# Oracle FLEXCUBE Core Banking

Loans Reports Manual
Release 11.7.0.0.0

**Part No. E87095-01**

May 2017

ORACLE®

Loans  Reports Manual
May  2017

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone:  +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

**ORACLE**

# Table of Contents

ORACLE®

# 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:

ORACLE®

# 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.**

ORACLE®

## 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.



### Field Description

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

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

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

6. Click the **Generate** button.

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

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

| 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 |

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

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

ORACLE®

**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.

## Field Description

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

5. Enter the appropriate parameters in the **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:

ORACLE®

```
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 itnerest 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                                    [x]
 Input Parameters
Account No  [              ]              Waived Service Charge:  [✓]

From Date   [              ]

To Date     [              ]




                              [ Generate ]
```

**Field Description**

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

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

5. Enter the appropriate parameters in the **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
                                          Loan Interest Statement          Run Time : 7:34 PM
Branch :  2001    Jaipur_Head Office
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
- ln451 - ln - 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.



**Field Description**

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

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

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

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

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

```
Bank   : 240      DEMO BANK LIMITED                        FLEXCUBE
Run Date :17-APR-2017
                                                  LOAN BALANCE MOVEMENTS
                                                  Run Time :2:01 PM
Branch  : 11111    5DIGIT
User ID : SYSOPER                                 BY PRODUCT
Report No:LN162/ 1
                                                  For: 28-Feb-2017


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:  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.



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

5.  Enter the appropriate parameters in the **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 PM008
Op. Id :     TVISHWAS  DEMO                   SETTLEMENT NOTICE                   Report No:    LN241/1
                                         For:   30-Mar-2008

Account Number     Customer Name      Officer ID    Maturity    Expected    Notice   Total Arrears   Total Outstanding   Principal Balance
                                                     Date        Date        Date

Product Code  : 601 General Product   Currency : LTL

70000000615440     VISHAKHASAMEERSONI TRAGINI    30/10/2010  31/12/2007  30/11/2007   0.00            5,643.52            176,343.08

Totals for Product Code 601 :                                                          0.00            5,643.52            176,343.08

Total for Currency LTL :                                                               0.00            5,643.52            176,343.08

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

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.



### Field Description

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

| Field Name | Description |
|---|---|
| **Waived Service Charge** | [Optional, Check Box]<br>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:

**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.



**Field Description**

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

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


RIA Y KAMBAM
chitoor                               Account No   : 00000000663360
                                      Customer Id  : 604126
                                      Currency     : IDR

Mumbai
Period in Months       :   12         Current Int Rate: 10.00
Maturity Date          :   12/31/2008
Total Loan Sanctione   :   100,000.00
Total Loan Disbursed   :   50,000.00
Inclusive outstanding Balance:  0.00

Installment  Start Date  Payment    Interest  No of days    Principal      Interest    Charge   Installment   Outstanding
Number                   Due Date   Rate(%)                                                                      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.



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.

ORACLE®

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

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

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

```
                                            """ End of Report """
```

## 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.

ORACLE

**Field Description**

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

| Field Name | Description |
| --- | --- |
| **Process Category** | [Mandatory, Drop-Down]<br><br>Select the category of the process to be performed.<br><br>The options are: |

- End of Day: It is a process where a fixed set of shell or functionality are processed. A proper handoff of GL's to **FLEXCUBE** Corporate, Consolidation etc. is done in the EOD process. Interest related processing, GL Updations, Draw-Down, Sweep-Outs, TD part redemption due to Sweep-In instructions, report related processing are done during the EOD processing.

- Beginning Of Day: It is process where in some predefined functions are processed. The user can login in the system after the BOD is completed. The validation for BOD is that the previous day EOD should be completed. For e.g. TD Maturity, Standing Instruction (SI) Execution, etc.

- Cutoff: It is a process where the process date of the system is changed to the next working day as maintained in the bank calendar. All the transactions entered in the system, till the point of cutoff, are picked up for EOD processing. The validation for cutoff is that the previous day BOD should be completed.

- Transfer DB Scripts: This process was used earlier.

- Apply DB Scripts: This process was used earlier.

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

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

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

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

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

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

- Automatic EFS for Converted Loan: This process is used to close the loan accounts with **Automatic EFS Date** falling on running day. If running of this process is skipped on a particular day, such accounts falling due for automatic closure on that day will be picked on next working day process. Future dated closure or back dated closure is not be supported. If the automatic closure date falls on a holiday, then such accounts will be picked up on the next working days process. All accounts attempted for such system initiated closure will be

| Field Name | Description |
|---|---|
| **Category Status** | [Mandatory, Drop-Down]<br><br>This field displays the status of the selected category. The status can be as follows:<br><br>• Yet to Start<br>• Started<br>• Aborted<br>• Completed |
| **Process Date** | [Mandatory, Pick List, dd/mm/yyyy]<br><br>Select the process date from the calendar.<br><br>By default, this field displays the current process date for the selected process. |
| **Next Process Date** | [Mandatory, Pick List, dd/mm/yyyy]<br><br>Select the next process date from the calendar.<br><br>By default, this field displays the next logical working day on which the process has to be run. |

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

ORACLE®

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

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

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

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

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

9.  Click the **OK** button.

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

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

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

---

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

---

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

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

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

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

17. Click the **OK** button.

18. Take POSTBOD Backup after executing the BOD.

**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

ORACLE®

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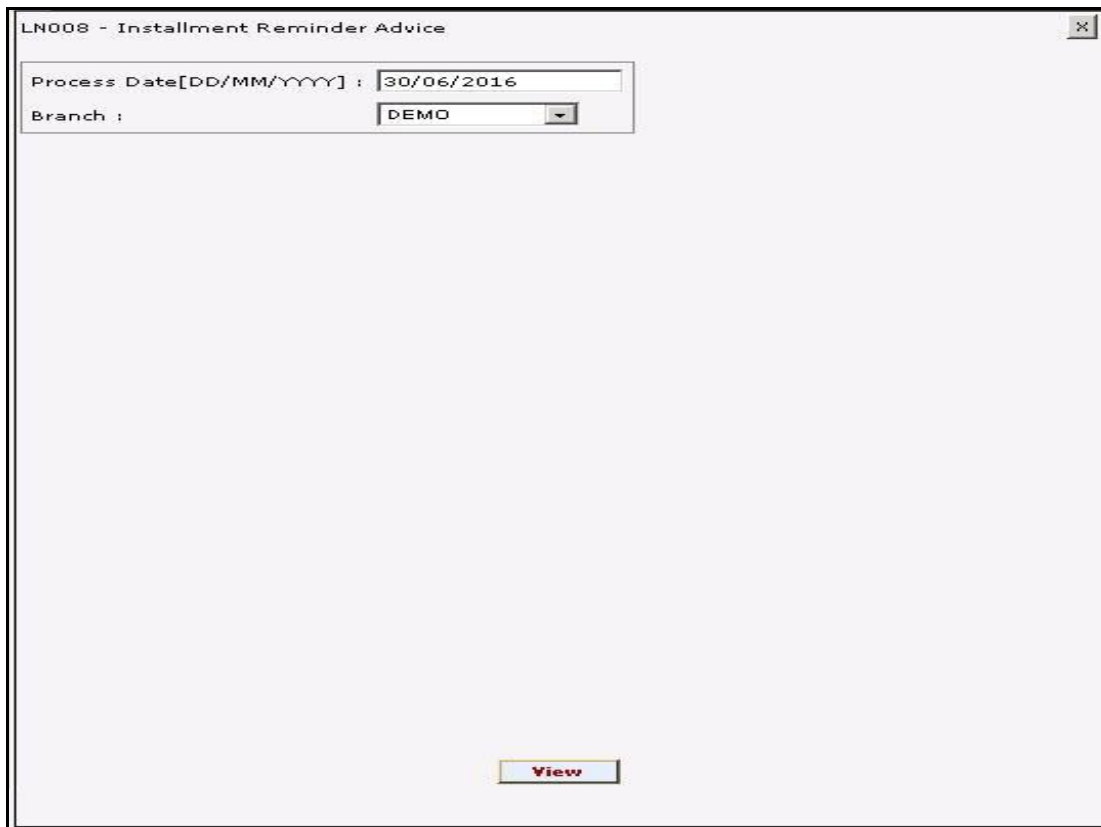
This advice provides information on Account number, Customer name, Date of installment and Outstanding installment amount.

### 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                                    [x]

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




                                   View
```

### Field Description

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

| Field Name | Description |
|---|---|
| **Process Date[DD/MM/YYYY]** | [Mandatory, dd/mm/yyyy] |
| | Type the date for which the report is processed. |
| | By default, the system displays the current process date. |
| **Branch Code** | [Mandatory, Drop-Down] |
| | Select the 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
                                Installment Reminder Advice     Run Time :5:51 PM
Branch : 9999    DEMO
Op. Id : SYSOPER                    As On28-Feb-2018            Report No:LN008/5


Account No  :50000000309831      I


Cutomer 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
                                Installment Reminder Advice     Run Time :5:51 PM
Branch : 9999    DEMO
Op. Id : SYSOPER                    As On28-Feb-2018            Report No:LN008/6


Account No  :50000000309841


Cutomer 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
                                Installment Reminder Advice     Run Time :5:51 PM
Branch : 9999    DEMO
Op. Id : SYSOPER                    As On28-Feb-2018            Report No:LN008/7


Account No  :50000000309893


Cutomer 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.

ORACLE®

**Field Description**

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

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

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

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

ORACLE®

```
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 | <-------------- Debits --------------> | | | <-------------- Credits ------------------> | | |
| | | | | Total No. of Transactions | Amount(ACY) | Amount (LCY) | Total No. of Transactions | Amount(ACY) | Amount (LCY) |
|---|---|---|---|---|---|---|---|---|---|
| 1000 | 140101000 | LOAN PRINCIPAL BALANCE | 360 | 2 | 401,000.00 | 401,000.00 | 0 | 0.00 | 0.00 |
| 1000 | 150050000 | LOAN FEES RECEIVABLE | 360 | 1 | 8,000.00 | 8,000.00 | 0 | 0.00 | 0.00 |
| 1000 | 150056000 | INTEREST ACCRUED 2 | 360 | 1 | 122.53 | 122.53 | 0 | 0.00 | 0.00 |
| 1000 | 320100100 | SC GL CODE INCOME COMM | 360 | 0 | 0.00 | 0.00 | 3 | 29,000.00 | 29,000.00 |
| 1000 | 320103000 | LOAN INTEREST INCOME | 360 | 0 | 0.00 | 0.00 | 1 | 122.53 | 122.53 |
| 1000 | 666666661 | CONTINGENT LIABILITIES 2 | 360 | 0 | 0.00 | 0.00 | 1 | 90,000.00 | 90,000.00 |

```
 Product Totals:          ----------- -     5                   409,122.53      5                               119,122.53
```

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

| 1000 | 140101000 | LOAN PRINCIPAL BALANCE | 360 | 3 | 40,000.00 | 40,000.00 | 0 | 0.00 | 0.00 |
| 1000 | 150050000 | LOAN FEES RECEIVABLE | 360 | 2 | 5,000.00 | 5,000.00 | 0 | 0.00 | 0.00 |
| 1000 | 150056000 | INTEREST ACCRUED 2 | 360 | 1 | 100.00 | 100.00 | 0 | 0.00 | 0.00 |

```
1
```

```
Product Totals:                            5     45,100.00       45,100.00       0                                0.00
```

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

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.

**Field Description**

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

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

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

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

```
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

GL Totals :              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.

ORACLE®

**LN613 - Success or Failure of EFS**

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

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

## Frequency

- Daily (EOD)

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

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

---

[1](It is the liquidation of the loan account on or after maturity date by paying the final installment due.)
[2](Early and Final Settlement)

**Field Description**

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

5.  Enter the appropriate parameters in the **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
For:20-Oct-2017                                                                              Report No: LN613
Branch     Account Number  Customer Name      Currency   Available Balance  Total Arrears   Account Status
9999       50000000309624    LAKSHMI NAVIN SAXENA   INR          0                0          CLOSED TODAY
9999       50000000309637    TIM TEST              INR          0                0          CLOSED
9999       50000000311411    LAKSHMI N SAXENA      INR        157311             0          CLOSED TODAY
9999       50000000312851    TESTCASE2.11          INR          0                0          CLOSED TODAY
9999       50000000312861    TESTCASE 2.10         INR          0                0          CLOSED TODAY
9999       50000000313012    TESTCASE 2.10         INR          0                0          CLOSED TODAY
9999       50000000313048    TEST CASE 2.9         INR          0                0          CLOSED TODAY
9999       50000000323610    MEENU GUPTA           INR          0                0          CLOSED TODAY
9999       50000000325119    KARNA                 INR          0                0          CLOSED TODAY
9999       50000000325616    APBS915 APBS          INR          0                0          CLOSED TODAY
9999       50000000326645    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.

## Field Description

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

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

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

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

```
Bank  :  240      DEMO BANK LIMITED
FLEXCUBE                                            Run Date : 19-APR-2017
                                                       COLLATERAL INADEQUACY
                                                       REPORT
                                                       Run Time : 2:54 PM
Branch :  9999     DEMO
Op. Id :  TSWEDHA2                                         For:
31-Mar-2017                                         Report No: LN252/1


_____
Loan Account      Customer Name               Sanctioned Amt     Outstanding Amt     Primary Collateral     Secondary
Collateral                 Lendable Amt     AvailCollateral


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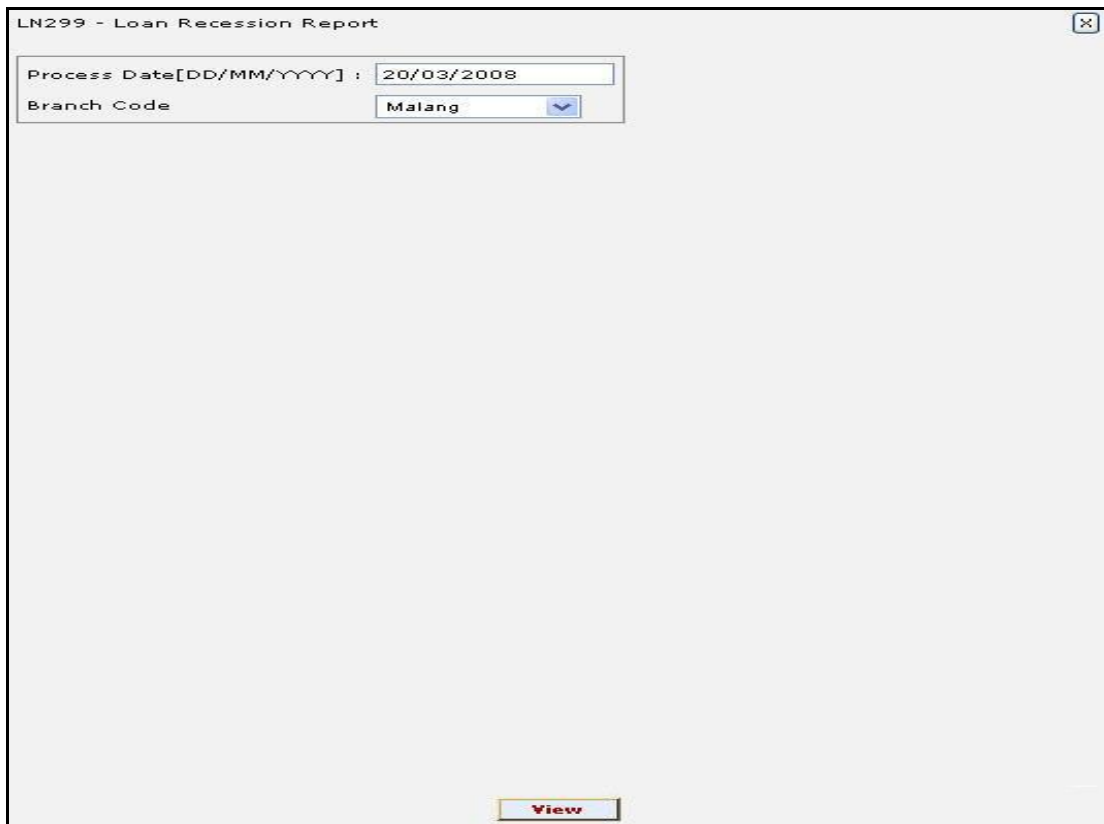
This is a loan recession report. The loan accounts are grouped product wise and currency wise and net totals on recission amount are provided. Each column of the report provides information on Account Number, Customer Name, Account Officer, Authoriser ID, Teller ID, Transaction Details, Last Disbursement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

**Frequency**

- Daily (EOD)

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

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

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

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

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

**Field Description**

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

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

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


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


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

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

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

Net Recission Amount for Product  695 :                                                                   100,010.00


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

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

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

Net Recission Amount for Product  778 :                                                                   120,000.00

Net Recission Amount for Currency IDR :                                                                   220,010.00

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

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

**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.
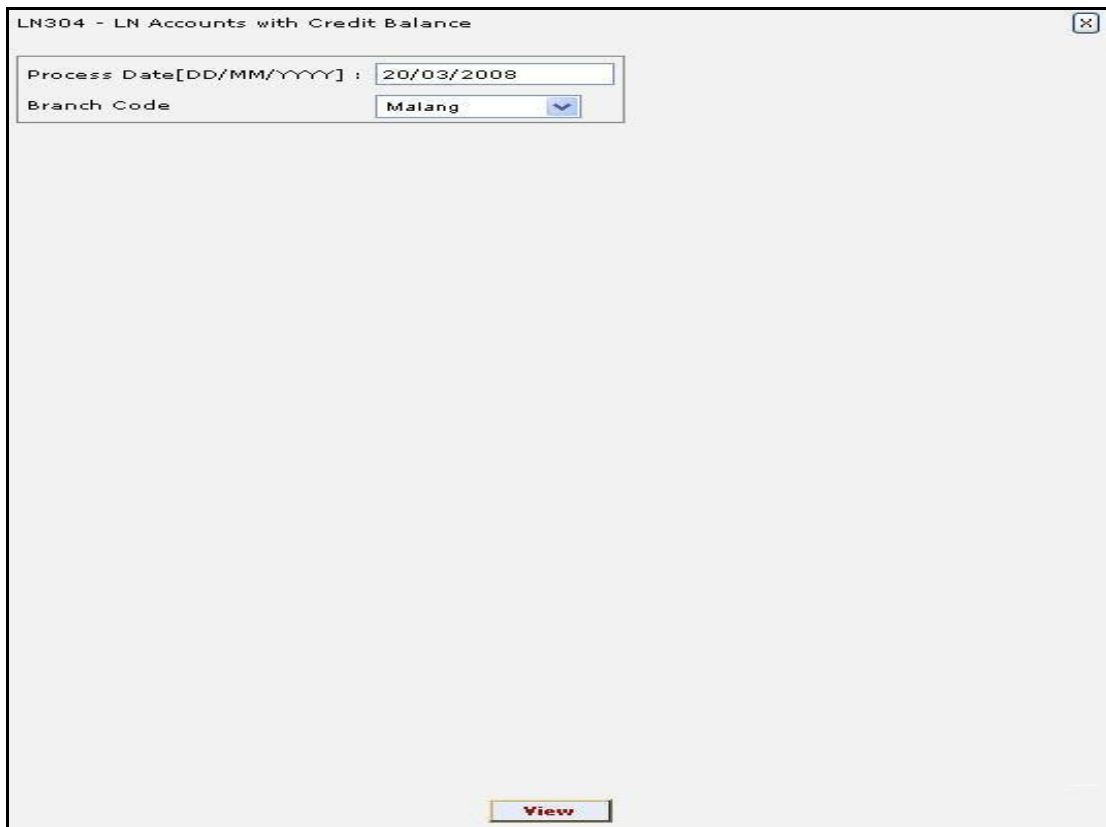
This report gives details of loan accounts with credit balance. The accounts are grouped by product and currency and totals are provided for principal balance and advance amount. Each column in this report provides information about the Loan Account Number, Customer Name, Account Officer, Account Status, 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.

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

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

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

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

```
Bank  : 240      DEMO BANK LIMITED
FLEXCUBE                                          Run Date : 07-APR-2017
|   |   |   |   |   |   |   |   |   |   |   |   |   LOAN ACCOUNTS WITH CREDIT
                                                  BALANCE                        Run
                                                  Time : 6:43 PM
Branch :  11111     5DIGIT
Op. Id :  SYSOPER
For:15-Jan-2017                                         Report No: LN304/1


_____
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       TVICKY5DG  Regular        01-JAN-1800           8750
52,500.00           32,500.00                0.00
50000000309841    VICKY FPI 5.6       TVICKY5DG  Regular        01-JAN-1800           4375
61,250.00           66,249.62                0.00
50000000309956    VICKY FPI 8.1       TVICKY5DG  Closed         01-JAN-1800           8750
0.00                 100.00                  0.00
50000000310081    VICKY FPI 8.3       TVICKY5DG  Regular        01-JAN-1800           6562.5
39,375.00           39,335.55                0.00
50000000310243    VICKY FPI 8.5       TVICKY5DG  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.

ORACLE®

### LN305 - LN Rate Change Rejections

Branches can change rate of interest for loan accounts even with value date. The system will recalculate the interest and do the interest adjustments. This EOD report helps the branches to find out the interest rate rejections by the system along with the reasons.
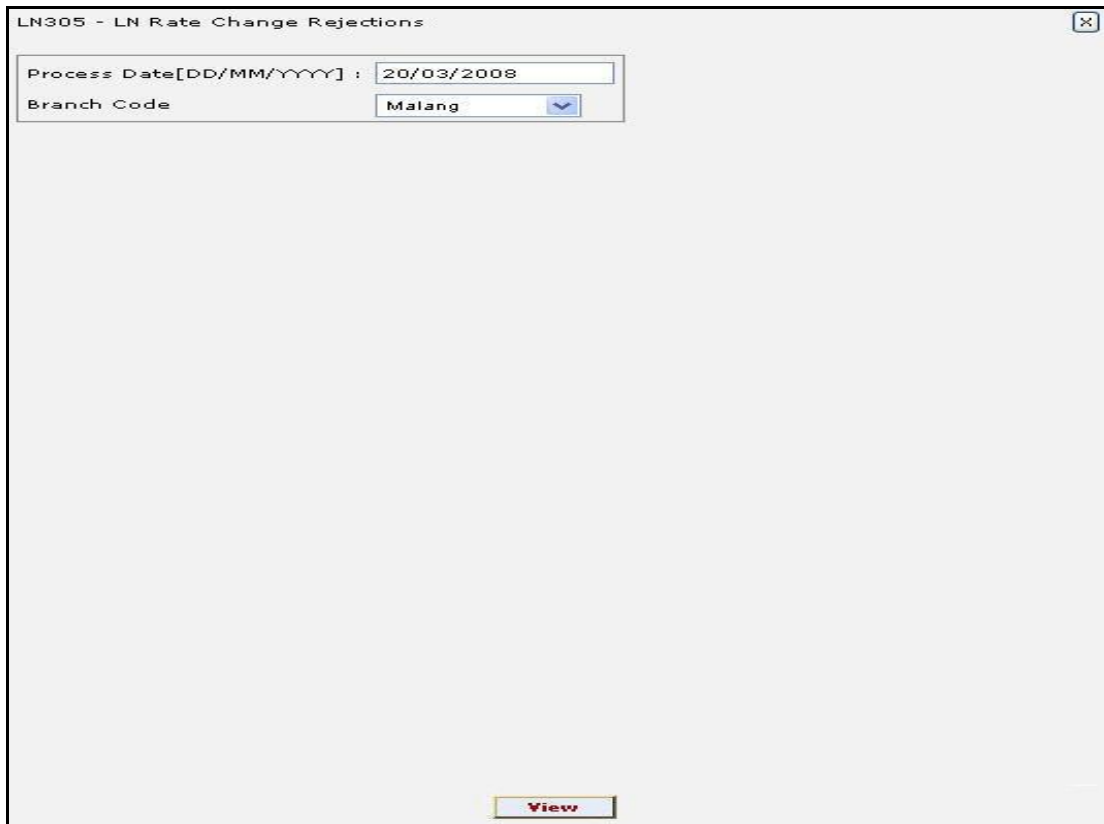
This report gives details of interest rate change rejections for loan accounts. Each column in this report provides information about the Entity, Entity Code, Account Number, Effective Date and Reject Reason .

**Frequency**

- Daily (EOD)

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

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

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

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

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



**Field Description**

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

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

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

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

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

```
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        Reject Reason
                                                            Date

Product           50000000311858       50000000311858       15-FEB-2017      Rate Change date is befor
Product           50000000311861       50000000311861       15-FEB-2017      Rate Change date is befor


                                    *** 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.

**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.
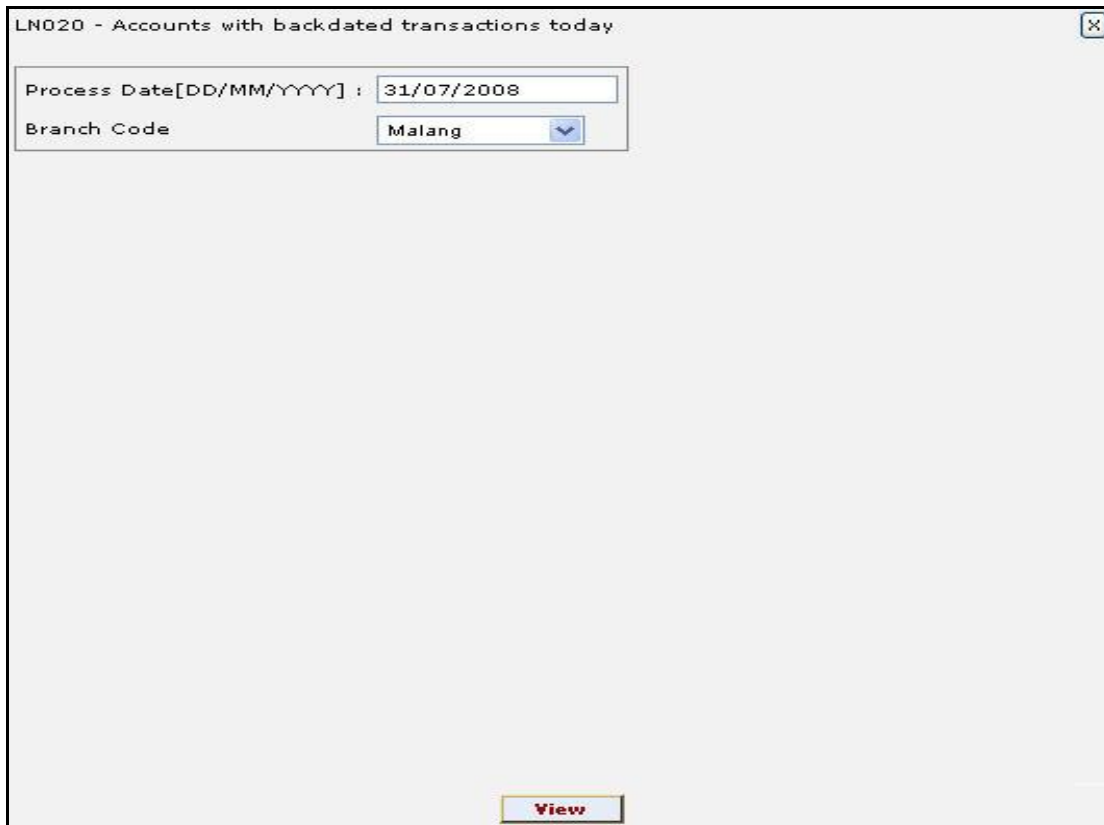
This report contains a list of loan accounts for which back value dated transactions have been posted during the day. The back value date, amount, and other transaction related details are provided and are grouped branch wise. Each column in this report provides information about the Transaction Date, 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.

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

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

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

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

```
Bank  :   240    DEMO BANK LIMITED
FLEXCUBE                                            Run Date :  07-APR-2017
                                           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 ***
```

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 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

ORACLE®

**LN215 - Loan Arrears Details**

On the due date of scheduled repayment advised to the customers, the customers are expected to make the repayment. Branches ensure that the repayment schedules are properly adhered to maintain the accounts as performing assets. This report lists the customers who have defaulted on their repayments.
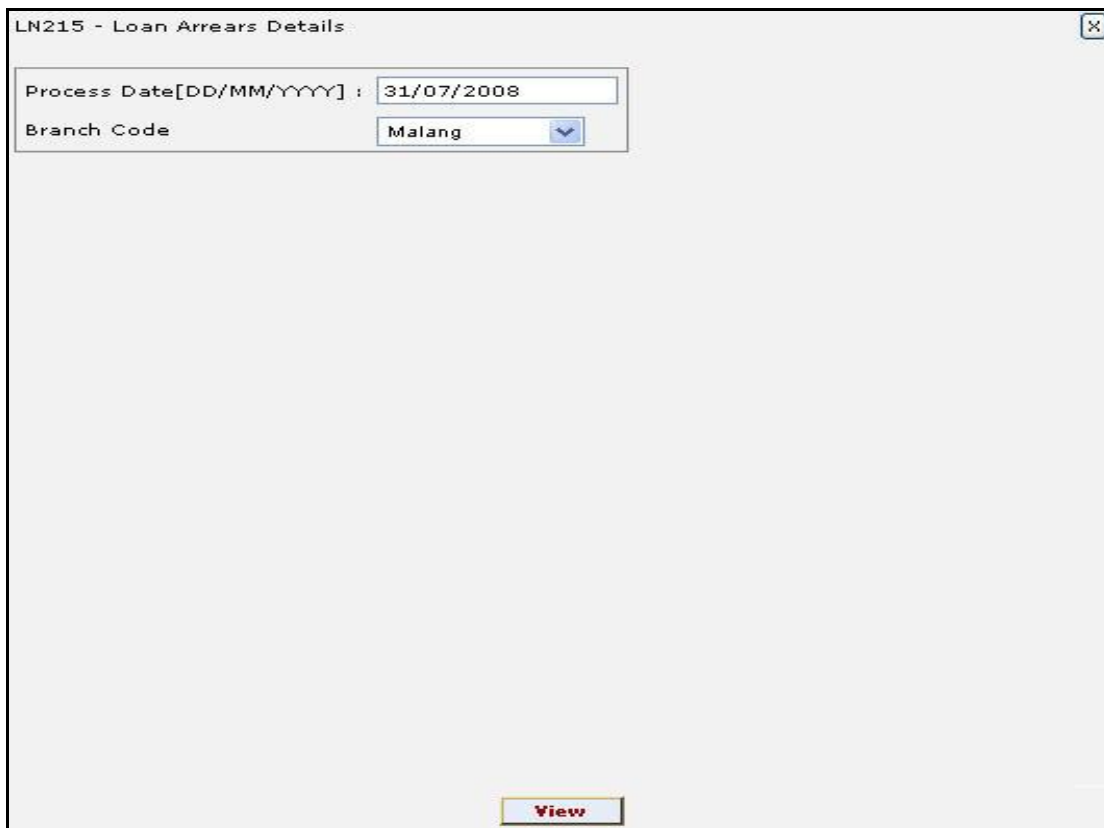
This report gives the loan account arrears details. The loan accounts are grouped product wise and currency wise. The total arrears due from the customers are also listed by product and currency. Each column in this report provides information about the Customer ID, Customer name,Product Code, Account number, Account Open Date, Maturity Date, Sanctioned Amount, O/S Balance, Due Date, Principal Arrears, Interest Arrears, Penalty Arrears, Total Arrears and Demand Past Due.

**Frequency**

- Daily (EOD)

**To view and print Loan Arrears Details Report**

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

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

3. Navigate through **Loans > Loans Interest and Arrears Report > LN215 – Loan Arrears Details.**

4. The system displays the **LN215 – Loan Arrears Details** screen.

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

5.   Enter the appropriate parameters in the **LN215 – Loan Arrears Details** screen.

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

7.   The system displays the **Loan Arrears Details Report** screen.

```
Bank  :240        DEMO BANK LIMITED
FLEXCUBE                                                                Run Date : 17-APR-2017
      |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   LOAN ARREARS
                                                                                      DETAILS

                                                                        Run Time : 2:01 PM
Branch :11111     5DIGIT
Op. Id :SYSOPER                                                         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  DPD


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


Total
:
      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


Total
:
     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
```

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

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

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

ORACLE®

**LN402 - Accounts with Frozen Interest**

Interest accruals and income booking is frozen for some loan accounts for various reasons like legal suit is filed etc. Interest freeze results in stoppage of the interest accruals and charging in the loan accounts and only the interest base will be updated. The frozen interest details like date, type and arrears freeze are provided in this report so that the branches can have effective control over these loan accounts.
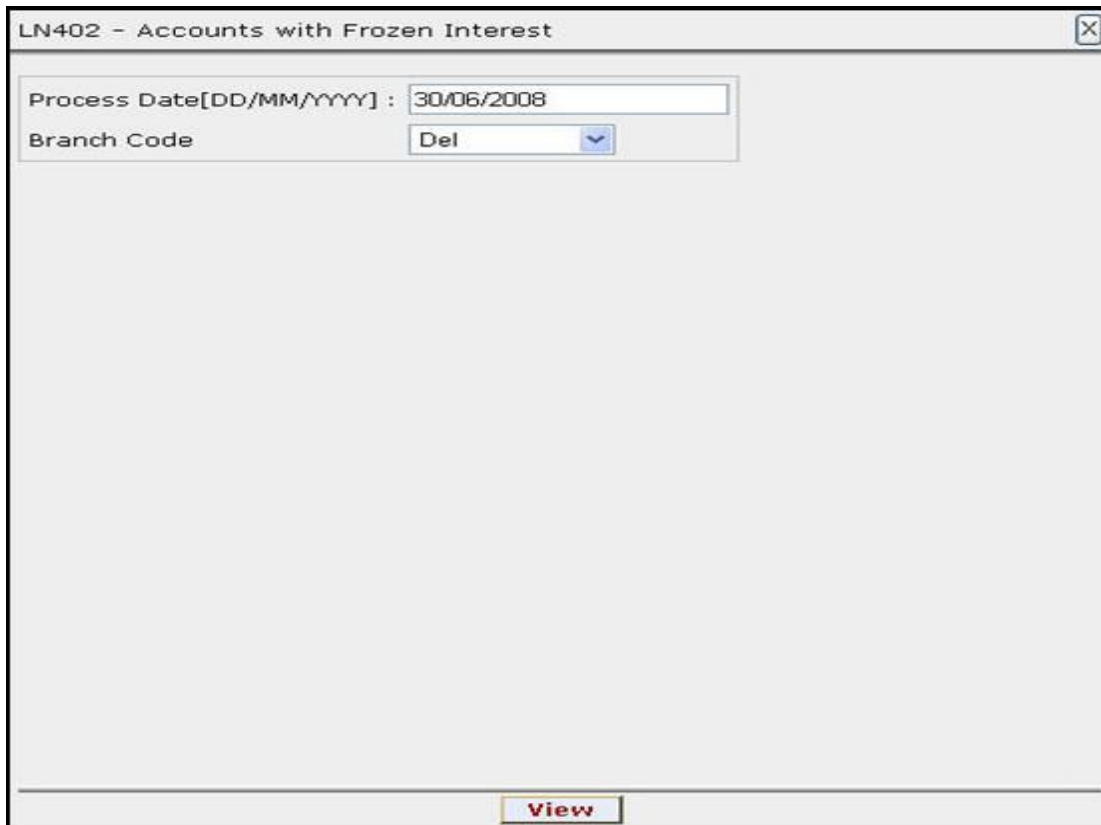
This is a list of loan accounts with frozen interest details. Accounts are grouped by products and currencies and totals are provided. Each column of the report provides information on Account Number, Customer Name, Account Officer, Book Balance, Date of freeze, Interest freeze date, Type of freeze, Interest and Freezed Interest Arrears.

**Frequency**

- Daily (EOD)

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

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

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

3. Navigate through **Loans > Loans Interest and Arrears Report > LN402 – Accounts with Frozen Interest.**

4. The system displays the **LN402 – Accounts with Frozen Interest** screen.



ORACLE®

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

5. Enter the appropriate parameters in the **LN402 – Accounts with Frozen Interest** screen.

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

7. The system displays the **Accounts with Frozen Interest Report** screen.

```
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   Date of      Interest      Type of Interest      Freezed
Interest Arrears
                                                                        Maturity     Freeze Date    Freeze


*** No Data Found
***
```

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.