

Loan Service User Guide

Oracle Banking Branch

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Loan Service User Guide

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1 Preface

1.1 Introduction

This user guide provides you detailed information about the Loan Service module of Oracle Banking Branch.

1.2 Audience

This guide is intended for the Loan Servicing Officers, Branch Tellers, and Branch Supervisors to provide quick and efficient services to the customers of the bank.

1.3 Document 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>.

1.4 List of Topics

This manual is organized into the following topics:

Table 1: List of Topics

Topics	Description
Overview of Loan Service	This topic provides an overview of Loan Service module in Oracle Banking Branch.
Accounts	This topic describes the screens provided under the Accounts menu using which you can perform various vital transactions on a loan account.
Balances	This topic describes the screen provided under the Balances menu using which you can view outstanding balance of a loan account.
Schedule	This topic describes the screen provided under the Schedule menu using which you can view the details of the loan schedule.
Instructions Preferences	This topic describes the screen provided under the Instruction Preferences menu using which you can view or modify the account preferences.





1.5 Related Documents

1. Getting Started User Guide
2. Oracle Banking Branch User Guide

1.6 Symbols and Icons

The following is a list of symbols and icons that are used in the application to perform various tasks.

Table 2: Symbols and Icons

Symbols / Icons	Description
→	Represents Results
	Click to refresh details in a screen.
	Click to minimize a screen.
	Click to maximize a screen.
×	Click to close a screen.
⏪	Click to navigate to first page.
➤	Click to navigate to next page.
⏩	Click to navigate to previous page.
⏴	Click to navigate to last page.
	Click to perform a search.

1.7 Shortcut Keys

The following shortcut keys can be used only for the screens, which has the icons specified in the Function:

Table 3: Shortcut Keys

Shortcut Key	Function
Tab	Used to shift focus from one input field to other.

2 Overview of Loan Service

2.1 Introduction

The Loan Service module of Oracle Banking Branch facilitates to view details of a loan account, and inquire the outstanding balances and loan schedule of a loan account.

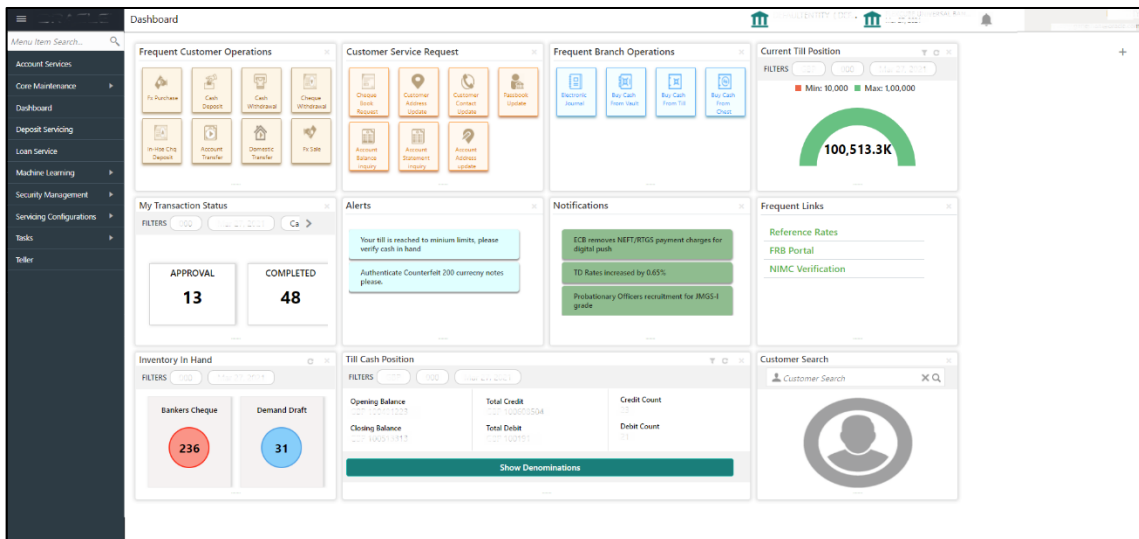
2.2 Pre-Requisites

Follow the steps, to navigate to the **Home screen** (Branch Dashboard):

1. Specify **User Id** and **Password**, and log in to Oracle Banking Branch **Home** screen.

→ The Oracle Banking Branch **Home** screen is displayed.

Figure 1: Home Screen



2.3 Main Menu

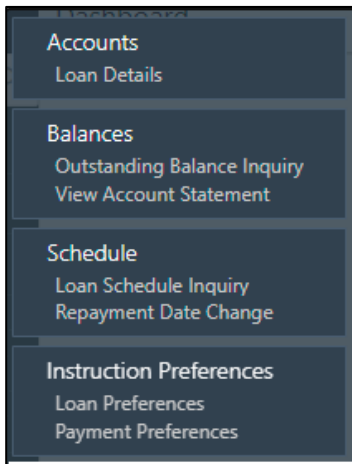
The main menu of the Loan Service module is a mega menu that displays all the menu items visible at once. It is a large panel divided into groups of menu items, which simplifies the navigation. The menu items are grouped based on the type of operation to be performed. In addition, the **Menu Item Search** helps to search and select a specific screen to navigate to any screen from the main menu items. The main menus are listed below:

- Accounts
- Balances

- Schedule
- Instructions Preferences

The main menus are further categorized into specific functions that are represented by menu items in the Mega Menu.

Figure 2: Mega Menu – Loan Service



For more information on menu, refer to field description table below:

Table 4: Menu Item – Field Description

Field	Description
Accounts	Provides the screen using which you can perform various vital transactions on a loan account.
Balances	Provides the screen using which you can view the outstanding balances or arrears of a loan account.
Schedule	Provides the screen using which you can view the schedule of a loan account.
Instruction Preferences	Provides the screen using which you can view and modify the account preferences.

2.4 Common Action

The common action for Loan Service screens are covered in this following topic:

- [Fetch Account Number](#)
- [Audit Details](#)

Fetch Account Number

You can fetch an account number by performing the following actions:


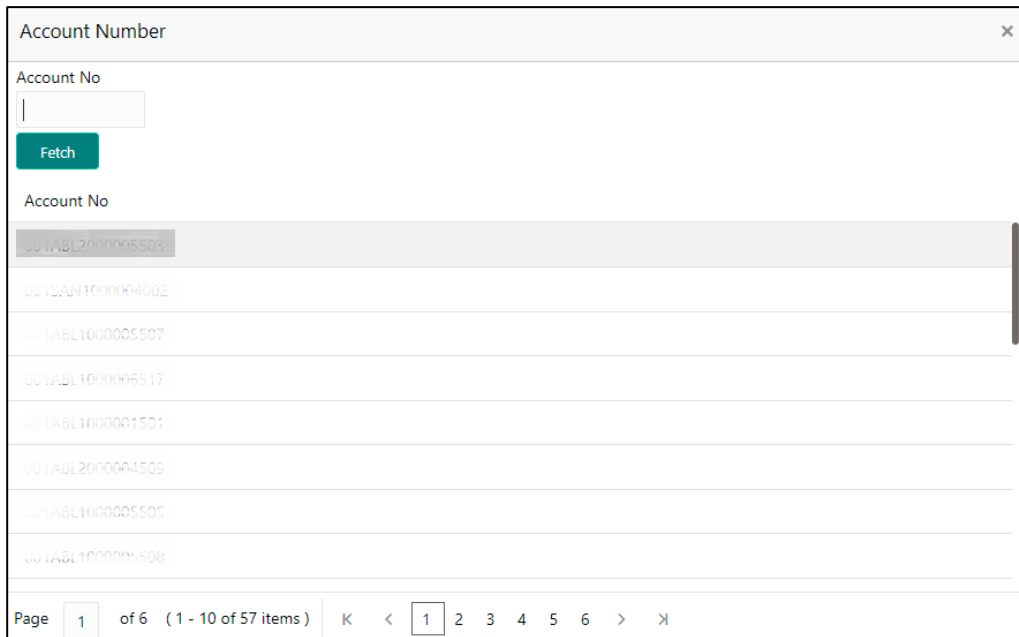
1. From the screen, click the  icon from the **Account Number** field.
→ The **Account Number** section is displayed.

Figure 3 Fetch Account Number



Account Number

Account No

Fetch

Account No

001ABL2000005503
001EANT000004002
001ABL1000005507
001ABL1000006517
001ABL1000001501
001ABL2000004509
001ABL1000005505
001ABL1000004508

Page 1 of 6 (1 - 10 of 57 items) < 1 2 3 4 5 6 >

2. On the **Account Number** section, specify the account number, click **Fetch**, and select the required number from the **Account No** list displayed.
→ The account number is fetched and displayed in the **Account No** field in the table. Select the displayed option.

Audit Details

You can view complete audit details of a screen. The steps and details are as following:

1. From the screen, click **Audit**.

→ The **Audit Trial Details** section is displayed.

Figure 4: Audit Trail Details

S.No	Stage Name	Date & Time	User ID	Status
No data to display.				

Page 1 (0 of 0 items) | K < 1 > X

For more information on fields, refer to field description table below:

Table 5: Audit Trail Details – Field Description

Field	Description
S.No	Displays the serial number.
Stage Name	Displays the stage name.
Date & Time	Displays the stamped date and time.
User ID	Displays the user ID.
Status	Displays the status of the stage.

2. Click **Close**.

3 Accounts

This menu helps you to perform various vital transactions on a loan account.

The sub-topic of this topic are:

- [3.1 Loan Details](#)

3.1 Loan Details

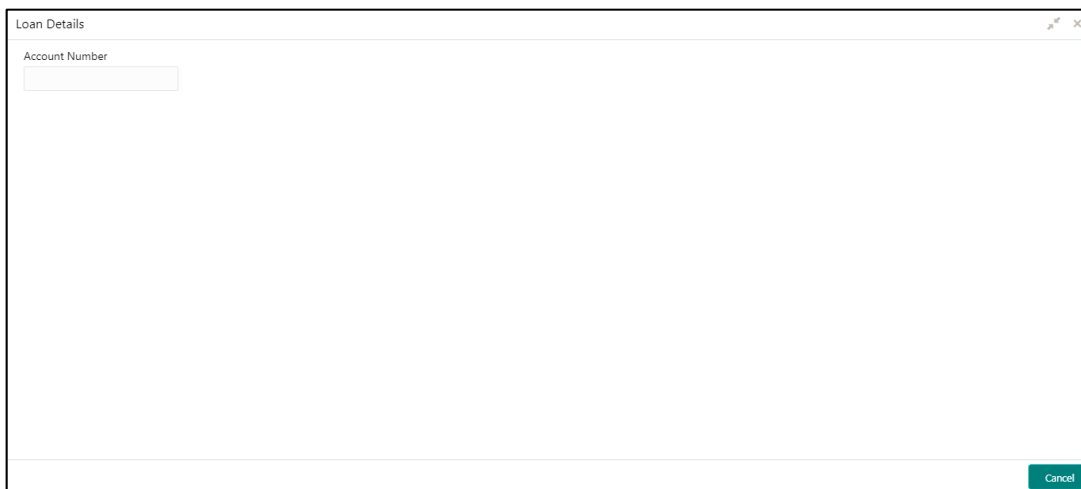
The Loan Details screen is the dashboard for loans service, which gives a consolidated view of all the details related to a loan account and helps you to perform various transactions on the account. This dashboard facilitates the Loan Servicing Officer or any user with the required role access in a branch office to perform the identified branch office transactions when a loan borrower approaches the bank with a service request.

To process this screen, type **Loan Details** in the **Menu Item Search** located at the left corner of the application toolbar, and select the appropriate screen or perform the following steps:

1. From the **Home** screen, click **Loan Service**. On **Loan Service Mega Menu**, under **Accounts**, click **Loan Details**.

→ The **Loan Details** screen is displayed.

Figure 5: Loan Details

The screenshot shows a web application window titled "Loan Details". Inside the window, there is a label "Account Number" above a text input field. The input field is currently empty. In the bottom right corner of the window, there is a green button labeled "Cancel". The window has standard OS window controls (minimize, maximize, close) in the top right corner.

2. On the **Loan Details** screen, specify the account number in the **Account Number** field, and press **Tab** or **Enter**.

→ The loan details of the account is displayed.

Figure 6: Loan Details for Active Account

Loan Details
✖

Account Number

BBA
ACTIVE

Type: BBA

Branch: BBA

Maturity: 2022-12-31

Account Holders

Borrower

Account Details

Facility

Collateral

Address

NA

Last Activity

EUR 100,000 Sanctioned	EUR 100,000 Disbursed	EUR 102,000.00 Total Outstanding	1% of every month Repayment
---------------------------	--------------------------	-------------------------------------	--------------------------------

Account Health

Status

Classification: PRINCIPAL

Accrual: Continue

All payments were made on time

Overdue & Next Due

Overdue Amount: EUR 10,000.00

Next Instalment: EUR 100.00

Next Instalment Due Date: 01/01/2020

Total Amount: EUR 10,000.00

Pay Now

Instruction Set

Payment

Accelerated Payment

Set Instructions

Recent Transactions

Credited EUR 100,000 on 01/01/2017

PRINCIPAL

Ref: XXXXXXXXXX

View Transactions

Frequent Actions

View Balance
Details

Loan Schedule
Inquiry

Repayment Date
Change





Loan Renegotiation



Cancel

For more information on fields, refer to field description table below:

Table 6: Loan Details - Field Description

Field	Description
Account Number	Specify the account number to view the loan details. NOTE: All the fields are displayed after you specify the account number.
< Personal Details widget >	This widget displays the basic details of the loan account holder on the left side of the screen.
< Loan Offer >	Displays loan offer description under which the loan account is opened. For example, Personal Loan or Home Loan.
< Account Status >	Displays the system defined status of the account. NOTE: The account statuses can be any of the following: <ul style="list-style-type: none"> • Active • Liquidated • Reversed • Hold • Inactive • Uninitiated
< Account Number >	Displays the loan account number.
< Loan Term – Interest Rate and Rate Type >	Displays the term of the account in year and months. It also displays the current interest rate.
Type	Displays the type of loan. The options are: <ul style="list-style-type: none"> • Secured • Unsecured
Branch	Displays the name of the branch where the loan account is currently serviced.
Maturity	Displays the maturity date of the loan.


Field	Description
Account Holders	<p>This section displays the following details of the account holders:</p> <ul style="list-style-type: none"> • <Image> • <Name (Party ID)> • <Ownership Type> • <Contact Number> • <Email ID>
Account Details	<p>This section displays more details of the loan account.</p>
Facility	<p>Displays the facility description under which the account is opened.</p>
Collateral	<p>Displays the collateral details linked to the facility.</p>
Address	<p>Displays the default mailing address captured for the SOW/JAF account holder.</p>
Last Activity	<p>Displays the date of last activity.</p>
Sanctioned	<p>Displays the loan amount sanctioned.</p> <p>NOTE: To view the latest sanctioned amount, click the  icon.</p>
Disbursed	<p>Displays the loan amount disbursed.</p> <p>NOTE: To view the latest disbursed amount, click the  icon.</p>
Total Outstanding	<p>Displays the current total outstanding balance.</p> <p>NOTE: To view the updated current total outstanding amount, click the  icon.</p>
Repayment	<p>Displays the repayment date as per the schedule.</p> <p>NOTE: To view the updated repayment amount, click the  icon.</p>

Field	Description
Account Health	<p>This widget displays the information that indicate the overall performance of an account.</p> <p>NOTE: If the account health is not good, then  icon is displayed.</p> <p>If the account health is good, then  icon is displayed.</p>
Status	This section displays the statuses of the account.
Classification	Displays the asset classification of the account.
Accrual	Displays the accrual status of the account.
Overdue & Next Due	<p>This widget displays the overdue as of date and next due details.</p> <p>NOTE: The Pay Now link displays in this section. This link is not applicable for the current release.</p>
Overdue Amount	Displays the overdue amount.
Next Instalment	Displays the next installment amount due.
Next Instalment Due Date	Displays the next installment due date.
Total Amount	Displays the total amount due.
Instructions Set	<p>This widget displays the instructions set up on the account.</p> <p>NOTE: To set instruction, click the Set Instructions link. This link is not applicable for the current release.</p>
Payment	Displays the payment (drawdown) instruction set up for the account.
Accelerated Payment	<p>Displays the accelerated payment instruction set up for the account.</p> <p>NOTE: This field is not applicable for the current release.</p>
Recent Transactions	Displays the last five transactions performed on the account.

Field	Description
	<p>NOTE: To view all the transactions, click the View All Transactions link. This link is not applicable for the current release.</p>
<p>Frequent Actions</p>	<p>This section displays the frequently performed actions on the account.</p>

3. You can view the required details of the loan account.

NOTE: You can also launch the screens for performing various transactions on the account by

clicking the  icon. A list of links displays under various menus. Click the required link from the list that displays. For more information on how to perform the transactions using the links, see the respective chapters. For image reference, see [Mega Menu](#) screenshot.

4 Balances

This menu helps you to view outstanding balance of a loan account.

The sub-topics of this topic are:

- [4.1 Outstanding Balance Inquiry](#)
- [4.2 View Account Statement](#)

4.1 Outstanding Balance Inquiry

This screen helps you to inquire about the outstanding balance of an account. You can view the details of different balances in the loan account, such as Total Outstanding Balance, Principal Outstanding, Outstanding Arrears, and Unbilled Balances. You can also perform outstanding balance inquiry for the missed payments component wise.

To process this screen, type **Outstanding Balance Inquiry** in the **Menu Item Search** located at the left corner of the application toolbar, and select the appropriate screen or perform the following steps:

1. From the **Home** screen, click **Loan Service**. On the **Loan Service Mega Menu**, under **Balances**, click **Outstanding Balance Inquiry**.

→ The **Outstanding Balance Inquiry** screen is displayed.

Figure 7: Outstanding Balance Inquiry



- On the **Outstanding Balance Inquiry** screen, specify the account number in the **Account Number** field, and press **Tab** or **Enter**.

→ The balance details of the account are displayed.

Figure 8: Outstanding Balance Inquiry – Outstanding Balance Details of Account

The screenshot shows the 'Outstanding Balance Inquiry' interface. At the top, there is a text input field for 'Account Number' containing '10000000000000000000'. Below this, a summary bar shows 'All amounts in EUR' and four key metrics: 'Total Outstanding' (with a 'Show Calculation' link), 'Principal Outstanding' (200,000.00), 'Outstanding Arrears' (20,239.51), and 'Unbilled' (20,239.51). Below the summary bar are two tables. The 'Outstanding Arrears' table has columns for 'Description', 'Normal', and 'Suspended', with rows for 'Fees Arrears', 'Interest Arrears', and 'Principal Arrears'. The 'Unbilled' table has columns for 'Description' and 'Amount', with rows for 'Interest' and 'Penalty Interest'. A 'View History' link is located at the bottom left of the arrears table.

For more information on fields, refer to field description table below:

Table 7: Outstanding Balance Inquiry – Field Description

Field	Description
Account Number	Specify the account number. NOTE: The upper right corner mentions the currency of the amounts displayed on the screen.
Total Outstanding	Displays the different parameters used to calculate the total outstanding balance. NOTE: If you click the Show Calculation link, the formula used to calculate the total outstanding amount is displayed. To hide the formula, click the Hide Calculation link.
Principal Outstanding	Displays the principal outstanding arrears as of today's date.
Outstanding Arrears	Displays the other arrears outstanding as of today's date. Here, both normal arrears and suspended arrears are displayed

Field	Description
Unbilled	Displays the regular interest, penalty interest, and uncollected interest that are yet to be charged.
Outstanding Arrears	<p>This section displays the break-up of the outstanding arrears.</p> <p>NOTE: The Description column lists the arrear types. In case, any arrears are unpaid, then ► icon displays corresponding to the arrear type. If you click the ► icon, it displays the amount of unpaid arrears along with the due date for the arrear type.</p> <p>If the Loan account moves to Suspended status, then the amount of all the arrears appear under the Suspended column.</p>
Fees Arrears	Displays the fees arrears amount.
Interest Arrears	Displays the interest arrears amount.
Principal Arrears	Displays the principal arrears amount.
Penalty Arrears	<p>Displays the penalty arrears amount.</p> <p>NOTE: This value for this field is displayed only if penalty is applicable on the account.</p>
View History	Click this link to view the arrear history details. For more information, see Arrear History .
Unbilled	This section displays details of unbilled amount.
Interest	Displays the amount of accrued interest.
Penalty Interest	<p>Displays the amount of penalty for accrued interest.</p> <p>NOTE: This value for this field is displayed only if penalty is applicable on the account.</p>

Field	Description
Arrear History	<p>Displays the arrear history details.</p> <p>NOTE: This section is displayed, if you click the View Details link from the Outstanding Arrears section.</p> <p>The upper right corner mentions the currency of the arrear amount displayed.</p>
Filter	Specify any keywords in this free text search field to filter the details in the grid.
Date Range	Select or specify the start date of the period for which you want to search the records.
To	Select or specify the end date of the period for which you want to search the records.
Show Only Paid	<p>Switch to <input type="checkbox"/> to view amount of both paid and unpaid arrears.</p> <p>Switch to <input checked="" type="checkbox"/> to view amount for only the paid amount arrears.</p>
Arrear	Displays all the arrears raised on the account.
Date Assessed	Displays the date on which the arrear was raised on the account.
Arrear Amount	Displays the arrear amount.
Outstanding Arrear Amount	Displays the outstanding arrear amount on the account.
Last Payment Date	<p>Displays the last payment date on the account.</p> <p>NOTE: The date displays only if a payment is made to the account.</p>

3. View the balance details.
4. To view the outstanding arrear history:
 - a. Click the **View History** link in the **Outstanding Arrears** section.
 - The **Arrear History** section is displayed. The system defaults all the arrears in descending order for the arrears raised, paid, or unpaid.

4.2 View Account Statement

This screen helps you to generate loan statement as per the customer's request with the help of available features like date range or preset range definitions.


To process this screen, type **View Account Statement** in the **Menu Item Search** located at the left corner of the application toolbar, and select the appropriate screen or perform the following steps:

NOTE: The field, which is marked with blue asterisk, is mandatory.

1. From the **Home** screen, click **Loan Service**. On the **Loan Service Mega Menu**, under **Balances**, click **View Account Statement**.

→ The **View Account Statement** screen is displayed.

Figure 10: View Account Statement

2. On the **View Account Statement** screen, click the  icon or specify the account number in the **Account Number** field, and press **Tab** or **Enter**. For more information on search, refer [Fetch Account Number](#).

3. Click **Generate**.

The **Account Statement** section is displayed.

→ The statements are displayed if they are generated for the account number on the given system date.

Field	Description
	<ul style="list-style-type: none"> If you have selected the Last Month, Last 2 Months, or Last 3 Months options from the Period field, then the from and to dates are displayed and the field is not enabled for further edits.
Account Statement	<p>This section displays the statements generated based on the period or date range. For information on the links displayed, refer to Step 4.</p> <p>NOTE: If you generate the statement more than once on the same system date, then the latest statement generated is displayed first and followed by the earlier generated statements.</p>
Statement From <Date> to <Date>	Displays the from and to date for which the statement is generated.
Generated By	Displays the name of the person who generated the statement.
Document Reference	Displays a document reference number for the generated statement.

4. From the **Account Statement** section, you can perform any of the following actions:
 - a. **View:** Click this link to view the statement generated.
 - b. **Print:** Click this link to print the statement generated.

5 Schedule

This menu helps you to view or even update the schedule of a loan account.

The sub-topics of this topic are:

- [5.1 Loan Schedule Inquiry](#)
- [5.2 Repayment Date Change](#)

5.1 Loan Schedule Inquiry

This screen helps you to view the loan schedule of an account. The application generates the loan schedule for the account based on the loan amount and displays the same only after the disbursement of loan.

To process this screen, type **Loan Schedule Inquiry** in the **Menu Item Search** located at the left corner of the application toolbar, and select the appropriate screen or perform the following steps:

1. From the **Home** screen, click **Loan Service**. On **Loan Service Mega Menu**, under **Schedule**, click **Loan Schedule Inquiry**.

→ The **Loan Schedule Inquiry** screen is displayed.

Figure 12: Loan Schedule Inquiry



The screenshot shows a web application window titled "Loan Schedule Inquiry". At the top left of the window, there is a label "Account Number" followed by a text input field. The rest of the window is currently blank.

- On the **Loan Schedule Inquiry** screen, specify the account number in the **Account Number** field, and press **Tab** or **Enter**.

→ The schedule details of the account is displayed.

By default, application displays the current period of the schedule highlighting the current month for the particular year.

Figure 13: Loan Schedule Inquiry – Schedule Details of Account

Date	Rate	Principal	Interest	Fee	Due	Balance
EPI - F (Year 2017 to 12 Mar 2018)						
▶ 2017	10.00	54,013.50	1,007.45	0.00	55,020.95	0.00
▶ 2018	10.00	81,678.25	0.00	0.00	81,678.25	0.00
▶ 2019	10.00	122,357.91	0.00	0.00	122,357.91	0.00
Total			1,007.45	0.00	179,057.11	0.00

For more information on fields, refer to field description table below:

Table 9: Loan Schedule Inquiry – Field Description

Field	Description
Account Number	Specify the account number. NOTE: The upper right corner mentions the currency of the amounts displayed on the screen.
Date	Displays the year and the dates in a year when the arrear is raised. NOTE: This column lists the years for which the schedule is generated. For each calendar year, the sum total of Principal, Interest, Fees, and Due amount is displayed in the respective columns. If you click the ▶ icon corresponding to a particular year, the monthly date schedule list for a year displays

Field	Description
Rate	Displays the rate of interest.
Principal	Displays the amount of principal arrears.
Interest	Displays the amount of interest.
Fees	Displays the amount of fees.
Due	Displays the amount due.
Balance	Displays the balance amount after every installment.
Total	Displays the total amount for the Interest, Fees, and Due columns.
Loan modified <number of times modified> times. Last Modified on <Date-Month-Year>	Displays the number of modifications done to the loan account and the last modification date, if any.
Loan extended <number of times extended> times in lifecycle. Last Modified on <Date-Month-Year>	Displays the number of extensions done on the loan account and the last modification date, if any.

3. View the details of the schedule.
4. Click ► corresponding to the required year to view monthly dates of scheduled installments in a particular year.

Figure 14: Loan Schedule Inquiry – Monthly Schedule

Loan Schedule Inquiry

Account Number: 101-0110000011102

All amounts in

Date	Rate	Principal	Interest	Fee	Due	Balance
EPI - F (Mar 2017 to 12 Mar 2019)						
▶ 01/17	0.00%	94,013.80	16,067.46	0.00	110,081.26	94,013.80
▲ 01/18	0.00%	43,629.79	0.00	0.00	43,629.79	50,383.59
01 Jun 2019	0.00%	35,749.85	0.00	0.00	35,749.85	16,633.74
1/09/2019	0.00%	10,640.90	0.00	0.00	10,640.90	6,000.00
12 Mar 2019	0.00%	10,051.08	0.00	0.00	10,051.08	1,948.92
12 Mar 2019	0.00%	11,066.71	0.00	0.00	11,066.71	1,082.21
▶ 01/19	0.00%	122,057.01	6,212.00	0.00	128,269.01	122,057.01
Total			16,067.46	0.00	16,067.46	

5.2 Repayment Date Change

This screen helps you to view repayment date details and if required change the repayment date of a loan account for which repayment frequency is monthly. The account can be either an amortized or non-amortized loan account. You cannot perform repayment change date for accounts in Closed, Matured, Written-off, or Charged off status.

To process this screen, type **Repayment Date Change** in the **Menu Item Search** located at the left corner of the application toolbar, and select the appropriate screen or perform the following steps:

1. From the **Home** screen, click **Loan Service**. On the **Loan Service Mega Menu**, under **Schedule**, click **Repayment Date Change**.

→ The **Repayment Date Change** screen is displayed.

Figure 15: Repayment Date Change

The screenshot shows a web application window titled "Repayment Date Change". The window has a standard header with a "Remarks" button and window control icons. The main content area contains a single text input field labeled "Account Number". At the bottom of the window, there is a footer bar with three buttons: "Audit" on the left, and "Submit" and "Cancel" on the right.

2. On the **Repayment Date Change** screen, specify the account number in the **Account Number** field, and press **Tab** or **Enter**.

NOTE: If you specify a non-amortized loan account number, then the following screen is displayed.

Figure 16: Repayment Date Change - Non Amortized Account

The screenshot shows a web form titled "Repayment Date Change". At the top right, there is a "Remarks" button. Below the title is an "Account Number" input field. The form is divided into two main sections: "Principal" and "Interest". Each section has "Current" and "New" sub-sections. Under "Current", there is a date input field. Under "New", there are two buttons: "End of every month" (highlighted in blue) and "Specific Date". Below the Interest section is a "Show Revised Schedule" button. The "Revised Schedule" section is a table with the following columns: Date, Rate, Principal, Interest, Fee, Due, and Balance. The table contains several rows of data, including a "Total" row. At the bottom of the form, there is an "Audit" field, a "Narrative" text area, and "Submit" and "Cancel" buttons.

For more information on fields, refer to field description table below:

Table 10: Repayment Date Change: Non-Amortized Account - Field Description

Field	Description
Account Number	Specify the account number.
Principal	This section displays the current and new date for repaying the principal amount.
Current	Displays the current repayment date of principal amount.
New	Select the new repayment option for repaying the principal amount.
Interest	This section displays the current and new date for repaying the interest amount.
Current	Displays the current repayment date of interest amount.
New	Select the new repayment date of interest amount.
Revised Schedule	This section is displayed as you click Show Revised Schedule .

Field	Description
	NOTE: To the right of this section, the currency of the amounts displayed.
Date	<p>Displays the year and the dates in a year when the arrear is raised.</p> <p>This column lists the years for which the schedule is generated. If you click the ► icon corresponding to a particular year, the monthly date schedule list for a year displays.</p>
Rate	Displays the rate of interest.
Principal	Displays the amount of principal arrears.
Interest	Displays the amount of interest.
Fees	Displays the amount of fees.
Due	Displays the amount due.
Balance	Displays the balance amount after every installment.
Total	Displays the total amount for the Interest, Fees, and Due columns.
Narrative	Specify comments if required for performing the repayment.

NOTE: If you specify an amortized loan account number, then the following screen is displayed.

Figure 17: Repayment Date Change - Amortized Account

The screenshot shows a web interface titled "Repayment Date Change". At the top right, there is a "Remarks" button. Below the title is an "Account Number" input field. The main section is titled "Repayment Date" and contains two sub-sections: "Current" and "New". The "Current" section shows "1/1/21 every month". The "New" section has a radio button for "End of every month" and a selected radio button for "Specific Date", followed by a date dropdown menu and the text "of every month". A "Show Revised Schedule" button is located to the right. Below this is the "Revised Schedule" section, which includes a note "All amounts in EUR" and a table with the following columns: Date, Rate, Principal, Interest, Fee, Due, and Balance. The table contains several rows of data, including a "Total" row. At the bottom, there is a "Narrative" text area, an "Audit" button, and "Submit" and "Cancel" buttons.

For more information on fields, refer to field description table below:

Table 11: Repayment Date Change: Amortized Account – Field Description

Field	Description
Account Number	Specify the account number.
Repayment Date	This section displays the current date and gives you an option to select the new date.
Current	Displays the current repayment date.
New	Select the repayment option for repaying the principal amount. The options are: <ul style="list-style-type: none"> • End of every month • Specific Day If you select Specific Day option, then you need to select date from the list displayed adjacent to this field.
Revised Schedule	This section is displayed as you click Show Revised Schedule . NOTE: To the right of this section, the currency of the amounts displayed.

Field	Description
Date	<p>Displays the year and the dates in a year when the arrear is raised.</p> <p>This column lists the years for which the schedule is generated. If you click the ► icon corresponding to a particular year, the monthly date schedule list for a year displays.</p>
Rate	Displays the rate of interest.
Principal	Displays the amount of principal arrears.
Interest	Displays the amount of interest.
Fees	Displays the amount of fees.
Due	Displays the amount due.
Balance	Displays the balance amount after every installment.
Total	Displays the total amount for the Interest, Fees, and Due columns.
Narrative	Specify narration if any.

- a. To maintain remarks or comments, click **Remarks** displayed on the top right of the screen. Specify the remarks in the field provided and click **Post**. You can also view the remarks saved earlier.
 - b. For information on the audit details, refer [Audit Details](#).
3. Click **Submit**.
- A confirmation message is displayed, click **Confirm** to proceed.

6 Instruction Preferences

This menu helps you to view or set instructions or preferences for a loan account.

The sub-topics of this topic are:

- [6.1 Loan Preferences](#)
- [6.2 Payment Preferences](#)

6.1 Loan Preferences

This screen helps you to view or modify the loan account preferences that were set during the account opening process.

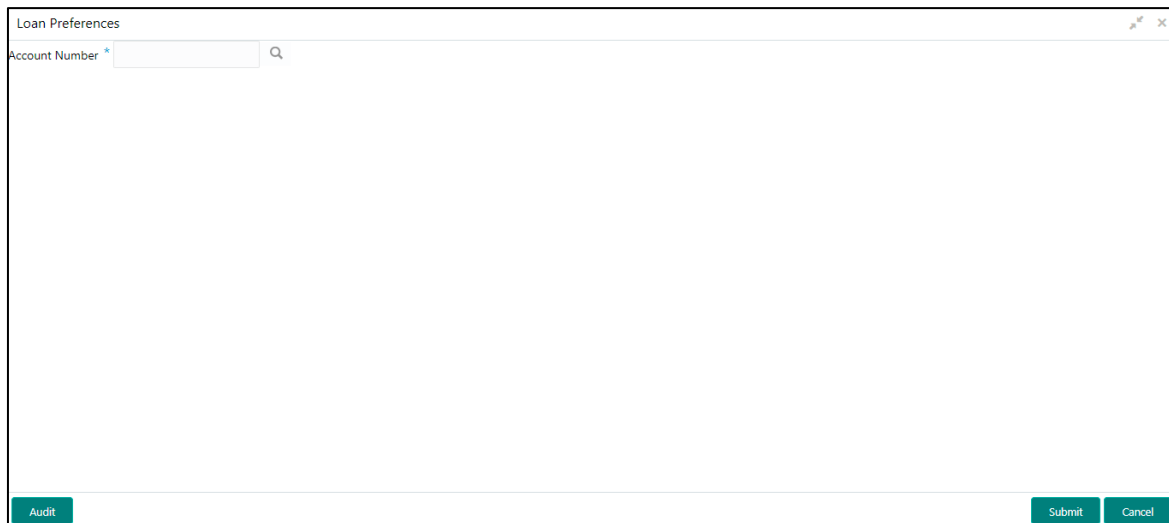
To process this screen, type **Loan Preferences** in the **Menu Item Search** located at the left corner of the application toolbar, and select the appropriate screen or perform the following steps:


NOTE: The field, which is marked with blue asterisk, is mandatory.

1. From the **Home** screen, click **Loan Service**. On **Loan Service Mega Menu**, under **Schedule**, click **Loan Preferences**.

→ The **Loan Preferences** screen is displayed.

Figure 18: Loan Preferences



2. On the **Loan Preferences** screen, click the  icon or specify the account number in the **Account Number** field, and press **Tab** or **Enter**. For more information on search, refer [Fetch Account Number](#).

→ The loan preferences are displayed.

Figure 19: View or Modify Preferences


The screenshot shows a 'Loan Preferences' window with the following sections:



- Account:** Includes 'Statement Facility' (dropdown), 'Status Change Mode' (Auto/Manual buttons), 'Stop Future Disbursements' (Yes/No buttons), 'Rate Change Impact' (Change Term/Change Installment buttons), 'Bulk Payment' (Yes/No buttons), 'Maximum Renegotiations' (dropdown), 'Partial TD Block Release' (Yes/No buttons), and 'Provisioning Preference' (Yes/No buttons).
- Liquidation:** Includes 'Partial Liquidation' (Yes/No buttons), 'Track Receivable' (Yes/No buttons), 'Salary Block' (Yes/No buttons), and 'Liquidation of Back Value Schedules' (Yes/No buttons).
- Rollover:** Includes 'Allow Rollover' (toggle switch), 'User Defined Element Basis' (Yes/No buttons), 'Rollover Mode' (dropdown), and 'Schedule Basis' (dropdown).
- Loan Components:** A table with columns 'Components', 'Waive', and 'Internal Rate of Return'. It lists 'Main Int' and 'Principal' with corresponding dropdown menus.




Buttons at the bottom include 'Audit', 'Submit', and 'Cancel'.



For more information on fields, refer to field description table below:

Table 12: Loan Preferences – Field Description

Field	Description
Account Number	Click the  icon and select the account number or specify the account number to view or modify the preferences. NOTE: As you specify the account number, the name of the account holder appears next to the account number.
Account	In this section, you can view and modify the account related preferences.

Field	Description
<p>Statement Facility</p>	<p>Select the statement facility for an account. The options are:</p> <ul style="list-style-type: none"> • Not to be sent • Monthly • Yearly • Fortnightly • Weekly • Bi- Monthly • Half Yearly • Quarterly
<p>Status Change Mode</p>	<p>Select the mode for status change. The options are:</p> <ul style="list-style-type: none"> • Auto • Manual
<p>Stop Future Disbursement</p>	<p>Select whether future disbursement is to be stopped. The options are:</p> <ul style="list-style-type: none"> • Yes • No
<p>Maximum Renegotiations</p>	<p>Specify the maximum number of renegotiations allowed on the account.</p> <p>NOTE: You can also increase the number by clicking the  icon and decrease the number by clicking the  icon.</p>
<p>Rate Change Impact</p>	<p>Select the appropriate option for rate change impact. The options are:</p> <ul style="list-style-type: none"> • Change Term • Change Installment
<p>Partial TD Block Release</p>	<p>Select whether partial TD block release is to be applied. The option are:</p> <ul style="list-style-type: none"> • Yes • No

Field	Description
Bulk Payment	Displays whether bulk payment is allowed on the account.
Provisioning Preference	Displays the preference set for provisioning. The possible options are: <ul style="list-style-type: none"> • Auto • Manual • Not Applicable
Liquidation	In this section, you can view or modify the liquidation related preferences.
Partial Liquidation	Select whether the partial liquidation is applicable for the account. The options are: <ul style="list-style-type: none"> • Yes • No
Track Receivable	Select whether the track receivable is applicable for the account.
Salary Block	Displays whether the salary block is allowed on the account.
Liquidation of Back Value Schedules	Displays whether liquidation of back value schedules are allowed on the account.
Rollover	In this section, you can view and modify the rollover related preferences.
Allow Rollover	Switch to  for not allowing rollover on the account. Switch to  for allowing rollover on the account.
Rollover Mode	Displays the rollover mode for the account. The possible options are: <ul style="list-style-type: none"> • Auto • Manual <p>NOTE: This field is displayed, if you switch to  in the Allow Rollover field.</p>

Field	Description
User Defined Element Basis	Displays the basis for user defined element. The possible options are: <ul style="list-style-type: none"> • Contract • Product <p>NOTE: This field is displayed, if you switch to  in the Allow Rollover field.</p>
Schedule Basis	Displays the basis for schedule. The possible options are: <ul style="list-style-type: none"> • Contract • Product <p>NOTE: This field is displayed, if you switch to  in the Allow Rollover field.</p>
Loan Components	In this section, you can view and modify the loan components related preferences.
Component	Displays the name of the component.
Waive	Select whether to waive the component. The options are: <ul style="list-style-type: none"> • Yes • No
Internal Rate of Return	Select whether the internal rate of return is applicable. The options are: <ul style="list-style-type: none"> • Yes • No

3. Click **Submit**.

- For information on the audit details, refer [Audit Details](#).

6.2 Payment Preferences

This screen helps to view and modify payment preferences of a loan account.


To process this screen, type **Payment Preferences** in the **Menu Item Search** located at the left corner of the application toolbar, and select the appropriate screen or perform the following steps:

NOTE: The field, which is marked with blue asterisk, is mandatory.

1. From the **Home** screen, click **Loan Service**. On **Loan Service Mega Menu**, under **Schedule**, click **Payment Preferences**.

→ The **Payment Preferences** screen is displayed.

Figure 20: Payment Preferences

2. On the **Payment Preferences** screen, specify the account number in the **Account Number** field, and press **Tab** or **Enter**. You can also click the  icon to search the account number.

→ A section is displayed.

Figure 21: Account Search

The screenshot shows a search interface with two input fields: 'Account No' and 'Customer Name'. Below these fields is a green 'Fetch' button. The results are displayed in a table with three columns: 'Account No', 'Customer Name', and 'Account Status'. The table contains eight rows of data. At the bottom, there is a pagination control showing 'Page 1 of 7 (1 - 10 of 61 items)' and navigation arrows.

Account No	Customer Name	Account Status
004LRE3180890124	CIF521421602256	A
000LR12180890001	ASIT	A
000LEF2180890001	004001_J	A
000LEF2180890501	004001_J	A
000LEF2180893006	004001_J	A
000LRC1180890003	JACOB MATHEW	A
000LR12180892501	ASIT	A
MH3LRE2180890001	FAISAL_TRACK_MH3	A


3. From the section, in the **Account No** or **Customer Name** field, specify the account number or customer name that is to be fetched.
4. Click **Fetch**.
 - The account number or customer name is fetched and displayed in the table. Select the displayed option. The account number and name of the account holder are displayed on the screen.


Figure 22: View or Modify Payment Preferences

For more information on fields, refer to field description table below:

Table 13: Payment Preferences – Field Description

Field	Description
Account Number	Specify the account number to can view or modify the payment preferences. NOTE: As you specify the account number, the name of the account holder appears next to the account number.
Default Debit Account	This section displays the preferences set for the debit account.
Components	Displays the components for the debit account. The possible options are: <ul style="list-style-type: none"> • Principal • Interest
Type	Select the type of account. The options are: <ul style="list-style-type: none"> • Account • Ledger

Field	Description
Account/Ledger	Select or specify the account or ledger number. NOTE: Click the  icon to search the account or ledger number. For more information, refer Fetch Account/Ledger .
Branch	Displays the branch code.
Currency	Displays the account currency.
Verify Funds	Select whether to verify the funds. The options are: <ul style="list-style-type: none"> • Yes • No
Default Credit Account	This section displays the preferences for the credit account.
Components	Displays the components for the credit account. The possible options are: <ul style="list-style-type: none"> • Principal • Interest
Account	Select or specify the account number.
Branch	Displays the branch code.
Currency	Displays the account currency.
Equated Monthly Instalment Change Instruction	This section displays the preferences set for the equated monthly instalment change. You can add new equated monthly instalment change instruction or modify the existing instructions. NOTE: This section will not be displayed for non-amortized loan accounts.

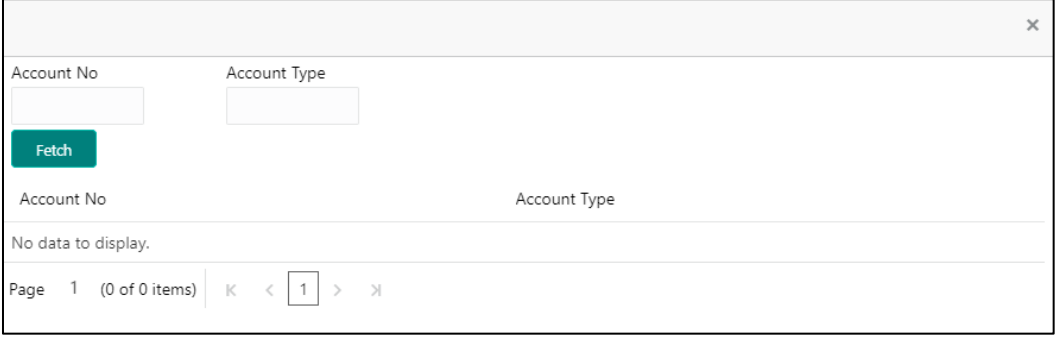
Field	Description
Instruction Frequency	Select the frequency for the instruction. The options are: <ul style="list-style-type: none"> • Yearly • Once in 2 Years • Once in 3 Years • Once in 5 Years • Half Yearly • Quarterly
Minimum Equated Monthly Instalment	Specify the minimum amount for the equated monthly instalment.
Instruction End Date	Specify or select the date post which the instruction should not be executed. <p>NOTE: You cannot specify a backdated instruction end date.</p>
Maximum Equated Monthly Instalment	Specify the maximum amount for the equated monthly instalment.
Effective Date	Specify or select the date from which the set instruction should start. <p>NOTE: You cannot specify a backdated effective date.</p>
Change By	Select the Amount or Percentage option. Also select whether it should be increased or decreased by specifying the amount or percentage in the adjacent field. <p>NOTE: If you select Amount option, then specify the amount as required.</p> <p>If you select Percentage option, then specify the percentage as required.</p>
Action	Click the  icon, to delete the set instruction. <p>NOTE: You cannot edit or delete the instructions with a past date.</p>

- Fetch the account or ledger number by performing the following actions:

- i. From the **Default Debit Account** section, click the  icon from the **Account/Ledger** field.

→ A section is displayed.


Figure 23: Fetch Account/Ledger Number



Account No	Account Type
No data to display.	

- ii. In the **Account No** or **Account Type** field, specify the account number or type to be fetched.
- iii. Click **Fetch**.

→ The account number or type is fetched and displayed in the table. Select the displayed option.

5. Click the  icon, to add a new instruction.
6. Set the monthly change instructions in the row added.
7. Click **Submit**.
 - For information on viewing the audit details, [Audit Details](#).

7 List of Menus

1. Loan Details - [Loan Details](#) (pg. 7)
2. Outstanding Balance Inquiry - [Outstanding Balance Inquiry](#) (pg. 13)
3. View Account Statement - [View Account Statement](#) (pg. 18)
4. Loan Schedule Inquiry - [Loan Schedule Inquiry](#) (pg. 21)
5. Repayment Date Change - [Repayment Date Change](#) (pg. 25)
6. Loan Preferences - [Loan Preferences](#) (pg. 30)
7. Payment Preferences - [Payment Preferences](#) (pg.35)