option.						
Outstandings							
Principal	[Display]						
Balance	This field displays the actual principal balance on the date of early or final payoff, considering if all dues were paid on time.						
	This field is non-editable.						
Total Arrears	[Display]						
	The field displays the total arrears due on the date of EFS excluding unbilled interest+ penalty interest.						
	Total Arrears = principal arrears + interest arrears + fee arrears + legal fee arrears +premium arrears + outgoing arrears + penalty arrears + Compounding Interest Arrears + Diverting Interest Arrears						
Future Interest	[Display]						
Computed #	This field displays the difference of the future interest installments which are due after the value date and the uncollected interest.						



UnBilled SC       [Display]         This field displays the unbilled service charge amount.         Uncollected Interest       [Display]         This field displays the uncollected interest.         UnBilled Interest       [Display]         This field displays the unbilled interest.         Unbilled Interest       [Display]         This field displays the unbilled interest.         Unbilled Interest is the interest accrued on the loan account from the latinterest charging date till the current date, i.e., the date of partial repays of loan.         Upto       [Display]         This field displays the system generated date up to which unbilled interest							
Uncollected Interest[Display] This field displays the uncollected interest.UnBilled Interest[Display] This field displays the unbilled interest.UnBilled Interest[Display] 							
Uncollected Interest[Display] This field displays the uncollected interest.UnBilled Interest[Display] This field displays the unbilled interest. Unbilled Interest is the interest accrued on the loan account from the la interest charging date till the current date, i.e., the date of partial repays of loan.Upto[Display] This field displays the system generated date up to which unbilled interest							
Interest       This field displays the uncollected interest.         UnBilled Interest       [Display]         This field displays the unbilled interest.       Unbilled Interest is the interest accrued on the loan account from the la interest charging date till the current date, i.e., the date of partial repays of loan.         Upto       [Display]         This field displays the system generated date up to which unbilled interest							
UnBilled Interest       [Display]         This field displays the unbilled interest.         Unbilled Interest is the interest accrued on the loan account from the la interest charging date till the current date, i.e., the date of partial repays of loan.         Upto       [Display]         This field displays the system generated date up to which unbilled interest							
This field displays the unbilled interest.         Unbilled Interest is the interest accrued on the loan account from the la interest charging date till the current date, i.e., the date of partial repays of loan.         Upto       [Display]         This field displays the system generated date up to which unbilled interest							
Unbilled Interest is the interest accrued on the loan account from the la interest charging date till the current date, i.e., the date of partial repays of loan. Upto [Display] This field displays the system generated date up to which unbilled inter							
Upto [Display] This field displays the system generated date up to which unbilled inter	ist ment						
This field displays the system generated date up to which unbilled inter							
calculated.	rest is						
UnBilled Penalty [Display]							
Interest This field displays the unbilled penalty interest.	This field displays the unbilled penalty interest.						
Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date, due to late payment of arrears on the account is calcul online.	om , lated						
Penalty Interest [Display]							
Accrued This field displays the total of penalty interest accrued on the loan according the value in the field Interest Accrual Frequency (Penalty) in Product Master Maintenance (Fast Path: LNM11) is not set to None.	ount if t						
UnBilled [Display]							
CompoundingThis field displays the unbilled compounding interest from the last char date till date.	ging						
<b>Note</b> : There is no accrual for compounding interest, this field is dynamic calculation for display purpose only.	а						
Upto [Display]							
This field displays the system-generated date up to which the Unbilled penalty interest is calculated.							
UnBilled Penalty [Display]							
Fee This field displays the unbilled penalty fee, in case any unbilled penalty charges/fees in the schedule is attached to the loan account.	/						
Upto [Display]							
This field displays the system-generated date up to which the penalty charges are calculated.							
By default, the system displays the process date.							
Arrears Postponed							

Field Name	Description
Principal Arrears Postponed	[Display] This field displays the principal arrears that are due to be paid as on that day.
Interest Arrears Postponed	[Display] This field displays the sum of principal arrears and interest arrears.
Penalty Arrears Postponed	[Display] This field displays other arrears like fees arrears, service charge arrears, insurance premium, etc. which are due as on date.
Others Arrears Postponed	[Display] This field displays the penalty levied on the customer for nonpayment or late payment of arrears.
UnApplied Credits	
Amount Paid Today	[Display] This field displays the amount paid, on the current date, into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.
Funds in RPA	[Display] This field displays the funds in RPA. RPA stands for "Repayment Pending Appropriation". In Ioans module any amount paid towards repayment of the Ioan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the Ioan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the Ioan account. The RPA always points to a Liability GL.
Settlement	
Prepayment Charges	[Display] This field displays the prepayment charges based on the selected penalty method. This field will be blank if <b>Waive</b> option is selected in the Penalty Method.
	If the Manual option is selected from the Penalty Method drop-down list, the user will be able to enter the amount in this field which can be 'zero' or a value greater than that.
	If the <b>On Amount</b> option is selected from the <b>Penalty Method</b> drop-down list, the system calculates the prepayment penalty on the amount being paid towards the principal after all current arrears are paid at the specified penalty rate.
	If the <b>On Amount and Term</b> option is selected from the <b>Penalty Method</b> drop-down list, the system calculates the prepayment penalty charges on the amount being paid towards the principal after all current arrears are paid from date of full payoff to the maturity date of the loan.
	If the <b>Waive</b> option is selected from the <b>Penalty Method</b> drop-down list, the value in this field will be zero.



Field Name	Description
Upto Maturity Date	[Display] This field displays the maturity date of the loan The penalty will be calculated from the date of the EFS upto the Maturity Date displayed in this field.
Total Due	[Display] This field displays the total amount payable by the customer.
	Total Due = Installment Arrears + Other Arrears + Penalty Arrears + UnBilled Penalty Interest + Future Interest Amount + Penalty Interest Accrued + Unbilled Compounding Interest.

- 3. Enter the account number and press the **<Tab>** key.
- 4. Select the penalty mode, settlement mode and reason for closure from the drop-down list.
- 5. Click the **Ok** button.
- 6. The system displays the message "Do you want to continue?".

### Loans Full Payoff Inquiry

Account Co:       Image: Section co: C	Loans Full Payoff Inquiry*							alia 🕹 🚺 🗵
Accord Cry :       Image of the set o	Account No :	0198010500015461	MUST		7			
Parally Nettoric :       Statement Node :       Statement Node :         Statement Node :       99,334.39       Fulure Niterest Composited #:       0.00         Notalidation :       99,334.39       Unolected Interest:       0.00         Total Arrens :       7,667.26       Mure Niterest Composited #:       0.00         Unelled Go:       0.00       Up to :       21/2/2011       0.00         Unelled Interest :       50.93       Up to :       21/2/2011       0.00         Unelled Composition Interest :       0.00       Up to :       21/2/2011       0.00         Unelled Composition Interest :       0.00       Up to :       21/2/2011       0.00         Unelled Composition Interest :       0.00       Up to :       21/2/2011       0.00         Unelled Composition Interest :       0.00       Up to :       21/2/2011       0.00         Namet National Networks Postoond:       0.00       0.00       Up to :       21/2/2011       0.00         Namet National Networks Postoond:       0.00       0.00       Up to Meturty Dete :       20/1/2012       0.00         Total In Rol :       0.000       Up to Meturty Dete :       20/1/2012       0.00       0.00       0.00       0.00       0.00       0.00       0.00 <td>Account Ccy :</td> <td>RMB 🗸</td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td>	Account Ccy :	RMB 🗸			-			
Settement Vode:       winge Transfer volume Term         Settement Vode:       0.00         Vatandings       0.00         Princed Bahnet:       0.0314.3         Utellied Sci       0.00         Unellied Sci       0.00         Panaty Arrears Postponed:       0.00         Others Arrears Postponed:       0.00         Sci Monards       0.00         Sci Monards       0.00         Und in RPA :       0.00         Sci Monards       0.00         Und in RPA :       0.00         Und in Restrict Sci Monards       0.00         U	Penalty Method :	Manual	Penalty Amount :	10,000.00				
Resen for Clogue ::       OTHER REASONS       Image: Clogue Clogu	Settlement Mode :	Savings Transfer 🗸	Value Date:	21/12/2011				
Outstanding         Propole Balance:         Total Arrears:         7,667,62         Uucolected Interest:         0.000         Unelled SC:         Unelled SC:         Unelled SC:         Unelled SC:         Unelled SC:         Unelled SC:         Unelled Panelity Interest:         2.14         Unble         Panely Interest Accured:         0.000         Ubbit:         11/12/2011         Unbled Compounding Interest:         0.000         Ubbit:         11/12/2011         Window Famely Interest Accured:         0.000         Ubbit:         11/12/2011         Window Famely Interest Arrears Rostponed:         0.000         Underest Notsponed:         0.000         Underest Notsponed:         0.000         Underest Notsponed:         0.000         Underest Notsponed:         0.000         Settlement         Product Names         Product Names         Underest Notsponed:         0.000         Ubit Meturity Date: <td>Reason For Closure :</td> <td>OTHER REASONS</td> <td>~</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Reason For Closure :	OTHER REASONS	~					
Principal Balance:       9334.38         Total Arress:       7.657.62         Uncollected Interest:       0.00         Unsilied Sensity Interest:       50.93         Uncollected Interest:       11/12/2011         Penalty Interest Accurat:       0.00         Unbilled Compounding Interest:       0.00         Unbilled Condity:       0.00         Panetty Arress Postponed:       0.00         Interest Arrears Postponed:       0.00         Unsigned Credits:       0.00         Anount Pad Today :       0.00         Nonis IRPA :       0.00         Statement       0.00         Presyment: Oharges:       10.00.00         Upto Maturity Date:       00/1/2012         Ot and Do gamma       Upto Maturity Date:         Uncollected Interest:       ordit Ibo you want to continuer         Interest Arrears Postponed:       0.00         Cot dans Pa       0.00         Untot of the you want to continuer       Interest Contredite         Otage Pin	Outstandings							
Total Arrans :       7.667.62       Future Interest Computed #:       0.00         Unelled SC:       0.00       Uncollectid Unterest:       0.00         Unelled Panalty Interest:       0.00       Upto :       21/12/2011         Unelled Compounding Interest:       0.00       Upto :       21/12/2011         Unbilde Compounding Interest:       0.00       Upto :       21/12/2011         Principal Arrans Postponed:       0.00       Interest Arrans Postponed:       0.00         Unapplied Credits       Anount       0.00       Interest Arrans Postponed:       0.00         Settlement       Prepayment Charge :       100,00.00       Upto Maturity Date :       20/11/2012       Interest :         Prepayment Charge :       100,00.00       Upto Maturity Date :       20/11/2012       Interest :         Total Due :       109,387.36       Card : Do you want to continuet       Interest :       Seruitor :       Tarefins Charge	Principal Balance :	99,334.29						
Unabled SC:       0.00       Uncollected Interest:       0.00         Unabled Interest:       2.14       Upto:       21/12/2011         Penalty Interest Accrued:       0.00       Upto:       21/12/2011         Unabled Penalty Interest:       0.00       Upto:       21/12/2011         Unabled Penalty Interest:       0.00       Upto:       21/12/2011         Unabled Penalty Interest Accrued:       0.00       Upto:       21/12/2011         Unabled Penalty Fee:       0.00       Upto:       21/12/2011         Indicates field for Idamic Loan       Penalty Arrears Postponed:       0.00         Penalty Arrears Postponed:       0.00       One         Penalty Arrears Postponed:       0.00       One         Penalty Arrears Postponed:       0.00       One         Punds in RPA :       0.00       One         Settlement       0.00       Interest Arrears Dotopose:       One         Total Due :       10,000.00       Upto Maturity Date :       20/11/2012       One         Cited Due :       0.09,387.36       Upto Maturity Date :       20/11/2012       One         Cited Due :       0.09,387.36       Upto Maturity Date :       20/11/2012       Tarrefee One         Cited Due :       <	Total Arrears :	7,667.62	Future Interest Computed #:	0.00				
Unsilied Interest:       90.93       Upto:       21/12/2011       900         Unsilied Compauling Interest:       0.00       Upto:       21/12/2011       900         Unsilied Compauling Interest:       0.00       Upto:       21/12/2011       900         Unsilied Compauling Interest:       0.00       Upto:       21/12/2011       900         Unsilied Penalty Fee:       0.00       Upto:       21/12/2011       900         Princeal Arranse Postponed:       0.00       0.00       0.00       0.00         Interest Arranse Postponed:       0.00 <t< td=""><td>UnBilled SC:</td><td>0.00</td><td>Uncollected Interest:</td><td>0.00</td><td></td><td></td><td></td><td></td></t<>	UnBilled SC:	0.00	Uncollected Interest:	0.00				
Undel Penalty Interest:       2.14       Upto:       1/12/2011         Penalty Interest:       0.00       Upto:       1/12/2011         Undeled Compounding Interest:       0.00       Upto:       1/12/2011         Interest Principal Interest:       0.00       Upto:       1/12/2012         Penalty Arrears Postponed:       0.00       Upto Maturity Date:       20/11/2012         Principal Arrears Postponed:       0.00       Upto Maturity Date:       20/11/2012         Prepayment Charges:       109,000.00       Upto Maturity Date:       20/11/2012         Total Due:       109,387.36       Upto Maturity Date:       20/11/2012         Cet       Charge Pr       Charge Cast Res       Decemination       Cast Cast Cast Cast Cast Cast Cast Cast	UnBilled Interest :	50.93	Upto :	21/12/2011				
Penalty Interest Acorued :       0.00         Unbilled Compounding Interest :       0.00         Unbilled Arrears Postponed:       0.00         Principal Arrears Postponed:       0.00         Interest Arrears Postponed:       0.00         Penalty Arrears Postponed:       0.00         Others Arrears Postponed:       0.00         Unapplied Credits       0.00         Amount Paid Today :       0.00         Prinds in RPA :       0.00         Settlement	UnBilled Penalty Interest :	2.14	Upto :	21/12/2011				
Unblied Compounding Interest:       0.00       Upto :       21/12/2011 :::::::::::::::::::::::::::::::::::	Penalty Interest Accrued :	0.00						
Unblied Penalty Pee :         0.00         Upto :         1/1/2/2011         Image: Constrained Constra	Unbilled Compounding Interest :	0.00						
Arrears Postponed       0.00         Principal Arrears Postponed:       0.00         Chers Arrears Postponed:       0.00         Others Arrears Postponed:       0.00         Unapplied Credits       0.00         Funds in RPA :       0.00         Settlement       0.00         Prepayment Charges :       10,000.00         Upto Maturity Date :       20/11/20.12         Total Due :       109,387.36	UnBilled Penalty Fee :	0.00	Upto :	21/12/2011				
Arrears Postponed       0.00         Interest Arrears Postponed:       0.00         Others Arrears Postponed:       0.00         Others Arrears Postponed:       0.00         Unapplied Credits       Amount Paid Today :         Arrears Postponed:       0.00         Settlement       Prepayment Charges :         Total Due :       109,387.36         Vessage from webpage       ©         Ort       Cancel			# Indicates fie	ld for Islamic Loan				
Princes Arrears Postponed:       0.00         Penalty Arrears Postponed:       0.00         Others Arrears Postponed:       0.00         Unapplied Credits	Arrears Postponed							
undersk Arrears Postponed: 0.00 Others Arrears Postponed: 0.00 Unappled Credits Amount Paid Today : 0.00 Funds in RPA : 0.00 Settement Prepayment Charges : 10,000.00 upto Maturity Date : 20/11/2012 ::: Total Due : 109,387.38 Message from webpage ic cinct : Do you want to continue? ic Cancel Card Charge Pin Chege Cost Rate Denomination Instrument Inventory Pin Valdation Service Charge Signature Traveliers Charge	Principal Arrears Postponed:	0.00						
Penaty Arrears Postponed:       0.00         Others Arrears Postponed:       0.00         Mount Paid Today :       0.00         Funds in RPA :       0.00         Settlement       Prepayment Charges :       10,000.00         Upto Maturity Date :       20/11/2012         Total Due :       109,387.36         Message from webpage       Image: Cancel         Card       Charge Pin       Chege Pin       Coce Rate       Denomination         Instrument       Inventory       Pin Validation       Service Charge       Signature         Tavelles Chege       Core       Core       Core       Core	Interest Arrears Postponed:	0.00						
Others Arrents Postponed:       0.00         Unapplied Credits       Amount Paid Today :         Amount Paid Today :       0.00         Settlement       Prepayment Charges :       100,000.00         Total Due :       109,387.36         Message from webpage       Image Paid Today :       Center         Card       Charge Pin       Checke       Denomination         Card       Charge Pin       Checke       Center       Instrument         UDF       OK       Cicce       Ciere	Penalty Arrears Postponed:	0.00						
Unapplied Credits         Amount Pad Today :       0.00         Funds in RPA :       0.00         Settement	Others Arrears Postponed:	0.00						
Amount Paid Today :       0.00         Funds in RPA :       0.00         Settlement       Prepayment Charges :       10,000.00         Upto Maturity Date :       20/11/2012         Total Due :       109,387.36         Message from webpage       Image: Control : Do you want to continue?         Cerd       Charge Pin       Cheque       Cost Rate       Deromination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travelies Cheque         UpF       OK       Cicer       Ciere       Ciere       Ciere       Ciere       Ciere	Unapplied Credits							
Funds in RPA :       0.00         Settlement Prepayment Charges :       10,000.00       Upto Maturity Date :       20/11/2012         Total Due :       109,387.36       Image: Cancel Control Do you want to continue?         Card       Charge Pin       Onegoe       Cost Rate       Denomination         Card       Charge Pin       Onegoe       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travelers Charge         UDF       OK       Close       Clase	Amount Paid Today :	0.00						
Settlement         Prepayment Charges :       10,00.00       Upto Maturity Date :       20/11/2012         Total Due :       109,387.36         Message from webpage       Image (Control In Document)         Cont : Do you want to continue?         OK       Cancel	Funds in RPA :	0.00						
Settlement         Prepayment Charges :       10,000.00       Upto Maturity Date :       20/11/2012         Total Due :       109,387.36         Message from webpage       Image: Contd : Do you want to continue?         OK       Cancel								
Total Due :       10,000.00       Option Halulity Gale :       20/11/2012         Message from webpage       Image: Cancel       Image: Cancel         Card       Ohange Pin       Cheque       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travelers Cheque	- Settlement		Liste Maturity Date :					
Inde Due :       109,387,36         Message from webpage () contd : Do you want to continue?       Contd : Do you want to continue?         OK       Cancel	Tetal Due :	10,000.00	opto Maturity Date :	20/11/2012				
Message from webpage       Image provide the page         Image provide the page       Image provide the page         Card       Change Pro         Change Pro       Cheque         Cost Rate       Denomination         Instrument       Inventory         Pin Validation       Service Charge         Image Pro       Charge Pro         Card       Change Pro         Card       Change Pro         Cost Rate       Denomination         Instrument       Inventory         Pin Validation       Service Charge         Cost Rate       Denomination         Instrument       Inventory         Pin Validation       Service Charge         Cost Rate       Cost Rate	Total Due :	109,387.36						
Message from webpage       Message from webpage         Contd : Do you want to continue?         OK       Cancel             Card       Change Pin       Cheque       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travelers Cheque								
Message from webpage       Image provide the provided of the provided			_					
Card       Change Pin       Cheque       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Change       Signature       Travelers Cheque         UDF       CK       Close       Clear			M	essage from webpage				
Card       Change Pin       Cheque       Cost: Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travellers Cheque         UDF       OK       Close       Clear			(	•				
OK       Cancel         Card       Ohange Pin       Oheque       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travelles Cheque         UDF       OK       Close       Clear				contd : Do you want	to continue?			
OK       Cancel         Okange Pin       Cheque       Cost Rate       Denomination       Instrument       Inventory       Pin Validation       Service Charge       Signature       Travelles Cheque         UDF       CK       Close       Clear								
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travelers Cheque				OK Can	.el			
Card     Change Pin     Cheque     Cost Rate     Denomination     Instrument     Inventory     Pin Validation     Service Charge     Signature     Travellers Cheque       UDF     OK     Close     Clear								
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque UDF OK Cice Clear								
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travelles Cheque				1				
UDF OK Close Clear	Card Change Pin	Cheque	Cost Rate Denomination	Instrument Inve	itory Pin Validation	Service Charge	Signature	Travellers Cheque
						UDF	ОК	Close Clear

- 7. Click the **Ok** button.
- 8. Depending upon the settlement mode selected the system will display the relevant transaction screen.
- 9. Enter the required information in the displayed screen.



## Loan EFS By Cash

Field Name	Description				
Payment Details					
Txn Ccy	[Mandatory, Drop-Down]				
	Select the transaction currency from the drop-down list.				
	This is the currency in which the transaction has to be done.				
	While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.				
Acct Ccy Rate	[Display]				
	This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.				
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.				
	If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.				
Txn Ccy Rate	[Display]				
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.				
	The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.				
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.				
Future	[Conditional, Numeric, 13, Two]				
Interest Charged #	Type the quantum of the future interest amount, to be booked at the time of EFS to interest income GL.				
	The future interest amount is calculated as follows:				
	Future Interest = Total of all future interest installments that will be due after the value date - uncollected interest.				
	The value in this field can be reduced to zero but it cannot be more than the current value in the field.				
	This field is enabled only if the <b>Add On Loan</b> check box is selected in the <b>Loan Product Master</b> (Fast Path: LNM11) option (Syariah Loans).				
	For Non-Syariah term loans this field will display zero value and will not be available for modifications even after the user chooses to continue with EFS.				
Interest Waived	[Display]				
	This field displays the future interest amount reduced by the user in the adjacent field.				



Field Name	Description
EFS Amount	[Mandatory, Numeric, 13, Two] Type the amount that the customer has to pay for the full and final settlement of the loan. This amount is calculated in the loan account currency. It is inclusive of the future interest amount.
Txn Amount	[Display] This field displays the amount that will be paid in cash for the full and final settlement of the loan. This amount is calculated in the transaction currency.
Customer Id	[Optional, Numeric, 10, Pick List] Type the customer ID or select it from the pick list. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Economic Cost	[Display] This field displays the economic cost applicable for fixed rate loans.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Optional, Alphanumeric, 40] Type the narration. The field displays the default narration, based on the transaction.



### Loan EFS By Local Cheque

EFS can be made by Local Cheque mode. When EFS for a loan is made by cheque, system accepts the cheque details such as the instrument number, routing number, the clearing type and amount. The unclear amount of the loan is updated and the cheque is sent for clearing. The cheque date has to be less than or equal to current date. If the cheque date is less than current date the system will validate that the cheque has not crossed its stale period.

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

Loan EFS By	Local Cheque <sup>*</sup>	•									alia 🔁 🔽
Account No :		0000000049100	LUMBASA A								
Account Ccy :		CNY V									
Penalty Metho	d :	On Amount	V P	enalty Rate :	3.30000	0					
Settlement Mo	de :	Local Cheque	v	alue Date:	18/06/2009	1167					
Reason For Clo	osure :	OTHER REASONS		~		00000					
- Outstandin	gs —										
Principal Balan	ce :	459,418.69									
Total Arrears :		42,896.16	Future Inte	rest Computed #:	0	0.00					
UnBilled SC:		0.00	Uncollected	Interest:		0.00					
UnBilled Intere	est :	1,864.78		Upto :		1.61					
UnBilled Penalt	ty Interest :	38.00		Upto :	18/06/2009	1.62					
UnBilled Penalt	ty Fee:	0.00		Upto :	18/06/2009	1.62					
				# Indicates fiel	ld for Islamic Loa	n					
Arrears Pos	re Postponed										
Interest Arrea	rs Postponed.	0.00									
Repairs Arrea	rs Postponed.	0.00									
Others Arrear	s Postponed.	0.00									
Others Arrears	s Postponed:	0.00									
– Unapplied C	redits										
Amount Paid T	oday :	0.00									
Funds in RPA :		0.00									
- Settlement											
Prepayment C	harges :	13.813.22	Upto Matur	ity Date :	20/03/2010	1187					
Total Due :		477,194,50			2010012020	( CONC					
Payment De	etails										
Txn Ccy :		CNY 💌		Carl Data .							
ACCI CCy Rate	•	1.00000		xii Ccy Rate :	1.0	0000					
EFS Amount :		477, 194. 50		conomic Cost :							
Customers Ide		477, 194. 50									
Loss Deferrer	o No i										
User Reference	eno:	111									
Narra OVE :		LN. EFS. By Local Che	que								
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	1	nventory	Pin Validation	Service Charge	Signature	Travellers Cheque
									UDF	ОК	Close Clear

Field Name	Description
Payment Details	
Txn Ccy	[Mandatory, Drop-Down]
	This field displays the transaction currency.
	This is the currency in which the transaction has to be done.
	The teller has to select the transaction currency from the drop-down list.
	While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.



Field Name	Description
Acct Ccy Rate	[Display]
-	This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]
	This field displays the rate at which the local cheque currency is converted to the local currency of the bank.
	The teller's right to change the local cheque currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the local cheque currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
EFS Amount	[Mandatory, Numeric, 13, Two]
	Type the amount that the customer has to pay for the full and final settlement of the loan is displayed.
	This amount is calculated in the loan account currency. It is inclusive of the future interest amount.
Economic Cost	[Display]
	This field displays the economic cost applicable for fixed rate loans.
Txn Amount	[Display]
	This field displays the amount that will be paid by the local cheque for the full and final settlement of the loan is displayed.
	This amount is calculated in the transaction currency.
Customer ID	[Optional, Numeric, 10, Pick List]
	Type the customer ID or select it from the pick list.
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	The user reference number is assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Optional, Alphanumeric, 40]
	Type the field displays the default narration, based on the transaction. The user can change the narration, if required.



### Loan EFS By Transfer From Savings

EFS by transfer from a CASA account can be performed. The system validates that the CASA account entered is a valid account, without a block or debit block status. If the account is a liability account, system will not allow the account to go into negative balance. The CASA account gets debited to the extent of the EFS amount and the same can be seen in the CASA statement inquiry.

Loan EFS By Transfer From	I Savings*						🚳 🔽 🔀
Account No :	0000000052100	LUMBASA A					
Account Ccy :	CNY V						
Penalty Method :	On Amount	Penalty Rate :	3.30000				
Settlement Mode :	Savings Transfer	Value Date:	18/06/2009				
Reason For Closure :	OTHER REASONS	~	10/00/2005				
- Outstandings							
Principal Balance :	327,437.67						
Total Arrears :	24,180.95	Future Interest Computed #:	0.00				
UnBilled SC:	0.00	Uncollected Interest:	0.00				
UnBilled Interest :	1,357.54	Upto :	1161				
UnBilled Penalty Interest :	21.42	Upto :	18/06/2009				
UnBilled Penalty Fee :	0.00	Upto :	18/06/2009				
Arrears Postponed							
Principal Arrears Postponed:	0.00						
Interest Arrears Postponed:	0.00						
Penalty Arrears Postponed:	0.00						
Others Arrears Postponed:	0.00						
Unexeliad Condite							
Amount Baid Today							
Funda in DDA .	24,180.95						
Funds III KPA .	0.00						
Settlement							
Prepayment Charges :	10,055.85	Upto Maturity Date :	20/06/2010				
Total Due : Payment Details	316, 157.65			1			
Sav Acct No :	01000001451100	SHIN CHAN					
Sav Acct Ccy :	CNY V						
Loans Acct Ccy Rate :	1.00000	Sav Acct Ccy Rate :	1.00000				
Future Interest Charged #:	0.0	Interest Waived :	0.00				
EFS Amount :	316157.6	5 # Indicates field for	Islamic Loan				
Sav Acct Amt :	316,157.6	5					
Customer Id:		Economic Cost :	0.00				
User Reference No:		1					
Narrative:	EFS. By Xfer. From C	ASA.					
Card Change Pin	Cheque	Cost Rate Denomination	Instrument	Inventory Pin Validation	Service Charge	Signature	Travellers Cheque
					UDF	ОК	Close Clear

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



Field Name	Description					
Loans Acct Ccy	[Display]					
Rate	This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.					
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.					
	If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.					
Sav Acct Ccy Rate	[Display]					
	This field displays the rate at which the savings account currency is converted to the local currency of the bank.					
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.					
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.					
Future	[Conditional, Numeric, 13, Two]					
Interest Charged #	Type the quantum of the future interest amount, to be booked at the time of EFS to interest income GL.					
	The future interest amount is calculated as follows:					
	Future Interest = Total of all future interest installments that will be due after the value date - uncollected interest.					
	The value in this field can be reduced to zero but it cannot be more than the current value in the field.					
	This field is enabled only if the <b>Add On Loan</b> check box is selected in the <b>Loan Product Master</b> (Fast Path: LNM11) option (Syariah Loans).					
	For Non-Syariah term loans this field will display zero value and will not be available for modifications even after the user chooses to continue with EFS.					
Interest Waived	[Display]					
	This field displays the future interest amount reduced by the user in the adjacent field.					
EFS Amount	[Mandatory, Numeric, 13, Two]					
	Type the amount that will be paid as full settlement of the loan.					
	This amount will be in the same currency as that of the loan account. It is inclusive of the future interest amount.					
Sav Acct Amt	[Display]					
	This field displays the amount that will be debited from the provider CASA account, for the final settlement of the loan.					



Field Name	Description
Customer Id	[Optional, Numeric, 10, Pick List]
	Type the customer ID or select it from the pick list.
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Economic Cost	[Display]
	This field displays the economic cost applicable for fixed rate loans.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	The user reference number is assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Optional, Alphanumeric, 40]
	Type the narration.
	The field displays the default narration, based on the transaction.

# Loan EFS By GL

Loan EFS By GL*							20 B
Account No :	0000000145360	EC 14					
Account Ccy :	INR 🛩						
Penalty Method :	On Amount	Penalty Rate :	2:00000				
Settlement Mode :	GL Transfer 🔗	Value Date:	29/02/2008				
Reason For Closure :	ACCOUNT FREEZE	*					
Outstandings							
Principal Balance :	100,500.00						
Total Arrears :	8,882.36	Future Interest Computed #:	0.00				
UnBilled SC:	0.00	Uncollected Interest:	0.00				
UnBilled Interest :	306.98	Upto :	1996				
UnBilled Penalty Interest :	0.00	Upto :	29/02/2008				
UnBilled Penalty Fee :	0.00	Upto :	20/02/2008				
			CONCEPTION NEWS				
Arrears Postponed							
Principal Arrears Postponed:	0.00						
Interest Arrears Postponed:	0.00						
Penalty Arrears Postponed:	0.00						
Others Arrears Postponed:	0.00						
Jnapplied Credits							
Amount Paid Today :	0.00						
Funds in RPA :	0.00						
Settlement							
Prepayment Charges :	1,859.61	Upto Maturity Date :	31/01/2009				
Total Due : Payment Details	104,029.54		Contraction of the second seco	-			
GL Acct Ccy :	INR 🗸						
GL Account No:	111111 INS	ULATION LAYER GL 2					
Loans Acct Ccy Rate :	1.00000	GL Acct Ccy Rate :	1.00000				
Future Interest Charged #:	0.00	Interest Waived :	0.00				
EFS Amount :	111,167.71	# Indicates field for	Islamic Loan				
GL Acct Amount :	111,167.71	Economic Cost :	7,138,17				
User Reference No:	1	1					
CustomerId:							
Narrative:	IN Settlement By CL						
koncentra <u>n</u> ia	Law Decidement by GL.	•					
Card Chappe Din	Cheque	Cost Rate Depopripation	Instrument	Insentone Pin Validation	Service Charge	Signature	ars Chen
Servi Consulta Pilu	Cuiedne	sow, care periorithation	AUSADAUMONT	Anna and and and added	Pervice charge	Jegnature Travelle	na Cried
					UDF	OK Close	Clea



Field Name	Description					
Payment Details						
GL Acct Ccy	[Display]					
	This field displays the currency of the GL account.					
	All the entries posted in the account are in the account currency.					
	For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.					
GL Account No	[Mandatory, Numeric, Nine, Pick List]					
	Type the GL account number or select it from the pick list.					
	The description of the GL account is populated adjacent to the GL account number.					
Loan Acct Ccy	[Display]					
Rate	This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.					
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.					
	If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.					
GL Acct Ccy Rate	[Display]					
	This field displays the rate at which the savings account currency is converted to the local currency of the bank.					
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.					
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.					
Future	[Conditional, Numeric, 13, Two]					
Interest Charged #	Type the quantum of the future interest amount, to be booked at the time of EFS to interest income GL.					
	The future interest amount is calculated as follows:					
	Future Interest = Total of all future interest installments that will be due after the value date - uncollected interest.					
	The value in this field can be reduced to zero but it cannot be more than the current value in the field.					
	This field is enabled only if the <b>Add On Loan</b> check box is selected in the <b>Loan Product Master</b> (Fast Path: LNM11) option (Syariah Loans).					
	For Non-Syariah term loans this field will display zero value and will not be available for modifications even after the user chooses to continue with EFS.					



Field Name	Description
Interest Waived	[Display]
	This field displays the future interest amount reduced by the user in the adjacent field.
EFS Amount	[Mandatory, Numeric, 13, Two]
	Type the amount that will be paid as full settlement of the loan.
	This amount will be in the same currency as that of the loan account. It is inclusive of the future interest amount.
GL Acct Amount	[Display]
	This field displays the amount that will be debited from the provider CASA account, for the final settlement of the loan.
Economic Cost	[Display]
	This field displays the economic cost applicable for fixed rate loans.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	The user reference number is assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Customer Id	[Optional, Numeric, 10, Pick List]
	Type the customer ID or select it from the pick list.
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Narrative	[Optional, Alphanumeric, 40]
	Type the narration.
	The field displays the default narration, based on the transaction.

- 10. Click the **Ok** button.
- 11. The system displays the message "Authorization Required. Do you want to continue?". Click the **OK** button.
- 12. The system displays the Authorization Reason screen.
- 13. Enter the relevant information and click the Grant button.
- 14. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.
- 15. Click the **Ok** button.
- 16. The system displays the **Document Receipt** screen.
- 17. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.



OR Click the **Cancel** button.

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

\* Examples of calculating the penalty for a Early or Final Settlement (EFS) Transaction:

As mentioned above following are the options or methods of calculating the Penalty Interest for an EFS transaction:

<b>On Amount</b> – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid towards appropriation of the balance principal amount.					
Assume a Loan accou	Assume a Loan account with the following status:				
Outstanding Principal Balance	INR 120000.00				
Outstanding Principal Arrear	INR 20000.00				
Outstanding Interest Arrear	INR 2700.00				
Other Arrear	INR 120.00 (also includes Interest arrears till date)				
EFS Penalty Rate	5%				
Thus, the total arrears	Thus, the total arrears is INR 22820.00				
Assuming all the above repayment of Principal 120000 less 20000 = II	Assuming all the above arrears, i.e., INR 22820 is paid the balance principal amount after repayment of Principal arrears will be 120000 less 20000 = INR 100000				
Penalty will be calculated on the net amount of principal which is to be closed prematurely – i.e., INR 100000					
Assuming EFS Penalty @ 5% (Amount Based method) will be calculated as 100000*5/100 = INR 5000					
<b>On Amount + Term</b> - Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid towards appropriation of the balance principal amount.					
Assume a Loan account with the following status:					
Outstanding Principal Balance	INR 120000.00				
Outstanding Principal Arrear	INR 20000.00				
Outstanding Interest Arrear	INR 2700.00				



**On Amount** – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid towards appropriation of the balance principal amount.

Other Arrear : INR 120.00 (also includes Interest arrears till date)

EFS Penalty Rate 5%

Thus, the total arrears is INR 22820.00

Assuming all the above arrears, i.e., INR 22820 is paid the balance principal amount after repayment of Principal arrears will be

120000 less 20000 = INR 100000

Penalty will be calculated on the net amount of principal which is to be closed prematurely -i.e., INR 100000

Assuming EFS @ 5% (Amount + Term Based method assuming the total term of the loan was 60 months and the balance term is 42 months, the rate discounting factor is 42/60 = 0.7

Thus the calculation will be 100000\*5%\*0.7 = INR 3500



# 1069 - Loan Rescission Inquiry

Using this option ,loan rescission with specified period can be performed at the product level. Loans Rescission can be done when the customer/bank wants to close the loan account within a certain number of days from the last disbursement date, without any financial impact to the bank or customer. Alternatively, any teller error may also be reversed.

This facility to **rescind** the loan is offered within a certain number of working days after the disbursement of the loan.

Rescission implies reversal of all entries passed during disbursement. If the customer wants to cancel the loan within the rescission period, then the entire deduction and the interest accrued/charged on the account will be reversed by the system. Any deductions to be levied on the account are to be handled operationally. Rescission is allowed only if interest and/or charge have not been applied on the account.

The number of rescission days is mentioned in the **Loans Product Master** (Fast Path: LNM11) option.

The available mode for performing Loan rescission is cash, savings transfer or GL Transfer.

Loan Rescission mandates the maintenance of **Loan Rescission Calendar** (Fast Path: BA655) option. The rescission calendar is to be maintained separately regardless of whether the bank/composite calendar is maintained or not. The loan rescission calendar is required to determine the actual working days from the first disbursement date.

The available mode for performing Loan rescission is cash, savings transfer or GL Transfer.

**Note**: Loan rescission is not allowed for the EPI (BOP) schedules. For the EPI (BOP) schedules the first installment is raised and marked as paid on the first disbursement day and this event will be treated as a charging event.

#### **Definition Prerequisites**

- BAM97 Currency Codes Cross Reference
- BA655 Calendar For Loan Rescission/TD Maturity
- LN057 Loan Direct Account Opening
- The exchange rate values must be defined and downloaded

#### Modes Available

Not Applicable

#### To maintain account provision

- 1. Type the fast path **1069** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Rescission Inquiry.
- 2. The system displays the Loan Rescission By Transfer From Savings screen.



### Loans Rescission Inquiry

Loans Rescission Inqu	liry*					
Account No :						
Account Ccy :	v					
Loans Rescission Mode :	~					
Principal Balance :						
Total Due :						
				ок	Close	Clear
					S	

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the appropriate account number for which the loan rescission is to be performed.
	The name of the loan account holder is populated adjacent to the account number.
Account Ccy	[Display]
	The field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.



Field Name	Description			
Loans Rescission	[Mandatory, Drop-Down]			
wode	Select the loans rescission mode from the drop-down list.			
	The loans rescission transaction can be done through any one of the following modes:			
	• Cash			
	Savings Transfer			
	GL Transfer			
Principal Balance	[Display]			
	This field displays the principal balance of the loan as on the date of rescission.			
Total Due	[Display]			
	This field displays the total net amount outstanding on the loan account.			

- 3. Type the account number and press the **<Tab>** key.
- 4. Select the loan rescission mode from the drop-down list.

### Loan Rescission Inquiry

cission Inqui	iry*	
i 🗍	00000000737	PAO AKO
Y:	INR 💉	
ssion Mode :	Cash 💌	
ance :		

5. Click the **Ok** button.

- 6. Depending on the loan rescission mode selected the system displays the relevant transaction screen.
- 7. Enter the relevant information in the displayed screen.

### Loan Rescission By Cash

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

Loan Rescission B	y Cash		
Account No :	09995470000016	CIT13.16.2.5C1	
Account Ccy :	INR 🗾	Txn Ccy : INR 💌	
Acct Ccy Rate :	1.00000	Txn Ccy Rate : 1.00000	
Rescission Amount	: 0.00		
Txn Amount :	0.00		
User Reference No	:		
Narrative :	LN. Rescission By Cash		
Flexcube Retail	<b></b>		
C <mark>o</mark> User Defined F	ields <mark>u</mark> p 🖌		
			Ok Cancel

Field Name	Description
Account No	[Display]
	This field displays the loan account number for which the loan rescission is to be performed.
	The name of the loans account holder is populated adjacent to the account number.
	This number is defaulted from the Loan Rescission Inquiry screen.



Field Name	Description
Account Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the account is opened is displayed.
	All the entries posted in the account are in the account currency.
	For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Txn Ccy	[Mandatory, Drop-Down]
	Select the appropriate cash currency, from the drop-down list.
	This field, by default, displays the account currency as the transaction currency.
	While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display]
•	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Rescission	[Display]
Amount	This field displays the total amount. This amount is in the currency of the loan account.
Txn Amount	[Display]
	This field displays the rescission amount in cash which is converted into the account currency, using the transaction currency rate and account currency rate.
	This amount is calculated in the transaction currency.
User Reference No	[Optional, Alphanumeric, 30]
	Type the user reference number.
	The user reference number is assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.



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

### Loan Rescission By Transfer From Savings

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

Loan Rescission By T	Transfer From Savings	
Loans Acct No :	09995470000016 CIT13.16.2.5C1	
Loans Acct Ccy :	INR 💌	
Sav Acct No :	09996130000092	
Sav Acct Ccy :	INR 💌	
Loans Acct Ccy Rate	1.00000 Sav Acct Ccy Rate : 1.00000	
Rescission Amount :	0.00	
Sav Acct Amt :	0.00	
User Reference No :	A1	
Narrative :	LN. Rescission By Xfer. From CASA.	
Flexcube Retail	<b>4</b>	
Cheque Details		
The second secon		ok l carrel
		UK Calicer

Field Name	Description
Loan Acct No.	[Display]
	This field displays the loan account number for which the loan rescission is to be made.
	The name of the account holder is populated adjacent to the account number.
	This number is defaulted from the Loan Rescission Inquiry screen.



Field Name	Description
Loans Acct Ccy	[Display]
-	This field displays the currency assigned to the product at the product level, under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Sav Acct No	[Mandatory, Numeric, 16]
	Type the CASA account number from which the loan rescission amount will be debited.
	The system displays a warning message if the CASA account is not of the same customer.
	This account should be in a <b>FLEXCUBE</b> branch of the bank.
Sav Acct Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the savings account is opened.
	All the entries posted in the account are in the account currency. The exchange rate values are defined and downloaded.
	For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Loans Acct Ccy	[Display]
Rate	This field displays the rate at which the loan account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a limit is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Sav Acct Ccv Rate	[Display]
	This field displays the rate at which the savings account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a limit is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Rescission	[Display]
Amount	This field displays the total net amount payable by the customer. This amount is in the currency of the loan account.
Sav Acct Amt	[Display]
	This field displays the rescission amount that has to be debited to the CASA account.
	This amount will be calculated in the currency of the savings account.



Field Name	Description
User Reference No	[Optional, Alphanumeric, 30]
	Type the user reference number.
	The user reference number is assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	The default narration, based on the transaction is displayed.

# Loan Rescission By GL

Loan Rescission By G	3L
Loans Acct No :	09995470000016 CIT13.16.2.5C1
Loans Acct Ccy :	INR 💌
GL Acct Ccy :	INR V
GL Acct No :	110001002 LOAN MIS GL
Loans Acct Ccy Rate	: 1.00000 GL Acct Ccy Rate : 1.00000
Rescission Amount :	0.00
GL Acct Amount :	0.00
User Reference No :	A1
Narrative :	LN. Rescission By GL.
	Ok Cancel

Field Name	Description
Loans Acct No	[Display]
	This field displays the loan account number for which the loan rescission is to be made.
	The name of the account holder is populated adjacent to the account number.
	This number is defaulted from the Loan Rescission Inquiry screen.



Field Name	Description					
Loans Acct Ccy	[Display]					
	This field displays the currency assigned to the product at the product level, under which the account is opened.					
	All the entries posted in the account are in the account currency.					
	For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.					
GL Acct Ccy	[Mandatory, Drop-Down]					
	Select the currency of the GL account from the drop-down list.					
	All the entries posted in the account are in the account currency. The exchange rate values are defined and downloaded.					
GL Acct No	[Mandatory, Pick List]					
	Select the GL account number that will be debited to perform loan rescission from the pick list. The description of the GL account is populated adjacent to the GL account number.					
	This account should be in a FLEXCUBE Retail branch of the bank.					
Loans Acct Ccy	[Display]					
Rate	This field displays the rate at which the loan account currency is converted to the local currency of the bank.					
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.					
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.					
GL Acct Ccy Rate	[Display]					
	This field displays the rate at which the GL account currency is converted to the local currency of the bank.					
	The teller's right to change the GL account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.					
	If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.					
Rescission	[Display]					
Amount	This field displays the total amount. This amount is in the currency of the loan account.					
GL Acct Amount	[Display]					
	This field displays the amount that will be debited from the GL account for loan rescission.					
	This amount is calculated in the GL account currency.					



Field Name	Description				
User Reference No	[Optional, Alphanumeric, 30]				
	Type the user reference number.				
	The user reference number is assigned to identify the transaction.				
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.				
Narrative	[Mandatory, Alphanumeric, 30]				
	Type the narration.				
	The default narration, based on the transaction is displayed.				

- 8. Click the **Ok** button.
- 9. The system displays the **UDF Details** screen, if the amount is more than the limit value set in **Bank Master Maintenance** (Fast Path: BAM08) option.
- 10. Enter the relevant information and click the **Validate** button.
- 11. The system displays the message "Validation Procedure Completed".
- 12. Click the **Back** button to go to the transaction screen.
- 13. Click the **Ok** button.
- 14. The system displays the message "Authorisation Required. Do You want to continue?".
- 15. Click the **OK** button.
- 16. The system displays the **Authorisation Reason** screen for "AML Limit Breached. Override Condition." for the cumulative amount and if the "Customer is blacklisted with High Severity".
- 17. Enter the relevant information and click the **Grant** button.
- 18. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

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



# 1412 - Loans Refund Inquiry

Using this option you can refund the excess balance of a loan account that shows credit balance after the outstanding is cleared by the customer, Further, the loan account having the credit balance should be over and above the small balance forfeiture amount set in the product level.

In such case the loan account will not be closed, till the refund is made. Once the refund is made, system will pass the necessary GL entries and mark the loan account as closed. The bank can refund the credit balance in the loan account by Cash mode or by transferring the amount to the customer's CASA account.

#### **Definition Prerequisites**

Not Applicable

#### Other Prerequisites

• **1067 - Loan Full Payoff Inquiry**: The loan account should have credit balance over and above the small balance forfeiture amount set in the product level

#### Modes Available

Not Applicable

#### To refund loan amount

- Type the fast path 1412 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Excess Refund By Transfer To Savings.
- 2. The system displays the Loan Refund Inquiry screen.



### Loans Refund Inquiry

Account Kory:	Loans Refund I	nquiry*									a 🛛
Account (Sorg):         Image: Control (Sorg):         Image: Contro (Sorg):         Image: Contro(Sorg):	Account No :			1							
Refund Model:       Image: Second Model:       Image:	Account Coy:		~								
Outstandings	Refund Mode:		~								
Princyal Balance:	Outstandings -										
Annunk född Today:	Principal Balance:										
Card         Charge Fin         Construction         Total market	Amount Disbursed	Today:									
Card         Charge Fin.         Const Rate         Totrament         Totrament         Totrament         Service Charge         Service Charge         Totradient Charge	Total Arrears:										
Anount Paid Today: Finds in RPA: Tetal Poyoble: Tetal Poyoble: Card: Change Pin. Cheque Cost Rate Descrimantes Instrument Inventory Pin Validetion Service Change Segurum Toveller Cheque	UnApplied Cred	its									
Funds in RRR:	Amount Paid Today	. [	1								
Refund       Total Payable:         Card       Change Phr.     Chegue       Card     Chegue       Card     Chegue       Card     Chegue       Card     Chegue   Taturment: Instrument: Instrument: Instrument: Phy Validation Service Change Signature Travellers Cheque	Funds in RPA:										
Card       Change Pin.       Chegue       Cost Pase       Denomination       Intrument.       Inventory       Pin Validation       Service Change       Signature       Travellers Chegue	Defined										
Card! Change Pin Cheque Cost Rate Denomination Instrument Inventory: Pin Validation Change Signature Travellers Cheque	Kefund Total Payable:	1									
Card: Change Pin, Cheque Cost Rate Decomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque	Tutal Payable:	2									
Card Change Pin Cheque Cost Rate Demonstration Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque											
	Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
	100000			1		Constant and and a	L. Second Street A.				

### **Field Description**

Field Name	Description					
Account No	[Mandatory, Numeric, 16]					
	Type the loan account number of the customer who is eligible to receive the excess credit refund amount.					
	The short name of the account holder is populated adjacent to the account number.					
Account Ccy	[Display]					
	The field displays the currency assigned to the product, under which the account is opened.					
	All the entries posted in the account are in the account currency.					
	For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.					
Refund Mode	[Mandatory, Drop-Down]					
	Select the refund mode from the drop-down list.					
	The options are:					
	• Cash					

• Savings Transfer



- 3. Type the account number and press the **<Tab>** key.
- 4. Select the refund mode from the drop-down list for loan refund by cash.


## Loans Refund Inquiry

Loans Refund Inquiry*		
Account No :	00000022244	SACHINRAMESHTENDUL
Account Ccy:	IDR 🗸	
Refund Mode:	Cash 💌	
Outstandings		
Principal Balance:	356,079.89	
Amount Disbursed Today:	0.00	
Total Arrears:	0:00	
UnApplied Credits		
Amount Paid Today:	0.00	
Funds in RPA:	324,996.89	
Refund		
Total Payable:	324996.89	
		CK Cancel
		OK Close Clear

- 5. Click the **Ok** button.
- 6. The system displays the message "Do You want to continue?" Click the **Ok** button.
- 7. Depending on the option selected the system displays the relevant transaction screen.



## Loan Excess Refund By Cash

Account No :	00000022244		
Account Ccy:	TDR	Development of the resolution	
Refund Mode:	Cach		
Outstandings	Casil		
Principal Balance:	356.079.89		
Amount Disbursed Today:	0.00		
Total Arrears:	0:00		
UnApplied Credits			
Amount Paid Today:	0.00		
Funds in RPA:	324,996.89		
Refund			
Total Payable:	324996.89		
Payment Details			1
Txn Ccy :	IDR 💌		
Acct Ccy Rate :		Txn Ccy Rate :	
Txn Amount :			
Refund Amount:	324,996.89	9	
User Reference No :			
Narrative :	Excess Refund By Cas	sh	

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down]
	Select the appropriate currency, from the drop-down list. The list of currencies set up and permissible for the transaction appears.
	This field, by default, displays the account currency as the transaction currency.
	While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.



Field Name	Description
Txn Ccy Rate	[Optional, Numeric, Three, Five]
	Type the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Amount	[Display]
	This field displays the transaction amount.
	The refund amount payable to the customer is calculated and displayed in the currency of the transaction.
Refund Amount	[Display]
	This field displays the refund amount payable to the customer. This amount is in the currency of the loan account.
User Reference No	[Optional, Alphanumeric, 30]
	Type the user reference number.
	The user reference number is assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	The default narration, based on the transaction is displayed.

8. In case of **Savings Transfer** option enters the relevant savings account number.



Event Execces iterating by francisci ite outings
--

Loan Excess Refund By	Transfer To Savings*
Account No :	00000022244 SACHINRAMESHTENDUL
Account Coy:	IDR V
Refund Mode:	Savings Transfer 🗸
Outstandings	
Principal Balance:	356,079.89
Amount Disbursed Today:	0.00
Total Arrears:	0.00
UnApplied Credits	
Amount Paid Today:	0.00
Funds in RPA:	324,996.89
Refund	
Total Payable:	324996.89
Payment Details	
Sav Acct No :	00000017947
Sav Acct Ccy :	IDR 💌
Loans Acct Ccy Rate :	1.00000 Sav Acct Ccy Rate : 1.00000
Refund Amount :	324,996.89
Txn Amount :	324,996.89
User Reference No :	
Narrative :	Excess Refund Xfer. To CASA.
	OK Close Clear

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



Field Name	Description
Loans Acct Ccy	[Display]
Rate	This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Sav Acct Ccy Rate	[Display]
	This field displays the rate at which the savings account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Refund Amount	[Display]
	This field displays the refund amount payable to the customer. This amount is in the currency of the loan account.
Txn Amount	[Display]
	This field displays the transaction amount.
	The refund amount payable to the customer is calculated and displayed in the currency of the transaction.
User Reference No	[Optional, Alphanumeric, 30]
	Type the user reference number.
	The user reference number is assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	The default narration, based on the transaction is displayed.

- 9. Click the Ok button.
- 10. The system displays the relevant transaction screen depending on the option selected.
- 11. Enter the relevant information and click the **Ok** button.
- 12. The system displays the transaction number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

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



## AC005 - Automatic Write off Account Maintenance

Using this option you can maintain the details of written off accounts. These details will be referred by FLEXCUBE during the equalization process at CIF level.

This option is also used for recording the date on which the written off amount is recovered. If the Exclude from auto write off check box is selected, then those loan/OD accounts will be excluded from the automatic write off process. However such accounts can also be written off manually by the user.

### **Definition Prerequisites**

- AC004 Account WriteOff
- 8051 CASA Account Opening
- LN057 Loan Direct Account Opening

#### Modes Available

Modify, Inquiry. For more information on the procedures of every mode, refer to Standard Maintenance Procedures.

#### To modify the automatic write off account

- Type the fast path AC005 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Classification > Automatic Write off Account Maintenance.
- 2. The system displays the Automatic Write off Account Maintenance screen.



## Automatic Write off Account Maintenance

Automatic Write off Accourt	nt Maintenance*			alia 🚺 🚺 🗾
Account Details		Home Branch		
Customer ID :		Customer Name :		
Customer CRP :		Account Status	1.000	
		Account Status I	~	
Product Excluded From Auto Writ	e Off :			
Principal Balance :				
Amount Disbursed Today :				
Installment Arrears :				
Penalty Arrears :				
Compounding Interest Arrears :				
Diverting Interest Arrears :				
Unbilled SC :				
LL				
- Auto Write-Off Marking D	etails			
Write off Marking :	~	Exclude From Auto Write Off :		
Marking Mode :	~			
Marking Date :		Expected Write off Date :	1162	
CRR on Marking Date :				
Write-Off Details				
Write off Date:		Amount written off :		
Recovery Date :				
Remarks:				
Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
🔿 Add 🔿	Modify O Delete O Cancel O Amend	🔿 Authorize 💿 Inquiry	UDF Ok	Close Clear

Field Name	Description
Account Details	
Account Number	[Mandatory, Numeric, 16]
	Type the account number of the customer.
Home Branch	[Display]
	This field displays the home branch.
Customer ID	[Display]
	This field displays the identification number of the customer, generated by the system after customer addition is completed successfully.
	This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Customer Name	[Display]
	This field displays the name of the customer which is defaulted from the <b>Customer Addition</b> (Fast Path: 8053) option.



Field Name	Description	
Customer CRR	[Display] This field displays the credit risk rating of the customer.	
Account Status	[Display] This field displays the current account status.	
Product Excluded From Auto Write Off	<ul> <li>[Display]</li> <li>This field displays whether the product is excluded from auto write off or not.</li> <li>If the check box is displayed as selected, the product is excluded from auto writeoff.</li> <li>This check box will default its value from the corresponding flag defined in the Asset Classification Preferences (Fast Path: ACM02) option which is attached to the product under which the loan/OD account is opened.</li> </ul>	
Outstandings		
Principal Balance	[Display] This field displays the principal balance.	
Amount Disbursed Today	[Display] This field displays the total amount disbursed today.	
Installment Arrears	[Display] This field displays the installment arrears for the account.	
Penalty Arrears	[Display] This field displays the penalty arrears for the account.	
Compounding Interest Arrears	[Display] This field displays the total unpaid compounding interest arrears due on loan. Note: Compounding interest is an interest type which is defined	
	when compounding interest is to be computed on the outstanding arrears.	
Diverting Interest Arrears	[[Display] This field displays the total unpaid diverting interest arrears due on loan. Note: If the loan amount disbursed, is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with diverting Interest and is accounted for in diverting interest receivable GL and will be considered as a separate arrear type.	
UnBilled SC	[Display] This field displays the amount of unbilled service charge.	

## Auto Write-off Marking Details



## AC005 - Automatic Write off Account Maintenance

Field Name	Description
Write off Marking	<ul> <li>[Conditional, Drop-Down]</li> <li>Select the write off marking for account from the drop-down list.</li> <li>The options are: <ul> <li>Marked for Write off</li> <li>Not Marked for write off</li> </ul> </li> <li>This field is enabled only when the account is authorised once in the Modify mode, so that the user can mark or unmark it for write off.</li> </ul>
Exclude from auto write off	[Conditional, Check Box] Select the <b>Exclude from auto write off</b> check box to exclude the account from the write off process. This field is enabled only if the <b>Not Marked for write off</b> option is selected in the <b>Write off Marking</b> field.
Marking Mode	[Display] This field displays the account write off marking mode.
Marking Date	[Display] This field displays the date on which the account is marked for write off. By default the system date is displayed.
Expected Write off date	[Display] This field displays the date on which the account has been marked for writeoff.
CRR on Marking Date	[Display] This field displays the credit risk rating code date marked for a particular account.
Write-off Details	
Write off Date	[Display] This field displays the date on which the account was written off.
Amount written off	[Display] This field displays the amount which has been written off.
Recovery Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date on which the written off amount is recovered from the pick list. This date cannot be prior to write off date. This field displays the write off date from <b>Account WriteOff</b> (Fast Path: AC004) option, if the account is marked for manual write off.

- 3. Click the **Modify** button.
- 4. Enter the account number and press the **<Tab>** key.
- 5. Select the recovery date from the pick list.



Account Details       Home Brench : HOME OF A VEDMA         Customer D1:       G0384         Customer CRR :       10         Account Status :       Account Open Regular         Product Excluded From Auto Write Off :         Outstandings         Product Excluded From Auto Write Off :         Anount Didursed Today :       0.00         Installment Arrears :       0.00         Product Excluded From Auto Write Off :       0.00         Compounding Interest Arrears :       0.00         Compounding Interest Arrears :       0.00         Write off Marking Details       Exclude From Auto Write Off ::         Write off Marking Details       Exclude From Auto Write Off ::         Write off Marking Details       0.00         Write off Details       0.00/1/1000         Write off Details       0.00/1/1000         Write off Details       0.00/1/1000         Recovery Date :       0.00/1/1000         Recovery Date :       0.00/1/1000         Recovery Date :       0.00/1/1000         Recovery Date :       0.00/1/1000         Write off Details       Actionate Marking Details         Miteriand Details       0.00/1/1000         Recovery Date :       0.00/1/1000         Wr	utomatic Write off Acco	unt Maintenance*			🖧 🚺
Account Number :	Account Details				
Customer ID IP: 00384   Customer Name I: PEGU-AU VERMA   Customer RR I: 10   Account Status I: Account Open Regular     Product Excluded From Auto Write Off I:     Outstandings   Propoal Balance I: 299 918.41   Amount Disbursed Today I: 0.00   Instainent Arrears I: 0.00   Direting Interest Arrears I: 0.00   Compounding Interest Arrears I: 0.00     Auto Write-Off Marking Details   Write off Marking Details   Write off Datails	Account Number :	999999000000802	Home Branch :	HO	
Customer CRR : Account Status : Account Open Regular Product Excluded From Auto Write Off : Thrmoal Balance : 200,018.4 Annout Disturged Today : 0.00 Instalment Arrears : 0.00 Compounding Interest Arrears : 0.00 Divering Interest Arrears : 0.00 CRR on Marking Deta : Exclude From Auto Write Off I: Marking Date : 0.101/1800 Eff Bale : 0.101/1800 Eff Recovery Date : 0.00 Recovery Date : 0.101/1800 Eff Recovery Date : 0.00 Recovery Date :	Customer ID :	603884	Customer Name :	MEGHA VERMA	
Product Excluded From Auto Write Off :   Princed Balence :   2050,918.41   Amount biblioured Today :   0.00   Installment Arrears :   0.00   Compounding Interest Arrears :   0.00   Diverting Interest Arrears :   0.00   Diverting Interest Arrears :   0.00   Diverting Interest Arrears :   0.00    Antomation Bale :  Diverting Interest Arrears :    0.00    Antomation Bale :  Diverting Interest Arrears :    0.00    Antomation Bale :  Diverting Interest Arrears :    0.00    Antomation Bale :  Diverting Interest Arrears :    0.00    Antomation Bale :  Diverting Interest Arrears :    0.00    Antomation Bale :  Diverting Interest Arrears :    0.00    Expected Write off Date :  Diverting Interest Arrears :    0.00    Antomation Bale :  Diverting Interest Arrears :    0.00    Expected Write off Date :  Diverting Interest Arrears :    0.00    Antomation Bale :  Diverting Interest Arrears :     Antomation Bale :  Diverting Interest Arrears :     Antomation Bale :  Diverting Interest Arrears :     Antomation Bale :  Diverting Interest Arrears :  Diverting Interest	Customer CRR :	10	Account Status :	Account Open Regular	
Outstandings   Principal Balance :   Pr	Product Excluded From Auto V	/rite Off :			
Principal Balance : 259, 918. 41 Amount Discurrent Totay : 0.00 Distalment Arrears : 0.00 Compounding Interest Arrears : 0.00 Diverting Interest Arrears : 0.00 Diverting Interest Arrears : 0.00 Auto Write-Off Marking Details Write Off Datails Write off Data : 0.00 Write-Off Details Write off Date : 01/01/1800 :::: Recovery Date : 01/01/1800 :::: Recovery Date : 01/01/1800 :::: Recovery Date : 01/01/1800 ::: Recovery Date : 01/01/1800 :: Recovery Date : 01/01/1800 :: Reco	Outstandings				
Amount Disbursed Today :  0.00 Dretailement Arrears :  0.00 Compounding Interest Arrears :  0.00 Dreting Interest Arrears :  0.00 Dreting Interest Arrears :  0.00 Auto Write-Off Marking Details Write off Marking Date :  0.00 Write-Off Details Write off Date :  0.00 Write-Off Details Write off Date :  0.00  Write-Off Details Marking Date :  0.00  Expected Write off :  0.00  Expected Write off :  0.00  Expected Write off Date :	Principal Balance :	259,918.41			
Installment Arrears : <ul> <li> <li> <ul> <li> <li> <li> <li> <li> <li> <li> <l< td=""><td>Amount Disbursed Today :</td><td>0.00</td><td></td><td></td><td></td></l<></li></li></li></li></li></li></li></ul></li></li></ul>	Amount Disbursed Today :	0.00			
Penalty Arrears : 0.00   Compounding Interest Arrears : 0.00   Divering Interest Arrears : 0.00   Divering Interest Arrears : 0.00   Unbilled SC : 0.00    Auto Write-Off Marking Details  Write off Marking Date :   Write off Marking Date : 01/01/1800    Expected Write off Date : 0.00  Write-Off Details  Write off Date:   01/01/1800 000    Amount written off :    0.00    Panarks:    Temarks:    Autorized By Last Mrit. Action Autorized	Installment Arrears :	40,025.92			
Compounding Interest Arrears : 0.00 Diverting Interest Arrears : 0.00 Unbilled SC : 0.00 Auto Write-Off Marking Details Write off Marking Pate : 01/01/1200 :::::::::::::::::::::::::::::::::::	Penalty Arrears :	0.00			
Diverting Interest Arrears :   unbilled SC :   Auto Write-Off Marking Details   Write off Marking Details   Marking Date :   Imarking Date :   0.00	Compounding Interest Arrears	. 0.00			
Unbilled SC :     Auto Write-Off Harking Details     Write off Marking I     Exclude From Auto Write Off :     Marking Mode :     Image:	Diverting Interest Arrears :	0.00			
Auto Write-Off Marking Details         Write Off Marking :       Image: Control of the state of	- Unbilled SC :	0.00			
Auto Write-Off Marking Details         Write off Marking : <ul> <li>Exclude From Auto Write Off :</li> <li>Image: Image: Image:</li></ul>		0.00			
Note of Marking 1 Image: Control of the off off off off off off off off off of	Auto Write-Off Marking	Details			
Marking Mode : Marking Date : 01/01/1800 : CRR on Marking Date : 01/01/1800 : Mite-Off Details Recovery Date : 01/01/1800 : Recovery Date : 01/01/1800 : Recovery Date : 01/01/1800 : Mite-Off Details Recovery Date : Marking Date : 0.00 : 0.00 : Marking Date : 0.00 : 0.0	Write off Marking :	V	Exclude From Auto Write (	hff.	
Marking Date :       1/01/1800       Expected Write off Date :       01/01/1800         CRR on Marking Date :       0.00       01/01/1800       00         Write off Datails       01/01/1800       0.00       00         Write off Datails       01/01/1800       0.00       00         Recovery Date :       01/01/1800       00       00         Remarks:       01/01/1800       00       00         Put By       Autorized By       Last Mnt. Date       Last Mnt. Action	Marking Mode :	~			
CRR on Marking Date :     0.00       Write-Off Details	Marking Date :	1/01/1800	Expected Write off Date :	01/01/1800	
Write-Off Details       Write off Date:       01/01/1800       Recovery Date :       01/01/1800         Remarks:         Record Details         nput By     Authorized By   Last Mnt. Date	CRR on Marking Date :	0.00			
Write-Off Details         0.00           Write off Date:         01/01/1800           Recovery Date :         01/01/1800					
Record Details     0.00       Record Details     0.00	Weite Off Details				
Recovery Date :     01/01/1300       Remarks:	Write off Date:	1/01/1800	Amount written off :	0.00	
Remarks: Record Details nput By Authorized By Last Mnt. Date Last Mnt. Action Authorized	Recovery Date :	1/01/1000		0.00	
temarks:	0	1/01/1800			
Record Details					
Record Details put By Last Mnt. Date Last Mnt. Action Authorized					
temarks: Record Details put By Last Mnt. Date Last Mnt. Action Authorized 					
Remarks: Record Details nput By Last Mnt. Date Last Mnt. Action Authorized					
Remarks: Record Details nput By Authorized By Last Mnt. Date Last Mnt. Action Authorized 					
Record Details	Computer				
Record Details	vemanos:				
pput By Authorized By Last Mnt. Date Last Mnt. Action Authorized	Record Details				
	nout By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized

## Automatic Write off Account Maintenance

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



# 7. Other Transactions



## 1103 - Entrusted Funds Transfer

This option is used for transferring funds among the entrusted deposit CASA and entrusted settlement CASA. This screen is exclusively meant for transferring funds from these two accounts.

User will be able to transfer the funds from the entrusted deposit account to entrusted settlement account. These funds are the actual available amount funds which are pending for the manual transfer which refers to the principal repaid from entrusted loans which follow "Manual Remittance" mode and are lying in the entrusted deposit account. Transfer of funds from entrusted deposit CASA to entrusted settlement CASA as narrated above will be supported only for those loan accounts wherein the remittance mode is manual and for actual available balance minus the pending amount for transfer under manual transfer.

### **Definition Prerequisites**

- 8053 Customer Addition
- LNM70 -Loan Entrusted Linkage

#### **Modes Available**

Not Applicable

#### To transfer the funds between entrusted deposit CASA and settlement CASA

- Type the fast path 1103 and click Go or navigate through the menus to Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > Entrusted Funds Transfer.
- 2. The system displays the Entrusted Funds Transfer screen.



## **Entrusted Funds Transfer**

Entrusted Fund	ls Transfer*									ão 🛛
From CASA A	ccount Deta	ils								
Account Number .										
Account Ccy :		*								
Amount :										
	unt Details									
Account Number :										
Account Ccy :		~								
Amount :										
Transaction E	etails									
ober Kerenance N										
Narrative :	Entrusted	Funds Transfer De	bit							
LOAN Accoun	t Details									
Account Number :										
Remittance Mode	:	*								
L										
			1				1			1
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	OK	Close Clear

## **Field Description**

## Field Name Description

### From CASA Account Details

Account Number	[Mandatory, Numeric, 16] Type the entrusted deposit CASA account number. The short name of the account holder is displayed adjacent to the account number.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Amount	[Display] This field displays the amount intended to be transferred.

### To CASA Account Details

Field Name	Description
Account	[Mandatory, Numeric, 16]
Number	Type the entrusted settlement CASA account number.
	The short name of the account holder is displayed adjacent to the account number.
Account Ccy	[Display]
	This field displays the currency assigned to the product, under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
	This field is non-editable.
Amount	[Display]
	This field displays the amount that is transferred to the CASA account.
Transaction De	etails
User	[Mandatory, Numeric, 16]
Reference No	Type the user reference number to be entered for the transaction.
Loan Account	Details
Account	[Optional, Numeric, 16]
Number	Type the loan account number for which principal repayment has taken place.
	The short name of the account holder is displayed adjacent to the account number. If the intended fund transfer refers to a Manual, Remittance mode, then the user will have to key in the loan account number.
Remittance	[Display]
Mode	This field displays the remittance mode as applicable for the loan account as defined in the account payment instructions screen.
	The modes are:
	Manual
	Automatic
3. Enter the ac	ccount number in various tabs.
4. Select the c	other relevant information.



## **Entrusted Funds Transfer**

Entrusted Fu	nds Transfer*									alia 🔁 🚺
From CASA	Account Deta	ils								
Account Numbe	r: 10051000	0000083 TE	ST RAVI							
Account Ccy :	RMB	~								
Amount :	2,983.84									
To CASA A	count Details									
Account Numbe	r: 10003000	0000646	TEST RAVI							
Account Ccy :	RMB	~								
Amount :	2983.84									
□ Transaction	Details									
User Referance	No: 03331213	3								
Narrative :	Entrusted	Funds Transfer De	bit							
	unt Details					_				
Account Numbe	er: 01980105	00000711	RAVIKANTH Y							
Remittance Mod	de : Manual	~								
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cherue
		1	1	1	i i i i i i i i i i i i i i i i i i i		1	1 3 <sup>-</sup> 1		

- 5. Click the **Ok** button.
- 6. The system displays the message "Transaction sequence number is ..". Click the **Ok** button.



## 1136 - Loan Subsidy Interest – Payment by Cash

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

#### **Definition Prerequisites**

Not Applicable

#### **Modes Available**

Not Applicable

#### To repay subsidy arrears

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

#### Loan Subsidy Interest

Loan Subsidy	Arrear Repay	ment Inquiry	r*								🍪 🚺 🗵
Account No :*											
Account Ccy :	-	~	100								
Installment Mod	e:			~							
Arrear Type :				Char	ging Date:						
OutStanding	15					(CELES					
Principal Balance	e:										
Amount Disburs	ed Today :		_								
Installment Arre	ears :		-								
Subsidy Arrears			_								
Penalty Arrears											
UnBilled Penalty	Interest :		Up	to :	20 <b>0</b> 0						
UnApplied C	redits										
Amount Paid To	day :										
Funds in RPA :											
Subsidy Arre	ear Payments										
Total Due :											
I					1				1	1	1
Card	Change Pin	Cheque	Cost Rate	FCY Change	Denomination	Instrument	Inventory	Pin Validation	Service Charge	e Signature	Travellers Cheque
									UDF	ок с	lose Clear



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



Field Name	Description
Subsidy	[Display]
Arrears	This field displays the subsidy arrears.
Penalty	[Display]
Arrears	This field displays the penalty arrears.
	The penalty interest is levied on the customer for the non-payment of the dues. It is basically the interest on arrears commonly known as IOA (Interest on Arrears). The unpaid penalty interest arrears due but not paid is displayed.
UnBilled	[Display]
Penalty Interest	This field displays the unbilled penalty interest. Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date due to late payment of arrears on the account is calculated online.
Up to	[Display]
-	This field displays the system-generated date up to which the unbilled penalty interest is calculated.
Unapplied Cr	edits
Amount Paid	[Display]
Today	This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.
Funds in RPA	A [Display]
	This field displays the funds in RPA. In loans module any amount paid towards repayment of the loan is first credited to RPA.
	The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account.
	In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.
Subsidy Arrear Payments	
Total Due	[Display]
	This field displays the total amount payable by the customer.
	Total Due = Installment Arrears + Other Arrears + Penalty Arrears + UnBilled Penalty Interest
3. Enter the	loan account number and press the <tab> key.</tab>
4. Select the	installment mode from the drop-down list.
5. Click the 0	Ok button. The system displays the message "Do You want to continue".
6. Click the C Arrears re	Ok button. The system displays the relevant transaction screen of Subsidy epayment By Cash.



## Loan Subsidy Interest – Payment by Cash

the second se	0102010500000047	AD THAT ACUTCH COMPANY					
Account Cov :	0198010500000943	ARJUN ASHISH GOKHALI					
Installment Mode :	CNT M						
The search of th		×					
Arrear Type :	Subsidy	v Cha	arging Date:				
OutStandings							
Principal Balance :	0.00						
Amount Disbursed Today :	0.00						
Installment Arrears :	0.00						
Subsidy Arrears :	166.67						
Penalty Arrears :	0.00						
UnBilled Penalty Interest :	0.00	Upto : 21/10/20	13				
UnApplied Credits							
Amount Paid Today :	0.00						
Funds in RPA :	0.00						
Subsidy Arrear Daymer	nte						
Tatal Days	165						
	166.67						
	166.67						

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



Txn	[Mandatory, Numeric, 13, Two]
Amount	Type the appropriate transaction amount. This is the cash amount that is being paid as an installment. The system will default the total arrears payable by the customer. The teller can modify this amount by reducing the default amount but the amount cannot be greater than the subsidy due amount.
	The amount is entered in the transaction currency for depositing cash. The cash deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.
Асу	[Display]
Amount	This field displays the amount, in Loan account currency, which will be credited to the loan account. The account amount is derived as follows:
	Account Amount = Txn Amount * Txn Ccy Rate / Acct Ccy Rate.
	The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.
	If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.
	Account currency is the currency assigned to the product at the product level, under which the account is opened.
	If the currency assigned to a Loan product is RMB (Chinese Yuan), the account opened under that product has RMB as its account currency.
Total	[Display]
Arrears	This field displays the total amount of arrears that the customer has to pay. Irrespective of the amount entered in the Txn Amount field, the system will display the total arrears due as on the date of payment.
User	[Optional, Alphanumeric, 40]
Reference	Type the user reference number.
NO	The user reference number is assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Customer	[Optional, Pick List]
ID	Select the ID of the customer from the pick list.
	A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Narrative	[Optional, Alphanumeric, 40]
	Type the narration.
	The field displays the default narration, based on the transaction.

Field Name Description



## **BAM50 - Common Billing Transactions**

Using this option , you can maintain billing details of CASA and Loan accounts and billing of one time / miscellaneous service charges / insurance premium / legal fees. Online authorisation is necessary for the screen.

### **Definition Prerequisites**

• LN057 - Loan Direct Account Opening

#### Modes Available

Not Applicable

#### To maintain common billing transactions

- 1. Type the fast path **BAM50** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Common Billing Transactions**.
- 2. The system displays the Common Billing Transactions screen.

### **Common Billing Transactions**

Cate       Cate       Product Code :       Image: Charge Code :       I	Common Billing Transactions	* 🏀	2 ×
Code         Bit Insurance Prenkun @         Bit Service Charge @         Bit Service Charge @         Code dering @         Die Service Charge @         Code dering @         Die Service Charge @         Die Date :         Die Date :         Die Date :         Of Charge @         Ced       Charge @         Charge @       Cost Rate       Deermination         Die Ort,       Cost Rate	Account Details Account Number : Branch Code : Currency Code :	Product Code : Accrual Status :	
Bit Insurance Premium •	Choices	Codes	
Bit Service Charge	Bill Insurance Premium	Service Charge Code :	
Biservice Charge       Coldered ID :       Coldered ID			
Bill Outgoings	Bill Service Charge	Collateral ID :	
Bill Outgrangs       Insurance Policy Number :         Bill Logal Press       Insurance Policy Number :         Insurance Policy Number :       Insurance Policy Number :         Surance Policy Policy Number :       Ins		Collateral Code :	
Bit Logal Fees       Insurance Plais Viunber :         Due Gamount :       0.00         Narrative Text ::       0.00         Narrative Text ::       Due On :         Transaction Reference No :       Due Date :         Due Date :       000	Bill Outgoings		
Bill Logal Frees         Insurance Plan Code :           'Transaction Details         0.00         Due On :         Image: Control of the control	100/00/0000000000000000000000000000000	Insurance Policy Number :	
Card       Charge Din       Decomination       Instrument       Instrument       Dive Answer         Card       Charge Din       Cost: Rate       Decomination       Instrument       Dive Answer       Signature       Travellers: Charge	Bill Legal Fees	Insurance Plan Code :	
Transaction Details       Due On :       Image: Contraction Reference No :         Narrative Text :       Reverse Billing       Image: Contraction Reference No :         Due Date :       Image: Contraction Reference No :       Image: Contraction Reference No :         Card       Change Pin       Cost Rate       Demonination         Card       Change Pin       Cost Rate       Demonination       Image: Cost Rate       Image: Cost Rate       Transmission         UDF       OK       Cost       Cear			
Due Annount:       0.00       Due On:       Image: Control of the co	⊤ Transaction Details		
Narrative Text:       Reverse Billing         Transaction Reference No:       Due Date :         Billing       Billing         Card       Change Pin         Cerd       Change Pin         Cerd       Conge Pin         Conge Pin       Conge Pin <tr< th=""><th>Due Amount :</th><th>0.00 Due On :</th><th></th></tr<>	Due Amount :	0.00 Due On :	
Transaction Reference No :       Due Date :         Card       Change Pin         Card       Change Pin         Cost Rate       Denomination         Instrument       Inventory         Pin Validation       Service Charge         UDF       OK         OK       Clear	Narrative Text :	Reverse Billing	
Card Change Pin Cheque Cost Rate Denomination. Instrument Inventory Pin Validation Service Charge Signature Traveller. Cheque	Transaction Reference No :	Due Date :	
Card Change Pin Cheque Cost Rate Denomination. Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque			
Card     Charge Pin     Cheque     Cost Rate     Denomination     Instrument     Inventory     Pin Validation     Service Charge     Signature     Traveller: Cheque       UDF     OK     Close     Clear			
Card         Change Pin         Cheque         Cost Rate         Denomination         Instrument         Inventory         Pin Validation         Service Charge         Signature         Travellers Cheque           UDF         OK         Close         Clear			
UDF OK Close Clear	Card Change Pin	Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Ch	eque
			lear

#### **Field Description**

Field Name

Description

Account Details



Field Name	Description				
Account No	[Mandatory, Numeric, 16] Type the appropriate Loan account number. The name of the Loan account holder is populated adjacent to the account number.				
Branch Code	[Display] This field displays the branch code.				
Product Code	[Display] This field displays the product code under which the Loan account is opened.				
Currency Code	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a loan product is USD (US)				
	Dollar), the account opened under that product has USD as its account currency, by default.				
Accrual Status	<ul> <li>[Display]</li> <li>This field displays the accrual status of the customer account.</li> <li>The options are: <ul> <li>Normal –The account is open and regular.</li> <li>Suspended – The account is suspended when an account</li> </ul> </li> </ul>				
	becomes NPL, based on the set up in the CRR codes attached to the product. A suspended account has arrears for a long period.				



Field Name	Description				
Choices	[Mandatory, Radio Button]				
	Click the appropriate type of arrear to be raised on the loan account.				
	The options are:				
	<ul> <li>Bill Insurance Premium – If this option is selected, the system verifies the security attached to the account, and then raises the insurance premium set up for that security in the Security Header Maintenance option. Thus, the system does not enable the Due Amount field. The entries are passed during the EOD process.</li> </ul>				
	• Bill Service Charge - If this option is selected, the system enables you to select a service charge from the SC list. This SC list displays all the authorised service charge codes. The service charge codes are added and maintained in the Rewards and Service Charges definition (Fast Path: BAM14) option.				
	• Bill Outgoings - If this option is selected, the system enables the Due Amount field. The amount specified in the Due Amount field will be raised as outgoing bill arrears on the account.				
	<ul> <li>Bill Legal Fees - If this option is selected, the system enables the Due Amount field. The amount specified in the Due Amount field will be raised as legal fee arrears on the account</li> </ul>				
	By default, the system selects the <b>Bill Insurance Payment</b> option.				
Codes					
Service Charge	[Conditional, Drop-Down]				
Code	Select the appropriate service charge code or reward from the drop- down list.				
	This field is enabled if the <b>Bill Service Charge</b> option is selected in the <b>Choices</b> section.				
	The service charge codes are added and maintained in the <b>Rewards</b> and Service Charges definition (Fast Path : BAM14) option.				
Collateral ID	[Conditional, Pick List]				
	Select the appropriate security code that is attached to the account from the pick list.				
	This field is enabled if the <b>Bill Insurance Premium</b> option is selected from the <b>Choices</b> section.				
	The system validates the collateral code linked to the insurance code. The amount raised as arrears is the insurance premium amount.				
Collateral Code	[Display]				
	This field displays the security code of the security selected in the <b>Collateral ID</b> field.				

Field Name	Description
Insurance Policy Number	[Conditional, Pick List] Select the appropriate insurance policy number from the pick list.
	This field is enabled if you select valid collateral ID.
Insurance Plan Code	[Display] This field displays the insurance plan code. It is the unique number assigned to each insurance plan.
Transaction Details	
Due Amount	[Mandatory, Numeric, 13 Two]
	Type the appropriate amount due as arrears.
	If you select the <b>Bill Service Charge</b> option in the <b>Choice</b> section, the system displays the SC amount.
	If you select the <b>Bill Outgoings/Bill Legal Fees</b> option in the <b>Choice</b> section, the system enables the <b>Due Amount</b> field. Type the appropriate arrears amount.
	Type a negative amount, if you want to reverse part or whole of the arrears of the selected arrear type, raised on the account in the same day.
Due On	[Display]
	This field displays the due date.
	The due date parameter will be defaulted to current date, next due date or not applicable as per the deduction mode and due on set up in the <b>Loan Plan Deduction Maintenance</b> (Fast Path:LNM22) option.
	The deduction plan is attached to the loan product through <b>Loan Product Master</b> (Fast Path: LNM11) option.
Narrative Text	[Mandatory, Alphanumeric, 40]
	Type the narrative text.
	This field displays the default narration, based on the transaction.
Reverse Billing	[Conditional, Check Box]
	Select the <b>Reverse Billing</b> check box to reverse the arrears.
	An insurance or service charge raised on the account for the current process date can be reversed.
	This field is disabled if you select the <b>Bill Outgoings/Bill Legal Fees</b> option in the <b>Choice</b> section. Type the appropriate negative amount in the <b>Due Amount</b> field to reverse the arrears.
Transaction	[Conditional, Alphanumeric, 40]
Reference No	Type the transaction reference number.
	The reference number is for logging in or verification purpose.
	This field is enabled if the <b>Reverse Billing</b> check box is selected.
Due Date	[Display]
	This field by default, displays the current process date as the due date of the arrears.



- 3. Enter the account number and press the **<Tab>** key.
- 4. Enter the relevant information.

### **Common Billing Transactions**

		\$								
101121-2-2 12 10 100 100 100 100 100 100 100 100										
Account Details _	000000	039313	AABDURBAHIM							
Branch Code :	Laborator		Broduct Code :	901 - INT		D RROMO RDI	~			
Branch Code :	Jakana	1	product code :	1901 - 1NT		PROMO_RDI				
Currency Code :	IDR M		Accrual Status :	NORMAL						
Choices	20	Codes	21							
Bill Insurance Prem	nium 🔾	Service Charge	Code :	IDR - FXD - 1 -	- RmndrPlanChrg1(	Rs - Others	*			
Bill Service Charge	·	Collateral ID :								
Bill Outgoings	0	Collateral Code	1							
Bill Legal Fees	0	Insurance Policy	Number :			(1.1.1)				
		Service Charge	Code:							
									15	
Transaction Detai	nils		10.00		Due Op I	Current Date	100	1	ĩ	
			10.00	÷	Due on t	- Content Date				
Narrative Text :		Bank Decisi	on	l.	Reverse Billing	L				
Transaction Refere	ence No :				Due Date :	29/02/2008	C.			

- 5. Click the **Ok** button.
- 6. The system displays the message "Authorisation Required. Do You Want to Continue". Click the **Ok** button.
- 7. The system displays the **Authorisation Reason** screen.
- 8. Enter the relevant information and click the **Ok** button.
- 9. The system displays the message "Transaction Successfully Added...Click Ok to Continue". Click the **Ok** button.



## **BAM57 - Interest Adjustment Transaction**

Using this option adjustment in the interest computed by the system can be altered .You may wish to increase / decrease the debit interest of a loan account, or the debit or the credit interest of a CASA account. This can be due to miscalculation of interest or waiver of interest etc.

This option provides the interest to be charged which is computed and not accounted. An option is provided to specify if the interest adjustment is applicable on the accounted interest portion or the unaccounted interest portion. If interest adjustment is done on the accounted interest portion, respective accounting entries will be passed. If the interest adjustment is done on the unaccounted interest portion, only the internal system figures are updated. Logs of all such interest adjustments are maintained and a report is generated for the same.

Four possible combinations available are:

**On Credit Interest** 

- Debit type adjustment: Decrease in credit interest
- Credit type adjustment: Increase in credit interest

On Debit Interest

- Debit type adjustment: Increase in debit interest
- Credit type adjustment: Reduction in debit interest

### **Definition Prerequisites**

- 8051 CASA Account Opening
- LN057 Loan Direct Account Opening

#### **Modes Available**

Not Applicable

#### To adjust interest for a loan account

- Type the fast path BAM57 and click Go or navigate through the menus to Transaction Processing > Internal Transactions > Classification > Interest Adjustment Transaction.
- 2. The system displays the Interest Adjustment Transaction screen.



## Interest Adjustment Transaction

count No : inch : iduct : tstanding Balance :		Customer Name : Currency :						
anch : iduct : 		Currency :	×					
oduct : tstanding Balance :								
tstanding Balance :								
	0.00	Interest Status :		~				
arged Upto :	01/01/1800	Accrued Upto :	01/01/1800					
an								
gular :	INTEREST CHARGED AN	DDUE II	VTEREST SUSPENDE	.D				
adian .	0.00		0.	.00				
t Mahurity :	0.00		0.	.00				
acc Penalty Arrears :	0.00	1 L 1 T	0	.00				
iustment Value Date :	Long Long		nterest Tune :					
ustment Type :	01/01/1800		niCr.	Accoun	ted Interest			
usenene type t	20		iper .	D	M			

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the account number. This should be the account number on which the CRR movement is manually executed.
	Only a valid CASA overdraft account number or a loans account number, which has a CRR rating assigned to it, is allowed.
Customer Name	[Display]
	This field displays the short name of the customer as entered in the <b>Customer Addition (Fast Path: 8053) option.</b>
Branch	[Display]
	This field displays the branch in which the account was opened.



Field Name	Description				
Currency	[Display]				
	This field displays the currency assigned to the product at the product level, under which the account is opened.				
	All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.				
	For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.				
Product	[Display]				
	This field displays the product code and name, under which the account is opened.				
	The product code is a unique number across all the modules that can identify an authorised and valid product.				
Outstanding	[Display]				
Balance	This field displays the total balance of the account including the interest, penalty and other arrears, which are charged.				
Interest Status	[Display]				
	This field displays the status of the interest.				
	Based on the past due days, an account can be either in normal status or suspended status.				
	The interest status are of two types:				
	<ul> <li>Normal – If an interest is in normal status, the system does not allow adjusting suspended interest types.</li> </ul>				
	• Suspended - If an interest is in suspended status, the system transfers the asset to Suspended Asset GL, as set up in the product definition. In this case, all interest and other incomes are also raised in their respective suspended GLs.				
Charged Upto	[Display]				
	This field displays the last date on which the charging on the account took place.				
	This date will be based on the schedule attached to the account, at the time of account opening.				
Accrued Upto	[Display]				
	This field displays the last date up to which accruals took place for the account.				
	For example, if the accrual frequency is defined as Monthly, then this date will be the date of the previous month end.				
Loan					

## **Regular Interest**

This is the interest charged to an account in the EPI or IPI stage.



Field Name	Description				
Interest Charged	[Display]				
and Due	This field displays the total interest which has been capitalized and is still due from the customer.				
	This is the maximum amount up to which the credit is allowed when the interest due from the customer is credited from this screen. This amount increases when a debit type adjustment is done to the normal debit interest.				
Interest Suspended	[Display]				
	This field displays the total amount of interest suspended and due from the customer, if the account is in suspended status.				
	This is the maximum amount up to which the credit is allowed, when the suspended interest due from the customer is credited from this screen.				
	This amount increases when a debit type adjustment is done to the suspended debit interest.				
	The interest suspended amount can be adjusted if the account has NPL status.				
Penalty Interest					
In case of arrears on the The balance base can be	account, penalty interest is set up as a percentage of outstanding balance. e principal arrears, principal and the interest arrears, all arrears or none.				
Penalty Interest	[Display]				
Charged and Due	This field displays the total penalty interest which has been capitalized and is still due from the customer.				
	This is the maximum amount up to which the credit is allowed when the interest due from the customer is credited from this screen. This amount increases when a debit type adjustment is done to the normal debit interest.				
Penalty Interest	[Display]				
Suspended	This field displays the total amount of penalty interest suspended and due from the customer, if the account is in suspended status.				
	This is the maximum amount up to which the credit is allowed when the suspended penalty interest due from the customer is credited from this screen. This amount increases when a debit type adjustment is done to the suspended debit interest. The interest suspended amount can be adjusted if the account has NPL status.				
Post Maturity					
This is the interest charge are still pending on the ar can be set up at the prod	ed on an account when the account has crossed maturity date, and arrears ccount. A separate interest rate that is to be applicable on such accounts luct level.				

Post Maturity	[Display]			
Interest Charged	This field displays the total post-maturity interest which has been			
and Due	capitalized and is still due from the customer.			
	This is the maximum amount up to which the credit is allowed when the interest due from the customer is credited from this screen. This amount increases when a debit type adjustment is done to the normal debit interest.			



Field Name	Description				
Post Maturity	[Display]				
Interest Suspended	This field displays the total amount of post-maturity interest, suspended and due from the customer if the account is in suspended status.				
	This is the maximum amount up to which the credit is allowed when the suspended interest due from the customer is credited from this screen. This amount increases when a debit type adjustment is done to the suspended debit interest. The interest suspended amount can be adjusted if the account has NPL status.				
Unacc Penalty Arrea	rs				
Unacc Penalty	[Display]				
Arrears Interest Charge and Due	This field displays the total un accounted penalty interest which has been capitalized and is still due from the customer.				
Unacc Penalty	[Display]				
Arrears Interest Suspended	This field displays the total un accounted penalty interest which has been capitalized and is still due from the customer incase the account is in suspended status.				
Adjustment Value	[Display]				
Date	This field displays the date on which the adjustment to the interest is done.				
	By default, this field displays the current posting date.				
Interest type	[Mandatory, Drop-Down]				
	Select the interest type. Based on the interest accrual status of the account the system allows interest adjustments from the drop-down list.				
	The options are:				
	<ul> <li>Accounted Interest – An accounted interest is calculated for an account, for which an interest freeze is not done.</li> </ul>				
	<ul> <li>Unaccounted Interest – The unaccounted interest is calculated for an account, for which an interest freeze is done.</li> </ul>				



Field Name	Description				
Adjustment Type	[Mandatory, Drop-Down]				
	Select the adjustment type from the drop-down list.				
	The options are:				
	<ul> <li>Interest - This is the debit interest charged on a LOAN account, with normal interest status in the IOI / EPI / IPI stages.</li> </ul>				
	<ul> <li>Suspended Interest - This is the debit interest charged on a NPA account, in the IOI / EPI/ IPI stages. If an IOI account is in NPA status, the system will prevent further disbursements on that account.</li> </ul>				
	<ul> <li>Penalty interest - This is the IOA interest arrears on an account in normal status.</li> </ul>				
	<ul> <li>Suspended Penalty Interest – This is the IOA charged on an account in suspended status.</li> </ul>				
	<ul> <li>Post Maturity Interest -This is the interest charged on an account after it has reached maturity date, and still has arrears pending.</li> </ul>				
	<ul> <li>Suspended Post Maturity Interest – This is the suspended interest charged on an account after it has reached maturity date and still has arrears pending.</li> </ul>				
	<ul> <li>Debit Interest Adjustment - This is the debit interest arrears on a CASA account. Based on the account status, the system decides whether the adjustment is for normal or suspended interest. If the account status is suspended, it increases the interest amount in the Interest Suspended field.</li> </ul>				
	<ul> <li>Credit Interest Adjustment - This is the credit interest adjustment for a CASA account.</li> </ul>				
	Accrued Credit Interest				
	Accrued Debit Interest				
	Accrued Penalty Interest				
	Accrued Susp. Penalty Interest				
	Subsidy Interest				
	<ul> <li>Compounding Interest - This is the interest type which is defined when compounding interest is to be computed on the outstanding arrears. Both debit as well as credit interest adjustment can be done. If debit interest adjustment is done, system will create a fresh arrear on loan of 'Compounding interest type (Normal / Suspended as per the accrual status of the loan at the time of adjustment). Credit adjustment can be done only if there are unpaid compounding interest arrears on loan at the time of adjustment. Credit adjustment will be allowed only</li> </ul>				

- Suspended Compounding Interest
- Diverting Interest If the loan amount disbursed, is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with Diverting Interest and is accounted for in diverting interest receivable GL and will be considered as a

Field Name	Description					
Dr/Cr	[Mandatory, Drop-Down]					
	Select the status of interest on which the adjustment is carried out from the drop-down list.					
	The options are:					
	<ul> <li>D - A debit interest adjustment is allowed for a CASA, only after the account is moved to credit balance. The system automatically adjusts the new debit interest that is raised.</li> </ul>					
	<ul> <li>C – A credit interest adjustment is allowed for a CASA.</li> </ul>					
Adjustment Amount	[Mandatory, Numeric, 13, Two] Type the adjustment amount to be done on the interest.					

- 3. Enter the account number and press the **<Tab>** key.
- 4. Enter the relevant information and click the **Ok** button.

### Interest Adjustment Transaction

Interest Adjustment	Fransaction*		🧓 🖉 🗶
Account No : Branch :	0198010500015461 Customer Na HO Currency :	MUST	
Product :	Subsidy Margin - A	~	
Outstanding Balance :	107.001.91 Interest Stat	us: NORMAL	
Charged Upto :	20/12/2011 Accrued Upto	21/12/2011	
Loan			
	INTEREST CHARGED AND DUE	INTEREST SUSPENDED	
Regular :	0.00	0.00	
Penalty :	0.00	0.00	
Post Maturity :	0.00	0.00	
Unacc Penalty Arrears :	0.00	0.00	
Adjustment Value Date :	21/12/2011	Interest Type : Accounted Interest	
Adjustment Type :	Compounding Interest	V Dr/Cr : D V	
Adjustment Amount :	0.00		
Card Change	Pin Cheque Cost Rat	e Denomination Instrument Inventor	ry Pin Validation Service Charge Signature Travellers Cheque
1 2		· · · · ·	

- 5. The system displays the message " Authorisation required. Do You Want to continue?". Click the **Ok** button.
- 6. The system displays the Authorization Reason screen.
- 7. Enter the relevant information and click the **Grant** button.



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

**Note**: If the account is marked 'Awarded', then no account entries are passed. Also, no accrual or capitalization entries for the account are passed after this stage.



## **IN010 - Insurance Premium Remittance\***

Using this option you can remit the insurance premium to the insurer's account in another bank/financial Institution. It updates the status of the insurance premiums. You can specify the SC code use to calculate the commission which is paid to the bank as commission.

The commission amount calculated is deducted from the total of the insurance policy amount. The commission amount is credited to the GL specified in the Service Charge Definition.

### **Definition Prerequisites**

- BAM45 Insurance Master Maintenance
- PM019 Counterparty Master Maintenance

#### **Modes Available**

Not Applicable

#### To remit insurance premium

- Type the fast path IN010 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Insurance Premium Remittance.
- 2. The system displays the Insurance Premium Remittance screen.

#### **Insurance Premium Remittance**

Insurance Premium Remittance						
Insurance Plan Code: with Rame:						
Currency: SC Code for Commision:						
Remitter Details						
Branch :						
Counter Party ID: Account No:						
Payment Code: Payment Type:						
Period of Insurance Premium						
Remittance Details						
Number of Policies: Number of Customers:						
Total Insurance Amount: 0.00 Commision Amount: 0.00						
Final Amount: 0.00						
	Inquire	Ok	Close	Clear		



Field Name	Description
Insurance Details	
Insurance Plan Code	[Mandatory, Pick List] Select the insurance plan code from the pick list.
Name	[Display] This field displays the insurance plan name.
Currency	[Display] This field displays the currency.
SC Code for Commission	[Display] This field displays the service charge code for commission.
Remitter Details	
Branch	[Display] This field displays the branch code of the insurer's bank.
Counter Party ID	[Display] This field displays the counter party ID. This is maintained in the Counterparty Master. Insurance Company is maintained as counterparty.
Account No	[Display] This field displays the account number of the insurer in the other bank.
Payment Code	[Display] This field displays the payment code. This depicts that it is an outgoing remittance of insurance premium to insurer's external account.
Payment Type	[Display] This field displays the type of payment. This is the broad category of the payment transaction depicted by payment code. E.g.: Insurance Premium remittance is a type of Outgoing payment.
Period of Insurance	Premium
Start Date	[Display] This field displays the start date. It is the start date of the premium. This will default the date when the insurance premium was last remitted.



Field Name	Description
End Date	[Mandatory, Pick List]
	Select the end date from the pick list.
	It is the end date of the premium. It cannot be greater than the current process date.
Remittance Details	
Number of Policies	[Display]
	This field displays the total number of insurance policies for which insurance premium is being remitted to the external account of the insurer.
Number of	[Display]
Customers	This field displays the total number of customers.
Total Insurance	[Display]
Amount	This field displays the total insurance amount.
	The total insurance premium amount is an aggregate of all the insurance policies for which premium is being remitted.
Commission	[Display]
Amount	This field displays the commission amount which the bank may charge for an outgoing insurance premium remittance transaction.
Final Amount	[Display]
	This field displays the net amount being remitted after commission is deducted from the Total Insurance Amount.

- 3. Select the insurance plan code from the pick list.
- 4. Select the end date from the pick list.
- 5. Click the **Inquire** button. The system displays the insurance premium remittance details in **Remittance Details** Section.


# **Insurance Premium Remittance**

Insurance Premium Remittance	
Insurance Details	
Insurance Plan Code: 2 Name: Eucation Insurance	
Currency: INR SC Code for Commision: 1304	
Remitter Details	
Branch : PARIS	
Counter Party ID: C14 Account No: 25	
Payment Code: Payment Type:	
Period of Insurance Premium	
Start Date: 01/01/1800	
Remittance Details	
Number of Policies: Number of Customers:	
Total Insurance Amount: 0.00 Commision Amount: 0.00	
Final Amount: 0.00	

6. Click the **Close** button.



# **IN017 - Insurance Coverage Maintenance\***

Using this option you can inquire about insurance.

This option enables you to view the insurance coverage, number of policies attached to the account and the coverage percentage of the insurance policies.

# **Definition Prerequisites**

- LN057 Loan Direct Account Opening
- BAM50 Common Billing Transactions

### **Modes Available**

Not Applicable

### To inquire about insurance coverage

- 1. Type the fast path **IN017** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Inquiries > Insurance Coverage Maintenance**.
- 2. The system displays the **Insurance Coverage Maintenance** screen.

### **Insurance Coverage Maintenance**

count Number:       Surreny:         Band:       Product Nume:    Core Porcentage	Insurance Coverage	e Maintanence					
Account Number:       Currency:         Branch Name:       Image: I							
	_ Account Details						
Brach Hame:         Poduct Hamei	Account Number:			Currency:	~		
	Branch Name:		4	Product Name:		V	
	_ Cover Percentage .						
Inguire Coor Char							
Inguire Casa Casa							
Ingurs Cose Cier							
Inguir Clas Clar							
Inguira Clase Clar							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguira Close Clear							
Inguire Close Clear							
						Inquire	Close Clear



Field Name	Description					
Account Details						
Account Number	[Mandatory, Numeric, 16]					
	Type the loan account number.					
Currency	[Display]					
	This field displays the currency name corresponding to the entered account number.					
Branch Name	[Display]					
	This field displays the branch name corresponding to the entered account number.					
Product Name	[Display]					
	This field displays the product name corresponding to the entered account number.					
Cover Percentage						
Insurance Policy Number	[Display]					
	This column displays the insurance policy number for the entered account number.					
Insurance Plan	[Display]					
Code	This column displays the insurance plan code for the entered account number.					
Cover Value	[Display]					
	This column displays the cover value for the selected account number.					
Customer ID	[Display]					
	This column displays the customer identification number for the selected account number.					
Customer Name	[Display]					
	This column displays the customer name for the selected account number.					
Relationship	[Display]					
	This column displays the relationship corresponding to the loan account number.					
Percentage	[Display]					
	This column displays the insurance coverage percentage for the entered account number.					

- 3. Enter the account number and press the **<Tab>** key.
- 4. Click the **Inquire** button. The system displays the insurance coverage information for the particular account.



# Insurance Coverage Maintenance

Account Details					
ccount Number:	00000001859	Currency:	INR. V		
ranch Name:	но	Product Name:	614 - Term Loan_015mor	¥	
Cover Percentage					

5. Click the **Close** button.



# **LN032-Subsidy Payments Instructions**

Using this screen you can maintain and define the loan accounts which are linked to a particular government subsidy account. The purpose of this screen is to maintain the mapping / cross reference between the end borrower's loan accounts with the subsidy account of the government which will be used for subsidy payment purposes.

## **Definition Prerequisites**

• Not Applicable

### **Modes Available**

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

#### To add billing details of loan accounts

- Type the fast path LN032 and click Go or navigate through the menus to Global Definition > Transaction Processing > Customer transaction> Subsidy Payments Instructions.
- 2. The system displays the Subsidy Payments Instructions screen.

### **Subsidy Payments Instructions**

idy Payments Instru	ctions*				i i i i i i i i i i i i i i i i i i i
Account No :			Customer Name : Product :		
Currency :					
mitter Account No :					
Branch : Currency :			Customer Name : Product :		
cord Details	Authorized By	Last Mnt. Date		Last Mnt. Action	Authorized



Field Name	Description
Account	[Mandatory, Numeric, 14]
Number	Enter the loan account number against which the mapping for the government subsidy needs to be maintained.
Customer Name	[Display]
	This field displays the name of the customer.
Branch	[Display]
	This field displays the account branch.
Product	[Display] This field displays the product code of the account.
<b>C</b>	[Display]
Currency	This field displays the currency of the account / product .
Pomittor	[Numeric, 14]
Account No	Enter the subsidy CASA.
	The user can modify the field, if required. The government subsidy CASA will be inputted by the teller.
Durant	[Display]
Branch	This field displays the subsidy CASA account branch.
Customor Namo	[Display]
Customer Name	This field displays the he subsidy CASA customer name.
Currency	[Display]
Guilency	This field displays the subsidy CASA currency .
Product	[Display]
110000	This field displays the product code of subsidy CASA.

- 3. Enter the account number and press the **<Tab>** key.
- 4. Enter the relevant information.



# **Subsidy Payments Instructions**

Account No 1	500000000110000	Customer Name :	LANCE BAT MATCH	
Property i	5000000311822	Draduct :		- ( )
orancii :	240	Product :	70005 Loan Product 4 ( Sanc / Exp	O/s )
currency :	INR			
mitter Account No :	5010000019811			
Branch :	240	Customer Name :	NISHANK 1.1	
Currency :	KWD	Product :	10022 Savings Account - KWD	

- 5. Click the **Ok** button.
- 6. The system displays the message "Authorisation Required. Do You Want to Continue". Click the **Ok** button.
- 7. The system displays the Authorisation Reason screen.
- 8. Enter the relevant information and click the **Grant** button.
- 9. The system displays the message "Transaction Successfully Added...Click Ok to Continue". Click the **Ok** button.



# LN050 - Loan Billing Transactions

Using this option, you can maintain billing details of loan accounts. There can be debits originated by the system for a loan account, apart from customer initiated debits. The account can be debited under certain circumstances by the teller for billing of one time/ miscellaneous service charges/ insurance premium/ legal fees.

# **Definition Prerequisites**

• LN057 - Loan Direct Account Opening

## Modes Available

Not Applicable

### To add billing details of loan accounts

- 1. Type the fast path LN050 and click Go or navigate through the menus to Global Definition > Loan > Loan Billing Transactions.
- 2. The system displays the Loan Billing Transactions screen.

### **Loan Billing Transactions**

Loan Billing Transactions*									🍪 🚺 🗵
Account Details Account Number : Branch Code : Currency Code :	Product C	Iode :	v.		*				
Choices	Codes								
Bill Insurance Premium 💿	Service Charge Code :				~				
Bill Service Charge	Collateral ID : Collateral Code :								
Bill Outgoings	Insurance Policy Number :								
Bill Legal Fees	Insurance Plan Code :								
Transaction Details						1			
Due Amount :	0.00		Due On :			~			
Narrative lext :			Reverse Billing						
Card Change Pin	Cheque Cost Rate	Denomination	Instrument Inv	intory Pin V	alidation S	ervice Charge	Signature	Travel	lers Cheque
						UDF	ОК	Close	Clear

### **Field Description**

**Field Name** 

Description

Account Details



Field Name	Description							
Account Number	[Mandatory, Numeric, 16]							
	Type the appropriate loan account number. The name of the account holder is populated adjacent to the account number.							
Branch Code	[Display]							
	This field displays the branch code.							
Product Code	[Display]							
	This field displays the product code under which the account is opened.							
Currency Code	[Display]							
	This field displays the currency assigned to the product at the product level, under which the account is opened.							
	All the entries are posted in the account in the account currency.							
	For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.							
Accrual Status	[Display]							
	This field displays the accrual status of the account.							
	The options are:							
	Normal –The account is open and regular.							
	<ul> <li>Suspended – The account is suspended when an account becomes NPL, based on the set up in the CRR codes attached to the product. A suspended account has arrears for a long period.</li> </ul>							



Field Name	Description					
Choices	[Mandatory, Radio Button]					
	Click the appropriate type of arrear to be raised on the loan account.					
	The options are:					
	<ul> <li>Bill Insurance Premium – If this option is selected, the system verifies the security attached to the account, and then raises the insurance premium set up for that security in the Security Header Maintenance option. Thus, the system does not enable the Due Amount field. The entries are passed during the EOD process.</li> </ul>					
	• Bill Service Charge - If this option is selected, the system enables you to select a service charge from the SC list. This SC list displays all the authorised service charge codes. The service charge codes are added and maintained in the Rewards and Service Charges definition (Fast Path : BAM14) option.					
	<ul> <li>Bill Outgoings - If this option is selected, the system enables the Due Amount field. The amount specified in the Due Amount field will be raised as outgoing bill arrears on the account.</li> </ul>					
	<ul> <li>Bill Legal Fees - If this option is selected, the system enables the Due Amount field. The amount specified in the Due Amount field will be raised as legal fee arrears on the account</li> </ul>					
	By default, the system selects the Bill Insurance Payment option.					
Codes						
Service Charge	[Conditional_Drop-Down]					
Code	Select the appropriate service charge code or reward from the drop- down list.					
	This field is enabled if the <b>Bill Service Charge</b> option is selected from the <b>Choices</b> section.					
	The service charge codes are added and maintained in the <b>Rewards</b> and Service Charges definition (Fast Path : BAM14) option.					
Collateral ID	[Conditional, Pick List]					
	Select the appropriate security code that is attached to the account from the pick list.					
	This field is enabled if the <b>Bill Insurance Premium</b> option is selected from the <b>Choices</b> section.					
	The system validates the collateral code linked to the insurance code. The amount raised as arrears is the insurance premium amount.					
Collateral Code	[Display]					
	This field displays the security code of the security selected in the <b>Collateral ID</b> field.					



Field Name	Description						
Insurance Policy	[Conditional, Pick List]						
Number	Select the appropriate insurance policy number from the pick list.						
	This field is enabled if the valid collateral ID is selected from the <b>Collateral Code</b> pick list.						
Insurance Plan	[Display]						
Code	This field displays the insurance plan code. It is the unique number assigned to each insurance plan.						
Transaction Details							
Due Amount	[Mandatory, Numeric, 13, Two]						
	Type the appropriate amount due as arrears.						
	If you select the <b>Bill Service Charge</b> option in the <b>Choice</b> section, the system displays the SC amount.						
	If you select the <b>Bill Outgoings/Bill Legal Fees</b> option in the <b>Choice</b> section, the system enables the <b>Due Amount</b> field. Type the appropriate arrears amount.						
	Type a negative amount, if you want to reverse part or whole of the arrears of the selected arrear type, raised on the account in the same day.						
Due On	[Display]						
	This field displays the due date.						
	The due date parameter will be defaulted to current date, next due date or not applicable as per the deduction mode and due on set up in the <b>Loan Plan Deduction Maintenance</b> (Fast Path:LNM22) option.						
	The deduction plan is attached to the loan product through <b>Loan Product Master</b> (Fast Path: LNM11) option.						
Narrative Text	[Mandatory, Alphanumeric, 40]						
	Type the narrative text.						
	This field displays the default narration, based on the transaction.						
Reverse Billing	[Conditional, Check Box]						
-	Select the <b>Reverse Billing</b> check box to reverse the arrears.						
	An insurance or service charge raised on the account for the current process date can be reversed.						
	This field is disabled if you select the <b>Bill Outgoings, Bill Legal Fees or</b> <b>Bill Service Charge</b> option in the <b>Choice</b> section. Type the appropriate negative amount in the <b>Due Amount</b> field to reverse the arrears.						
Transaction	[Conditional, Alphanumeric, 40]						
Reference No	Type the transaction reference number.						
	The reference number is for logging in or verification purpose.						
	This field is enabled if the <b>Reverse Billing</b> check box is selected.						
Due Date	[Display]						
	This field by default, displays the current process date as the due date of the arrears.						



- 3. Enter the account number and press the **<Tab>** key.
- 4. Enter the relevant information.

# Loan Billing Transactions

Loan Billing Transaction	s*									🇞 🖬 🗵
Account Details Account Number : Branch Code : Currency Code :	000000000063 HD OFFICE	Product Code : Accrual Status :	AFFENDIAN 641-LTV P Suspende	NWARANDREASS		×				
Choices	Codes									
Bill Insurance Premium 🔘	Service Charg	e Code : EUR	R - FXD - 103 -	SC3 Amortised - (	Others	~				
Bill Service Charge	Collateral ID :									
Bill Outgoings	Insurance Poli	e : cy Number :								
Bill Legal Fees	Insurance Plan	n Code :								
- Transaction Details		a ana an		Due Op	. 5					
Narrative Text :		0,000.00		Bevere	Pilling E	a a a a a a a a a a a a a a a a a a a	~			
Transaction Reference No.	Bank Decision		-12	Due Date		1 Linner				
	Channe	Cash Balan		Testuren	Terrent	The Usedar	Samia Ch-	Classification	Turn	llere Channe
Card Change Pir	Cneque	De De	tionination	Instrument	Inventory	Pin Validation	Service Unarge	Signature	Trave	iters Cheque
							UDF	OK	Close	Clear

- 5. Click the **Ok** button.
- 6. The system displays the message "Authorisation Required. Do You Want to Continue". Click the **Ok** button.
- 7. The system displays the **Authorisation Reason** screen.
- 8. Enter the relevant information and click the **Grant** button.
- 9. The system displays the message "Transaction Successfully Added...Click Ok to Continue". Click the **Ok** button.



# LN051 - Loan Account - Offset Account Xref

Oracle FLEXCUBE supports principal offset option for loan accounts. The principal offset option allows the system to take into account the existing credit balance of CASA account by reducing the outstanding principal balance of loan account (by the credit balance amount) for the purpose of interest calculation on loan account. This facility is available to the customer if the products under which CASA and Loan account are opened, are cross referenced using the Loan Product - CASA Product Xref for Offset (Fast Path: LNM51) option.

Using this option you can cross reference the Loan and CASA accounts.

## **Definition Prerequisites**

- LN057 Loan Direct Account Opening
- 8051 CASA Account Opening
- LNM51 Loan Product CASA Product Xref for Offset

## **Modes Available**

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

### To maintain a cross reference between loan and CASA account

- Type the fast path LN051 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account - Offset Account Xref.
- 2. The system displays the Loan Account Offset Account Xref screen.



# Loan Account - Offset Account Xref

ord Details				
nkage Start Date:	Linkage Expiry Date:	j g		
perative Account no	Operative Account Name:		CCY:	
oan Account no:	Loan Account Name:		CCY:	

Field Name	Description
Loan Account no	[Mandatory, Numeric, 16, Pick List] Type the loan account number and select it from the pick list.
Loan Account Name	[Display] This field displays the name of the primary loan account holder.
CCY	[Display] This field displays the currency of the loan account.
Operative Account no	[Mandatory, Numeric, 16, Pick List] Type the CASA account number which needs to be linked and select it from the pick list. Credit balance in this account will be considered for reducing the interest liability of the account.
Operative Account Name	[Display] This field displays the name of the CASA account holder.
CCY	[Display] This field displays the currency of the CASA account.



Field Name	Description
Linkage Start Date	[Display]
	This field displays the linkage start date of the cross referenced Loan and CASA accounts.
Linkage Expiry Date	[Mandatory, Pick List, dd/mm/yyyy]
	Type the date on which the linkage of the accounts will expire or select it from the pick list.

- 3. Click the **Add** button.
- 4. Enter the account number and select it from the pick list.
- 5. Enter the operative account number and select it from the pick list.
- 6. Enter the linkage expiry date.

# Loan Account - Offset Account Xref

Loan Account - 0	Dffset Account Xref*				alian 🕹 🚺 🚺
Loan Account no Operative Accou Linkage Start Da	0000000225360            unk no:         0100000059360            ate:         20/03/2008	Loan Account Name: EDWARD N Operative Account Name: EDWARD N Linkage Expiry Date: 15/02/200	IATHEW	CCY: INR W	
- Record Details - Input By	Authorized By	Last Mnt. Date	e La	st Mnt. Action	Authorized
	O Add ○ Modify ○ Delete Cancel	s) Amend Authorize 🔿 Inquiry			Close Clear

### 7. Click the **Ok** button.

8. The system displays the message "Record Authorized..". Click the **Ok** button.



# LN055 - Loan Maturity Date Extension

Using this option you can record the rollover instruction and can specify a new contracted maturity date and new rate (optional) details as a part of rollover instruction.

#### **Definition Prerequisites**

## • LN521 - Account Schedule

#### Modes Available

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

#### To extend the maturity date for a loan account

- 1. Type the fast path LN055 and click Go or navigate through the menus to Global Definition > Loan > Loan Maturity Date Extension.
- 2. The system displays the Loan Maturity Date Extension screen.

#### Loan Maturity Date Extension

Loan Maturity D	ate extens	ion*				🍪 🚺 💌
Account No :				Product :	×	
Currency :		~				
Loan Maturity Da	te :					
Contracted Matu	rity Date :					
New Contracted	Maturity Date	:				
Apply New Rate	:					
Rate Chart Code	:					
Remarks:						
☐ Record Details						
Input By		Authorized By	Last Mnt. Date		Last Mnt. Action	Authorized
	0					
Ада ву Сору	Add ()	Modiny O Delete O Cancel (	Amend 🔾 Authorize 💽 Inquiry		UDF Ok	Close Clear



Field Name	Description					
Account No	[Mandatory, Numeric, 16]					
	Type the loan account number for which rollover instructions are to be maintained.					
	Rollover instruction maintenance will be allowed if:					
	<ul> <li>The installment type on loan is 'IPI' and user specified repayment flag is not checked LNM43</li> </ul>					
	The principal repayment frequency is 'At maturity' -LNM98					
	If the account is not in PMI stage					
	<ul> <li>The status of the account is 'open regular and if the loan is entrusted loan, the status is either 'open regular' or 'blocked'</li> </ul>					
	• The status of the account is not - closed , written off.					
Products	[Display]					
	This field displays the product code description of the loan account.					
Currency	[Display]					
	This field displays the currency assigned to the product at the product level, under which the loan account is opened.					
	All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.					
	For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.					
Loan Maturity	[Displays ]					
Date	This field displays the maturity date of the loan as derived by FLEXCUBE.					
Contracted	[Display]					
Maturity Date	This field displays the contracted maturity date of the loan stored in <b>FLEXCUBE</b> .					
New Contracted	[Mandatory, Pick List, DD/MM/YYYY]					
Maturity Date	Select the new maturity date up to which the loan needs to be extended from the pick list.					
Apply New Rate	[Optional, Check Box]					
	Select the <b>Apply New Rate</b> check box to offer the new rate of interest on the loan.					
Rate Chart Code	[Conditional, Pick List]					
	Select the rate chart code for new pricing on the loan from the pick list. The name of the rate chart is displayed in the adjacent field.					
	This will list out only such rate chart codes effective on that day where only non tiered variable rate are set up. The base rate of interest set up in the rate chart will be applicable on the loan from the date of rollover.					
	This field is enabled if Apply New Rate check box is selected.					



- 3. Click the **Add** button.
- 4. Enter the account number and press the **<Tab>** key. The system displays the loan account details, loan maturity date and, contracted maturity date.
- 5. Select the new contracted maturity date.

## Loan Maturity Date Extension

Loan Maturity Date extensi	ion*				췒 🛿 💌
Account No :	0 1980 10 5000 1546 1	MUST	Product : Subsidy N	1argin - A 🗸 🗸	
Currency :	RMB				
Loan Maturity Date :	20/11/2012				
Contracted Maturity Date :	01/11/2012				
New Contracted Maturity Date	: 30/12/2015				
Apply New Rate : 🔽	0.000				
Rate Chart Code :	714	Fixed non tiered	1		
		- Meaning derea	1		
Demarker					
Kemarks:					
Record Details					
Input By	Authorized By	Last Mnt. Date	La	st Mnt. Action	Authorized
Add By Copy Add	Modify O Delete O Cancel	Amend O Authorize O Inquiry		LIDE	
				001	On Close Clear

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



# LN058 - Loan Interest Adjustment Transaction

Increase / decrease in the debit interest amount charged on a loan account may be required due to various reasons. Using this option, you can modify the interest computed by the system. It also provides an option to specify if the interest adjustment is applicable on the accounted interest portion or the unaccounted interest portion. If interest adjustment is done on the accounted interest portion, respective accounting entries will be passed. If the interest adjustment is done on the unaccounted interest portion, the internal system log is updated. Logs of all such interest adjustments are maintained and a report is generated for the same.

User will be able to adjust the subsidy interest using this option.

## **Definition Prerequisites**

• LN057 - Loan Direct Account Opening

## Modes Available

Not Applicable

### To adjust interest for a loan account

- 1. Type the fast path LN058 and click Go or navigate through the menus to Global Definition > Loan > Loan Interest Adjustment Transaction.
- 2. The system displays the Loan Interest Adjustment Transaction screen.

# Loan Interest Adjustment Transaction

Loan Interest Adj	justment	Transaction*								la 🔁 🔊
Account No : Branch :		~	Customer Name : Currency :							
Product :			~							
Outstanding Balance	e:	0.00	Interest Status :		~					
Charged Upto :	01/0	1/1800	Accrued Upto :	01/01/180	0					
Loan		INTEREST CHARGE	D AND DUE I	NTEREST SUSPEND	ED					
Regular :			0.00	(	0.00					
Penalty :			0.00	(	0.00					
Post Maturity :			0.00	(	0.00					
Unacc Penalty Arrea	ars:		0.00	(	0.00					
Compounding Intere	est Arrears :		0.00	(	0.00					
Diverting Interest Ar	rrears :		0.00	(	0.00					
Adjustment Value Da	ate: 01	/01/1800	I	interest Type :	Account	ed Interest 🛛 🗸				
Adjustment Type :			v E	Dr/Cr :		~				
Adjustment Amount	· [	0.0	00							
L										
Card O	hange Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	ОК	Close Clear



Account No	[Mandatory, Numeric, 16]						
	Type the account number.						
Customer	[Display]						
Name	This field displays the short name of the customer as entered in the <b>Customer Addition</b> (Fast Path: 8053) option.						
Branch	[Display]						
	This field displays the branch in which the account was opened.						
Currency	[Display]						
	This field displays the currency assigned to the product at the product level, under which the account is opened.						
	All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.						
	For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.						
Product	[Display]						
	This field displays the product under which the account is opened.						
Outstanding	[Display]						
Balance	This field displays the total balance of the account including the interest, penalty and other arrears, which are charged.						
Interest	[Display]						
Status	This field displays the interest status.						
	Based on the past due days, an account can be either in normal status or suspended status.						
	The interest status are of two types:						
	<ul> <li>Normal – If an interest is in normal status, the system does not allow adjusting suspended interest types.</li> </ul>						
	• Suspended - If an interest is in suspended status, the system transfers the asset to Suspended Asset GL, as set up in the product definition. In this case, all interest and other incomes are also raised in their respective suspended GLs.						
Charged Upto	[Display]						
-	This field displays the last date on which the charging on the account took place.						
	This date will be based on the schedule attached to the account, at the time of						



Field Name	Description					
Accrued Upto	[Display]					
	This field displays the last date up to which accruals took place for the account.					
	For example, if the accrual frequency is defined as Monthly, then this date will be the date of the previous month end.					
Loan						
Regular						
This is the interest of	charged to an account in the EPI or IPI stage.					
Interest	[Display]					
Charged and Due	This field displays the total interest which has been capitalized and is still due from the customer.					
	This is the maximum amount up to which the credit is allowed when the interest due from the customer is credited from this option. This amount increases when a debit type adjustment is done to the normal debit interest.					
Interest	[Display]					
Suspended	This field displays the total amount of interest suspended and due from the customer, if the account is in suspended status.					
	This is the maximum amount up to which the credit is allowed, when the suspended interest due from the customer is credited from this option.					
	This amount increases when a debit type adjustment is done to the suspended debit interest.					
	The interest suspended amount can be adjusted if the account has NPL status.					
Penalty						
In case of arrears o The balance base c	n the account, penalty interest is set up as a percentage of outstanding balance. an be principal arrears, principal and the interest arrears, all arrears or none.					
Interest	[Display]					
Charged and Due	This field displays the total penalty interest which has been capitalized and is still due from the customer.					
	This is the maximum amount up to which the credit is allowed when the interest due from the customer is credited from this option. This amount increases when a debit type adjustment is done to the normal debit interest.					
Interest	[Display]					
Suspended	This field displays the total amount of penalty interest suspended and due from the customer, if the account is in suspended status.					
	This is the maximum amount up to which the credit is allowed when the suspended penalty interest due from the customer is credited from this option. This amount increases when a debit type adjustment is done to the suspended debit interest. The interest suspended amount can be adjusted if the account has NPL status.					

## **Post Maturity**

This is the interest charged on an account when the account has crossed maturity date, and arrears are still pending on the account. A separate interest rate that is to be applicable on such accounts can be set up at the product level.

Interest	[Display]
Charged and Due	This field displays the total post-maturity interest which has been capitalized and is still due from the customer.
	This is the maximum amount up to which the credit is allowed when the interest due from the customer is credited from this option. This amount increases when a debit type adjustment is done to the normal debit interest.
Interest	[Display]
Suspended	This field displays the total amount of post-maturity interest, suspended and due from the customer if the account is in suspended status.
	This is the maximum amount up to which the credit is allowed when the suspended interest due from the customer is credited from this option. This amount increases when a debit type adjustment is done to the suspended debit interest. The interest suspended amount can be adjusted if the account has NPL status.

## **Unacc Penalty Arrears**

Interest	[Display]
Charged and	This field displays the total un accounted penalty interest which has been
Due	capitalized and is still due from the customer.
Interest Suspended	[Display] This field displays the total un accounted penalty interest which has been capitalized and is still due from the customer incase the account is in suspended status.

### **Compounding Interest Arrears**

Interest	[Display]
Charged and	This field displays the total of compounding interest arrears due and not paid
Due	under normal interest receivable GL.
Interest Suspended	[Display] This field displays the he total of compounding interest arrears due and not paid under Suspended interest receivable GL.

#### **Diverting Interest Arrears**

Interest Charged and Due	[Display] This field displays the he total of diverting interest arrears due and not paid under normal interest receivable GL.				
Interest Suspended	[Display]				
	This field displays the total of diverting interest arrears due and not paid under suspended interest receivable GL.				



Field Name	Description								
Adjustment Value Date	[Display] This field displays the date on which the adjustment to the interest is done.								
Interest Type	[Mandatory, Drop-Down] Select the interest type from the drop-down list. Based on the interest accrual status of the account the system allows interest adjustments. The options are:								
	<ul> <li>Accounted Interest – An accounted interest is calculated for an account, for which an interest freeze is not done.</li> <li>UnAccounted Interest – The unaccounted interest is calculated for an account for which an interest freeze is done.</li> </ul>								



Field Name	Description [Mandatory, Drop-Down] Select the adjustment type from the drop-down list.						
Adjustment							
Туре							
	The options are:						
	<ul> <li>Interest – This is the debit interest charged on a LOAN accoun with normal interest status in the IOI / EPI / IPI stages.</li> </ul>						
	<ul> <li>Suspended Interest – This is the debit interest charged on NPA account, in the IOI / EPI/ IPI stages. If an IOI account is NPA status, the system will prevent further disbursements of that account.</li> </ul>						
	<ul> <li>Penalty interest – This is the IOA interest arrears on an account in normal status.</li> </ul>						
	<ul> <li>Suspended Penalty Interest – This is the IOA charged on a account in suspended status.</li> </ul>						
	<ul> <li>Post Maturity Interest – This is the interest charged on a account after it has reached maturity date, and still has arrea pending.</li> </ul>						
	<ul> <li>Suspended Post Maturity Interest – This is the suspende interest charged on an account after it has reached maturi date and still has arrears pending.</li> </ul>						
	<ul> <li>Debit Interest Adjustment – This is the debit interest arrears of the account. Based on the account status, the system decide whether the adjustment is for normal or suspended interest. the account status is suspended, it increases the intere amount in the Interest Suspended field.</li> </ul>						
	<ul> <li>Credit Interest Adjustment – This is the credit intere adjustment for the account.</li> </ul>						
	Accrued Credit Interest						
	Accrued Debit Interest						
	Accrued Penalty Interest						
	Accrued Susp. Penalty Interest						
	Subsidy Interest						
	Compounding Interest						
	Suspended Compounding Interest						
	Diverting Interest						
	Suspended Diverting Interest						



Field Name	Description
Dr/Cr	[Mandatory, Drop-Down]
	Select the status of interest on which the adjustment is carried out from the drop-down list.
	The options are:
	• D - This option is selected for debit interest adjustment.
	• C – This option is selected for the credit interest adjustment.
Adjustment Amount	[Mandatory, Numeric, 13, Two] Type the adjustment amount to be done on the interest.

- 3. Enter the account number and press the **<Tab>** key.
- 4. Enter the relevant information and click the **Ok** button.

# Loan Interest Adjustment Transaction

Loan Interest Adjust	ment	Transaction*								🚳 🔽 🔼
Account No : Branch : Product :	HO Test	00000004001 -Subsidy Loan	Customer Name : Currency :	AJAY RAN	A					
Outstanding Balance : Charged Upto :	20/02	68,073.07 2/2012	Interest Status : Accrued Upto :	NORMAL 16/03/201	2					
Loan Regular : Penalty : Post Maturity : Unacc Penalty Arrears : Compounding Interest Arrear Neverting Interest Arreare Adjustment Value Date : Adjustment Type : Adjustment Amount :	rears : s : Int Sub Per Su So So So So So So So So So So So So So	INTEREST CHARGE	D AND DUE I 6.73 [ 0.62 [ 0.00 [ 1.2.85 [ 0.00 [ 1.2.85 [ 1.0.00 [ 1.1.10 [ 1	NTEREST SUSPEND	ED 0.00 0.00 0.00 0.00 0.00 0.00 Account D	ted Interest				
Card Change	e Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
								UDF	ОК	Close Clear

- 5. The system displays the message " Authorisation required... Do You Want to continue?". Click the **Ok** button.
- 6. The system displays the Authorization Reason screen.
- 7. Enter the relevant information and click the **Grant** button.
- 8. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.



# LN061 - Customer Initiated Rollover

Loan accounts are opened either with variable rate of interest or fixed rate of interest. Customers have the option to choose any one of the offering on the loan account. Usually fixed rate of interest is higher than floating rate as bank has to bear the risk of fluctuation in ROI. However, for a loan account with higher duration, interest rate in an economic environment may undergo declining trend or rising trend. In such a situation customer has an option to change the applicable ROI from variable to fixed and fixed to variable, after paying the economic cost to the bank. This process of ROI change is known as Rollover.

Rollover is an option given to a customer to alter the fixed and variable components of a loan account. The customer can request for a rollover between "fixed to fixed" or "variable to variable" or "fixed to variable" or "variable to fixed " rate at any point during the life cycle of loan.

There are two types of rollovers, auto rollovers and customer initiated rollovers. The default rollovers are defined during loan account opening. Example: A loan account is to be opened for an 'Interest only" Fixed period of 2 years and then roll over to variable rate at the completion of 2-years.

In customer initiated rollovers, the customer may come prior to the completion of the fixed rate period of the Loan and ask for extension of additional fixed rate periods. In such cases, a future dated instruction is setup such that at the end of the fixed rate period, it automatically rolls over in to the new fixed rate period. (The Loan account is re-priced for every new fixed rate period). For more information refer to **Example** provided at the end of the topic.

Using this option you can set up customer initiated rollovers and define future dated rollovers or current dated rollovers with a change in repayment type. There can be only one future dated rollover instruction at a given point of time.

### **Note**: Customer initiated rollovers is not allowed in PMI stage.

### **Definition Prerequisites**

• LN057 - Loan Direct Account Opening

### **Modes Available**

Not Applicable

### To set account rollover details

- Type the fast path LN061 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Customer Initiated Rollover.
- 2. The system displays the Customer Initiated Rollover screen.



# **Customer Initiated Rollover**

Account Details	50	1220/					
Account No:							
Currency:	~		Product:		~	6) 4	
Fixed Interest Expiry Date:			Interest Only Expiry Date				
Surrent Repayment Type:		2	Loan Maturity Date:				
Rollover Details:							
ollover Date:			- Rate Lock	Rate Lock 📝			
O Move To Fixe	d		Rate Lock Date:		1000		
O Move To Varia	able		Rate Lock Net Rate:				
epayment Type:		~	Rate LOCK Pees:				
Rollover Fixed Interest Term:	0 Years	0 Months	Economic Cost:			14	
Rollover Interest Only Term:	0 Years	0 Months	Installment Rule:			2	

Field Name	Description					
Account Details						
Account No	[Mandatory, Numeric,16]					
	Type the account number for which the customer initiated rollover is to be maintained.					
	The name of the customer is displayed in the adjacent field.					
Currency	[Display]					
	This field displays the product currency.					
Product	[Display]					
	This field displays the product code.					
Fixed Interest	[Display]					
Expiry Date	This field displays the expiry date of the fixed rate period.					
	This field is blank for variable rate loans.					



Field Name	Description					
Interest Only Expiry Date	[Display] This field displays the end date for <b>Interest Only in Advance period</b> and <b>Interest Only in Arrears</b> stage. This field is blank for P&I Loans.					
Current Repayment Type	[Display] This field displays the current repayment type. Example: Interest Only, ARM, Interest in Advance etc.					
Loan Maturity Date	[Display] This field displays the loan maturity date.					
<b>Rollover Details</b>						
Rollover Date	[Mandatory, Pick List, dd/mm/yyyy] Type the rollover date or select it from the pick list. By default, the system displays the Fixed Interest Expiry Date.					
	If the current rate period is Variable rate period, then the rollover date is defaulted to Current Process date.					
	The date should be greater than current process date and less than Loan Maturity date.					
	This date determines if it is a current dated rollover or a future dated rollover.					
It is mandatory select	t either the Move To Fixed or Move To Variable option.					
Move To Fixed	[Optional, Radio Button]					
	Select the <b>Move To Fixed</b> radio button if a new fixed interest period is to be introduced with effect from the rollover date.					
Move To Variable	[Optional, Radio Button]					
	Select the <b>Move To Variable</b> radio button if the Loan account is to be moved into a Variable rate period with effect from the rollover date.					
Repayment Type	[Mandatory, Drop-Down]					
	Select the repayment type from the drop-down list.					
	The options are:					
	<ul> <li>IOA - Interest in Advance: You can select this option if the Current Repayment Type is IOA.</li> </ul>					
	IOI - Interest Only Installments					
	ARM - Equal Periodic Installments					
Rollover Fixed	[Conditional, Numeric, Three]					
Interest Term	Type the period for fixed interest charging.					
	This field is enabled if the <b>Move to Fixed</b> option is selected and the <b>EPI</b> - Equal Periodic Installments option is selected from the <b>Repayment</b> Type drop-down list.					



Field Name	Description				
Rollover Interest	[Conditional, Numeric, Three]				
Only Term	Type the period for interest only term.				
	This value is validated against the <b>Maximum Interest Only</b> term defined at the Loan Account level, if a new interest only period is introduced.				
	This field is enabled if the IOI - Interest Only Installments or IOA - Interest in Advance option is selected from the Repayment Type drop- down list.				
Economic Cost	[Display]				
	This field displays the economic cost for current dated rollovers in Fixed rate period.				
	It is the economic cost chargeable for making the shift from variable to fix or from fixed to variable.				
Installment Rule	[Conditional, Pick List]				
	Select the installment rule from the pick list.				
	This field is enabled if the IOI - Interest Only Installments option is selected from the <b>Repayment Type</b> drop-down list.				
	If the <b>IOA - Interest in Advance</b> option is selected from the <b>Repayment</b> <b>Type</b> drop-down list, then the installment rule of existing interest in advance stage is displayed.				
Rate Lock					
Rate Lock	This field is for future use.				
Rate Lock Date	This field is for future use.				
Rate Lock Net Rate	This field is for future use.				
Rate Lock Fees	This field is for future use.				

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



# **Customer Initiated Rollover**

Account Details	28			~				
Account No:	000000061136	0 ABHAY P	RATAP					
Currency:	INR 🛩		Product:	617-Term Loan 618				
ixed Interest Expiry Date:	30/03/2009		Interest Only Expiry Date:	01/01/1950				
urrent Repayment Type:	ARM	~	Loan Maturity Date:	30/03/2009	X			
ollover Details:	15/05/2008		Rate Lock					
				Rate Lock 📝				
Move To Fixe	d		Rate Lock Date:					
🔘 Move To Vari	able		Rate Lock Net Rate:					
epayment Type:	IOI-Interest On	ly Installments 💌						
ollover Fixed Interest Term:	0 Years	0 Months	Economic Cost:		0.00			
llover Interest Only Term:	12 Years	0 Months	Installment Rule:	621 IOI	Installment Rule Am	ortization		
and Change Div	Chemie	Cost Rate	Deporting Torthermore	Tracentor	Dip Walidation	Senvice Charren	Signature	Traveller Cha
and the second s		CONTRACTOR OF THE OWNER	a a double in the second	and a start of the	and the second s	- di ante a mandia	arground to	I contract setter

- 5. Click the **Ok** button.
- 6. The system displays the message "Record Added Successfully". Click the **Ok** button.

### Example:

A Loan Account is opened with the following details:

Date	Rate Type	Installment Rule	Term(in Months)
01/01/2009	Fixed	IOI in Advance	36
01/01/2012	Variable	EPI	84

# **Case 1: Fixed to Fixed Rollovers**

Suppose on 20/12/2011, the customer approaches the bank for an additional 2 year IO in Advance fixed rate period.

In such a scenario, the following set up will be done in this option:

1. The system displays the following details:

Repayment Type: Interest in Advance



Fixed Interest Expiry date: 01/01/2012

Interest Only Expiry date: 01/01/2012

Loan Maturity date: 01/01/2019

- 2. Rollover Date will be displayed as "Fixed rate expiry Date".
- 3. Then, select the "Move to Fixed" option.
- 4. Repayment Type will be displayed as "Interest in Advance".
- 5. Enter fixed Interest rate period as 24 months.
- 6. Enter Interest Only Period as 24 months.

The instruction is executed on the end of current fixed rate period.

On EOD of 01/01/2012 the loan account is rescheduled to introduce a new Interest in Advance stage.

Date	Rate Type	Installment Rule	Term(in Months)	
01/01/2009	Fixed	IOI in Advance	36	
01/01/2012	Fixed	IOI in Advance	24	
01/01/2014	Variable	EPI	60	

# Case 2: Fixed to Variable Rollover

Suppose on 05/04/2010, customer approaches the bank and requests to move the account into an IO in Arrears for 2 years variable rate period followed by EPI variable rate period.

In such a scenario, the following set up will be done in this option:

1. The system displays the following details:

Repayment Type: Interest in Advance

Fixed Interest Expiry date: 01/01/2012

Interest Only Expiry date: 01/01/2012

Loan Maturity date: 01/01/2019

- 2. By default, the Rollover Date will be displayed as "Fixed rate expiry Date". This date is modified to current process date (05/04/2010).
- 3. Then, select the "Move to Variable" option.
- 4. Repayment Type will be displayed as "Interest in Advance". This is modified to "IO in Arrears"
- 5. Enter the Interest Only Period as 24 months.

In the above case, Interest will be computed as follows

01/04/2010 to 05/04/2010--- Interest as per IOI Fixed rate period

05/04/2010 to 01/05/2010- Interest as per Variable IO in Arrears.



On 01/05/2010, Interest will be sum of Interest as per IOI Fixed rate period + Interest as per Variable IO in Arrears.

Date	e Rate Type		Term(in Months)	
01/01/2009	Fixed	IOI in Advance	15	
01/05/2010	Variable	IOI in Arrears	24	
01/05/2012	01/05/2012 Variable		89	



# LN062 - Loan Account Overridable Attributes Maintenance

The IOI stage can be introduced at various stages in the Loan life cycle. Using this option, you can define the maximum IOI term allowed for a particular loan account. The maximum IOI term defined at the account level overrides the maximum IOI term defined at the schedule level. The term is set at the account level based on the customer's capability of repayment; if it is high, then it is considered as eligibility for the maximum interest only period and vice versa. The repayment capability of the customer is also decided based on the preferred loan term.

#### **Definition Prerequisites**

LN057 - Loan Direct Account Opening

#### Modes Available

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

#### To modify the maximum IOI term at account level

- Type the fast path LN062 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Other Transactions > Loan Account Overridable Attributes Maintenance.
- 2. The system displays the Loan Account Overridable Attributes Maintenance screen.

#### Loan Account Overridable Attributes Maintenance

Loan Account Overridable	e Attributes Maintenance*				at 🔁 🖬
Account Number:		Customer Name:			
Branch code:		Product Code:			
Currency:	· ·				
Max. IOI Term Allowed (at acc	ount level):	Months			
Record Details					
Input By	Authorized By	Last I	Mnt. Date	Last Mnt. Action	Authorized
Add By Copy C Add	C Modify C Delete C Cancel C	Amend C Authorize 📀	Inquiry	UDF Ok	Close Clear



Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the loan account number for which IOI is to be maintained.
Customer Name	[Display] This field displays the name of the customer.
Branch code	[Display] This field displays the code of the branch where the customer account is maintained .
Product Code	[Display] This field displays the product code under which the loan account is opened.
Currency	[Display] This field displays the currency of the product under which account is opened.
Max. IOI Term Allowed (at account level)	[Mandatory, Numeric, Three] Type the maximum term allowed at the account level for the IOI stage in months. By default, it displays the value defined in the <b>Max. IOI Term Allowed</b> field in the <b>Schedule Type</b> (Fast Path: LNM98) option.
	The total IOI term (opted by the customer throughout the life cycle of the loan) for the loan account cannot exceed the value defined in this field.

- Click the Modify button.
   Enter the account number and press the<Tab> key.
   Enter the maximum IOI term allowed.



ecord Details ut By AJI	Authorized By SVENUGOPA	La L O	st Mnt. Date 3/03/0001 00:00:00	Last Mnt. Action Authorize	Authori	ized
rency:	account level): 24	Months				
nch code:	9999	Product Code:	611			
1-	0000000209360	Customer Name:	EDWARD MATHEW			

# Loan Account Overridable Attributes Maintenance

- 6. Click the **OK** button.
- 7. The system displays the message "Record Modified...Authorization Pending...". Click the **OK** button.
- 8. The loan account overridable attributes are modified once the record is authorised.



# LN071 - Ad-hoc Interest Application

Ad-hoc Interest Application option, is used for supporting adhoc charging for compounding interest. FLEXCUBE will raise the compounding arrears from the last charging date till date (excluding the process date) online and accounting entries will also be passed.

## **Definition Prerequisites**

LN057 - Loan Direct Account Opening

#### **Modes Available**

Not Applicable

#### To set account rollover details

- Type the fast path LN071 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Ad-hoc Interest Application.
- 2. The system displays the Ad-hoc Interest Application screen.

### **Ad-hoc Interest Application**

Ad-hoc Interest Application*					🖧 🚺 🔀
- Account Details					
Account No :	Customer	Name :			
Branch :	Currency	~			
Product :	~				
Interest Accrued					
	Normal	Suspended	Select		
Regular Interest :	0.00	0.00			
Penalty Interest :	0.00	0.00			
Compounding Interest :	0.00	0.00			
Card Change Pin	Cheque Cost Rate	Denomination Instrum	ent Inventory Pin V	/alidation Service Charge	Signature Travellers Cheque
				UDF	Close Clear

### **Field Description**

**Field Name** 

Description

Account Details


Field Name	Description
Account No	[Mandatory, Numeric,16]
	Type the account number for which accrued interest is to be charged.
	The account number entered should not be in closed, closed today, open today, blocked, debit block, written off account status.
Customer Name	[Display]
	This field displays the full name of the customer who holds the loan account.
Branch	[Display]
	This field displays the code of the branch where the loan account is opened and maintained.
Currency	[Display]
	This field displays the product currency.
Product	[Display]
	This field displays the product code of the loan account.
Regular Interest	[Display]
(Normal)	This field displays the regular interest accrued on loan from the last charging date till the last EOD under normal bucket.
	The accrued interest will be displayed in this field if the accrual status of the loan is 'Normal'.
Regular Interest	[Display]
(Suspended)	This field displays the regular interest accrued on loan from the last charging date till the last EOD under suspended bucket.
	The accrued interest will be displayed in this field if the accrual status of the loan is 'Suspended'.
Select	[Conditional, Check Box]
	Select the <b>Select</b> check box of <b>Regular Interest</b> field to charge the interest accrued.
	This field is disabled and cannot be selected for interest charging, if accrued Interest is 'zero'.
Penalty interest	[Display]
(Normal)	This field displays the penalty interest accrued on loan from the last charging date till the last EOD under suspended bucket.
	Accrued interest will be displayed if the accrual status of the loan is 'Normal' and the penalty and compounding interest accrual frequency is set to 'Daily/ monthly ' in LNM11.
Penalty interest	[Display]
(Suspended)	This field displays the penalty interest accrued on loan from the last charging date till the last EOD under Normal bucket.
	Accrued interest will be displayed if the accrual status of the loan is 'suspended' and the penalty and compounding interest accrual frequency is set to 'Daily/ monthly ' in LNM11.

Field Name	Description						
Select	[Conditional, Check Box]						
	Select the <b>Select</b> check box of <b>Penalty interest</b> field to charge the interest accrued.						
	This field is disabled and cannot be selected for interest charging, if accrued Interest is 'zero'.						
Compounding	[Display]						
interest	This field displays the computed compounding arrears figures on loan						
(Normal)	from the last charging date till the last EOD (excluding the process date)under normal bucket.						
Compounding	[Display]						
interest	This field displays the computed compounding arrears figures on loan						
(Suspend)	from the last charging date till the last EOD (excluding the process date) under suspended bucket.						
Select	[Conditional, Check Box]						
	Select the <b>Select</b> check box of <b>Penalty interest</b> field to charge the interest accrued.						
	This field is disabled and cannot be selected for interest charging, if accrued Interest is 'zero'.						

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



## **Ad-hoc Interest Application**

Ad-hoc Interest App	lication*											🚳 🚺 🗵
- Account Details												
Account No :	000000000	14001	Customer Name	: AJAY	RANA							
Branch :	9999		Currency :	RMB	~							
Product :	40003-Test-	Reç 🗸										
- Interest Accrued —												
		Normal		Susper	nded	Select						
Regular Interest :			0.00		0.00							
Penalty Interest :			D.00		0.00							
Compounding Interest :			D.00		0.00							
Card Change	e Pin C	Cheque	Cost Rate De	nomination	Instrument		Inventory	Pin Validation	Service Charge	Signature	Trave	lers Cheque
									UDF	ОК	Close	Clear

- 5. Click the **Ok** button.
- 6. The system displays the message "Transaction completed successfully. ". Click the **OK** button.



# LN444 - Miscellaneous Charges Waiver

Using this option you can waive miscellaneous charges . These charges are arrears that have been raised on the account, which are still pending payment. Payment pending may be part or all of arrears assessed. You can waive the entire amount due, but cannot modify it.

There is no effect of miscellaneous charges waiver on principal outstanding. If miscellaneous charges are a part of interest base, then the interest base gets updated accordingly and the interest base gets reduced by the waived amount. If miscellaneous charges are a part of Penalty interest base, then the Penalty interest base gets updated accordingly and the Penalty interest base gets reduced by the waived amount. Miscellaneous charges once waived cannot be reversed.

### **Definition Prerequisites**

- LN057 Loan Direct Account Opening
- Arrear type like Service Charges
- Legal Fees or Outgoings type of unpaid arrears should be available in the loan account

### **Modes Available**

Not Applicable

### To waive miscellaneous charges for a loan account

- Type the fast path LN444 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Miscellaneous Charges Waiver.
- 2. The system displays the Miscellaneous Charges Waiver screen.



## Miscellaneous Charges Waiver

scellaneous Char	jes Waiver*										<i>R</i> o	
ccount No : ranch : urrency :		Cu Pro	ustomer Name : oduct :					2				
utstanding Balance :												
Arrear Type	Due Date	Amount As	ssessed An	nount Due	Last Paymer	nt Due	Waive					

## **Field Description**

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the loan account number for which the charges are to be waived. If the loan account does not have any charges due, the system will display message "No rows Found".
Customer Name	[Display]
	This field displays the name of the customer who holds the loan account.
Branch	[Display]
	This field displays the name of the home branch where the loan account is opened and maintained.
Product	[Display]
	This field displays the product code along with the product description under which the loan account is opened.

Field Name	Description					
Currency	[Display]					
	This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency.					
	For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.					
Outstanding	[Display]					
Balance	This field displays the total outstanding balance in the loan account. This amount is inclusive of the principal amount and other arrears, which are charged.					
Column Name	Description					
Arrear Type	[Display]					
	This column displays the type of arrears, which were raised on the loan account and are pending payment.					
	For example, service charges, legal fees or outgoings.					
Due Date	[Display]					
	This column displays the due date, i.e., the date on which the corresponding arrear type has been due.					
Amount Assessed	[Display]					
	This column displays the total arrears due from the customer.					
Amount Due	[Display]					
	This column displays the arrear charges that have not been paid by the customer.					
	If the arrears have been partly paid, the net amount for the corresponding arrear will be displayed. Else, the Assessed Amount will be shown as Amount Due.					
	Amount Due = Total Arrears (Amount Assessed) - arrears paid					
Last Payment Due	[Display]					
	This column displays the date on which the arrears were raised and due.					
Waive	[Mandatory, Drop-Down]					
	Select the waive status from the drop-down list.					
	The options are:					
	<ul> <li>Y – The charges are waived</li> </ul>					
	<ul> <li>N – The charges are not waived</li> </ul>					
3. Enter the account	t number and press the <b><tab></tab></b> key.					

4. The system displays the miscellaneous charges details.



- 5. Double-click the **Waive** column that you want to waive for the loan account. The value is changed to **Y**.
- 6. Click the **Ok** button.

**Miscellaneous Charges Waiver** 

inscendineous Chai	rges Waiver*									1
Account No :	0000000632360	Customer Na	me : JOHN W MA	RSHAL						
Branch :	HO	Product :	607-Term Lo	oan 627		~				
Currency :	IDR	~								
Outstanding Balance :	103,	000.00								
		an contraction of	100000 00000000		an car					
Arrear Type	Due Date	Amount Assessed	Amount Due	Last Payment Due	Waive					
Fees	15/01/2008	2000	2000	01/01/1950	N					
Card: chu	ange Pin C	heque Cow 6	Sate Demorr	ination Instrument	t Investore	Pin Va	idation Const	ice Charge	Signature	Travellere Ch

- 7. The system displays the message "Authorisation Required. Do You Want to Continue".
- 8. The system displays the **Authorisation Reason** screen. The user with specific access rights can authorise the record.
- 9. Enter the relevant information and click the Grant button.
- 10. The system displays the message "Total No. Of arrears waived are 1".

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



# LNM20 - Loan Product Transfer

Using this option you can record the account transfer instruction. The actual account transfer will be processed in the end of the day batch. The loan product transfer option is required by the bank primarily to move the asset, interest and charges balances to the new product. The product transfer option will allow change of product provided there is no change in the schedule parameters.

This option is required for error correction also, if a user erroneous opens a loan account under incorrect product code.

### **Definition Prerequisites**

- LN057 Loan Direct Account Opening
- LN521 Account Schedule

#### Modes Available

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

#### To transfer a loan product

- Type the fast path LNM20 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Product Transfer.
- 2. The system displays the Loan Product Transfer screen.

### Loan Product Transfer

Loan Product T	ransfer*							\delta 🛛 🛛
Account No : Old Product Code :		Customer Name : Product Name :		Account Currency : Product Currency :	~			
New Product Detail	s				1000			
Product Code : Product Name :			Schedule Code Description :	:				
Product Currency Product Catagory	:							
- Kemarks:								
Record Details     Input By	Authorized By	,	Last Mnt. Date	Las	t Mnt. Action		Authoria	red
Add By Copy	○ Add ○ Modify ○ Delete ○ C	ancel 🔘 Amend 🔘	Authorize 💿 Inquiry		UDF	Ok	Close	Clear



### **Field Description**

Field Name	Description
Account No	[Mandatory, Numeric, 16]
	Type the loan account number for which product transfer instruction is to be recorded during the day.
	This loan account number needs to be validated with the database. The account should not be written off, frozen, closed today / closed or in PMI stage. If the loan account is undisbursed, the validations around the new product code and schedule code will not apply.
Customer Name	[Display]
	This field displays the full name of primary holder of the account.
Account Currency	[Display]
	This field displays the currency of the loan account.
Old Product code	[Display]
	This field displays the old product code.
Product Name	[Display]
	This field displays the product name of the old product code.
Product Currency	[Display]
	This field displays the currency of the product code.
New Product Details	
Product code	[Mandatory, Pick List]
	Select the new loan product code to which loan account is to be transferred from the pick list.
	The new product code should be a valid loan product code (not expired). The parameters of the new product listed below should have the same value as the existing product;
	1. Accrual frequency
	2. Product currency
	3. Schedule drawn on (actual/ expected)
	4. Contingent entries
	5. Method of amortization
	6. Maximum number of disbursements
	7. Lead days for repayment
	8. Type of security required
	If the loan account is undisbursed, the validations around the new product code and schedule code will not apply

Field Name	Description					
Schedule Code	[Mandatory, Pick List]					
	Select the new schedule code for the loan account from the pick list.					
	The new schedule code should be an exact replica of the current schedule on the loan. The parameters of the new schedule code listed below should have the same value as the existing schedule;					
	<ol> <li>The new schedule should comprise of the same stages as the old one</li> </ol>					
	<ol> <li>All the interest GL codes for normal and suspended interest (receivable, accrued, income, expense, interest adjustments, interest recovery, unearned interest) for all the interest rate type (regular, penalty, compounding, EFS, PPF) are the same as the old one.</li> </ol>					
	3. The interest rule Id, installment rule Id for all the rate type (regular, penalty, PPF, EFS, and compounding) is the same as the old one. The interest rate plan code for penalty, EFS, PPF and compounding interest is the same as the old one. This will apply to all the stage of the loan i.e. IOI / MOR, EPI / ARM / IPI / IPI (user specified repayment) and PMI					
	4. The interest processing parameters (compounding frequency, rest period frequency, arrear compounding frequency, end of period treatment) and installment details (principal frequency, interest frequency, penalty frequency, calendar plan) are set to the same value as the old one.					
	If the loan account is undisbursed, the validations around the new product code and schedule code will not apply.					
Product Name	[Display]					
	This field displays the product name as maintained in <b>Product Master</b> <b>Maintenance</b> (FP: LNM11) for the selected product code.					
Description	[Display]					
	This field displays the description of the selected schedule code as maintained in <b>Schedule Types</b> (FP:LNM98) option.					
Product Currency	[Display]					
·	This field displays the currency of the selected loan product code.					
Product Category	[Display]					
	This field displays the product category as specified in <b>Product Master</b> <b>Maintenance</b> (FP: LNM11) for the selected product code .					
3. Click the Add mo	ode.					

- 4. Enter the loan account number and press the **<Tab>** key.
- 5. Enter the appropriate information in the relevant fields.
- 6. Enter the pricing details.



### Loan Product Transfer

Loan Product T	ansfer*								\delta 🛛 🛛
Account No : Old Product Code :	0198010500015461	Customer Name : Product Name :	MUST Index Level - B		Account Currency : Product Currency :	RMB V			
New Product Details	5			Schodulo Codo i					
Product Name : Product Currency	70001         Image: Constraint of the second s			Description :	4 EPI PMI Actual				
Product Catagory	: 1								
Remarks:									
Record Details	Authorized By		Last Mnt. Da	te	Last	Mnt. Action		Authoriz	red
Add By Copy	⊙ Add ○ Modify ○ Delete ○ C	ancel 🔿 Amend 🔿	Authorize 🔘 Inquiry			UDF	Ok	Close	Clear

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