

Oracle FLEXCUBE Core Banking

Accounting Entries User Manual
(Retail Modules)
Release 11.7.0.0.0

Part No. E87095-01

May 2017

ORACLE®

Accounting Entries User Manual
May 2017

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1. Preface

1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2. Documentation Accessibility

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

1.3. Access to OFSS Support

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

1.4. Structure

This manual is organized into the following categories:

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

Chapters are dedicated to module wise accounting entries, covered in the User Manual

1.5. Related Information Sources

For more information on Oracle FLEXCUBE Core Banking Release 11.6.0.0.0, refer to the following documents:

Oracle FLEXCUBE Core Banking Licensing Guide

2. CASA

Global Assumption

Note: All dates in DD/MM/YYYY

If the transaction branch and the account branch are the same, no Inter branch entries will be passed.

The various GLs used in this section of the manual are listed below along with the maintenance which is used for maintaining the same:

Sr No	GL Head	Location of Setup
1	CASA Asset / Liability GL	CHM01/ GL/ Liabilities balance
2	SC Income GL	BAM14/ SC GL Code
3	TD Liability GL	TDM01/ GL codes/ Regular Deposits
4	Interest Expense	TDM01/ GL codes/ Interest Expense
5	Inter branch GL	BAM08/ GL Details/ IB GL
6	Cash GL	BAM08/ GL Details/ Bank Cash GL
7	Future dated bridge GL	BAM08/ GL Details/ Future Dated Bridge GL
8	SC Income GL	BAM14/ SC GL code
9	Dormant Deposit Credit GL	BAM19/ Dormancy Processing Parameters
10	Unclaimed Deposit Credit GL (Non Business Income GL)	BAM19/ Unclaimed Processing Parameters
11	Unclaimed Deposit Debit GL (Non Business Expense GL)	BAM19/ Unclaimed Processing Parameters
12	Interest Payable GL	CHM01/ GL Codes/ Interest Payable GL

* The entries can be passed to the Asset / Liability GL or Suspended Asset GL based on the status of the account at the time of posting. For all entries, it is assumed that the account is in normal status unless it is required to be suspended.

1.1. Cash Withdrawal – Fast Path: 1001

Cash withdrawal from CASA account from same branch.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
25-05-2016	25-05-2016	Txn Branch	CASA Asset/ Liability GL	Dr	10,000	10,000	
25-05-2016	25-05-2016						
25-05-2016	25-05-2016	Txn Branch	Cash GL	Cr	10,000	10,000	

Cash withdrawal from CASA account from different branch.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
25-05-2016	25-05-2016	Account Branch	CASA Asset/ Liability GL	Dr	10,000	10,000	
25-05-2016	25-05-2016						
25-05-2016	25-05-2016	Account Branch	Inter-branch GL	Cr	10,000	10,000	
25-05-2016	25-05-2016	Txn Branch	Inter-branch GL	Dr	10,000	10,000	
25-05-2016	25-05-2016	Txn Branch	Cash GL	Cr	10,000	10,000	

Cash Withdrawal from CASA with SC levied. CASA account in Branch A and transaction done from Branch B

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
25-05-2016	25-05-2016	Account Branch	CASA Asset/ Liability GL	Dr	10,000	10,000	
25-05-2016	25-05-2016	Account Branch	CASA Asset/ Liability GL	Dr	100	100	Applicable SC to be charged over the withdrawal amount
25-05-2016	25-05-2016	Account Branch	Inter-branch GL	Cr	10,100	10,100	

25-05-2016	25-05-2016	Txn Branch	Inter- branch GL	Dr	10,100	10,100	
25-05-2016	25-05-2016	Txn Branch	Cash GL	Cr	10,000	10,000	Cash payout
25-05-2016	25-05-2016	Txn Branch	SC Income GL GL	Cr	100	100	Collected SC to income

1.2. Funds Transfer Request – Fast Path: 1006

Transfer funds from account A to account B within same branch.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
25-05-2016	25-05-2016	Account Branch	CASA Asset/ Liability GL	Dr	10,000	10,000	“FROM” CASA Account
25-05-2016	25-05-2016	Account Branch	CASA Asset/ Liability GL	Cr	10,000	10,000	“TO” CASA Account

Funds transfer in FCY.

Funds transfer of (FCY) USD 150 (Equivalent to INR10000) from Account A to INR Account B within same branch.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY	LCY (INR)	
25-05-2016	25-05-2016	Account Branch	CASA Asset/ Liability GL	Dr	USD 150	10,000	“FROM” CASA Account
25-05-2016	25-05-2016	Account Branch	CASA Asset/ Liability GL	Cr	INR 10,000	10,000	“TO” CASA Account

Funds Transfer from Account A to account B within same branch with SC levied.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
25-05-2016	25-05-2016	Account Branch	CASA Asset/ Liability GL	Dr	10,000	10,000	“FROM” CASA Account
25-05-2016	25-05-2016	Account Branch	CASA Asset/ Liability GL	Dr	100	100	Applicable SC to be charged over the withdrawal amount
25-05-2016	25-05-2016	Account Branch	CASA Asset/ Liability GL	Cr	10,000	10,000	“TO” CASA Account

25-05-2016	25-05-2016	Account Branch	SC Income GL GL	Cr	100	100	Collected SC to income
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Fund Transfer from CASA Account maintained with Branch A to CASA account in branch B

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
25-05-2016	25-05-2016	From Account Branch	CASA Asset/ Liability GL	Dr	10,000	10,000	“FROM” CASA Account
25-05-2016	25-05-2016	From Account Branch	Inter-branch GL	Cr	10,000	10,000	
25-05-2016	25-05-2016	To Account Branch	Inter-branch GL	Dr	10,000	10,000	
25-05-2016	25-05-2016	To Account Branch	CASA Asset/ Liability GL	Cr	10,000	10,000	“TO” CASA Account

Fund Transfer from CASA Account maintained with Branch A to CASA account in branch B. Transaction performed from Branch C.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
25-05-2016	25-05-2016	From Account Branch	CASA Asset/ Liability GL	Dr	10,000	10,000	“FROM” CASA Account
25-05-2016	25-05-2016	From Account Branch	Inter-branch GL	Cr	10,000	10,000	
25-05-2016	25-05-2016	Txn Branch	Inter-branch GL	Dr	10,000	10,000	
25-05-2016	25-05-2016	Txn Branch	Inter-branch GL	Cr	10,000	10,000	
25-05-2016	25-05-2016	To Account Branch	Inter-branch GL	Dr	10,000	10,000	
25-05-2016	25-05-2016	To Account Branch	CASA Asset/ Liability GL	Cr	10,000	10,000	“TO” CASA Account

1.3. Miscellaneous Customer Debit – Fast Path: 1008

Transfer funds from CASA account to GL Account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
25-05-2016	25-05-2016	Account Branch	CASA Asset/ Liability GL	Dr	10,000	10,000	
25-05-2016	25-05-2016	GL Account Branch	Specified GL	Cr	10,000	10,000	

Transfer funds from CASA account maintained in branch A to GL Account of transacting branch.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
25-05-2016	25-05-2016	Account Branch	CASA Asset/ Liability GL	Dr	10,000	10,000	
25-05-2016	25-05-2016	Account Branch	Inter-branch GL	Cr	10,000	10,000	
25-05-2016	25-05-2016	Txn Branch	Inter-branch GL	Dr	10,000	10,000	
25-05-2016	25-05-2016	Txn Branch	Specified GL	Cr	10,000	10,000	

Cheque Withdrawal – Fast Path: 1013

Cash withdrawal by cheque.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
25-05-2016	25-05-2016	Account Branch	CASA Asset/ Liability GL	Dr	10,000	10,000	
25-05-2016	25-05-2016	Txn Branch	Cash GL	Cr	10,000	10,000	

Cash withdrawal by cheque from CASA Account maintained with Branch A and cash payout in Branch B.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
25-05-2016	25-05-2016	Account Branch	CASA Asset/ Liability GL	Dr	10,000	10,000	
25-05-2016	25-05-2016	Account Branch	Inter-branch GL	Cr	10,000	10,000	
25-05-2016	25-05-2016	Txn Branch	Inter-branch GL	Dr	10,000	10,000	
25-05-2016	25-05-2016	Txn Branch	Cash GL	Cr	10,000	10,000	

1.4. Bill Payment by Cash Mode – Fast Path: 1025

Bill of INR 2000 is paid by paying cash.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Dr	2000	2000	
01-08-2016	01-08-2016	Txn Branch	Inter-Branch GL	Cr	2000	2000	
01-08-2016	01-08-2016	Account Branch	Inter-Branch GL	Dr	2000	2000	
01-08-2016	01-08-2016	Account Branch	CASA Assets / Liability GL Or Utility Company GL	Cr	2000	2000	As per setup in Company Master (FP : BAM81)

1.5. Bill Payment by CASA transfer Mode – Fast Path: 1025

Bill of INR 2000 is debited from an account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Debit Account Branch	CASA Assets / Liability GL	Dr	2000	2000	Consumer Account
01-08-2016	01-08-2016	Debit Account Branch	Inter-Branch GL	Cr	2000	2000	
01-08-2016	01-08-2016	Credit Account Branch	Inter-Branch GL	Dr	2000	2000	
01-08-2016	01-08-2016	Credit Account Branch	CASA Assets / Liability GL Or Utility Company GL	Cr	2000	2000	As per setup in Company Master (FP : BAM81)

1.6. CASA to CASA Funds transfer Request – Fast Path: 1091

Transfer of INR 1000 from Account A to Account B. These transactions are future dated and are executed on value date basis.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Txn Branch	CASA Assets / Liability GL	Dr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Future Dated Bridge_CR GL	Cr	1000	1000	
02-08-2016	02-08-2016	Txn Branch	Future Dated Bridge_DR GL	Dr	1000	1000	
02-08-2016	02-08-2016	Txn Branch	CASA Assets / Liability GL	Cr	1000	1000	

1.7. CASA to GL Funds transfer Request – Fast Path: 1092

Future dated funds transfer of INR 1000 from Account A to GL Account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Txn Branch	CASA Assets / Liability GL	Dr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Future Dated Bridge_CR GL	Cr	1000	1000	
02-08-2016	02-08-2016	Txn Branch	Future Dated Bridge_DR GL	Dr	1000	1000	
02-08-2016	02-08-2016	Txn Branch	Specified GL	Cr	1000	1000	

1.8. GL to CASA Funds transfer Request – Fast Path: 1093

Transfer of INR 1000 from selected GL to CASA account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Txn Branch	Specified GL	Dr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Future Dated Bridge_CR GL	Cr	1000	1000	
02-08-2016	02-08-2016	Txn Branch	Future Dated Bridge_DR GL	Dr	1000	1000	
02-08-2016	02-08-2016	Txn Branch	CASA Assets / Liability GL	Cr	1000	1000	

1.9. CASA Close out withdrawal by Cash – Fast Path: 1320

CASA account is closed and closeout withdrawal is done by Cash payout of INR 1200 from a CASA account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Account Branch	CASA Assets / Liability GL	Dr	1200	1200	
01-08-2016	01-08-2016	Account Branch	Inter-Branch GL	Cr	1200	1200	
01-08-2016	01-08-2016	Txn Branch	Inter-Branch GL	Dr	1200	1200	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Cr	1200	1200	

1.10. CASA Close out withdrawal by Transfer to GL – Fast Path: 1321

Transfer of Close out proceeds in INR 1200 from a CASA account, maintained with a different branch to a GL account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Account Branch	CASA Assets / Liability GL	Dr	1200	1200	
01-08-2016	01-08-2016	Account Branch	Inter-Branch GL	Cr	1200	1200	
01-08-2016	01-08-2016	Txn Branch	Inter-Branch GL	Dr	1200	1200	
01-08-2016	01-08-2016	Txn Branch	Specified GL	Cr	1200	1200	

1.11. Cash Deposit – Fast Path: 1401

Cash deposit of INR 1000 made in the CASA Account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Dr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	CASA Assets / Liability GL	Cr	1000	1000	

Cash deposit of INR 1000 made in the CASA Account maintained in different branch.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Dr	1000	1000	
01-08-2016	01-08-2016	Account Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	CASA Assets / Liability GL	Cr	1000	1000	

1.12. Misc. Customer Credit – Fast Path: 1408

Credit transfer of INR 1000 received in a CASA account from a GL Account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Txn Branch	Specified GL	Dr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	CASA Assets /Cr Liability GL	Cr	1000	1000	

1.13. CASA Billing Transactions – Fast Path: CH050

Common Billing

Bill insurance Premium of INR 800 to CASA Account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	CASA Account Branch	CASA Assets / Liability GL	Dr	800	800	
01-08-2016	01-08-2016	Txn Branch	Insurance Premium GL	Cr	800	800	

Bill Service Charge of INR 800 to CASA Account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	CASA Account Branch	CASA Assets / Liability GL	Dr	800	800	
01-08-2016	01-08-2016	Txn Branch	SC Income GL	Cr	800	800	

Bill Outgoings of INR 800 to CASA Account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	CASA Account Branch	CASA Assets / Liability GL	Dr	800	800	
01-08-2016	01-08-2016	Txn Branch	Outgoings GL	Cr	800	800	

Bill Legal Fees of INR 800 to CASA Account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	

01-08-2016	01-08-2016	CASA Account Branch	CASA Assets / Dr Liability GL		800	800	
01-08-2016	01-08-2016	Txn Branch	Legal Fees GL	Cr	800	800	

1.14. CASA Interest Accrual and Capitalization

Interest Accrual of Rs 1200.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-08-2016	31-08-2016	CASA Account Branch	Interest Expense GL	Dr	1200	1200	
31-08-2016	31-08-2016	CASA Account Branch	Interest payable GL	Cr	1200	1200	

Interest capitalization and tax if any.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-08-2016	31-08-2016	CASA Account Branch	Interest payable GL	Dr	120	120	
31-08-2016	31-08-2016	CASA Account Branch	Tax Withheld GL	Cr	120	120	
31-08-2016	31-08-2016	CASA Account Branch	Interest payable GL	Dr	1080	1080	
31-08-2016	31-08-2016	CASA Account Branch	CASA Assets / Liability GL	Cr	1080	1080	

1.15. CASA Tax Refund – Fast Path: TDS13

Tax refund through Cash mode in the same branch set up.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	CASA Account Branch	Tax withheld GL	Dr	500	500	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Cr	500	500	

Tax refund into a CASA Account maintained with a different Branch.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	CASA Account Branch	Tax withheld GL	Dr	500	500	Tax withholding branch
01-08-2016	01-08-2016	CASA Account Branch	Inter-Branch GL	Cr	500	500	
01-08-2016	01-08-2016	CASA Account Branch	Inter-Branch GL	Dr	500	500	
01-08-2016	01-08-2016	CASA Account Branch	CASA Assets / Liability GL	Cr	500	500	Beneficiary CASA account branch

1.16. Credit Type Adjustment on Credit Interest

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	CASA Account Branch	Interest Expense GL	Dr	500	500	
01-08-2016	01-08-2016	CASA Account Branch	CASA Assets / Liability GL	Cr	500	500	

1.17. Debit Type Adjustment on Credit Interest

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	CASA Account Branch	CASA Assets / Liability GL	Dr	500	500	
01-08-2016	01-08-2016	CASA Account Branch	Interest Expense GL	Cr	500	500	

3. Recurring Deposits

Note: All dates in DD/MM/YYYY

If the transaction branch and the account branch are the same, no Inter branch entries will be passed.

The various GLs used in this manual are listed below along with the maintenance which is used for maintaining the same:

Sr No	GL Head	Location of Setup
1	CASA Asset / Liability GL	CHM01/ GL/ Liabilities balance
2	SC Income GL	BAM14/ SC GL Code
3	Interest Expense	CHM01/ GL/ Interest Expense
4	Inter branch GL	BAM08/GL Details / IB Credit or Debit Account
5	Cash GL	BAM08/GL Details / IB Credit or Debit Account

1.18. RD Installment Payment by Cash - Fast Path: 1421

RD installment of 1000 deposited in cash.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	TXN Branch	Cash GL	Dr	1000	1000	
01-08-2016	01-08-2016	TXN Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	RD Account Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	RD Account Branch	CASA Liability GL	Cr	1000	1000	

1.19. Flexible RD Deposit BY CASA - Fast Path: 1431

RD installment of 1000 deposited by transfer to a CASA Account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	CASA Account Branch	CASA Assets/ Liability GL	Dr	1000	1000	CASA account
01-08-2016	01-08-2016	RD Account Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	RD Account Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	RD Account Branch	CASA Liability GL	Cr	1000	1000	RD account

1.20. Installment Payment By GL

RD Installment of 1000 paid from a GL Account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Txn Branch	Specified GL	Dr	1000	1000	GL account
01-08-2016	01-08-2016	Txn Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	RD Account Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	RD Account Branch	CASA Liability GL	Cr	1000	1000	RD account

1.21. Interest Accrual

Interest Accrual of 200 on RD Account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	RD Account Branch	Interest Expense GL	Dr	200	200	
01-08-2016	01-08-2016	RD Account Branch	Interest Payable GL	Cr	200	200	

1.22. Interest Compounding

Interest compounded on RD Account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	RD Account Branch	Interest Payable GL	Dr	200	200	
01-08-2016	01-08-2016	RD Account Branch	Interest Compounded GL	Cr	200	200	
01-08-2016	01-08-2016	RD Account Branch	Interest Compounded GL	Dr	20	20	
01-08-2016	01-08-2016	RD Account Branch	Tax Withheld GL	Cr	20	20	

1.23. Maturity Processing :

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	RD Account Branch	Interest Compounded GL	Dr	2180	2180	
01-08-2016	01-08-2016	RD Account Branch	CASA Liability GL	Cr	2180	2180	
01-08-2016	01-08-2016	RD Account Branch	CASA Liability GL	Dr	12180	12180	
01-08-2016	01-08-2016	RD Account Branch	RD Matured GL	Cr	12180	12180	
01-08-2016	01-08-2016	RD Account Branch	RD Matured GL	Dr	200	200	
01-08-2016	01-08-2016	RD Account Branch	Late Penalty Income GL	Cr	200	200	Penalty Income, if any

1.24. Post Maturity Interest Accrual

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	RD Account Branch	PMI Interest Expense GL	Dr	100	100	
01-08-2016	01-08-2016	RD Account Branch	Interest Payable GL	Cr	100	100	

1.25. Premature Redemption (Conventional RD)

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	RD Account Branch	Interest Payable GL	Dr	100	100	Reversal of Interest Accrual
01-08-2016	01-08-2016	RD Account Branch	Interest Expense GL	Cr	100	100	
01-08-2016	01-08-2016	RD Account Branch	Interest Compounded GL	Dr	300	300	Reversal of Interest Compounded (Net of Tax)
01-08-2016	01-08-2016	RD Account Branch	Interest Expense GL	Cr	300	300	
01-08-2016	01-08-2016	RD Account Branch	Interest Expense GL	Dr	350	350	Recomputed Interest
01-08-2016	01-08-2016	RD Account Branch	Interest Compounded GL	Cr	350	350	
01-08-2016	01-08-2016	RD Account Branch	Interest Compounded GL	Dr	5	5	Incremental Tax
01-08-2016	01-08-2016	RD Account Branch	Tax Withheld GL	Cr	5	5	
01-08-2016	01-08-2016	RD Account Branch	Interest Compounded GL	Dr	345	345	
01-08-2016	01-08-2016	RD Account Branch	CASA Liability GL	Cr	345	345	
01-08-2016	01-08-2016	RD Account Branch	CASA Liability GL	Dr	100	100	
01-08-2016	01-08-2016	RD Account Branch	Late Penalty Income GL	Cr	100	100	
01-08-2016	01-08-2016	RD Account Branch	CASA Liability GL	Dr	5245	5245	

Recurring Deposits

01-08-2016	01-08-2016	RD Account Branch	Inter-Branch GL	Cr	5245	5245	
01-08-2016	01-08-2016	RD Account Branch	Inter-Branch GL	Dr	5245	5245	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Cr	5245	5245	

1.26. Flexi Saver RD Part Redemption by CASA (Fast Path : 1728)

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	RD Account Branch	CASA Liability GL	Dr	10000	10000	RD Account
01-08-2016	01-08-2016	CASA Account Branch	CASA Assets / Liability GL	Cr	10000	10000	CASA Account

1.27. Flexi Saver RD Part Redemption by GL (Fast Path : 1729)

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	RD Account Branch	CASA Liability GL	Dr	10000	10000	RD Account
01-08-2016	01-08-2016	Txn Branch	Specified GL	Cr	10000	10000	GL Account

1.28. Post maturity Redemption

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	RD Account Branch	RD Interest payable GL	Dr	200	200	PMI Interest capitlization
01-08-2016	01-08-2016	RD Account Branch	RD Maturity GL	Cr	200	200	PMI Interest capitlization
01-08-2016	01-08-2016	RD Account Branch	RD Maturity GL	Dr	13200	13200	Principal+Interest+PMI
01-08-2016	01-08-2016	RD Account Branch	Cash/CASA/GL	Cr	13200	13200	

1.29. Goal Accounts

The Goal Accounts are opened for achieving various purposes like buying car, purchasing house, buying jewels etc.

Goal Funding by Cash (Fast path : 1494)

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Txn Branch	Cash GL	Dr	5000	5000	
31-05-2016	31-05-2016	Txn Branch	Inter-branch GL	Cr	5000	5000	
31-05-2016	31-05-2016	Account Branch	Inter-branch GL	Dr	5000	5000	
31-05-2016	31-05-2016	Account Branch	Goal Account Liability GL	Cr	5000	5000	As maintained in CHM01

Goal Funding by Fund Transfer (Fast path : 1495)

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	From Account Branch	CASA Asset/Liability GL	Dr	5000	5000	
31-05-2016	31-05-2016	From Account Branch	Inter-branch GL	Cr	5000	5000	
31-05-2016	31-05-2016	Goal Account Branch	Inter-branch GL	Dr	5000	5000	
31-05-2016	31-05-2016	Goal Account Branch	Goal Account Liability GL	Cr	5000	5000	As maintained in CHM01

Goal Fund Withdrawal (Fast path : 1495)

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	

Recurring Deposits

31-05-2016	31-05-2016	Goal Account Branch	Goal Account Liability GL	Dr	15000	15000	As maintained in CHM01
31-05-2016	31-05-2016	Goal Account Branch	Inter-branch GL	Cr	15000	15000	
31-05-2016	31-05-2016	To Account Branch	Inter-branch GL	Dr	15000	15000	
31-05-2016	31-05-2016	To Account Branch	CASA Asset/ Liability GL	Cr	15000	15000	

4. Term Deposits

Note: All dates in DD/MM/YYYY

If the transaction branch and the account branch are the same, no Inter branch entries will be passed.

The various GLs used in this manual are listed below along with the maintenance which is used for maintaining the same:

The accounting entries which are explained in the below topic involves following GLs:

Sr. No	GL Head	Location of Setup
1	Regular Deposits GL	TDM01/ GL codes
2	Payment GL	TDM01/ GL codes
3	Interest Expense	TDM01/ GL codes
4	Interest Accrued	TDM01/ GL codes
5	Tax1 With held	TDM01/ GL codes
6	Tax2 With held	TDM01/ GL codes
7	Interest Compounded	TDM01/ GL codes
8	Interest Payable	TDM01/ GL codes
9	Redemption Payable GL	TDM01/ GL codes
10	Matured deposits GL	TDM01/ GL codes
11	Unclaimed deposit	TDM01/ GL codes
12	Savings A/c. Liability GL	CHM01/ General Ledger

1.30. Quick TD Pay-in by transfer from CASA - Fast Path: 1007

Quick Pay-in of 10000 by transfer from CASA to a TD account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	TD Account Branch	CASA Asset/ Liability GL	Dr	10000	10000	
31-05-2016	31-05-2016	TD Account Branch	TD Payment GL	Cr	10000	10000	
31-05-2016	31-05-2016	TD Account Branch	TD Payment GL	Dr	10000	10000	
31-05-2016	31-05-2016	TD Account Branch	Regular Deposit GL	Cr	10000	10000	

Quick Pay-in by transfer from CASA for 10000 in a TD account. CASA and TD accounts are maintained in different branches.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	CASA Account Branch	CASA Asset/ Liability GL	Dr	10000	10000	
31-05-2016	31-05-2016	CASA Account Branch	Inter branch GL	Cr	10000	10000	
31-05-2016	31-05-2016	TD Account Branch	Inter branch GL	Dr	10000	10000	
31-05-2016	31-05-2016	TD Account Branch	TD Payment GL	Cr	10000	10000	
31-05-2016	31-05-2016	TD Account Branch	TD Payment GL	Dr	10000	10000	
31-05-2016	31-05-2016	TD Account Branch	Regular Deposit GL	Cr	10000	10000	

1.31. Quick TD Pay-in by transfer from GL - Fast Path: 1021

Pay-in by transfer from GL Account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	GL Account Branch	Specified GL	Dr	10000	10000	
31-05-2016	31-05-2016	GL Account Branch	Inter branch GL	Cr	10000	10000	
31-05-2016	31-05-2016	TD Account Branch	Inter branch GL	Dr	10000	10000	
31-05-2016	31-05-2016	TD Account Branch	TD Payment GL	Cr	10000	10000	
31-05-2016	31-05-2016	TD Account Branch	TD Payment GL	Dr	10000	10000	
31-05-2016	31-05-2016	TD Account Branch	Regular Deposit GL	Cr	10000	10000	

1.32. Quick Redemption By Cash - Fast Path: 1310

Redemption of TD with payout in cash.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	TD Account Branch	Redemption payable GL	Dr	12000	12000	
31-05-2016	31-05-2016	TD Account Branch	TD Payment GL	Cr	12000	12000	
31-05-2016	31-05-2016	TD Account Branch	TD Payment GL	Dr	12000	12000	
31-05-2016	31-05-2016	TD Account Branch	Inter branch GL	Cr	12000	12000	
31-05-2016	31-05-2016	Txn Branch	Inter branch GL	Dr	12000	12000	
31-05-2016	31-05-2016	Txn Branch	Cash GL	Cr	12000	12000	

1.33. Redemption by CASA Transfer - Fast Path: 1312

Redemption of TD with payout by transfer to a CASA account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	TD Account Branch	Redemption payable GL	Dr	12000	12000	
31-05-2016	31-05-2016	TD Account Branch	TD Payment GL	Cr	12000	12000	
31-05-2016	31-05-2016	TD Account Branch	TD Payment GL	Dr	12000	12000	
31-05-2016	31-05-2016	TD Account Branch	Inter branch GL	Cr	12000	12000	
31-05-2016	31-05-2016	CASA Account Branch	Inter branch GL	Dr	12000	12000	
31-05-2016	31-05-2016	CASA Account Branch	CASA Assets / Liability GL	Cr	12000	12000	

1.34. Online Renewal - Fast Path: 1316

TD Redemption by pay in to a new TD.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	TD Account Branch	Redemption payable GL	Dr	12000	12000	
31-05-2016	31-05-2016	TD Account Branch	TD Payment GL	Cr	12000	12000	
31-05-2016	31-05-2016	TD Account Branch	TD Payment GL	Dr	12000	12000	
31-05-2016	31-05-2016	TD Account Branch	Regular Deposit GL	Cr	12000	12000	

1.35. Quick Redemption By GL - Fast Path: 1318

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	TD Account Branch	Redemption payable GL	Dr	12000	12000	
31-05-2016	31-05-2016	TD Account Branch	TD Payment GL	Cr	12000	12000	
31-05-2016	31-05-2016	TD Account Branch	TD Payment GL	Dr	12000	12000	
31-05-2016	31-05-2016	TD Account Branch	Inter branch GL	Cr	12000	12000	
31-05-2016	31-05-2016	GL Account Branch	Inter branch GL	Dr	12000	12000	
31-05-2016	31-05-2016	GL Account Branch	Specified GL	Cr	12000	12000	

1.36. Interest Payout by Cash - Fast Path: 1337

Pending interest or uncollected interest is paid to customer online.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	TD Account Branch	Interest Payable GL	Dr	900	900	
31-05-2016	31-05-2016	TD Account Branch	Payment GL	Cr	900	900	
31-05-2016	31-05-2016	TD Account Branch	Payment GL	Dr	900	900	
31-05-2016	31-05-2016	TD Account Branch	Inter branch GL	Cr	900	900	
31-05-2016	31-05-2016	Txn Branch	Inter branch GL	Dr	900	900	
31-05-2016	31-05-2016	Txn Branch	Cash GL	Cr	900	900	

When Interest is transferred to CASA account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	TD Account Branch	Interest Payable GL	Dr	900	900	
31-05-2016	31-05-2016	TD Account Branch	Payment GL	Cr	900	900	
31-05-2016	31-05-2016	TD Account Branch	Payment GL	Dr	900	900	
31-05-2016	31-05-2016	TD Account Branch	Inter branch GL	Cr	900	900	
31-05-2016	31-05-2016	CASA Account Branch	Inter branch GL	Dr	900	900	
31-05-2016	31-05-2016	CASA Account Branch	CASA Assets / Liability GL	Cr	900	900	

1.37. TD Mixed Payin - Fast Path: 1356

TD Mixed pay in by cash and transfer from CASA.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Txn Branch	Cash GL	Dr	10000	10000	
31-05-2016	31-05-2016	Txn Branch	Inter branch GL	Cr	10000	10000	
31-05-2016	31-05-2016	TD Account Branch	Inter branch GL	Dr	10000	10000	
31-05-2016	31-05-2016	TD Account Branch	Payment GL	Cr	10000	10000	
31-05-2016	31-05-2016	CASA Account Branch	CASA Assets / Liability GL	Dr	5000	5000	
31-05-2016	31-05-2016	CASA Account Branch	Inter branch GL	Cr	5000	5000	
31-05-2016	31-05-2016	TD Account Branch	Inter branch GL	Dr	5000	5000	
31-05-2016	31-05-2016	TD Account Branch	Payment GL	Cr	5000	5000	
31-05-2016	31-05-2016	TD Account Branch	Payment GL	Dr	15000	15000	
31-05-2016	31-05-2016	Txn Branch	Regular Deposit GL	Cr	15000	15000	

1.38. TD Mixed Redemption - Fast Path: 1358

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	TD Account Branch	Redemption Payable GL	Dr	20000	20000	
31-05-2016	31-05-2016	TD Account Branch	Payment GL	Cr	20000	20000	
31-05-2016	31-05-2016	TD Account Branch	Payment GL	Dr	15000	15000	
31-05-2016	31-05-2016	TD Account Branch	Inter branch GL	Cr	15000	15000	
31-05-2016	31-05-2016	Txn Branch	Inter branch GL	Dr	15000	15000	
31-05-2016	31-05-2016	Txn Branch	Cash GL	Cr	15000	15000	
31-05-2016	31-05-2016	TD Account Branch	Payment GL	Dr	5000	5000	
31-05-2016	31-05-2016	TD Account Branch	Inter branch GL	Cr	5000	5000	
31-05-2016	31-05-2016	Txn Branch	Inter branch GL	Dr	5000	5000	
31-05-2016	31-05-2016	CASA Account Branch	CASA Assets / Liability GL	Cr	5000	5000	

**1.39. Quick TD Pay-in by transfer from Cash - Fast Path:
1402**

Pay-in by transfer from GL Account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Txn Branch	Cash GL	Dr	10000	10000	
31-05-2016	31-05-2016	Txn Branch	Inter branch GL	Cr	10000	10000	
31-05-2016	31-05-2016	TD Account Branch	Inter branch GL	Dr	10000	10000	
31-05-2016	31-05-2016	TD Account Branch	TD Payment GL	Cr	10000	10000	
31-05-2016	31-05-2016	TD Account Branch	TD Payment GL	Dr	10000	10000	
31-05-2016	31-05-2016	TD Account Branch	Regular Deposit GL	Cr	10000	10000	

**1.40. Quick Redemption By Reinvest To Existing Account -
Fast Path: 1333**

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Old TD Account Branch	Redemption payable GL	Dr	12000	12000	
31-05-2016	31-05-2016	Old TD Account Branch	TD Payment GL	Cr	12000	12000	
31-05-2016	31-05-2016	Old TD Account Branch	TD Payment GL	Dr	12000	12000	
31-05-2016	31-05-2016	Old TD Account Branch	Inter branch GL	Cr	12000	12000	
31-05-2016	31-05-2016	New TD Account Branch	Inter branch GL	Dr	12000	12000	
31-05-2016	31-05-2016	New TD Account Branch	TD Payment GL	Cr	12000	12000	
31-05-2016	31-05-2016	New TD Account Branch	TD Payment GL	Dr	12000	12000	
31-05-2016	31-05-2016	New TD Account Branch	Regular Deposit GL	Cr	12000	12000	

1.41. Quick Redemption By Reinvest To New Account - Fast Path: 1336

TD redemption by reinvesting the redeemed amount in a new TD account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Old TD Account Branch	Redemption payable GL	Dr	12000	12000	
31-05-2016	31-05-2016	Old TD Account Branch	TD Payment GL	Cr	12000	12000	
31-05-2016	31-05-2016	Old TD Account Branch	TD Payment GL	Dr	12000	12000	
31-05-2016	31-05-2016	Old TD Account Branch	Inter branch GL	Cr	12000	12000	
31-05-2016	31-05-2016	New TD Account Branch	Inter branch GL	Dr	12000	12000	
31-05-2016	31-05-2016	New TD Account Branch	TD Payment GL	Cr	12000	12000	
31-05-2016	31-05-2016	New TD Account Branch	TD Payment GL	Dr	12000	12000	
31-05-2016	31-05-2016	New TD Account Branch	Regular Deposit GL	Cr	12000	12000	

1.42. Time Deposit Interest Accrual

Interest Accrual frequency and the accrual anniversary month is defined at the Product level. In the event of accrual, Interest amount is recognized as expense and the equivalent liability is created in the form of credit to Interest Accrual GL.

If the tax is at accrual, system passes the accrual entries for the total amount and tax entry is passed separately by debiting the Interest Accrual Entry and crediting the Tax Withheld GL.

Example

The Interest to be accrual is 1000 INR, for the period 20/07/2016 to 20/08/2016.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
20-08-2016	20-08-2016	TD Account Branch	Interest Expense GL	Dr	1000	1000	
20-08-2016	20-08-2016	TD Account Branch	Interest Accrued GL	Cr	1000	1000	

1.43. TD Interest Compounding

At the event of compounding, system increases the interest base and the accrued income since the last capitalization event is transferred to compounding GL.

If the tax is at compounding, system passes the compounding entries for the total amount and tax entry is passed separately by debiting the Interest Compounded GL and crediting the Tax Withheld GL.

Example

The Interest to be compounded is 3000 INR, for the period 20/05/2016 to 20/08/2016. Tax applicable is Tax1 = 300

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
20-08-2016	20-08-2016	TD Account Branch	Interest Accrued GL	Dr	3000	3000	
20-08-2016	20-08-2016	TD Account Branch	Interest Compounded GL	Cr	3000	3000	
20-08-2016	20-08-2016	TD Account Branch	Interest Compounded GL	Dr	300	300	
20-08-2016	20-08-2016	TD Account Branch	Tax Withhold 1 GL	Cr	300	300	

1.44. TD Interest payout during BOD processing

At BOD

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
20-08-2016	20-08-2016	TD Account Branch	Interest Compounded/ Interest Accrued	Dr	3000	3000	
20-08-2016	20-08-2016	TD Account Branch	Interest Payable GL	Cr	3000	3000	
20-08-2016	20-08-2016	TD Account Branch	Interest Payable GL	Dr	300	300	
20-08-2016	20-08-2016	TD Account Branch	Tax Withhold 1 GL	Cr	300	300	

Transfer to Savings Account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
20-08-2016	20-08-2016	TD Account Branch	Interest Payable GL	Dr	2700	2700	
20-08-2016	20-08-2016	TD Account Branch	Payment GL	Cr	2700	2700	
20-08-2016	20-08-2016	TD Account Branch	Payment GL	Dr	2700	2700	
20-08-2016	20-08-2016	TD Account Branch	Inter branch GL	Cr	2700	2700	
20-08-2016	20-08-2016	CASA Account Branch	Inter branch GL	Dr	2700	2700	
20-08-2016	20-08-2016	CASA Account Branch	CASA Assets / Liability GL	Cr	2700	2700	

Transfer to GL Account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
20-08-2016	20-08-2016	TD Account Branch	Interest Payable GL	Dr	2700	2700	
20-08-2016	20-08-2016	TD Account Branch	Payment GL	Cr	2700	2700	
20-08-2016	20-08-2016	TD Account Branch	Payment GL	Dr	2700	2700	
20-08-2016	20-08-2016	TD Account Branch	Specified GL	Cr	2700	2700	

Interest Pay Out by Reinvest to Existing Account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
20-08-2016	20-08-2016	Old TD Account Branch	Interest Payable GL	Dr	2700	2700	
20-08-2016	20-08-2016	Old TD Account Branch	Payment GL	Cr	2700	2700	
20-08-2016	20-08-2016	Old TD Account Branch	Payment GL	Dr	2700	2700	
20-08-2016	20-08-2016	Old TD Account Branch	Inter branch GL	Cr	2700	2700	
20-08-2016	20-08-2016	New TD Account Branch	Inter branch GL	Dr	2700	2700	
20-08-2016	20-08-2016	New TD Account Branch	Payment GL	Cr	2700	2700	
20-08-2016	20-08-2016	New TD Account Branch	Payment GL	Dr	2700	2700	
20-08-2016	20-08-2016	New TD Account Branch	Regular Deposit GL	Cr	2700	2700	

Interest Pay Out by Reinvest to New Account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
20-08-2016	20-08-2016	Old TD Account Branch	Interest Payable GL	Dr	2700	2700	
20-08-2016	20-08-2016	Old TD Account Branch	Payment GL	Cr	2700	2700	
20-08-2016	20-08-2016	Old TD Account Branch	Payment GL	Dr	2700	2700	
20-08-2016	20-08-2016	Old TD Account Branch	Inter branch GL	Cr	2700	2700	
20-08-2016	20-08-2016	New TD Account Branch	Inter branch GL	Dr	2700	2700	
20-08-2016	20-08-2016	New TD Account Branch	Payment GL	Cr	2700	2700	
20-08-2016	20-08-2016	New TD Account Branch	Payment GL	Dr	2700	2700	
20-08-2016	20-08-2016	New TD Account Branch	Regular Deposit GL	Cr	2700	2700	

Note: If no Instructions are maintained for the Interest Payout, then the amount is transferred to the Payable GL. The amount is transferred from the Payable GL to the relevant GL at the time of actual interest payout based on the payout mode selected.

1.45. TD Maturity processing and Redemption by transfer to Savings Account

Generic

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-08-2016	31-08-2016	TD Account Branch	Regular Deposit GL	Dr	12000	12000	
31-08-2016	31-08-2016	TD Account Branch	Redemption payable GL	Cr	12000	12000	

By Transfer to Savings account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-08-2016	31-08-2016	TD Account Branch	Redemption payable GL	Dr	12000	12000	
31-08-2016	31-08-2016	TD Account Branch	Payment GL	Cr	12000	12000	
31-08-2016	31-08-2016	TD Account Branch	Payment GL	Dr	12000	12000	
31-08-2016	31-08-2016	TD Account Branch	Inter branch GL	Cr	12000	12000	
31-08-2016	31-08-2016	CASA Account Branch	Inter branch GL	Dr	12000	12000	
31-08-2016	31-08-2016	CASA Account Branch	CASA Assets / Liability GL	Cr	12000	12000	

1.46. Maturity TD Redemption by transfer to General Ledger (GL)

Generic

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-08-2016	31-08-2016	TD Account Branch	Regular Deposit GL	Dr	12000	12000	
31-08-2016	31-08-2016	TD Account Branch	Redemption payable GL	Cr	12000	12000	

By transfer to General Ledger account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-08-2016	31-08-2016	TD Account Branch	Redemption payable GL	Dr	12000	12000	
31-08-2016	31-08-2016	TD Account Branch	Payment GL	Cr	12000	12000	
31-08-2016	31-08-2016	TD Account Branch	Payment GL	Dr	12000	12000	
31-08-2016	31-08-2016	TD Account Branch	Specified GL	Cr	12000	12000	

1.47. Maturity TD Redemption by transfer to same Time Deposit (TD)

Generic

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-08-2016	31-08-2016	TD Account Branch	Regular Deposit GL	Dr	12000	12000	
31-08-2016	31-08-2016	TD Account Branch	Redemption payable GL	Cr	12000	12000	

By Transfer to same TD Account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-08-2016	31-08-2016	TD Account Branch	Redemption payable GL	Dr	12000	12000	
31-08-2016	31-08-2016	TD Account Branch	Payment GL	Cr	12000	12000	
31-08-2016	31-08-2016	TD Account Branch	Payment GL	Dr	12000	12000	
31-08-2016	31-08-2016	TD Account Branch	Regular Deposits GL	Cr	12000	12000	

Note: New Deposit is created in the same TD account.

1.48. Maturity TD Redemption by transfer to new Time Deposit (TD)

Generic Pay-in

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-08-2016	31-08-2016	TD Account Branch	Regular Deposit GL	Dr	12000	12000	
31-08-2016	31-08-2016	TD Account Branch	Redemption payable GL	Cr	12000	12000	

By transfer to New TD Account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
20-08-2016	20-08-2016	TD Account Branch	Redemption payable GL	Dr	12000	12000	
20-08-2016	20-08-2016	TD Account Branch	Payment GL	Cr	12000	12000	Parking entries matured deposit
20-08-2016	20-08-2016	TD Account Branch	Payment GL	Dr	12000	12000	
20-08-2016	20-08-2016	TD Account Branch	Payment GL	Cr	12000	12000	Parking entries new deposit
20-08-2016	20-08-2016	TD Account Branch	Payment GL	Dr	12000	12000	
20-08-2016	20-08-2016	TD Account Branch	Regular Deposits GL	Cr	12000	12000	

1.49. Clubbing Interest to Principal at Maturity

Example

The TD account is an INR account. The Principal amount is 12000. The Interest to be added to Principal at Maturity is 1250 and reinvested in same TD account.

At Interest Processing

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
20-08-2016	20-08-2016	TD Account Branch	Interest Compounded/ Interest Accrued	Dr	1250	1250	
20-08-2016	20-08-2016	TD Account Branch	Interest Payable	Cr	1250	1250	

On Maturity

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
20-08-2016	20-08-2016	TD Account Branch	Interest Payable	Dr	1250	1250	
20-08-2016	20-08-2016	TD Account Branch	Redemption Payable GL	Cr	1250	1250	
20-08-2016	20-08-2016	TD Account Branch	Regular Deposit GL	Dr	12000	12000	
20-08-2016	20-08-2016	TD Account Branch	Redemption payable GL	Cr	12000	12000	
20-08-2016	20-08-2016	TD Account Branch	Redemption payable GL	Dr	13250	13250	
20-08-2016	20-08-2016	TD Account Branch	Payment GL	Cr	13250	13250	
20-08-2016	20-08-2016	TD Account Branch	Payment GL	Dr	13250	13250	
20-08-2016	20-08-2016	TD Account Branch	Regular Deposits GL	Cr	12000	12000	

1.50. Transfer to Unclaimed Deposit

The General Ledger (GL) entries will be passed for the deposit only if at the product level "Redemption Renewal flag" is unchecked.

A deposit can be marked unclaimed in case no maturity instruction is maintained and the unclaimed transfer period is over.

No Maturity instructions are maintained

The amount transferred to matured deposit for the matured deposit of the account is INR 10000 as no maturity instructions are maintained for the deposit.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-08-2016	31-08-2016	TD Account Branch	Matured Deposit GL	Dr	10000	10000	
31-08-2016	31-08-2016	TD Account Branch	Unclaimed Deposit GL	Cr	10000	10000	

1.51. Pre-mature Redemption

- In case of premature redemption of a term deposit, the amount in the Interest Accrued GL and Interest Compounded GL proportionate to the redemption amount is first reversed.
- The interest and tax calculations are done at the penalty rate for the redemption amount.
- If the interest paid out on the deposit towards the redemption amount is less than the penalty interest calculated then the differential amount is recovered from the principal amount being redeemed. Similarly, if the penalty interest is higher than the interest paid out, then the differential amount is added to the net redemption amount.
- If the tax deducted till date for the interest earned on the principal amount being redeemed is less than the tax calculated on the penalty interest then the differential tax is recovered from the redemption amount. However, if the tax deducted till date for the interest earned on the principal amount being redeemed is more than the tax calculated on the penalty interest then the differential tax is not recovered from the redemption amount.
- The Principal amount redeemed is routed through the Redemption payable GL to the Payment GL only in case the premature redemption instruction is maintained in the system. In case of Online premature redemption the principle amount is directly credit to the Payment GL.

Example

Case 1: The Penalty interest is more than the interest compounded till date.

A premature redemption is done for a term deposit. The term deposit was opened on 01/04/2016 for a period of 24 months. The Principal amount is 10000 INR. The Interest Accrual frequency is Monthly, the Interest Compounded frequency is Quarterly for the deposit opened.

The Interest Accrued for the deposit is 167 INR.

The Interest compounded for the deposit is 250 INR.

Premature redemption for the deposit is done on 31/08/2016.

The Penalty interest calculated is 333 INR.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-08-2016	31-08-2016	TD Account Branch	Interest Compounded GL	Dr	250	250	
31-08-2016	31-08-2016	TD Account Branch	Interest Expense GL	Cr	250	250	
31-08-2016	31-08-2016	TD Account Branch	Interest Accrued GL	Dr	167	167	
31-08-2016	31-08-2016	TD Account Branch	Interest Expense GL	Cr	167	167	

31-08-2016	31-08-2016	TD Account Branch	Interest Expense GL	Dr	333	333	
31-08-2016	31-08-2016	TD Account Branch	Payment GL	Cr	333	333	
31-08-2016	31-08-2016	TD Account Branch	Regular Deposit GL	Dr	10000	10000	
31-08-2016	31-08-2016	TD Account Branch	Payment GL	Cr	10000	10000	
31-08-2016	31-08-2016	TD Account Branch	Payment GL	Dr	10333	10333	
31-08-2016	31-08-2016	TD Account Branch	Specified GL	Cr	10333	10333	

Case 2: The Penalty interest is more than the interest paid till date.

A premature redemption is done for a term deposit. The term deposit was opened on 01/04/2016 for a period of 24 months. The Principal amount is 10000 INR. The Interest Accrual frequency is Monthly, the Interest Payout frequency is Quarterly for the deposit opened.

The Interest Accrued for the deposit is 167 INR.

The Interest Paid till date is 250 INR.

Premature redemption for the deposit is done on 31/08/2016.

The Penalty interest calculated is 333 INR.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-08-2016	31-08-2016	TD Account Branch	Interest Accrued GL	Dr	167	167	
31-08-2016	31-08-2016	TD Account Branch	Interest Expense GL	Cr	167	167	
31-08-2016	31-08-2016	TD Account Branch	Interest Expense GL	Dr	333	333	
31-08-2016	31-08-2016	TD Account Branch	Interest Expense GL	Cr	250	250	
31-08-2016	31-08-2016	TD Account	Payment GL	Cr	83	83	

		Branch					
31-08-2016	31-08-2016	TD Account Branch	Regular Deposit GL	Dr	10000	10000	
31-08-2016	31-08-2016	TD Account Branch	Payment GL	Cr	10000	10000	
31-08-2016	31-08-2016	TD Account Branch	Payment GL	Dr	10083	10083	
31-08-2016	31-08-2016	TD Account Branch	Specified GL	Cr	10083	10083	

Case 3: The Penalty interest is less than the interest paid till date.

A premature redemption is done for a term deposit. The term deposit was opened on 01/04/2016 for a period of 24 months. The Principal amount is 10000 INR. The Interest Accrual frequency is Monthly, the Interest Payout frequency is Quarterly for the deposit opened.

The Interest Accrued for the deposit is 167 INR.

The Interest Paid till date is 250 INR.

Premature redemption for the deposit is done on 31/08/2016.

The Penalty interest calculated is 200 INR.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-08-2016	31-08-2016	TD Account Branch	Interest Accrued GL	Dr	167	167	
31-08-2016	31-08-2016	TD Account Branch	Interest Expense GL	Cr	167	167	
31-08-2016	31-08-2016	TD Account Branch	Interest Expense GL	Dr	200	200	
31-08-2016	31-08-2016	TD Account Branch	Interest Expense GL	Cr	250	250	
31-08-2016	31-08-2016	TD Account Branch	Payment GL	Dr	50	50	
31-08-2016	31-08-2016	TD Account Branch	Regular Deposit GL	Dr	10000	10000	

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31-08-2016	31-08-2016	TD Account Branch	Payment GL	Cr	10000	10000	
31-08-2016	31-08-2016	TD Account Branch	Payment GL	Dr	9050	9050	
31-08-2016	31-08-2016	TD Account Branch	Specified GL	Cr	9050	9050	

1.52. TD Online Renewal Inquiry

At the time of TD Online renewal, along with the principal amount, any post maturity interest earned on the account, or any interest due but still not paid to customer is also renewed.

The Principal amount of the matured deposit is INR 10000. The Interest Payable is INR 1200. The post maturity interest on the deposit is INR 80

The Online renewal is done on 31/08/2016 with the value date same as the online renewal date

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-08-2016	31-08-2016	TD Account Branch	Matured Deposit GL	Dr	10000	10000	
31-08-2016	31-08-2016	TD Account Branch	Redemption payable GL	Cr	10000	10000	
31-08-2016	31-08-2016	TD Account Branch	Redemption payable GL	Dr	10000	10000	
31-08-2016	31-08-2016	TD Account Branch	Payment GL	Cr	10000	10000	
31-08-2016	31-08-2016	TD Account Branch	Interest Expense GL	Dr	80	80	
31-08-2016	31-08-2016	TD Account Branch	Interest Payable GL	Cr	80	80	
31-08-2016	31-08-2016	TD Account Branch	Interest Payable GL	Dr	80	80	
31-08-2016	31-08-2016	TD Account Branch	Payment GL	Dr	80	80	
31-08-2016	31-08-2016	TD Account Branch	Interest Payable GL	Dr	1200	1200	
31-08-2016	31-08-2016	TD Account Branch	Payment GL	Cr	1200	1200	
31-08-2016	31-08-2016	TD Account Branch	Payment GL	Dr	11280	11280	
31-08-2016	31-08-2016	TD Account Branch	Regular Deposit GL	Cr	11280	11280	

1.53. Debit Interest Adjustment

The Interest accrued amount is INR 2000 and the debit interest adjustment has to be done for INR 110 on 20/08/2016.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
20-08-2016	20-08-2016	TD Account Branch	Interest Accrued GL	Dr	110	110	
20-08-2016	20-08-2016	TD Account Branch	Interest Expense GL	Cr	110	110	

1.54. Credit Interest Adjustment

The Interest accrued amount is INR 2000 and the debit interest adjustment has to be done for INR 130 on 20/08/2016

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
20-08-2016	20-08-2016	TD Account Branch	Interest Expense GL	Dr	130	130	
20-08-2016	20-08-2016	TD Account Branch	Interest Accrued GL	Cr	130	130	

1.55. Deposit Tax Refund (Fast path : TDS14)

This fast path used to refund the excess tax deducted on Term Deposit and recurring Deposit.

- Tax refund through Cash mode in the same branch set up.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	TD/RD Account Branch	Tax withheld GL	Dr	500	500	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Cr	500	500	

- Tax refund into a CASA Account maintained with a different Branch.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	TD/RD Account Branch	Tax withheld GL	Dr	500	500	Tax withholding branch
01-08-2016	01-08-2016	TD/RD Account Branch	Inter-Branch GL	Cr	500	500	
01-08-2016	01-08-2016	CASA Account Branch	Inter-Branch GL	Dr	500	500	
01-08-2016	01-08-2016	CASA Account Branch	CASA Assets / Liability GL	Cr	500	500	Beneficiary CASA account branch

5. Loans

Note

All dates are in the DD/MM/YYYY format

If the transaction branch and the account branch are the same, no Inter branch entries will be passed.

Setups of GLs

The various GLs used in manual are listed below along with the maintenance which is used for maintaining the same:

Sr No	GL Head	Location of Setup
1	Cash GL	Branch Database
2	Interbranch GL	Bank Master
3	Endpoint GL	Endpoint Master
4	CFC GL	Settlement Bank Parameters
5	CASA Asset / Liability	CASA Product Master
6	Issuer GL	Issuer Master
7	Loan Asset GL	Loan Product Master *
8	Selected GL	GL Code as entered on the screen
9	Premium Receivable GL	Insurance Master
10	Suspended Premium Receivable GL	Insurance Master
11	Loan Suspended Asset GL	Loan Product Master
12	Misc. Income	Loan Product Master
13	Legal Fee Payable GL	Loan Product Master
14	Suspended Legal Fees GL	Loan Product Master
15	Outgoing Payable GL	Loan Product Master
16	Suspended Outgoing Receivable GL	Loan Product Master
17	SC/Fees Receivable GL	Loan Product Master
18	Outgoing Receivable GL	Loan Product Master
19	Legal Fees Receivable	Loan Product Master

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20	Suspended SC/Fees	Loan Product Master
21	Bad Debt Reserve GL	Loan Product Master
22	Unapplied Advance (RPA) GL	Loan Product Master
23	Small Balance Forfeited GL	Loan Product Master
24	Small Balance Waiver GL	Loan Product Master
25	Write-off Expense GL	Loan Product Master
26	Interest Income GL	Loan Product Interest Attribute
27	Penalty Interest Income GL	Loan Product Interest Attribute
28	Interest Accrued GL	Loan Product Interest Attribute
29	Interest Receivable GL	Loan Product Interest Attribute
30	Penalty Interest Receivable GL	Loan Product Interest Attribute
31	Interest Compounded	Loan Product Interest Attribute
32	Suspended Interest Income	Loan Product Interest Attribute
33	Suspended Penalty Interest GL	Loan Product Interest Attribute
34	Suspended Interest Accrued	Loan Product Interest Attribute
35	Suspended Interest Receivable	Loan Product Interest Attribute
36	Suspended Penalty Interest Receivable	Loan Product Interest Attribute
37	Suspended Interest Compounded	Loan Product Interest Attribute
38	Suspended Interest Recovered	Loan Product Interest Attribute
39	Unearned Interest	Loan Product Interest Attribute
40	SC/Fee Income GL	SC Code Maintenance
41	Premium Remittance GL	Insurance Master
42	Contingent Liability	Collateral Codes Maintenance
43	Contingent Asset	Collateral Codes Maintenance
44	Network GL	Network Master Maintenance
45	Premium Asset GL	Loan Product Master
46	Interest Waived	Loan Product Interest Attribute

Loans

47	Claim Settlement GL	Insurance Master Maintenance
48	RPA GL	Loan Product Master
49	Subsidy Parking GL	Loan Product Master
50	Account Payable GL	Third Party Company Details
51	Account Receivable GL	Third Party Company Details
52	Unclaimed Payable GL	Third Party Company Details
53	Unclaimed Receivable GL	Third Party Company Details
54	Inventory Asset GL	Loan Product Master
55	Inventory Liability GL	Loan Product Master
56	Total Margin receivable GL	Loan Product Master
57	Deferred Margin Income GL	Loan Product Master
58	Margin / Profit GL	Loan Product Interest Attribute
59	Amortisation GL	Rewards and Service Charges definition.

Note: The entries can be passed to the Loan Asset GL or Suspended Asset GL based on the status of the account at the time of posting. For all entries, it is assumed that the account is in normal status unless it is required to be suspended.

1.56. Loan Account Opening

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY- INR	LCY- INR	
01/01/05	01/01/05	Account Branch	Contingent Asset	Dr	50000	50000	Sanctioned Amount
01/01/05	01/01/05	Account Branch	Contingent Liability	Cr	50000	50000	Sanctioned Amount

APS and Account Opening

- No Accounting entries are generated Application Header
- No Accounting entries are generated Recommend
- No Accounting entries are generated Maintain Result
- No Accounting entries are generated Authorize Result
- No Accounting entries are generated Customer Acceptance
- No Accounting entries are generated Offer Letter Printing
- No Accounting entries are generated Offer Reject
- No Accounting entries are generated Offer Extension
- No Accounting entries are generated View
- No Accounting entries are generated View Result
- No Accounting entries are generated Trial Calculation
- No Accounting entries are generated Installment Calculation
- No Accounting entries are generated Insurance Enquiry
- No Accounting entries are generated Loan Direct Account Opening
- No Accounting entries are generated

1.57. Loan Account Disbursement - Fast Path: LN521

Disbursement of loans is possible only after the following conditions are fulfilled:

- The loan has been sanctioned and the loan account has been opened. Loan account can be opened either by using the APS module/ORS module or the Loan Direct Account Opening (Fast Path: LN057)
- All mandatory documents pertaining to the loan account have been received using the Account Document Maintenance option. (FP-LN323).
- In case the loan is a secured loan the appropriate collaterals should have been attached to the loan account.

Disbursements can be classified into the following stages:

- First Disbursement
- Subsequent disbursements (disbursements can be done even during the regular stage of the loan unlike the earlier versions)
- Final Disbursement

Disbursement involves two legs of accounting entries, viz., one at the Head Office and the other at the Branch where the disbursement is normally done. Host end disbursement is done by generating the loan schedule using option (LN521-Setup Account Schedule). After the schedule creation is authorized the host end entry for the disbursement is completed. The system prompts the user, whether to proceed for the branch disbursement. If the user selects the OK button the system proceeds for the branch disbursement (FP-1413). If not, the user at the branch can do the branch disbursement later, using the same option, Disbursement-1413.

No GL entries are passed only when the host leg of the disbursement is done for a loan account and they will be passed only when the branch disbursement of the loan account is initiated.

At the Head Office (that is at the Host end), the preliminary entry for disbursement is done.

Disbursement by Cash – Rs. 20000 disbursed to loan Account

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Loan Asset GL	Dr	20000	20000	Disbursement By Cash
01/01/05	01/01/05	Account Branch	Inter Branch GL	Cr	20000	20000	Disbursement By Cash
01/01/05	01/01/05	Transaction Branch	Inter Branch GL	Dr	20000	20000	Disbursement By Cash

Loans

01/01/05	01/01/05	Transaction Branch	Cash GL	Cr	20000	20000	Disbursement By Cash
01/01/05	01/01/05	Account Branch	Contingent Liability	Dr	20000	20000	Compensation Amount
01/01/05	01/01/05	Account Branch	Contingent Asset	Cr	20000	20000	Compensation Amount

Loans

Disbursement by Bankers Cheque – INR 5000 disbursed by bankers cheque

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Accou nt Branch	Loa n Ass et GL	Dr	5000	5000	Disbur semen t By Chequ e
01/01/05	01/01/05	Accou nt Branch	Inter Branc h GL	Cr	5000	5000	Disbur semen t By Chequ e
01/01/05	01/01/05	Transa ction Branch	Inter Branc h GL	Dr	5000	5000	Disbur semen t By Chequ e
01/01/05	01/01/05	Transa ction Branch	Banke r's Cheq ue Issue GL	Cr	5000	5000	Disbur semen t By Chequ e

Rs. 20000 loan disbursed by transfer to CASA Account

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Accou nt Branch	Loa n Ass et GL	Dr	20000	20000	Disbur semen t By Chequ e
01/01/05	01/01/05	Accou nt Branch	Inter Branc h GL	Cr	20000	20000	Disbur semen t By Chequ e
01/01/05	01/01/05	CASA Accou nt Branch	Inter Branc h GL	Dr	20000	20000	Disbur semen t By Chequ e

Loans

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
					TCY-INR	LCY-INR	
01/01/05	01/01/05	CASA Account Branch	CASA Asset / Liability GL	Cr	20000	20000	Disbursement By Cheque

Top-up Disbursement Example:

Outstanding loan amount = INR 40000

Arrears capitalized during restructure = INR 3000 Top-Up Disbursed = INR 5000

1. Arrears capitalized during restructure

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
					TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Loan Asset GL	Dr	3000	3000	Interest Arrear Capitalization
01/01/05	01/01/05	Account Branch	Interest Receivable	Cr	3000	3000	Interest Arrear Capitalization

2. Top-Up Disbursed

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
					TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Loan Asset GL	Dr	5000	5000	Disbursement To CASA
01/01/05	01/01/05	Account Branch	Disbursement GL	Cr	5000	5000	DISBURSEMENT TO CASA (Loan Account)

Loans

Contingent Entry Event if Collateral is attached

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
					TCY-INR	LCY-INR	
01/01/05	01/01/05	Collateral Home Branch	Contingent Asset	Dr	1200	1200	Collateral Value
01/01/05	01/01/05	Collateral Home Branch	Contingent Liability	Cr	1200	1200	Collateral Value

Insurance Premium Collection

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
					TCY-INR	LCY-INR	
01/01/05	01/01/05	Loan A/c Branch	Premium Asset GL	Dr	1200	1200	Premium Amount
01/01/05	01/01/05	Loan A/c Branch	Premium Remittance GL	Cr	1200	1200	Premium Amount

Insurance Premium Payment to Insurer

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
					TCY-INR	LCY-INR	
01/01/05	01/01/05	Loan A/c Branch	Premium Remittance GL	Dr	5000	5000	Sum of Premium Amounts
01/01/05	01/01/05	Clearing Branch	End point GL	Cr	5000	5000	Sum of Premium Amounts

Loans

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
					TCY-INR	LCY-INR	
01/01/05	01/01/05	Loan A/c Branch	Premium Remittance GL	Dr	5000	5000	Sum of Premium Amounts
01/01/05	01/01/05	Loan A/c Branch	SC GL	Cr	5000	5000	Sum of Premium Amounts

Interest Waived After Claim Acceptance

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
					TCY-INR	LCY-INR	
01/01/05	01/01/05	Loan A/c Branch	Interest Waived	Dr	400	400	Penalty charged from claim effective date
01/01/05	01/01/05	Loan A/c Branch	Interest receivable	Cr	400	400	Penalty charged from claim effective date

Claim Received from Insurer

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
					TCY-INR	LCY-INR	
01/01/05	01/01/05	Clearing Branch	End point GL	Dr	200	200	Claim Amount
01/01/05	01/01/05	Loan A/c Branch	Claim Settlement GL	Cr	200	200	Claim Amount

Claim Adjustment with Loan Account

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
					TCY-INR	LCY-INR	
01/01/05	01/01/05	Loan A/c Branch	Claim Settlement GL	Dr	200	200	Claim Amount
01/01/05	01/01/05	Loan A/c Branch	Loan Account	Cr	200	200	Total due amount from Insurer till date

Excess Amount Received as Claim

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
					TCY-INR	LCY-INR	
01/01/05	01/01/05	Loan A/c Branch	RPA GL	Dr	800	800	Excess Amount
01/01/05	01/01/05	Account branch /Clearing branch	Customer's Account	Cr	800	800	Excess Amount

Schedule Set Up

No Accounting entries are generated

Loans Disbursement Inquiry

No Accounting entries are generated

Loan Disbursement Reversal

The loan, which is disbursed, can be reversed using the Loan Disbursement Reversal option. A loan disbursement transaction may have to be reversed due to administrative reasons or any error in the disbursement set-up for the loan account.

Loans

Initially the reversal of the branch disbursement needs to be done through EJ (FP 6006) and subsequently, the reversal at the host should be done using the option of Loans Disbursement Reversal.

Reversal of Disbursement at Branch

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 6006 Electronic Journal option. At the Branch, the actual disbursement is made by cash, bankers cheque, or transfer to CASA.

At the Head office (Host), the loan disbursement transaction reversal is done by using the option LN045

Reversal of Disbursement by Cash - 1200 disbursed by cash

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Transaction Branch	Cash GL	Dr	1200	1200	Reversal entry
01/01/05	01/01/05	Transaction Branch	Inter Branch GL	Cr	1200	1200	Reversal entry
01/01/05	01/01/05	Account Branch	Inter Branch GL	Dr	1200	1200	Reversal entry
01/01/05	01/01/05	Account Branch	Loan Ass't	Cr	1200	1200	Reversal entry

Reversal of Disbursement by Bankers Cheque - 1200 disbursed by Bankers Cheque

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Transaction Branch	Issuer GL A/C	Dr	1200	1200	Reversal entry
01/01/05	01/01/05	Transaction Branch	Inter Branch GL	Cr	1200	1200	Reversal entry
01/01/05	01/01/05	Account Branch	Inter Branch GL	Dr	1200	1200	Reversal entry
01/01/05	01/01/05	Account Branch	Loan Ass't	Cr	1200	1200	Reversal entry

Reversal of Disbursement by transfer to CASA - 1200 disbursed by transfer to CASA account

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Transaction Branch	CASA Asset / Liability GL	Dr	1200	1200	Reversal entry
01/01/05	01/01/05	Transaction Branch	Interest Branch GL	Cr	1200	1200	Reversal entry
01/01/05	01/01/05	Account Branch	Interest Branch GL	Dr	1200	1200	Reversal entry
01/01/05	01/01/05	Account Branch	Loan Asset GL	Cr	1200	1200	Reversal entry

Backdated installment reversal to CASA or GL

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY - INR	LCY - INR	
14/08/08	01/08/08	Account branch	Asset	D r	500	500	Principal Arrear Appropriation
14/08/08	01/08/08	Account branch	Interest receivable	D r	50	50	Interest Arrear Appropriation
14/08/08	01/08/08	Account branch	Other receivable	D r	50	50	Fee Arrear Appropriation
14/08/08	01/08/08	Account branch	CASA / GL account (ceptor)	C r	600	600	BKDT Installment Refund to CASA / loan

Loan Account CBR Details

No accounting entries are generated

Loan Account Application Details Maintenance

No accounting entries are generated

Additional Document Maintenance

No accounting entries are generated

Account Documents Maintenance

No accounting entries are generated

Loan Approved Amount Maintenance

No Accounting entries are generated

1.58. Loan Installment Payment Inquiry - Fast Path: 1065

Installment payment of loan can be done when the installment has become due. The loan installment can be paid by cash, local cheque, transfer from CASA or GL transfer by using this option.

Loan Installment - Payment by Cash.

Assume that the loan account has the following arrears and

Principal Arrears = INR 1200

Service Charges = INR 100

Legal Fees Receivable = INR 200

Interest receivable = INR 300

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Transaction Branch	Cash GL	Dr	1800	1800	LN. Installment Payment By Cash
01/01/05	01/01/05	Transaction Branch	Inter Branch GL	Cr	1800	1800	LN. Installment Payment By Cash
01/01/05	01/01/05	Account Branch	Inter Branch GL	Dr	1800	1800	LN. Installment Payment By Cash
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Cr	1800	1800	LN. Installment Payment By Cash
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	1200	1200	LN. Installment Payment By Cash

Loans

01/01/05	01/01/05	Account Branch	Loan Ass et GL	Cr	1200	1200	LN. Install ment Payme nt By Cash
01/01/05	01/01/05	Account Branch	Unapp lied Adva nce (RPA) GL	Dr	100	100	LN. Install ment Payme nt By Cash
01/01/05	01/01/05	Account Branch	SC/Fee Receivable GL	Cr	100	100	LN. Install ment Payme nt By Cash
01/01/05	01/01/05	Account Branch	Unapp lied Adva nce (RPA) GL	Dr	200	200	LN. Install ment Payme nt By Cash
01/01/05	01/01/05	Account Branch	Legal Fees Receivable GL	Cr	200	200	LN. Install ment Payme nt By Cash
01/01/05	01/01/05	Account Branch	Unapp lied Adva nce (RPA) GL	Dr	300	300	LN. Install ment Payme nt By Cash
01/01/05	01/01/05	Account Branch	Interest Receivable GL	Cr	300	300	LN. Install ment Payme nt By Cash
01/01/05	01/01/05	Account Branch	Contingent Asset	Dr	300	300	Principal Paid
01/01/05	01/01/05	Account Branch	Contingent Liability	Cr	300	300	Principal Paid

Loan Installment - Payment by Local Cheque

Cheque of value 1100 deposited on Loan Account in on 01/01/2005. Float Days = 5. The clearing of the cheque is done on the value date of the cheque.

Assume that the loan account has the following arrears

Principal Arrears = 800

Service Charges = 60

Outgoing Receivable = 80

Interest receivable = 160

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY- INR	LCY- INR	
01/01/ 05	01/01/ 05	Clearin g Branch	Endp oint GL	Dr	1100	1100	Chequ e Depos it
01/01/ 05	01/01/ 05	Clearin g Branch	Inter branc h GL	Cr	1100	1100	Chequ e Depos it
01/01/ 05	01/01/ 05	Accou nt Branch	Inter branc h GL	Dr	1100	1100	Chequ e Depos it
01/01/ 05	01/01/ 05	Accou nt Branch	CC GL	Cr	1100	1100	Chequ e Depos it

On Value Date clearing

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY- INR	LCY- INR	
05/01/ 05	05/01/ 05	Accou nt Branch	CC G	Dr	1100	1100	Chequ e Depos it

Loans

05/01/05	05/01/05	Account Branch	Unapplied Advance (RPA) GL	Cr	1100	1100	LN Installation By Local Cheque
05/01/05	05/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	800	800	LN Installation By Local Cheque
05/01/05	05/01/05	Account Branch	Loan Asset GL	Cr	800	800	LN Installation By Local Cheque
05/01/05	05/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	60	60	LN Installation By Local Cheque
05/01/05	05/01/05	Account Branch	SC/Fee Receivable GL	Cr	60	60	LN Installation By Local Cheque
05/01/05	05/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	80	80	LN Installation By Local Cheque
05/01/05	05/01/05	Account Branch	Outgoing Receivable GL	Cr	80	80	LN Installation By Local Cheque

Loans

05/01/05	05/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	160	160	LN Installation By Local Cheque
05/01/05	05/01/05	Account Branch	Interest Receivable GL	Cr	160	160	LN Installation By Local Cheque

Online Cheque Return

Cheque of value 1100 deposited on Loan Account on 01/01/2005. Float Days = 5. Cheque was returned on 03/01/2005, before the value date of the cheque.

If the return is being passed through the inward clearing route, the Inward clearing will pass the GL entries. For online cheque return, the End of Day will pass the entries.

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Clearing Branch	End point GL	Dr	1100	1100	Cheque Deposit
01/01/05	01/01/05	Clearing Branch	Inter branch GL	Cr	1100	1100	Cheque Deposit
01/01/05	01/01/05	Account Branch	Inter branch GL	Dr	1100	1100	Cheque Deposit
01/01/05	01/01/05	Account Branch	CC GL	Cr	1100	1100	Cheque Deposit
03/01/05	03/01/05	Account Branch	CC GL	Dr	1100	1100	Cheque Return

Loans

03/01/05	03/01/05	Account Branch	Inter branch GL	Cr	1100	1100	Check e Return
03/01/05	03/01/05	Clearing Branch	Inter branch GL	Dr	1100	1100	Check e Return
03/01/05	03/01/05	Clearing Branch	End point GL	Cr	1100	1100	Check e Return

Loan Installment Payment from CASA Account to a Loan Account

Principal Arrears 960

Service Charges 80

Legal Fees Receivable 160

Interest receivable 240

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	CASA Account Branch	CASA Asset / Liability GL	Dr	1440	1440	Loan Installment Payment
01/01/05	01/01/05	CASA Account Branch	Inter Branch GL	Cr	1440	1440	Loan Installment Payment
01/01/05	01/01/05	Loan Account Branch	Inter Branch GL	Dr	1440	1440	Loan Installment Payment
01/01/05	01/01/05	Loan Account Branch	Unapplied Advance (RPA) GL	Cr	1440	1440	Loan Installment Payment

Loans

01/01/05	01/01/05	Loan Account Branch	Unapplied Advance (RPA) GL	Dr	960	960	Loan Installation Principal Amount
01/01/05	01/01/05	Loan Account Branch	Loan Asset GL	Cr	960	960	Loan Installation Principal Amount
01/01/05	01/01/05	Loan Account Branch	Unapplied Advance (RPA) GL	Dr	80	80	Loan Installation Service Charges Payment
01/01/05	01/01/05	Loan Account Branch	SC/Fee Receivable GL	Cr	80	80	Loan Installation Service Charges Payment
01/01/05	01/01/05	Loan Account Branch	Unapplied Advance (RPA) GL	Dr	160	160	Loan Installation Legal Fees
01/01/05	01/01/05	Loan Account Branch	Legal Fees Receivable GL	Cr	160	160	Loan Installation Legal Fees

Loans

01/01/05	01/01/05	Loan Account Branch	Unapplied Advance (RPA) GL	Dr	240	240	Loan Installation Normal Interest (Accrual basis)
01/01/05	01/01/05	Loan Account Branch	Interest Receivable GL	Cr	240	240	Loan Installation Normal Interest (Accrual basis)

Loan Installment Payment by GL Transfer

Principal Arrears 960

Service Charges 80

Legal Fees Receivable 160

Interest receivable 240

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	CASA Account Branch	Specified GL	Dr	1440	1440	Loan Installation Payment
01/01/05	01/01/05	CASA Account Branch	Inter Branch GL	Cr	1440	1440	Loan Installation Payment
01/01/05	01/01/05	Loan Account Branch	Inter Branch GL	Dr	1440	1440	Loan Installation Payment

Loans

01/01/05	01/01/05	Loan Account Branch	Unapplied Advance (RPA) GL	Cr	1440	1440	Loan Installation Payment
01/01/05	01/01/05	Loan Account Branch	Unapplied Advance (RPA) GL	Dr	960	960	Loan Installation Principal Amount
01/01/05	01/01/05	Loan Account Branch	Loan Asset GL	Cr	960	960	Loan Installation Principal Amount
01/01/05	01/01/05	Loan Account Branch	Unapplied Advance (RPA) GL	Dr	80	80	Loan Installation Service Charges Payment
01/01/05	01/01/05	Loan Account Branch	SC/Fee Receivable GL	Cr	80	80	Loan Installation Service Charges Payment
01/01/05	01/01/05	Loan Account Branch	Unapplied Advance (RPA) GL	Dr	160	160	Loan Installation Legal Fees
01/01/05	01/01/05	Loan Account Branch	Legal Fees Receivable GL	Cr	160	160	Loan Installation Legal Fees

Loans

01/01/05	01/01/05	Loan Account Branch	Unapplied Advance (RPA) GL	Dr	240	240	Loan Installation Normal Interest (Accrual basis)
01/01/05	01/01/05	Loan Account Branch	Interest Receivable GL	Cr	240	240	Loan Installation Normal Interest (Accrual basis)
01/01/05	01/01/05	Network Branch	Network GL	Dr	1440	1440	Loan Installation Payment
01/01/05	01/01/05	Loan A/c Branch	Loan Account	Cr	1440	1440	Loan Installation Payment

1.59. Partial Pay-off - Fast Path: 1066

Partial Payoff is repayment of loan amount over and above the normal installment due amount. The accounting entries for Partial Pay-off are the same as explained under the Loan Installment Payment. Following are the differences in a Partial pay-off transaction:

In a Partial Pay-off transaction the amount being paid will be greater than the normal installment amount. If there are arrears on the loan account, then the payment amount will be first appropriated against the arrears and the excess balance will be credited to Loan Principal Account. The effect of interest payment would happen based on the effect of payment defined at the loan product master.

The bank can charge interest till date in which case the system will calculate interest from the last accrual date till the date of the partial pay-off payment.

The bank can charge penalty for the Partial Pay-off transaction. The same is calculated online as a certain percentage of the pay-off amount, or certain percentage (p.a.) of the amount and the remaining term or the bank may even waive the penalty amount. The penalty rule and rate for the Partial Pay-off are defined in Schedule Type definition (LNM98). The accounting basis for the same are defined in Product Interest Attributes Maintenance (LNM42).

Partial payoff transaction ultimately results in rescheduling of the loan. The user can select from either of the Rescheduling modes viz., Recalculate Term or Recalculate Installment.

No entries are generated during rescheduling of the loan account. However, if the user opts for the option of capitalize all Arrears then the behavior would be similar as that of Restructuring of Loan account which is explained in the later part of the document.

Partial Pay-off - Payment by Cash

Assume that the customer pays 3000 as partial pay-off amount. The loan account has the following arrears amounting to 1970

Principal Arrears 1200

Service Charges 100

Legal Fees Receivable 200 Interest receivable 300

Catch up Interest (interest accrued/charged till the date of payment) 100 Penalty (Billed/Charged) – 50

Partial Pay-off Penalty (Cash Basis) – 20

The balance excess amount i.e. 1030 will be credited to the Asset Principal GL. Thus, the total contribution towards the principal payment will be (Principal arrears + excess amount paid) $1200+1030 = 2230$

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Transa ction Branch	Cash GL	Dr	3000	3000	Partial Payoff – Payoff Amount

Loans

01/01/05	01/01/05	Transaction Branch	Inter Branch GL	Cr	3000	3000	Partial Payoff – Payoff Amount
01/01/05	01/01/05	Account Branch	Inter Branch GL	Dr	3000	3000	Partial Payoff – Payoff Amount
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Cr	3000	3000	Partial Payoff – Payoff Amount
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	2230	2230	Partial Payoff Principal Amount
01/01/05	01/01/05	Account Branch	Loan Asset GL	Cr	2230	2230	Partial Payoff Principal Amount

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	100	100	Partial Payoff Service Charges Payment

Loans

01/01/05	01/01/05	Account Branch	SC/Fee Receivable GL	Cr	100	100	Partial Payoff Service Charges Payment
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	200	200	Partial Payoff Legal Fees
01/01/05	01/01/05	Account Branch	Legal Fees Receivable GL	Cr	200	200	Partial Payoff Legal Fees
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	300	300	Partial Payoff Normal Interest(Accrual basis)
01/01/05	01/01/05	Account Branch	Interest Receivable GL	Cr	300	300	Partial Payoff Normal Interest(Accrual basis)

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Interest Accrued GL	Dr	100	100	Catch up Accrued Normal Interest

Loans

01/01/05	01/01/05	Account Branch	Interest Income GL	Cr	100	100	Catch up Accrual Normal Interest
01/01/05	01/01/05	Account Branch	Interest Accrued GL	Cr	100	100	Catch up Normal Interest Charged
01/01/05	01/01/05	Account Branch	Interest Receivable GL	Dr	100	100	Catch up Normal Interest Charged
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	100	100	Partial Payoff Catch up Accrual Normal Interest

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Interest Receivable GL	Cr	100	100	Partial Payoff Catch up Accrual Normal Interest

Loans

01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	50	50	Partial Payoff Penal Interest
01/01/05	01/01/05	Account Branch	Penalty Interest Receivable C1	Cr	50	50	Partial Payoff Penal Interest
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	20	20	Partial Payoff Penalty (Cash Basis)
01/01/05	01/01/05	Account Branch	Penalty Interest Income C1	Cr	20	20	Partial Payoff Penalty (Cash Basis)

Note: The accounting entries for Partial Pay-off by other mode of payments will be same as the Normal Installment payment except for the funding GL, catch up accrual and penal interest.

Assumption for the above accounting entry: the payoff benefit is considered as immediate at the loan product level.

1.60. Loans Advance Payment - Fast Path: 1068

This option is used for advance repayment of loan installment. The amount paid as advance installment is posted in the Reserve Pending Appropriation account (RPA). At end of day (EOD), depending upon the treatment specified for advance payment, the advanced installment amount paid reduces the principal base for interest calculation. Unlike Partial Pay-off where the excess amount is utilized to reduce the Asset Principal balance, in an Advance Payment the excess amount (after all the arrears due are paid) continue to reside in the Unapplied Advance (RPA) GL. All future dated loan installments, which become due, are set off against the RPA account. The advance payment of loan installments can be paid by cash, local cheque, transfer from CASA or GL transfer by using this option.

Advance Payment-Payment by Cash.

Assume that the customer pays 3000 as Advance Payment. The loan account has the following arrears amounting to 1850.

Principal Arrears 1200

Service Charges 100

Insurance Premium 200

Interest receivable 300

Penal Interest – 50

After adjusting the above arrears the balance excess amount i.e. 1150 will remain as balance in the Unapplied Advance (RPA) GL. As and when the arrears become due the system will utilize the amount from the RPA GL.

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Transa ction Branch	Cash GL	Dr	3000	3000	Advance Payment
01/01/05	01/01/05	Transa ction Branch	Inter Branch GL	Cr	3000	3000	Advance Payment
01/01/05	01/01/05	Accou nt Branch	Inter Branch GL	Dr	3000	3000	Advance Payment
01/01/05	01/01/05	Accou nt Branch	Unapp lied Adva nce (RPA) GL	Cr	3000	3000	Advance Payment

Loans

01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	1200	1200	Advance Payment-Principal Amount
01/01/05	01/01/05	Account Branch	Loan Asset GL	Cr	1200	1200	Advance Payment-Principal Amount
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	100	100	Advance Payment-Service Charges
01/01/05	01/01/05	Account Branch	SC/Fee Receivable GL	Cr	100	100	Advance Payment-Service Charges
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	200	200	Advance Payment-Insurance Premium

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	

Loans

01/01/05	01/01/05	Account Branch	Insurance Premium GL	Cr	200	200	Advance Payment-Insurance Premium
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	300	300	Advance Payment-Normal Interest(Accrual basis)
01/01/05	01/01/05	Account Branch	Interest Receivable GL	Cr	300	300	Advance Payment-Normal Interest(Accrual basis)
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	50	50	Advance Payment-Penalty Interest (Accrual basis)
01/01/05	01/01/05	Account Branch	Penalty Interest Receivable	Cr	50	50	

Note: The accounting entries for Advance Payment by other mode of payments will be same as the cash mode except for the funding GL.

1.61. Post Dated Cheques Maintenance - Fast Path: LN046

No accounting entries are passed. Though, on the respective cheque dates the posted dated cheques towards the loan installment payments are presented for clearing. For accounting entries refer to the Loan Installment Payment by Local Cheque above.

1.62. Loan Refund Inquiry - Fast Path: 1412

Excess credit balance in the loan account can be refunded to the customer by Cash or Transfer to CASA account

Excess credit of 5000 to be refunded by Cash

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Accou nt Branch	Unap plied Adva n ce (RPA) GL	Dr	5000	5000	Loan Exces s Amoun t Refun d
01/01/05	01/01/05	Accou nt Branch	Inter Branc h GL	Cr	5000	5000	Loan Exces s Amoun t Refun d
01/01/05	01/01/05	Transa ction Branch	Inter Branc h GL	Dr	5000	5000	Loan Exces s Amoun t Refun d
01/01/05	01/01/05	Transa ction Branch	Cash GL	Cr	5000	5000	Loan Exces s Amoun t Refun d

Excess credit of 1100 to be refunded to CASA Account

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	

Loans

01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	1100	1100	Loan Excess Amount Refund
01/01/05	01/01/05	Account Branch	Inter Branch GL	Cr	1100	1100	Loan Excess Amount Refund
01/01/05	01/01/05	Transaction Branch	Inter Branch GL	Dr	1100	1100	Loan Excess Amount Refund
01/01/05	01/01/05	Transaction Branch	CASA Asset / Liability GL	Cr	1100	1100	Loan Excess Amount Refund

1.63. Loan Full Payoff Inquiry - Fast Path: 1067 (EFS)

The balance loan outstanding amount can be prepaid by the customer in full by Cash, Transfer from CASA or GL Transfer by using this option.

EFS - Payment by Cash

Assume the loan account has the following dues amounting to 3800

Principal Arrears = INR 2000

Service Charges = INR 150

Legal Fees Receivable = INR 200

Insurance Premium = INR 150

Interest receivable = INR 930

Catch up Interest (interest accrued/charged till the date of payment) = INR 200

Penalty (Billed/Charged) = INR 120

EFS Penalty (Cash Basis) = INR 50

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Transa ction Branch	Cash GL	Dr	3800	3800	LN. EFS. By Cash
01/01/05	01/01/05	Transa ction Branch	Inter Branc h GL	Cr	3800	3800	LN. EFS. By Cash
01/01/05	01/01/05	Accou nt Branch	Inter Branc h GL	Dr	3800	3800	LN. EFS. By Cash
01/01/05	01/01/05	Accou nt Branch	Unapp lied Adva nce (RPA) GL	Cr	3800	3800	LN. EFS. By Cash
01/01/05	01/01/05	Accou nt Branch	Unapp lied Adva nce (RPA) GL	Dr	2000	2000	LN. EFS. By Cash-Princip al Amoun t

Loans

01/01/05	01/01/05	Account Branch	Loan Ass et GL	Cr	2000	2000	LN. EFS. By Cash-Princip al Amoun t
01/01/05	01/01/05	Account Branch	Unapp lied Adva n ce (RPA) GL	Dr	150	150	LN. EFS. By Cash-Service Charges Payment
01/01/05	01/01/05	Account Branch	SC/Fee Receivable GL	Cr	150	150	LN. EFS. By Cash-Service Charges Payment
01/01/05	01/01/05	Account Branch	Unapp lied Adva n ce (RPA) GL	Dr	200	200	LN. EFS. By Cash-Legal Fees

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Legal Fees Receivable GL	Cr	200	200	LN. EFS. By Cash-Legal Fees

Loans

01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	150	150	LN. EFS. By Cash-Insurance Premium
01/01/05	01/01/05	Account Branch	Insurance Premium GL	Cr	150	150	LN. EFS. By Cash-Insurance Premium
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	930	930	LN. EFS. By Cash-Normal Interest(Accrual basis)
01/01/05	01/01/05	Account Branch	Interest Receivable GL	Cr	930	930	LN. EFS. By Cash-Normal Interest(Accrual basis)

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Interest Accrued GL	Dr	200	200	Catch up Accrual Normal Interest

Loans

01/01/05	01/01/05	Account Branch	Interest Income GL	Cr	200	200	Catch up Accrual Normal Interest
01/01/05	01/01/05	Account Branch	Interest Receivable GL	Dr	200	200	Catch up Normal Interest Charged
01/01/05	01/01/05	Account Branch	Interest Accrued GL	Cr	200	200	Catch up Accrual Normal Interest
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	200	200	LN. EFS. By Cash-Catch up Accrual Normal Interest

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	

Loans

01/01/05	01/01/05	Account Branch	Interest Receivable GL	Cr	200	200	LN. EFS. By Cash-Catch up Accrual Normal Interest
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	120	120	LN. EFS. By Cash-Penalty Interest
01/01/05	01/01/05	Account Branch	Penalty Interest Receivable GL	Cr	120	120	LN. EFS. By Cash-Penalty Interest
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	50	50	LN. EFS. By Cash-Penalty (Cash Basis)
01/01/05	01/01/05	Account Branch	Penalty Interest Income GL	Cr	50	50	LN. EFS. By Cash-Penalty (Cash Basis)

Note: The accounting entries for Loan Full Pay-off (EFS) by other mode of payments will be same as the above except for the funding GL.

1.64. Loan Recission Inquiry - Fast Path: 1069

Recission implies reversal of all entries passed during disbursement, if customer wishes to return the loan within a pre-specified time. The available mode for performing Loan recission is cash, transfer from CASA or GL Transfer. Recission will be allowed only if no interest and/or charge has been applied on the account.

Loan Recission by Cash

Assume a recission done by cash for a Loan of 8000

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Transaction Branch	Cash GL	Dr	8000	8000	LN. Rescission By Cash
01/01/05	01/01/05	Transaction Branch	Inter Branch GL	Cr	8000	8000	LN. Rescission By Cash
01/01/05	01/01/05	Account Branch	Inter Branch GL	Dr	8000	8000	LN. Rescission By Cash
01/01/05	01/01/05	Account Branch	Asset GL	Cr	8000	8000	LN. Rescission By Cash
01/01/05	01/01/05	Contingent Asset	Account Branch	Dr	8000	8000	Disbursed Amount
01/01/05	01/01/05	Contingent Liability	Account Branch	Cr	8000	8000	Disbursed Amount

Loan Recission by Transfer from CASA

Assume a recission done by transfer from CASA Account for a Loan of 7400

Loans

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	CASA Account Branch	CASA Asset / Liability GL	Dr	7400	7400	LN. Rescission By Xfer. From CASA
01/01/05	01/01/05	CASA Account Branch	Inter Branch GL	Cr	7400	7400	LN. Rescission By Xfer. From CASA
01/01/05	01/01/05	Loan Account Branch	Inter Branch GL	Dr	7400	7400	LN. Rescission By Xfer. From CASA
01/01/05	01/01/05	Loan Account Branch	Asset GL	Cr	7400	7400	LN. Rescission By Xfer. From CASA

Loan Recission by Transfer from GL

Assume a recission done by transfer 9500 from GL Account to Loan Account

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Transaction Branch	Selected GL	Dr	9500	9500	LN. Rescission By GL
01/01/05	01/01/05	Transaction Branch	Inter Branch GL	Cr	9500	9500	LN. Rescission By GL

Loans

01/01/05	01/01/05	Account Branch	Inter Branch GL	Dr	9500	9500	LN. Rescission By GL
01/01/05	01/01/05	Account Branch	Asset GL	Cr	9500	9500	LN. Rescission By GL

Loan Account Payoff Notice Maintenance

No Accounting entries are generated

Other Transactions Reminder Plan Maintenance

No Accounting entries are generated

Product Interest Attributes Maintenance

No Accounting entries are generated

Schedule Type

No Accounting entries are generated

Installment Rules

No Accounting entries are generated

Interest Rules

No Accounting entries are generated

Loan Balance Inquiry

No Accounting entries are generated

Account Status Audit Trail Inquiry

No Accounting entries are generated

Account Schedule Inquiry

No Accounting entries are generated

Account Transactions Inquiry

No Accounting entries are generated

Account Rates

No Accounting entries are generated

Rate Change

No Accounting entries are generated

1.65. Miscellaneous Loan Debit Transactions options - Fast Path: 9540

Once a disbursement is made to a loan account, normally the loan account would only receive credits in the form of payments from the customer. If any debit has to be made to the account apart from regular interest/fees charging, then the Miscellaneous Loan debits (MLD) option may be used. It can be used in any of the following cases:

1. To reverse wrong installment payment into the account on a previous transaction day.
2. To increase the outstanding principal on the account for any reason.

On entering the debit amount the system validates that the amount is less than the loan outstanding. The amount is credited to any GL as specified by the teller.

Assume a loan account has the following credits which have to be reversed using MLD option:

Principal = INR 13500

Service Charges = INR 150

Outgoing Receivable = INR 1200

Interest = INR 4050

Misc. Income = INR 350

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY- INR	LCY - INR	
01/01/05	01/01/05	Transac tion Branch	Selec ted GL	Cr	19250	19250	Miscell aneous LN. Debit
01/01/05	01/01/05	Transac tion Branch	Inter Branc h GL	Dr	19250	19250	Miscell aneous LN. Debit
01/01/05	01/01/05	Accou nt Branch	Inter Branc h GL	Cr	19250	19250	Miscell aneous LN. Debit
01/01/05	01/01/05	Accou nt Branch	Loan Asse t GL	Dr	13500	13500	Miscell aneous LN. Debit
01/01/05	01/01/05	Accou nt Branch	SC/Fe e Recei viable GL	Dr	150	150	Miscell aneous LN. Debit - SC Payme nt

Loans

01/01/05	01/01/05	Account Branch	Outgoing Receivable GL	Dr	1200	1200	Miscellaneous LN. Debit - Outgoing Receivable
01/01/05	01/01/05	Account Branch	Interest Receivable GL	Dr	4050	4050	Miscellaneous LN. Debit – Normal Interest
01/01/05	01/01/05	Account Branch	Misc. Income GL	Dr	350	350	Miscellaneous LN. Debit - Normal Interest

1.66. Miscellaneous Charges Waiver - Fast Path: LN444

Miscellaneous charges levied on an account can be waived using Miscellaneous Charges Waiver. 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.

Assume a loan account has the following arrears which are to be waived:

Insurance Premium = INR 200

Service Charge = INR 100

Outgoing Receivable = INR 350

Legal Fees Receivable = INR 400

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Premium Remittance GL	Dr	200	200	LN. Charge Waiver
01/01/05	01/01/05	Account Branch	Insurance Premium GL	Cr	200	200	LN. Charge Waiver
01/01/05	01/01/05	Account Branch	SC/Fee Income GL	Dr	100	100	LN. Charge Waiver
01/01/05	01/01/05	Account Branch	SC/Fees Receivable GL	Cr	100	100	LN. Charge Waiver
01/01/05	01/01/05	Account Branch	Outgoing Payable GL	Dr	350	350	LN. Charge Waiver
01/01/05	01/01/05	Account Branch	Outgoing Receivable GL	Cr	350	350	LN. Charge Waiver
01/01/05	01/01/05	Account Branch	Legal Fees Payable GL	Dr	400	400	LN. Charge Waiver

Loans

01/01/ 05	01/01/ 05	Accou nt Branch	Legal Fees Recei vable GL	Cr	400	400	LN. Charg e Waiver
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Account Payment Instructions

No Accounting entries are generated

Loan Account Address Maintenance

No Accounting entries are generated

Loan Account Master Attributes Maintenance

No Accounting entries are generated

1.67. Common Billing Transactions - Fast Path: BAM50

Common Billing is used to levy a charge on a loan account. The Common Billing Transaction is used for billing of one time miscellaneous service charges/outgoing charges/insurance premium/legal fees.

Loan account has the following charges to be levied:

Insurance Premium = INR 1500

Service Charge = INR 130

Outgoing Receivable = INR 450

Legal Fees Receivable = INR 700

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Accou nt Branch	Insura nce Premiu m GL	Dr	1500	1500	Comm on Billing
01/01/05	01/01/05	Accou nt Branch	Premiu m Remitt ance GL	Cr	1500	1500	Comm on Billing
01/01/05	01/01/05	Accou nt Branch	SC/Fees Receivable GL	Dr	130	130	Comm on Billing
01/01/05	01/01/05	Accou nt Branch	SC/Fe e Incom e GL	Cr	130	130	Comm on Billing
01/01/05	01/01/05	Accou nt Branch	Outgo ing Receivable GL	Dr	450	450	Comm on Billing
01/01/05	01/01/05	Accou nt Branch	Outgo ing Paya ble GL	Cr	450	450	Comm on Billing
01/01/05	01/01/05	Accou nt Branch	Legal Fees Receivable GL	Dr	700	700	Comm on Billing

Loans

01/01/ 05	01/01/ 05	Accou nt Branch	Legal Fees Paya ble C1	Cr	700	700	Comm on Billing
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Third Party Account Address Maintenance

No Accounting entries are generated

Loan Collateral Link Maintenance

No Accounting entries are generated

1.68. Interest Adjustment Transaction - Fast Path: BAM57

Unaccounted Interest

No accounting entries are generated

Accounted Interest

Debit Interest Adjustment

Debit interest adjustment increases the dues of interest. The account gets debited to the extent of adjustment and a new arrear of type interest gets raised on the account.

Debit Interest Adjustment of 600 is done for Normal Interest

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY- INR	LCY- INR	
01/01/05	01/01/05	Accou nt Branch	Intere st Recei vable GL	Dr	600	600	LN. Interest Adjustment
01/01/05	01/01/05	Accou nt Branch	Intere st Inco m e GL	Cr	600	600	LN. Interest Adjustment

Debit Interest Adjustment of 300 is done for Penal Interest

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY- INR	LCY- INR	
01/01/05	01/01/05	Accou nt Branch	Penal ty Intere st Recei vable GL	Dr	300	300	LN. Penalty Interest Adjustment
01/01/05	01/01/05	Accou nt Branch	Penal ty Intere st Inco m e GL	Cr	300	300	LN. Penalty Interest Adjustment

Debit Interest Adjustment of 150 is done for Post Maturity Interest (PMI)

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Accou nt Branch	Intere st Recei vable GL	Dr	150	150	LN. PMI. Adjustment
01/01/05	01/01/05	Accou nt Branch	Intere st Inco m e GL	Cr	150	150	LN. PMI. Adjustment

Credit Interest Adjustment

A credit adjustment to a loan account indicates that excess interest charged and received from the borrower must be refunded. A credit interest adjustment can be done only for the unpaid portion of the interest and will not be possible if the same is already paid.

Credit Interest Adjustment of 600 is done for Normal Interest

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Accou nt Branch	Intere st Inco m e GL	Dr	600	600	LN. Interest Adjustment
01/01/05	01/01/05	Accou nt Branch	Intere st Recei vable GL	Cr	600	600	LN. Interest Adjustment

Credit Interest Adjustment of 300 is done for Penal Interest

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	

Loans

01/01/05	01/01/05	Account Branch	Penalty Interest Income GL	Dr	300	300	LN. Penalty Interest Adjustment
01/01/05	01/01/05	Account Branch	Penalty Interest Receivable GL	Cr	300	300	LN. Penalty Interest Adjustment

Credit Interest Adjustment of 150 is done for Post Maturity Interest (PMI)

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Interest Income GL	Dr	150	150	LN. PMI. Adjustment
01/01/05	01/01/05	Account Branch	Interest Receivable GL	Cr	150	150	LN. PMI. Adjustment

1.69. Other Miscellaneous Entries

Small Balance Forfeiture

In case the loan amount repaid is slightly higher the bank may wish to close such accounts and treat the remaining amount as income. This situation is commonly encountered in case of Post Dated EMI Cheques where the amount of the last EMI cheque is higher than the last installment amount.

Assume the value of the last EMI cheque is 1100 deposited on Loan Account on 01/01/2005. However the total of all arrears is 1095. The balance 5 will be treated as income. Float Days = 5. The clearing of the cheque is done on the value date of the cheque.

The loan account has the following arrears

Principal Arrears 800

Service Charges 60

Outgoing Receivable 80

Interest receivable 155

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Clearin g Branch	Endp oint GL	Dr	1100	1100	Chequ e Deposit
01/01/05	01/01/05	Clearin g Branch	Inter branc h GL	Cr	1100	1100	Chequ e Deposit
01/01/05	01/01/05	Accou nt Branch	Inter branc h GL	Dr	1100	1100	Chequ e Deposit
01/01/05	01/01/05	Accou nt Branch	CC GL	Cr	1100	1100	Chequ e Deposit
05/01/05	05/01/05	Accou nt Branch	CC GL	Dr	1100	1100	Chequ e Deposit
05/01/05	05/01/05	Accou nt Branch	Unapp lied Adva nce (RPA) GL	Cr	1100	1100	Chequ e Deposit

Loans

05/01/05	05/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	800	800	LN Installation By Local Cheque Principal Amount
05/01/05	05/01/05	Account Branch	Loan Asset GL	Cr	800	800	LN Installation By Local Cheque Principal Amount
05/01/05	05/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	60	60	LN Installation By Local Cheque Service Charges Payment
05/01/05	05/01/05	Account Branch	SC/Fee Income GL	Cr	60	60	LN Installation By Local Cheque Service Charges Payment
05/01/05	05/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	80	80	LN Installation By Local Cheque Outgoing Receivable
05/01/05	05/01/05	Account Branch	Outgoing Receivable GL	Cr	80	80	LN Installation By Local Cheque Outgoing Receivable
05/01/05	05/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	155	155	LN Installation By Local Cheque Normal Interest (Accrual basis)

Loans

05/01/05	05/01/05	Account Branch	Interest Receivable GL	Cr	155	155	LN Installation By Local Cheque Normal Interest (Accrual basis)
05/01/05	05/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	5	5	Small Balance Forfeited
05/01/05	05/01/05	Account Branch	Small Balance Forfeiture GL	Cr	5	5	Small Balance Forfeited

Small Balance Waiver

In case the amount repaid is slightly lesser the bank may still wish to waive the remaining amount due and close the account, by absorbing the same in the expenses of the Bank. This situation is commonly encountered in case of Post Dated EMI Cheques where the amount of the last EMI cheque is lesser than the last installment amount.

Assume the value of the last EMI cheque is 1100 deposited on Loan Account on 01/01/2005. However the total of all arrears is 1105. The shortfall 5 will be treated as Expense. Float Days = 5. The clearing of the cheque is done on the value date of the cheque.

Note: The appropriation sequence followed is all other arrears to be appropriated before the capital (Principal) arrears.

Loan account has the following arrears:

Principal Arrears = INR 800

Service Charges = INR 60

Outgoing Receivable = INR 135

Interest receivable = INR 110

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Clearing Branch	Endpoint GL	Dr	1100	1100	

Loans

01/01/05	01/01/05	Clearing Branch	Inter branch GL	Cr	1100	1100	
01/01/05	01/01/05	Account Branch	Inter branch GL	Dr	1100	1100	
01/01/05	01/01/05	Account Branch	CFC GL	Cr	1100	1100	
05/01/05	05/01/05	Account Branch	CFC GL	Dr	1100	1100	
05/01/05	05/01/05	Account Branch	Unapplied Advance (RPA) GL	Cr	1100	1100	
05/01/05	05/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	800	800	
05/01/05	05/01/05	Account Branch	Loan Asset GL	Cr	800	800	
05/01/05	05/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	60	60	
05/01/05	05/01/05	Account Branch	SC/Fee Income GL	Cr	60	60	LN Installation By Local Cheque Service Charges Payment

Loans

05/01/05	05/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	135	135	LN Installation By Local Cheque Outgoing Receivable
05/01/05	05/01/05	Account Branch	Outgoing Receivable GL	Cr	135	135	LN Installation By Local Cheque Outgoing Receivable
05/01/05	05/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	110	110	LN Installation By Local Cheque Normal Interest (Accrual)
05/01/05	05/01/05	Account Branch	Interest Receivable GL	Cr	110	110	LN Installation By Local Cheque Normal Interest (Accrual)
05/01/05	05/01/05	Account Branch	Small Balance Waiver GL	Dr	5	5	Small Balance Waiver
05/01/05	05/01/05	Account Branch	Loan Asset GL	Cr	5	5	Small Balance Waiver

Interest Subsidy and Rebate

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
					TCY-INR	LCY-INR	
Posting	Value						

Loans

01/08/08	01/08/08	Casa Account Branch/ GL- Account Branch	Cash/CAS A/GL	Dr	1000	1000	Loan Interest subsidy pay-in by cash/Savin /GL Tr.
01/08/08	01/08/08	Loan Account Branch	Subsidy Parking GL	Cr	1000	1000	Loan Interest subsidy pay-in by cash/Savin /GL Tr.
01/08/08	01/08/08	Loan Account Branch	Subsidy parking GL	Dr	1000	1000	LN.Subsidy Interest Income
01/08/08	01/08/08	Loan Account Branch	Income GL	Cr	1000	1000	LN.Subsidy Interest Income

1.70. Subsidy Loans – Subsidy Interest Accrual and charging

The subsidy interest will accrue as per the accrual frequency specified for Regular Interest in 'Product Master Maintenance (FP: LNM11)'.

The accrual and charging entries will be passed to the GL set up in Product Interest attributes (FP: LNM42) for subsidy type of interest. The following GLs will be maintained:

1. Subsidy Interest Accrued
2. Subsidy Interest Income
3. Subsidy Interest Receivable Subsidy Interest Accrual

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/08/08	01/08/08	Loan Account Branch	Subsidy Interest Accrued	Dr	1000	1000	Subsidy Interest accrued.
01/08/08	01/08/08	Loan Account Branch	Subsidy Interest Income	Cr	1000	1000	Subsidy interest accrued booked to Income

Subsidy Interest Charging

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/08/11	01/08/11	Account Branch	Subsidy Interest Receivable	Dr	1000	1000	Subsidy Interest charged
01/08/11	01/08/11	Account Branch	Subsidy Interest Accrued	Cr	1000	1000	Subsidy interest accrued reversed on charging

1.71. Penalty, Compounding and Diverting Interest Arrears Processing

Penalty Interest – Penalty Interest apart from charging on Cash basis can also be configured on accrual basis. Accrual frequency for Penalty can be specified in Loan Product Master (FP: LNM11). The frequencies can be defined as 'Daily' or 'Monthly'. An option 'None' is also available which will signify that the penalty interest will not accrue and will directly be computed and charged on the due dates.

Performing Loans

If Penalty is accrued

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/08/11	01/08/11	Account Branch	Penalty Interest Accrued	Dr	1000	1000	Penalty Interest accrued
01/08/11	01/08/11	Account Branch	Penalty Interest Income	Cr	1000	1000	Income booked on Penalty interest accrual

Charging of Penalty Interest

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/08/11	01/08/11	Account Branch	Penalty Interest Receivable	Dr	1000	1000	Penalty Interest charged
01/08/11	01/08/11	Account Branch	Penalty Interest Accrued	Cr	1000	1000	Penalty Interest accrual reversed on charging

Repayment of Penalty Interest by customer

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/08/11	01/08/11	Account Branch	Cash/CAS A Asset/Liability GL	Dr	1000	1000	Penalty Interest paid by customer
01/08/11	01/08/11	Account Branch	Penalty Interest Receivable	Cr	1000	1000	Penalty Interest receivable reversed on repayment

If Penalty is not accrued

Charging of Interest

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/08/11	01/08/11	Account Branch	Penalty Interest Receivable	Dr	1000	1000	Penalty Interest charged
01/08/11	01/08/11	Account Branch	Penalty Interest Income	Cr	1000	1000	Income booked on Penalty interest charging

Non Performing Loans

Claw back of accrued Penalty arrears

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/08/11	01/08/11	Account Branch	Suspended Penalty Interest Accrued	Dr	100	100	PA to NPA GL movement
01/08/11	01/08/11	Account Branch	Penalty Interest Accrued	Cr	100	100	PA to NPA GL movement
01/08/11	01/08/11	Account Branch	Penalty Interest Income	Dr	100	100	PA to NPA GL movement
01/08/11	01/08/11	Account Branch	Suspended Penalty Interest Income	Cr	100	100	PA to NPA GL movement

Claw back of unpaid Penalty arrears

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/08/11	01/08/11	Account Branch	Suspended Penalty Interest Receivable	Dr	100	100	PA to NPA GL movement

Loans

01/08/11	01/08/11	Account Branch	Penalty Interest Receivable	Cr	100	100	PA to NPA GL movement
01/08/11	01/08/11	Account Branch	Penalty /Compounding Interest Income	Dr	100	100	PA to NPA GL movement
01/08/11	01/08/11	Account Branch	Suspended Penalty Interest Income	Cr	100	100	PA to NPA GL movement - booking to liability GL

If Penalty interest is accrued

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/08/11	01/08/11	Account Branch	Suspended Penalty Interest Accrued	Dr	150	150	Accrual of Penalty Interest when accrual status is Suspend ed
01/08/11	01/08/11	Account Branch	Suspended Penalty Interest Income	Cr	150	150	Accrual of Penalty Interest when accrual status is Suspend ed – booking to liability GL

Charging of accrued penalty interest

Loans

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/08/11	01/08/11	Account Branch	Suspended Penalty interest Receivable	Dr	150	150	Charging of Penalty interest when accrual status is Suspended
01/08/11	01/08/11	Account Branch	Suspended Penalty Interest Accrued	Cr	150	150	Charging of Penalty interest when accrual status is Suspended

Repayment by customer

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/08/11	01/08/11	Account Branch	Cash/CASA Asset/Liability GL	Dr	150	150	Suspended Penalty Interest paid by customer
01/08/11	01/08/11	Account Branch	Suspended Penalty interest Receivable	Cr	150	150	Suspended Penalty Interest receivable reversed on repayment

Loans

01/08/11	01/08/11	Account Branch	Suspended Penalty Interest Income	Dr	150	150	Reversal of Penalty Interest Income (Liability) on repayment
01/08/11	01/08/11	Account Branch	Suspended Penalty Interest Recovered	Cr	150	150	Booking of Interest income on repayment

If Penalty is not accrued

Charging of Interest

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/08/11	01/08/11	Account Branch	Suspended Penalty Interest Receivable	Dr	100	100	Suspended Penalty Interest charged
01/08/11	01/08/11	Account Branch	Suspended Penalty Interest Income	Cr	100	100	Liability booked on Suspended Penalty interest charging

Interest Repayment by customer

Date			Dr /	Amount	Default Description

Loans

Posting	Value	Branch	GL Head	Cr	TCY-INR	LCY-INR	
01/08/11	01/08/11	Account Branch	Cash/CAS A Asset/Liability GL	Dr	100	100	Suspended Penalty Interest paid by customer

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/08/11	01/08/11	Account Branch	Suspended Penalty Interest Receivable	Cr	100	100	Suspended Penalty Interest receivable reversed on repayment
01/08/11	01/08/11	Account Branch	Suspended Penalty Interest Income	Dr	100	100	Reversal of Suspended Penalty Interest Income (Liability) on repayment

Loans

01/08/11	01/08/11	Account Branch	Suspended Penalty Interest Recovered	Cr	100	100	Booking of Interest income on repayment
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Loans

Reversal of Penalty Interest accrued in Normal bucket (this will apply if claw back is not enabled)

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
					TCY-INR	LCY-INR	
01/08/11	01/08/11	Account Branch	Penalty Interest Income	Dr	10	10	Reversal of Penalty Interest Income on write off
01/08/11	01/08/11	Account Branch	Penalty Interest Accrued	Cr	10	10	Reversal of Penalty Interest Accrued on write off

Reversal of Penalty Interest accrued in Suspended bucket

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
					TCY-INR	LCY-INR	
01/08/11	01/08/11	Account Branch	Suspended Penalty Interest Income	Dr	15	15	Reversal of Suspended Penalty Interest Income (Liability) on write off
01/08/11	01/08/11	Account Branch	Suspended Penalty Interest Accrued	Cr	15	15	Reversal of Suspended Penalty Interest Accrued on write off

1.72. Ad-hoc Charging of accrued Regular / Penalty Interest - Fast Path: LN071

Using the **Ad-hoc Interest Application option** the user can apply accrued interest as and when required on the dates other than interest charging date. This facility is available for both regular as well as penalty interest.

Charging of accrued Regular / Penalty Interest – Normal

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/08/11	01/08/11	Account Branch	Interest Receivable	Dr	100	100	Interest charged
01/08/11	01/08/11	Account Branch	Interest Accrued	Cr	100	100	Interest accrual reversed on charging

Charging of accrued Regular / Penalty interest -Suspended

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/08/11	01/08/11	Account Branch	Suspended Interest Receivable	Dr	100	100	Suspended Interest charged
01/08/11	01/08/11	Account Branch	Suspended Interest Accrued	Cr	100	100	Reversal of Suspended accrued interest on charging

Notary / Insurance Fees

1. Notary/Insurance Fees Collected in a Third Party Fee Collection transaction from a Loan Account

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY- INR	LCY- INR	
01/08/08	01/08/08	Account Branch	Loan A/c – Outgoing Receivable GL	D r	100 0	100 0	Text input in Narrative field in BAM79 screen under collection tab
01/08/08	01/08/08	Transaction Branch	Account Payable GL	C r	100 0	100 0	Text input in Narrative field in BAM79 screen under collection tab

2. Notary/Insurance Fees Collected in a Third Party Fee Collection transaction from a Loan Account(Fee recovered from a CASA Account)

E.g.: SC Amount: 1000 Available Balance in CASA – 700

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY - INR	LCY - INR	
01/08/08	01/08/08	Account Branch	CASA A/C	D r	700	700	Text input in Narrative field in BAM79 screen under collection tab

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY- INR	LCY- INR	
01/08/08	01/08/08	Transaction Branch	Account receivable GL	D r	300	300	Text input in Narrative field in BAM79 screen under collection tab
01/08/08	01/08/08	Transaction Branch	Account Payable GL	C r	1000	1000	Text input in Narrative field in BAM79 screen under collection tab

3. NSF Condition-Part Debit/Part Hold)-CASA A/C- Third Party Fee Collection Txn E.g.: SC Amount: 1000

Available Balance in CASA 700

Amount debited from Account receivable GL- 300

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY - INR	LCY - INR	
01/08/08	01/08/08	Account Branch	CASA A/C	D r	700	700	Text input in Narrative field in BAM79 screen under collection tab
01/08/08	01/08/08	Transaction Branch	Account receivable GL	D r	300	300	Text input in Narrative field in BAM79 screen under collection tab

01/08/08	01/08/08	Transaction Branch	Account Payable GL	C r	100 0	100 0	Text input in Narrative field in BAM79 screen under collection tab
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4. After Expiry of threshold days for unclaimed processing account payable

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY -INR	LCY - NR	
01/12/08	01/12/08	Transaction Branch	Account Payable GL	D r	300	300	Unclaimed Collection Processing
01/12/08	01/12/08	Transaction Branch	Unclaimed Payable GL	C r	300	300	Unclaimed Collection Processing

5. After Expiry of threshold days for unclaimed processing account receivable

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY- INR	LCY- INR	
01/12/08	01/12/08	Account branch	CASA A/C	D r	Available Amount	Available Amount	Expense Processing: Recover Avail Bal
01/12/08	01/12/08	Transaction Branch	Account receivable GL	C r	Available Amount	Available Amount	Expense Processing: Recover Avail Bal
01/12/08	01/12/08	Transaction Branch	Account receivable GL	C r	Uncollected amount	Uncollected amount	Expense Processing: NSF Loss

Loans

01/12/08	01/12/08	Account branch	Unclaimed receivable (Expense GL)	D r	Uncollected amount	Uncollected amount	Expense Processing: NSF Loss
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The Relationship Pricing benefits - For the loan accounts in the form of cash back to the linked CASA account.

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY - INR	LCY- INR	
01/08/08	01/08/08	Loan Account Branch	Expense GL (Interest Income Waiver)	Dr	500	500	(SC code name)+loan cash back for (Loan Account)
01/08/08	01/08/08	Account Branch	CASA a/c (Linked account for Loan)	Cr	500	500	(SC code name)+loan cash back for (Loan Account no)

1.73. Deductions

There are 3 modes in which deductions can be made at the time of loan disbursements. These are Bill, Deduct or Debit. The GL used for deduction will be the Income GL set up in service charge code set up.

Bill

The Billing mode indicates that there will be an arrear on the account on the amount due. The system will pass entries and raise actual arrears on account.

Cash- 1200 disbursed to loan Account. The disbursement fee is 5% of the Disbursed amount i.e. 60

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Loan Asset GL	Dr	1200	1200	Disbursement By Cash
01/01/05	01/01/05	Account Branch	Inter Branch GL	Cr	1200	1200	Disbursement By Cash
01/01/05	01/01/05	Transaction Branch	Inter Branch GL	Dr	1200	1200	Disbursement By Cash
01/01/05	01/01/05	Transaction Branch	Cash GL	Cr	1200	1200	Disbursement By Cash
01/01/05	01/01/05	Account Branch	SC/Fe es Receivable GL	Dr	60	60	LN. Disb. SC./Other Income
01/01/05	01/01/05	Account Branch	SC/Fee Income GL	Cr	60	60	LN. Disb. SC./Other Income

Deduct

The deduct option reduces the disbursed amount by the fee amount immediately. There is no outstanding on the account in this case.

Loans

Rs 1200 loan disbursed by transfer to CASA Account. The disbursement fee is fixed amount of 50

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Loan Asset GL	Dr	1200	1200	Disbursement to CASA
01/01/05	01/01/05	Account Branch	Inter Branch GL	Cr	1200	1200	Disbursement to CASA
01/01/05	01/01/05	CASA Account Branch	Inter Branch GL	Dr	1200	1200	Disbursement to CASA
01/01/05	01/01/05	Account Branch	SC/Fee Income GL	Cr	50	50	LN. Disb. SC./Other Income
01/01/05	01/01/05	CASA Account Branch	CASA Asset / Liabilities	Cr	1150	1150	Disbursement to CASA

Debit

Debit adds the amount of the deduction to the principal amount. The amount then gets capitalized over the term of the loan.

Disbursement by Bankers Cheque - 1200 disbursed by bankers cheque. The disbursement fee is fixed amount of 50

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Loan Asset GL	Dr	1250	1250	Disbursement By Cheque

Loans

01/01/05	01/01/05	Account Branch	Inter Branch GL	Cr	1250	1250	Disbursement By Cheque
01/01/05	01/01/05	Transaction Branch	Inter Branch GL	Dr	1250	1250	Disbursement By Cheque
01/01/05	01/01/05	Transaction Branch	SC/Fee Income GL	Cr	50	50	LN. Disb. SC./Other Income
01/01/05	01/01/05	Transaction Branch	Issuer GL A/C	Cr	1200	1200	Disbursement By Cheque

System Initiated Service Charge Example: SC is 150

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/07	01/01/07	Account Branch	Receivables	Dr	150	150	Loan SC charged
01/01/07	01/01/07	Account Branch	Service charge Income	Cr	150	150	Loan SC charged

Realization of the charges through DD/RFD

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	

01/01/07	01/01/07	Account Branch	Intermediary GL (Recipient of DD/P)	Dr	150	150	Loan External Payment received
01/01/07	01/01/07	Account Branch	Receivables	Cr	150	150	Loan External Payment received

Amortization of Service Charges

Example: At the time of Recovery of SC by way of Deduction (loan Amount Disbursed = 52,000, SC= 2,000)

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/07	01/01/07	Loan Account Branch	Loan Asset GL	Dr	52000	52000	Disbursement To CASA
01/01/07	01/01/07	Loan Account Branch	Cust o mers CAS A A/c	Cr	50000	50000	Loan Disbursement to CASA
01/01/07	01/01/07	Loan Account Branch	Amorti satio n GL	Cr	2000	2000	Amortization SC

Example: If the SC is recovered by way of Debit (loan Amount Disbursed = 52,000, SC = 2,000)

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/07	01/01/07	Loan Account Branch	Asse t Acco u nt	Dr	52000	52000	Loan Disbursement to CASA

Loans

01/01/07	01/01/07	Loan Account Branch	Asset Account	Dr	2000	2000	Loan Debit SC
01/01/07	01/01/07	Loan Account Branch	Cust o mers CAS A	Cr	52000	52000	Loan Disbursement to CASA
01/01/07	01/01/07	Loan Account Branch	Unear ned Finan cial Charg es	Cr	2000	2000	Loan Debit SC

Example: If the SC is recovered by way of Bill (loan Amount Disbursed = 52,000, SC = 2,000)

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/07	01/01/07	Loan Account Branch	Asset Account	Dr	52000	52000	Loan Disbursement to CASA
01/01/07	01/01/07	Loan Account Branch	Cust o mers CAS A	Cr	52000	52000	Loan Disbursement to CASA
01/01/07	01/01/07	Loan Account Branch	SC Receivable	Dr	2000	2000	Loan Bill SC
01/01/07	01/01/07	Loan Account Branch	Unear ned Finan cial Charg es	Cr	2000	2000	Loan Bill SC

Example: Receipt of Insurance Premium, Guarantee Premium, Penalty Charges assuming each is 6000, 9000 and 12,000

Date	Branch	GL	Dr /	Amount	Default
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Posting	Value		Head	Cr	TCY-INR	LCY-INR	Description
01/01/07	01/01/07	Loan Account Branch	Cash / Cust o mara	Dr	27000	27000	Loan Dues Received
01/01/07	01/01/07	Loan Account Branch	RPA GL Acco u nt	Dr	27000	27000	Loan Dues Received
01/01/07	01/01/07	Loan Account Branch	RPA GL Acco u nt	Cr	27000	27000	Loan Dues Appropriated
01/01/07	01/01/07	Loan Account Branch	Unearned Insurance Premium	Cr	6000	6000	Loan Insurance Payment Received
01/01/07	01/01/07	Loan Account Branch	Guarantee Premium	Cr	9000	9000	Loan Guarantee Premium Received
01/01/07	01/01/07	Loan Account Branch	Penalty Interest GL	Cr	12000	12000	Loan Penalty Interest Received

Service Charge Amortization Entry

Example: If on a payment date the interest is 8,700 and it has to be paid by the customer at a rate of 12% (Nominal Rate of Loan) and based on Amortization method if the interest amount is 9,000 then the excess 300 is appropriated to income by posting the following entry:

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	

01/01/07	01/01/07	Loan Account Branch	Amortisation GL	Dr	300	300	LN. Disb. SC./Other Income
01/01/07	01/01/07	Loan Account Branch	SC /Fees Income GL	Cr	300	300	LN. Disb. SC./Other Income

Adjustment entry at the time of receipt of last installment

Example: There will be an adjusted entry in the last month to appropriate the balance in the Unearned Financial Charge GL for an amount of 120.

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/07	01/01/07	Loan Account Branch	Unearned Finance Charge	Dr	120	120	Loan Final Income Adjusted
01/01/07	01/01/07	Loan Account Branch	Income GL	Cr	120	120	Loan Final Income Adjusted

Amortization of Dealers Commission: (Deferred Financial Charges) Dealers Commission is paid by way of issuing a Managers Cheque. Example: A dealers commission of 600 is paid.

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/07	01/01/07	Loan Account Branch	Deferred Expenses GL	Dr	600	600	Loan Dealers Commission paid

Loans

01/01/07	01/01/07	Loan Account Branch	CASA Account of Dealer	Cr	600	600	Loan Dealer's Commission Paid
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In the existing entry, the Rewards Expense GL is debited and CASA Account is credited. This will be replaced by debiting Deferred Expense GL and Crediting to Dealers CASA Account.

On the Month End the first amortization entry will be posted. Subsequently on each month end this entry will be repeated. In the end there will be an adjustment entry in the end of last month to nullify the Deferred Expenses GL.

MONTH END ENTRIES

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
31/01/07	31/01/07	Loan Account Branch	Expense GL	Dr	75	75	Loan Dealer's Commission Amortized
31/01/07	31/01/07	Loan Account Branch	Deferred Expenses GL	Cr	75	75	Loan Dealer's Commission Amortized

Last Adjustment Entry

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	

Loans

31/01/07	31/01/07	Loan Account Branch	Expense GL	Dr	60	60	Loan Dealers Commission final amortization adjustment
31/01/07	31/01/07	Loan Account Branch	Deferred Expenses GL	Cr	60	60	Loan Dealers Commission final amortization adjustment

Interest Accrual

Accrual of Interest on loan accounts is the process by which income is "earned" or recognized. Interest accrual of 600

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Accou nt Branch	Intere st Accru ed GL	Dr	600	600	LN. Interest Accrual
01/01/05	01/01/05	Accou nt Branch	Intere st Inco me GL	Cr	600	600	LN. Interest Accrual

Interest Charging

Definition: "Charging" of Interest is the recognition of a "due" or a "receivable" of Interest from the customer. All interest accrued till the time of charging is debited to the account. The entries for charging will be passed as part of the End of Day action on the installment due date.

Interest Charging of 600

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Accou nt Branch	Intere st Receiv able GL	Dr	600	600	LN. Interest Charg ed
01/01/05	01/01/05	Accou nt Branch	Intere st Accru ed GL	Cr	600	600	LN. Interest Charg ed

Adding Moratorium Interest to first Installment:

Moratorium Period and Interest charged during the Moratorium Period

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	

Loans

Accrual (Moratorium Period)							
01/01/07	01/01/07	Account Branch	Accrual GL	Dr	600	600	Loan Interest Accrued
01/01/07	01/01/07	Account Branch	Income GL	Cr	600	600	Loan Interest accrued
End of Moratorium period							
31/03/07	31/03/07	Account branch	Uncollected Interest GL	Dr	1800	1800	Loan Moratorium Interest transferred to Uncollected Interest
31/03/07	31/03/07	Account branch	Accrued GL	Cr	1800	1800	Loan Moratorium Interest transferred to Uncollected Interest
Charging of Moratorium Interest (Regular Period)							
30/04/08	30/04/08	Account branch	Receivable	Dr	900	900	Loan Moratorium Interest charged
30/04/08	30/04/08	Account branch	Uncollected Interest	Cr	900	900	Loan Moratorium Interest charged

Interest Compounding

No Accounting entries are generated

Penalty computation on Repayment

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
Full amount is received							
01/01/08	01/01/08	Transaction Branch	Cash/ CASA GL	Dr	750	750	Loan Penalty Received
01/01/08	01/01/08	Transaction Branch	Penalty Income GL	Cr	750	750	Loan Penalty Received
Partial Amount is received i.e. Due penalty is partially paid.							
For unpaid amount, following entry will be passed:							
01/01/08	01/01/08	Account Branch	Contingent Asset GL	Dr	300	300	Loan Penalty Contingent Entry
01/01/08	01/01/08	Account Branch	Contingent Liability GL	Cr	300	300	Loan Penalty Contingent Entry
On receiving amount:							
01/01/08	01/01/08	Account Branch	Contingent Liability GL	Dr	300	300	Loan Penalty Contingent Entry Reversed
Date		Branch	GL	Dr /	Amount		Default

Loans

Postin g	Value		Head	Cr	TCY- INR	LCY- INR	t Descri ption
01/01/08	01/01/08	Accou nt Branch	Contin gent Asset GL	Cr	300	300	Loan Penalt y Contin gent Entry Revers ed
01/01/08	01/01/08	Transa ction Branch	Cash/ CASA GL	Dr	300	300	Loan Penalt y Receiv ed
01/01/08	01/01/08	Transa ction Branch	Penalt y incom e GL	Cr	300	300	Loan Penalt y Receiv ed

Penalty computation on Due date

Date		Branch	GL Head	Dr / Cr	Amount		Defaul t Descri ption
Postin g	Value				TCY- INR	LCY- INR	
On Due date							
01/01/08	01/01/08	Accou nt Branch	Penalt y Receiv able GL	Dr	600	600	Loan Penalt y Charg ed
01/01/08	01/01/08	Accou nt Branch	Penalt y Incom e GL	Cr	600	600	Loan Penalt y Charg ed
On receipt date							
05/01/08	05/01/08	Transa ction Branch	Cash/ CASA GL	Dr	600	600	Loan Penalt y Receiv ed

Loans

05/01/08	05/01/08	Transaction Branch	Penalty Receivable GL	Cr	600	600	Loan Penalty Received
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Partial Amount is received i.e. Due penalty is partially paid.

For unpaid amount, following entry will be passed:

05/01/08	05/01/08	Account Branch	Contingent Asset GL	Dr	150	150	Loan Penalty Contingent entry
05/01/08	05/01/08	Account Branch	Contingent Liability GL	Cr	150	150	Loan Penalty Contingent Entry

On receiving the amount:

06/01/08	06/01/08	Account Branch	Contingent Liability GL	Dr	150	150	Loan Penalty Contingent Entry Reversed
06/01/08	06/01/08	Account Branch	Contingent Asset GL	Cr	150	150	Loan Penalty Contingent Entry Reversed
06/01/08	06/01/08	Transaction Branch	Cash/ CASA GL	Dr	150	150	Loan Penalty Received
06/01/08	06/01/08	Transaction Branch	Penalty Income GL	Cr	150	150	Loan Penalty Received

Capitalization of Arrears

Capitalization adds the arrears amount to the Principal and removes from IOA base. Basically, the arrears become part of the principal. Capitalization can happen in case of Rescheduling of Loan account, Restructuring of Loan account or the End of Period (EOP) treatment defined in schedule definition (LNM98).

A loan account has the following arrears: Interest Receivable 770

Legal Fees Receivable 270

Outgoing Receivable 150

Fees Receivable 120

Insurance Premium 250

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Loan Asset GL	Dr	1560	1560	Arrear Capitalization
01/01/05	01/01/05	Account Branch	Interest Receivable GL	Cr	770	770	Interest Arrear Capitalization
01/01/05	01/01/05	Account Branch	Legal Fees Receivable GL	Cr	270	270	Legal Arrear Capitalization
01/01/05	01/01/05	Account Branch	Outgoing Receivable GL	Cr	150	150	Outgoings Arrear Capitalization
01/01/05	01/01/05	Account Branch	SC/Fees Receivable GL	Cr	120	120	Fees Arrear Capitalization
01/01/05	01/01/05	Account Branch	Insurance Premium GL	Cr	250	250	Premium Arrear Capitalization

NPL Processing

For a loan account it is very important for the bank to track the status of repayments. This is both from a regulatory point of view as well as for banks own profitability. This can be done by setting up and attaching a classification plan and classification rules to the loan product. This will determine how the classification should happen, what the past due period should be, whether the Credit risk rating (CRR) movement should be manual or automatic and the provisioning rate for secured and unsecured loans. Entries will be passed only if the CRR movement happens across the accrual status – Normal to Suspended and vice-versa.

Account Interest Freeze Maintenance No Accounting entries are generated

CRR Movement

Account A belongs to Product P having the following features:

Total outstanding loan amount = 2200

Interest Accrual = Monthly

Interest Charging = Monthly

Financial Year End = 31st March, 2005

The CRR definition for Product P indicates that Account A will be marked as NPL when the oldest arrears have not been paid for 3 months. The following arrears are overdue on the account on the day of NPA processing:

Sr No	Date	Type of Arrears	Arrear Amount	Sum of Arrears
1	31-Jan-05	Interest Arrear	100.00	198.00
2	28-Feb-05	Interest Arrear	98.00	
3	28-Feb-05	Penalty Arrear	12.00	12.00
4	15-Feb-05	Outgoing Arrear	10.00	10.00
5	15-Mar-05	Legal Arrear	110.00	110.00

The NPA processing for this account will be done on 31-Mar-05. The following arrears are to be raised after the NPA processing is complete:

Sr No	Date	Type of Arrears	Arrear Amount
1	31-Mar-05	Interest Arrear	95.00
2	31-Mar-05	Legal Arrear	20.00
3	31-Mar-05	Outgoings Arrear	25.00

Interest Accrued on the account till 30-Apr-05 is 95.00

Clawback Option

By clawing back of unpaid arrears, system basically de-recognizes income. GL entries passed to income GL are reversed and entries passed to respective suspended GL. The income will be recognized only when payment is made into the account. The user has the option to enable or disable the clawback.

Clawback Enabled

The following entries shall be passed during NPA processing on 31-Mar-05:

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
31/03/05	31/03/05	Account Branch	Loan Asset GL	Cr	2200	2200	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Loan Suspended Asset GL	Dr	2200	2200	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Interest Receivable GL	Cr	198	198	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Suspended Interest Receivable GL	Dr	198	198	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Interest Income GL	Dr	198	198	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Suspended Interest Income GL	Cr	198	198	PA. To NPA. GL. Movement

Loans

31/03/05	31/03/05	Account Branch	Penalty Interest Receivable GL	Cr	12	12	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Suspended Penalty Interest Receivable GL	Dr	12	12	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Penalty Interest Income GL	Dr	12	12	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Suspended Penalty Interest GL	Cr	12	12	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Outgoing Receivable GL	Cr	10	10	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Suspended Outgoing Receivable GL	Dr	10	10	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Legal Fees Receivable GL	Cr	110	110	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Suspended Legal Fees GL	Dr	110	110	PA. To NPA. GL. Movement

The following GL entries will be passed for the arrears to be raised on 31-Mar-05:

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY- INR	LCY- INR	
31/03/05	31/03/05	Accou nt Branch	Interes t Accrue d GL	Dr	95	95	LN. Interes t Accrual
31/03/05	31/03/05	Accou nt Branch	Interes t Incom e GL	Cr	95	95	LN. Interes t Accrual
31/03/05	31/03/05	Accou nt Branch	Interes t Receiv able GL	Dr	95	95	LN. Interes t Charg ed
31/03/05	31/03/05	Accou nt Branch	Interes t Accrue d GL	Cr	95	95	LN. Interes t Charg ed
31/03/05	31/03/05	Accou nt Branch	Interes t Incom e GL	Dr	95	95	PA. To NPA. GL. Move ment
31/03/05	31/03/05	Accou nt Branch	Suspe nded Interes t Incom e GL	Cr	95	95	PA. To NPA. GL. Move ment
31/03/05	31/03/05	Accou nt Branch	Suspe nded Interes t Receiv able GL	Dr	95	95	PA. To NPA. GL. Move ment

Loans

31/03/05	31/03/05	Account Branch	Interest Receivable GL	Cr	95	95	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Legal Fees Receivable GL	Dr	20	20	Legal Fees Charged
31/03/05	31/03/05	Account Branch	Legal Fees Payable GL	Cr	20	20	Legal Fees Charged
31/03/05	31/03/05	Account Branch	Suspended Legal Fees GL	Dr	20	20	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Legal Fees Receivable GL	Cr	20	20	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Outgoing Receivable GL	DR	25	25	Outgoings Due
31/03/05	31/03/05	Account Branch	Outgoing Payable GL	Cr	25	25	Outgoings Due
31/03/05	31/03/05	Account Branch	Suspended Outgoing Receivable GL	Dr	25	25	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Outgoing Receivable GL	Cr	25	25	PA. To NPA. GL. Movement

Interest Accrual entries on 30-Apr-05 are:

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY- INR	LCY- INR	
30/04/05	30/04/05	Accou nt Branch	Susp Int Receiv able	Dr	95	95	Int. Receivable
30/04/05	30/04/05	Accou nt Branch	Susp Int Incom e	Cr	95	95	PA To NPA GL Move ment:S uspen ded Interest
30/04/05	30/04/05	Accou nt Branch	Suspe nded Asset	Dr	95	95	PA To NPA GL Move ment FOR (Accou nt No.)
30/04/05	30/04/05	Accou nt Branch	Susp Int Receiv able	Cr	95	95	Int. Receivable
30/04/05	30/04/05	Accou nt Branch	Susp Int Receiv able	Dr	95	95	Int. receivable
30/04/05	30/04/05	Accou nt Branch	Susp Int Incom e	Cr	95	95	PA To NPA GL Move ment:S

Clawback Not Enabled

No entries are passed during NPA processing for unpaid arrears prior to 31-Mar-05. The following GL entries will be passed for the arrears to be raised on 31-Mar-05:

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY- INR	LCY- INR	

Loans

31/03/05	31/03/05	Account Branch	Interest Accrued GL	Dr	95	95	LN. Interest Accrued
31/03/05	31/03/05	Account Branch	Interest Income GL	Cr	95	95	LN. Interest Accrued
31/03/05	31/03/05	Account Branch	Interest Receivable GL	Dr	95	95	LN. Interest Charged
31/03/05	31/03/05	Account Branch	Interest Accrued GL	Cr	95	95	LN. Interest Charged
31/03/05	31/03/05	Account Branch	Interest Income GL	Dr	95	95	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Suspended Interest Income GL	Cr	95	95	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Suspended Interest Receivable GL	Dr	95	95	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Interest Receivable GL	Cr	95	95	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Legal Fees Receivable GL	Dr	20	20	Legal Fees Charged

Loans

31/03/05	31/03/05	Account Branch	Legal Fees Payable GL	Cr	20	20	Legal Fees Charged
31/03/05	31/03/05	Account Branch	Suspended Legal Fees GL	Dr	20	20	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Legal Fees Receivable GL	Cr	20	20	PA. To NPA. GL. Movement
31/03/05	31/03/05	Account Branch	Outgoing Receivable GL	Dr	25	25	Outgoings Due
31/03/05	31/03/05	Account Branch	Outgoing Payable GL	Cr	25	25	Outgoings Due
31/03/05	31/03/05	Account Branch	Suspended Outgoing Receivable GL	Dr	25	25	PA. To NPA. GL. Movement
	31/03/05	31/03/05	Account Branch	Outgoing Receivable GL	Cr	25	25

Interest Accrual entries on 30-Apr-05 are:

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
30/04/05	30/04/05	Account Branch	Suspended Interest Accrued GL	Dr	95	95	LN. Susp. Interest Accrued

30/04/05	30/04/05	Account Branch	Suspended Interest Income GL	Cr	95	95	LN. Susp. Interest Accrued
30/04/05	30/04/05	Account Branch	Suspended Interest Receivable GL	Dr	95	95	LN. Susp. Interest Charged
30/04/05	30/04/05	Account Branch	Suspended Interest Accrued GL	Cr	95	95	LN. Susp. Interest Charged

Movement from Suspended to Normal Status

In case there are any suspended arrears outstanding at the time of reverse movement (case where the Reverse Movement Control Flag is “Classification Plan”) then the following entries will be passed to move back the suspended arrears to normal status based on the arrears outstanding.

Assume that:

1. The Loan account is a suspended loan account.
2. Total Principal outstanding is 2200.

Following are the suspended arrears totaling to 140: Suspended Interest 30

Suspended Service Charges 10

Suspended Premium 55

Suspended Legal Fees 29

Suspended Outgoing 16

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Loan Asset GL	Dr	2200	2200	NPA. To PA. GL. Movement

Loans

01/01/05	01/01/05	Account Branch	Loan Suspended Asset GL	Cr	2200	2200	NPA. To PA. GL. Move ment
01/01/05	01/01/05	Account Branch	Interest Receivable GL	Dr	30	30	NPA. To PA. GL. Move ment
01/01/05	01/01/05	Account Branch	Suspended Interest Receivable GL	Cr	30	30	NPA. To PA. GL. Move ment
01/01/05	01/01/05	Account Branch	Suspended Interest Income GL	Dr	30	30	NPA. To PA. GL. Move ment
01/01/05	01/01/05	Account Branch	Interest Income GL	Cr	30	30	NPA. To PA. GL. Move ment
01/01/05	01/01/05	Account Branch	SC/Fees Receivable GL	Dr	10	10	NPA. To PA. GL. Move ment
01/01/05	01/01/05	Account Branch	Suspended SC/Fees Receivable	Cr	10	10	NPA. To PA. GL. Move ment
01/01/05	01/01/05	Account Branch	Suspended SC/Fees	Dr	10	10	NPA. To PA. GL. Move ment
01/01/05	01/01/05	Account Branch	SC/Fee Income GL	Cr	10	10	NPA. To PA. GL. Move ment

Loans

01/01/05	01/01/05	Account Branch	Premium Receivable GL	Dr	55	55	NPA. To PA. GL. Move ment
01/01/05	01/01/05	Account Branch	Suspended Premium Receivable GL	Cr	55	55	NPA. To PA. GL. Move ment
01/01/05	01/01/05	Account Branch	Legal Fees Receivable GL	Dr	29	29	NPA. To PA. GL. Move ment
01/01/05	01/01/05	Account Branch	Suspended Legal Fees GL	Cr	29	29	NPA. To PA. GL. Move ment
01/01/05	01/01/05	Account Branch	Outgoing receivable GL	Dr	16	16	NPA. To PA. GL. Move ment
01/01/05	01/01/05	Account Branch	Suspended Outgoing receivable	Cr	16	16	01/01/05

Payments on a Suspended Account

Assume that:

- The loan a/c is a suspended loan account.
- Total Principal outstanding is 2200.
- Following arrears totaling to 960 being paid by cash in full:
 - Suspended Principal Arrears 820
 - Suspended Service Charges 10
 - Suspended Legal Fees 29
 - Suspended Interest 30
 - Suspended Outgoing 16
 - Suspended Premium 55

Loans

- Provision made in the account 150

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
					TCY-INR	LCY-INR	
01/01/05	01/01/05	Transaction Branch	Cash GL	Dr	960	960	LN. Installation Payment By Cash
01/01/05	01/01/05	Transaction Branch	Inter Branch GL	Cr	960	960	LN. Installation Payment By Cash
01/01/05	01/01/05	Account Branch	Inter Branch GL	Dr	960	960	LN. Installation Payment By Cash
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Cr	960	960	LN. Installation Payment By Cash
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	820	820	LN. Installation Payment By Cash
01/01/05	01/01/05	Account Branch	Loan Suspended Asset GL	Cr	820	820	LN. Installation Payment By Cash
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	10	10	LN. Installation Payment By Cash

Loans

01/01/05	01/01/05	Account Branch	Suspended SC/Fees Receivable	Cr	10	10	LN. Installation Payment By Cash
01/01/05	01/01/05	Account Branch	Suspended SC/Fees	Dr	10	10	NPA. To PA. GL. Movement
01/01/05	01/01/05	Account Branch	SC/Fee Income GL	Cr	10	10	NPA. To PA. GL. Movement
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	29	29	LN. Installation Payment By Cash
01/01/05	01/01/05	Account Branch	Suspended Legal Fees Receivable GL	Cr	29	29	LN. Installation Payment By Cash
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	30	30	LN. Installation Payment By Cash
01/01/05	01/01/05	Account Branch	Suspended Interest Receivable GL	Cr	30	30	LN. Installation Payment By Cash
01/01/05	01/01/05	Account Branch	Suspended Interest Income GL	Dr	30	30	Suspended Interest recovered

Loans

01/01/05	01/01/05	Account Branch	Suspended Interest Recovered GL	Cr	30	30	Suspended Interest recovered
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	16	16	LN. Installation Payment By Cash
01/01/05	01/01/05	Account Branch	Suspended Outgoing receivable GL	Cr	16	16	LN. Installation Payment By Cash
01/01/05	01/01/05	Account Branch	Unapplied Advance (RPA) GL	Dr	55	55	LN. Installation Payment By Cash
01/01/05	01/01/05	Account Branch	Suspended Premium receivable GL	Cr	55	55	LN. Installation Payment By Cash
01/01/05	01/01/05	Account Branch	Loan Asset GL	Dr	*1380	1380	NPA. To PA. GL. Movement
01/01/05	01/01/05	Account Branch	Loan Suspended Asset GL	Cr	*1380	1380	NPA. To PA. GL. Movement
01/01/05	01/01/05	Account Branch	Bad debt Reserve GL	Dr	150	150	LN. Reserve Provisions Reversal

01/01/05	01/01/05	Account Branch	Write-off Expense GL	Cr	150	150	LN. Reserve Provisions Reversal
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Note: * Net amount - Principal outstanding less principal arrears repaid (2200-820 = 1380)

Provisioning

System automatically calculates provision on the accounts based on the account CRR. Provisioning – Unsecured Loan

Assume a loan account is an unsecured loan account:

Outstanding Loan Amount =INR 2500

Type – Unsecured Loan

Provisioning Rate Unsecured – 20%

Provisioning Frequency Monthly

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
31/01/05	31/01/05	Account Branch	Write-off Expense GL	Dr	500	500	LN. Provisions Expense Debit
31/01/05	31/01/05	Account Branch	Bad debt Reserve GL	Cr	500	500	LN. Reserve Provisions

Provisioning - Secured Loan

If the account is secured then the system uses the secured provisioning rate. Assume a loan is a secured loan account:

Outstanding Loan Amount =INR 9000

Type – Secured Loan (Readily Realizable – as defined in Collateral Codes Maintenance – BAM39)

Collateral Value =INR 35000 (Fully Secured)

Provisioning Rate Secured - 5%

Provisioning Frequency Monthly

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
31/01/05	31/01/05	Accou nt Branch	Write-off Expen se GL	Dr	450	450	LN. Provisions Expen se Debit
31/01/05	31/01/05	Accou nt Branch	Bad debt Reserv e GL	Cr	450	450	LN. Reserve Provisions

Provisioning - Partially Secured Loan

In case account is partially secured, the system splits the principal amount into secured and unsecured portions and provisions at applicable rates. This situation usually arises due to erosion/ diminution in the value of the security.

Assume a loan account is a secured loan account: Outstanding Loan Amount =INR 9000

Type – Secured Loan (Readily Realizable – as defined in Collateral Codes Maintenance – BAM39)

Present Collateral Value=INR 5000 (Fully Secured)

Provisioning Rate Secured – 5%

Provisioning Rate Unsecured – 20%

Provisioning Frequency Monthly

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
31/01/05	31/01/05	Accou nt Branch	Write-off Expen se GL	Dr	*1050	1050	LN. Provisions Expen se Debit
31/01/05	31/01/05	Accou nt Branch	Bad debt Reserv e GL	Cr	*1050	1050	LN. Reserve Provisions

A - Secured 5% of 5000 = 250

B - Unsecured 20% of 4000(Outstanding Loan amount 9000 – Collateral Value 5000=4000) = 800

Total Provision Amount (A+B) = 1050

Provisioning – Reversal

In case of reversal of provision (user initiated or due to movement to better CRR status) the following entry will be passed.

Assume a loan account is a secured loan account: Outstanding Loan Amount – 9000

Type – Secured Loan (Readily Realizable – as defined in Collateral Codes Maintenance – BAM39)

Collateral Value =INR 35000 (Fully Secured)

Provisioning Rate Secured – 5%

Provisioning Frequency Monthly

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY- INR	LCY- INR	
01/01/05	01/01/05	Accou nt Branch	Bad debt Reserv e GL	Dr	450	450	LN. Reserv e Provisi ons Revers al
01/01/05	01/01/05	Accou nt Branch	Write-off Expen se GL	Cr	450	450	LN. Provisi ons Expen se Revers al

Normal Uncollected Interest Provisioning

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY- INR	LCY- INR	
31/12/07	31/12/07	Accou nt Branch	Provi sion for Loss- Uncol lected Interes t /expe	Dr	1800	1800	Loan Uncol lected Interes t Provid ed

Loans

31/12/07	31/12/07	Account Branch	Allowance for Loss – Uncollected Interest (contra asset)	Cr	1800	1800	Loan Uncollected Interest Provided
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Reversal of Normal Uncollected Interest Provisioning on Repayment

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin	Value				TCY-INR	LCY-INR	
31/01/08	31/01/08	Account Branch	Allowance for Loss – Uncollected Interest (contra asset)	Dr	600	600	Loan Uncollected Interest Reversed
31/01/08	31/01/08	Account Branch	Provision for Loss- Uncollected Interest (expense)	Cr	600	600	Loan Uncollected Interest Reversed

Write-off Entries for Uncollected (Normal) Interest

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin	Value				TCY-INR	LCY-INR	
15/01/08	15/01/08	Account Branch	Allowance for Loss – Uncollected Interest (contra asset)	Dr	1200	1200	Loan a/c write off

15/01/08	15/01/08	Account Branch	Interest Receivable GL	Cr	1200	1200	Loan a/c write off
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Write-off

Write-off is to charge an asset amount to expense or loss.

Full Write-off

The system will display the account balance, outstanding arrears, provisions made and the security available. The user will not be allowed to modify anything other than commit the transaction.

Assume a loan account with accrual status as Suspended has the following arrears totaling to 140 as under:

Total Principal outstanding =INR 2200

Cash realized from sale of collateral security =INR 300

Provisioning done in the loan account =INR 250

Suspended Premium =INR 55

Suspended Legal Fees =INR 29

Suspended Outgoing =INR 16

Suspended Interest =INR 30

Suspended Service Charges =INR 10

The account also has the following suspended interest accruals:

Suspended Interest =INR 20

Suspended Penalty Interest =INR 12

Suspended Post Maturity Interest =INR 35

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Transaction Branch	Ca sh GL	Dr	300	300	Cash realized from sale of collateral security

Loans

01/01/05	01/01/05	Transaction Branch	Inter Branch GL	Cr	300	300	Cash realized from sale of collateral security
01/01/05	01/01/05	Account Branch	Inter Branch GL	Dr	300	300	Cash realized from sale of collateral security
01/01/05	01/01/05	Account Branch	Bad debt Reserve GL	Dr	250	250	LN. Write-off Prov. Debit
01/01/05	01/01/05	Account Branch	Write-off Expense GL	Dr	1750	1750	LN. Write-off Expense Debit
01/01/05	01/01/05	Account Branch	Loan Suspended Asset GL	Cr	2200	2200	LN. Principal Write-off
01/01/05	01/01/05	Account Branch	Suspended Premium Receivable GL	Cr	55	55	LN. Susp. Premium Write-off
01/01/05	01/01/05	Account Branch	Suspended Legal Fees GL	Cr	29	29	LN. Legal Fees Write-off

Loans

01/01/05	01/01/05	Account Branch	Suspended Outgoing receivable GL	Cr	16	16	LN. Outgoings Write-off
01/01/05	01/01/05	Account Branch	Suspended Interest Income GL	Dr	30	30	LN. Interest Write-off
01/01/05	01/01/05	Account Branch	Suspended Interest Receivable GL	Cr	30	30	LN. Interest Write-off
01/01/05	01/01/05	Account Branch	Suspended SC/Fees	Dr	10	10	LN. Susp. Fees Write-off
01/01/05	01/01/05	Account Branch	Suspended SC/Fees Receivable	Cr	10	10	LN. Susp. Fees Write-off
01/01/05	01/01/05	Account Branch	Suspended Interest Income GL	Dr	20	20	LN. Susp. Interest Accrual Write-off
01/01/05	01/01/05	Account Branch	Suspended Interest Accrued GL	Cr	20	20	LN. Susp. Interest Accrual Write-off

01/01/05	01/01/05	Account Branch	Suspended Penalty Interest GL	Dr	12	12	LN. Susp. Penalty Interest Accrual Write-off
01/01/05	01/01/05	Account Branch	Suspended Interest Accrued GL	Cr	12	12	LN. Susp. Penalty Interest Accrual Write-off
01/01/05	01/01/05	Account Branch	Suspended Interest Income GL	Dr	35	35	LN. Susp. PMI Interest Accrual Write-off
01/01/05	01/01/05	Account Branch	Suspended Interest Accrued GL	Cr	35	35	LN. Susp. PMI Interest Accrual Write-off

Partial Write-off

The entries for partial write-off will be the same as Full Write-off. The user will be allowed to specify the amount of arrears being written off against each type of arrear. Also, the user will be allowed to specify the amount of provision to be drawdown to write off. The net of the total write-off and the provision drawdown will be taken from the write-off expense GL.

Assume a loan account with accrual status as Suspended has the following arrears totaling to 140:

Total Principal outstanding is 2200.

Principal write-off amount 800

Provisioning done in the loan account – 250.

Provisioning amount utilized 100

Suspended Premium 55. Written off – 15 – Write-off amount 20

Suspended Legal Fees 29 – Write-off amount 12.

Suspended Outgoing 16 – Write-off amount 8

Suspended Interest 30 – Write-off amount 14

Suspended Service Charges 10 – Write-off amount 5

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Bad debt Reserve GL	Dr	100	100	LN. Write-off Prov. Debit
01/01/05	01/01/05	Account Branch	Write-off Expense GL	Dr	759	759	LN. Write-off Expense Debit
01/01/05	01/01/05	Account Branch	Loan Suspended Asset GL	Cr	800	800	LN. Principal Write-off
01/01/05	01/01/05	Account Branch	Suspended Premium Receivable GL	Cr	20	20	LN. Susp. Premium Write-off
01/01/05	01/01/05	Account Branch	Suspended Legal Fees GL	Cr	12	12	LN. Legal Fees Write-off
01/01/05	01/01/05	Account Branch	Suspended Outgoing receivable	Cr	8	8	LN. Outgoings Write-off
01/01/05	01/01/05	Account Branch	Suspended Interest Receivable	Cr	14	14	LN. Interest Write-off

01/01/05	01/01/05	Account Branch	Suspended SC/Fees Receivable	Cr	5	5	LN. Susp. Fees Write-off
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Post Write-off Processing

The user will be required to reschedule the account after Partial Write-off. The account will be reclassified based on the outstanding arrears and other rules affecting classification unless the CRR movement for the account has been marked as 'Manual'.

Loan Restructuring

In restructuring of loan all the due arrears including catch-up interest are capitalized. Assume that:

- The loan account is a suspended loan account.
- Total Principal outstanding is 2200.

Following are the suspended arrears totaling to 140:

Suspended Interest 30

Suspended Service Charges 10

Suspended Premium 55

Suspended Legal Fees 29

Suspended Outgoing 16

Catch up Interest (interest accrued/charged till the date of restructuring) 11

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Loan Asset GL	Dr	2200	2200	NPA. To PA. GL. Movement
01/01/05	01/01/05	Account Branch	Loan Suspended Asset GL	Cr	2200	2200	NPA. To PA. GL. Movement

Loans

01/01/05	01/01/05	Account Branch	Loan Asset GL	Dr	151	151	LN. Arrears Capitalization
01/01/05	01/01/05	Account Branch	Interest Receivable GL	Dr	30	30	LN. Interest Arrears Cap.
01/01/05	01/01/05	Account Branch	Suspended Interest Receivable GL	Cr	30	30	LN. Interest Arrears Cap.
01/01/05	01/01/05	Account Branch	Suspended Interest Income GL	Dr	30	30	LN. Interest Arrears Cap.
01/01/05	01/01/05	Account Branch	Interest Income GL	Cr	30	30	LN. Interest Arrears Cap.
01/01/05	01/01/05	Account Branch	Interest Receivable GL	Cr	30	30	LN. Interest Arrears Cap.
01/01/05	01/01/05	Account Branch	SC/Fees Receivable GL	Dr	10	10	LN. SC. Capitalization
01/01/05	01/01/05	Account Branch	Suspended SC/Fees Receivable	Cr	10	10	LN. SC. Capitalization

Loans

01/01/05	01/01/05	Account Branch	Suspended SC/Fees	Dr	10	10	LN. SC. Capitalization
01/01/05	01/01/05	Account Branch	SC/Fee Income GL	Cr	10	10	LN. SC. Capitalization

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	SC/Fees Receivable GL	Cr	10	10	LN. SC. Capitalization
01/01/05	01/01/05	Account Branch	Premium Receivable GL	Cr	55	55	Susp Premium Arrear Capitalization
01/01/05	01/01/05	Account Branch	Suspended Premium Receivable GL	Dr	55	55	Susp Premium Arrear Capitalization
01/01/05	01/01/05	Account Branch	Premium Receivable GL	Cr	55	55	Susp Premium Arrear Capitalization
01/01/05	01/01/05	Account Branch	Legal Fees Receivable GL	Dr	29	29	Susp Legal Arrear Capitalization
01/01/05	01/01/05	Account Branch	Suspended Legal Fees GL	Cr	29	29	Susp Legal Arrear Capitalization
01/01/05	01/01/05	Account Branch	Legal Fees Receivable GL	Cr	29	29	Susp Legal Arrear Capitalization

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Outgoing receivable GL	Dr	16	16	Susp Outgoings Arrear Capitalization
01/01/05	01/01/05	Account Branch	Suspended Outgoing receivable GL	Cr	16	16	Susp Outgoings Arrear Capitalization
01/01/05	01/01/05	Account Branch	Outgoing receivable GL	Cr	16	16	Susp Outgoings Arrear Capitalization
01/01/05	01/01/05	Account Branch	Suspended Interest Accrued	Dr	11	11	LN. Catch Up Suspended Interest Accrual
01/01/05	01/01/05	Account Branch	Suspended Interest Income	Cr	11	11	LN. Catch Up Suspended Interest Accrual
01/01/05	01/01/05	Account Branch	Suspended Interest Receivable	Dr	11	11	LN. Susp. Interest Charg.

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Posting	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Suspended Interest Accrued	Cr	11	11	LN. Susp. Interest Charg.
01/01/05	01/01/05	Account Branch	Interest Receivable GL	Dr	11	11	LN. Interest Arrears Cap.
01/01/05	01/01/05	Account Branch	Suspended Interest Receivable GL	Cr	11	11	LN. Interest Arrears Cap.
01/01/05	01/01/05	Account Branch	Suspended Interest Income GL	Dr	11	11	LN. Interest Arrears Cap.
01/01/05	01/01/05	Account Branch	Interest Income GL	Cr	11	11	LN. Interest Arrears Cap.
01/01/05	01/01/05	Account Branch	Interest Receivable GL	Cr	11	11	LN. Interest Arrears Cap.

Account Write-Off

Off balance sheet entries

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/08	01/01/08	Account Branch	Contingent asset defined at the loan/ CASA bank parameter level.	Dr	1000	1000	LN. Principal Writeoff
01/01/08	01/01/08	Account Branch	Contingent liability defined at the loan/ CASA bank parameter level.	Cr	1000	1000	LN. Principal Writeoff

Event Based Entries

At the time of Limit Sanction:

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/08	01/01/08	Account Branch	Contingent Liability	Dr	1000	1000	Dr. Product Contingent Asset
01/01/08	01/01/08	Account Branch	Contingent Asset	Cr	1000	1000	Cr. Product Contingent Liability

FREQUENCY BASED ENTRIES

Reversal of the existing balance in the contingent GL:

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/08	01/01/08	Account Branch	Contingent Liability GL	Dr	1000	1000	Dr. Product Contingent Asset
01/01/08	01/01/08	Account Branch	Contingent Asset GL	Cr	1000	1000	Cr. Product Contingent Liability

Sanctioned Amount Adjustment

When sanctioned amount is adjusted upwards. The entries are passed for the difference amount after adjustment

Example: Original Sanctioned amount-100,000 Adjusted sanctioned amount-150,000

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY- INR	LCY- INR	
01/01/05	01/01/05	Account Branch	Contingent Liability	Cr	50,000	50,000	Sanctioned amount contingent entries
01/01/05	01/01/05	Account Branch	Contingent Asset	Dr	50,000	50,000	Sanctioned amount contingent entries

When sanctioned amount is adjusted down wards but is still above disbursed value Example: Original Sanctioned amount-1,00,000

Amount disbursed is 80,000 Adjusted sanctioned amount-90,000

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY- INR	LCY- INR	
01/01/05	01/01/05	Account Branch	Contingent Liability	Dr	10,000	10,000	Sanctioned amount contingent entries
01/01/05	01/01/05	Account Branch	Contingent Asset	Cr	10,000	10,000	Sanctioned amount contingent entries

When sanctioned amount is adjusted down wards but is below the disbursed value Example: Original Sanctioned amount-1,00,000

Loans

Amount disbursed is 80,000 Adjusted sanctioned amount-70,000

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY- INR	LCY- INR	
01/01/05	01/01/05	Account Branch	Contingent Liability	Dr	20,000	20,000	Sanctioned amount contingent entries
01/01/05	01/01/05	Account Branch	Contingent Asset	Cr	20,000	20,000	Sanctioned amount contingent entries

Account Closure

Example: Original Sanctioned amount-1,00,000 Amount disbursed is 80,000

Then account is closed

Date		Branch	GL Head	Dr / Cr	Amount		Default Description
Postin g	Value				TCY-INR	LCY-INR	
01/01/05	01/01/05	Account Branch	Contingent Liability	Dr	20000	20000	Dr. Product Contingent Liability
01/01/05	01/01/05	Account Branch	Contingent Asset	Cr	20000	20000	Cr. Product Contingent Asset

Note: Same entries are passed for LIMIT EXPIRY or LIMIT DELETION or FULL WRITE OFF.

1.74. Loan Insurance linkage as Insurance

1. Charging of Insurance Premium receivable

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Loan Account Branch	Outgoing Receivable GL	Dr	2000	2000	As maintained in Loan Product Master (LNM11)
31-05-2016	31-05-2016	Loan Account Branch	Outgoing Payable GL	Cr	2000	2000	As maintained in Loan Product Master (LNM11)

2. Realization of Insurance Premium receivable from the customer

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	CASA Account Branch	CASA Asset/Liability GL	Dr	2000	2000	
31-05-2016	31-05-2016	CASA Account Branch	Inter-branch GL	Cr	2000	2000	
31-05-2016	31-05-2016	Loan Account Branch	Inter-branch GL	Dr	2000	2000	
31-05-2016	31-05-2016	Loan Account Branch	Outgoing Receivable GL	Cr	2000	2000	As maintained in Loan Product Master (LNM11)

3. Accrual status changing from Normal to Suspended

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Loan Account Branch	Suspended Outgoing Receivable GL	Dr	2000	2000	As maintained in Loan Product Master (LNM11)
31-05-2016	31-05-2016	Loan Account Branch	Outgoing Receivable GL	Cr	2000	2000	As maintained in Loan Product Master (LNM11)

4. Accrual status changing from Suspended to Normal

Date	Branch	GL Head	Dr / Cr	Amount	Remarks

Loans

Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Loan Account Branch	Outgoing Receivable GL	Dr	2000	2000	As maintained in Loan Product Master (LNM11)
31-05-2016	31-05-2016	Loan Account Branch	Suspended Outgoing Receivable GL	Cr	2000	2000	As maintained in Loan Product Master (LNM11)

5. Partial / Full write off of Insurance Premium receivables

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Loan Account Branch	Bad Debts and Reserves GL	Dr	2000	2000	As maintained in Loan Product Master (LNM11)
31-05-2016	31-05-2016	Loan Account Branch	Suspended Outgoing Receivable GL	Cr	2000	2000	As maintained in Loan Product Master (LNM11)

6. Clearing and Payments

Notes

All dates in DD/MM/YYYY

If the transaction branch and the account branch are the same, no Inter branch entries will be passed.

Setups of GLs

Sr No	GL Head	Location of Setup
1	End Point GL	End Point Master
2	CFC GL	End Point Master & Settlement Bank Parameters
3	CASA Asset/Liability GL	* CASA Product Master
4	Cash GL	Bank Parameters
5	Cheque Purchase GL	Settlement Bank Parameters
6	Post Dated Chq. Purchase GL	PDC Discounting Parameters Maintenance
7	Secure Margin GL	PDC Discounting Parameters Maintenance
8	Adv. Int. Received GL	PDC Discounting Parameters Maintenance
9	Interest Income GL	PDC Discounting Parameters Maintenance
10	Interbranch GL	Bank Master
11	Suspense GL	Settlement Bank Parameters
12	Issuer GL	Settlement Bank Parameters
13	Contingent Debit GL	Correspondent Bank Master Maintenance
14	Contingent Credit GL	Correspondent Bank Master Maintenance
15	Corr. Bank OCC GL	Correspondent Bank Master Maintenance
16	Corr. Bank ICC GL	Correspondent Bank Master Maintenance
17	SC Income GL	SC Code Maintenance
18	Regular Deposit GL	Term Deposit Product Master
19	TD Payment GL	Term Deposit Product Master

20	TD Interest Payable GL	Term Deposit Product Master
21	Redemption Payable GL	Term Deposit Product Master
22	Repayment Pending Appropriation (RPA) GL	Loans Product Master
23	TC Payable GL	Issuer Maintenance
24	Selected GL	GL Code as entered on the screen
25	Utility Company GL	Company Master Maintenance

Note: The entries can be passed to the Suspended Asset / Suspended Liability based on the status of the account at the time of posting.

1.75. Cheque Deposit (Fast Path 6501)

No accounting entry gets passed on cheque deposit related to the cheque transaction. Only the SC gets passed.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-07-2016	01-07-2016	Account Branch	CASA Asset/ Liability GL	Dr	1000	1000	
01-07-2016	01-07-2016	Accou nt Branch	Inter branch GL	Cr	1000	1000	
01-07-2016	01-07-2016	Transa ction Branch	Inter branch GL	Dr	1000	1000	
01-07-2016	01-07-2016	Transa ction Branch	SC Income	Cr	1000	1000	

Consolidated Cheque Deposit

No accounting entry gets passed on consolidated cheque deposit.

Consolidated Cheque Batch Data Entry

No accounting entry gets passed on consolidated cheque batch data entry.

Batch Data Entry Outward Clearing

No accounting entry gets passed on Outward Clearing Batch Data Entry.

Postdated Cheque Deposit

No accounting entry gets passed on Post dated Cheque Deposit.

Postdated Cheque Cancellation

No accounting entry gets passed on Post dated Cheque Deposit.

TD Payin

No accounting entry gets passed on TD Payin

Cheque Deposited To GL

No accounting entry gets passed on Cheque Deposited to GL.

Post Dated Cheque Maintenance

No accounting entry gets passed on Post Dated Cheque Maintenance.

Late Clearing Maintenance

(This option is a branch maintenance option and used for marking late clearing at the branch) No accounting entry gets passed on Late Clearing Maintenance.

Late Clearing Marking Maintenance

(This option is a host maintenance and used for marking late clearing for other branches and is invoked from the Host)

No accounting entry gets passed on Late Clearing Marking Maintenance.

Outward Clearing**Customer Cheques**

Cheque amount of INR 1000 is credited into a INR account on 01/07/16. Customer float is 2 days.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-07-2016	01-07-2016	Clearing Branch	Outward Settlement GL	Dr	1000	1000	As maintained in End Point Master Maintenance (BAM29)
01-07-2016	01-07-2016	Clearing Branch	Inter-Branch GL	Cr	1000	1000	
01-07-2016	01-07-2016	Account Branch	Inter-Branch GL	Dr	1000	1000	
01-07-2016	01-07-2016	Account Branch	CFC GL	Cr	1000	1000	As maintained in End Point Master Maintenance (BAM29)

1.76. Cheques deposited to GL (Fast Path : 6520)

Cheque amount of INR 1000 is credited into a GL Account on 01/07/16. Customer float is 2 days.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-07-2016	01-07-2016	Clearing Branch	Outward Settlement GL	Dr	1000	1000	As maintained in End Point Master Maintenance (BAM29)
01-07-2016	01-07-2016	Clearing Branch	Inter-Branh GL	Cr	1000	1000	
01-07-2016	01-07-2016	Account Branch	Inter-Branh GL	Dr	1000	1000	
01-07-2016	01-07-2016	Account Branch	CFC GL	Cr	1000	1000	As maintained in End Point Master Maintenance (BAM29)

1.77. Cheques for Bill Payment - Fast Path: 6575

Cheque amount of INR 1200 is credited into a INR Company Account on 01/07/16. Customer float is 2 days.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-07-2016	01-07-2016	Clearing Branch	Outward Settlement GL	Dr	1200	1200	As maintained in End Point Master Maintenance (BAM29)
01-07-2016	01-07-2016	Clearing Branch	Inter-Branch GL	Cr	1200	1200	
01-07-2016	01-07-2016	Account Branch	Inter-Branch GL	Dr	1200	1200	
01-07-2016	01-07-2016	Account Branch	CFC GL	Cr	1200	1200	As maintained in End Point Master Maintenance (BAM29)

1.78. TD Quick Payin By Cheque – Fast Path: 6505

Cheque amount of INR 10000 is credited into a INR TD account on 01/07/16. Customer float is 2 days.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-07-2016	01-07-2016	Clearing Branch	Outward Settlement GL	Dr	10000	10000	As maintained in End Point Master Maintenance (BAM29)
01-07-2016	01-07-2016	Clearing Branch	Inter-Branch GL	Cr	10000	10000	
01-07-2016	01-07-2016	Account Branch	Inter-Branch GL	Dr	10000	10000	
01-07-2016	01-07-2016	Account Branch	CFC GL	Cr	10000	10000	As maintained in End Point Master Maintenance (BAM29)

1.79. Loans Repayment – Fast Path: 1065

Cheque amount of INR 10000 is credited into a INR Loan account on 01/07/16. Customer float is 2 days.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-07-2016	01-07-2016	Clearing Branch	Outward Settlement GL	Dr	10000	10000	As maintained in End Point Master Maintenance
01-07-2016	01-07-2016	Clearing Branch	Inter-Bran ^{ch} GL	Cr	10000	10000	
01-07-2016	01-07-2016	Account Branch	Inter-Bran ^{ch} GL	Dr	10000	10000	
01-07-2016	01-07-2016	Account Branch	CFC GL	Cr	10000	10000	As maintained in End Point Master Maintenance (BAM29)

1.80. Loans Advance Payment – Fast Path: 1068

Cheque amount of INR 10000 is credited into a INR Loan account on 01/07/16. Customer float is 2 days.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-07-2016	01-07-2016	Clearing Branch	Outward Settlement GL	Dr	10000	10000	As maintained in End Point Master Maintenance (BAM29)
01-07-2016	01-07-2016	Clearing Branch	Inter-Branch GL	Cr	10000	10000	
01-07-2016	01-07-2016	Account Branch	Inter-Branch GL	Dr	10000	10000	
01-07-2016	01-07-2016	Account Branch	CFC GL	Cr	10000	10000	As maintained in End Point Master Maintenance (BAM29)

1.81. Loans Partial Pay off – Fast Path: 1066

Loans Partial Pay off - Cheque amount of INR 10000 is credited into a INR Loan account on 01/07/16.
Customer float is 2 days.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-07-2016	01-07-2016	Clearing Branch	Outward Settlement GL	Dr	10000	10000	As maintained in End Point Master Maintenance (BAM29)
01-07-2016	01-07-2016	Clearing Branch	Inter-Branch GL	Cr	10000	10000	
01-07-2016	01-07-2016	Account Branch	Inter-Branch GL	Dr	10000	10000	
01-07-2016	01-07-2016	Account Branch	CFC GL	Cr	10000	10000	As maintained in End Point Master Maintenance (BAM29)

1.82. Immediate Credit – Fast Path: ST060

Cheque of value INR 1000 deposited on CASA Account on 01/07/2016. Float Days = 2. Immediate credit of the cheque is done on 01/01/2016.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-07-2016	01-07-2016	Clearing Branch	Outward Settlement GL	Dr	1000	1000	As maintained in End Point Master Maintenance (BAM29)
01-07-2016	01-07-2016	Clearing Branch	Inter-Branch GL	Cr	1000	1000	
01-07-2016	01-07-2016	Account Branch	Inter-Branch GL	Dr	1000	1000	
01-07-2016	01-07-2016	Account Branch	CFC GL	Cr	1000	1000	As maintained in End Point Master Maintenance (BAM29)
01-07-2016	01-07-2016	Account Branch	CFC GL	Dr	1000	1000	As maintained in End Point Master Maintenance (BAM29)
01-07-2016	01-07-2016	Account Branch	CASA Assets / Liability GL	Cr	1000	1000	

1.83. Cheque Purchase – Fast Path: ST070

(Includes all entries from lodgement of cheque, purchase and realization of the cheque purchased)

Cheque of value INR 10000 is deposited on CASA Account on 01/07/2016. Float Days = 2. Cheque purchase of INR 3000 is done against this cheque on the account on 01/07/2016. An Interest amount of INR 150 to be levied as cheque purchase interest.

(The entries passed for cheque purchase of outstation cheque is the same as the entries passed for cheque purchase of normal local cheque)

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-07-2016	01-07-2016	Clearing Branch	Outward Settlement GL	Dr	10000	10000	As maintained in End Point Master Maintenance (BAM29)
01-07-2016	01-07-2016	Clearing Branch	Inter-Branh GL	Cr	10000	10000	
01-07-2016	01-07-2016	Account Branch	Inter-Branh GL	Dr	10000	10000	
01-07-2016	01-07-2016	Account Branch	CFC GL	Cr	10000	10000	As maintained in End Point Master Maintenance (BAM29)
01-07-2016	01-07-2016	Account Branch	Cheque Purchase GL	Dr	3000	3000	
01-07-2016	01-07-2016	Account Branch	Interest Income on Cheque Purchase GL	Cr	150	150	
01-07-2016	01-07-2016	Account Branch	CASA Assets / Liability GL	Cr	2850	2850	
03-07-2016	03-07-2016	Account Branch	CFC GL	Dr	10000	10000	On Value Date
03-07-2016	03-07-2016	Account Branch	Cheque Purchase GL	Cr	3000	3000	On Value Date
03-07-2016	03-07-2016	Account Branch	CASA Assets / Liability GL	Cr	7000	7000	On Value Date

Cheque Purchase Return

(Includes all entries from lodgement of cheque, purchase and return of the cheque purchased)

Cheque of value INR 10000 is deposited on CASA Account on 01/07/2016. Float Days = 2. Cheque purchase of INR 3000 is done against this cheque on the account on 01/07/2016. An Interest amount of INR 150 to be levied as cheque purchase interest.

This cheque was returned on 03/01/05. If the return is being processed through the inward clearing route, the Inward clearing will pass the GL entries. For online cheque return, the End of Day will pass the entries.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-07-2016	01-07-2016	Clearing Branch	Outward Settlement GL	Dr	10000	10000	As maintained in End Point Master Maintenance (BAM29)
01-07-2016	01-07-2016	Clearing Branch	Inter-Branch GL	Cr	10000	10000	
01-07-2016	01-07-2016	Account Branch	Inter-Branch GL	Dr	10000	10000	
01-07-2016	01-07-2016	Account Branch	CFC GL	Cr	10000	10000	As maintained in End Point Master Maintenance (BAM29)
01-07-2016	01-07-2016	Account Branch	Cheque Purchase GL	Dr	3000	3000	
01-07-2016	01-07-2016	Account Branch	Interest Income on Cheque Purchase GL	Cr	150	150	
01-07-2016	01-07-2016	Account Branch	CASA Assets / Liability GL	Cr	2850	2850	
03-07-2016	03-07-2016	Account Branch	Cheque Purchase GL	Cr	3000	3000	On Cheque Return
03-07-2016	03-07-2016	Account Branch	CASA Assets / Liability GL	Dr	3000	3000	On Cheque Return
03-07-2016	03-07-2016	Account Branch	CFC GL	Dr	10000	10000	On Cheque Return
03-07-2016	03-07-2016	Account Branch	Inter-Branch GL	Cr	10000	10000	On Cheque Return
03-07-2016	03-07-2016	Clearing Branch	Inter-Branch GL	Dr	10000	10000	On Cheque Return
03-07-2016	03-07-2016	Clearing Branch	Outward Return GL	Cr	10000	10000	On Cheque Return

Reverse Authorized Batches

No accounting entry gets passed on Reverse Authorized Batches.

Float Extension

No accounting entry gets passed on Float Extension.

Cheque Status Inquiry

No accounting entry gets passed on Cheque Status Inquiry.

Global Float Extension

No accounting entry gets passed on Global Float Extension.

1.84. Value Date Clearing Process –

Cheques deposited on CASA account

Cheque amount of INR 2000 is credited into a CASA account. Customer float is 2 days.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
03-07-2016	03-07-2016	Account Branch	CFC GL	Dr	2000	2000	As maintained in End Point Master Maintenance (BAM29)
03-07-2016	03-07-2016	Account Branch	CASA Assets / Liability GL	Cr	2000	2000	

Cheques deposited to GL

Cheque amount of INR 2000 is credited into a INR GL account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
03-07-2016	03-07-2016	Account Branch	CFC GL	Dr	2000	2000	As maintained in End Point Master Maintenance (BAM29)
03-07-2016	03-07-2016	Account Branch	Specified GL A/c	Cr	2000	2000	

Cheques deposited for Bill Payment

Cheque amount of INR 1000 is credited into a Utility Bill Payment CASA account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
03-07-2016	03-07-2016	Account Branch	CFC GL	Dr	1000	1000	As maintained in End Point Master Maintenance (BAM29)

03-07-2016	03-07-2016	Account Branch	CASA Assets / Cr Liability GL		1000	1000	(depending on the Company master set up)
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TD Pay in by cheque

Cheque Amount of INR 10000 into a TD account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
03-07-2016	03-07-2016	Account Branch	CFC GL	Dr	10000	10000	As maintained in End Point Master Maintenance (BAM29)
03-07-2016	03-07-2016	Account Branch	TD Payment GL	Cr	10000	10000	As per TD product Master (TDM01) setup
03-07-2016	03-07-2016	Account Branch	TD Payment GL	Dr	10000	10000	As per TD product Master (TDM01) setup
03-07-2016	03-07-2016	Account Branch	Regular Deposit GL	Cr	10000	10000	As per TD product Master (TDM01) setup

Loan Repayment by cheque

Loans Repayment – Cheque Amount –Cheque Amount of INR 10000 into a loan account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
03-07-2016	03-07-2016	Account Branch	CFC GL	Dr	10000	10000	As maintained in End Point Master Maintenance (BAM29)
03-07-2016	03-07-2016	Account Branch	Reserve Pending Appropriation GL	Cr	10000	10000	As per Loan product Master (LNM11) setup

Loans Advance Payment by cheque

Loans Advance Payment - Cheque Amount of INR 10000 into a loan account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
03-07-2016	03-07-2016	Account Branch	CFC GL	Dr	10000	10000	As maintained in End Point Master Maintenance (BAM29)
03-07-2016	03-07-2016	Account Branch	Reserve Pending Appropriation GL	Cr	10000	10000	As per Loan product Master (LNM11) setup

Loans Partial Pay off by cheque

Loans Partial Pay off - Cheque Amount of INR 10000 into a loan account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
03-07-2016	03-07-2016	Account Branch	CFC GL	Dr	10000	10000	As maintained in End Point Master Maintenance (BAM29)
03-07-2016	03-07-2016	Account Branch	Reserve Pending Appropriation GL	Cr	10000	10000	As per Loan product Master (LNM11) setup

1.85. Online Cheque Return Inquiry – Fast Path 6560

Customer Cheques: Value Date is 03/07/2016.

- Cheque is returned before value date on 02/07/2016

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
02-07-2016	02-07-2016	Account Branch	CFC GL	Dr	2000	2000	As maintained in End Point Master Maintenance (BAM29)
02-07-2016	02-07-2016	Account Branch	Inter-Branch GL	Cr	2000	2000	
02-07-2016	02-07-2016	Clearing Branch	Inter-Branch GL	Dr	2000	2000	
02-07-2016	02-07-2016	Clearing Branch	Outward Return GL	Cr	2000	2000	As maintained in End Point Master Maintenance (BAM29)

- Cheque is returned after value date –on 04/07/2016.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
04-07-2016	04-07-2016	Account Branch	CASA Asset/ Liability GL	Dr	2000	2000	
04-07-2016	04-07-2016	Account Branch	Inter-Branch GL	Cr	2000	2000	
04-07-2016	04-07-2016	Clearing Branch	Inter-Branch GL	Dr	2000	2000	
04-07-2016	04-07-2016	Clearing Branch	Outward Return GL	Cr	2000	2000	As maintained in End Point Master Maintenance (BAM29)

Cheques to GL

- Cheque is returned before value date on 02/07/2016

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
02-07-2016	02-07-2016	Account Branch	CFC GL	Dr	2000	2000	As maintained in End Point Master Maintenance (BAM29)
02-07-2016	02-07-2016	Account Branch	Inter-Branch GL	Cr	2000	2000	
02-07-2016	02-07-2016	Clearing Branch	Inter-Branch GL	Dr	2000	2000	
02-07-2016	02-07-2016	Clearing Branch	Outward Return GL	Cr	2000	2000	As maintained in End Point Master Maintenance (BAM29)

4. Cheque is returned after value date on 04/07/2016.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
04-07-2016	04-07-2016	Account Branch	Specified GL	Dr	2000	2000	
04-07-2016	04-07-2016	Account Branch	Inter-Branch GL	Cr	2000	2000	
04-07-2016	04-07-2016	Clearing Branch	Inter-Branch GL	Dr	2000	2000	
04-07-2016	04-07-2016	Clearing Branch	Outward Return GL	Cr	2000	2000	As maintained in End Point Master Maintenance (BAM29)

Cheques for Bill Payment

TD Payin

Loan Installment Repayment

Loans Advance Payment

Loans Partial Pay off

For the above transactions, system will pass the accounting entry as below.

Cheque is returned before value date on 02/07/2016

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
02-07-2016	02-07-2016	Account Branch	CFC GL	Dr	2000	2000	As maintained in End Point Master Maintenance (BAM29)
02-07-2016	02-07-2016	Account Branch	Inter-Branch GL	Cr	2000	2000	
02-07-2016	02-07-2016	Clearing Branch	Inter-Branch GL	Dr	2000	2000	
02-07-2016	02-07-2016	Clearing Branch	Outward Return GL	Cr	2000	2000	As maintained in End Point Master Maintenance

Value Date Clearing Inquiry

No accounting entry gets passed on Value Date Clearing Inquiry.

Late Clearing Inquiry

No accounting entry gets passed on Late Clearing Inquiry.

Batch Inward - Clearing Cheque Data Entry

No accounting entry gets passed on Inward Clearing Batch Data Entry.

Authorize Inward Clearing Batches

No accounting entry gets passed on Authorisation of Inward Clearing Batches.

Load Central Bank File

No accounting entry gets passed on loading the Central Bank file.

MICR Header Entry

No accounting entry gets passed on MICR Header Entry.

Load Inward MICR File

No accounting entry gets passed on loading of Inward MICR file.

Reconcile Outward MICR File

No accounting entry gets passed on Reconciling of Outward MICR file.

1.86. Inward Clearing Process

Customer Cheques

Cheque of INR 3000 is getting debited from CASA account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
02-07-2016	02-07-2016	Account Branch	CASA Assets / Liability GL	Dr	3000	3000	
02-07-2016	02-07-2016	Account Branch	Inter-Branch GL	Cr	3000	3000	
02-07-2016	02-07-2016	Clearing Branch	Inter-Branch GL	Dr	3000	3000	
02-07-2016	02-07-2016	Clearing Branch	Inward Settlement GL	Cr	3000	3000	As maintained in End Point Master Maintenance (BAM29)

Banker's Cheques

Banker's Cheque is presented in the inward clearing.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
02-07-2016	02-07-2016	Account Branch	Issuer GL Or Banker's Cheque Paid GL	Dr	3000	3000	As maintained in Issuer Master (BAM09) or Settlement
02-07-2016	02-07-2016	Account Branch	Inter-Branch GL	Cr	3000	3000	
02-07-2016	02-07-2016	Clearing Branch	Inter-Branch GL	Dr	3000	3000	
02-07-2016	02-07-2016	Clearing Branch	Inward Settlement GL	Cr	3000	3000	As maintained in End Point

Demand Drafts

Demand Draft of INR 3000 is presented in the clearing

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
02-07-2016	02-07-2016	Account Branch	Issuer GL Or Demand Draft Paid GL	Dr	3000	3000	As maintained in Issuer Master (BAM09) or Settlement Bank
02-07-2016	02-07-2016	Account Branch	Inter-Branch GL	Cr	3000	3000	
02-07-2016	02-07-2016	Clearing Branch	Inter-Branch GL	Dr	3000	3000	
02-07-2016	02-07-2016	Clearing Branch	Inward Settlement GL	Cr	3000	3000	As maintained in End Point Master Maintenance (BAM29)

1.87. Outward Returns

A cheque of INR 3000 is returned as Outward Return in the clearing.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
03-07-2016	03-07-2016	Account Branch	CFC GL	Dr	2000	2000	As maintained in End Point Master Maintenance (BAM29)
03-07-2016	03-07-2016	Account Branch	Inter-Branch GL	Cr	2000	2000	
03-07-2016	03-07-2016	Clearing Branch	Inter-Branch GL	Dr	2000	2000	
03-07-2016	03-07-2016	Clearing Branch	Outward Return GL	Cr	2000	2000	As maintained in End Point Master Maintenance (BAM29)

1.88. Inward Returns

Inward Returns (includes inward clearing entries passed during Inward Clearing process and cheque return accounting entries passed during Outward clearing)

Scenario I: Inward return of instrument from Scan Reject

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
03-07-2016	03-07-2016	Account Branch	Suspense GL	Dr	2000	2000	As maintained in Settlement Bank Parameters
03-07-2016	03-07-2016	Account Branch	Inter-Branch GL	Cr	2000	2000	
03-07-2016	03-07-2016	Clearing Branch	Inter-Branch GL	Dr	2000	2000	
03-07-2016	03-07-2016	Clearing Branch	Inward Settlement GL	Cr	2000	2000	As maintained in End Point Master Maintenance (BAM29)
03-07-2016	03-07-2016	Clearing Branch	Inward Return GL	Dr	2000	2000	As maintained in End Point Master Maintenance
03-07-2016	03-07-2016	Clearing Branch	Inter-Branch GL	Cr	2000	2000	
03-07-2016	03-07-2016	Account Branch	Inter-Branch GL	Dr	2000	2000	
03-07-2016	03-07-2016	Account Branch	Suspense GL	Cr	2000	2000	As maintained in Settlement Bank Parameters

Scenario II: Inward return of instrument from Scan Pass i.e. cheque was earlier passed but later rejected on the same date of inward clearing.

Date	Branch	GL Head	Dr / Cr	Amount	Remarks

Posting	Value				TCY (INR)	LCY (INR)	
03-07-2016	03-07-2016	Account Branch	CASA Assets / Liability GL	Dr	2000	2000	
03-07-2016	03-07-2016	Account Branch	Inter-Branch GL	Cr	2000	2000	
03-07-2016	03-07-2016	Clearing Branch	Inter-Branch GL	Dr	2000	2000	
03-07-2016	03-07-2016	Clearing Branch	Inward Settlement GL	Cr	2000	2000	As maintained in End Point Master Maintenance (BAM29)
03-07-2016	03-07-2016	Clearing Branch	Inward Return GL	Dr	2000	2000	As maintained in End Point Master Maintenance
03-07-2016	03-07-2016	Clearing Branch	Inter-Branch GL	Cr	2000	2000	
03-07-2016	03-07-2016	Account Branch	Inter-Branch GL	Dr	2000	2000	
03-07-2016	03-07-2016	Account Branch	CASA Assets / Liability GL	Cr	2000	2000	

Scanning Rejected Instrument

No accounting entry gets passed on Scanning Rejected Instruments

Scanning of Passed Instrument

No accounting entry gets passed on Scanning of Passed Instruments

Unchecked Instruments Inquiry

No accounting entry gets passed on Unchecked Instruments Inquiry.

Clearing Account X-Reference Inquiry

No accounting entry gets passed on Clearing Account X-reference Inquiry.

Check Inward Clearing Instruments

No accounting entry gets passed on checking of Inward Clearing Instruments.

OCC - ICC Operations

1.89. OCC Batch Data Entry (Fast Path: 6566)

No accounting entry gets passed on OCC Batch Data Entry transaction.

1.90. ICC Data Entry (Fast Path: 6565)

No accounting entry gets passed on ICC Batch Data Entry transaction.

1.91. Cheque Collection Processing (Fast Path: 6806)

Note : Outstation collection processing can be applicable to Cheques drawn on Correspondent Bank location or on the banks own branch locations. Entries related to Correspondent Bank instruments have been explained under Realize OCC Correspondent Bank Items option.

For banks own branch location only OCC Batch Data entry is done for which no accounting entries will be generated.

The physical instruments will be sent to the destination branch for collection for which also no accounting entries will be passed.

The destination branch on receipt of the physical instruments will mark the collection item to confirm receipt of the instruments for which no accounting entries will be generated.

The destination branch will present the instruments in its local clearing. The rest of the process in terms of the accounting entries post running Outward Clearing and Value date clearing will be the same as explained in the accounting entries for Outward clearing cheques.

Dispatch Schedule

When the Cheques are sent to the Correspondent Bank, following entries are passed in the dispatch branch. (Fast Path: 6806 - Outstation Cheque Collection Processing)

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-07-2016	01-07-2016	Dispatch Branch	Contingent Debit GL	Dr	2000	2000	
01-07-2016	01-07-2016	Dispatch Branch	Contingent Credit GL	Cr	2000	2000	

Mark Collection Items

No accounting entry gets passed on Mark Collection Items

Realize OCC Correspondent Bank Items**Stage – I - Receipt of proceeds from Correspondent Bank**

The proceeds of INR1950 (OCC amount is INR2000 less charges of correspondent bank INR 50) are transferred by the Correspondent bank i.e. HDFC Bank, Delhi, vide Demand Draft. The Demand Draft is presented in Local Clearing by Syndicate Bank, Mumbai using option Cheque Deposit to GL.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
07-07-2016	07-07-2016	Clearing Branch	Outward Settlement GL	Dr	1950	1950	
07-07-2016	07-07-2016	Clearing Branch	Inter-Branch GL	Cr	1950	1950	
07-07-2016	07-07-2016	Account Branch	Inter-Branch GL	Dr	1950	1950	
07-07-2016	07-07-2016	Account Branch	CFC GL	Cr	1950	1950	
07-07-2016	07-07-2016	Account Branch	CFC GL	Dr	1950	1950	
07-07-2016	07-07-2016	Account Branch	Corr. Bank OCC GL	Cr	1950	1950	

Stage – II - OCC Realization

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
08-07-2016	08-07-2016	Dispatch Branch	Contingent Credit GL	Dr	2000	2000	
08-07-2016	08-07-2016	Dispatch Branch	Contingent Debit GL	Cr	2000	2000	
08-07-2016	08-07-2016	Dispatch Branch	Corr. Bank OCC GL	Dr	2000	2000	
08-07-2016	08-07-2016	Dispatch Branch	Inter-Branch GL	Cr	2000	2000	

08-07-2016	08-07-2016	Account Branch	Inter-Branch GL	Dr	2000	2000	
08-07-2016	08-07-2016	Account Branch	CASA Assets / Liability GL	Cr	2000	2000	
08-07-2016	08-07-2016	Account Branch	CASA Assets / Liability GL	Dr	50	50	Corr.Bank SC. For Outstation
08-07-2016	08-07-2016	Account Branch	Inter-Branch GL	Cr	50	50	
08-07-2016	08-07-2016	Dispatch Branch	Inter-Branch GL	Dr	50	50	
08-07-2016	08-07-2016	Dispatch Branch	Corr. Bank OCC GL	Cr	50	50	Corr.Bank SC. For Outstation
08-07-2016	08-07-2016	Account Branch	CASA Assets / Liability GL	Dr	30	30	SC. For Outstation Cheques
08-07-2016	08-07-2016	Account Branch	Inter-Branch GL	Cr	30	30	
08-07-2016	08-07-2016	Dispatch Branch	Inter-Branch GL	Dr	30	30	
08-07-2016	08-07-2016	Dispatch Branch	SC Income GL	Cr	30	30	SC. For Outstation Cheques

Reverse Dispatch Schedule

When the Cheques are sent to a wrong Correspondent Bank, following entries are passed in the Reverse Dispatch Schedule. The following entries are passed to reverse the dispatch schedule at the dispatch branch. (Fast Path: 6806 - Outstation Cheque Collection Processing)

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
02-07-2016	02-07-2016	Dispatch Branch	Contingent Credit GL	Dr	2000	2000	
02-07-2016	02-07-2016	Dispatch Branch	Contingent Debit GL	Cr	2000	2000	

Dishonour OCC Correspondent Bank Item

All Outstation Collection Cheques booked through a correspondent bank/branch can be dishonoured on receipt of dishonor advice using option Dishonour OCC Correspondent bank Item (Fast Path: 6806 - Outstation Cheque Collection Processing)

Outstation cheque of value INR 2000 deposited on CASA Account in on 01/07/2016. The cheque is sent to Correspondent Bank i.e. HDFC Bank, Delhi on 01/07/2016. HDFC Bank, Delhi dishonours the cheque on 04/07/2016. A service charge of INR 30 is to be levied on the account as OCC dishonour charges.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
04-07-2016	04-07-2016	Dispatch Branch	Contingent Credit GL	Dr	2000	2000	
04-07-2016	04-07-2016	Dispatch Branch	Contingent Debit GL	Cr	2000	2000	
04-07-2016	04-07-2016	Account Branch	CASA Assets / Liability GL	Dr	30	30	SC. For Outstation Cheques
04-07-2016	04-07-2016	Account Branch	Inter-Branch GL	Cr	30	30	
04-07-2016	04-07-2016	Dispatch Branch	Inter-Branch GL	Dr	30	30	
04-07-2016	04-07-2016	Dispatch Branch	SC Income GL	Cr	30	30	SC. For Outstation Cheques

Reject Inquiry

No accounting entries gets passed on Reject Inquiry

Interest on OCC Delay

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
04-07-2016	04-07-2016	Account Branch	OCC Delay Interest GL	Dr	200	200	Interest amount
04-07-2016	04-07-2016	Account Branch	CASA Assets / Liability GL	Cr	200	200	Interest amount

Inward Cheques for Collection - ICC

ICC refers to Inward Cheques for Collection. When correspondent bank cheques from a different sector are to be cleared by us, they are sent for local outward clearing. The details of such outstation cheques received are recorded in the system of the branch that sends it in local outward clearing. The clearing branch passes the accounting entries with the end point. The beneficiary for ICC would be the ICC GL specified for the correspondent bank/branch in the correspondent bank master

ICC Batch Data Entry – Fast Path 6565

No accounting entries gets passed on ICC Batch Data Entry.

Cheques are received from the Correspondent Bank/s and the details of the instruments including the Correspondent bank/branch details from where the instruments are received are captured.

The service charges to be levied at the time of remittance is also defined in this option. Correspondent Bank ICC GL will be determined in this option. Post this the instruments will be sent for Local clearing. Value date clearing will credit the proceeds to the Correspondent Bank ICC GL.

Inward Cheque for Collection received for value INR 2000 from a correspondent bank i.e. HDFC Bank, Delhi on 01/07/2016. The cheque is received on 01/07/2016. The cheque is sent for local clearing by Syndicate Bank, Mumbai on 02/07/2016. Float Days = 2. The cheque is cleared on 04/07/2016. A service charge of INR 50 is to be levied on the account as ICC charges.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
02-07-2016	02-07-2016	Clearing Branch	Outward Settlement GL	Dr	2000	2000	
02-07-2016	02-07-2016	Clearing Branch	CFC GL	Cr	2000	2000	
04-07-2016	04-07-2016	Clearing Branch	CFC GL	Dr	2000	2000	

04-07-2016	04-07-2016	Clearing Branch	Corr. Bank ICC	Cr	2000	2000	
04-07-2016	04-07-2016	Clearing Branch	Corr. Bank ICC	Dr	50	50	SC. For ICC Cheques
04-07-2016	04-07-2016	Clearing Branch	SC Income GL	Cr	50	50	SC. For ICC Cheques

ICC Remittance

The DD will be sent to the Correspondent Bank after deducting service charge

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
05-07-2016	05-07-2016	Dispatch Branch	Corr. Bank ICC	Dr	1950	1950	
05-07-2016	05-07-2016	Dispatch Branch	DD Issue GL	Cr	1950	1950	

1.92. RTGS and NEFT

RTGS and NEFT Outgoing Payment by debiting CASA account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Account Branch	CASA Assets / Liability GL	Dr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Intermediary GL	Cr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Intermediary GL	Dr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Network GL	Cr	50000	50000	
31-05-2016	31-05-2016	Account Branch	CASA Assets / Liability GL	Dr	100	100	Service Charges
31-05-2016	31-05-2016	Txn Branch / Designated Branch	SC Income GL	Cr	100	100	

RTGS and NEFT Outgoing Payment –Branch Disbursement of Loan account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Account Branch	Loan Account	Dr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Intermediary GL	Cr	50000	50000	

31-05-2016	31-05-2016	Txn Branch / Designated Branch	Intermediary GL	Dr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Network GL	Cr	50000	50000	

RTGS and NEFT Outgoing Payment by debiting GL account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Txn Branch	Specified GL	Dr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Intermediary GL	Cr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Intermediary GL	Dr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Network GL	Cr	50000	50000	
31-05-2016	31-05-2016	Txn Branch	CASA Assets / Liability GL	Dr	100	100	Service Charges
31-05-2016	31-05-2016	Txn Branch / Designated Branch	SC Income GL	Cr	100	100	

RTGS and NEFT Outgoing Payment rejected

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Account Branch	CASA Assets / Liability GL	Dr	50000	50000	
31-05-2016	31-05-2016	Txn Branch /	Intermediary GL	Cr	50000	50000	

		Designated Branch					
31-05-2016	31-05-2016	Account Branch	CASA Assets / Liability GL	Dr	100	100	Service Charges
31-05-2016	31-05-2016	Txn Branch / Designated Branch	SC Income GL	Cr	100	100	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Intermediary GL	Dr	50000	50000	
31-05-2016	31-05-2016	Account Branch	CASA Assets / Liability GL	Cr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	SC Income GL	Dr	100	100	
31-05-2016	31-05-2016	Account Branch	CASA Assets / Liability GL	Cr	100	100	

RTGS and NEFT – Loan Branch Disbursement rejected during release stage

Following accounting entries will be passed during auth stage

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Account Branch	Loan Account	Dr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Intermediary GL	Cr	50000	50000	

Following accounting entries will be passed during reject of branch disbursement in release stage. It should trigger reversal of branch disbursement

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	

31-05-2016	31-05-2016	Account Branch	Loan Account	Cr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Intermediary GL	Dr	50000	50000	

RTGS and NEFT Incoming Payment – credit to CASA/ RD / Loan account

Incase of RD and Loan account, system will trigger installment payment of RD / Loans

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Account Branch	Network GL	Dr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Intermediary GL	Cr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Intermediary GL	Dr	50000	50000	
31-05-2016	31-05-2016	Account Branch	CASA Assets / Liability GL or RD Account or Loan Account	Cr	50000	50000	

RTGS and NEFT Incoming Payment – Reject before crediting CASA account / RD Account/ Loan Account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Network GL	Dr	50000	50000	

31-05-2016	31-05-2016	Txn Branch / Designated Branch	Intermediary GL	Cr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Intermediary GL	Dr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Suspense Account GL	Cr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Suspense Account GL	Dr	50000	50000	Outgoing messaged initiated by system
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Intermediary GL	Cr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Intermediary GL	Dr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Network GL	Cr	50000	50000	

RTGS Incoming Credit Notification

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Network GL	Dr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Intermediary GL	Cr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designated Branch	Intermediary GL	Dr	50000	50000	

		ted Branch					
31-05-2016	31-05-2016	Designa ted Branch	Interbank Receipt GL (As defined in day0 set up)	Cr	50000	50000	

RTGS Incoming Debit Notification

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Txn Branch / Designa ted Branch	Interbank Receipt GL (As defined in day0 set up)	Dr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designa ted Branch	Intermediary GL	Cr	50000	50000	
31-05-2016	31-05-2016	Txn Branch / Designa ted Branch	Intermediary GL	Dr	50000	50000	
31-05-2016	31-05-2016	Designa ted Branch	Network GL	Cr	50000	50000	

1.93. Adhaar Payment Bridge System (APBS)

Adhaar Payment Bridge System is a unique payment system offered by National Payments Corporation of India. It uses Adhaar Number as a central key for electronically channelizing the Government subsidies and benefits to the Adhaar Enabled Bank Accounts (AEBA) of the intended beneficiaries.

1. Upload of Benefit Payment File received from Benefit Provider (In Sponsor Bank)

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Txn Branch	Benefit provider Bank Account number	Dr	500000	500000	As received in Payment File
31-05-2016	31-05-2016	Txn Branch	Outward settlement GL	Cr	500000	500000	As maintained in Payment File Settlement Parameters (PM055)

2. Upload of Benefit Payment File received from NPCI (In Destination Bank)

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Txn Branch	Inward Settlement GL	Dr	3000	3000	As maintained in Payment File Settlement Parameters (PM055)
31-05-2016	31-05-2016	Txn Branch	Inter-branch GL	Cr	3000	3000	
31-05-2016	31-05-2016	Account Branch	Inter-branch GL	Dr	3000	3000	
31-05-2016	31-05-2016	Account Branch	CASA Asset/ Liability GL	Cr	3000	3000	

3. On failure to credit beneficiary , following accounting entries are passed in the destination bank

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Txn Branch	Inward Settlement GL	Dr	3000	3000	As maintained in Payment File Settlement Parameters (PM055)

31-05-2016	31-05-2016	Txn branch	Inward Return Settlement GL	Cr	3000	3000	
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4. Upload of Return status file from NPC (In Sponsor Bank) – For rejected records

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Txn Branch	Outward Settlement Return GL	Dr	15000	15000	As maintained in Payment File Settlement Parameters (PM055)
31-05-2016	31-05-2016	Txn Branch	Benefit provider Bank Account number	Cr	15000	15000	As received in Payment File

1.94. Immediate Payment Service (IMPS)

1. Incoming IMPS Transaction to CASA Account / RD Account / Loan Account

Incase of RD and Loan account, incoming IMPS transaction will trigger installment payment of RD / Loan Account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Designated Branch	IMPS Inward Settlement GL	Dr	2000	2000	As maintained in Network Master (PM008)
31-05-2016	31-05-2016	Designated Branch	Inter-branch GL	Cr	2000	2000	
31-05-2016	31-05-2016	CASA Account Branch	Inter-branch GL	Dr	2000	2000	
31-05-2016	31-05-2016	CASA Account Branch	CASA Asset/ Liability GL / RD Account / Loan Account	Cr	2000	2000	

2. Outgoing IMPS Transaction

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	CASA Account Branch	CASA Asset/ Liability GL	Dr	3000	3000	
31-05-2016	31-05-2016	CASA Account Branch	Inter-branch GL	Cr	3000	3000	
31-05-2016	31-05-2016	Designated Branch	Inter-branch GL	Dr	3000	3000	
31-05-2016	31-05-2016	Designated Branch	IMPS Outward Settlement GL	Cr	3000	3000	As maintained in Network Master (PM008)
31-05-2016	31-05-2016	CASA Account Branch	CASA Asset/ Liability GL	Dr	15	15	Service Charge

31-05-2016	31-05-2016	Designated/ Txn Branch	SC Income GL	Cr	15	15	
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3. Return of Outgoing IMPS Transaction

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Designated Branch	IMPS Outward Settlement Return GL	Dr	3000	3000	As maintained in Network Master (PM008)
31-05-2016	31-05-2016	Designated Branch	Inter-branch GL	Cr	3000	3000	
31-05-2016	31-05-2016	CASA Account Branch	Inter-branch GL	Dr	3000	3000	
31-05-2016	31-05-2016	CASA Account Branch	CASA Asset/ Liability GL	Cr	3000	3000	

1.95. Unified Payments Interface (UPI)

UPI is an online payment system that allows money transfer between any two bank accounts using virtual payment address (VPA) through a smart phone

- 1) API to debit/ refund debit to customer account

Following accounting entries will be posted by the API to debit/refund debit to customer account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	Narrative coming as input
31-05-2017	31-05-2017	Account Branch	Customer Account (coming as Input)	Dr	10000	10000	Narrative coming as input
31-05-2017	31-05-2017	Designated Branch / Transaction Branch	Intermediary GL	Cr	10000	10000	Narrative coming as input
31-05-2017	31-05-2017	Designated Branch / Transaction Branch	Intermediary GL	Dr	10000	10000	Narrative coming as input
31-05-2017	31-05-2017	Designated Branch / Transaction Branch	Outward Settlement GL (From PM008)	Cr	10000	10000	Narrative coming as input

- 2) API to credit/ refund credit to customer account

Following entries will be posted by the API to credit / refund credit to customer account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	Narrative coming as input
31-05-2017	31-05-2017	Account Branch	Customer Account (coming as Input)	Cr	10000	10000	Narrative coming as input
31-05-2017	31-05-2017	Designated Branch / Transaction Branch	Intermediary GL	Dr	10000	10000	Narrative coming as input
31-05-2017	31-05-2017	Designated Branch / Transaction Branch	Intermediary GL	Cr	10000	10000	Narrative coming as input
31-05-2017	31-05-2017	Designated Branch / Transaction Branch	Inward Settlement GL (From PM008)	Dr	10000	10000	Narrative coming as input

3) API to reverse debit to customer account

Following entries will be posted by the API to reverse debit to customer account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	Narrative coming as input
31-05-2017	31-05-2017	Account Branch	Customer Account (coming as Input)	Cr	10000	10000	Narrative coming as input
31-05-2017	31-05-2017	Designated Branch / Transaction Branch	Intermediary GL	Dr	10000	10000	Narrative coming as input
31-05-2017	31-05-2017	Designated Branch / Transaction Branch	Intermediary GL	Cr	10000	10000	Narrative coming as input
31-05-2017	31-05-2017	Designated Branch / Transaction Branch	Outward return Settlement GL (From PM008)	Dr	10000	10000	Narrative coming as input

1.96. ACH (Automated Clearing House)

The National Payments Corporation of India (NPCI) offers to banks, financial institutions, Corporates and Government/s a service termed as "National Automated Clearing House (NACH)" which includes both Debit and Credit.

ACH Debit can be used by corporate for bulk collection of loan installment payment/ insurance premium/ telephone and electricity bill etc. It is two step process.

- 1) Mandate needs to be submitted by the customer for debiting his/her account for the above mentioned purpose and the same needs to be accepted by NPCI, service provider and Destination bank (where debit account is present)
- 2) Once the mandate is accepted, ACH debit file can be sent by corporate for collection, which will be forwarded by Sponsor Bank to NPCI and then NPCI to Destination Bank. The response file from Destination bank flows back to NPCI, to Sponsor Bank and then to corporate/debit file provider

ACH Credit can be used by corporate for bulk payment of credits like dividend, interest, salary etc. to a large number of beneficiaries. The steps involved are as below

- 1) Submission of credit mandate by the customer to corporate providing the account and bank details to be credited. However, this is not a required step for ACH Credit
- 2) Corporate can prepare ACH credit file based on the information received from beneficiary and send the ACH Credit file to NPCI through Sponsor bank. From NPCI file is sent to Destination bank. The Destination bank credits the funds to beneficiary and prepares a return file to NPCI with success/failure to credit. NPCI sends response file back to Sponsor bank and Sponsor bank sends it back to corporate

Input File Processing:

Following accounting entries will be passed in Sponsor bank on processing of Input GEFU file (ACH_UTL_INP_SPON) from Service Provider. User's account refers to service provider account.

- 1) For ACH Debit, no accounting entries are passed.
- 2) For ACH Credit, following accounting entries are passed with posting and value date as upload date

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2017	31-05-2017	Account Branch	User's account (Fld 18 – Header / Provider account from PM056)	Dr	50000 Total Amount(Fld 10 – Header)	50000	
31-05-2017	31-05-2017	Designated Branch	Outward Settlement GL- Sponsor Bank (From PM055)	Cr	50000 Total Amount(Fld 10 – Header)	50000	

Inter-branch accounting entries will need to be passed if Account branch and designated branch are different

Date	Branch	GL Head	Dr / Cr	Amount	Remarks

Posting	Value				TCY (INR)	LCY (INR)	
31-05-2017	31-05-2017	Account Branch	IB GL Debit	Dr	50000	50000	
31-05-2017	31-05-2017	Designated Branch	IB GL Credit	Cr	50000	50000	

The narrative for the above accounting entry is as below.

ACH <Transaction Type > from <User no> - <User name> for file ref <User Reference>

Transaction Type – It can be Debit/Credit based whether file is ACH Debit/Credit

User No – It refers to the unique provider ID allotted to utility provider by NPCI coming in file in field 15 – Header

User Name – It refers to the user name maintained for above User no in PM056

User Reference – It refers to user reference coming in file in field 16- Header

Inward File Processing:

Following accounting entries will be passed in destination bank on processing of inward GEFU file (ACH_UTL_INW_DEST) from NPCI

For ACH Debit, following accounting entries will be passed with posting and value date as upload date

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2017	31-05-2017	Account Branch	Beneficiary's Bank Account Number (Fld 16 – Detail)	Dr	10000 Amount (Fld 11- Detail)	10000	
31-05-2017	31-05-2017	Designated Branch(From BAM54)	Outward Settlement GL - Destination Bank (From PM055)	Cr	10000 Amount (Fld 11- Detail)	10000	

If account branch and designated branch are different, system to pass inter-branch accounting entries as below

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2017	31-05-2017	Designated Branch	IB GL Debit	Dr	10000	10000	
31-05-2017	31-05-2017	Account Branch	IB GL Credit	Cr	10000	10000	

For ACH Credit, following accounting entries will be passed on successfully crediting the beneficiary with posting and value date as upload date

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2017	31-05-2017	Designated Branch (From BAM54)	Inward Settlement GL - Destination Bank (From PM055)	Dr	10000 Amount (Fld 11- Detail)	10000	
31-05-2017	31-05-2017	Account Branch	Beneficiary's Bank Account Number (Fld 16 – Detail)	Cr	10000 Amount (Fld 11- Detail)	10000	

On failure to credit beneficiary, following accounting entries are passed in destination bank with posting and value date as upload date

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2017	31-05-2017	Designated Branch (From BAM54)	Inward Settlement GL - Destination Bank (From PM055)	Dr	10000 Amount (Fld 11- Detail)	10000	
31-05-2017	31-05-2017	Designated Branch (From BAM54)	Inward Return Settlement GL - Destination Bank (From PM055)	Cr	10000 Amount (Fld 11- Detail)	10000	

The narrative for above accounting entries (both debit and credit) is as below

ACH <Transaction Type> from <User Name> with reference no < Transaction Reference>

Transaction Type – Debit/Credit based on whether file is for ACH Debit/Credit

User Name – Name of the utility provider available in file in Fld 9 – Detail

Transaction Reference – Unique consumer no given by Utility provider to Beneficiary available in file in Fld 19 – Detail

Response File Processing:

Following accounting entries will be passed in Sponsor Bank on processing of Response GEFU file (ACH_UTL_RESP_SPON) from NPCI with posting and value date same as Upload date.

For ACH Debit, following accounting entries will be passed

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2017	31-05-2017	Designated Branch (From BAM54)	Inward Settlement GL- Sponsor Bank (From PM055)	Dr	35000 Sum of Amount (Fld 11 – Detail) with Flag for success/ return (Fld 14 – Detail) as '1'	35000	
31-05-2017	31-05-2017	Account Branch	User's account (Fld 18 – Header / Provider account from PM056)	Cr	35000 Sum of Amount (Fld 11 – Detail) with Flag for success/ return (Fld 14 – Detail) as '1'	35000	

If failed to credit the user account, following accounting entries will be passed. Later on, transferring funds to User's account will need to be done operationally

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2017	31-05-2017	Designated Branch (From BAM54)	Inward Settlement GL- Sponsor Bank (From PM055)	Dr	35000 Sum of Amount (Fld 11 – Detail) with Flag for success/ return (Fld 14 – Detail) as '1'	35000	
31-05-2017	31-05-2017	Designated Branch (From BAM54)	Suspense Credit GL (From BAM54)	Cr	35000 Sum of Amount (Fld 11 – Detail) with Flag for success/ return (Fld 14 – Detail) as '1'	35000	

For ACH Credit, following accounting entries will be passed with posting and value date same as Upload date

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2017	31-05-2017	Designated Branch (From BAM54)	Outward Return Settlement GL- Sponsor Bank (From PM055)	Dr	15000 Sum of Amount (Fld 11 – Detail) with Flag for success/ return (Fld 14 – Detail) as '0'	15000	
31-05-2017	31-05-2017	Account Branch	User's account (Fld 18 – Header / Provider account from PM056)	Cr	15000 Sum of Amount (Fld 11 – Detail) with Flag for success/ return (Fld 14 – Detail) as '0'	15000	

If failed to credit User's account, following accounting entries will be passed.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2017	31-05-2017	Designated Branch (From BAM54)	Outward Return Settlement GL- Sponsor Bank (From PM055)	Dr	15000 Sum of Amount (Fld 11 – Detail) with Flag for success/ return (Fld 14 – Detail) as '0'	15000	
31-05-2017	31-05-2017	Designated Branch (From BAM54)	Suspense Credit GL (From BAM54)	Cr	15000 Sum of Amount (Fld 11 – Detail)	15000	

					with Flag for success/ return (Fld 14 – Detail) as '0'		
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For both ACH debit and Credit, if account branch is different from designated branch, then inter-branch accounting entries will need to be passed

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2017	31-05-2017	Designated Branch (From BAM54)	IB GL Debit	Dr	15000 Sum of Amount (Fld 11 – Detail) with Flag for success/ return (Fld 14 – Detail) as '0'	15000	
31-05-2017	31-05-2017	Designated Branch (From BAM54)	IB GL Credit	Cr	15000 Sum of Amount (Fld 11 – Detail) with Flag for success/ return (Fld 14 – Detail) as '0'	15000	

The narrative for the above accounting entry is as below.

ACH <Transaction Type > response for <User no> - <User name> for file ref <User Reference>

Transaction Type – It can be Debit/Credit based whether file is ACH Debit/Credit

User No – It refers to the unique provider ID allotted to utility provider by NPCI coming in file in field 15 – Header

User Name – It refers to the user name maintained for above User no in PM056

User Reference – It refers to user reference coming in file in field 16- Header

7. Remittances

1.97. Banker's Cheque Sale - Against GL (Fast Path: 8302)

Banker's Cheque of value INR 1000 is issued against GL on 01/08/2016.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Txn Branch	Specified GL	Dr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Banker's Cheque Issue GL	Cr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Specified GL	Dr	10	10	SC On Banker Cheque Issue
01-08-2016	01-08-2016	Txn Branch	SC Income GL	Cr	10	10	

1.98. Banker's Cheque Sale - Against Cash (Fast Path : 8301)

Banker's Cheque of value INR 1000 is issued against cash on 01/08/2016.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Dr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Banker's Cheque Issue GL	Cr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Dr	10	10	SC On Banker Cheque
01-08-2016	01-08-2016	Txn Branch	SC Income GL	Cr	10	10	

1.99. Banker's Cheque Sale Against Account (Fast Path : 1010)

Banker's Cheque of value INR 1000 is issued against CASA account on 01/08/2016.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Account Branch	CASA Assets / Liability GL	Dr	1000	1000	
01-08-2016	01-08-2016	Account Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Banker's Cheque Issue GL	Cr	1000	1000	
01-08-2016	01-08-2016	Account Branch	CASA Assets / Liability GL	Dr	10	10	SC On Banker Cheque Issue
01-08-2016	01-08-2016	Account Branch	Inter-Branch GL	Cr	10	10	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Dr	10	10	
01-08-2016	01-08-2016	Payable Branch	SC Income GL	Cr	10	10	

1.100. Close Out Balance Inquiry (Fast Path : 1320)

Account Closure of CASA account – Closeout withdrawal by issuing of Banker's cheque.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Account Branch	CASA Assets / Liability GL	Dr	1000	1000	
01-08-2016	01-08-2016	Account Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Banker's Cheque Issue GL	Cr	1000	1000	

1.101. Term Deposit Interest Payout (Fast Path : 1337)

Term Deposit interest payout by issuing of Banker's cheque.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Account Branch	TD Interest Payable GL	Dr	1000	1000	
01-08-2016	01-08-2016	Account Branch	TD Payment GL	Cr	1000	1000	
01-08-2016	01-08-2016	Account Branch	TD Payment GL	Dr	1000	1000	
01-08-2016	01-08-2016	Account Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Banker's Cheque Issue GL	Cr	1000	1000	

1.102. Term Deposit Redemption (Fast Path : 1311)

Redemption of Term Deposit by issuing of Banker's cheque.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Account Branch	Regular Deposit GL	Dr	10000	10000	
01-08-2016	01-08-2016	Account Branch	Redemption Payable GL	Cr	10000	10000	
01-08-2016	01-08-2016	Account Branch	Redemption Payable GL	Dr	10000	10000	
01-08-2016	01-08-2016	Account Branch	TD Payment GL	Cr	10000	10000	
01-08-2016	01-08-2016	Account Branch	TD Payment GL	Dr	10000	10000	
01-08-2016	01-08-2016	Account Branch	Inter-Branch GL	Cr	10000	10000	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Dr	10000	10000	
01-08-2016	01-08-2016	Payable Branch	Banker's Cheque Issue GL	Cr	10000	10000	

1.103. Banker's Cheque Liquidation By Cash (Fast Path : 8307)

Liquidation of Bankers Cheque by

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Payable Branch	Banker's Cheque Paid GL	Dr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Cr	1000	1000	

1.104. Banker's Cheque Liquidation By GL (Fast Path : 8307)

Liquidation of Bankers Cheque to GL account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Payable Branch	Banker's Cheque Paid GL	Dr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Specified GL	Cr	1000	1000	

1.105. Banker's Cheque Liquidation Against A/C (Fast Path : 8309)

Liquidation of Bankers Cheque to CASA account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Payable Branch	Banker's Cheque Paid GL	Dr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	Account Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	Account Branch	CASA Assets / Liability GL	Cr	1000	1000	

Banker's Cheque Status Inquiry

No accounting entry gets passed on BC Banker's Cheque Status Inquiry.

Banker's Cheque Inquiry

No accounting entry gets passed on BC Banker's Cheque Inquiry.

Banker's Cheque Revalidate

No accounting entry gets passed on Revalidation of BC Banker's Cheque.

Duplicate Banker's Cheque Print

No accounting entry gets passed on printing of Duplicate BC Banker's Cheque.

1.106. DD Sale - Against Cash (Fast Path : 8305)

Demand Draft of value INR 1000 is issued against cash.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Dr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	DD Issue GL	Cr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Dr	10	10	SC On DD Issue
01-08-2016	01-08-2016	Txn Branch	SC Income GL	Cr	10	10	

1.107. DD Sale - Against GL (Fast Path : 8306)

Demand Draft of value INR 1000 is issued against GL.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Txn Branch	Specified GL	Dr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	DD Issue GL	Cr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Specified GL	Dr	10	10	SC On DD Issue
01-08-2016	01-08-2016	Txn Branch	SC Income GL	Cr	10	10	

1.108. DD Sale – Against Account (Fast Path : 1014)

Demand Draft of value INR 1000 is issued against CASA account.

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Account Branch	CASA Assets / Liability GL	Dr	1000	1000	
01-08-2016	01-08-2016	Account Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	DD Issue GL	Cr	1000	1000	
01-08-2016	01-08-2016	Account Branch	CASA Assets / Liability GL	Dr	10	10	SC On DD Issue
01-08-2016	01-08-2016	Account Branch	Inter-Branch GL	Cr	10	10	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Dr	10	10	
01-08-2016	01-08-2016	Payable Branch	SC Income GL	Cr	10	10	

1.109. DD Liquidation By Cash (Fast Path : 8310)

Liquidation of DD by Cash

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Payable Branch	DD Paid GL	Dr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Cr	1000	1000	

1.110. DD Liquidation By GL (Fast Path : 8307)

Liquidation of Demand Draft to GL account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Payable Branch	DD Paid GL	Dr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	Txn Branch	Specified GL	Cr	1000	1000	

1.111. DD Liquidation against A/C (Fast Path : 8310)

Liquidation of Demand Draft to CASA account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Payable Branch	DD Paid GL	Dr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	Account Branch	Inter-Branch GL	Dr	1000	1000	
01-08-2016	01-08-2016	Account Branch	CASA Assets / Cr Liability GL	Cr	1000	1000	

When the instrument is dormant:

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Payable Branch	DD Paid GL	Dr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Dormancy GL	Cr	1000	1000	

On instrument being paid after being revalidated from dormancy

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Payable Branch	Dormancy GL	Dr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Inter-Branch GL	Cr	1000	1000	
01-08-2016	01-08-2016	Account Branch	Inter-Branch GL	Dr	1000	1000	

01-08-2016	01-08-2016	Account Branch	CASA Assets /Cr Liability GL		1000	1000	
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On instrument being processed as unclaimed, after the dormancy

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
01-08-2016	01-08-2016	Payable Branch	Dormancy GL	Dr	1000	1000	
01-08-2016	01-08-2016	Payable Branch	Unclaimed GL	Cr	1000	1000	

DD Status Inquiry

No accounting entry gets passed on DD Status Inquiry.

Demand Draft Inquiry

No accounting entry gets passed on Demand Draft Inquiry.

DD Revalidate

No accounting entry gets passed on Revalidation of DD.

Duplicate DD Print

No accounting entry gets passed on printing of Duplicate DD.

1.112. FX Purchase (Walk-in) (Fast Path : 8004)

Bank is purchasing USD 100. Local Currency is INR

1 USD = 70 INR

1 GBP = 84 INR

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY	LCY (INR)	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Dr	USD 100	7000	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Cr	INR 7000	7000	

1.113. FX Sale - Walk-in (Fast Path : 8203)

Bank is selling 100 GBP by accepting INR

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY	LCY (INR)	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Dr	INR 8400	8400	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Cr	GBP 100	8400	

FX Sale/Purchase - Walk-in

Bank is selling USD by accepting GBP 100

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY	LCY (INR)	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Dr	GBP 100	8400	
01-08-2016	01-08-2016	Txn Branch	Cash GL	Cr	USD 120	8400	

1.114. Cardless Cash Withdrawal

The 'Cardless Cash Withdrawal' (CLCW) facility allows CASA account holders to remit money to a beneficiary who does not hold a bank account. Beneficiaries' mobile number will act as the identification number for remitting the money.

To withdraw cash, Beneficiary can visit any branch or ATM of the remitter's bank and enter his (beneficiary's) mobile number, 4 digit verification code communicated by the remitter, 12 digit code sent by the bank to beneficiary, and the transaction amount.

1. Issue of Cardless Cash Withdrawal (Fast Path: 8318)

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
25-05-2016	25-05-2016	Txn Branch	CASA Asset/ Liability GL	Dr	10,000	10,000	
25-05-2016	25-05-2016	Txn Branch	CLCW Issue GL	Cr	10,000	10,000	As maintained in Issuer Master (BAM09)

2. Payment By Cash (Fast Path: 8319)

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Issue Branch	CLCW Payable GL	Dr	10,000	10,000	As maintained in Issuer Master (BAM09)
31-05-2016	31-05-2016	Issue Branch	Inter-branch GL	Cr	10,000	10,000	
31-05-2016	31-05-2016	Txn Branch	Inter-branch GL	Dr	10,000	10,000	
31-05-2016	31-05-2016	Txn Branch	Cash GL	Cr	10,000	10,000	

3. Cancellation against Account (Fast Path: 8319)

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Issue Branch	CLCW Payable GL	Dr	10,000	10,000	As maintained in Issuer Master (BAM09)
31-05-2016	31-05-2016	Issue Branch	Inter-branch GL	Cr	10,000	10,000	
31-05-2016	31-05-2016	Txn Branch	Inter-branch GL	Dr	10,000	10,000	
31-05-2016	31-05-2016	Txn Branch	CASA Asset/ Liability GL	Cr	10,000	10,000	Remitter CASA Account

4. Cancellation By Cash (Fast Path: 8319)

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Issue Branch	CLCW Payable GL	Dr	10,000	10,000	As maintained in Issuer Master (BAM09)
31-05-2016	31-05-2016	Issue Branch	Inter-branch GL	Cr	10,000	10,000	
31-05-2016	31-05-2016	Txn Branch	Inter-branch GL	Dr	10,000	10,000	
31-05-2016	31-05-2016	Txn Branch	Cash GL	Cr	10,000	10,000	

5. Expiry Processing of CLCW

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Issue Branch	CLCW Payable GL	Dr	10,000	10,000	As maintained in Issuer Master (BAM09)
31-05-2016	31-05-2016	Issue Branch	CASA Asset/ Liability GL	Cr	10,000	10,000	Remitter CASA Account

6. When Remitter's CASA account is in closed or blocked status

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Issue Branch	CLCW Payable GL	Dr	10,000	10,000	As maintained in Issuer Master (BAM09)
31-05-2016	31-05-2016	Issue Branch	Unclaimed GL	Cr	10,000	10,000	As maintained in Issuer Master (BAM09)

8. Digital Payments

New Digital Payment products offer different features which are advantageous over traditional banking because it involves ease of use, accessibility and convenience, flexibility, safety and control.

A customer can choose from following products according to his needs and suitability:

- Balance Holding Wallet
- Limit Based Wallet
- Virtual Account
- Prepaid Card/Gift Card

1.115. Balance Holding Wallet

This wallet is backed by a CASA or GL.

1. Wallet Top Up

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	CASA Account Branch	CASA Asset/ Liability GL	Dr	5000	5000	
31-05-2016	31-05-2016	CASA Account Branch	Inter-branch GL	Cr	5000	5000	
31-05-2016	31-05-2016	Wallet Account Branch	Inter-branch GL	Dr	5000	5000	
31-05-2016	31-05-2016	Wallet Branch	CASA Liability GL (Wallet backed CASA A/C) Or Liability GL (Wallet backed GL)	Cr	5000	5000	As maintained in Digital Payments Product Master Maintenance (DPM01)

2. Wallet Utilization

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Wallet Branch	CASA Liability GL (Wallet backed CASA A/C) Or Liability GL (Wallet backed GL)	Dr	2000	2000	As maintained in Digital Payments Product Master Maintenance (DPM01)
31-05-2016	31-05-2016	Wallet Branch	Inter-branch GL	Cr	2000	2000	
31-05-2016	31-05-2016	Txn Branch	Inter-branch GL	Dr	2000	2000	
31-05-2016	31-05-2016	Txn Branch	GL Account	Cr	2000	2000	As provided in the transaction

3. Wallet Closure and Close out Withdrawal

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Wallet Branch	CASA Liability GL (Wallet backed CASA A/C) Or Liability GL (Wallet backed GL)	Dr	10000	10000	As maintained in Digital Payments Product Master Maintenance (DPM01)
31-05-2016	31-05-2016	Wallet Branch	Inter-branch GL	Cr	10000	10000	
31-05-2016	31-05-2016	CASA Account Branch	Inter-branch GL	Dr	10000	10000	
31-05-2016	31-05-2016	CASA Account Branch	CASA Asset/ Liability GL	Cr	10000	10000	As provided in the transaction

1.116. Limit Based Wallet

This wallet is backed by an existing CASA.

1. Wallet Top Up

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	CASA Account Branch	CASA Asset/ Liability GL	Dr	5000	5000	
31-05-2016	31-05-2016	CASA Account Branch	Inter-branch GL	Cr	5000	5000	
31-05-2016	31-05-2016	Wallet Account Branch	Inter-branch GL	Dr	5000	5000	
31-05-2016	31-05-2016	Wallet Branch	CASA Liability GL (Wallet backed CASA A/C)	Cr	5000	5000	As maintained in Digital Payments Product Master Maintenance (DPM01)

2. Wallet Utilization

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Wallet Branch	CASA Liability GL (Wallet backed CASA A/C)	Dr	2000	2000	As maintained in Digital Payments Product

							Master Maintenance (DPM 01)
31-05-2016	31-05-2016	Wallet Branch	Inter-branch GL	Cr	2000	2000	
31-05-2016	31-05-2016	Txn Branch	Inter-branch GL	Dr	2000	2000	
31-05-2016	31-05-2016	Txn Branch	GL Account	Cr	2000	2000	As provided in the transaction

1.117. Virtual Account

Virtual Accounts are routing accounts which are used in remittance process. The customer will be allotted with a virtual account number or a set of virtual account numbers which will be linked to the customer's physical account number.

1. Wallet Top Up

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	CASA Account Branch	CASA Asset/ Liability GL	Dr	5000	5000	
31-05-2016	31-05-2016	CASA Account Branch	Inter-branch GL	Cr	5000	5000	
31-05-2016	31-05-2016	Wallet Account Branch	Inter-branch GL	Dr	5000	5000	
31-05-2016	31-05-2016	Wallet Branch	CASA Liability GL (Wallet backed CASA A/C)	Cr	5000	5000	As maintained in Digital Payments Product Maintenance (DPM01)

2. Wallet Utilization

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Wallet Branch	CASA Liability GL (Wallet backed CASA A/C)	Dr	2000	2000	As maintained in Digital Payments Product Maintenance (DPM01)
31-05-2016	31-05-2016	Wallet Branch	Inter-branch GL	Cr	2000	2000	
31-05-2016	31-05-2016	Txn Branch	Inter-branch GL	Dr	2000	2000	
31-05-2016	31-05-2016	Txn Branch	GL Account	Cr	2000	2000	As provided in the transaction

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1.118. Prepaid Card / Gift Card

1. Wallet Top Up

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	CASA Account Branch	CASA Asset/ Liability GL	Dr	5000	5000	
31-05-2016	31-05-2016	CASA Account Branch	Inter-branch GL	Cr	5000	5000	
31-05-2016	31-05-2016	Wallet Account Branch	Inter-branch GL	Dr	5000	5000	
31-05-2016	31-05-2016	Wallet Branch	Liability GL	Cr	5000	5000	As maintained in Digital Payments Product Master Maintenance (DPM01)

2. Wallet Utilization

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-05-2016	31-05-2016	Wallet Branch	Liability GL	Dr	2000	2000	As maintained in Digital Payments Product Master Maintenance (DPM01)
31-05-2016	31-05-2016	Wallet Branch	Inter-branch GL	Cr	2000	2000	
31-05-2016	31-05-2016	Txn Branch	Inter-branch GL	Dr	2000	2000	
31-05-2016	31-05-2016	Txn Branch	GL Account	Cr	2000	2000	As provided in the transaction

3. Expiry Processing of Card

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-08-2016	31-08-2016	Wallet Branch	Liability GL	Dr	1000	1000	As maintained in Digital Payments Product Master Maintenance (DPM01)
31-08-2016	31-08-2016	Txn Branch	Expiry GL Account	Cr	1000	1000	As maintained in Digital Payments Product Master Maintenance (DPM01)

4. Dormancy Processing of Card

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
31-10-2016	31-10-2016	Wallet Branch	Liability GL	Dr	1000	1000	As maintained in Digital Payments Product Master Maintenance (DPM01)
31-10-2016	31-10-2016	Txn Branch	Dormancy GL Account	Cr	1000	1000	As maintained in Digital Payments Product Master

							Mainten ance (DPM0 1)
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5. Wallet Closure and Close out Withdrawal

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
30-09-2016	30-09-2016	Wallet Branch	Liability GL	Dr	10000	10000	As maintained in Digital Payments Product Master Maintenance (DPM0 1)
30-09-2016	30-09-2016	Wallet Branch	Inter-branch GL	Cr	10000	10000	
30-09-2016	30-09-2016	CASA Account Branch	Inter-branch GL	Dr	10000	10000	
30-09-2016	30-09-2016	CASA Account Branch	CASA Asset/ Liability GL	Cr	10000	10000	As provided in the transaction

9. Savings Scheme

1.119. Savings Scheme Account Credit By CASA - Fast Path
: 2421

Transfer funds from CASA to Savings Scheme (PPF/SSY) Account

Date		Branch	GL Head	Dr / Cr	Amount		Remarks
Posting	Value				TCY (INR)	LCY (INR)	
21-04-2017	21-04-2017	Txn Branch	CASA Asset/ Liability GL	Dr	1000	1000	Subscription – By CASA to PPF Account –
21-04-2017	21-04-2017	Account Branch	SS Assets / Liability GL	Cr	1000	1000	Subscription – By CASA
21-04-2017	21-04-2017	Account Branch	SS Mirror Liability GL	Dr	1000	1000	Subscription – By CASA to PPF Account –
21-04-2017	21-04-2017	Designated Branch	RBI Payable GL	Cr	1000	1000	Subscription – By CASA to PPF Account –

1.120. Savings Scheme Account Credit By Cash - Fast Path :
2423

Cash deposit of INR 1000 made in the Savings Scheme Account (PPF/SSY).

<u>Date</u>		<u>Branch</u>	<u>GL Head</u>	<u>Dr / Cr</u>	<u>Amount</u>		<u>Remarks</u>
<u>Posting</u>	<u>Value</u>	-	-	-	<u>TCY (INR)</u>	<u>LCY (INR)</u>	-
21-04-2017	21-04-2017	Txn Branch	Cash GL	Dr	1000	1000	Subscription - By Cash to PPF Account
21-04-2017	21-04-2017	Account Branch	SS Assets / Liability GL	Cr	1000	1000	Subscription - By cash
21-04-2017	21-04-2017	Account Branch	SS Mirror Liability GL	Dr	1000	1000	Subscription - By Cash to PPF Account
21-04-2017	21-04-2017	Designate d Branch	RBI Payable GL	Cr	1000	1000	Subscription - By Cash to PPF Account

1.121. Savings Scheme Account Credit By GL - Fast Path:
2424

Credit transfer of INR 1000 received in to Savings Scheme Account (PPF/SSY) from a GL Account.

<u>Date</u>		<u>Branch</u>	<u>GL Head</u>	<u>Dr / Cr</u>	<u>Amount</u>		<u>Remarks</u>
<u>Posting</u>	<u>Value</u>	-	-	-	<u>TCY (INR)</u>	<u>LCY (INR)</u>	-
21-04-2017	21-04-2017	Txn Branch	Specified GL	Dr	1000	1000	Subscription – By GL to PPF Account – PPF Account
21-04-2017	21-04-2017	Account Branch	SS Assets / Liability GL	Cr	1000	1000	Subscription – By GL
21-04-2017	21-04-2017	Account Branch	SS Mirror Liability GL	Dr	1000	1000	Subscription – By GL to PPF Account – PPF Account
21-04-2017	21-04-2017	Designated Branch	RBI Payable GL	Cr	1000	1000	Subscription – By GL to PPF Account – PPF Account

1.122. Savings Scheme Debit by CASA - Fast Path: 2431Fund Transfer from Savings Scheme Account (PPF/SSY) to CASA Account

<u>Date</u>		<u>Branch</u>	<u>GL Head</u>	<u>Dr / Cr</u>	<u>Amount</u>		<u>Remarks</u>
<u>Posting</u>	<u>Value</u>	-	-	-	<u>TCY (INR)</u>	<u>LCY (INR)</u>	-
21-04-2017	21-04-2017	<u>Transaction Branch</u>	<u>CASA Asset/ Liability GL</u>	Dr	<u>10,000</u>	<u>10,000</u>	
21-04-2017	21-04-2017	<u>From Account Branch</u>	<u>SS Assets / Liability GL</u>	Cr	<u>10,000</u>	<u>10,000</u>	
21-04-2017	21-04-2017	<u>To Account Branch</u>	<u>SS Mirror Liability GL</u>	Dr	<u>10,000</u>	<u>10,000</u>	
21-04-2017	21-04-2017	<u>To Account Branch</u>	<u>RBI Receivable GL</u>	Cr	<u>10,000</u>	<u>10,000</u>	

1.123. Savings Scheme Debit by GL - Fast Path: 2432

Transfer funds from Savings Scheme Account (PPF/SSY) to GL Account.

<u>Date</u>		<u>Branch</u>	<u>GL Head</u>	<u>Dr / Cr</u>	<u>Amount</u>		<u>Remarks</u>
<u>Posting</u>	<u>Value</u>	-	-	-	<u>TCY (INR)</u>	<u>LCY (INR)</u>	-
21-04-2017	21-04-2017	<u>Transaction Branch</u>	<u>Specified GL</u>	Dr	<u>10,000</u>	<u>10,000</u>	
21-04-2017	21-04-2017	<u>From Account Branch</u>	<u>SS Assets / Liability GL</u>	Cr	<u>10,000</u>	<u>10,000</u>	
21-04-2017	21-04-2017	<u>To Account Branch</u>	<u>SS Mirror Liability GL</u>	Dr	<u>10,000</u>	<u>10,000</u>	
21-04-2017	21-04-2017	<u>To Account Branch</u>	<u>RBI Payable GL</u>	Cr	<u>10,000</u>	<u>10,000</u>	

1.124. Bankers Cheque - Fast Path: 2442

Account Closure of Savings Scheme Account (PPF/SSY) – Closeout withdrawal by issuing of Demand Draft .

Account closure proceeds INR 12000 and catch up interest of INR.

<u>Date</u>	<u>Branch</u>	<u>GL Head</u>	<u>Dr / Cr</u>	<u>Amount</u>		<u>Remarks</u>
<u>Posting</u>	<u>Value</u>			<u>TCY (INR)</u>	<u>LCY (INR)</u>	
21-04-2017	21-04-2017	Account Branch	Interest Expense	Dr 110	110	Credit Interest Capitalised to PPF Account - <PPF Account Number>
21-04-2017	21-04-2017	Account Branch	SS Assets / Liability GL	Cr 110	110	Credit Interest Capitalised
21-04-2017	21-04-2017	Account Branch	SS Mirror Liability GL	Dr 110	110	Credit Interest Capitalised to PPF Account - <PPF Account Number>
21-04-2017	21-04-2017	Account Branch	Interest Expense	Cr 110	110	Credit Interest Capitalised to PPF Account - <PPF Account Number>
21-04-2017	21-04-2017	Account Branch	Mirror GL			
21-04-2017	21-04-2017	Account Branch	SS Assets / Liability GL	Dr 12000	12000	Close out withdrawal - BC Issued <serial number>
21-04-2017	21-04-2017	Account Branch	BC Issue GL	Cr 12000	12000	Close out withdrawal from PPF Account <PPF account no> - BC issued <Serial
21-04-2017	21-04-2017	Centralized Branch	RBI Receivable GL	Dr 12000	12000	Close out withdrawal from PPF Account <PPF account no> - BC issued <Serial
21-04-2017	21-04-2017	Account Branch	PPF Mirror Liability GL	Cr 12000	12000	Close out withdrawal from PPF Account <PPF account no> - BC issued <Serial

1.125. Demand Draft - Fast Path : 2443

Account Closure of Savings Scheme Account (PPF/SSY) – Closeout withdrawal by issuing of Demand Draft .

Account closure proceeds INR 12000 and catch up interest of INR.

<u>Date</u>		<u>Branch</u>	<u>GL Head</u>	<u>Dr / Cr</u>	<u>Amount</u>		<u>Remarks</u>
<u>Posting</u>	<u>Value</u>	-	-	-	<u>TCY (INR)</u>	<u>LCY (INR)</u>	-
21-04-2017	21-04-2017	Account Branch	Interest Expense	Dr	110	110	Credit Interest Capitalised to PPF Account - <PPF Account Number>
21-04-2017	21-04-2017	Account Branch	SS Assets / Liability GL	Cr	110	110	Credit Interest Capitalised
21-04-2017	21-04-2017	Account Branch	SS Mirror Liability GL	Dr	110	110	Credit Interest Capitalised to PPF Account - <PPF Account Number>
21-04-2017	21-04-2017	Account Branch	Interest Expense	Cr	110	110	Credit Interest Capitalised to PPF Account - <PPF Account Number>
21-04-2017	21-04-2017	Account Branch	Mirror GL				
21-04-2017	21-04-2017	Account Branch	SS Assets / Liability GL	Dr	12000	12000	Close out withdrawal - DD Issued <serial number>
21-04-2017	21-04-2017	Account Branch	DD Issue GL	Cr	12000	12000	Close out withdrawal from PPF Account <PPF account no> - DD issued <Serial Number>
21-04-2017	21-04-2017	Centralized Branch	RBI Receivable GL	Dr	12000	12000	Close out withdrawal from PPF Account <PPF account no> - DD issued <Serial Number> <CASA>
21-04-2017	21-04-2017	Account Branch	PPF Mirror Liability GL	Cr	12000	12000	Close out withdrawal from PPF Account <PPF account no> - DD issued <Serial Number> <CASA>

1.126. Savings Scheme Account Credit By Cheque - Fast Path: 6525

Cheque amount of INR 10000 is credited into Savings Scheme Account (PPF/SSY) on 21/04/17.

<u>Date</u>		<u>Branch</u>	<u>GL Head</u>	<u>Dr / Cr</u>	<u>Amount</u>		<u>Remarks</u>
<u>Posting</u>	<u>Value</u>	-	-	-	<u>TCY (INR)</u>	<u>LCY (INR)</u>	-
21-04-2017	21-04-2017	Transaction Branch	CFC GL	Dr	10000	10000	Subscription by cheque <Clearing Type> to PPF Account - <PPF Account Number>
21-04-2017	21-04-2017	Dummy CASA Branch	CASA Liability GL	Cr	10000	10000	Subscription by cheque <Clearing Type> to PPF
21-04-2017	21-04-2017	Dummy CASA Branch	CASA Liability GL	Dr	10000	10000	Subscription by cheque <Clearing Type> to PPF
21-04-2017	21-04-2017	Account Branch	SS Assets / Liability GL	Cr	10000	10000	Subscription by cheque <Clearing Type>
21-04-2017	21-04-2017	Account Branch	PPF Mirror Liability GL	Dr	10000	10000	Subscription by cheque <Clearing Type> to PPF Account - <PPF
21-04-2017	21-04-2017	Designated Branch	RBI Payable GL	Cr	10000	10000	Subscription by cheque <Clearing Type> to PPF Account - <PPF

1.127. Savings Scheme Closeout Withdrawal CASA - Fast

Path: 2441

Transfer of Close out proceeds in INR 12000 and catch up interest of INR.110 from a Savings Scheme Account (PPF/SSY to a CASA Account .

<u>Date</u>		<u>Branch</u>	<u>GL Head</u>	<u>Dr / Cr</u>	<u>Amount</u>		<u>Remarks</u>
<u>Posting</u>	<u>Value</u>	-	-	-	<u>TCY (INR)</u>	<u>LCY (INR)</u>	-
21-04-2017	21-04-2017	Account Branch	Interest Expense	Dr	110	110	Credit Interest Capitalised to PPF Account - <PPF Account Number>
21-04-2017	21-04-2017	Account Branch	SS Assets / Liability GL	Cr	110	110	Credit Interest Capitalised
21-04-2017	21-04-2017	Account Branch	SS Mirror Liability GL	Dr	110	110	Credit Interest Capitalised to PPF Account - <PPF Account Number>
21-04-2017	21-04-2017	Account Branch	Interest Expense	Cr	110	110	Credit Interest Capitalised to PPF Account - <PPF Account Number>
21-04-2017	21-04-2017	Account Branch	SS Assets / Liability GL	Dr	12000	12000	Close out withdrawal - Transfer to account <CASA account>
21-04-2017	21-04-2017	Transaction Branch	CASA Liability	Cr	12000	12000	Close out withdrawal from PPF Account <PPF account no>
21-04-2017	21-04-2017	Centralized Branch	RBI Receivable	Dr	12000	12000	Close out withdrawal from PPF Account <PPF account no> Transfer to CASA <CASA Account>
21-04-2017	21-04-2017	Account Branch	PPF Mirror Liability GL	Cr	12000	12000	Close out withdrawal from PPF Account <PPF account no> Transfer to CASA <CASA Account>

