

# **Oracle FLEXCUBE Core Banking**

Loans Reports Manual  
Release 11.7.0.0.0

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Loans Reports Manual  
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# 1. Preface

## 1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2. Documentation Accessibility

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

## 1.3. Access to OFSS Support

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

## 1.4. Structure

This manual is organized into the following categories:

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

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

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

## 1.5. Related Information Sources

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

## 2. Loans Reports

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

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

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

**Note 1:** Reports can be generated by using the **Report Request** (Fast Path: 7775) option. Reports can be viewed/printed using the **Advice/Report Status Inquiry** (Fast Path: 7778) option. The above screens can be accessed by navigating through the following path:

**Transaction Processing > Internal Transactions > Reports.**

**Note 2:** Report Codes precede the Report Names. Unlike the User Manual where the Fast Path preceding the Topic Title indicates the access for the screen, the Report Code is simply a unique code for the report.

### Reports are categorized under:

- Adhoc Reports
- Batch Reports

## 2.1. Adhoc Reports

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

### List of Adhoc Reports:

- Loans Advices and Statements
- Loans Daily Transaction Reports
- "Loans Daily Exception Reports" on page 25
- "Loans Interest and Arrears" **Error! Bookmark not defined.**

## **Loans Advices and Statements**

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

### **List of Loans Advices and Statements:**

- "LN307 - Customerwise list of Documents" on page 8
- LN420 - Statement of Accounts
- "LN608 - Interest Charges Report" on page 13

## LN307 - Customerwise list of Documents

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

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

### To generate the Customerwise list of Documents Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Advices and Statements > LN307 - Customerwise list of Documents**.
4. The system displays the **LN307 - Customerwise list of Documents** screen.



LN307 - Customerwise list of Documents

**Input Parameters**

Customer Id

Waived Service Charge:

**Generate**

### Field Description

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

- Enter the appropriate parameters in the **LN307 - Customerwise list of Documents** screen.
- Click the **Generate** button.
- The system displays the message "Report Request Submitted". Click the **OK** button.
- The system generates the **Customerwise list of Documents Report**. For reference, a specimen of the report generated is given below:

Bank :	25	Demo Bank	FLEXCUBE	Run Date :	10-06-2008
Branch :	9999	Demo	Customer Document Report	Run Time :	11:10
Op.Id. :	TKETKI		For: 15-Feb-2008	Report No :	LN307/Page 1 of 1
<b>Customer ID</b>	<b>Full Name</b>	<b>Location Code</b>	<b>Document Code</b>	<b>Document Number</b>	<b>Expiry Date</b>
600957	JOSE MULIA	3	3	1	31-03-2008
600957	JOSE MULIA	5	2	6	31-12-2025
600957	JOSE MULIA	5	4	30	31-05-2008
600957	JOSE MULIA	6	6	25	31-12-2007
600957	JOSE MULIA	8	4	1	31-12-2008
600957	JOSE MULIA	9	6	20	31-12-2010
600957	JOSE MULIA	5	1	1	31-12-2008
*****End Of Report*****					

## LN420 - Statement of A/c for General Advances

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

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

### To generate the Statement of Accounts Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Advices and Statements > LN420 - Statement of A/c for General Advances**.
4. The system displays the **LN420 - Statement of A/c for General Advances** screen.

LN420 - Statement of A/c for General Advances

**Input Parameters**

Enter From Account:

Enter To Account:

Enter From Date:

Enter To Date:

Enter Branch Code:

Waived Service Charge:

**Generate**

## Field Description

Field Name	Description
<b>Enter From Account</b>	[Mandatory, Numeric, 16] Type the valid account number of the customer from which the transactions are made.
<b>Enter To account</b>	[Mandatory, Numeric, 16] Type the valid account number of the customer to which the transactions are made.
<b>Enter From Date</b>	[Mandatory, dd/mm/yyyy] Type a valid start date for the report. This date should not be greater than the To Date.
<b>Enter To Date</b>	[Mandatory, dd/mm/yyyy] Type a valid end date for the report.
<b>Waived Service Charge</b>	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN420 - Statement of A/c for General Advances** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **Statement of A/c for General Advances**. For reference, a specimen of the report generated is given below:

Bank :240 DEMO BANK LIMITED FLEXCUBE Run Date :08-SEP-2016  
 Statement of A/c for General Advances Run Time :12:58 PM  
 Branch :9999 DEMO1 DP CODE:9999 For the Period 12-Mar-2014 - 12-Mar-2016 Report ID :LN420

Customer Id/ Name :605742 / TEST CASE 2.18  
 Address :MUMBAI  
 :MUMBAI  
 :MAHARASHTRAIN410210  
 Account No :50000000311641  
 Sector Name :  
 Product Code/Name :70000 / Retail Loans  
 Accrued Interest Till Date :0

(Amounts in Rupees)

Txn Date	Value Date	Particulars	Debit	Credit	Balance
19-MAY-2015	30-NOV-2014	Disbursement To GL Cr	521,333.00	0.00	521,333.00

Customer Id/ Name :605742 / TEST CASE 2.18  
 Address :MUMBAI  
 :MUMBAI  
 :MAHARASHTRAIN410210  
 Account No :50000000311641  
 Sector Name :  
 Product Code/Name :70000 / Retail Loans  
 Accrued Interest Till Date :0

(Amounts in Rupees)

Txn Date	Value Date	Particulars	Debit	Credit	Balance
19-MAY-2015	28-FEB-2015	LN. Premium Debit	9,521.78	0.00	530,854.78
19-MAY-2015	28-FEB-2015	LN. Penalty Interest Charged Debit	198.17	0.00	531,052.95
19-MAY-2015	28-FEB-2015	REGULAR INTEREST LN. Interest Charge	3,313.68	0.00	534,366.63

Customer Id/ Name :605742 / TEST CASE 2.18  
 Address :MUMBAI  
 :MUMBAI  
 :MAHARASHTRAIN410210  
 Account No :50000000311641  
 Sector Name :  
 Product Code/Name :70000 / Retail Loans  
 Accrued Interest Till Date :0

(Amounts in Rupees)

## LN608 - Interest Charges Report

You can view the interest charges report for an account number.

### To generate the Statement of Accounts Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Advices and Statements > LN608 - Interest Charges Report**.
4. The system displays the **LN608 - Interest Charges Report** screen.

LN608 - Interest Charges Report

**Input Parameters**

Account No

From Date

To Date

Waived Service Charge:

Generate

### Field Description

Field Name	Description
<b>Enter the account number</b>	[Mandatory, Numeric, 16] Type the valid account number of the customer for which you want to generate the report.
<b>Enter From Date</b>	[Mandatory, dd/mm/yyyy] Type a valid start date for the report. This date should not be greater than the To Date.

Field Name	Description
<b>Enter To Date</b>	[Mandatory, dd/mm/yyyy] Type a valid end date for the report.
<b>Waived Service Charge</b>	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN608 - Interest Charges Report** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **Statement of Accounts Report**. For reference, a specimen of the report generated is given below:

Bank : 765	AU Small Finance Bank	FLEXCUBE	Run Date : 15-MAR-2017		
Branch : 2001	Jaipur_Head Office	Loan Interest Statement	Run Time : 7:34 PM		
Op. Id : TARINDAM		For:01-May-2017	Report No: LN608/1		
Name :					
Address :					
			Branch :		
			Currency:		
			Product :		
Account No. :					
From Date	To Date	No. Of Days	Int. Rate (%)	Principal Amount	Interest Amount
*** No data for this Report ***					

## **Loans Daily Transaction Reports**

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

### **List of Loans Daily Transaction Reports:**

- LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT
- LN241 - Loans with Settlement Notice
- "LN258 - Insurance Premium Collection from Customers" on page 21
- In451 - In - loan repayment schedule

## LN162 – Loan Balance Movements by Product

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

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

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

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT**.
4. The system displays the **LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT** screen.

The screenshot shows a web-based interface for generating a report. The title bar reads "LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT". Below the title bar, there is a section labeled "Input Parameters". This section contains two input fields: "Product Code (0 for all):" and "GL Code (0 for all):". To the right of these fields is a checkbox labeled "Waived Service Charge:" which is checked. At the bottom center of the screen, there is a "Generate" button.

### Field Description

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

5. Enter the appropriate parameters in the **LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted".
8. Click the **OK** button.
9. The system generates the **LOAN BALANCE MOVEMENTS BY PRODUCT REPORT**.

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

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.
2. Select the check box corresponding to **LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT**.
3. Click the **View** button to view the report.
4. The system displays the **LOAN BALANCE MOVEMENTS BY PRODUCT REPORT** screen.

Bank : 240	DEMO BANK LIMITED	FLEXCUBE				
Run Date : 17-APR-2017		LOAN BALANCE MOVEMENTS				
		Run Time : 2:01 PM				
Branch : 11111	SDIGIT	BY PRODUCT				
User ID : SYSOPER		For: 28-Feb-2017				
Report No: LN162/ 1						
Account No. (ACY)	Accrual Status Credit Amt (LCY)	No of Debit Txns	Debit Amt (ACY)	Debit Amt (LCY)	No of Credit Txns	Credit Amt
Product: 70000 - Retail Loans Currency : INR						
-----						
GL code: 141310001 - Housing Loans - Normal						
-----						
50000000308611	Normal	1	10,000.00	10,000.00	1	
10,000.00		10,000.00				
50000000308621	Suspended	1	10,000.00	10,000.00	1	
10,000.00		10,000.00				
50000000308647	Suspended	1	100,000,000.00	100,000,000.00	1	
100,000,000.00		100,000,000.00				
50000000308660	Suspended	1	10,000,000.00	10,000,000.00	1	
10,000,000.00		10,000,000.00				
50000000308686	Normal	1	100,000.00	100,000.00	0	
0.00		0.00				
50000000308699	Normal	1	9,000.00	9,000.00	2	
130.07		130.07				
50000000308812	Normal	1	70,000.00	70,000.00	0	
0.00		0.00				
50000000308825	Normal	1	70,000.00	70,000.00	0	
0.00		0.00				

5. Select the **Print** option from the **File** menu.
6. The system displays the **Print** dialog box.
7. Select the appropriate parameters and click the **OK** button.

## LN241 - Loans with Settlement Notice

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

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

### To generate the Loans with Settlement Notice Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN241 - Loans with Settlement Notice**.
4. The system displays the **LN241 - Loans with Settlement Notice** screen.

LN241 - Loans with Settlement Notice

**Input Parameters**

From Date[DD/MM/YYYY]

To Date[DD/MM/YYYY]

Waived Service Charge:

**Generate**

### Field Description

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

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

5. Enter the appropriate parameters in the **LN241 - Loans with Settlement Notice** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted".
8. Click the **OK** button.
9. The system generates the **Loans with Settlement Notice Report**.

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

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.
2. Select the check box corresponding to **LN241 - Loans with Settlement Notice**.
3. Click the **View** button to view the report.
4. The system displays the **Loans with Settlement Notice Report** screen.

Bank :	335 DEMO BANK	LOFLEXCUBE	Run Date :	04:52 PM08				
Op. Id :	TVISHWAS DEMO	SETTLEMENT NOTICE	Report No:	LN241/1				
		For: 30-Mar-2008						
Account Number	Customer Name	Officer ID	Maturity Date	Expected Date	Notice Date	Total Arrears	Total Outstanding	Principal Balance
Product Code : 601 General Product Currency : LTL								
70000000615440	VISHAKHASANEERSONI	TRAGINI	30/10/2010	31/12/2007	30/11/2007	0.00	5,643.52	176,343.08
Totals for Product Code 601 :						0.00	5,643.52	176,343.08
Total for Currency LTL :						0.00	5,643.52	176,343.08
*** End of Report ***								

5. Select the **Print** option from the **File** menu.
6. The system displays the **Print** dialog box.
7. Select the appropriate parameters and click the **OK** button.

## LN258 - Insurance Premium Collection from Customers

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

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

### To generate the Insurance Premium Collection from Customers Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN225 - Maturing Loans Report**.
4. The system displays the **LN258 - Insurance Premium Collection from Customers Report** screen.

The screenshot shows the 'Report Request' window in Oracle. At the top, there are radio buttons for 'Adhoc Reports' (selected) and 'Batch Reports'. Below them is a text field for 'Report ID' containing 'LN258'. A navigation menu is visible with tabs for 'Payments and Settlement', 'General Ledger', 'Loans' (highlighted), 'Safe Deposit Box', 'Others', 'Term Deposit', 'Savings', 'Branch', 'Customer Information', 'Electronic Clearing', and 'Security Management'. Under the 'Loans' tab, a 'Report Group' list includes: 'Loans Daily Exception Reports', 'Loans Advices and Statements', 'Loan EDD Reports', 'Loans Daily Transaction Reports', 'Loans NPA Report', 'Loans deviations Report', and 'Loans Interest and Arrears Report'. The main area displays 'LN258 - INSURANCE PREMIUM COLLECTION FROM CUSTOMERS' with a close button (X). A checkbox for 'Waived Service Charge' is checked. A 'Generate' button is at the bottom center. At the very bottom of the window are 'Ok' and 'Cancel' buttons.

### Field Description

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

**Field Name**

**Description**

**Waived Service Charge**

[Optional, Check Box]

Select the check box to waive the service charge.

5. Click the **Generate** button.
6. The system displays the message "Report Request Submitted". Click the **OK** button.
7. The system generates the **Insurance Premium Collected from the Customers Report**. For reference, a specimen of the report generated is given below:

Sl.No	Account No.	Customer Name	Disbursement Date	Maturity Date	Prem. Collection Basis	Total Premium Amount	Loan Repayment Freq.	Prem. Repayment Freq	Premium Start Date	Premium End Date
1	5000000011881	LAKSHMI H	30-NOV-2014	30-NOV-2015	% of Outstanding Prino	65,975		Monthly	28-FEB-2015	31-AUG-2015
2	5000000011881	TEST CASE 2.18	30-NOV-2014	30-NOV-2015	% of Outstanding Bal	111,255		Monthly	30-DEC-2014	18-NOV-2015
3	5000000012230	LAKSHMI H SAKSHA	31-OCT-2014	31-OCT-2015	% of Outstanding Prino	57,761		Bi-monthly	31-DEC-2014	31-AUG-2015
4	5000000012697	TESTCASE2.11	31-DEC-2014	31-DEC-2015	Filed	39,156		Monthly	31-DEC-2014	31-DEC-2015
5	5000000012899	TESTCASE 2.10	30-NOV-2014	30-NOV-2015	% of Outstanding Prino	13,170		Monthly	31-DEC-2014	31-DEC-2014
6	5000000012058	TEST CASE 2.16	31-DEC-2014	31-DEC-2015	Filed	1,633		Monthly	20-FEB-2014	20-FEB-2014
7	5000000011813	LAKSHMI HAIR	30-NOV-2014	30-MAY-2015	% of Outstanding Prino	25,612		Monthly	31-JAN-2015	30-MAY-2015
8	5000000012047	UT	31-OCT-2014	30-APR-2015	% of the Sanction Amt	44,890		Monthly	30-NOV-2014	30-APR-2015
9	5000000011971	TESTCASE2.32	30-NOV-2014	30-APR-2015	Filed	893		Monthly	20-FEB-2015	20-FEB-2015
10	5000000012937	TEST CASE 2.9	30-NOV-2014	30-NOV-2015	% of Outstanding Prino	6,765		Monthly	31-DEC-2014	31-DEC-2014
11	5000000012161	TESTCASE 2.10	31-DEC-2014	31-DEC-2015	Filed	1,633		Monthly	20-FEB-2014	31-DEC-2014
12	5000000012890	LAKSHMI H	30-NOV-2014	31-DEC-2015	Filed	1,507		Monthly	31-JAN-2015	30-NOV-2015
13	5000000012623	TESTCASE 2.10	30-NOV-2014	30-NOV-2015	Filed	1,512		Monthly	30-DEC-2014	30-NOV-2015
14	5000000012045	TEST CASE 2.16	15-JAN-2015	15-JAN-2016	% of Outstanding Bal	79,374		Monthly	18-JAN-2015	18-DEC-2015
15	5000000011720	LAKSHMI H	30-NOV-2014	30-AUG-2016	Filed	1,507		Annual	20-NOV-2015	20-NOV-2015
16	5000000012061	TEST CASE 2.16	30-NOV-2014	30-JUN-2017	% of Outstanding Prino	123,467		Monthly	20-JUN-2015	20-JUN-2017
17	5000000012622	LAKSHMI HAVAN SAKSHA	30-NOV-2014	30-NOV-2015	% of Outstanding Prino	139,333		Monthly	20-DEC-2014	20-NOV-2015
18	5000000011880	TEST CASE 2.22	30-NOV-2014	30-NOV-2015	% of Outstanding Prino	180,029		Monthly	20-DEC-2014	20-NOV-2015
19	5000000012050	LAKSHMI H	30-NOV-2014	30-APR-2015	% of the Sanction Amt	95,050		Quarterly	30-APR-2015	30-APR-2015
20	5000000012140	LAKSHMI H	30-NOV-2014	30-NOV-2015	Filed	1,131		Monthly	28-FEB-2015	31-AUG-2015
21	5000000012019	TEST CASE 2.16	30-NOV-2014	30-MAY-2015	% of Outstanding Prino	26,111		Monthly	30-DEC-2014	30-APR-2015
22	5000000012026	LAKSHMI H SAKSHA	31-OCT-2014	31-OCT-2015	Filed	1,507		Annual	20-OCT-2015	20-OCT-2015
23	5000000011884	TESTCASE2.33	30-NOV-2014	30-NOV-2015	% of Outstanding Prino	63,282		Monthly	20-DEC-2014	20-NOV-2015
24	5000000012020	LAKSHMI H SAKSHA	31-OCT-2014	30-APR-2015	Filed	1,246		Monthly	20-NOV-2014	30-APR-2015
25	5000000011411	LAKSHMI H SAKSHA	30-NOV-2014	30-NOV-2015	Filed	1,512		Monthly	20-DEC-2014	20-NOV-2015
26	5000000012911	TESTCASE 2.10	31-DEC-2014	31-DEC-2015	Filed	1,512		Monthly	31-JAN-2015	31-DEC-2015
27	5000000012971	TEST CASE 2.16	30-NOV-2014	30-NOV-2014	% of Outstanding Prino	89,598		Monthly	31-JUL-2015	30-JUN-2014
28	5000000012710	TESTCASE 2.10	30-NOV-2014	30-SEP-2015	Filed	1,507		Annual	30-NOV-2014	30-NOV-2014
29	5000000012039	TESTCASE 2.10	30-NOV-2014	30-NOV-2015	% of Outstanding Prino	8,451		Monthly	30-DEC-2014	30-DEC-2014
30	5000000011832	TEST CASE 2.18	30-NOV-2014	30-NOV-2015	% of Outstanding Prino	114,743		Monthly	20-DEC-2014	20-NOV-2015
31	5000000012675	TESTLN2.1418SU	30-DEC-2014	30-DEC-2015	Filed	1,212		Quarterly	31-JAN-2015	30-SEP-2015
32	5000000012021	UT	31-OCT-2014	30-APR-2015	% of Outstanding Prino	49,749		Monthly	28-FEB-2015	30-APR-2015
33	5000000011667	TESTCASE2.21	30-NOV-2014	30-NOV-2015	Filed	1,212		Monthly	31-JAN-2015	30-SEP-2015
34	5000000011822	TEST CASE 2.27	30-NOV-2014	30-NOV-2015	% of Outstanding Prino	56,914		Monthly	20-DEC-2014	20-NOV-2015
35	5000000011848	TEST CASE 2.29	30-NOV-2014	30-NOV-2015	% of Outstanding Prino	114,528		Monthly	20-DEC-2014	20-NOV-2015
36	5000000012927	ALERT110 ALERT	31-JAN-2015	31-JUL-2015	Filed	1,212		Monthly	31-JAN-2015	30-JUN-2015
37	5000000012610	TEST CASE 2.12	31-JAN-2015	31-JAN-2016	% of Outstanding Bal	105,706		Half-Yearly	28-FEB-2015	31-JAN-2016
38	5000000012050	UT	31-OCT-2014	30-APR-2015	% of the Sanction Amt	17,315		Monthly	20-APR-2015	20-APR-2015
39	5000000011861	TEST CASE 2.11	15-JAN-2015	15-JUL-2015	% of Outstanding Bal	9,181		Quarterly	18-FEB-2015	18-FEB-2015
40	5000000011839	LAKSHMI HAIR	15-JAN-2015	15-JAN-2016	% of Outstanding Bal	119,237		Quarterly	20-JAN-2015	20-OCT-2015
41	5000000012028	HETA S RAMA	31-MAR-2016	31-MAR-2017	Filed	1,507		Annual	20-JAN-2017	20-JAN-2017
42	5000000011858	TEST CASE 2.10	30-NOV-2014	30-NOV-2015	% of Outstanding Prino	228,504		Monthly	30-NOV-2015	30-NOV-2015
43	5000000010924	LAKSHMI HAVAN SAKHA	31-OCT-2014	31-OCT-2015	% of Outstanding Prino	92,731		Bi-monthly	31-DEC-2014	31-AUG-2015
44	5000000012651	TEST CASE 2.12	30-DEC-2014	30-APR-2016	% of Outstanding Prino	196,446		Monthly	30-MAY-2015	30-AUG-2015
45	5000000012051	TESTCASE2.11	15-JAN-2015	15-JAN-2020	% of Outstanding Prino	368,200		Annual	15-JAN-2015	15-JAN-2019
46	5000000012486	TESTCASE2.11	15-JAN-2015	15-JAN-2016	Filed	1,507		Monthly	20-JAN-2015	20-DEC-2015
47	5000000012630	ALERT01 ALERT	30-MAR-2015	30-SEP-2015	Filed	1,507		Annual	30-SEP-2015	30-SEP-2015
48	5000000012014	LAKSHMI H	30-NOV-2014	30-NOV-2015	User Defined Prem. Amt	14,560		Annual	30-NOV-2014	30-NOV-2014
49	5000000011891	LAKSHMI H	30-NOV-2014	30-JUL-2015	% of the Sanction Amt	97,690		Half-Yearly	15-MAR-2015	31-MAR-2016
50	5000000011489	LAKSHMI H	30-NOV-2014	30-SEP-2015	Filed	11,251		Monthly	31-DEC-2014	31-AUG-2015
51	5000000012012	TESTCASE 2.10	30-NOV-2014	30-NOV-2015	% of Outstanding Prino	9,308		None/Maturity	30-DEC-2014	30-DEC-2014
52	5000000012018	LAKSHMI H	31-DEC-2014	31-DEC-2015	Filed	156		None/Maturity	15-JAN-2015	15-JAN-2015
53	5000000012840	TESTCASE 2.10	30-NOV-2014	30-NOV-2015	% of Outstanding Prino	7,423		Monthly	31-DEC-2014	31-DEC-2014

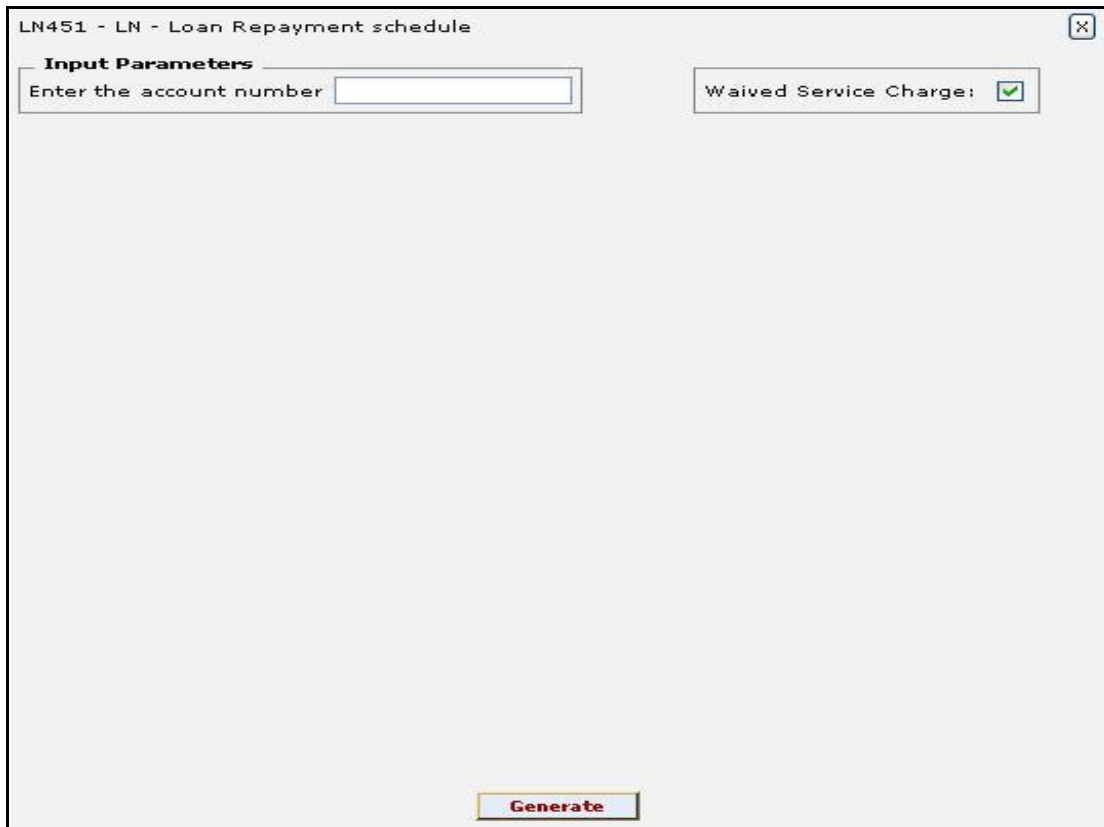
## LN451 - LN - Loan Repayment schedule

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

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

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

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN451 - LN – Loan Repayment schedule**.
4. The system displays the **LN451 - LN – Loan Repayment schedule** screen.



LN451 - LN - Loan Repayment schedule

**Input Parameters**

Enter the account number

Waived Service Charge:

**Generate**

### Field Description

Field Name	Description
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Field Name	Description
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**Enter the account number** [Mandatory, Alphanumeric, 16]

Type the valid account number of the customer for which you want to generate the report.

**Waived Service Charge** [Optional, Check Box]

Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN451 - LN – Loan Repayment schedule** screen.
6. Click the **Generate** button.
7. The system displays the message “Report Request Submitted”. Click the **OK** button.
8. The system generates the **LN – Loan Repayment schedule Report**. For reference, a specimen of the report generated is given below:

Bank	: 335	Deno Bank		FLEXCUBE		Run Date	: 06/16/2009		
Branch	: 9999	Demo		LOAN REPAYMENT SCHEDULE		Run Time	: 11:02 AM		
Op. Id	: TDEEPAKH			For: 15-Jan-2008		Report No:	: LN451/1		
<p>RIA Y KANSAM chitoor</p> <p>Account No : 0000000663360 Customer Id : 604126 Currency : IDR</p> <p>Mumbai</p> <p>Period in Months : 12 Current Int Rate: 10.00</p> <p>Maturity Date : 12/31/2008</p> <p>Total Loan Sanctioned : 100,000.00</p> <p>Total Loan Disbursed : 50,000.00</p> <p>Inclusive outstanding Balance: 0.00</p>									
Installment Number	Start Date	Payment Due Date	Interest Rate(%)	No of days	Principal	Interest	Charge	Installment	Outstanding Balance
1	12/31/2007	01/31/2008	10.00	30	4,058.71	425.00	0.00	4,483.71	46,941.29
2	01/31/2008	02/29/2008	10.00	29	4,105.71	378.00	0.00	4,483.71	42,835.58
3	02/29/2008	03/31/2008	10.00	31	4,114.71	369.00	0.00	4,483.71	38,720.87
4	03/31/2008	04/30/2008	10.00	30	4,160.71	323.00	0.00	4,483.71	34,560.16
5	04/30/2008	05/31/2008	10.00	30	4,195.71	288.00	0.00	4,483.71	30,364.45
6	05/31/2008	06/30/2008	10.00	30	4,230.71	253.00	0.00	4,483.71	26,133.74
7	06/30/2008	07/31/2008	10.00	30	4,265.71	218.00	0.00	4,483.71	21,868.03
8	07/31/2008	08/31/2008	10.00	30	4,301.71	182.00	0.00	4,483.71	17,566.32
9	08/31/2008	09/30/2008	10.00	30	4,337.71	146.00	0.00	4,483.71	13,228.61
10	09/30/2008	10/31/2008	10.00	30	4,373.71	110.00	0.00	4,483.71	8,854.90
11	10/31/2008	11/30/2008	10.00	30	4,409.71	74.00	0.00	4,483.71	4,445.19
12	11/30/2008	12/31/2008	10.00	30	4,445.19	37.00	0.00	4,482.19	0.00
*** End of Report ***									



## **Loans Daily Exception Reports**

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

### **List of Loans Daily Exception Reports:**

- LN252 - Collateral Inadequacy Report

## LN252 - Collateral Inadequacy Report

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

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

### To generate the Collateral Inadequacy Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Daily Exception Reports > LN252 - Collateral Inadequacy Report**.
4. The system displays the **LN252 - Collateral Inadequacy Report** screen.



LN252 - Collateral Inadequacy Report

Waived Service Charge:

Generate

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.

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

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

## 2.2. Batch Reports

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

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

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

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

### List of Batch Reports

- Loans Advices and Statements
- Loans Daily Transaction Reports
- "Loans Daily Exception Reports" on page 45
- "Loan EOD Reports" on page 54
- "Loans Interest and Arrears Report" on page 57

### Access

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

### To generate batch reports

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

**EOD Client**

Process Category:    
 Process Date:

Category Status:    
 Next Process Date:

State	Process Name	Module Code	Status	Duration

**Field Description**

Field Name	Description

Field Name	Description
<b>Process Category</b>	<p data-bbox="613 268 906 296">[Mandatory, Drop-Down]</p> <p data-bbox="613 310 1218 338">Select the category of the process to be performed.</p> <p data-bbox="613 352 805 380">The options are:</p> <ul data-bbox="656 407 1367 2091" style="list-style-type: none"> <li data-bbox="656 407 1367 617">• End of Day: It is a process where a fixed set of shell or functionality are processed. A proper handoff of GL's to <b>FLEXCUBE</b> Corporate, Consolidation etc. is done in the EOD process. Interest related processing, GL Updatons, Draw-Down, Sweep-Outs, TD part redemption due to Sweep-In instructions, report related processing are done during the EOD processing.</li> <li data-bbox="656 638 1367 821">• Beginning Of Day: It is process where in some predefined functions are processed. The user can login in the system after the BOD is completed. The validation for BOD is that the previous day EOD should be completed. For e.g. TD Maturity, Standing Instruction (SI) Execution, etc.</li> <li data-bbox="656 842 1367 1024">• Cutoff: It is a process where the process date of the system is changed to the next working day as maintained in the bank calendar. All the transactions entered in the system, till the point of cutoff, are picked up for EOD processing. The validation for cutoff is that the previous day BOD should be completed.</li> <li data-bbox="656 1045 1295 1073">• Transfer DB Scripts: This process was used earlier.</li> <li data-bbox="656 1094 1263 1121">• Apply DB Scripts: This process was used earlier.</li> <li data-bbox="656 1142 1367 1283">• Process CIF Handoff: This process is used to download the customers and related tables which are opened in other branch to the base branch of the customer. The validation for CIF handoff is that the previous day BOD should be completed.</li> <li data-bbox="656 1304 1367 1360">• Schedule Extracts: It is a processed to extract specific schedule and to have a proper handoff to the interface.</li> <li data-bbox="656 1381 1367 1535">• MONTHLY STATEMENTS: This process is used to generate the customer monthly statement in order to stream line the time during the actual EOM process. This process is run separately. This process can be run even after the BOD process next day.</li> <li data-bbox="656 1556 1367 1612">• Handoff After EOD: It is a processed to extract specific schedule and to have a proper handoff to the interface.</li> <li data-bbox="656 1633 1367 1690">• Elig Evaluation: It is a processed to evaluate the eligibility of the RVT schemes.</li> <li data-bbox="656 1711 1367 1768">• File Handoff: It is a processed to extract specific schedule and to have a proper handoff to the interface.</li> <li data-bbox="656 1789 1367 2091">• Automatic EFS for Converted Loan: This process is used to close the loan accounts with <b>Automatic EFS Date</b> falling on running day. If running of this process is skipped on a particular day, such accounts falling due for automatic closure on that day will be picked on next working day process. Future dated closure or back dated closure is not be supported. If the automatic closure date falls on a holiday, then such accounts will be picked up on the next working days process. All accounts attempted for such system initiated closure will be</li> </ul>

<b>Field Name</b>	<b>Description</b>
<b>Category Status</b>	<p>[Mandatory, Drop-Down]</p> <p>This field displays the status of the selected category. The status can be as follows:</p> <ul style="list-style-type: none"> <li>• Yet to Start</li> <li>• Started</li> <li>• Aborted</li> <li>• Completed</li> </ul>
<b>Process Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the process date from the calendar.</p> <p>By default, this field displays the current process date for the selected process.</p>
<b>Next Process Date</b>	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the next process date from the calendar.</p> <p>By default, this field displays the next logical working day on which the process has to be run.</p>

<b>Column Name</b>	<b>Description</b>
<b>State</b>	<p>[Display]</p> <p>This column displays a different colour for different process state.</p> <p>The different colour displayed are:</p> <ul style="list-style-type: none"> <li>• Green - Run</li> <li>• Red - Aborted</li> <li>• Default - Other Status (Complete, Yet to Start)</li> </ul>
<b>Process Name</b>	<p>[Display]</p> <p>This column displays the name of different processes which are performed.</p>
<b>Module Code</b>	<p>[Display]</p> <p>This column displays the code of the module on which the process is performed.</p>

Column Name	Description
<b>Status</b>	<p>[Display]</p> <p>This column displays the status of the process performed.</p> <p>The status can be as follows:</p> <ul style="list-style-type: none"> <li>• Yet to Start</li> <li>• Started</li> <li>• Aborted</li> <li>• Completed</li> </ul>
<b>Duration</b>	<p>[Display]</p> <p>This column displays the duration for which the process was running, or when was the process completed.</p>

5. Select **Cutoff** from the **Process Category** drop-down list.
6. Select the appropriate parameters in the **EOD Client** screen.
7. Click the **Start** button to start the cutoff process.
8. On successful completion of cutoff process, the system displays the message “Category Successfully Completed”.
9. Click the **OK** button.
10. Select **End of Day** from the **Process Category** drop-down list.
11. Click the **Start** button to start the EOD process.
12. On successful completion of EOD process, the system displays the message “Category Successfully Completed” and saves the reports in a folder in an appropriate location. For e.g. /home/wasadmin/USGapsSTR1/flexcube/host/runarea/rjsout.

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

---

13. Take POSTEOD Backup for that process date before processing the BOD.
14. Select **Beginning of Day** from the **Process Category** drop-down list.
15. Click the **Start** button to start the EOD process.
16. On successful completion of BOD process, the system displays the message “Category Successfully Completed” and saves the reports in a folder in an appropriate location. For e.g. /home/wasadmin/USGapsSTR1/flexcube/host/runarea/rjsout.
17. Click the **OK** button.
18. Take POSTBOD Backup after executing the BOD.



## **Loans Advices and Statements**

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

### **List of Loans Advices and Statements:**

- LN005 - Premium Expiry Report
- "LN008 - Installment Reminder Advice" on page 34

## LN008 - Installment Reminder Advice

Installment Reminder advice is sent to the customer to provide details of the installments to be paid for the loan account.

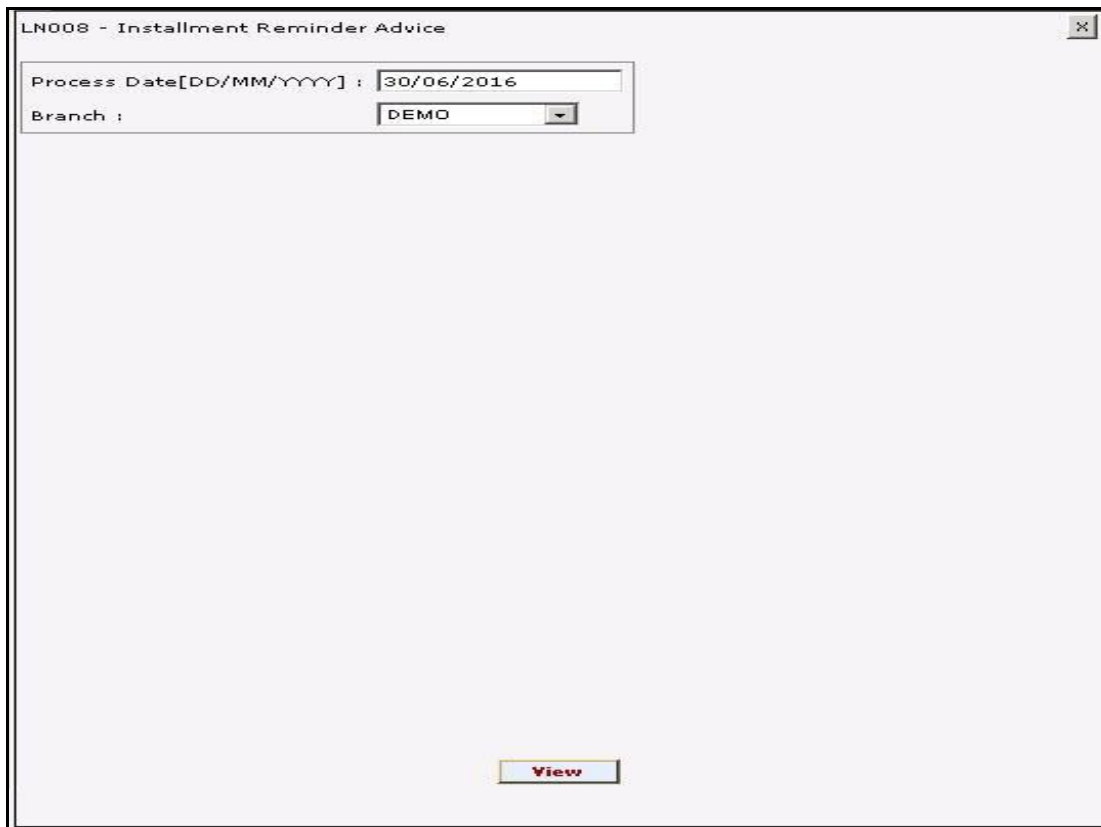
This advice provides information on Account number, Customer name, Date of installment and Outstanding installment amount.

### Frequency

- Daily (EOD)

### To view and print Installment Reminder Advice

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Advices and Statements > LN008-Installment Reminder Advice**.
4. The system displays the **LN008 - Installment Reminder Advice** screen.



LN008 - Installment Reminder Advice

Process Date[DD/MM/YYYY] : 30/06/2016

Branch : DEMO

View

### Field Description

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

5. Enter the appropriate parameters in the **LN008-Installment Reminder Advice** screen.
6. Click the **View** button to view the report.
7. The system displays the **Installment Reminder Advice** screen.

Bank : 240 DEMO BANK LIMITED	FLEXCUBE	Run Date :29-AUG-2016
Branch : 9999 DEMO	Installation Reminder Advice	Run Time :5:51 PM
Op. Id : SYSOPER	As on28-Feb-2018	Report No:LN008/5
Account No :50000000309831		
Customer Name(In Short): KEVIN NASH		
Customer ID :606417		
Branch :9999		
Dear Sir/Madam		
This is to inform you that installment of rupees 1,714.38		
is due on 2018-03-03		
Thanks and Regards		
----- End Of Advice -----		
Bank : 240 DEMO BANK LIMITED	FLEXCUBE	Run Date :29-AUG-2016
Branch : 9999 DEMO	Installation Reminder Advice	Run Time :5:51 PM
Op. Id : SYSOPER	As on28-Feb-2018	Report No:LN008/6
Account No :50000000309841		
Customer Name(In Short): AAYUSHI GUPTA		
Customer ID :606553		
Branch :9999		
Dear Sir/Madam		
This is to inform you that installment of rupees 132,222.90		
is due on 2018-03-03		
Thanks and Regards		
----- End Of Advice -----		
Bank : 240 DEMO BANK LIMITED	FLEXCUBE	Run Date :29-AUG-2016
Branch : 9999 DEMO	Installation Reminder Advice	Run Time :5:51 PM
Op. Id : SYSOPER	As on28-Feb-2018	Report No:LN008/7
Account No :50000000309893		
Customer Name(In Short): VICKY 122 A		
Customer ID :606554		
Branch :9999		
Dear Sir/Madam		
This is to inform you that installment of rupees 6,702.58		
is due on 2018-03-03		
Thanks and Regards		
----- End Of Advice -----		

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

## **Loans Daily Transaction Reports**

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

### **List of Loans Daily Transaction Reports:**

- LN102 - Posted Transactions Summary
- LN162 - LOAN BALANCE MOVEMENTS BY PRODUCTS
- LN257 - Insurance Premium collected report
- LN257 - Insurance Premium collected Report
- LN613 - Success or Failure of EFS

## LN102 - Posted Transactions Summary

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

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

### Frequency

- Daily (EOD)

### To view and print Posted Transactions Summary Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN102 – Posted Transactions Summary**.
4. The system displays the **LN102 – Posted Transactions Summary** screen.

LN102 - Posted Transactions Summary

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

Branch Code: Malang

View

### Field Description

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

5. Enter the appropriate parameters in the **LN102 – Posted Transactions Summary** screen.
6. Click the **View** button to view the report.
7. The system displays the **Posted Transactions Summary Report** screen.

Bank : 1 DEMO BANK			FLEXCUBE				Run Date : 6-Apr-2009		
Branch : 700 DEMO			LN-GL HANDOFF REPORT				Report No: LN102/1		
Op. Id : SYSOPER			For: 31-Dec-2007				08:52 PM		
Txn Brn	GL A/C Code	GL Code Desc	Txn Ccy	Total No. of Transactions	Debits Amount (ACT)	Amount (LCY)	Total No. of Transactions	Credits Amount (ACT)	Amount (LCY)
1000	140101000	LOAN PRINCIPAL BALANCE		360 2	401,000.00	401,000.00	0	0.00	0.00
1000	150050000	LOAN FEES RECEIVABLE		360 1	8,000.00	8,000.00	0	0.00	0.00
1000	150056000	INTEREST ACCRUED 2		360 1	122.53	122.53	0	0.00	0.00
1000	320100100	SC GL CODE INCOME COMM		360 0	0.00	0.00	3	29,000.00	29,000.00
1000	320103000	LOAN INTEREST INCOME		360 0	0.00	0.00	1	122.53	122.53
1000	666666661	CONTINGENT LIABILITIES 2		360 0	0.00	0.00	1	90,000.00	90,000.00
Product Totals:				5		409,122.53	5		119,122.53
Product Code : 812		Product Name : LP1_222_21_AC			Currency Name : IDR				
1000	140101000	LOAN PRINCIPAL BALANCE		360 3	40,000.00	40,000.00	0	0.00	0.00
1000	150050000	LOAN FEES RECEIVABLE		360 2	5,000.00	5,000.00	0	0.00	0.00
1000	150056000	INTEREST ACCRUED 2		360 1	100.00	100.00	0	0.00	0.00
Product Totals:				5	45,100.00	45,100.00	0		0.00

\*\*\* End of Report \*\*\*

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

## LN162 – Loan Balance Movements by Product

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

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

### Frequency

- Daily (EOD)

### To view and print LOAN BALANCE MOVEMENTS BY PRODUCT REPORT

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT**.
4. The system displays the **LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT** screen.

LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT

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

Branch Code JeruzalKAS

View



## Field Description

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

5. Enter the appropriate parameters in the **LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT** screen.
6. Click the **View** button to view the report.
7. The system displays the **LOAN BALANCE MOVEMENTS BY PRODUCT REPORT** screen.

Bank : 335 DEMO BANK	FLEXCUBE	Run Date :	05-Dec-2008
Branch : 5 DEMO	LOAN BALANCE MOVEMENTS	Run Time :	12:00 AM
Op. Id :			
	BY PRODUCT	Report No:	LN162/1
User ID : SYSOPER	For: 31-Dec-2007		
Account No.      Accrual Status      No of Debit Txns      Debit Amt (ACY)      Debit Amt (LCY)      No of Credit Txns      Credit Amt (ACY)      Credit Amt (LCY)			
Product:703 - Term Product for Payment Testing inr      Currency :INR			
GL code: 140101000 - LOAN PRINCIPAL BALANCE			
70000000220356	Normal	2	562,861.18      30,745.41      0      0.00      0.00
70000000222356	Normal	2	511,683.87      27,949.93      0      0.00      0.00
70000000226356	Normal	2	1,584,506.54      86,542.40      0      0.00      0.00
70000000231356	Normal	2	5,614,268.54      288,030.50      1      1,734.99      86.75
70000000435356	Normal	2	10,004,159.54      507,525.05      0      0.00      0.00
70000000437356	Normal	2	2,165.85      840.00      0      0.00      0.00
70000000441356	Normal	2	1,002,819.23      54,777.43      0      0.00      0.00
70000000594356	Normal	2	100,366.85      5,750.05      0      0.00      0.00
<b>GL Totals :</b>		16	1,002,160.77      1

8. Select the **Print** option from the **File** menu.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

## LN613 - Success or Failure of EFS

In case of converted loan accounts, the actual maturity date and the last installment date can differ. In such cases, if there are regular payments for the account, then on the last installment date, the system would close the account. On the other hand, if there are arrears in the account, the system would attempt Early and **Final Settlement**<sup>1</sup> (**EFS**<sup>2</sup>) on the account based on the last installment payment date. On executing a separate process called 'Automatic EFS of Loans', all converted loan accounts with 'Automatic EFS Date' falling on the run day will be closed. If this running process is skipped on a particular day or on holiday, such accounts falling due for automatic closure on that day will be picked on the next working day process. All the accounts attempted for such system initiated closure will be flagged as 'tried', for both successful and failure cases. Such flagged accounts will not be picked for further retries when the process is attempted at the later dates.

This is a daily report on success and failure of Early and Final Settlement of converted loans. Each column of the report provides information on Branch, Legacy Account, Account Number, Customer Name, Currency, Total Arrears, Account Status and Reason for failure.

### Frequency

- Daily (EOD)

### To view and print Success or Failure of EFS Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN613 - Success or Failure of EFS**.
4. The system displays the **LN613 - Success or Failure of EFS** screen.

---

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

<sup>2</sup>(Early and Final Settlement)

LN613 - Success or Failure of EFS

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

Branch Code Malang

View

### Field Description

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

5. Enter the appropriate parameters in the **LN613 - Success or Failure of EFS** screen.
6. Click the **View** button to view the report.
7. The system displays the **Success or Failure of EFS Report** screen.

Bank:	240	DEMO BANK LIMITED	FLEXCUBE			Run Date:	27-JUL-2016
			Success or Failure of EFS			Run Time:	27-JUL-2016
Branch:	9999	DEMO					Report No: LN613
For:	20-Oct-2017						
Branch	Account Number	Customer Name	Currency	Available Balance	Total Arrears	Account Status	
9999	5000000309624	LAKSHMI NAVIN SAXENA	INR	0	0	CLOSED TODAY	
9999	5000000309637	TIM TEST	INR	0	0	CLOSED	
9999	5000000311411	LAKSHMI N SAXENA	INR	157311	0	CLOSED TODAY	
9999	5000000312851	TESTCASE2.11	INR	0	0	CLOSED TODAY	
9999	5000000312861	TESTCASE 2.10	INR	0	0	CLOSED TODAY	
9999	5000000313012	TESTCASE 2.10	INR	0	0	CLOSED TODAY	
9999	5000000313048	TEST CASE 2.9	INR	0	0	CLOSED TODAY	
9999	5000000323610	MEENU GUPTA	INR	0	0	CLOSED TODAY	
9999	5000000325119	KARNA	INR	0	0	CLOSED TODAY	
9999	5000000325616	APBS915 APBS	INR	0	0	CLOSED TODAY	
9999	5000000326645	VICKY 22986670 TEST	INR	0	0	CLOSED TODAY	
Page Number	1						

8. Select the **Print** option from the **File** menu.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

## **Loans Daily Exception Reports**

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

### **List of Loans Daily Exception Reports:**

- LN252 - Collateral Inadequacy Report
- LN299 - Loan Recession Report
- LN304 - LN Accounts with Credit Balance
- LN305 - LN Rate Change Rejections

## LN252 - Collateral Inadequacy Report

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

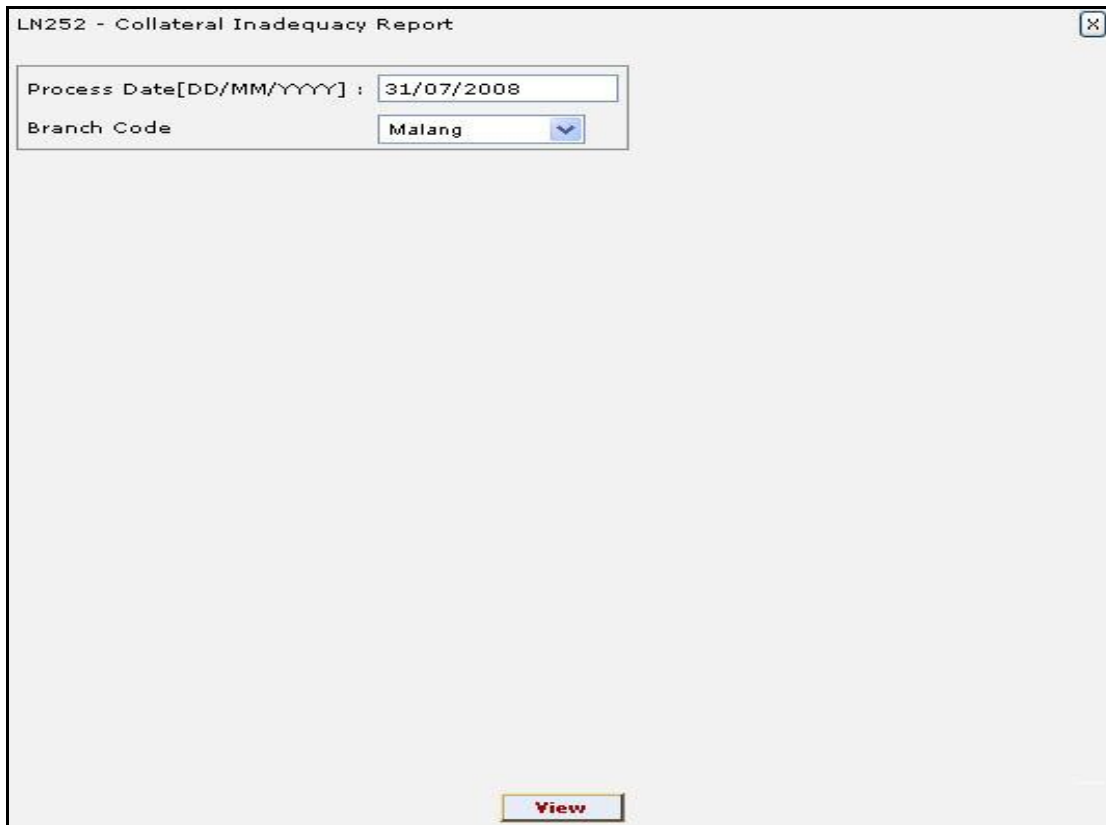
This is a list of loan accounts for which the collateral securities are inadequate to cover the balance. Accounts are grouped product and currency wise and the totals are given. Each column of this report provides details of Loan Account, Customer Name, Sanctioned Amount, Outstanding Amount, Primary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

### Frequency

- Daily (EOD and BOD)

### To view and print Collateral Inadequacy Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Exception Reports > LN252 – Collateral Inadequacy Report**.
4. The system displays the **LN252 – Collateral Inadequacy Report** screen.



LN252 - Collateral Inadequacy Report

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

Branch Code Malang

View

## Field Description

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

5. Enter the appropriate parameters in the **LN252 – Collateral Inadequacy Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Collateral Inadequacy Report** screen.

Bank : 240 DEMO BANK LIMITED					
FLEXCUBE	Run Date : 19-APR-2017				
	COLLATERAL INADEQUACY REPORT				
	Run Time : 2:54 PM				
Branch : 9999 DEMO	For:				
Op. Id : TSWEDHA2	Report No: LN252/1				
31-Mar-2017					
<b>Loan Account</b>	<b>Customer Name</b>	<b>Sanctioned Amt</b>	<b>Outstanding Amt</b>	<b>Primary Collateral</b>	<b>Secondary</b>
<b>Collateral</b>	<b>Lendable Amt</b>	<b>AvailCollateral</b>			
Product : 80001 Current Account Currency : INR					
50000000312618	KAVYA PALIWAL	500,000.00	500,060.00	1,000,000.00	
0.00	500,000.00	0.00			
Product Wise Totals for 80001 :		500,000.00	500,060.00	1,000,000.00	
0.00	500,000.00				
Currency Wise Totals for INR :		500,000.00	500,060.00	1,000,000.00	
0.00	500,000.00				
*** End of Report ***					
** LN252.out, 9999					

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

## LN299 - Loan Recession Report

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

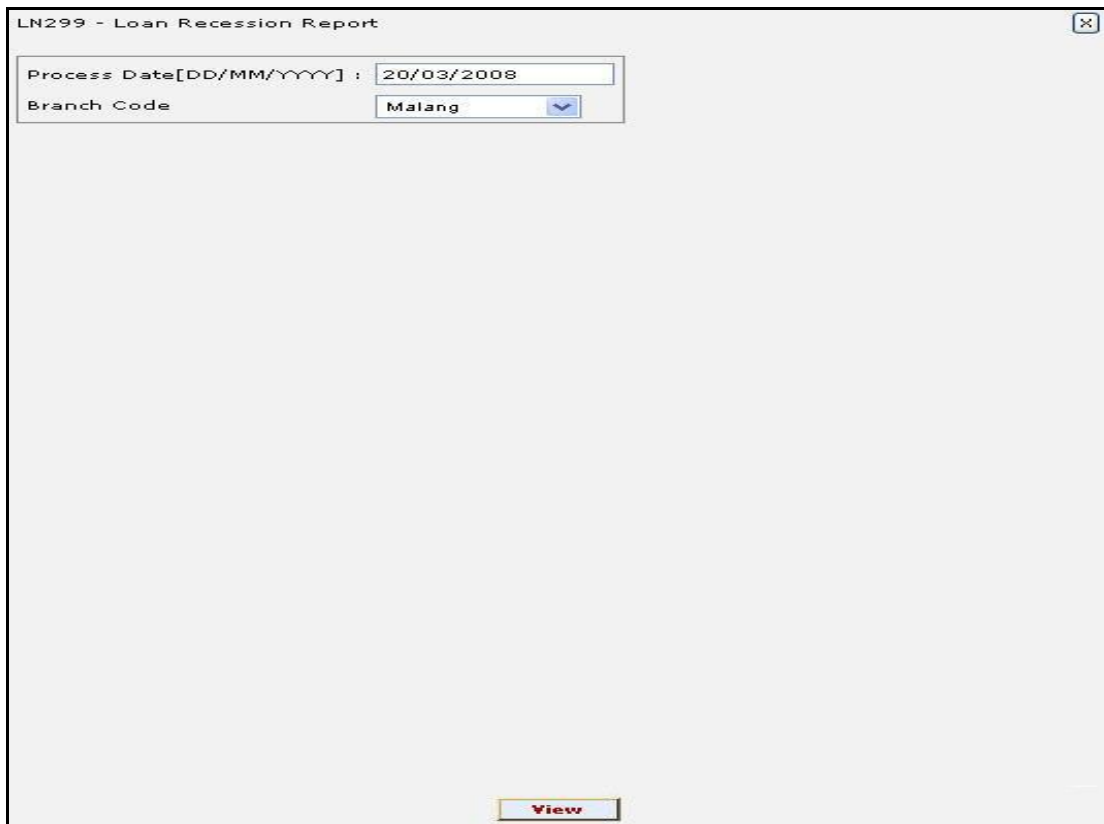
This is a loan recession report. The loan accounts are grouped product wise and currency wise and net totals on recession amount are provided. Each column of the report provides information on Account Number, Customer Name, Account Officer, Authoriser ID, Teller ID, Transaction Details, Last Disbursement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

### Frequency

- Daily (EOD)

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

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Exception Reports >LN299 - Loan Recession Report** .
4. The system displays the **LN299 - Loan Recession Report** screen.



LN299 - Loan Recession Report

Process Date[DD/MM/YYYY] : 20/03/2008

Branch Code Malang

View



## Field Description

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

- Enter the appropriate parameters in the **LN299 - Loan Recession Report** report screen.
- Click the **View** button to view the report.
- The system displays the **Loan Recession Report**.

Bank : 335 DEMO BANK	FLEXCUBE	Run Date : 06/17/2009							
Branch : 9999 DEMO	LOAN RECISSION REPORT	Run Time : 7:15 PM							
Op. Id : SYSOPER	For :15-Jan-2008	Report No: LN299/1							
Account No.	Customer	A/c Officer	Authoriser Id						
Teller Id	Transaction	Last Disb Dt	Value Date	Txn Key		Disbursed Amt	Net Disbursed Amt	Recission Amt	
Product Code : 695 INTERFACE UNSEC PROD				Currency : IDR					
00000000182360	ROHIT	TDEEPAKM	SDEEPAKM						
TDEEPAKM	Rescission By GL.	12/31/2007	01/15/2008	98	11500 0	100,000.00	0.00	10.00	
00000000182360	ROHIT	TDEEPAKM	SDEEPAKM						
TDEEPAKM	Rescission By GL.	12/31/2007	01/15/2008	98	11500 1	100,000.00	0.00	100,000.00	
Net Recission Amount for Product 695 :								100,010.00	
Product Code : 778 Prod GL2				Currency : IDR					
00000000392360	ROGER TAYLOR	TDEEPAKA	SDEEPAKA						
TDEEPAKA	LN. Rescission By Cash	12/31/2007	01/15/2008	35	600 2	100,000.00	0.00	20,000.00	
00000000392360	ROGER TAYLOR	TDEEPAKA	SDEEPAKA						
TDEEPAKA	LN. Rescission By Cash	12/31/2007	01/15/2008	35	600 3	100,000.00	0.00	100,000.00	
Net Recission Amount for Product 778 :								120,000.00	
Net Recission Amount for Currency IDR :								220,010.00	
*** End of Report ***									

- On the **File** menu, click **Print**.
- The system displays the **Print** dialog box.
- Select the appropriate parameters and click the **OK** button.

## LN304 - LN Accounts with Credit Balance

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

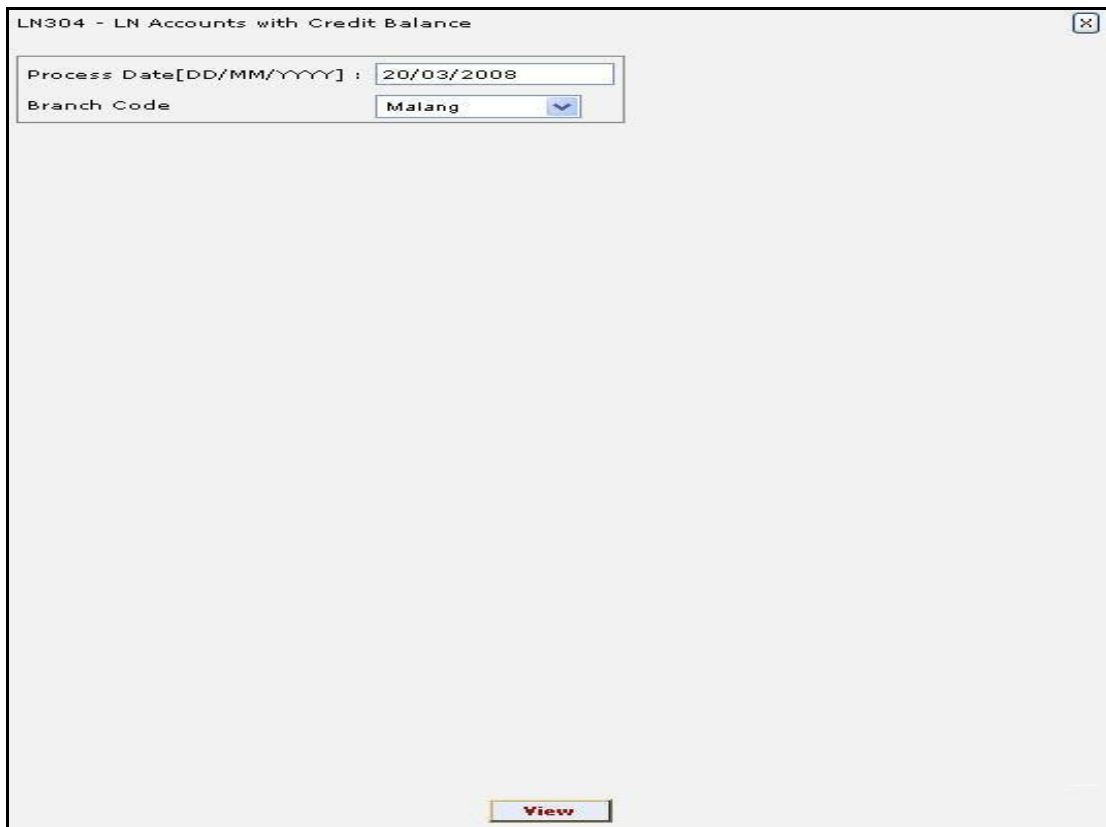
This report gives details of loan accounts with credit balance. The accounts are grouped by product and currency and totals are provided for principal balance and advance amount. Each column in this report provides information about the Loan Account Number, Customer Name, Account Officer, Account Status,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

### Frequency

- Daily (EOD)

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

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Exception Reports > LN304 - LN Accounts with Credit Balance** .
4. The system displays the **LN304 - LN Accounts with Credit Balance** screen.



LN304 - LN Accounts with Credit Balance

Process Date[DD/MM/YYYY] : 20/03/2008

Branch Code Malang

View

## Field Description

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

5. Enter the appropriate parameters in the **LN304 - LN Accounts with Credit Balance** screen.
6. Click the **View** button to view the report.
7. The system displays the **LN Accounts with Credit Balance**.

Bank : 240	DEMO BANK LIMITED	Run Date : 07-APR-2017				Run
FLEXCUBE		LOAN ACCOUNTS WITH CREDIT BALANCE				
		Time : 6:43 PM				
Branch : 11111	SDIGIT	Report No: LN304/1				
Op. Id : STSOPER						
For:15-Jan-2017						
Account No.	Customer	A/c Officer	A/c Status	Next Due Dt	Installment Amount	Principal
Balance	Advance Amount	Unearned Interest				
Product Code : 70000		Retail Loans		Currency : INR		
50000000308611	N0001 001 001	TNITIN	Regular	01-JAN-1800	1714.38	
6,733.74	2,503.25		0.00			
50000000308621	N0001 001 001	TNITIN	Regular	01-JAN-1800	878	
8,406.50	1,179.91		0.00			
50000000309551	VICKY FPI 5.6	TVICKYSDG	Regular	01-JAN-1800	8750	
52,500.00	32,500.00		0.00			
50000000309841	VICKY FPI 5.6	TVICKYSDG	Regular	01-JAN-1800	4375	
61,250.00	66,249.62		0.00			
50000000309956	VICKY FPI 8.1	TVICKYSDG	Closed	01-JAN-1800	8750	
0.00	100.00		0.00			
50000000310081	VICKY FPI 8.3	TVICKYSDG	Regular	01-JAN-1800	6562.5	
39,375.00	39,335.55		0.00			
50000000310243	VICKY FPI 8.5	TVICKYSDG	Regular	01-JAN-1800	8750	
35,000.00	26,210.55		0.00			
Product Wise Totals for 70000 :				203,265.24	168,078.88	0.00

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

## LN305 - LN Rate Change Rejections

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

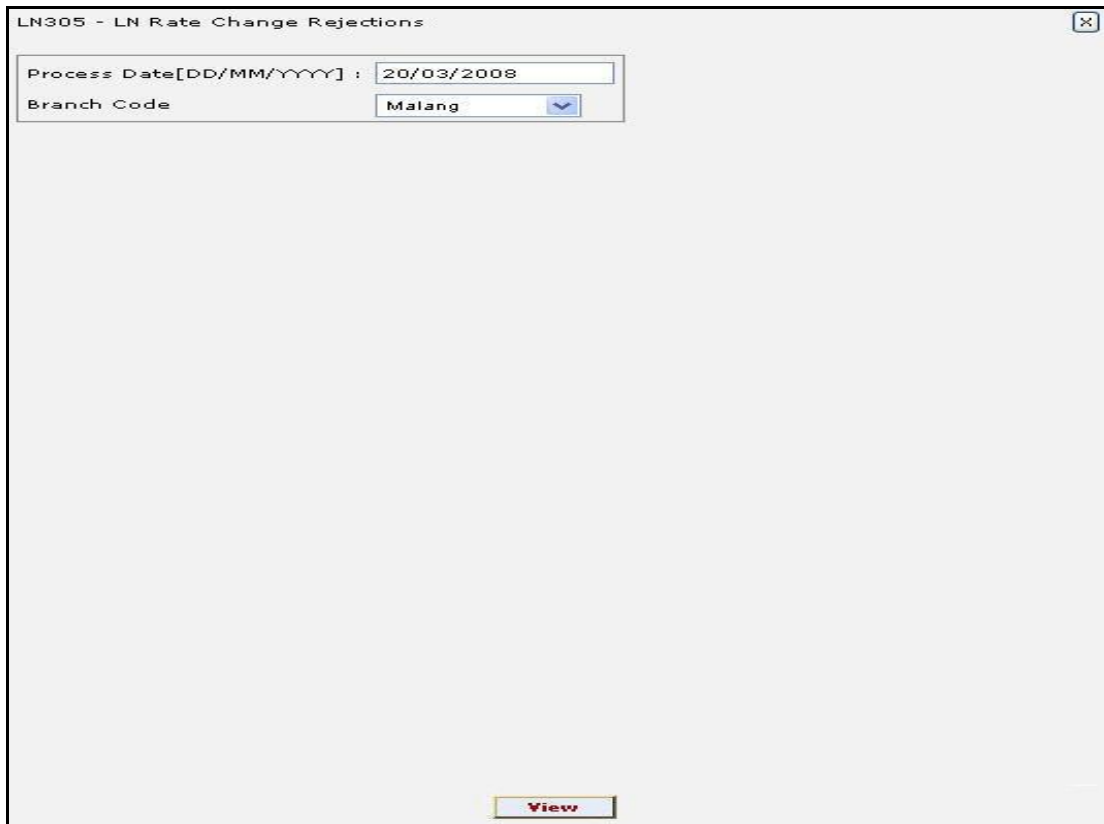
This report gives details of interest rate change rejections for loan accounts. Each column in this report provides information about the Entity, Entity Code, Account Number, Effective Date and Reject Reason .

### Frequency

- Daily (EOD)

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

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Exception Reports >LN305 - LN Rate Change Rejections** .
4. The system displays the **LN305 - LN Rate Change Rejections** report screen.



LN305 - LN Rate Change Rejections

Process Date[DD/MM/YYYY] : 20/03/2008

Branch Code Malang

View

### Field Description

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

- Enter the appropriate parameters in the **LN305 - LN Rate Change Rejections** report screen.
- Click the **View** button to view the report.
- The system displays the **LN Rate Change Rejections**.

Bank : 240	DEMO BANK LIMITED	FLEXCUBE	Run Date : 12-APR-2017	
		RATE CHANGE REJECTIONS	Run Time : 6:49	
		PM		
Branch : 11111	5DIGIT			
Op. Id : SYSOPER		For: 15-Feb-2017	Report No: LN305/1	
Entity	Entity Code	Account	Effective Date	Reject Reason
Product	50000000311858	50000000311858	15-FEB-2017	Rate Change date is befo
Product	50000000311861	50000000311861	15-FEB-2017	Rate Change date is befo
*** End of Report ***				

- On the **File** menu, click **Print**.
- The system displays the **Print** dialog box.
- Select the appropriate parameters and click the **OK** button.

## Loan EOD Reports

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

### List of Loan EOD Reports:

- LN020 - Accounts with backdated transactions today

## LN020 - Accounts with backdated transactions today

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

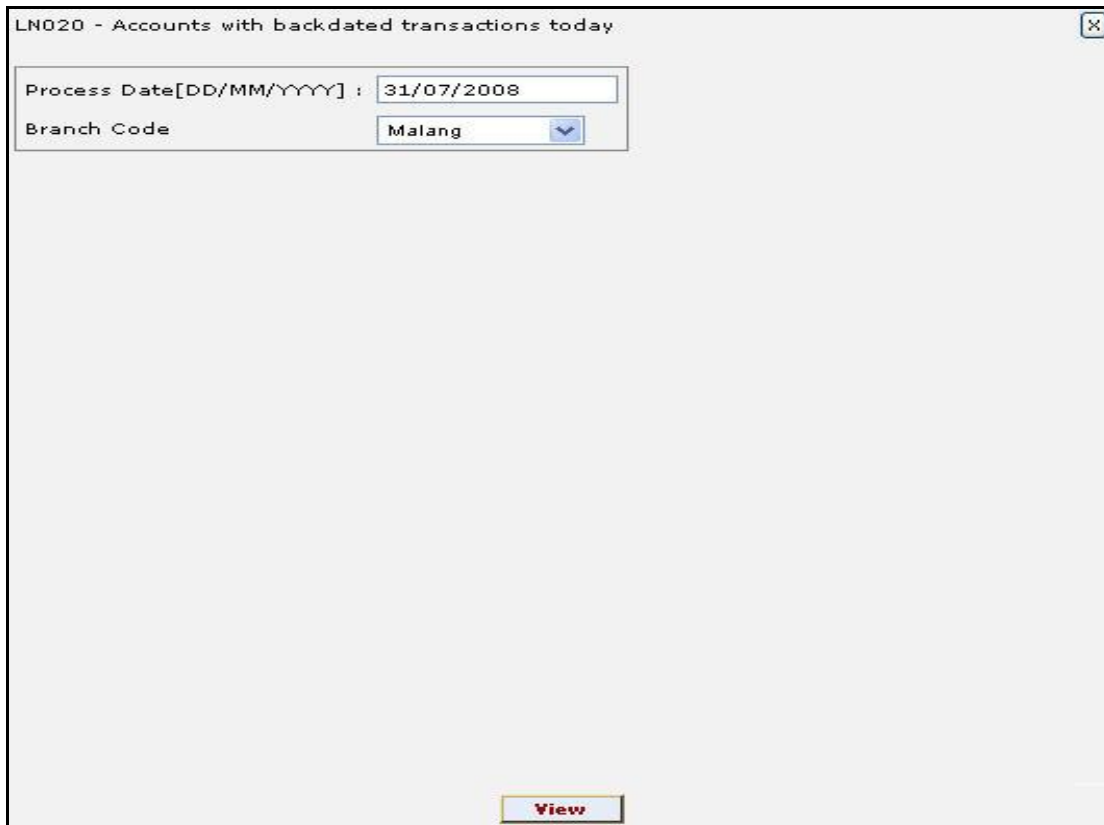
This report contains a list of loan accounts for which back value dated transactions have been posted during the day. The back value date, amount, and other transaction related details are provided and are grouped branch wise. Each column in this report provides information about the Transaction Date,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

### Frequency

- Daily (EOD)

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

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loan EOD Reports > LN020 – Accounts with backdated transactions today**.
4. The system displays the **LN020 – Accounts with backdated transactions today** screen.



LN020 - Accounts with backdated transactions today

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

Branch Code Malang

View

## Field Description

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

- Enter the appropriate parameters in the **LN020 – Accounts with backdated transactions today** screen.
- Click the **View** button to view the report.
- The system displays the **Accounts with backdated transactions today report** screen.

Bank : 240 DEMO BANK LIMITED	Run Date : 07-APR-2017						
FLEXCUBE	Accounts with backdated transactions today		Run Time : 6:43 PM				
Branch : 9999 DEMO	Op Id : SYSOPER	For:					
15-Jan-2017	Report No: LN020/1						
Transaction Date	Acct No.	Customer Name	Acct Ccy	Transaction	Transaction	Transaction	Transaction
Teller Id	Timing	Supervisor Id		Mnemonic	Description	Ccy	Amt
Branch Code: 11111							
31/12/2016	50000000309854	VICKY FPI 5.6	INR	3130	50000000309854 RTGS Cr-ICIC0000001-SERVI	INR	5,000.00
PYMT_USER	02:04:35						
31/12/2016	50000000311262	TEST M1.3	INR	3140	Disbursement To GL Cr	INR	60,000.00
TIVEN	02:04:13						
31/12/2016	50000000311210	TEST M1.2	INR	3140	Disbursement To GL Cr	INR	120,000.00
TIVEN	02:04:17						
*** End of Report ***							

- On the **File** menu, click **Print**.
- The system displays the **Print** dialog box.
- Select the appropriate parameters and click the **OK** button.



## **Loans Interest and Arrears Report**

The Loans Interest and Arrears Report include those reports that provide information specific to interest and tax that is applicable to the loans accounts.

### **List of Loans Interest and Arrears Reports:**

- LN215 - Loan Arrears Details
- LN402 - Accounts with Frozen Interest

## LN215 - Loan Arrears Details

On the due date of scheduled repayment advised to the customers, the customers are expected to make the repayment. Branches ensure that the repayment schedules are properly adhered to maintain the accounts as performing assets. This report lists the customers who have defaulted on their repayments.

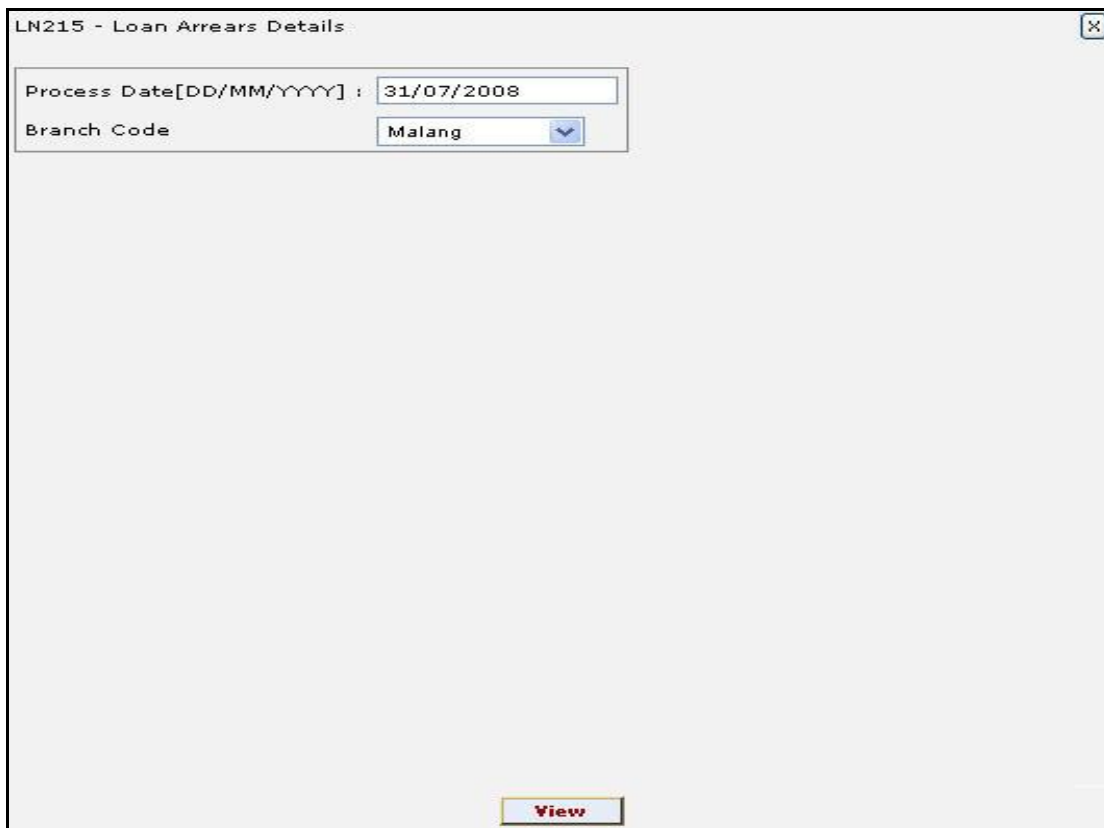
This report gives the loan account arrears details. The loan accounts are grouped product wise and currency wise. The total arrears due from the customers are also listed by product and currency. Each column in this report provides information about the Customer ID, Customer name, Product Code, Account number, Account Open Date, Maturity Date, Sanctioned Amount, O/S Balance, Due Date, Principal Arrears, Interest Arrears, Penalty Arrears, Total Arrears and Demand Past Due.

### Frequency

- Daily (EOD)

### To view and print Loan Arrears Details Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Interest and Arrears Report > LN215 – Loan Arrears Details**.
4. The system displays the **LN215 – Loan Arrears Details** screen.



LN215 - Loan Arrears Details

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

Branch Code Malang

View

## Field Description

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

- Enter the appropriate parameters in the **LN215 – Loan Arrears Details** screen.
- Click the **View** button to view the report.
- The system displays the **Loan Arrears Details Report** screen.

Bank : 240 DEMO BANK LIMITED		Run Date : 17-APR-2017						
FLEXCUBE		LOAN ARREARS DETAILS						
Branch : 11111 5DIGIT		Run Time : 2:01 PM						
Op. Id : STSOPER		FOR						
:28-Feb-2017		Report No: LN215/1						
No	Cust Id	Cust Name	Prod Code	Loan No.	Open Date	Maturity Date	Sanctioned Amount	O/S Balance Due
Date	Principal	Arrears	Interest	Arrears	Penalty	Arrears	Total	Arrears
1	606872	VICKY FPI 4.7	70000	50000000309229	31-OCT-2016	31-MAR-2018	70,000.00	70,122.50
28-FEB-2017	8,600.00		0.00		0.00	8,600.00	0	
<b>Total</b>								
	8,600.00		0.00		0.00	8,600.00		
2	606874	VICKY FPI 4.10	70000	50000000309255	31-OCT-2016	30-JUN-2017	70,000.00	20,091.92
28-FEB-2017	10,000.00		0.00		45.21	10,045.21	0	
<b>Total</b>								
	10,000.00		0.00		45.21	10,045.21		
3	606874	VICKY FPI 4.10	70000	50000000309271	31-OCT-2016	31-DEC-2017	70,000.00	128.68
28-FEB-2017	65.39		0.00		63.29	128.68	0	

- On the **File** menu, click **Print**.
- The system displays the **Print** dialog box.
- Select the appropriate parameters and click the **OK** button.

## LN402 - Accounts with Frozen Interest

Interest accruals and income booking is frozen for some loan accounts for various reasons like legal suit is filed etc. Interest freeze results in stoppage of the interest accruals and charging in the loan accounts and only the interest base will be updated. The frozen interest details like date, type and arrears freeze are provided in this report so that the branches can have effective control over these loan accounts.

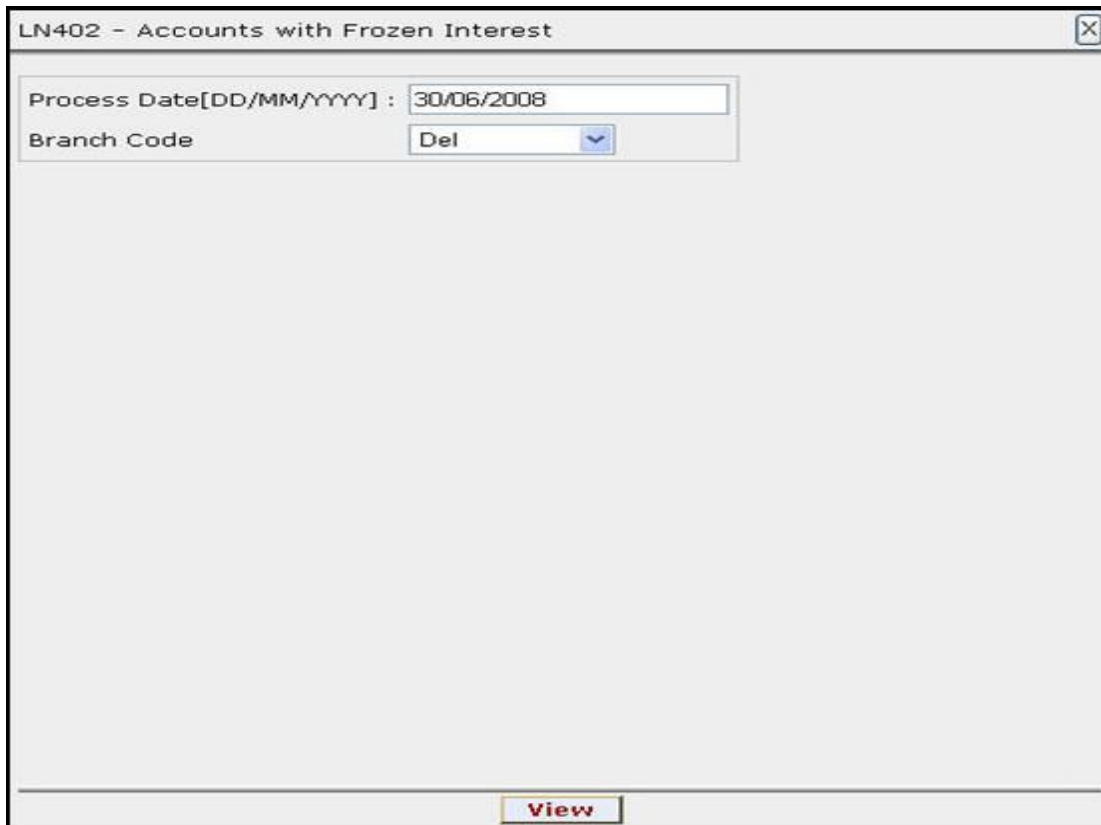
This is a list of loan accounts with frozen interest details. Accounts are grouped by products and currencies and totals are provided. Each column of the report provides information on Account Number, Customer Name, Account Officer, Book Balance, Date of freeze, Interest freeze date, Type of freeze, Interest and Frozen Interest Arrears.

### Frequency

- Daily (EOD)

### To view and print Accounts with Frozen Interest Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Interest and Arrears Report > LN402 – Accounts with Frozen Interest**.
4. The system displays the **LN402 – Accounts with Frozen Interest** screen.



LN402 - Accounts with Frozen Interest

Process Date[DD/MM/YYYY] : 30/06/2008

Branch Code Del

View

## Field Description

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

- Enter the appropriate parameters in the **LN402 – Accounts with Frozen Interest** screen.
- Click the **View** button to view the report.
- The system displays the **Accounts with Frozen Interest Report** screen.

Bank : 240	DEMO BANK LIMITED	FLEXCUBE	Run
Date : 17-APR-2017		ACCOUNTS WITH FROZEN INTEREST	Run
		Time : 2:01 PM	
Branch :			
Op. Id : SYSOPER		For: 28-Feb-2017	Report
No: LN402/1			
Account Number	Customer Name	A/c Officer	Book Balance
Interest Arrears			Date of
			Interest
			Type of Interest
			Frozen
			Maturity
			Freeze Date
			Freeze
*** No Data Found			
***			

- On the **File** menu, click **Print**.
- The system displays the **Print** dialog box.
- Select the appropriate parameters and click the **OK** button.