Loan Service User Guide

Oracle Banking Branch

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ORACLE

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.
Repayment	This topic described the screen provided under the **Repayment** menu using which you can initiate a transaction related to loan repayment.

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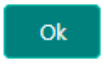
1.5 Related Documents

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

1.6 User Interface Elements

The following is a list of icons, buttons and shortcut key that are used in the application to perform various tasks.

Table 2: Icons and Buttons

Field	Description
	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.
	Click to edit a record.
	Click to delete a record.
	Click to confirm the details specified in a row.
	Click to select a date, month and year from a Calendar.
	Click to confirm the details specified.

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Field	Description
Back	Click to navigate to the previous tab.
Next	Click to navigate to the next tab.
Save & Close	Click to save the details specified and exist from the screen. The task appears in my pending task, from where you can take the task ahead on your next login.
Cancel	Click to cancel the action performed and exist the screen.
Submit	Click to submit the transaction for approval.
Audit	Click to view the audit details of a particular screen.
Remarks	Click to add or view remarks related to a screen.
→	Represents Results *(Used in user manual only)*

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.

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2 Overview of Loan Service

2.1 Introduction

The Loan Service module of Oracle Banking Branch facilitates various operations of a loan account..

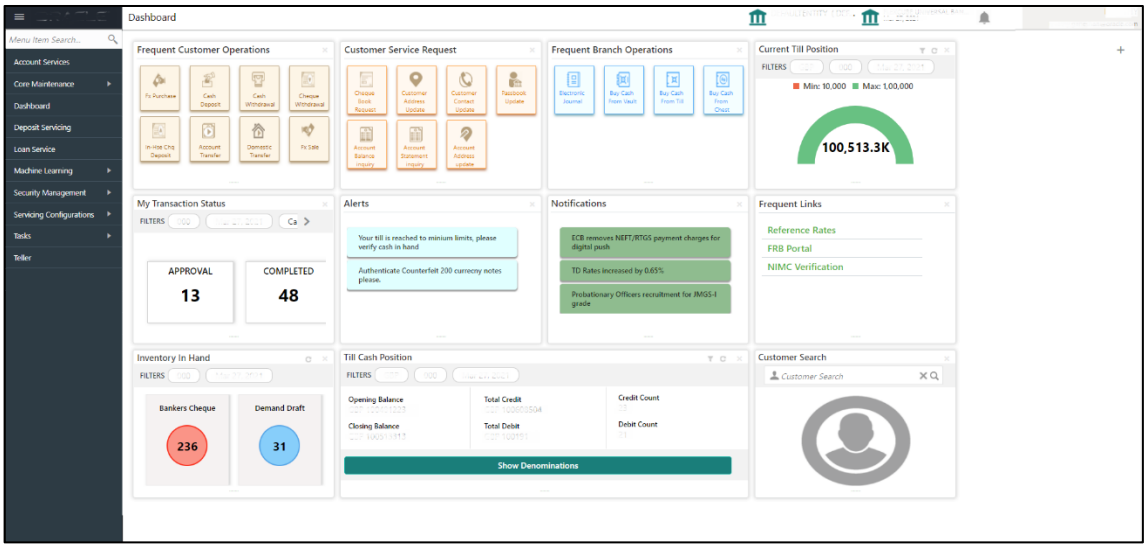
2.2 Pre-Requisites

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 Menus

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

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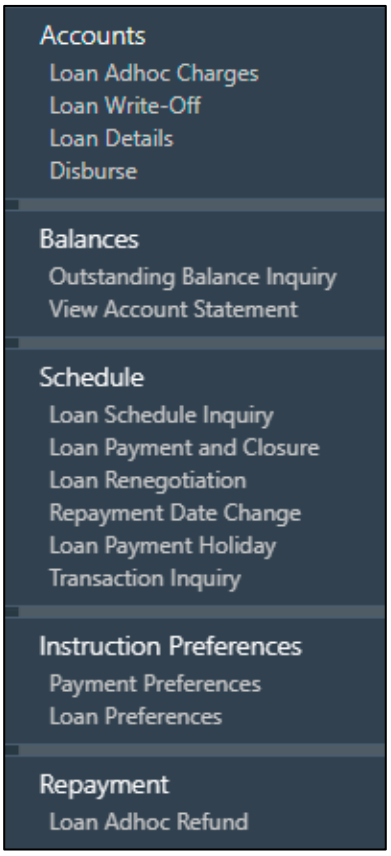
- Instructions Preferences
- Repayment

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.

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Field	Description
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.
Repayment	Provides the screen using which you can repay the amount for the loan account.

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2.4 Common Actions

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

- *Fetch Account Number*
- *Fetch Ledger Code*
- *Audit Details*
- *Remarks*
- *Save & Close*

2.4.1 Fetch Account Number

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

1. From the screen, click the icon from the **Account Number** field.

   → The **Account Number** section is displayed.

Figure 3: Fetch Account Number

2. In the **Account Number** section, specify the account number in the **Account No** field.
3. Click **Fetch**.

   → The account number is fetched and displayed in the table.

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4. Select the required number from the **Account No** list displayed in the table.

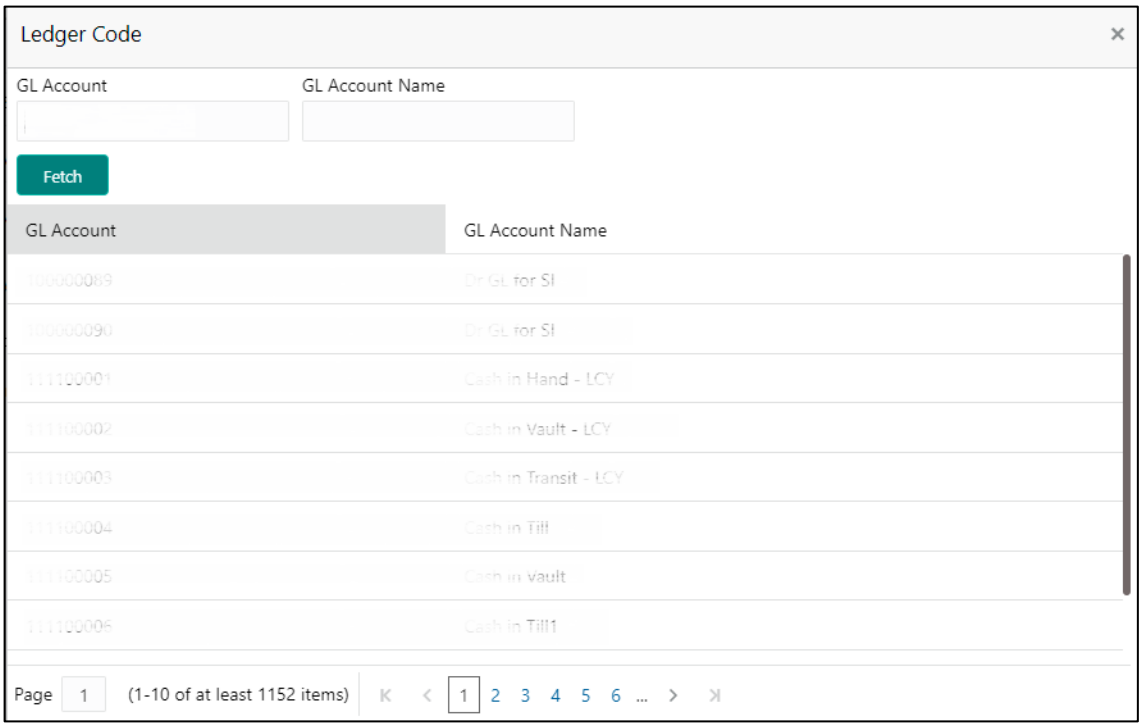
2.4.2 Fetch Ledger Code

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

1. From the screen, click the icon from the **Ledger Code** field.

   → The **Ledger Code** section is displayed.

Figure 4: Fetch Ledger Code



2. In the **Ledger Code** section, specify the GL account or name in the **GL Account** or **GL Account Name** field.

3. Click **Fetch**.

   → The ledger account or name is fetched and displayed in the table.

4. Select the required GL number or name from the **GL Account** or **GL Account Name** list displayed in the table.

2.4.3 Audit Details

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

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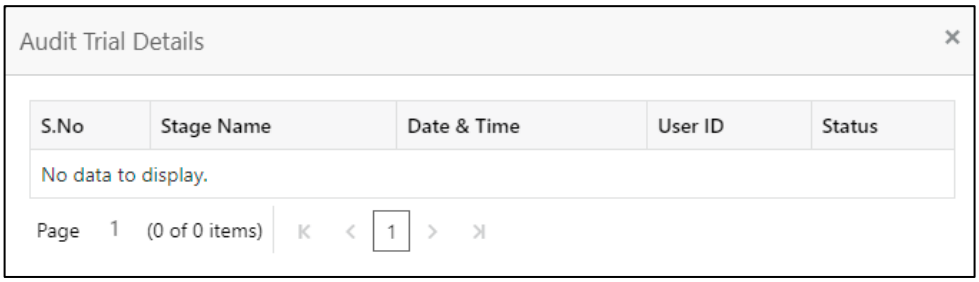
1. From the screen, click **Audit**.

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

Figure 5: Audit Trail Details



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**.

2.4.4 Remarks

You can maintain comments or remarks related to the screen and post the same if required. The system saves the post and displays them along with date, time, and name of user who has posted. The steps and details are as following:

1. From the screen, click **Remarks**, on the top right.

   → A section to specify remarks is displayed.

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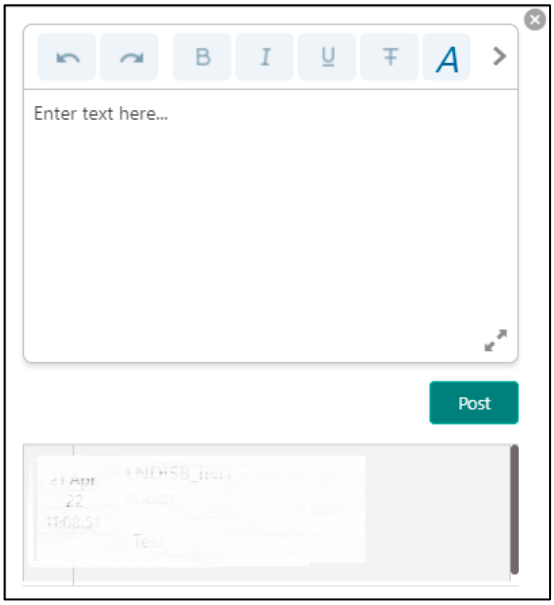
Figure 6: Remarks



2. Specify the remarks as required.
3. Click **Post**.

→ The remarks you posted are displayed in the section below.

2.4.5 Save & Close

You can save the details selected or specified in the fields of any screen. As you click **Save & Close**, the details are saved and the screen is closed. The next time you launch the screen with same user ID, the saved details are displayed.

To save and close:

1. Launch any screen, select or specify the details.
2. Click **Save & Close**.

→ A **Save & Close** confirmation message is displayed.

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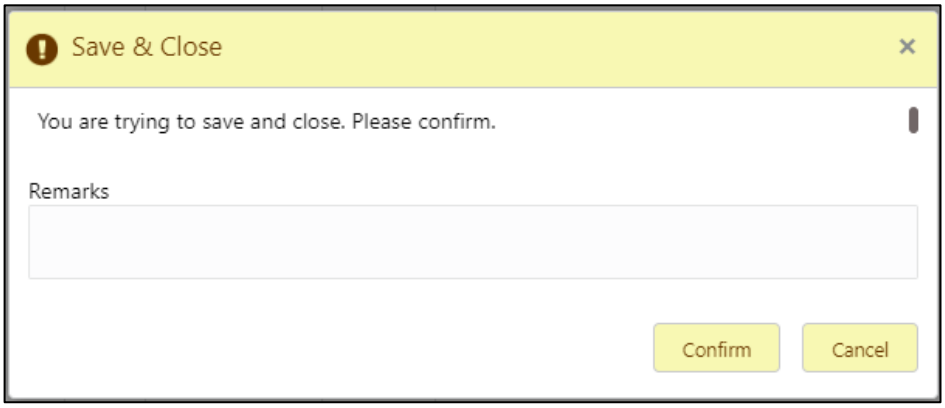
Figure 7: Save & Close Confirmation Message



3. Click **Confirm**.

   → The details are saved successfully and screen is closed.

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2.5 Oracle Digital Assistant

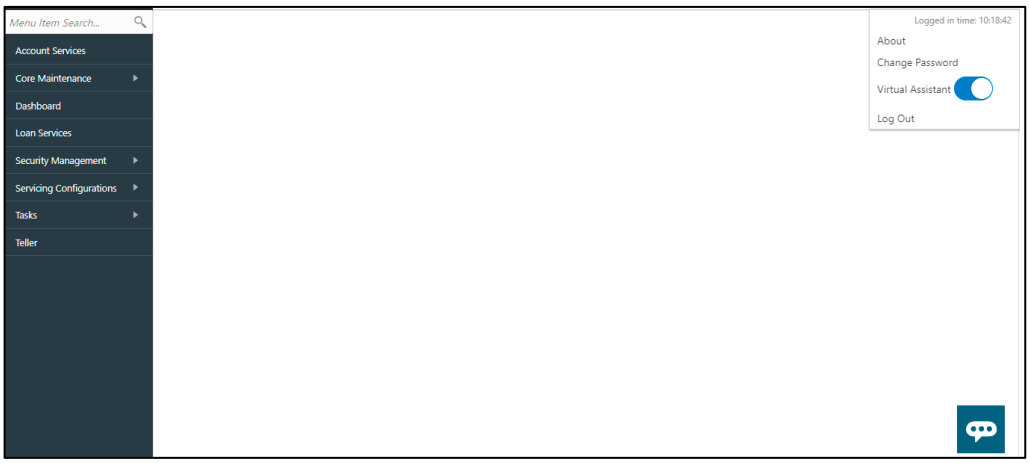
The Oracle Digital Assistant (ODA) helps you to reduce the time taken to access the transaction screens through automatic text or voice processing.

To enable and access the virtual assistant:

1. From the user menu list, to enable the virtual assistant, switch to from the **Virtual Assistant** field.

   → A **Virtual Assistant** icon is displayed on the screen.

Figure 8: Virtual Assistant



2. Click .

   → The chat window is displayed.

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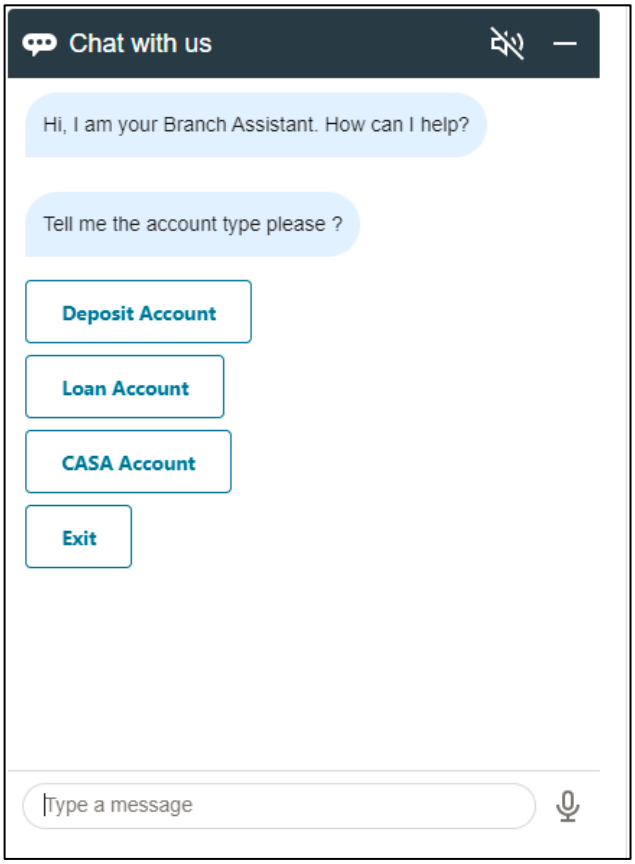
Figure 9: Virtual Assistant Chat Window



3. Select the type of account, for which you need assistant.

4. Specify the account number for the account type selected and click .

   → A summary of the account is displayed, along with the screens that can be launched.

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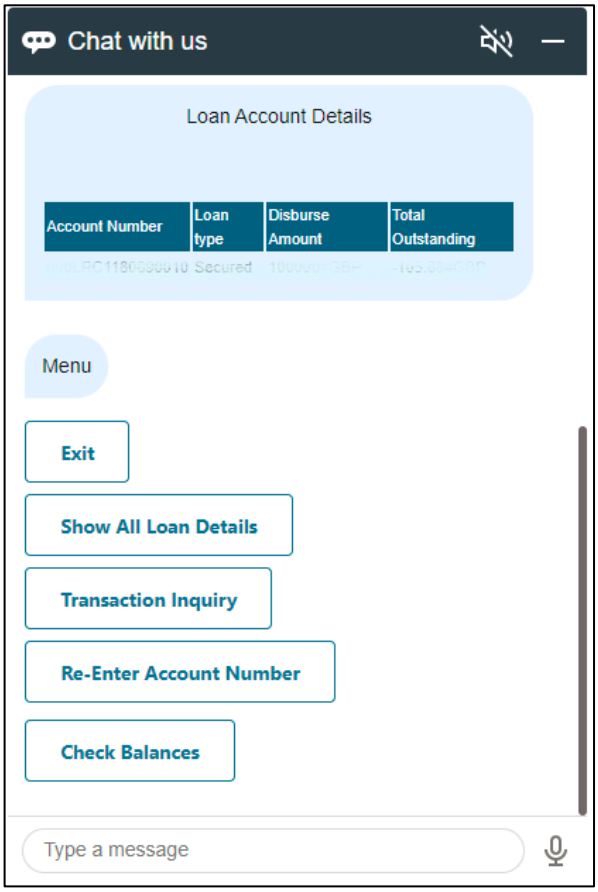
Figure 10: Summary and Actions



5. You can view the summary of the account and select the required screen name to launch.

→ The screen is launched for the specified account number.

- Click **Re-Enter Account Number**, to enter a new account number.
- Click **Exit**, to exit the **Virtual Assistant**.

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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 Adhoc Charges Initiation*
- *3.2 Loan Write-Off*
- *3.3 Loan Details*
- *3.4 Loan Disbursement Initiation*

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3.1 Loan Adhoc Charges Initiation

This screen helps you to initiate a transaction to collect adhoc charges for a loan account.

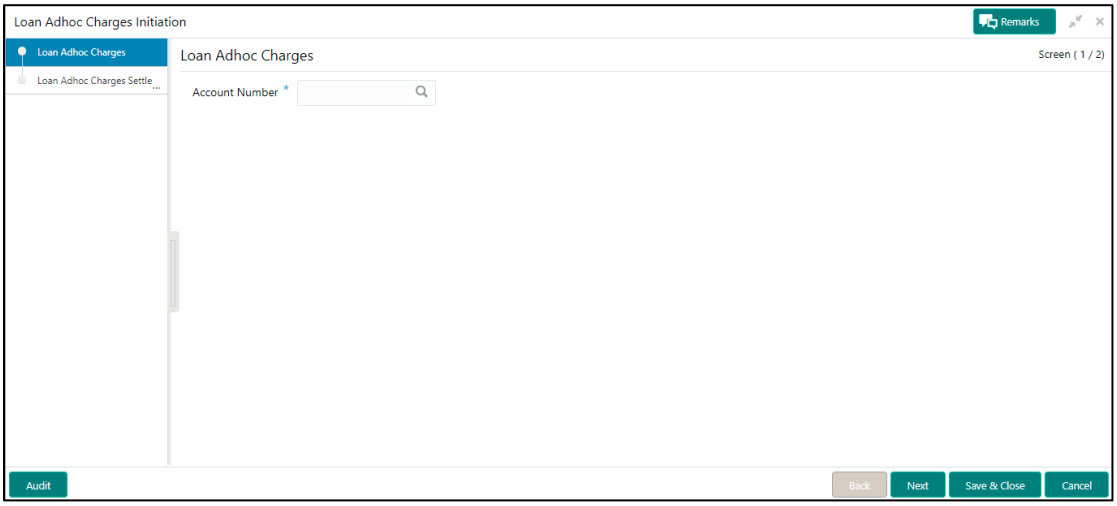
To process this screen, type **Loan Adhoc Charges Initiation** in the **Menu Item Search** located at the left corner of the application toolbar, and select the appropriate screen or perform the following steps:

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 **Accounts**, click **Loan Adhoc Charges Initiation**.

   → The **Loan Adhoc Charges Initiation** screen is displayed.

Figure 11: Loan Adhoc Charges Initiation



2. On the **Loan Adhoc Charges Initiation** 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 details are displayed in the **Loan Adhoc Charges** tab.

   NOTE: If the product of the active loan account number does not have a component defined with Component Type as Adhoc Charge, then system will display a message that adhoc charge component is not maintained for the loan product.

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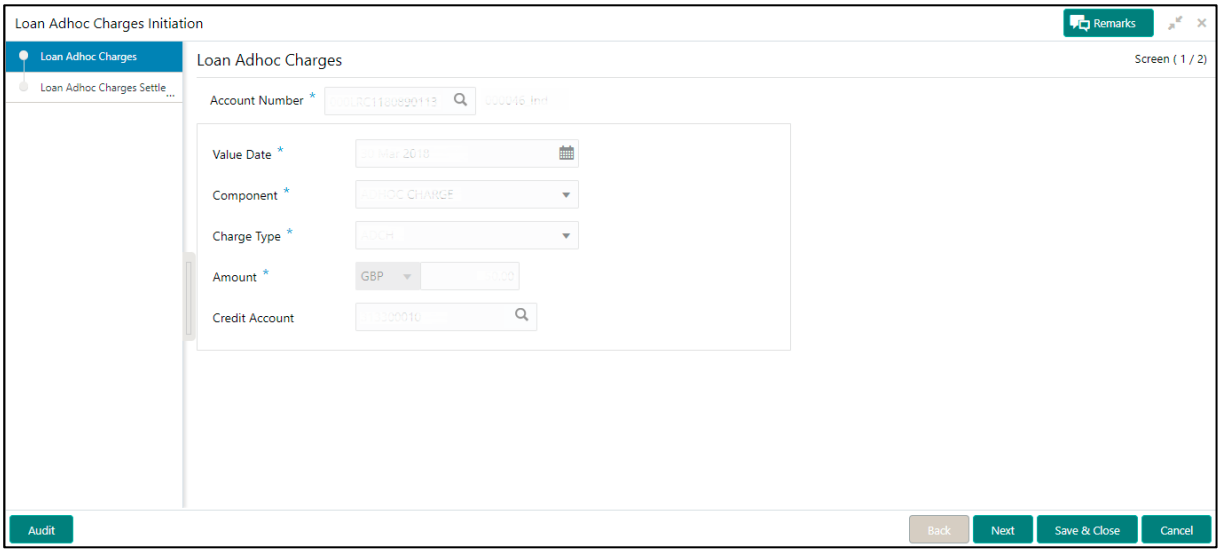
Figure 12: Loan Adhoc Charges tab



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

Table 6: Loan Adhoc Charges tab – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for performing loan adhoc charges. **NOTE:** As you specify the account number, the name of the account holder appears next to the account number.
Value Date	Select or specify the value for performing the transaction. **NOTE:** You can specify a future date that is within the maturity date.
Component	Select the charge component type.
Charge Type	Select the charge type for the loan account that is maintained at host.
Amount	Specify the amount to pay for adhoc charges. **NOTE:** The charge component's currency is displayed in this field and it is not enabled.

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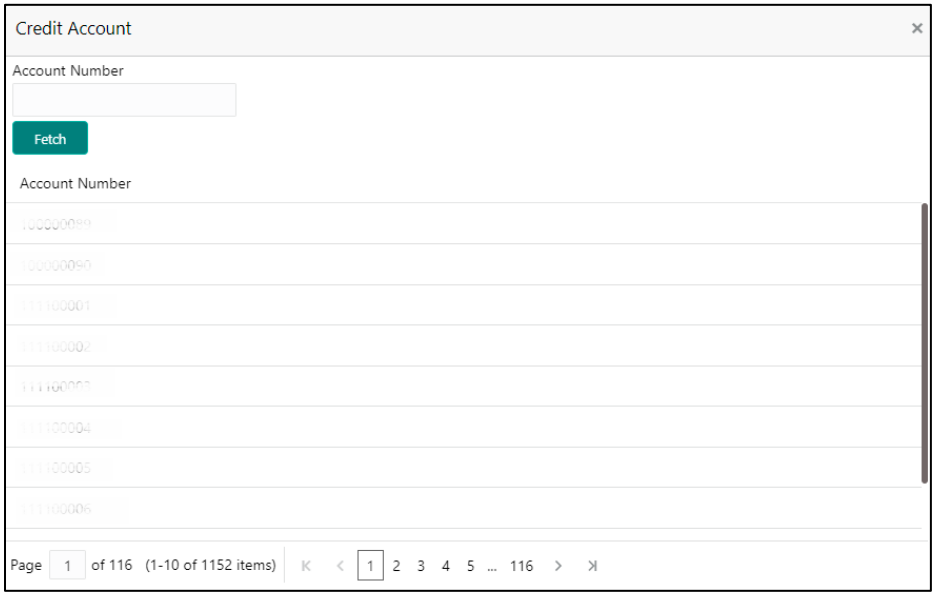
Field	Description
Credit Account	Displays the credit account where by default all the adhoc charges income are credited. **NOTE:** If required, you can select other credit number by clicking the icon. For more information, refer *Fetch Credit Account*.

- To fetch the credit account:

i. From the **Credit Account** field, click the icon.

→ The **Credit Account** section is displayed.

Figure 13: Credit Account



ii. In the **Credit Account** section, specify the credit account number in the **Account Number** field and click **Fetch**.

iii. Select the required number from the **Account Number** list displayed in the table.

3. Click **Next**.

→ The **Loan Adhoc Charges Settlement** tab is displayed. For more information on this tab, refer *Adhoc Charges through CASA* and *Adhoc Charges through Ledger*.

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4. Click **Submit**.

→ The screen is successfully submitted for authorization.

3.1.1 Adhoc Charges through CASA

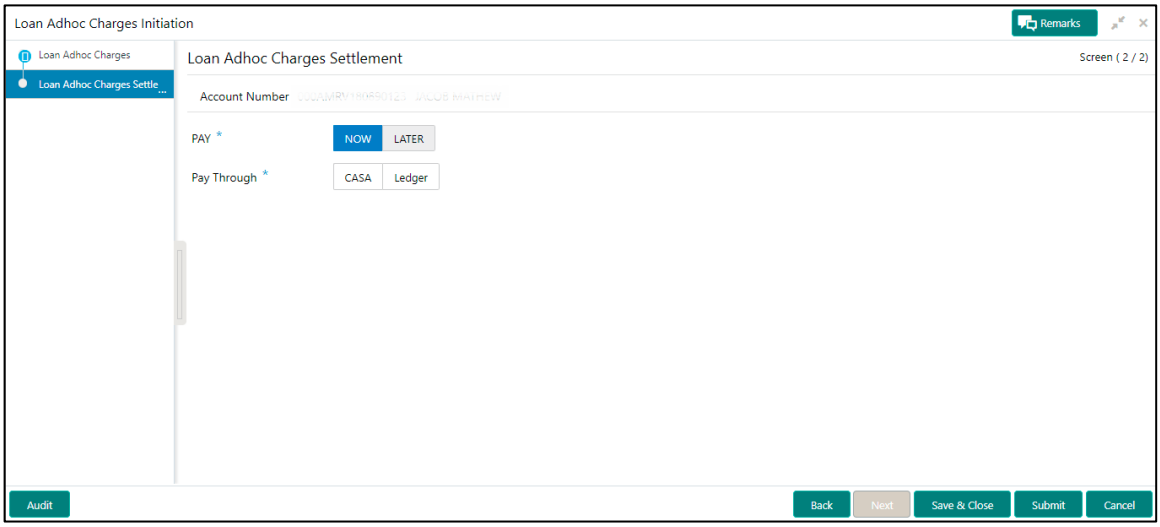
You can perform settlement towards the adhoc charges through your CASA accounts.

To pay adhoc charges by CASA:

1. In the **Loan Adhoc Charge** tab, maintain the required details, and click **Next**.

→ The **Loan Adhoc Charges Settlement** tab is displayed.

Figure 14: Loan Adhoc Charges Settlement



2. From the **Pay Through** field, select the **CASA** option.
3. You can perform settlement through CASA using any of the following actions:
    - From the **Account** field, select the CASA account with local currency.

→ The fields related to local currency are displayed.

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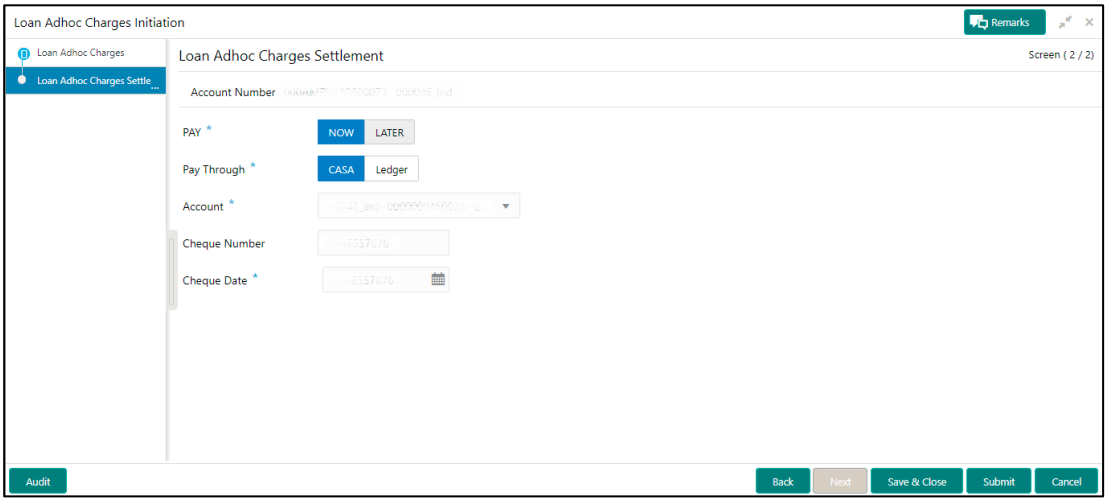
Figure 15: Charges through CASA Account in Local Currency



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

Table 7: Loan Adhoc Charges Settlement – CASA in Local Currency – Field Description

Field	Description
Pay	Select the **Now** option to pay the adhoc charges. **NOTE:** If you select **Later** option, then a message is displayed that the settlement will be done in the next payment transaction.
Pay Through	Select the **CASA** option to perform the settlement. **NOTE:** For information on **Ledger**, refer *Adhoc Charges through Ledger*.
Account	Select the CASA account in local currency. **NOTE:** For information if you select CASA in foreign currency, refer *CASA in Foreign Currency*. For information if you select the **Other CASA** option from the list, refer *CASA within the Bank*.
Cheque Number	Specify the cheque number of the CASA account for settlement.
Cheque Date	Specify the cheque date for settlement.

- From the **Account** field, select the CASA account with foreign currency.

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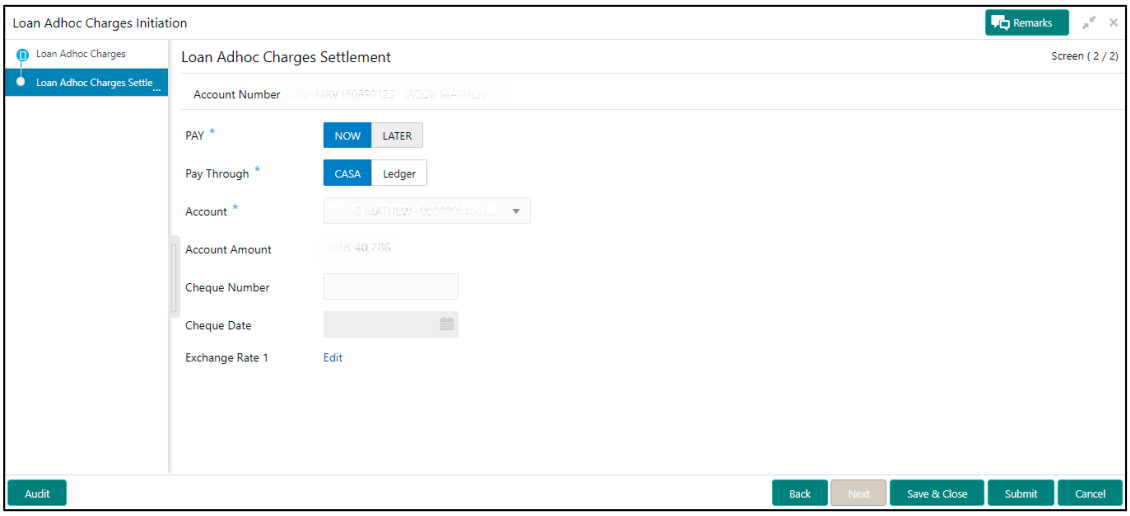
→ The fields related to foreign currency are displayed.

Figure 16: Charges through CASA Account in Foreign Currency



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

Table 8: CASA - Foreign Currency – Field Description

Field	Description
Pay	Select the **Now** option to pay the adhoc charges. **NOTE:** If you select **Later** option, then a message is displayed that the settlement will be done in the next payment transaction.
Pay Through	Select the **CASA** option to perform the settlement. **NOTE:** For information on **Ledger**, refer *Adhoc Charges through Ledger*.
Account	Select the account from which the adhoc charges is to be settled. **NOTE:** For information if you select the CASA in local currency from the list, refer *CASA in Local Currency*. For information if you select **Other CASA** option from the list, refer *CASA within the Bank*.
Account Amount	Displays the charge amount in the selected CASA account's currency.

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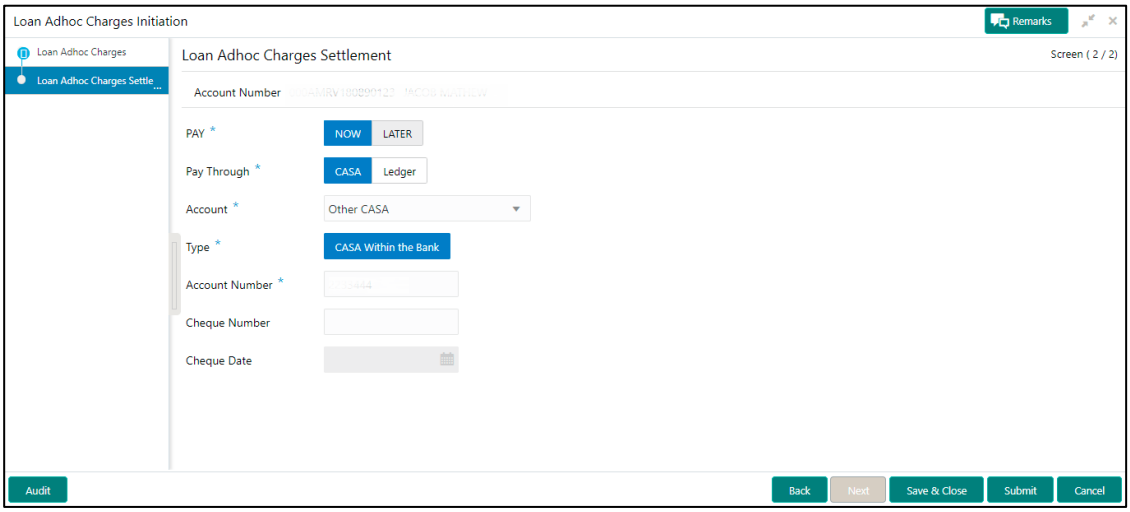
Field	Description
	NOTE: This field will be displayed if the selected CASA account's currency and charge component's currency are different.
Cheque Number	Specify the cheque number of the CASA account for settlement.
Cheque Date	Specify the cheque date used for settlement.
Exchange Rate is <Currency Amount>	Displays the exchange rate amount with currency. **NOTE:** You can click the **Edit** link, to edit the currency.

- From the **Account** field, select the **Other CASA** option.

→ The fields related to **Other CASA** option are displayed.

Figure 17: CASA within the Bank



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

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Table 9: CASA within the Bank – Field Description

Field	Description
Pay	Select the **Now** option to pay the adhoc charges. **NOTE:** If you select **Later** option, then a message is displayed that the settlement will be done in the next payment transaction.
Pay Through	Select the **CASA** option to perform the settlement. For information on **Ledger**, refer *Adhoc Charges through Ledger*.
Account	Select the **Other CASA** option. **NOTE:** For information if you select the CASA in local currency from the list, refer *CASA in Local Currency*. For information if you select CASA in foreign currency, refer *CASA in Foreign Currency*.
Type	Select the type as **CASA Within the Bank**.
Account Amount	Displays the available CASA amount.
Cheque Number	Specify the cheque number of the CASA account for settlement.
Cheque Date	Specify the cheque date for settlement.

4. Click **Submit**.

→ The screen is successfully submitted for authorization.

3.1.2 Adhoc Charges through Ledger

You can perform settlement towards the adhoc charges through your Ledger accounts.

To pay adhoc charges by Ledger:

1. In the **Loan Adhoc Charge** tab, maintain the required details, and click **Next**.

→ The **Loan Adhoc Charges Settlement** tab is displayed.

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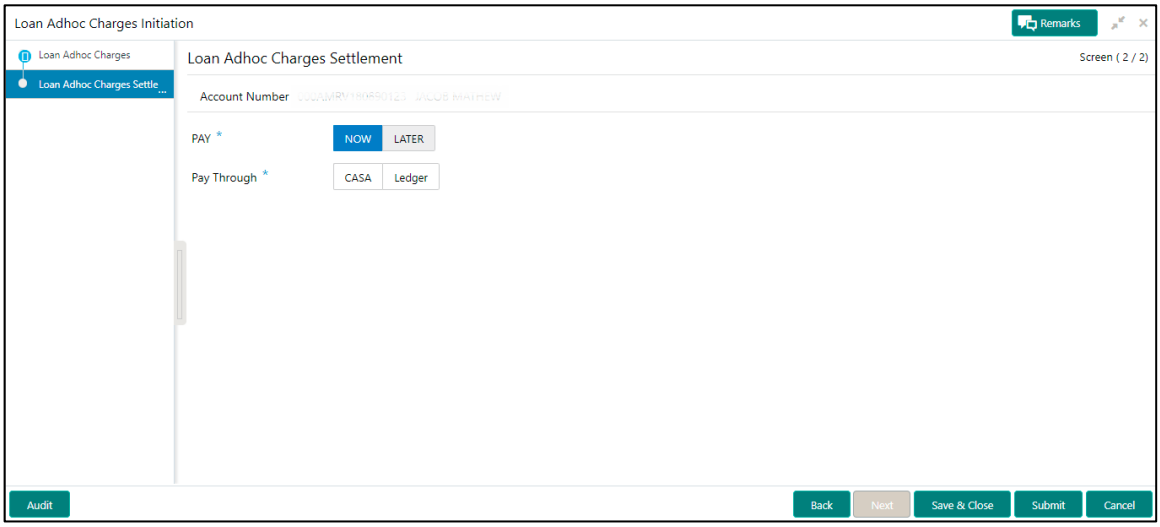
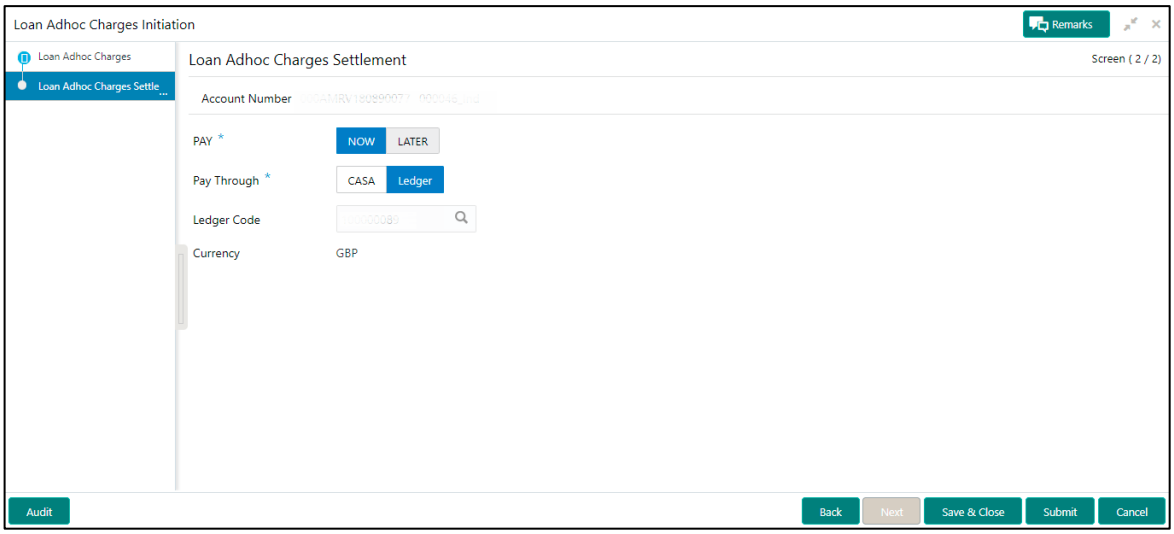
Figure 18: Loan Adhoc Charges Settlement



2. From the **Pay Through** field, select the **Ledger** option.

   → The fields related to ledger are displayed.

Figure 19: Charges through Ledger Account



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

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Table 10: Loan Adhoc Charges Settlement – Ledger – Field Description

Field	Description
Pay	Select the **Now** option to pay the adhoc charges. **NOTE:** If you select **Later** option, then a message is displayed that the settlement will be done in the next payment transaction.
Pay Through	Select the **Ledger** option to perform the settlement. **NOTE:** For information on **CASA**, refer *Adhoc Charges through CASA*.
Ledger Code	Click the icon and select the ledger code for performing the adhoc charges settlement. **NOTE:** For more information in fetching the ledger code, refer *Fetch Ledger Code*.
Currency	Displays the currency of the ledger account.

3. Click **Submit**.

→ The screen is successfully submitted for authorization.

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3.2 Loan Write-Off

This screen helps you to write-off the loan amount of the customer that is not coverable from the customer. Here, you can write off the assets, including fees, interest and other components, which the customer was liable to pay. Also, you can perform partial write-off using this screen. This will always be a bank initiated transaction and customer can never request a bank to write off their account.

NOTE: If you write-off full 100% of the loan amount, then post write-off, the account is marked as closed.

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:

NOTE: The fields that are marked with blue asterisk are mandatory.

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

   → The **Loan Write-Off** screen is displayed.

Figure 20: Loan Write-Off

2. On the **Loan Write-Off** 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 write-off details of the account is displayed.

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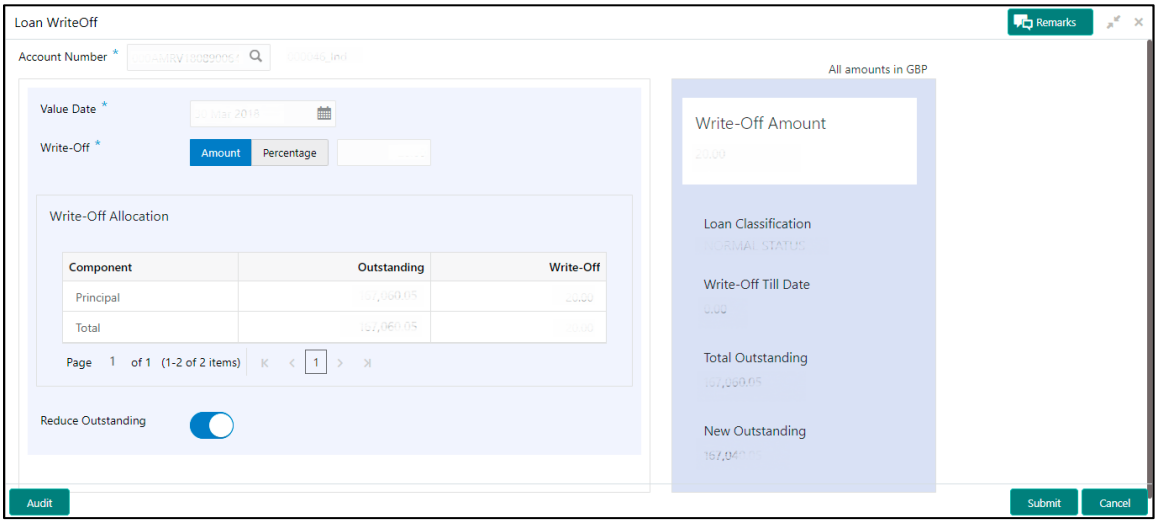
Figure 21: Loan Write-Off Details



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

Table 11: Loan Write-Off – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for modifying the loan details. **NOTE:** As you specify the account number, the name of the account holder appears next to the account number.
Value Date	Specify the value date for performing the write-off. **NOTE:** By default, the fields displays the current posting date. You can specify only a current or a back date.
Write-Off	Select the write-off option. The options are: • **Amount** • **Percentage**

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Field	Description
	NOTE: If you select the **Amount** option, then you need to specify the amount in the field and the percentage is calculated by the system based on the total outstanding amount and displayed adjacent to the field. Also, you can specify amount equal to or less than the total outstanding amount. If you select the **Percentage** option, specify the write-off percentage from the loan amount.
Write-Off Allocation	This section displays the component wise write-off allocation details. **NOTE:** If the total allocation amount do not match with the total write-off amount, then the system displays an error message that allocation is not matching.
Component	Displays the write-off components.
Outstanding	Displays the outstanding amount component wise.
Write-Off	Specify the write-off amount from each component. **NOTE:** By default, the write-off amount is displayed as of date.
Total	Displays the total of outstanding and write-off amount.
Reduce Outstanding	Switch to for reducing the amount from the total outstanding amount. **NOTE:** If Reduce Outstanding option is selected, then the outstanding balance will change. Switch to for not reducing the amount from the total outstanding amount.
Right Widget	For information on this widget, refer *Simulation Details*.

3. Click **Submit**.

→ The transaction is submitted for authorization.

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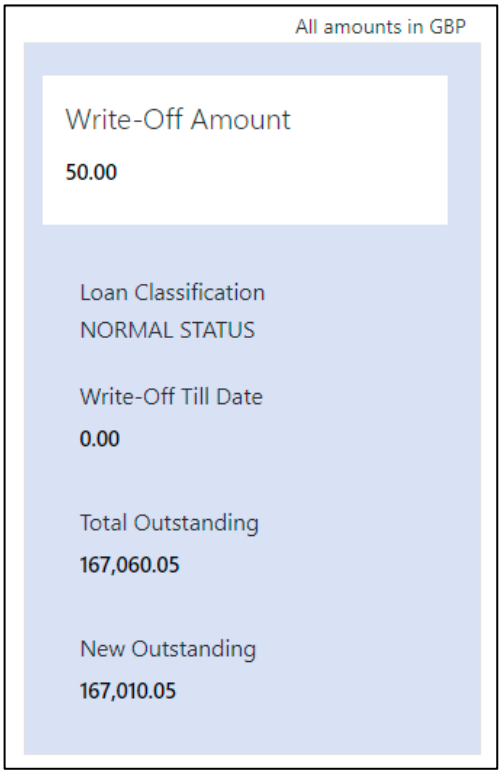
3.2.1 Simulation Details

You can get a complete overview of the amount details displayed in this widget on the right side of the screen. As you specify the write-off amount or percentage, the values in this widget are recomputed and displayed. Also, the amount currency is displayed above the widget. Accordingly, you can decide whether the new amounts your requirements and take appropriate actions.

Figure 22: Simulation Details (Right widget)



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

Table 12: Simulation Details (Right widget) – Field Description

Field	Description
Write-Off Amount	Displays the total write-off amount of the account.
Loan Classification	Displays the loan classification type.
Write-Off Till Date	Displays the write-off amount as of date.
Total Outstanding	Displays the total outstanding amount of the account.

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Field	Description
New Outstanding	Displays the new outstanding amount of the account. **NOTE:** This field is displayed, if you have selected the **Reduce Outstanding** option.

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3.3 Loan Details

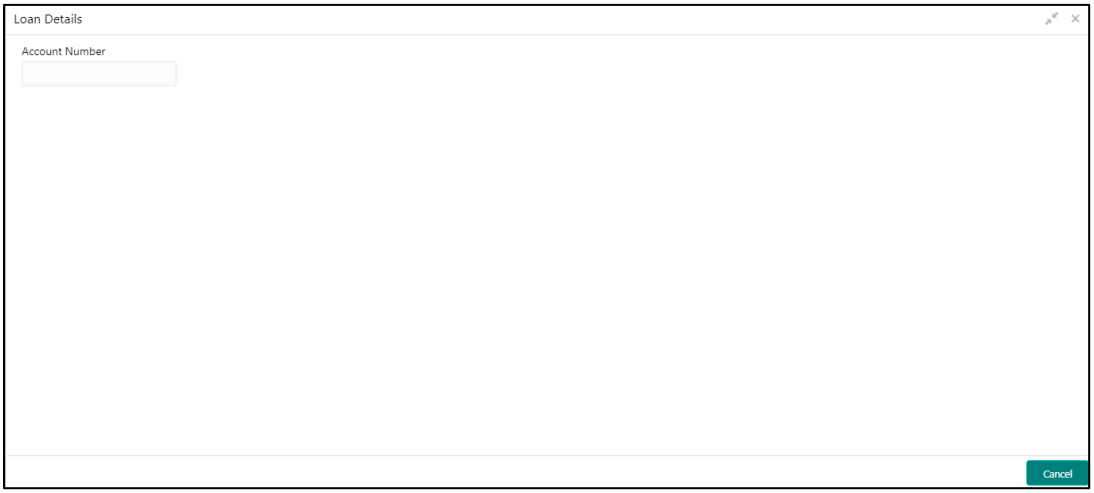
The Loan Details screen is the dashboard for loans service, which gives a consolidated view of all the details related to a loan account and helps you to perform various transactions on the account. This dashboard facilitates the Loan Servicing Officer or any user with the required role access in a branch 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 23: Loan Details



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.

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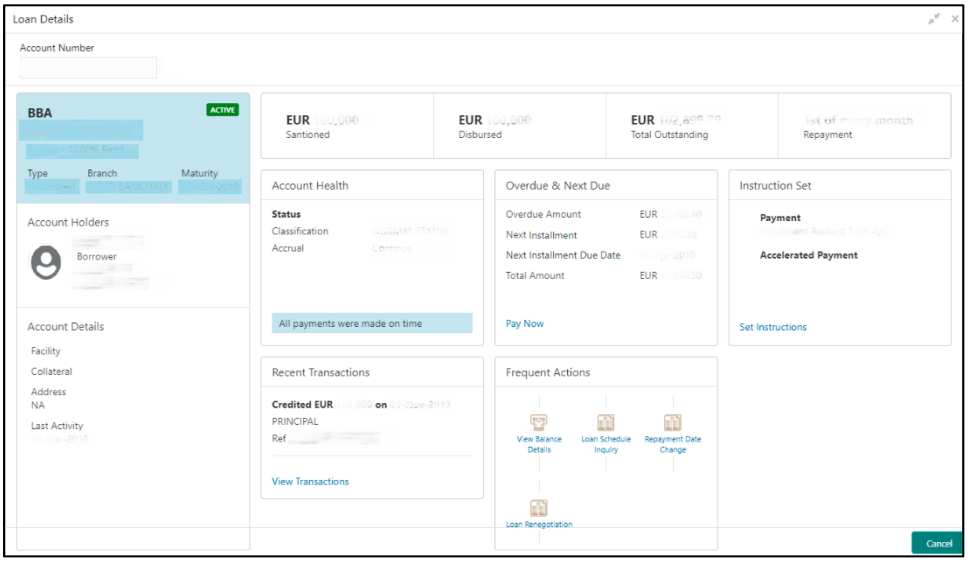
Figure 24: Loan Details for Active Account



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

Table 13: 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: • **Active** • **Liquidated** • **Reversed** • **Hold** • **Inactive**

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Field	Description
	• **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: • **Secured** • **Unsecured**
Branch	Displays the name of the branch where the loan account is currently serviced.
Maturity	Displays the maturity date of the loan.
Account Holders	This section displays the following details of the account holders: • <Image> • <Name (Party ID)> • <Ownership Type> • <Contact Number> • <Email ID>
Account Details	This section displays more details of the loan account.
Facility	Displays the facility description under which the account is opened.
Collateral	Displays the collateral details linked to the facility.
Address	Displays the default mailing address captured for the SOW/JAF account holder.
Last Activity	Displays the date of last activity.
Sanctioned	Displays the loan amount sanctioned. **NOTE:** To view the latest sanctioned amount, click the icon.

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Field	Description
Disbursed	Displays the loan amount disbursed. **NOTE:** To view the latest disbursed amount, click the icon.
Total Outstanding	Displays the current total outstanding balance. **NOTE:** To view the updated current total outstanding amount, click the icon.
Repayment	Displays the repayment date as per the schedule. **NOTE:** To view the updated repayment amount, click the icon.
Account Health	This widget displays the information that indicate the overall performance of an account. **NOTE:** If the account health is not good, then icon is displayed. If the account health is good, then icon is displayed.
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	This widget displays the overdue as of date and next due details. **NOTE:** The **Pay Now** link displays in this section. This link is not applicable for the current release.
Overdue Amount	Displays the overdue amount.
Next Installment	Displays the next installment amount due.
Next Installment Due Date	Displays the next installment due date.
Total Amount	Displays the total amount due.

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Field	Description
Instructions Set	This widget displays the instructions set up on the account. **NOTE:** To set instruction, click the **Set Instructions** link. This link is not applicable for the current release.
Payment	Displays the payment (drawdown) instruction set up for the account.
Accelerated Payment	Displays the accelerated payment instruction set up for the account. **NOTE:** This field is not applicable for the current release.
Recent Transactions	Displays the last five transactions performed on the account. **NOTE:** To view all the transactions, click the **View All Transactions** link. This link is not applicable for the current release.
Frequent Actions	This section displays the frequently performed actions on the account.

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.

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3.4 Loan Disbursement Initiation

This screen helps you to initiate a disbursement for the loan account. The disbursement can be a partial or full disbursement.

Using this screen, you can perform the following actions:

- *Navigating and Fetching Account*
- *Settling Disbursement Amount*
- *Viewing Disbursement History*
- *Viewing Simulation Details*
- *Viewing the Schedule*
- *Settling Disbursement by CASA*
- *Settling Disbursement by Instrument*
- *Settling Disbursement by Ledger*
- *Paying by Multi Mode Settlement*

3.4.1 Navigating and Fetching Account

You need to perform the common steps mentioned below, before performing any actions on the screen:

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 **Accounts**, click **Loan Disbursement Initiation**.

   → The **Loan Disbursement Initiation** screen is displayed.

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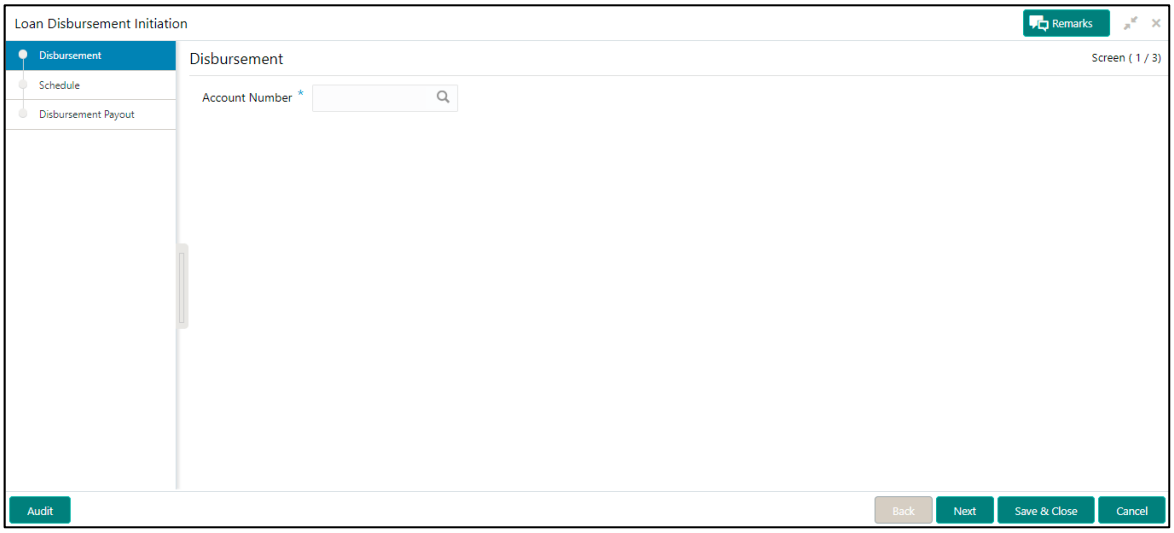
Figure 25: Loan Disbursement Initiation



2. On the **Loan Disbursement Initiation** 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*.

   NOTE: After specifying or fetching the loan account number, the screen will display details only if there are remaining disbursements amount for the loan account.

   → The details in the **Disbursement** tab and the simulation details on the right widget are displayed.

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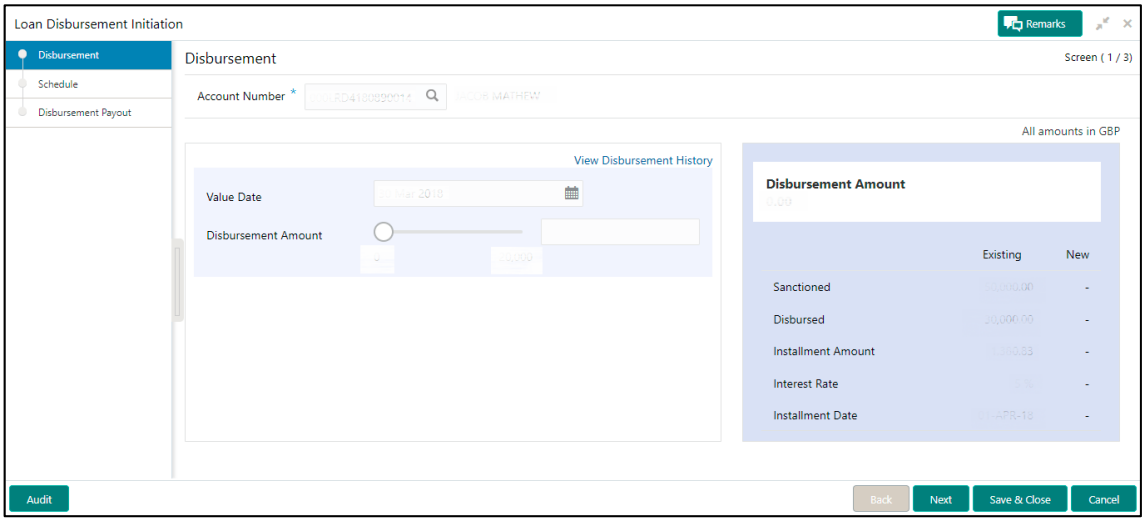
Figure 26: Disbursement tab



3.4.2 Settling Disbursement Amount

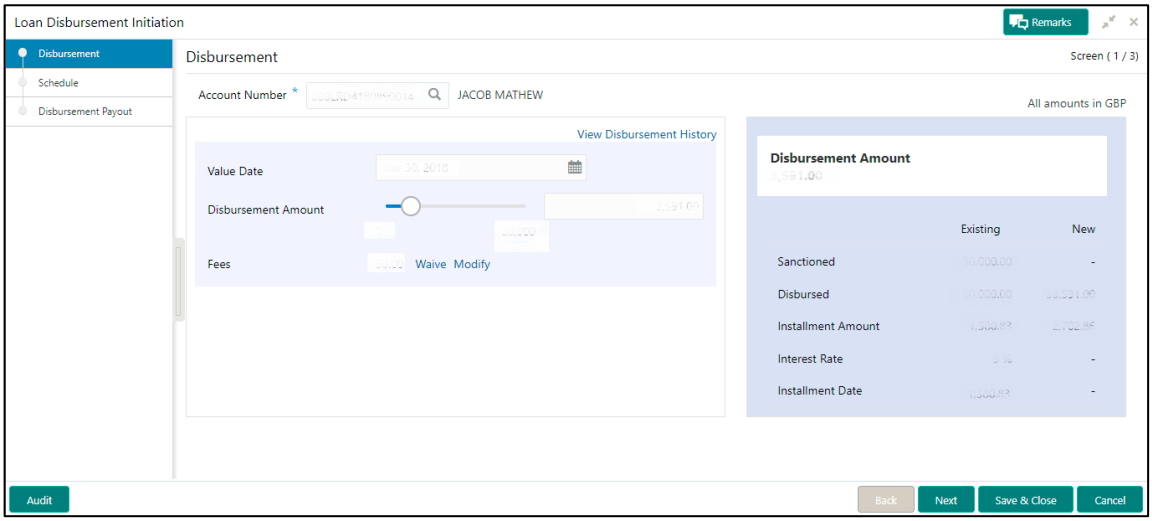
You can pay the remaining disbursement amount, if any for the loan account.

To pay disbursement amount:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.

2. Maintain required details in the **Disbursement** tab.

Figure 27: Disbursement tab



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

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Table 14: Disbursement tab – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for settling the disbursement. **NOTE:** As you specify the account number, the name of the account holder appears next to the account number.
Value Date	Select or specify the value date for making the payment.
Disbursement Amount	Specify the disbursement amount for making the payment. **NOTE:** You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically. The account currency is also displayed adjacent to this field.
Fees	Displays the fees amount for the account. **NOTE:** This field is displayed if you specify the amount or drag the slider of the **Disbursement Amount** field. *Waiving and modification of fees are not applicable for this release*.

3. Based on the disbursement amount specified, the updated amounts are displayed in the **New** field in the right widget. You can compare the **Existing** and **New** values and decide accordingly about proceeding ahead.

   - You can also view the disbursement history of the account by clicking the **View Disbursement History** link. For more information, refer *Viewing Disbursement History*.

4. Click **Next**.

   → The **Schedule** tab is displayed. For more information on this tab, refer *Viewing the Schedule*.

5. Click **Next**.

   → The **Disbursement Payout** tab is displayed. For more information on this tab, refer *Settling Disbursement by CASA*, *Settling Disbursement by Instrument*, *Settling Disbursement by Ledger*, and *Paying by Multi Mode Settlement*.

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6. Click **Submit**.

→ The screen is successfully submitted for authorization.

3.4.3 Viewing Disbursement History

You can view the disbursement previously performed on the account.

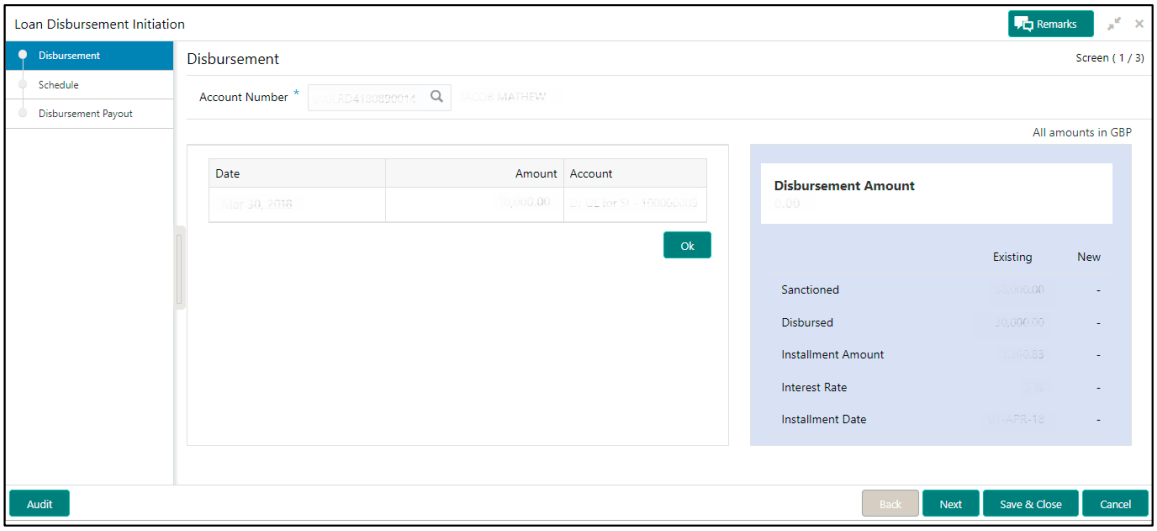
To view disbursement history:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.

2. From the **Disbursement** tab, click the **View Disbursement History** link.

→ The fields are displayed in a section.

Figure 28: View Disbursement



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

Table 15: Disbursement History – Field Description

Field	Description
Date	Displays the date on which the disbursement was performed.
Amount	Displays the disbursement amount paid.
Account	Displays the account details to which disbursement has been made.

3. Click **OK**.

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→ The **Disbursement** tab is displayed again.

3.4.4 Viewing Simulation Details

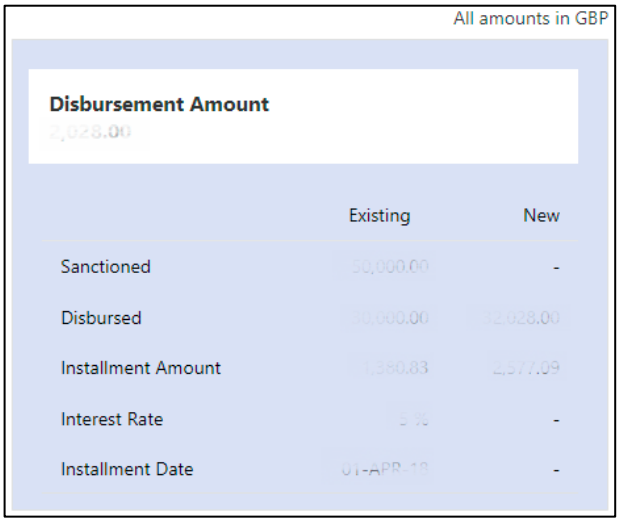
Based on your actions performed on **Disbursement Amount** field from the **Disbursement** tab, on the right widget, the system updates and displays the updated value in the **New** field.

To view the simulation details:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. From the **Disbursement** tab, update the disbursement value as required.

→ The system displays the updated value in the **New** field in the right widget.

Figure 29: Simulation Details (Right widget)



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

Table 16: Simulation Details (Right widget) – Field Description

Field	Description
Disbursement Amount	Displays the total disbursement amount of the loan account.
Sanctioned	Displays the existing and new loan sanctioned amount.

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Field	Description
Disbursed	Displays the existing (total of previously disbursed amount) and new (total disbursed amount including current disbursement) disbursed amount. **NOTE:** The new disbursed amount is displayed if you update the value in the **Disbursement Amount** field.
Installment Amount	Displays the existing and new current installment amount. **NOTE:** The new installment amount is displayed if you update the value in the **Disbursement Amount** field.
Interest Rate	Displays the existing and new current interest rate. **NOTE:** The new interest rate is displayed if you update the value in the **Disbursement Amount** field.
Installment Date	Displays the existing and new current installment date. **NOTE:** The new installment date is displayed if you update the value in the **Disbursement Amount** field.

3.4.5 Viewing the Schedule

You can view the revised schedule details based on the actions performed on the Disbursement tab. The revised schedule details are displayed year wise. To view schedule details for a particular year, you need to click the ▶ icon.

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. In the **Disbursement** tab, perform the required action. For more information, refer *Settling Disbursement Amount*.
3. Click **Next**.

   → The **Schedule** tab is displayed.

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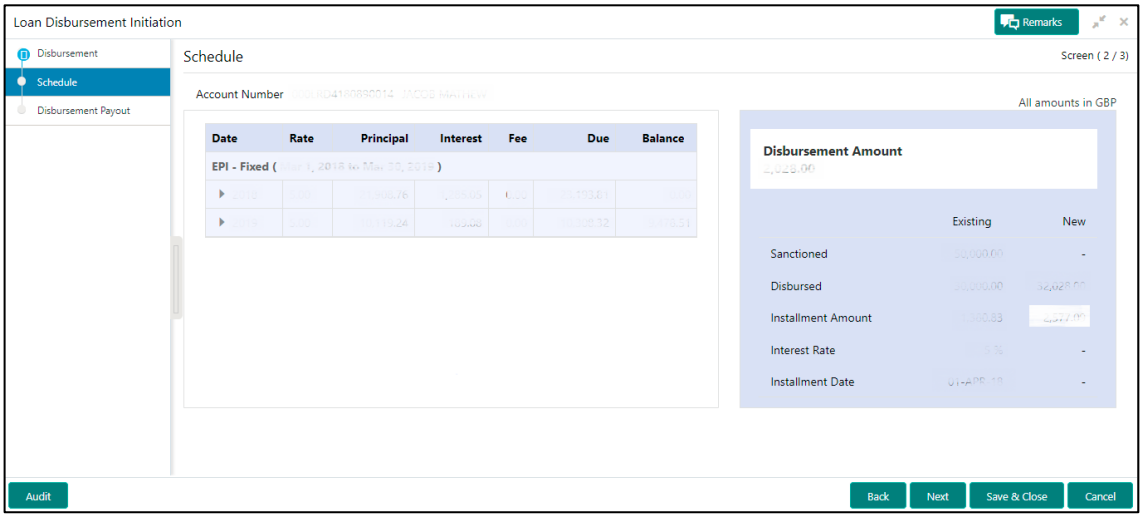
Figure 30: Schedule tab



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

Table 17: Schedule tab – Field Description

Field	Description
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. If you click the ▶ icon corresponding to a particular year, the monthly date schedule list for a year displays.
Rate	Displays the rate of interest.
Principal	Displays the amount of principal arrears.
Interest	Displays the amount of interest.
Fees	Displays the fee amount.
Due	Displays the amount due.
Balance	Displays the balance amount after every installment.

4. Click **Submit**.

→ The screen is successfully submitted for authorization.

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3.4.6 Settling Disbursement by CASA

You can pay your disbursement using your CASA account.

To pay disbursement by CASA:

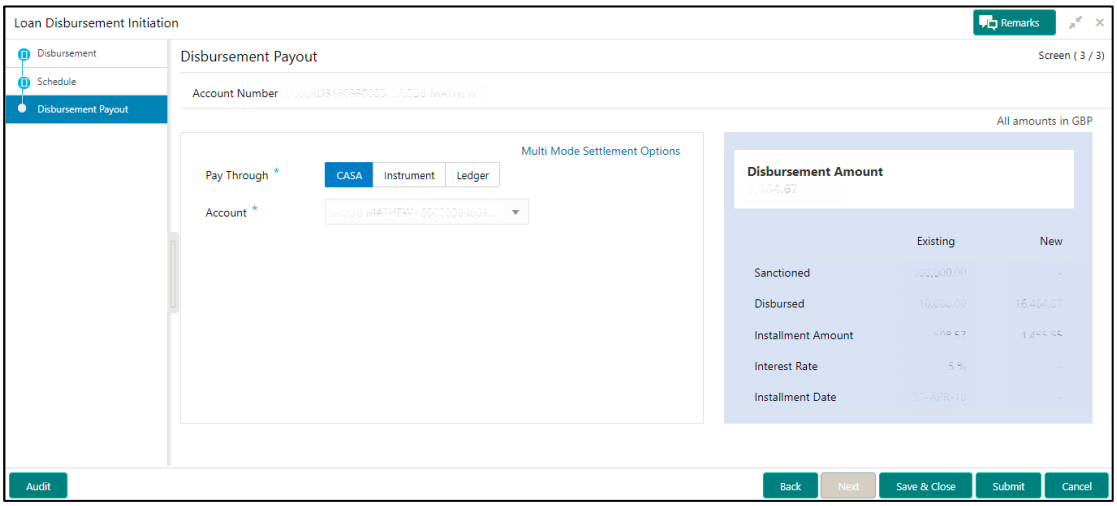
1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. From the **Loan Disbursement Initiation** tab, click **Next**.

   → The **Schedule** tab is displayed.
3. From the **Schedule** tab, click **Next**.

   → The **Disbursement Payout** tab is displayed.
4. From the **Pay Through** field, select the **CASA** option.

   → The fields related to **CASA** are displayed.
5. You can perform settlement through CASA using any of the following actions:
   - If CASA account is in local currency:

Figure 31: CASA Account in Local Currency



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

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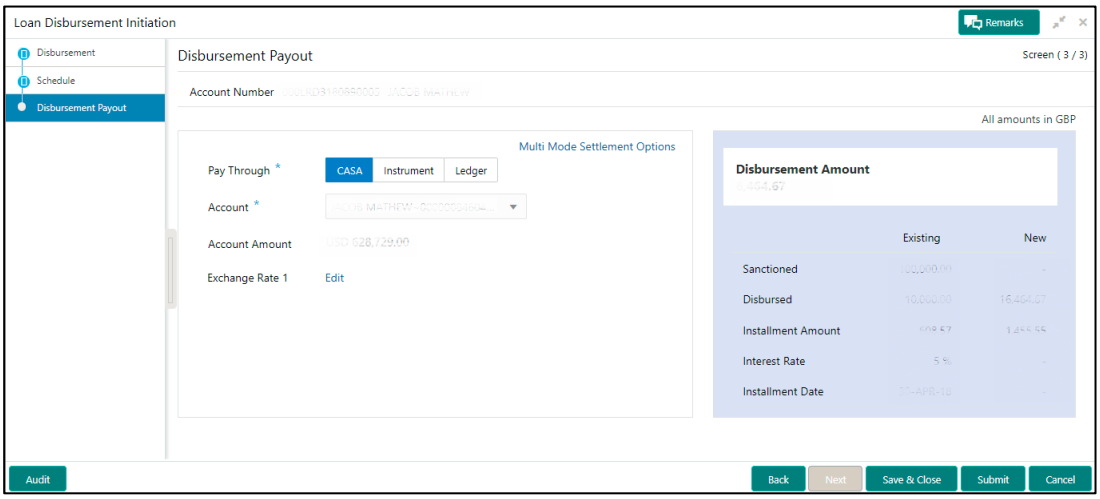
Table 18: CASA - Local Currency – Field Description

Field	Description
Pay Through	Select the **CASA** option to perform the settlement. **NOTE:** For information on **Instrument** and **Ledger**, refer *Settling Disbursement by Instrument*, *Settling Disbursement by Ledger*.
Account	Select the CASA account in local currency. **NOTE:** For information if you select CASA in foreign currency, refer *CASA in Foreign Currency*. For information if you select the **Other CASA** option from the list, refer *CASA Within the Bank* and *CASA Outside the Bank*.

- If CASA account is in foreign currency:

Figure 32: CASA Account in Foreign Currency



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

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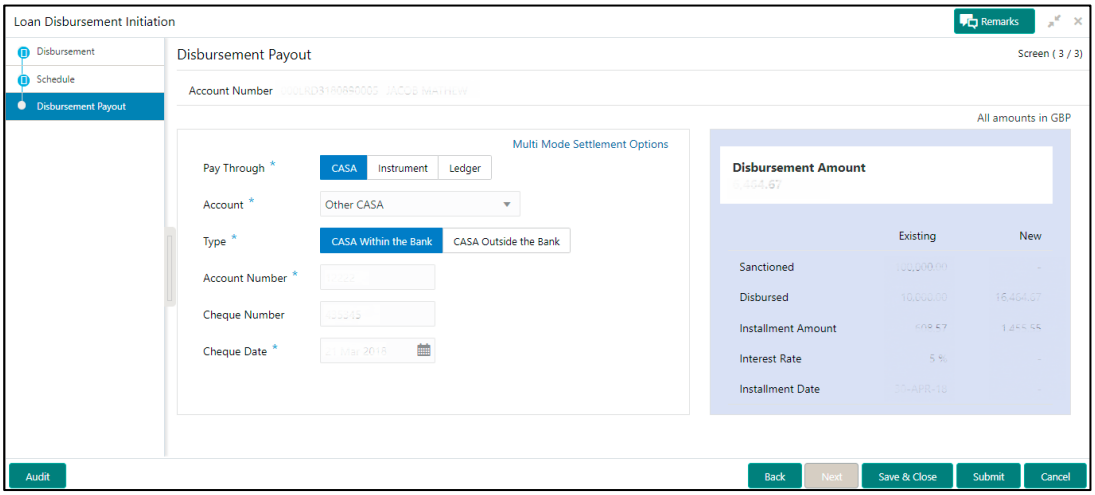
Table 19: CASA - Foreign Currency – Field Description

Field	Description
Pay Through	Select the **CASA** option to perform the settlement. **NOTE:** For information on **Instrument** and **Ledger**, refer *Settling Disbursement by Instrument*, *Settling Disbursement by Ledger*.
Account	Select the CASA account in foreign currency. **NOTE:** For information if you select CASA in local currency, refer *CASA in Local Currency*. For information if you select the **Other CASA** option from the list, refer *CASA Within the Bank* and *CASA Outside the Bank*.
Account Amount	Displays the selected CASA account's currency and amount equivalent of the value specified in the **Disbursement Amount** field in the **Disbursement** tab.
Exchange Rate is <Currency and Rate>	Displays the current exchange rate of the amount. **NOTE:** To modify the rate, you can click the **Edit** link.

- If CASA account is within the bank:

Figure 33: CASA Within the Bank



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

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Table 20: CASA Within the Bank – Field Description

Field	Description
Pay Through	Select the **CASA** option to perform the settlement. **NOTE:** For information on **Instrument** and **Ledger**, refer *Settling Disbursement by Instrument*, *Settling Disbursement by Ledger*.
Account	Select the **Other CASA** option. **NOTE:** For information if you select CASA in local currency, refer *CASA in Local Currency*. For information if you select CASA in foreign currency, refer *CASA in Foreign Currency*.
Type	Select the **CASA Within the Bank** type. **NOTE:** For information on CASA Outside the Bank, refer *CASA Outside the Bank*.
Account Number	Specify the CASA account within the bank for settling the disbursement.
Cheque Number	Specify the cheque number of the CASA account for settlement.
Cheque Date	Specify the cheque date for settlement.

- If CASA account is outside the bank:

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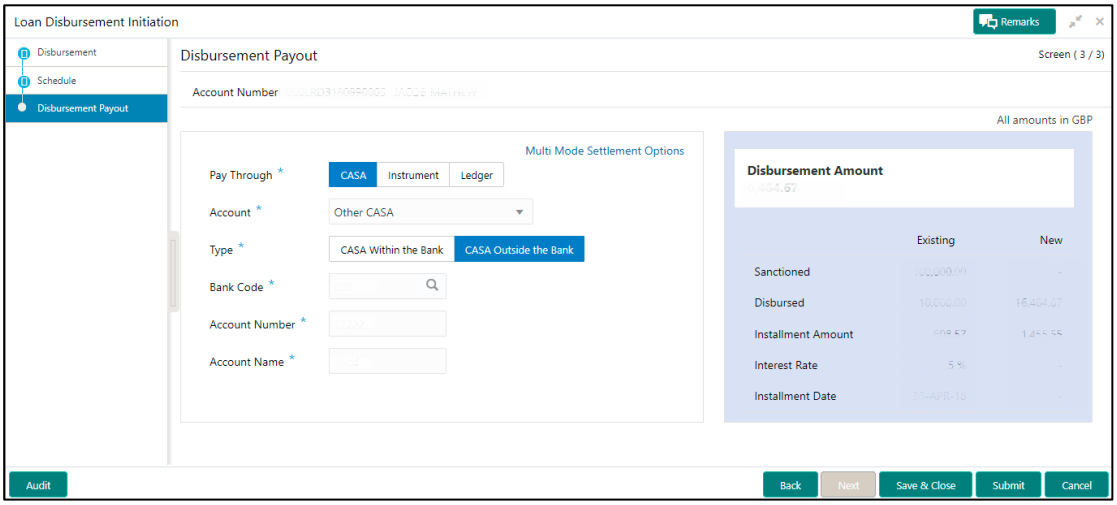
Figure 34: CASA Outside the Bank



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

Table 21: CASA Outside the Bank – Field Description

Field	Description
Pay Through	Select the **CASA** option to perform the settlement. **NOTE:** For information on **Instrument** and **Ledger**, refer *Settling Disbursement by Instrument*, *Settling Disbursement by Ledger*.
Account	Select the **Other CASA** option. **NOTE:** For information if you select CASA in local currency, refer *CASA in Local Currency*. For information if you select CASA in foreign currency, refer *CASA in Foreign Currency*.
Type	Select the **CASA Outside the Bank** type. **NOTE:** For information on CASA Within the Bank, refer *CASA Within the Bank*.
Bank	Select the bank in which you have the CASA account.
Account Number	Specify the CASA account number, which is present in the outside bank.
Account Name	Specify the name of the CASA account holder.

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6. Click **Submit**.

   → The screen is successfully submitted for authorization.

3.4.7 Settling Disbursement by Instrument

You can pay the disbursement amount using an instrument.

To pay disbursement by instrument:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. From the **Loan Disbursement Initiation** tab, click **Next**.

   → The **Schedule** tab is displayed.

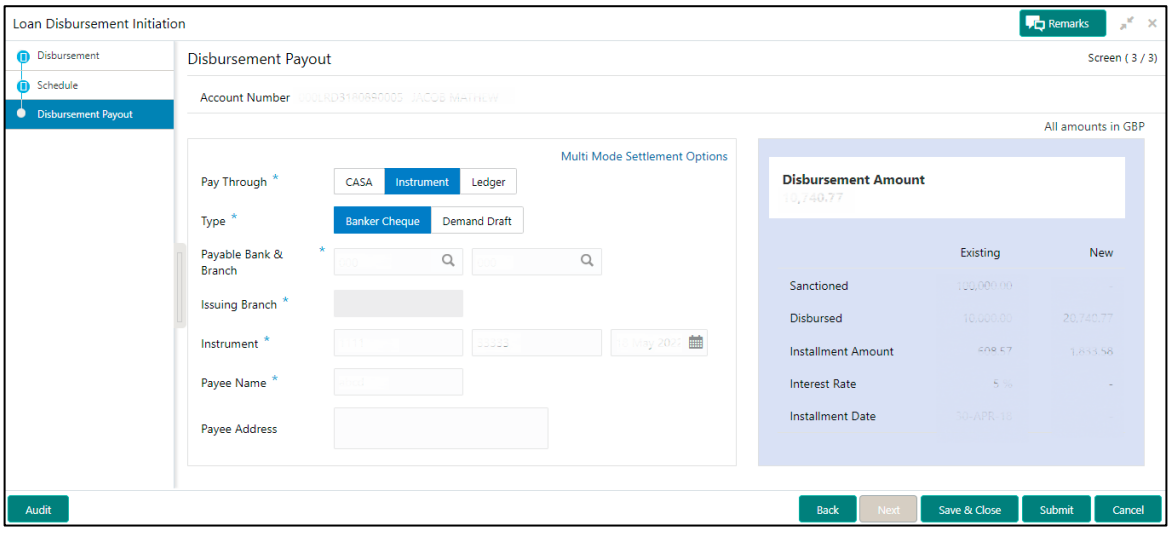
3. From the **Schedule** tab, click **Next**.

   → The **Disbursement Payout** tab is displayed.

4. From the **Pay Through** field, select the **Instrument** option.

   → The fields related to **Instrument** are displayed.

Figure 35: Instrument



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

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Table 22: Instrument – Field Description

Field	Description
Pay Through	Select the **Instrument** option to perform the settlement. For information on **CASA** and **Ledger**, refer *Settling Disbursement by CASA* and *Settling Disbursement by Ledger*.
Type	Select the instrument type. The options are: • **Banker's Cheque** • **Demand Draft**
Payable Bank & Branch	Click the icon and select the bank and branch name paying the disbursement. **NOTE:** For more information on fetching the bank and branch name, refer *Fetch Payable Bank* and *Fetch Payable Branch*.
Issuing Branch	Specify the issuing branch name.
Instrument	Specify the instrument details like code, number, and date.
Payee Name	Specify the payee name on the instrument.
Payee Address	Specify the payee address details.

- To fetch the payable bank:

  i. From the **Payable Bank & Branch** field, click the icon from the first field.

  → The **Bank Code** section is displayed.

  Figure 36: Bank Code

  ii. Specify the code in the **Bank Code** field and click **Fetch**.

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iii. Select the code displayed in the table.

- To fetch the payable branch:

i. From the **Payable Bank & Branch** field, click the icon from the first field.

→ The **Branch Code** section is displayed.

Figure 37: Branch Code

ii. Specify the code in the **Branch Code** field and click **Fetch**.

iii. Select the code displayed in the table.

5. Click **Submit**.

→ The screen is successfully submitted for authorization.

3.4.8 Settling Disbursement by Ledger

You can perform the settlement using ledger.

To perform settlement through ledger:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. From the **Loan Disbursement Initiation** tab, click **Next**.

→ The **Schedule** tab is displayed.

3. From the **Schedule** tab, click **Next**.

→ The **Disbursement Payout** tab is displayed.

4. From the **Pay Through** field, select the **Ledger** option.

→ The fields related to ledger option are displayed.

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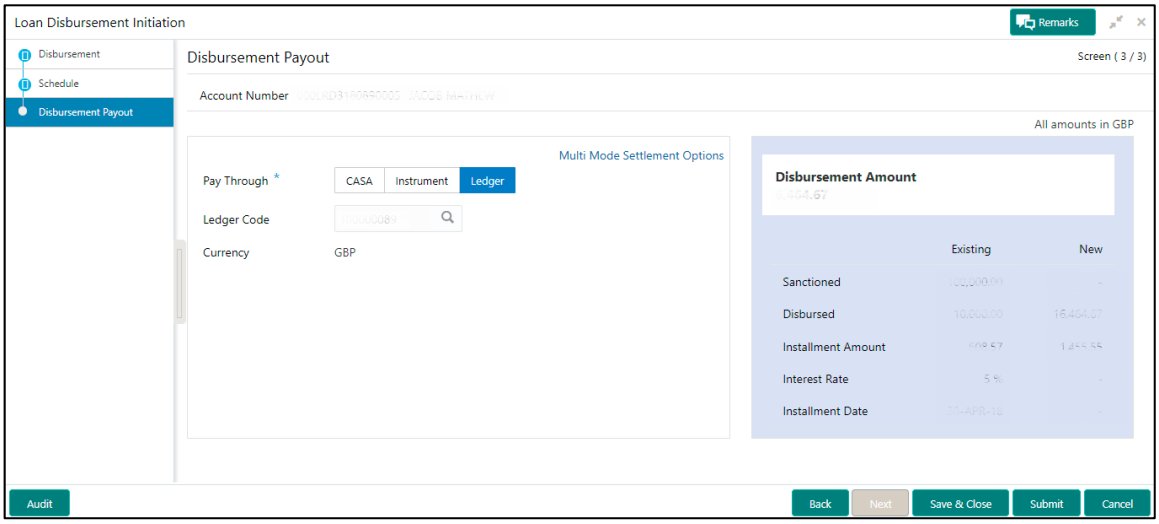
Figure 38: Ledger



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

Table 23: Ledger – Field Description

Field	Description
Ledger Code	Click the icon and select the ledger code for performing the adhoc charges settlement. **NOTE:** For more information in fetching the ledger code, refer *Fetch Ledger Code*.
Currency	Select the currency for the ledger amount.

5. Click **Submit**.

→ The screen is successfully submitted for authorization.

3.4.9 Paying by Multi Mode Settlement

You can disbursement through multi mode option, that is, disbursement can done through CASA, Instrument, and Ledger at once.

To perform multi mode settlement:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.

2. From the **Loan Disbursement Initiation** tab, click **Next**.

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→ The **Schedule** tab is displayed.

3. From the **Schedule** tab, click **Next**.

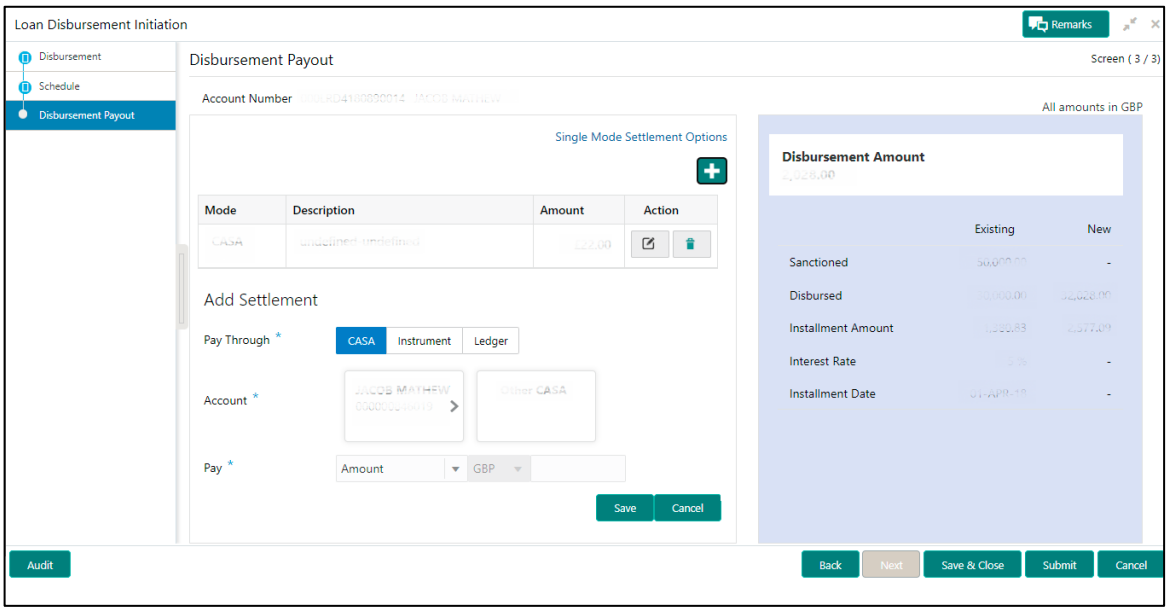
→ The **Disbursement Payout** tab is displayed.

4. Click the **Multi Mode Settlement Options** link.

5. Click the icon, to add settlement modes.

→ The **Add Settlement** section is displayed. For more information on the **Add Settlement** section, refer *Settling Disbursement by CASA*, *Settling Disbursement by Instrument*, *and Settling Disbursement by Ledger*.

Figure 39: Multi Mode Settlement Options



6. Click **Save**.

→ The settlement is added in the table above.

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

Table 24: Multi Mode Settlement Options – Field Description

Field	Description
Mode	Displays the settlement mode.

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Field	Description
Description	Displays the details available for the settlement modes.
Amount	Displays the amount available in the specific settlement mode.
Action	Click the icon to edit the amount. Click the icon to delete the settlement mode.
Total	Displays the total of the settlement amount.

- To go back to the single mode option, click the **Single Mode Settlement Options** link.

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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*

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4.1 Outstanding Balance Inquiry

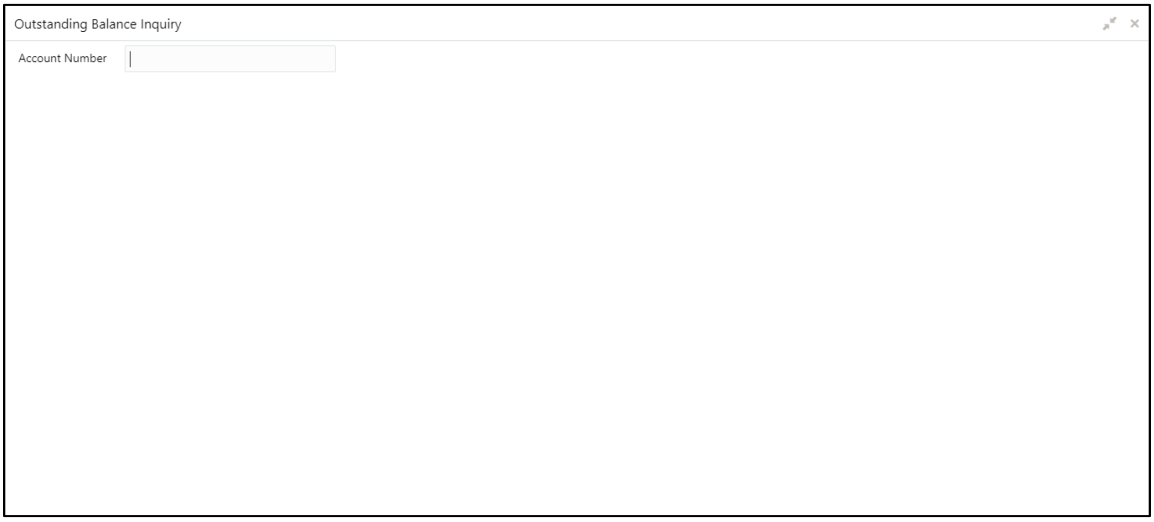
This screen helps you to inquire about the outstanding balance of an account. You can view the details of different balances in the loan account, such as Total Outstanding Balance, Principal Outstanding, Outstanding Arrears, and Unbilled Balances. You can also perform outstanding balance inquiry for 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 40: Outstanding Balance Inquiry



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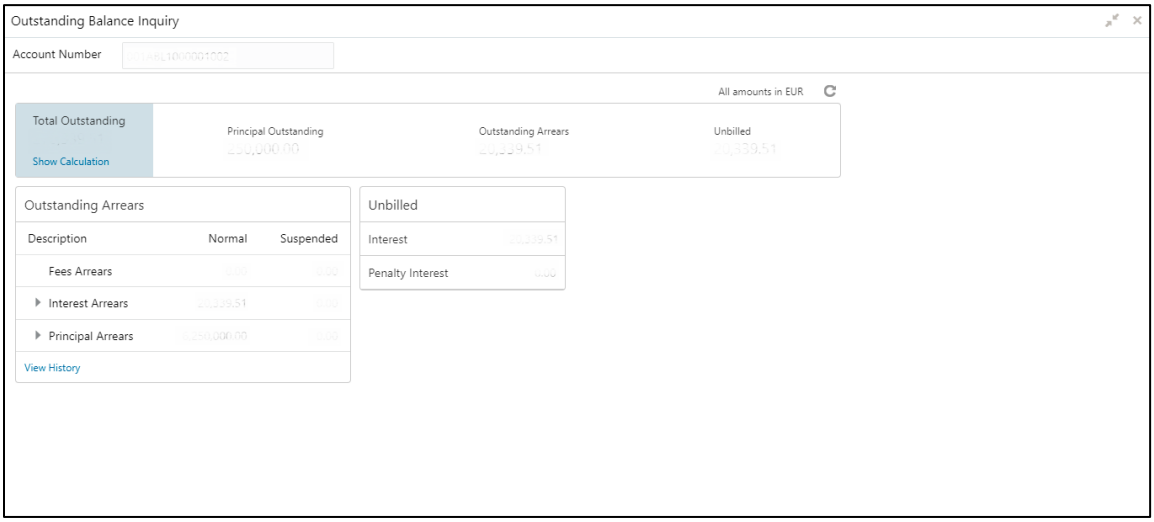
2. On the **Outstanding Balance Inquiry** screen, specify the account number in the **Account Number** field, and press **Tab** or **Enter.**

   → The balance details of the account are displayed.

Figure 41: Outstanding Balance Inquiry – Outstanding Balance Details of Account



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

Table 25: 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

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Field	Description
Unbilled	Displays the regular interest, penalty interest, and uncollected interest that are yet to be charged.
Outstanding Arrears	This section displays the break-up of the outstanding arrears. **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. If the Loan account moves to Suspended status, then the amount of all the arrears appear under the **Suspended** column.
Fees Arrears	Displays the fees arrears amount.
Interest Arrears	Displays the interest arrears amount.
Principal Arrears	Displays the principal arrears amount.
Penalty Arrears	Displays the penalty arrears amount. **NOTE:** This value for this field is displayed only if penalty is applicable on the account.
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	Displays the amount of penalty for accrued interest. **NOTE:** This value for this field is displayed only if penalty is applicable on the account.

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Field	Description
Arrear History	Displays the arrear history details. **NOTE:** This section is displayed, if you click the **View Details** link from the Outstanding Arrears section. The upper right corner mentions the currency of the arrear amount displayed.
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	Switch to to view amount of both paid and unpaid arrears. Switch to to view amount for only the paid amount arrears.
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	Displays the last payment date on the account. **NOTE:** The date displays only if a payment is made to the account.

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.

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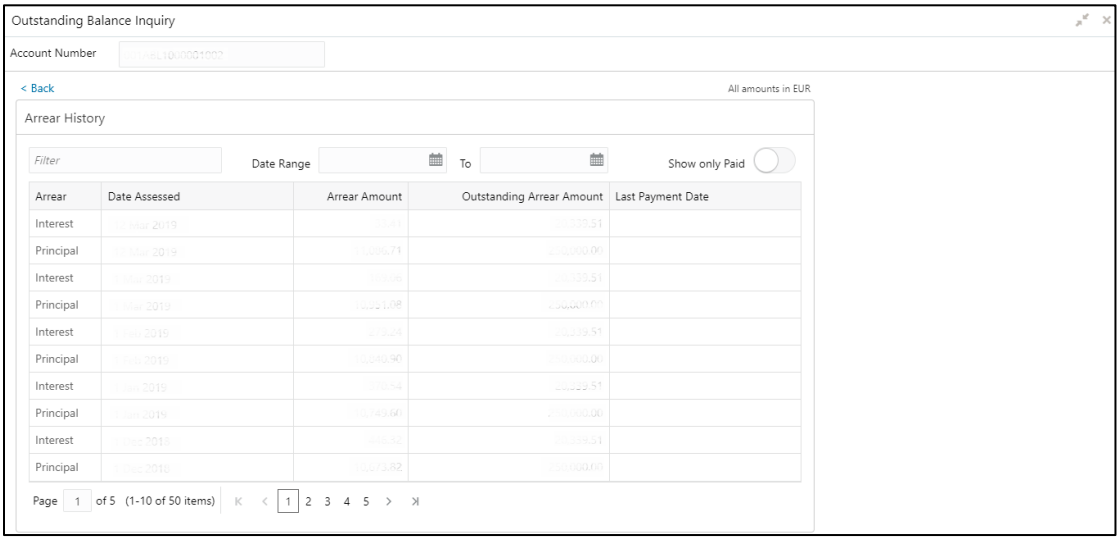
Figure 42: Outstanding Balance Inquiry – Arrear History



b. On the **Arrear History** section, specify the required details in the **Filter** field to filter the records.

c. Specify the start and end date of the period in the **Date Range** and **To** fields, respectively, to view records for a specific period.

d. Switch to ⬜ to view amount of both paid and unpaid arrears. Switch to 🔵 to view amount for only the paid amount arrears.

e. Click **Back** to navigate to **Outstanding Balance Inquiry** screen.

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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.

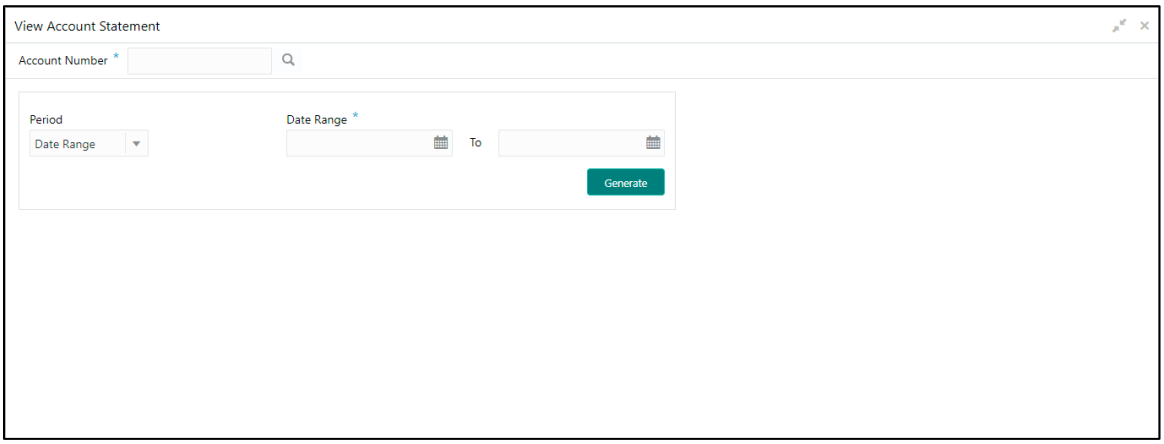
To process this screen, type **View Account Statement** in the **Menu Item Search** located at the left corner of the application toolbar, and select the appropriate screen or perform the following steps:

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 43: 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.

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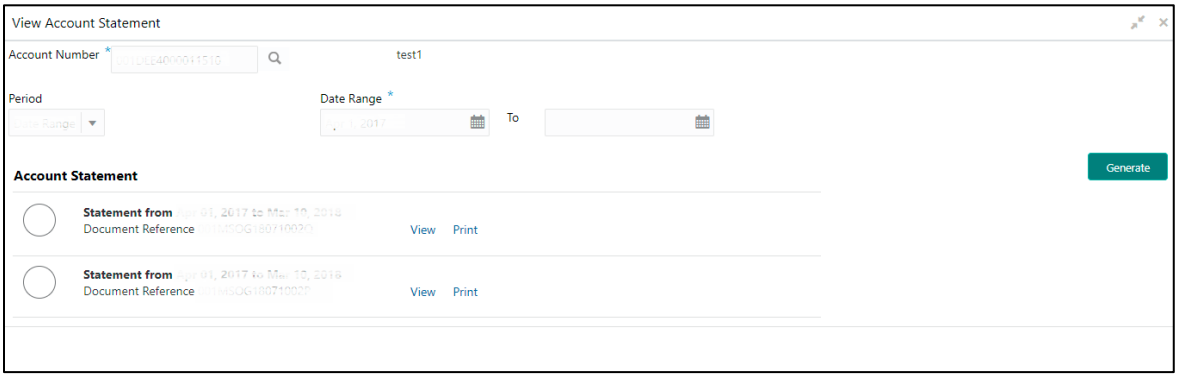
Figure 44: View Account Statement for Required Period



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

Table 26: View Account Statement – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for which the statement is to be generated. **NOTE:** As you specify the account number, the name of the account holder appears next to the account number.
Period	Select the period for generating the statement. The option are: • **Date Range** • **Last Month** • **Last 2 Months** • **Last 3 Months**

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Date Range	Specify or select the date range for generating the statement. **NOTE:** If you have selected the **Date Range** option from the **Period** field, the start date will default to the loan account creation date if it is later than the financial year start date. Otherwise, it is the financial year start date. You can edit the date provided it is within the loan account creation date and the current system date. 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	This section displays the statements generated based on the period or date range. For information on the links displayed, refer to *Step 4*. **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.
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.

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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 Loan Payment and Closure*
- *5.3 Loan Renegotiation Initiation*
- *5.4 Repayment Date Change*
- *5.5 Loan Payment Holiday*
- *5.6 Transaction Inquiry*

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5.1 Loan Schedule Inquiry

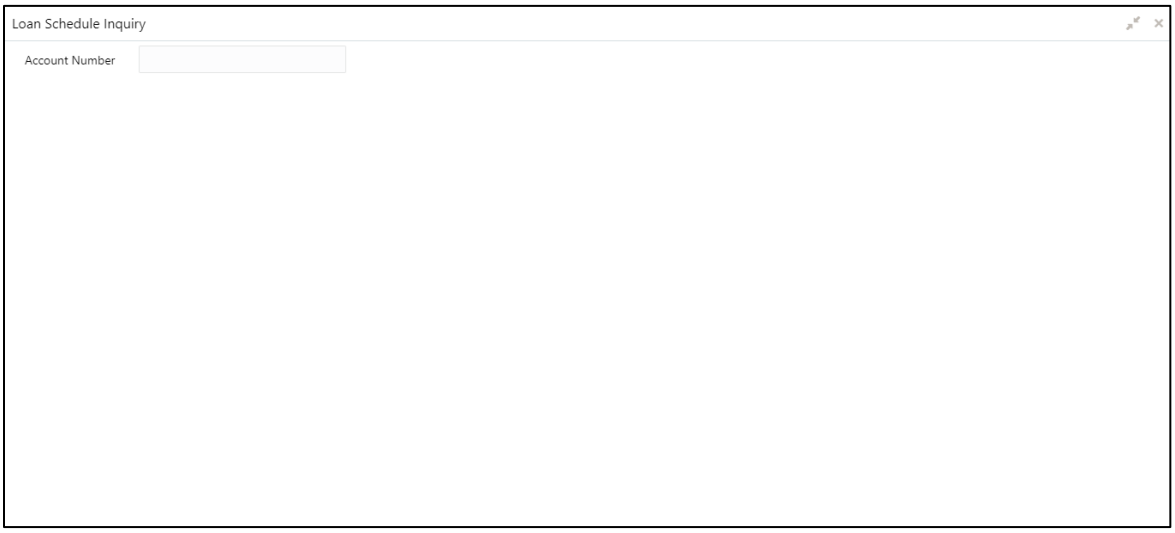
This screen helps you to view the loan schedule of an account. The application generates the loan schedule for the account based on the loan amount and displays the same only after the disbursement of loan.

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 45: Loan Schedule Inquiry



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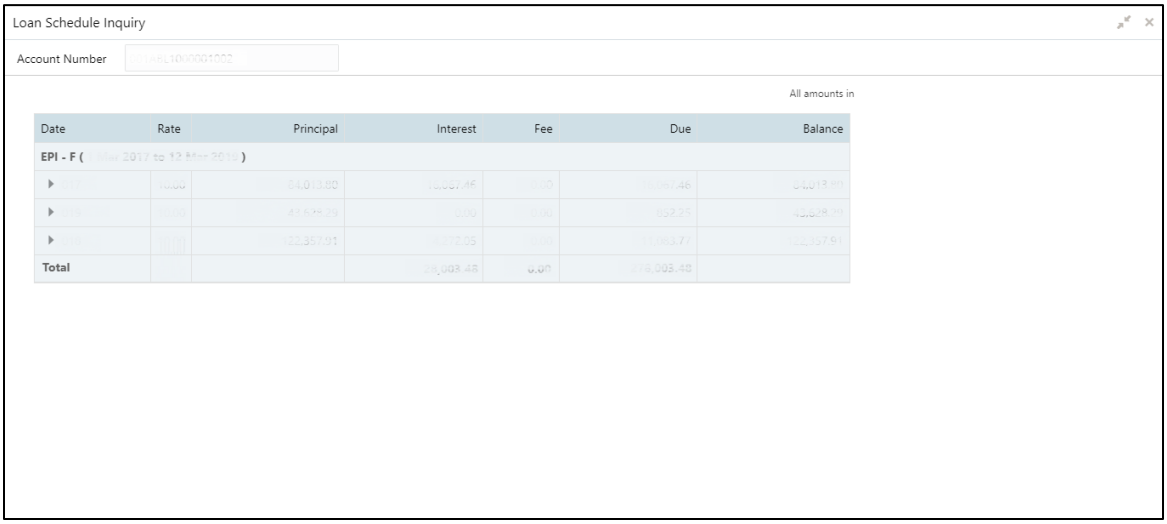
2. On the **Loan Schedule Inquiry** screen, specify the account number in the **Account Number** field, and press **Tab** or **Enter.**

→ 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 46: Loan Schedule Inquiry – Schedule Details of Account



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

Table 27: 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

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Field	Description
Rate	Displays the rate of interest.
Principal	Displays the amount of principal arrears.
Interest	Displays the amount of interest.
Fees	Displays the fee amount.
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.

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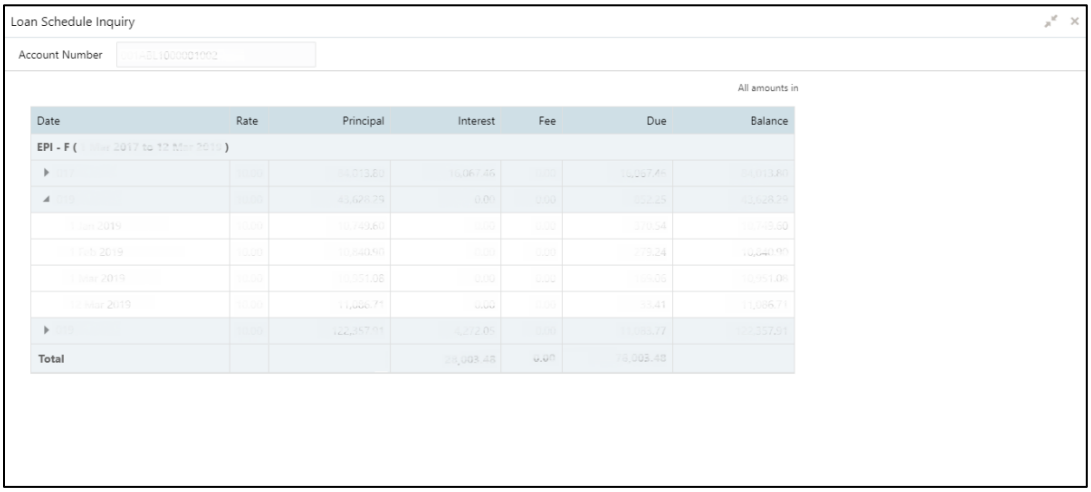
Figure 47: Loan Schedule Inquiry – Monthly Schedule



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5.2 Loan Payment and Closure

This screen helps you to make the payment towards a loan account.

Using this screen, you can perform the following actions:

- *Navigating and Fetching Account*
- *Paying by Pay Due Option*
- *Viewing Breakup of Amount Due*
- *Viewing Simulation Details*
- *Paying by Pay Advance Option*
- *Paying by Partially Pay Off Option*
- *Paying by Close Account Option*
- *Performing Settlement through CASA*
- *Performing Settlement through Instrument*
- *Performing Settlement through Ledger*
- *Performing Multi Mode Settlement*

5.2.1 Navigating and Fetching Account

You need to perform the common steps mentioned below, before performing any actions on the screen:

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

   → The **Loan Payment and Closure** screen is displayed.

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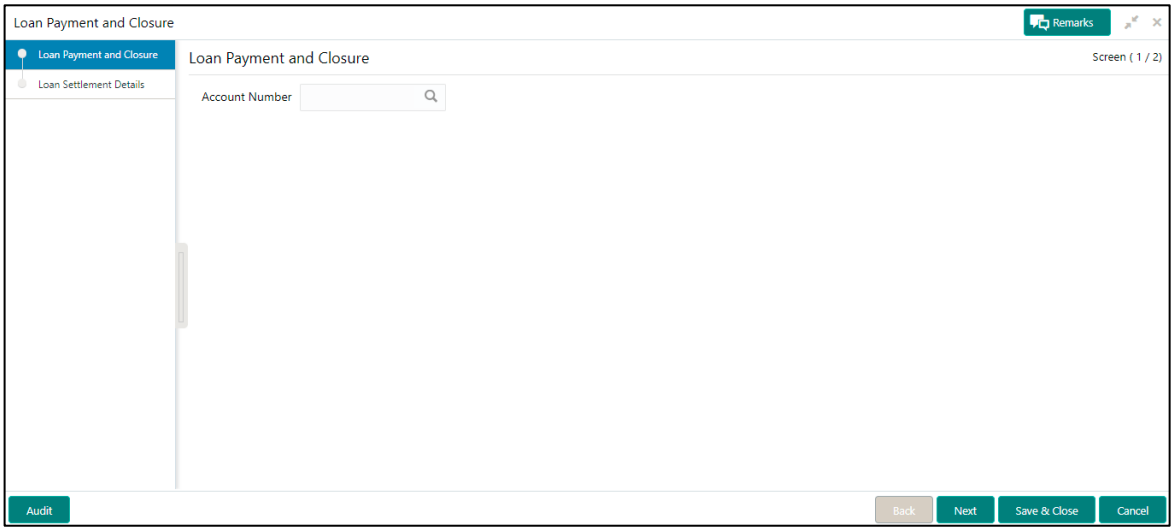
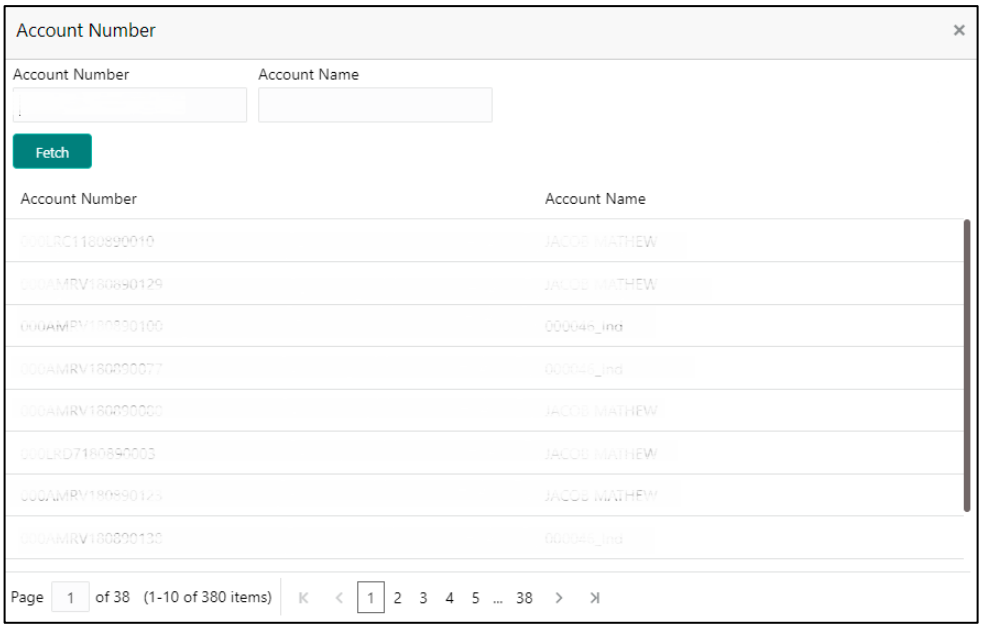
Figure 48: Loan Payment and Closure



2. On the **Loan Payment and Closure** 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.

   → The **Account Number** section is displayed.

Figure 49: Fetch Account Number



3. From the section, in the **Account Number** or **Account Name** field, specify the account number or name that is to be fetched.

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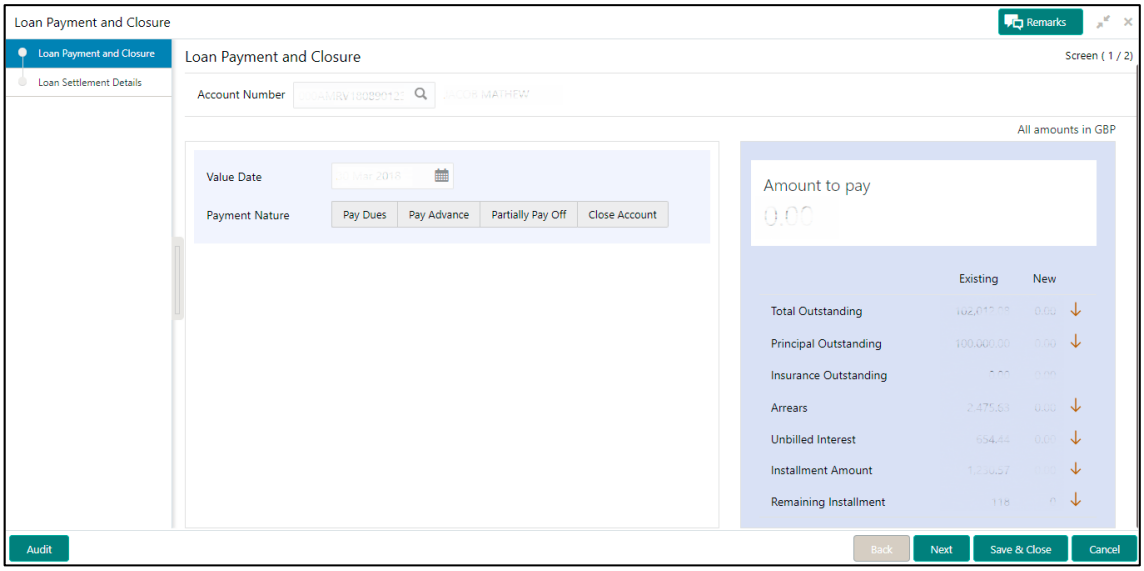
4. Click **Fetch**.

   → 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 50: Loan Payment and Closure tab



5.2.2 Paying by Pay Due Option

You can pay the due loan amount by installment or existing arrears of a loan account. This option will be available only if there are existing arrears due as on the value date. This topic describes the systematic instructions for paying the due amount.

To pay towards dues:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.

2. From the **Loan Payment and Closure** tab, select the **Pay Due** option from the **Payment Nature** field.

   - To make payment by installment, select the **Installment Payment** option from the **Payment Type** field.

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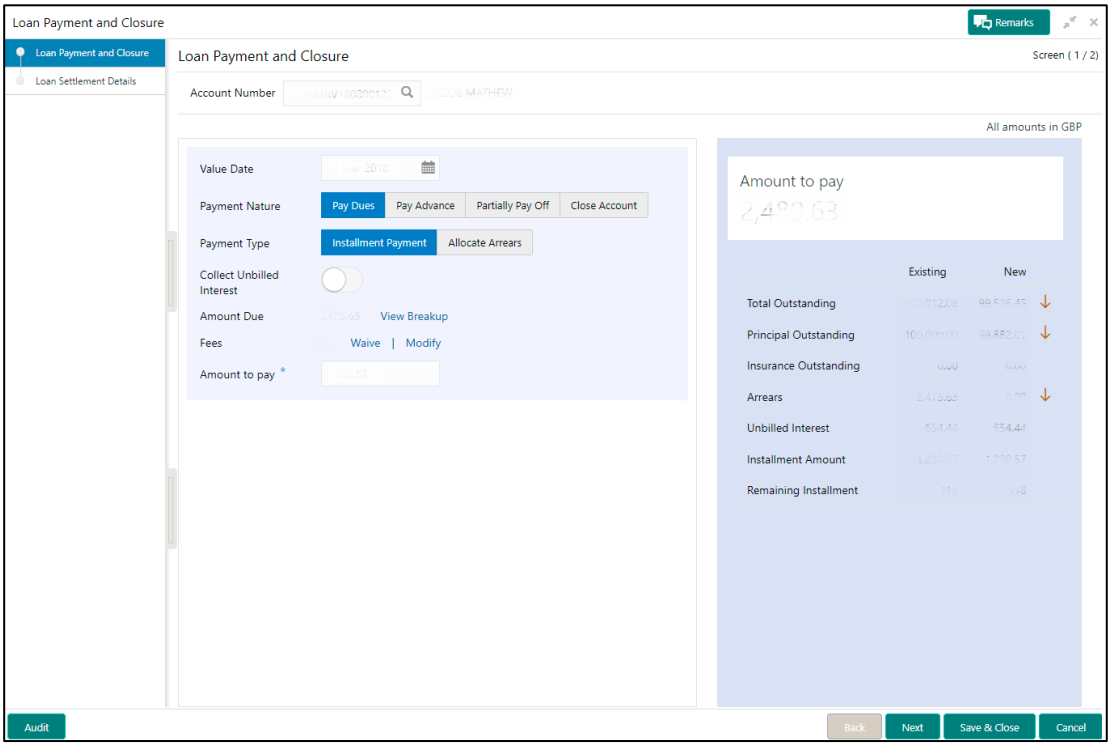
Figure 51: Pay Dues – Installment Payment



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

Table 28: Pay Due – Installment Payment – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for paying the installment due. **NOTE:** As you specify the account number, the name of the account holder appears next to the account number.
Value Date	Specify the due date on which the payment is to be done. **NOTE:** By default, the current posting date is displayed in this field. You can edit the date, if required.
Payment Nature	Select the **Pay Dues** for paying the payment. **NOTE:** For information on other options, refer the following: *Paying by Pay Advance Option*, *Paying by Partially Pay Off Option*, and *Paying by Close Account Option*.

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Field	Description
Payment Type	Select the appropriate type for paying the loan payment. The options are: • **Installment Payment**: The following fields are displayed, if you select this option. • **Allocate Arrears**: For more information on the related fields, refer *Allocate Arrears*.
Collect Interest Till Date	Switch to to collect all the unbilled interest till date. Switch to to not to collect all the unbilled interest till date.
Amount Due	Displays the total loan amount to be paid. **NOTE:** You can view the details of amount due. For more information, refer *Viewing Breakup of Amount Due*.
Fees	Displays the fees amount to be paid. **NOTE:** *Waiving and modification of fees are not applicable for this release.*
Amount to Pay	Specify the total payment amount, the customer wishes to pay. **NOTE:** You can specify amount less than or equal to the total dues to proceed ahead successfully.

- To make payment by allocating arrears, select the **Allocate Arrears** option from the **Payment Type** field.

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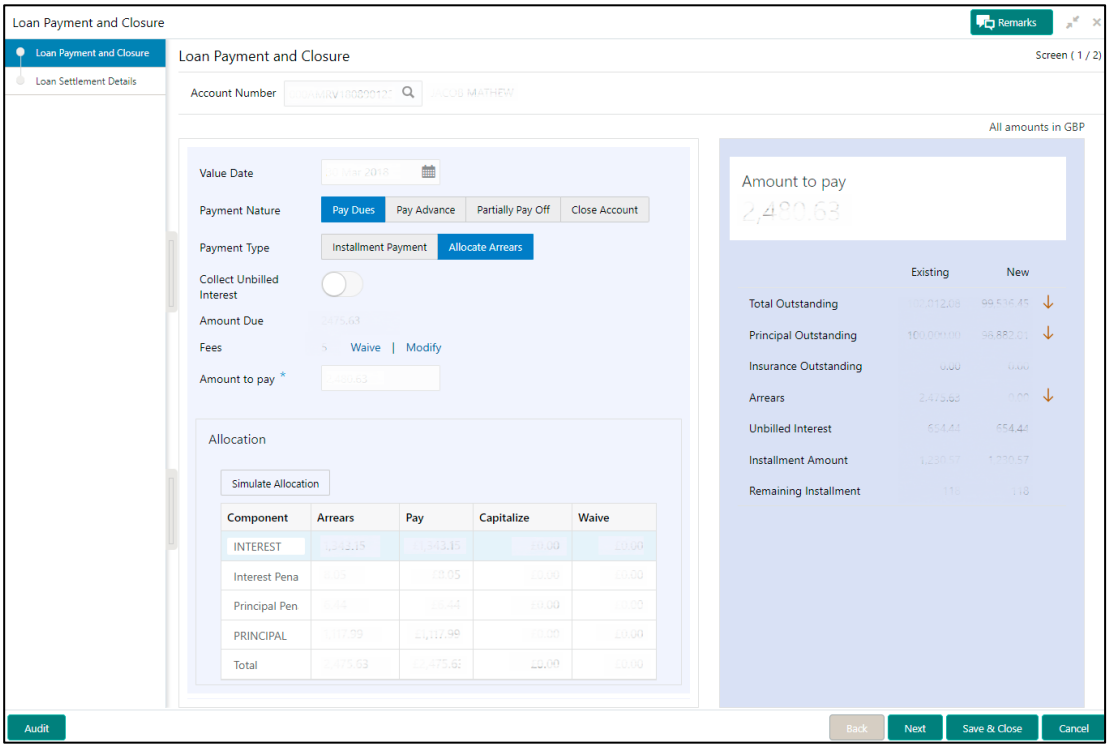
Figure 52: Pay Dues - Allocate Arrears



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

Table 29: Pay Due – Allocate Arrears – Field Description

Field	Description
<Other Fields>	For information on the fields above this section, refer *Installment Payment*.
Allocation	This section is displayed if you select the **Allocate Arrears** option from the **Payment Type** field. **NOTE:** You can specify either pay, capitalize, waive the existing arrears, or perform combination of three. You need to total allocation amount should be less or equal to the arrears amount. To view the amounts after updating the allocations, click **Stimulate Allocation**.
Component	Displays the components for the allocation.
Arrears	Displays the arrears amount.

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Field	Description
Pay	Specify the amount to be paid towards the specific component.
Capitalize	Specify the amount to be capitalized towards the specific component. **NOTE:** For Principal Arrears, this field is not enabled for editing.
Waive	Specify the amount to be waived towards the specific component.
Total	Displays the total of arrears and pay amount.

3. Click **Next**.

   → The **Loan Settlement Details** tab is displayed. For more information, refer *Performing Settlement through CASA*, *Performing Settlement through Instrument*, and *Performing Settlement through Ledger*.

4. Click **Submit**.

   → The screen is successfully submitted for authorization.

5.2.3 Viewing Breakup of Amount Due

You can view the breakup details of the due amount, only if you have selected the **Installment Payment** option from the **Payment Type** field in the **Loan Payment and Closure** tab.

To view due amount breakup:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. From the **Loan Payment and Closure** tab, select the **Pay Due** option from the **Payment Nature** field.
3. From the **Payment Type** field, select the **Installment Payment** option. From the **Amount Due** field, click the **View Breakup** link.

   → The **Arrears** section is displayed.

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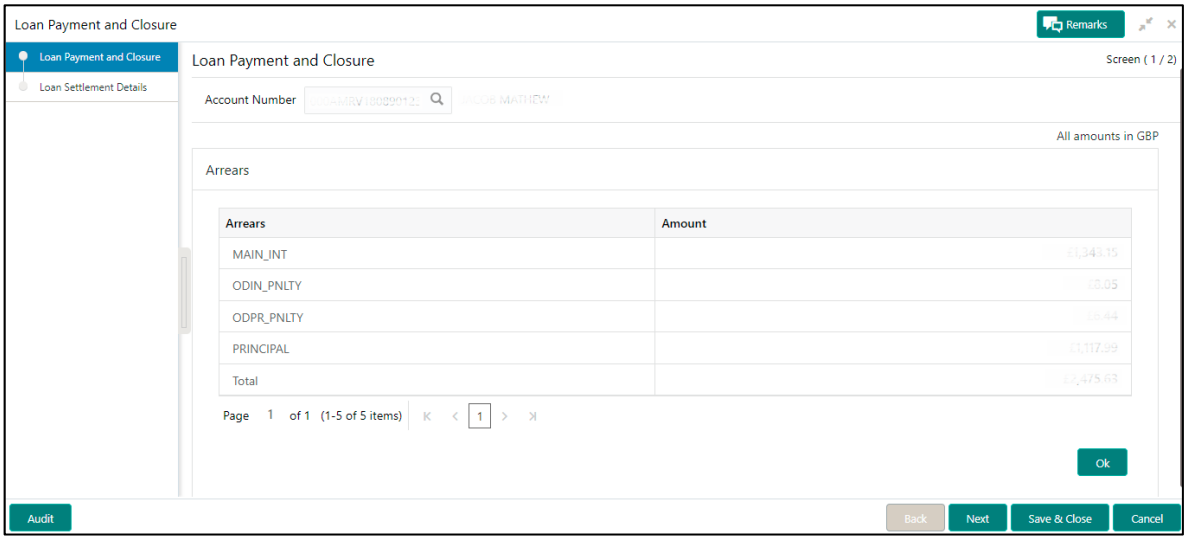
Figure 53: View Amount Breakup



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

Table 30: View Amount Breakup – Field Description

Field	Description
Arrears	Displays the components of the arrears.
Amount	Displays the amount for each arrear component.
Total	Displays the total amount of arrears.

4. Click **OK**.

5.2.4 Viewing Simulation Details

You can get a complete overview of the amount details displayed in this widget on the right side of the screen. As you modify the amounts in the **Payment Details** or **Settlement Details** tabs, the impact on the new calculated amount is displayed with ↑ or ↓ indicator. The indicators are displayed to show if there is a increase or decrease in the payment amount as compared to the existing amount, after you make the modifications. Also, the amount currency is displayed at top of the widget.

To view the simulation details:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.

2. In the **Payment Details** or **Settlement Details** tab, update the required values as required.

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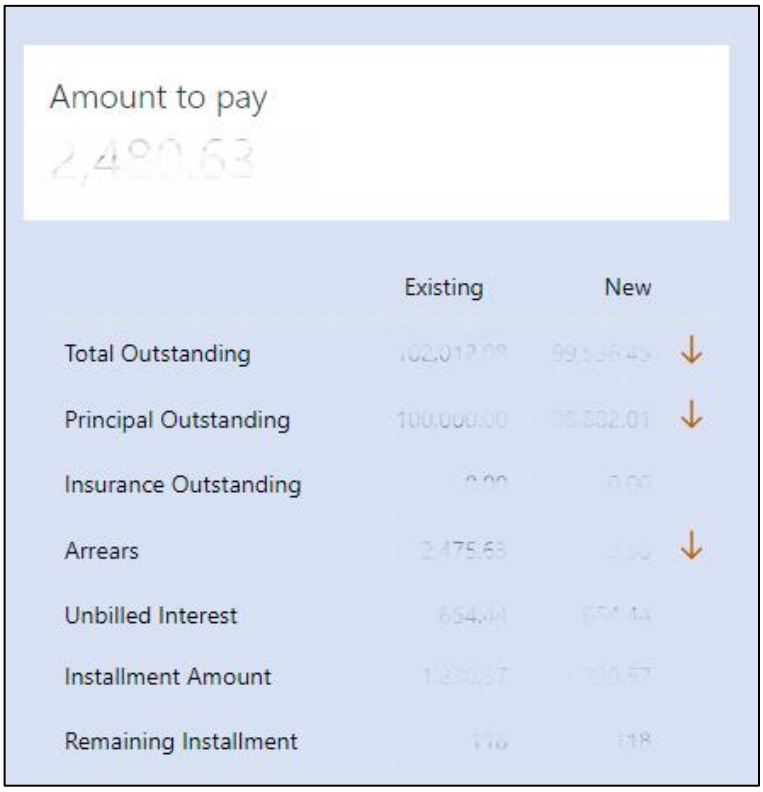
→ In the right widget, the **New** amounts are displayed.

Figure 54: Right Widget



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

Table 31: Right Widget – Field Description

Field	Description
Amount to pay	Displays the total amount payable for the loan account.
Total Outstanding	Displays the existing and new total outstanding amount.
Principal Outstanding	Displays the existing and new available principal outstanding.
Insurance Outstanding	Displays the existing and new available insurance outstanding.
Arrears	Displays the existing and new arrears on the loan account.
Unbilled Interest	Displays the existing and new total unbilled interest.
Installment Amount	Displays the existing and new installment amount of the loan account.

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Field	Description
Remaining Installment	Displays the existing and new remaining installment of the loan account.

5.2.5 Paying by Pay Advance Option

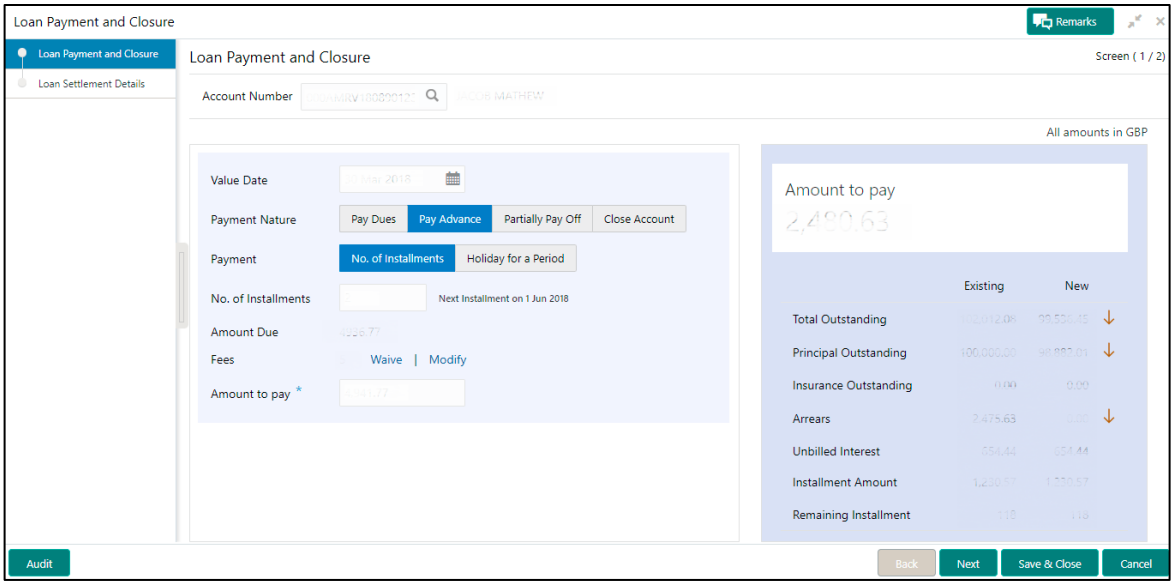
You can make payment by paying the advance amount. The **Pay Advance** option will not available, if the loan account is in post maturity date.

To pay advance amount:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. From the **Payment Nature** field, select **Pay Advance** option.

→ The fields related to **Pay Advance** option are displayed.

Figure 55: Pay Advance



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

Table 32: Pay Advance – Field Description

Field	Description
Payment Nature	Select the **Pay Advance** for paying the payment. **NOTE:** For information on other options, refer the following: *Paying by Pay Due Option*, *Paying by Partially Pay Off Option*, and *Paying by Close Account Option*.
Payment	Select the payment option. The options are: • **No. of Installment** • **Holiday for a period**
No. of Installment	Specify the number of installments for paying the advance. **NOTE:** This field appears if you select the **No. of Installment** option from the **Payment** field. The next installment date is displayed adjacent to this field. You cannot specify the value as zero, more or equal to pending number of installments.
Holiday	Specify or select the end date for the holiday. **NOTE:** This field appears if you select the **Holiday for a period** option from the **Payment** field. The next installment date is displayed adjacent to this field.
Amount Due	Displays the total loan amount for the specific period selected.
Fees	Displays the fees amount to be paid. **NOTE:** *Waiving and modification of fees are not applicable for this release*.
Amount to Pay	Specify the total payment amount, the customer wishes to pay.

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3. Click **Next**.

   → The **Loan Settlement Details** tab is displayed. For more information, refer *Performing Settlement through CASA*, *Performing Settlement through Instrument*, and *Performing Settlement through Ledger*.

4. Click **Submit**.

   → The screen is successfully submitted for authorization.

5.2.6 Paying by Partially Pay Off Option

You can make payment by paying partial loan amount. Once the payment is done, the principal amount is reduced from the loan amount. The **Partially Pay Off** option will not available, if the loan account is in post maturity date.

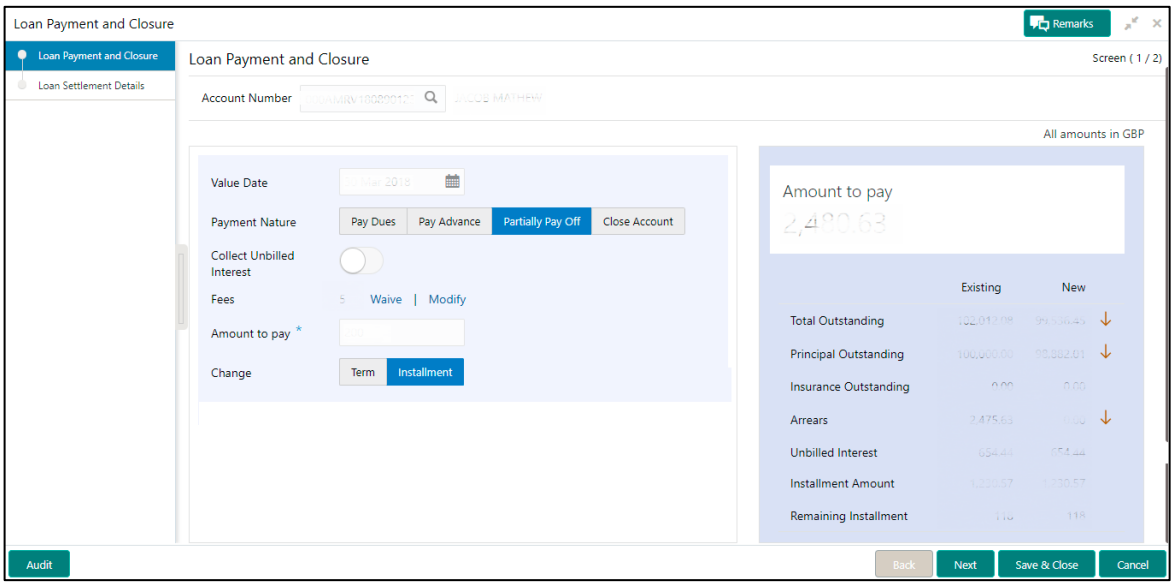
To pay partial amount:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.

2. From the **Payment Nature** field, select **Partially Pay Off** option.

   → The fields related to **Partially Pay Off** option are displayed.

Figure 56: Partial Pay Off



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

Table 33: Partially Pay Off – Field Description

Field	Description
Payment Nature	Select the **Partially Pay Off** for paying the payment. **NOTE:** For information on other options, refer the following: *Paying by Pay Due Option*, *Paying by Pay Advance Option*, and *Paying by Close Account Option*.
Collect Interest Till Date	Switch to to collect all the unbilled interest till date. Switch to to not to collect all the unbilled interest till date.
Fees	Displays the fees amount to be paid.
Amount to Pay	Specify the total payment amount, the customer wishes to pay. **NOTE:** If the specified amount is not enough to pay the principal balance, then you will not be able to proceed ahead with the transaction.
Change	Select whether to change to **Term** or **Installment** option.

3. Click **Next**.

→ The **Loan Settlement Details** tab is displayed. For more information, refer *Performing Settlement through CASA*, *Performing Settlement through Instrument*, and *Performing Settlement through Ledger*.

4. Click **Submit**.

→ The screen is successfully submitted for authorization.

5.2.7 Paying by Close Account Option

You can make payment by repaying the entire outstanding loan amount and close the loan account.

To pay by closing account:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.

2. From the **Payment Nature** field, select **Close Account** option.

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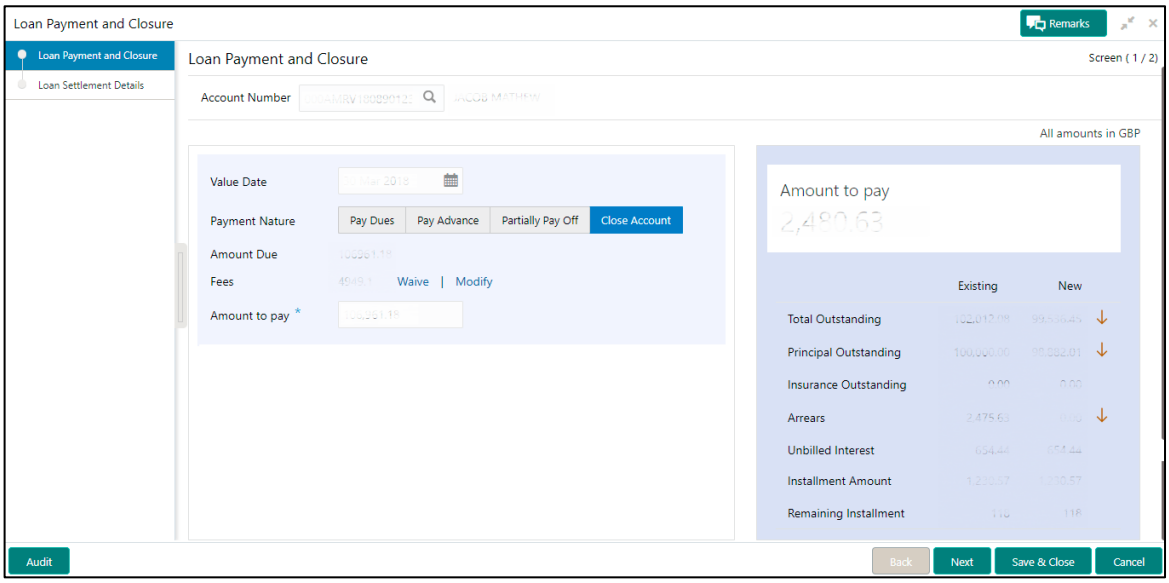
→ The fields related to **Close Account** option are displayed.

Figure 57: Close Account



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

Table 34: Close Account – Field Description

Field	Description
Payment Nature	Select the **Close Account** for paying the payment. **NOTE:** For information on other options, refer the following: *Paying by Pay Due Option*, *Paying by Pay Advance Option*, and *Paying by Partially Pay Off Option*.
Amount Due	Displays the total due amount to be paid.
Fees	Displays the fees amount to be paid. **NOTE:** *Waiving and modification of fees are not applicable for this release*.
Amount to Pay	Specify the total payment loan amount. **NOTE:** You can only enter the amount equal or more than the amount specified in the **Amount Due** field.

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3. Click **Next**.

   → The **Loan Settlement Details** tab is displayed. For more information, refer *Performing Settlement through CASA*, *Performing Settlement through Instrument*, and *Performing Settlement through Ledger*.

4. Click **Submit**.

   → The screen is successfully submitted for authorization.

5.2.8 Performing Settlement through CASA

You can pay your disbursement using your CASA account.

To perform settlement through CASA:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. From the **Loan Payment and Closure** tab, click **Next**.

   → The **Loan Settlement Details** tab is displayed.

3. From the **Pay Through** field, select the **CASA** option.

   → The fields related to **CASA** are displayed.

4. You can perform settlement through CASA using any of the following actions:

   - If CASA account is in local currency:

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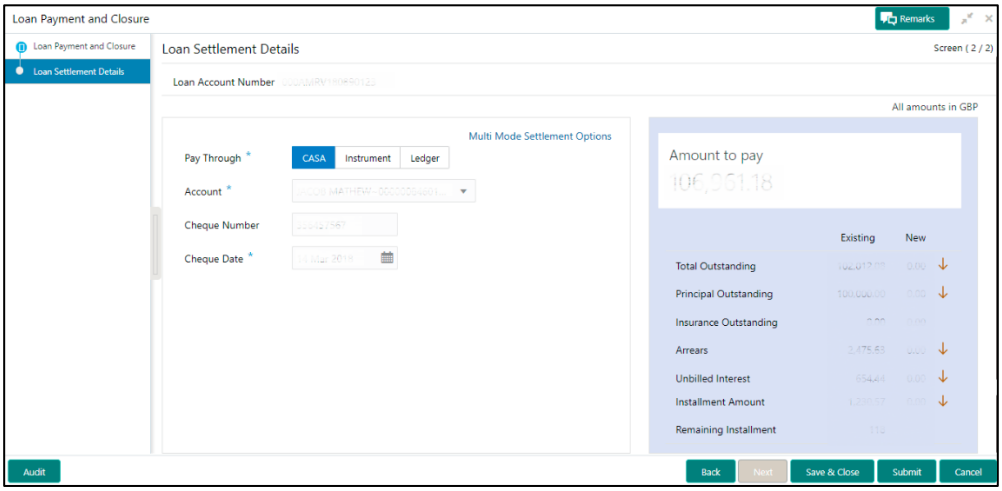
Figure 58: CASA Account in Local Currency



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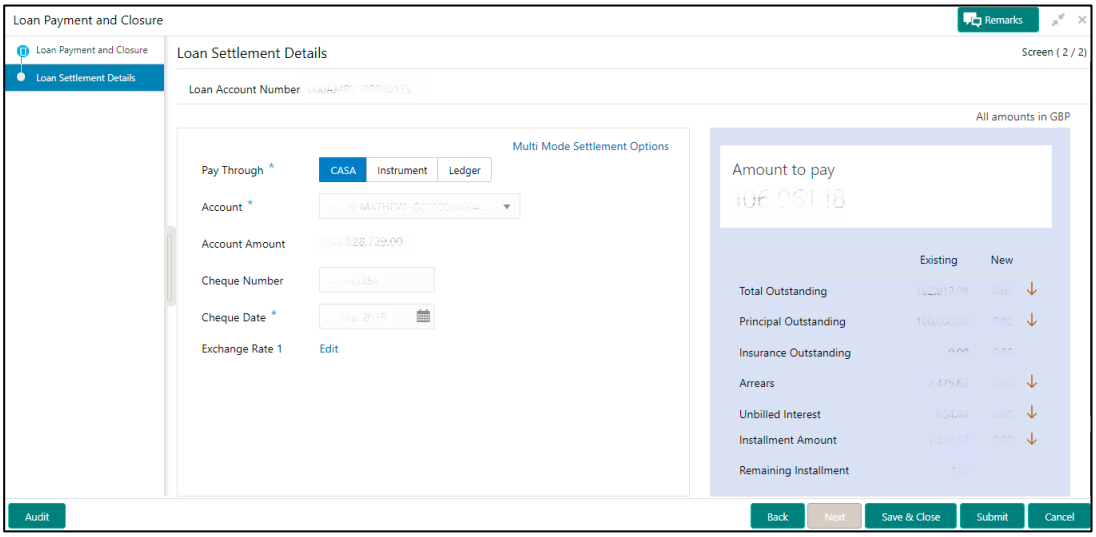
For more information on fields, refer to field description table below:

Table 35: CASA - Local Currency – Field Description

Field	Description
Pay Through	Select the **CASA** option to perform the settlement. **NOTE:** For information on **Instrument** and **Ledger**, refer *Performing Settlement through Instrument*, and *Performing Settlement through Ledger*.
Account	Select the CASA account in local currency. **NOTE:** For information if you select CASA in foreign currency, refer *CASA in Foreign Currency*. For information if you select the **Other CASA** option from the list, refer *CASA Within the Bank* and *CASA Outside the Bank*.
Cheque Number	Specify the cheque number of the CASA account for settlement.
Cheque Date	Specify the cheque date for settlement.

- If CASA account is in foreign currency:

Figure 59: CASA Account in Foreign Currency



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

Table 36: CASA - Foreign Currency – Field Description

Field	Description
Pay Through	Select the **CASA** option to perform the settlement. **NOTE:** For information on **Instrument** and **Ledger**, refer *Performing Settlement through Instrument*, and *Performing Settlement through Ledger*.
Account	Select the CASA account in foreign currency. **NOTE:** For information if you select CASA in local currency, refer *CASA in Local Currency*. For information if you select the **Other CASA** option from the list, refer *CASA Within the Bank* and *CASA Outside the Bank*.
Account Amount	Displays the selected CASA account's currency and amount equivalent of the value specified in the **Amount to pay** field in the **Loan Payment and Closure** tab.
Cheque Number	Specify the cheque number of the CASA account for settlement.
Cheque Date	Specify the cheque date for settlement.
Exchange Rate is <Currency and Rate>	Displays the current exchange rate of the amount. **NOTE:** To modify the rate, you can click the **Edit** link.

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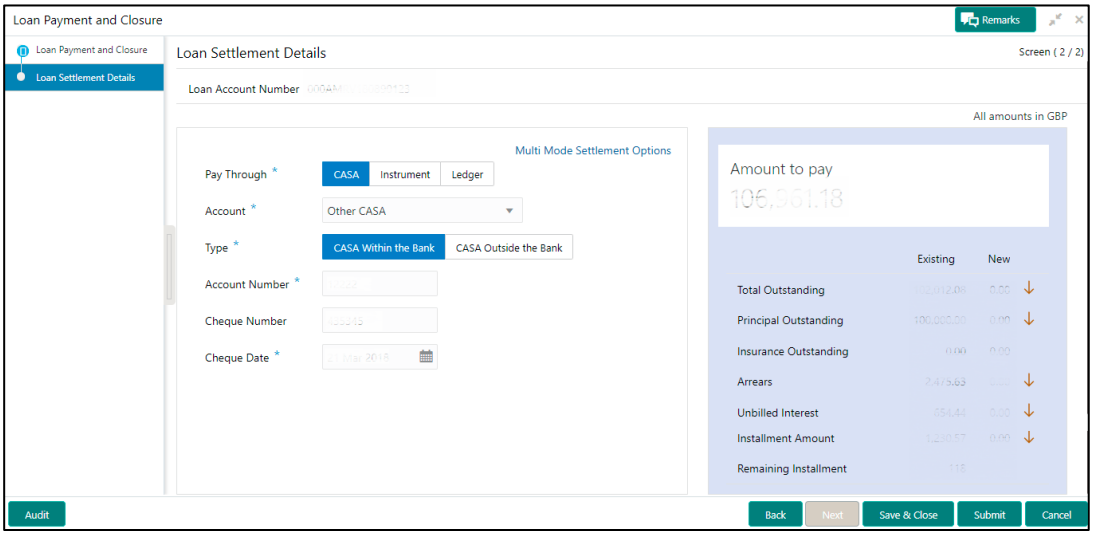
- If CASA account is within the bank:

Figure 60: CASA Within the Bank



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

Table 37: CASA Within the Bank – Field Description

Field	Description
Pay Through	Select the **CASA** option to perform the settlement. **NOTE:** For information on **Instrument** and **Ledger**, refer *Performing Settlement through Instrument*, and *Performing Settlement through Ledger*.
Account	Select the **Other CASA** option.
Type	Select the **CASA Within the Bank** type. **NOTE:** For information on CASA Outside the Bank, refer *CASA Outside the Bank*.
Account Number	Specify the CASA account number for performing the settlement.
Cheque Number	Specify the cheque number of the CASA account for settlement.
Cheque Date	Specify the cheque date for settlement.

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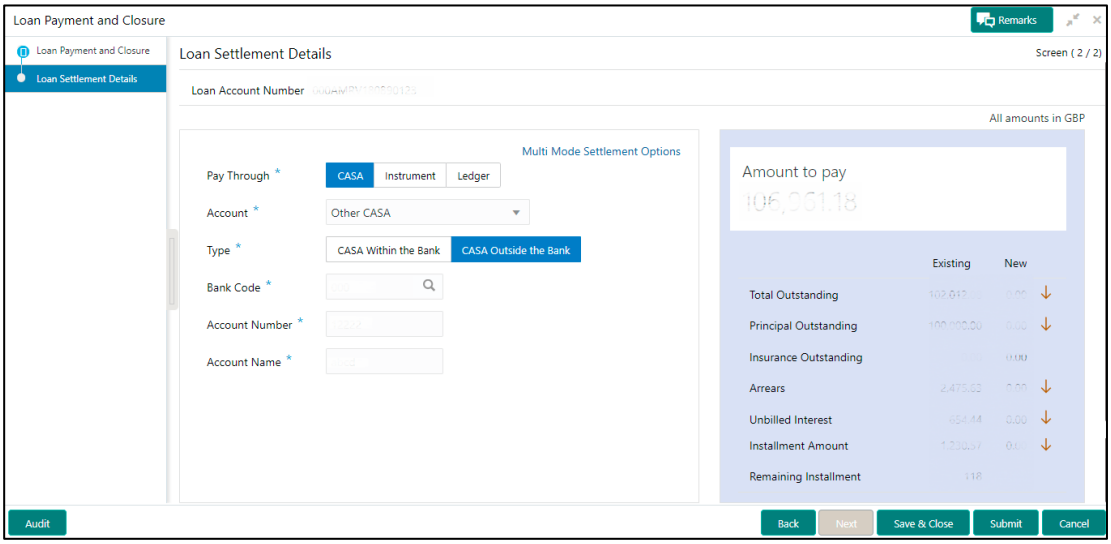
- If CASA account is outside the bank:

Figure 61: CASA Outside the Bank



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

Table 38: CASA Outside the Bank – Field Description

Field	Description
Pay Through	Select the **CASA** option to perform the settlement. **NOTE:** For information on **Instrument** and **Ledger**, refer *Performing Settlement through Instrument*, and *Performing Settlement through Ledger*.
Account	Select the **Other CASA** option.
Type	Select the **CASA Outside the Bank** type. **NOTE:** For information on CASA Within the Bank, refer *CASA Within the Bank*.
Bank	Select the bank in which you have the CASA account.
Account Number	Specify the CASA account number, which is present in the outside bank.
Account Name	Specify the name of the CASA account holder.

5. Click **Submit**.

→ The screen is successfully submitted for authorization.

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5.2.9 Performing Settlement through Instrument

You can perform settlement using an instrument.

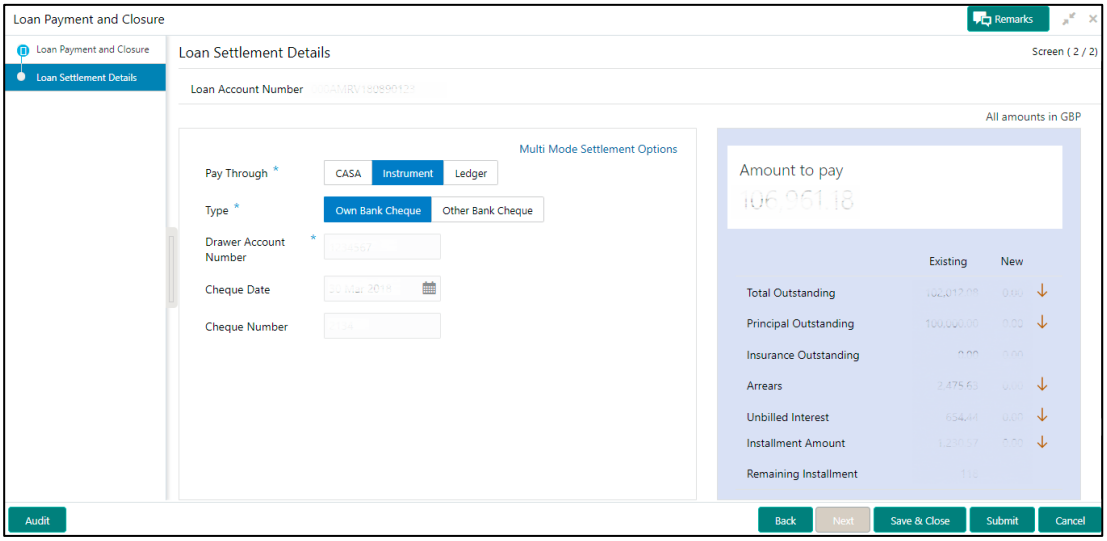
To perform settlement through instrument:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. From the **Loan Payment and Closure** tab, click **Next**.

   → The **Loan Settlement Details** tab is displayed.
3. From the **Pay Through** field, select the **Instrument** option.
4. You can perform settlement through Instrument, using any of the following actions:

   - If the instrument type is own bank cheque:

Figure 62: Own Bank Cheque



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

Table 39: Own Bank Cheque – Field Description

Field	Description
Pay Through	Select the **Instrument** option to perform the settlement. For information on **CASA** and **Ledger**, refer *Performing Settlement through CASA*, and *Performing Settlement through Ledger*.

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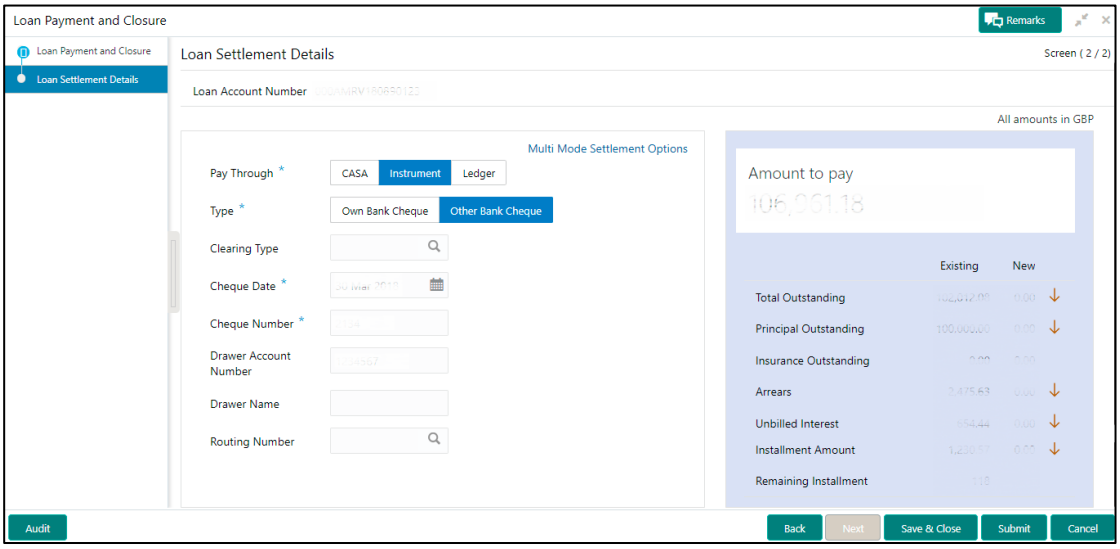
Field	Description
Type	Select the **Own Bank Cheque** type. **NOTE:** For information on Other Bank Cheque, refer *Other Bank Cheque*.
Drawer Account Number	Specify the account number of the drawer on cheque.
Cheque Date	Specify the cheque date for settlement.
Cheque Number	Specify the cheque number of the CASA account for settlement.

- If the instrument type is other bank cheque:

Figure 63: Other Bank Cheque



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

Table 40: Other Bank Cheque – Field Description

Field	Description
Pay Through	Select the **Instrument** option to perform the settlement. For information on **CASA** and **Ledger**, refer *Performing Settlement through CASA*, and *Performing Settlement through Ledger*.

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Field	Description
Type	Select the **Other Bank Cheque** type. For information on Own Bank Cheque, refer *Own Bank Cheque*.
Clearing Type	Specify the clearing type of the cheque. **NOTE:** You can also fetch by clicking the icon. For more information, refer *Clearing Type*.
Cheque Date	Specify the cheque date for settlement.
Cheque Number	Specify the cheque number for settlement.
Drawer Account Number	Specify the account number of the drawer on cheque.
Drawer Name	Specify the name of the drawer on cheque.
Routing Number	Specify the routing number of the cheque. **NOTE:** You can also fetch by clicking the icon. For more information, refer *Routing Number*.

- To fetch the clearing type code:

  i. From the **Clearing Type** field, click the icon.

  → The **Clearing Type/Network Code** section is displayed.

  Figure 64: Clearing Type/Network Code

  ii. Specify the clearing type or network code in the **Clearing Type/Network Code** field and click **Fetch**.

  iii. Select the type or code displayed in the **Clearing Type/Network Code** field in the table.

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- To fetch the routing number:

  i. From the **Routing Number** field, click the icon.

  → The **Routing Number** section is displayed.

  Figure 65: Routing Number

  ii. Specify the number in the **Routing Number** field and click **Fetch**.

  iii. Select the routing number displayed in the **Routing Number** field in the table.

5. Click **Submit**.

   → The screen is successfully submitted for authorization.

5.2.10 Performing Settlement through Ledger

You can perform the settlement using ledger.

To perform settlement through ledger:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. From the **Loan Payment and Closure** tab, click **Next**.

   → The **Loan Settlement Details** tab is displayed.

3. From the **Pay Through** field, select the **Ledger** option.

   → The fields related to ledger option are displayed.

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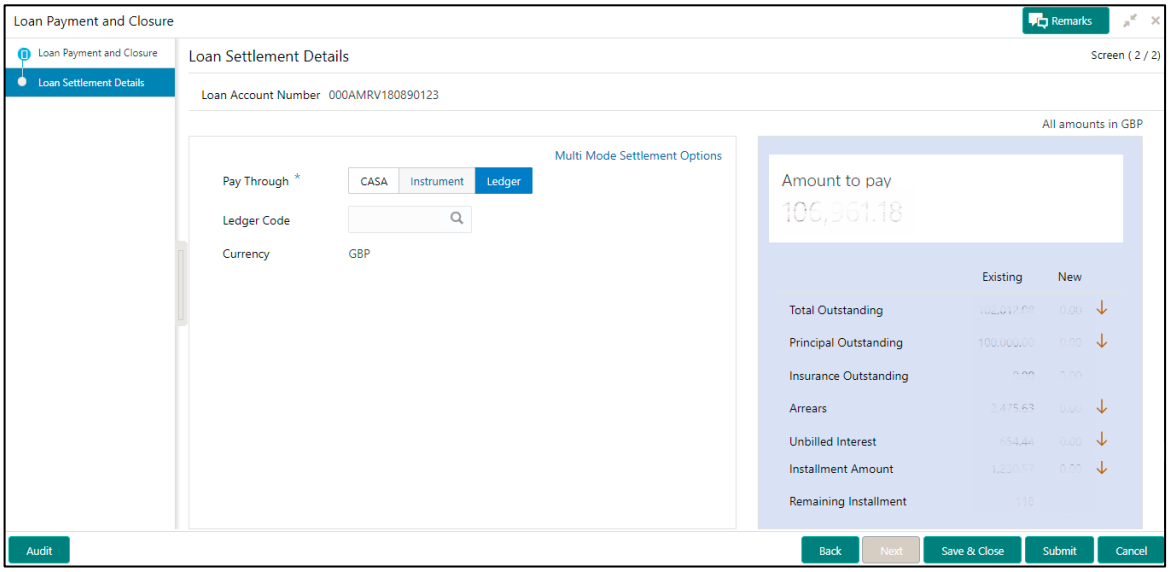
Figure 66: Ledger



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

Table 41: Ledger – Field Description

Field	Description
Pay Through	Select the **Ledger** option to perform the settlement. **NOTE:** For information on **CASA** and **Instrument**, refer *Performing Settlement through CASA*, and *Performing Settlement through Instrument*.
Ledger Code	Click the icon and select the ledger code for performing the adhoc charges settlement. For more information in fetching the ledger code, refer *Fetch Ledger Code*.
Currency	Displays the currency for the ledger amount.

4. Click **Submit**.

→ The screen is successfully submitted for authorization.

5.2.11 Performing Multi Mode Settlement

You can perform settlement through multi mode option, that is, settlement can done through CASA, Instrument, and Ledger at once.

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To perform multi mode settlement:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.

2. From the **Loan Payment and Closure** tab, click **Next**.

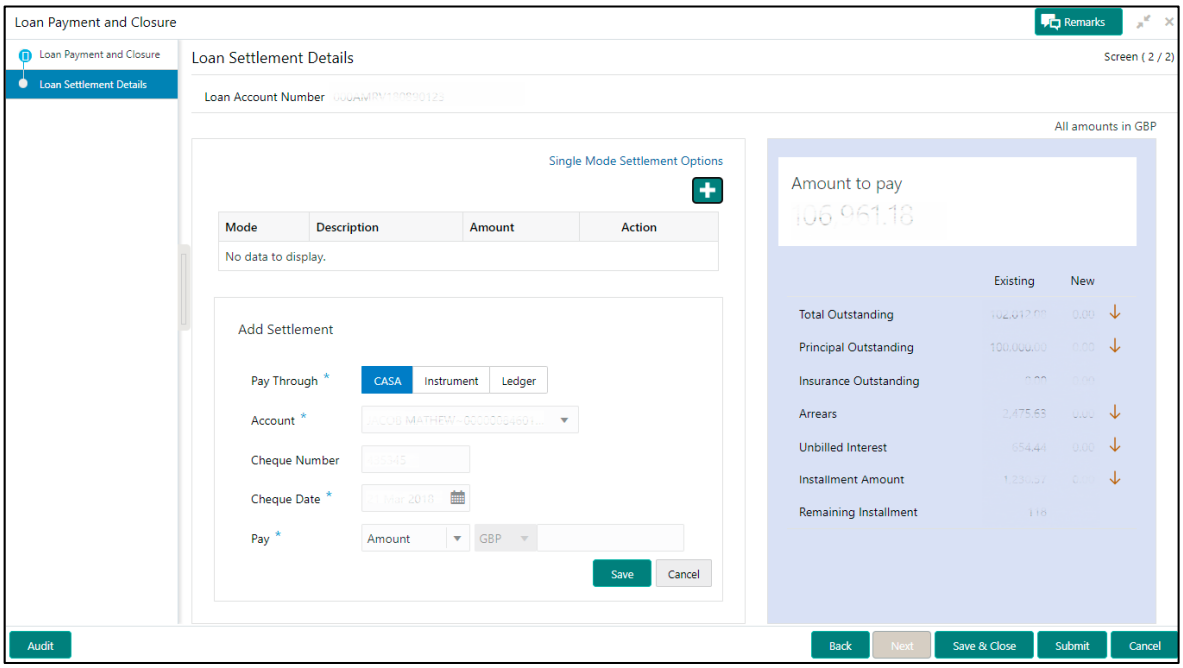
   → The **Loan Settlement Details** tab is displayed.

3. Click the **Multi Mode Settlement Options** link.

4. Click the icon, to add settlement modes.

   → The **Add Settlement** section is displayed. For more information on the **Add Settlement** section, refer *Performing Settlement through CASA*, *Performing Settlement through Instrument*, and *Performing Settlement through Ledger*.

Figure 67: Multimode Settlement Option



5. Click **Save**.

   → The settlement is added in the table above.

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

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Table 42: Multi Mode Settlement Options – Field Description

Field	Description
Mode	Displays the settlement mode.
Description	Displays the details available for the settlement modes.
Amount	Displays the amount available in the specific settlement mode.
Action	Click to edit the amount. Click to delete the settlement mode.

- To go back to the single mode option, click the **Single Mode Settlement Options** link.

5.3 Loan Renegotiation Initiation

This screen helps you to simulate the transaction and check if the result of the simulation fulfills the borrower's requirement. It also provides flexibility to simulate various options and perform single variation event or combination of variation events.

Using this screen, you can perform the following actions:

- *Navigating and Fetching Account*
- *Modifying Loan Details*
- *Treating Outstanding*
- *Modifying Schedule Details*
- *Modifying Rollover Details*
- *Modifying Interest or Fees*
- *Viewing Simulation Details*
- *Viewing Revised Schedule*
- *Viewing Fees Charged*

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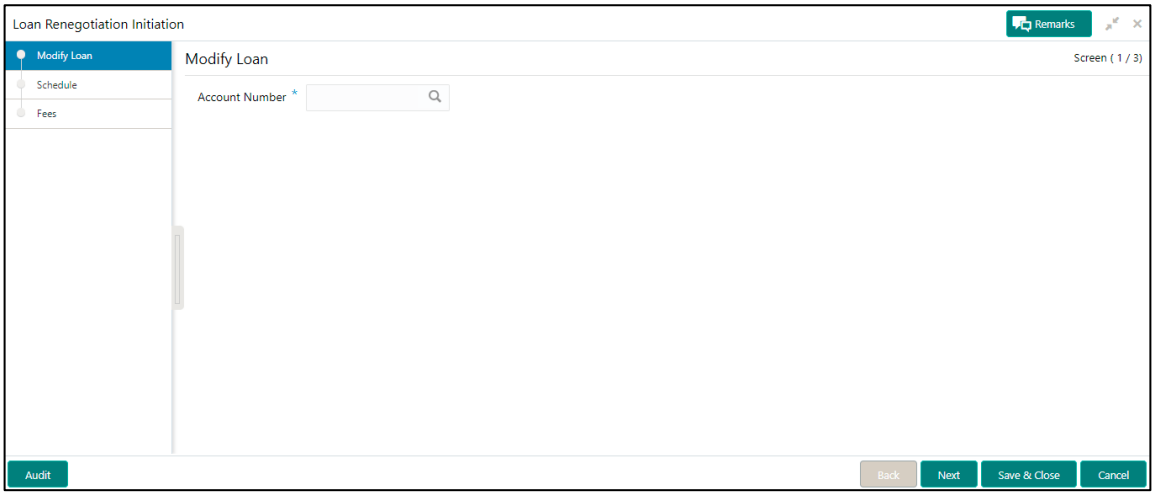
5.3.1 Navigating and Fetching Account

You need to perform the common steps mentioned below, before performing any actions on the screen:

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

   → The **Loan Renegotiation Initiation** screen is displayed.

Figure 68: Loan Renegotiation Initiation



2. On the **Loan Renegotiation Initiation** 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 details in the **Modify Loan** tab and the simulation details on the right widget are displayed.

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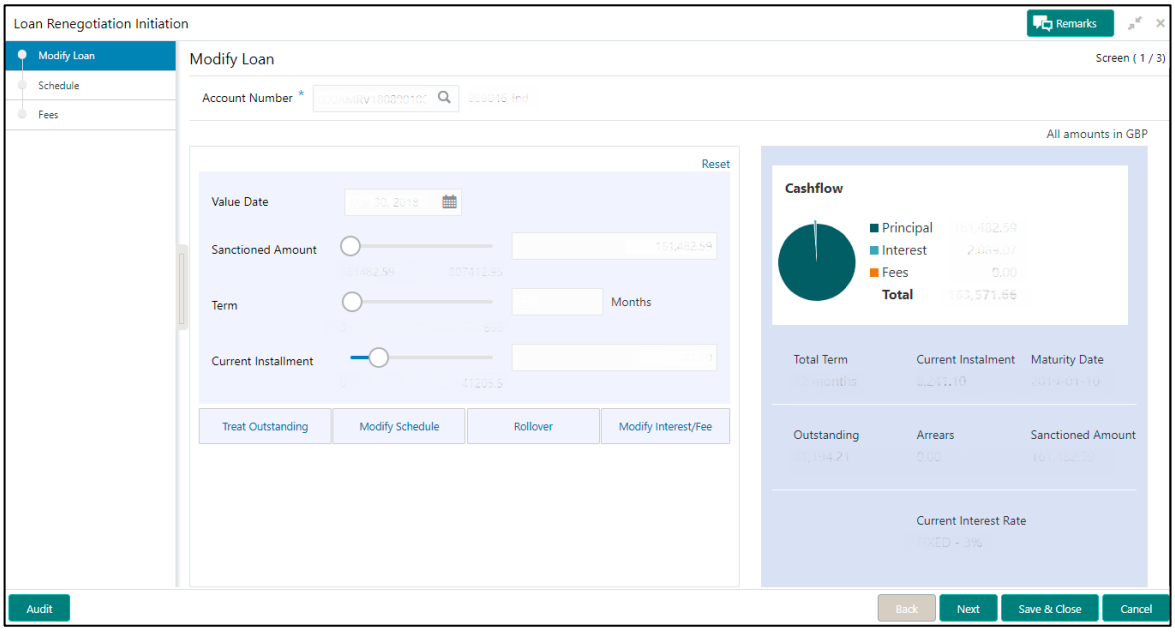
Figure 69: Existing Loan Details



5.3.2 Modifying Loan Details

The **Modify Loan** tab displays the values as maintained in the host. Here, you can update the values based on the minimum and maximum range based on the parameter maintained in the host. You can update the values by moving the slider or specifying the value. If you update by moving the slider, then the system updates the **Loan Amount**, **Term**, and **Current Installment** values. If you specify the value, then the system adjusts the slider of the **Loan Amount**, **Term**, and **Current Installment** fields accordingly.

Based on your actions, the values are updated and displayed in the right widget. For more information, refer *Viewing Simulation Details*.

To modify the loan details:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. Maintain required details in the **Modify Loan** tab.

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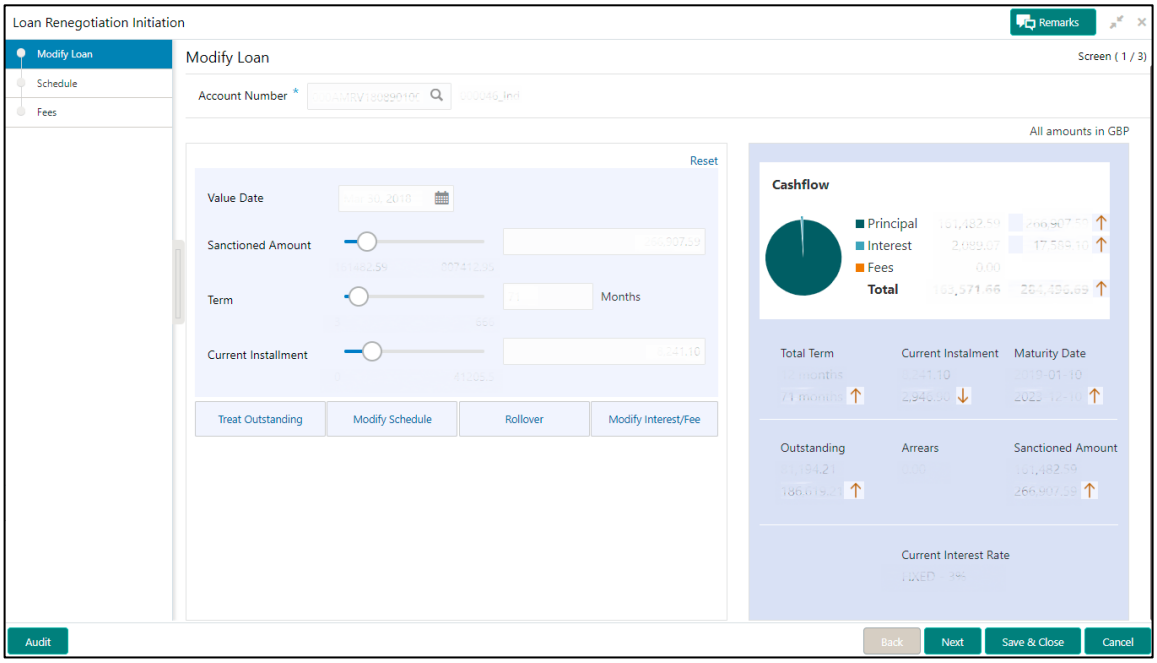
Figure 70: Modify Loan tab



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

Table 43: Modify Loan tab – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for modifying the loan details. **NOTE:** As you specify the account number, the name of the account holder appears next to the account number.
Value Date	Select or specify the value date of the transaction.

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Field	Description
Sanctioned Amount	Specify the loan amount for performing the renegotiation. You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically. **NOTE:** Only if there is available balance in the facility sanctioned, you can increase the loan amount. You can decrease the loan amount only to the extent of disbursed loan amount. In case the loan is fully disbursed, then no loan decrease will be allowed. The loan amount cannot be 0 and also exceed 5 times more than the current loan amount. If the loan account, which has reached the maturity date and still the loan account status is active due to arrears, then this field is not enabled.
Term	Specify the loan term. You can increase or decrease the term by dragging the slider to right or left. If you have specified the term, then accordingly the slider is adjusted automatically. **NOTE:** You can specify the term only within the specified term range in the product. You can decrease the term not less than the elapsed loan period or minimum term, whichever is higher. If the loan account, which has reached the maturity date and still the loan account status is active due to arrears, then this field is not enabled.
Current Installment	Specify the loan installment amount as per current schedule. **NOTE:** You can specify the minimum and maximum installment within the specified amount range. If the loan account which has reached the maturity date and still the loan account status is active due to arrears, then this field is not enabled.

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- In the **Modify Loan** tab, you can also modify the following loan details:
  - **Treat Outstanding**: For more information, refer *Treating Outstanding*.
  - **Modify Schedule**: For more information, refer *Modifying Schedule Details*.
  - **Rollover**: For more information, refer *Modifying Rollover Details*.
  - **Modify Interest/Fee**: For more information, refer *Modifying Interest or Fees*.

3. Click **Next**.

   → The **Schedule** tab is displayed.

NOTE: If you click **Next**, without doing any changes in the **Modify Loan** tab, the system displays an error message that you need to do atleast one mandatory change.

4. Click **Next**.

   → The **Fees** tab is displayed.

5. Click **Submit**.

   → The screen is successfully submitted for authorization.

5.3.3 Treating Outstanding

You can allocate the arrears on the loan account. The **Treat Outstanding** section displays the outstanding component wise. Here, you can pay, capitalize, or waive the arrears.

To treat outstanding components:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. Click the **Treat Outstanding** link.

   → The **Treat Outstanding** section is displayed.

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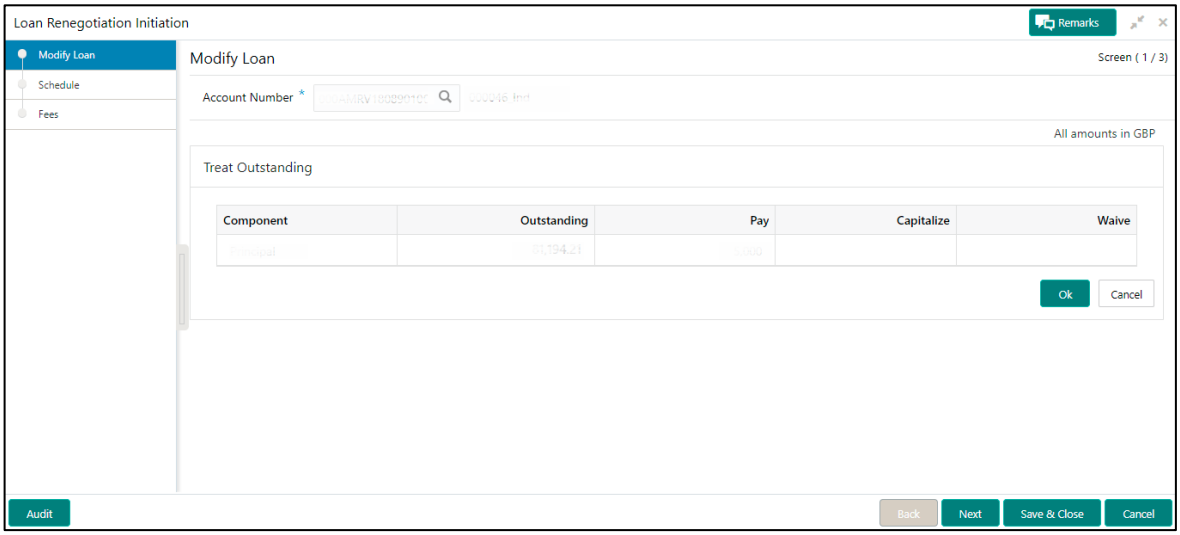
Figure 71: Treat Outstanding



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

Table 44: Treat Outstanding – Field Description

Field	Description
Components	Displays the components of the outstanding.
Outstanding	Displays the outstanding amount component wise.
Pay	Specify the amount to be payed.
Capitalize	Specify the amount to be capitalized.
Waive	Specify the amount to be waived.

3. Click **OK**.

5.3.4 Modifying Schedule Details

You can view the upcoming schedules. If there is any change in the term, the system will fetch and display the schedule structure until maturity considering the term change. You can also add new or edit existing structure or interest rate revision details.

NOTE: The system will not display the schedules that are already elapsed.
If the loan account which has reached the maturity date and still the loan account status is active due to arrears, then this field is not enabled.

To modify the schedule details:

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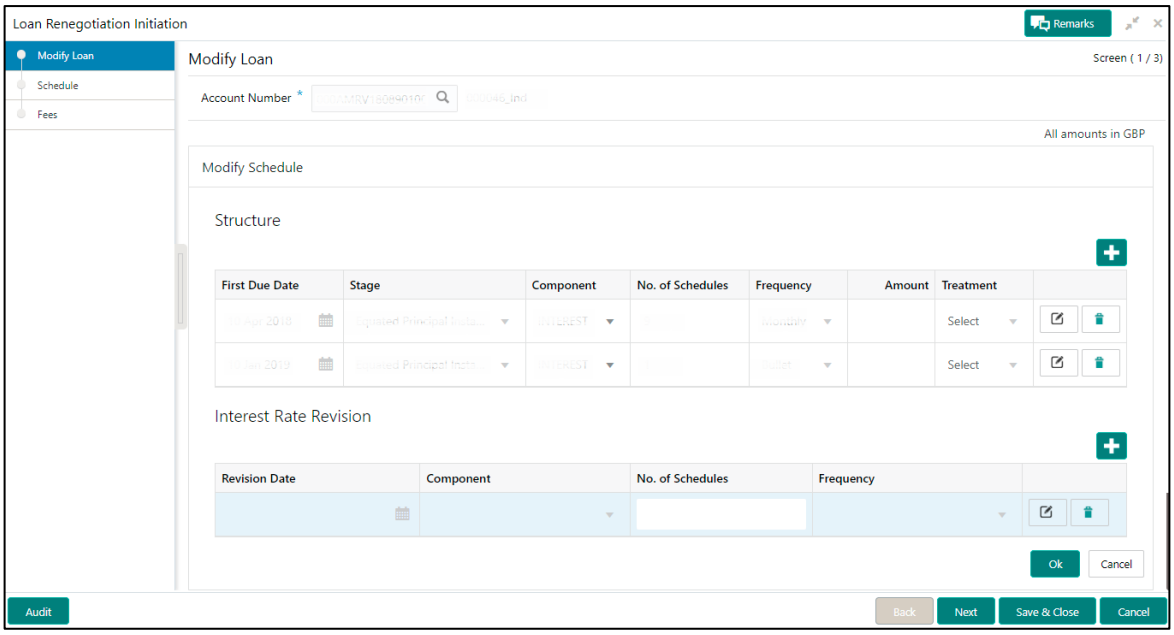
1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.

2. Click the **Modify Schedule** link.

   NOTE: The Modify Schedule link will not be enabled, if you have performed any action on the Rollover section and committed the changes.

   → The **Modify Schedule** section is displayed.

Figure 72: Modify Schedule



NOTE: By default, the existing schedule details are displayed in the **Structure** and **Interest Rate Revision** section.

3. From the **Structure** or **Interest Rate Revision** section, click the icon from the **Action** field. For more information on fields, refer to field description table below:

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Table 45: Modify Schedule – Field Description

Field	Description
Structure	This section displays the schedule structure.
First Due Date	Specify the due date on which the schedule installment is due.
Stage	Select the applicable loan stage. For amortized loan account, the following are the options: • **Equated Principal Installment** • **Interest Only Installment** • **Moratorium** For non amortized loan account, the following are the options: • **Interest and Principal Installment** • **Interest Only Installment** • **Moratorium**
Component	Select the loan component. **NOTE:** This field is not editable if you select the **Equated Principal Installment** option from the **Stage** field.
No. of Schedules	Specify the number of schedules for the repayment stage.
Frequency	Select the frequency of installment payment. The options are: • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly**
Amount	Specify the installment amount to be paid.
Treatment	Select the schedule treatment. The options are: • **Capitalize** • **Waive**

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Field	Description
<Action>	Displays the actions you can perform on the structure details. The following icons are displayed: • : You can click this icon, to edit the details in a row. • : You can click this icon, to delete the row. • : You can click this icon, to confirm the details added in the row.
Interest Rate Revision	This section the revision schedule for interest rates.
Revision Date	Select or specify the date on which the revised interest rate is applied for the account.
Component	Select the loan component on which revised interest rate is applicable.
No. of Schedules	Specify the number of schedules for which revised interest rate is applicable.
Frequency	Select the frequency of rate revision. The options are: • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly**
<Action>	Displays the actions you can perform on the structure details. The following icons are displayed: • : You can click this icon, to edit the details in a row. • : You can click this icon, to delete the row. • : You can click this icon, to confirm the details added in the row.

- You can add new row by following the steps below:

  i. From the **Structure or Interest Rate Revision** section, click the icon.

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ii. Select or specify the details as required.

iii. From the **Action** field, click the icon.

→ The details are added successfully.

iv. Click **OK**.

5.3.5 Modifying Rollover Details

You can view the re-draw of schedules considering the rolling over of the loan to new loan schedule starting from current value date until to maturity. If there is any change in the term, the system will fetch and display the schedule structure until maturity considering the term change. You can also add new or edit existing structure or interest rate revision details.

NOTE: You will not be allowed to perform the rollover on the loan account, if:
Rollover is not set at the account level.
You have breached the maximum number of allowed rollovers.

To modify the rollover details:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. Click the **Rollover** link.

NOTE: The **Rollover** link will not be enabled, if you have performed any action on the **Modify Schedule** section and committed the changes.

→ The **Rollover** section is displayed.

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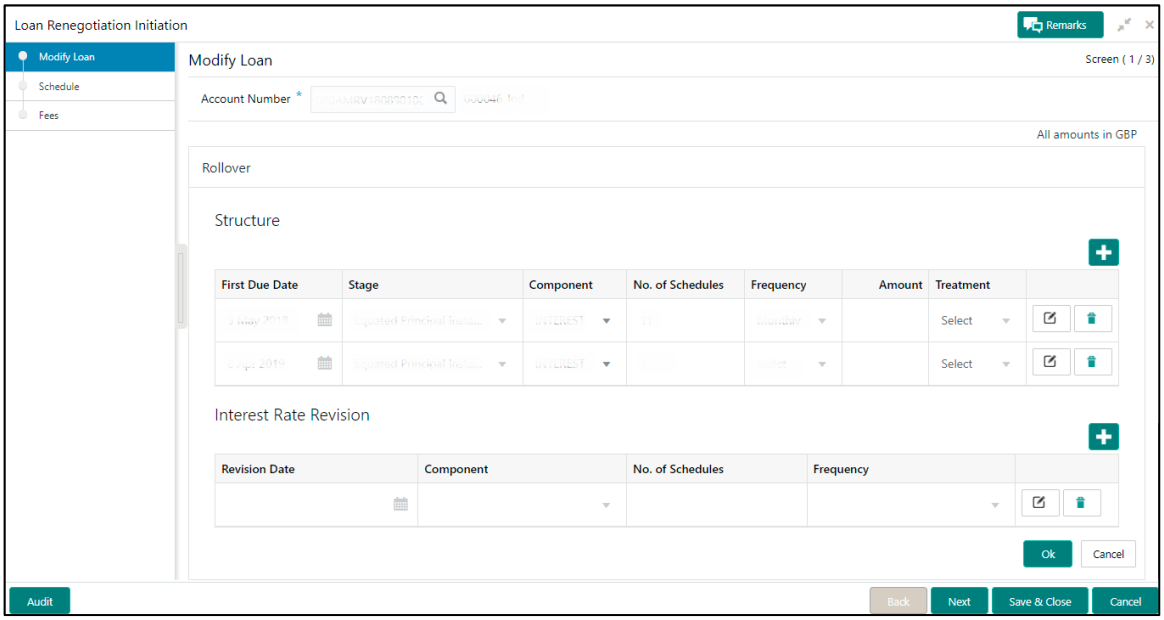
Figure 73: Rollover



NOTE: By default, the existing schedule details are displayed in the **Structure** and **Interest Rate Revision** section.

3. From the **Structure** or **Interest Rate Revision** section, click the icon from the **Action** field. For more information on fields, refer to field description table below:

Table 46: Rollover – Field Description

Field	Description
Structure	This section displays the schedule structure.
First Due Date	Specify the due date on which the schedule installment is due.
Stage	Select the applicable loan stage. For amortized loan account, the following are the options: • **Equated Principal Installment** • **Interest Only Installment** • **Moratorium** For non amortized loan account, the following are the options: • **Interest and Principal Installment** • **Interest Only Installment** • **Moratorium**

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Field	Description
Component	Select the loan component. **NOTE:** This field is not editable if you select the **Equated Principal Installment** option from the **Stage** field.
No. of Schedules	Specify the number of schedules for the repayment stage.
Frequency	Select the frequency of installment payment. The options are: • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly**
Amount	Specify the installment amount to be paid.
Treatment	Select the schedule treatment. The options are: • **Capitalize** • **Waive**
<Action>	Displays the actions you can perform on the structure details. The following icons are displayed: • : You can click this icon, to edit the details in a row. • : You can click this icon, to delete the row. • : You can click this icon, to confirm the details added in the row.
Interest Rate Revision	This section the revision schedule for interest rates.
Revision Date	Select or specify the date on which the revised interest rate is applied for the account.
Component	Select the loan component on which revised interest rate is applicable.
No. of Schedules	Specify the number of schedules for which revised interest rate is applicable.

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Field	Description
Frequency	Select the frequency of rate revision. The options are: • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly**
<Action>	Displays the actions you can perform on the structure details. The following icons are displayed: • : You can click this icon, to edit the details in a row. • : You can click this icon, to delete the row. • : You can click this icon, to confirm the details added in the row.

- You can add new row by following the steps below:

  i. From the **Structure or Interest Rate Revision** section, click the icon.

  ii. Select or specify the details as required.

  iii. From the **Action** field, click the icon.

  → The details are added successfully.

  iv. Click **OK**.

5.3.6 Modifying Interest or Fees

You can view the interest and fees components configured for the loan account. You can also add new or edit existing interest or fees detail.

To modify the interest or fees detail:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.

2. Click the **Modify Interest/Fees** link.

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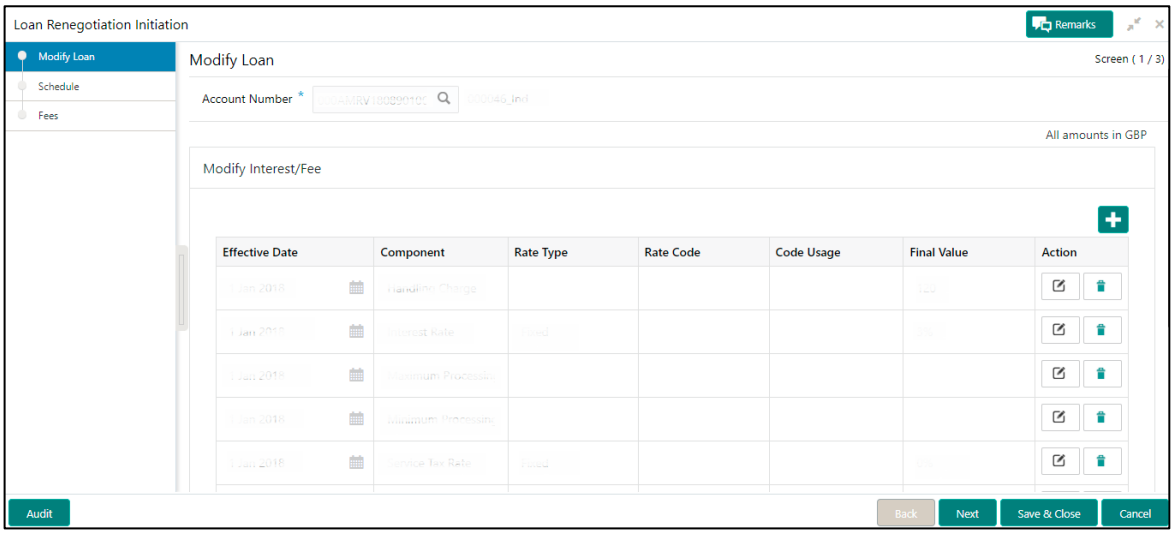
→ The **Modify Interest/Fees** section is displayed.

Figure 74: Modify Interest/Fee

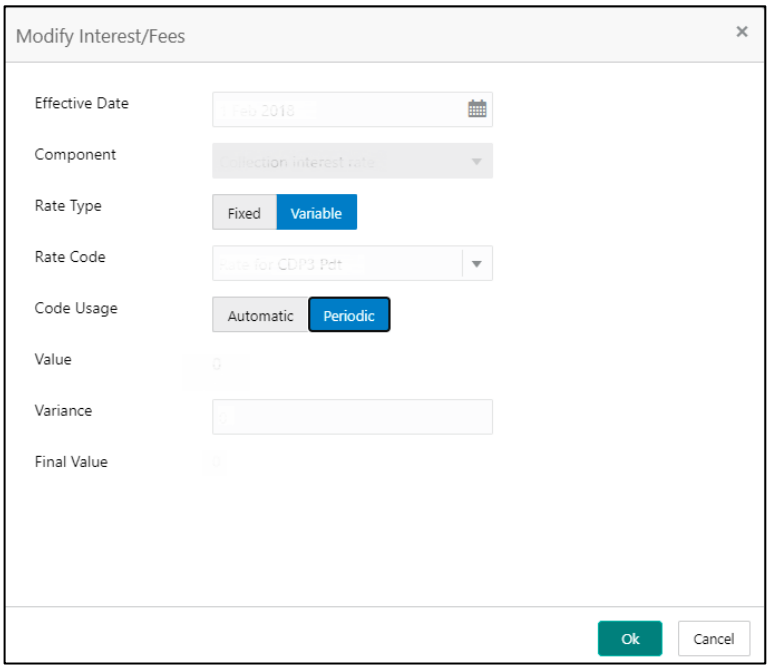


NOTE: By default, the existing interest or fees detail of the account is displayed.

3. From the **Modify Interest/Fees** section, click the icon from the **Action** field.

→ The **Modify Interest/Fees** section is displayed.

Figure 75: Modify Interest/Fees - Edit



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

Table 47: Modify Interest/Fees - Edit – Field Description

Field	Description
Effective Date	Select or specify the effective date of the component value. **NOTE:** You cannot specify the date less than the date specified in the **Value Date** field in the **Modify Loan** tab.
Component	Displays the loan component. **NOTE:** The component user defined element is of following type: Rate Rate Code Number
Rate Type	Select the rate type associated for the component. The options are: • **Fixed** • **Variable** **NOTE:** This field is displayed if: The **Component User Defined Element** type is **Rate** or **Rate Code**, and you have select the **Fixed** option from the **Rate Type** field. The **Component User Defined Element** type is **Rate** or **Rate Code**, and you have selected the **Variable** option from the **Rate Type** field.
Rate Code	Select the rate code associated for the component. **NOTE:** This field is displayed if, the **Component User Defined Element** type is **Rate** or **Rate Code**, and you have selected the **Variable** option from the **Rate Type** field.

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Field	Description
Code Usage	Select the code usage for the component. The options are: • **Automatic** • **Periodic** **NOTE:** This field is displayed if, the **Component User Defined Element** type is **Rate** or **Rate Code**, and you have selected the **Variable** option from the **Rate Type** field.
Value	Specify the value for the loan account. **NOTE:** This field is displayed after click the icon from the **Action** field, only if the **Component User Defined Element** type is **Rate** or **Rate Code**, and you have select the **Fixed** option from the **Rate Type** field. By default, this field displays a value and it is not editable if **Component User Defined Element** type is **Rate** or **Rate Code**, and you have select the **Variable** option from the **Rate Type** field. By default, this field displays a value and currency, and it is not editable if **Component User Defined Element** type is **Number**.
Variance	Specify the variance for the loan account. **NOTE:** This field is displayed after click the icon from the **Action** field, only if the **Component User Defined Element** type is **Rate** or **Rate Code**, and you have selected the **Variable** option from the **Rate Type** field.
Final Value	Displays the final amount. **NOTE:** The sum of the amount you entered in the **Value** and **Variance** field is displayed in this field. This field is displayed if, the **Component User Defined Element** type is **Rate** or **Rate Code**, and you have selected the **Variable** option from the **Rate Type** field.

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Field	Description
Action	Displays the actions you can perform on the structure details. The following icons are displayed: • : You can click this icon, to edit the details in a row. • : You can click this icon, to delete the row.

- You can add a new row by following the steps below:

  i. From the Modify Interest/Fess section, click the icon.

  ii. Select or specify the details as required.

  iii. Click **OK**.

  → The details are added successfully

- You can also delete an entry from the **Modify Interest/Fees** section, by clicking the icon.

4. Click **OK**.

5.3.7 Viewing Simulation Details

Based on your actions performed on **Sanctioned**, **Term**, **Current Installment**, and **Value Date** fields from the **Modify Loan** tab, the system updates and displays the value on the right widget. If there is an increase in the value compared to earlier value, then the icon is displayed next to the field. If there is a decrease in the value compared to earlier value, then the icon is displayed. Also for quick reference, the fields having a new or updated value is highlighted with a different color compared to the values that are not changed. A Pie Chart representing the Principal, Interest, and Fees values also appears for a graphical representation. Each time you move the slider or specify the value, the amount and terms are recomputed and displayed. Here, accordingly you can decide whether the new amounts and term can meet your requirements and take appropriate actions. In addition, to understand the widget better, a legend is displayed at the bottom of the widget.

To view the simulation details:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.

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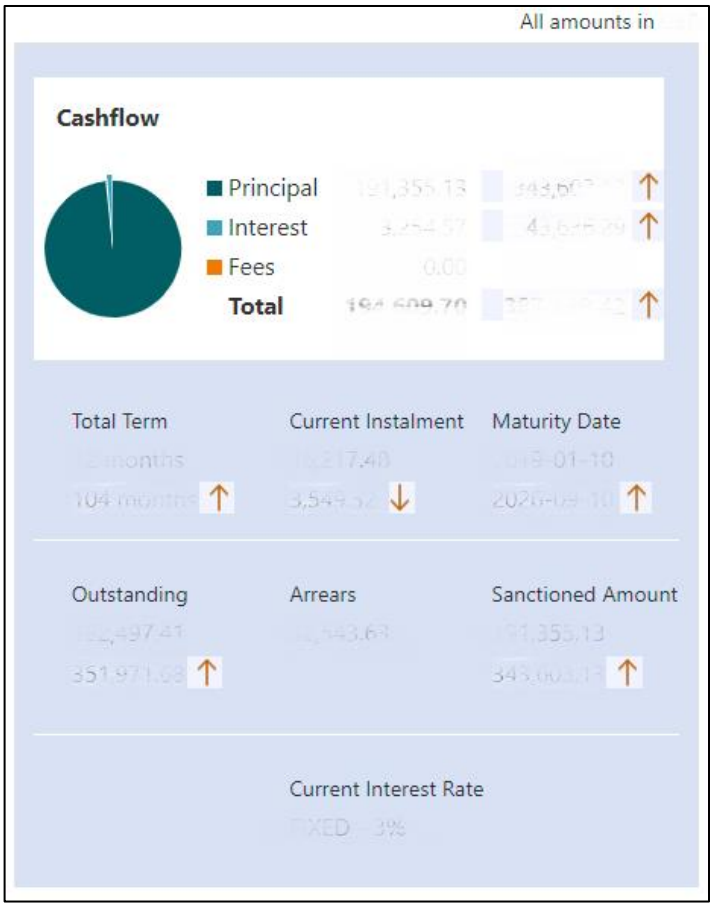
2. In the **Modify Loan** tab, update the values as required. For more information, refer *Modifying Loan Details*.

→ The values are updated and displayed with an upward or downward indicator in the right widget.

Figure 76: Right widget with Indicator



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

Table 48: Right Widget – Field Description

Field	Description
Principal	Displays the current and new principal amount with an increase or decrease indicator. **NOTE:** The new principal amount appears adjacent to the field, only if the following actions are performed in the **Modify Loan** tab: Increase or decrease the loan amount. Increase or decrease the loan term. Increase or decrease the loan installment amount. Perform a combined transaction by changing the loan amount and term. Perform rollover on the account. Perform a combined transaction by changing the loan amount and installment amount. Increase the amount and change the repayment or rate type.
Interest	Displays the current and new interest amount with an increase or decrease indicator. **NOTE:** The new principal amount appears adjacent to the field, only if the following actions are performed in the **Modify Loan** tab: Increase or decrease the loan amount. Increase or decrease the loan term. Increase or decrease the loan installment amount. Perform a combined transaction by changing the loan amount and term. Perform rollover on the account.
Fees	Displays the current and new fees amount with an increase or decrease indicator.

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Field	Description
Total	Displays the current and new total of all the components, that is, **Principal**, **Interest**, and **Fees** with an increase or decrease indicator. **NOTE:** The new total amount is displayed, if the **Principal**, **Interest**, or **Fees** amount is updated.
Total Term	Displays the current and new total term with an increase or decrease indicator. The new total term appears below the field, only if there is increase or decrease of the **Term** or **Current Installment** from the **Modify Loan** tab.
Current Instalment	Displays the current and new instalment amount with an increase or decrease indicator. **NOTE:** The new principal amount appears adjacent to the field, only if the following actions are performed in the **Modify Loan** tab: Increase or decrease of loan amount. Increase or decrease the loan term. Increase or decrease the loan installment amount. Perform a combined transaction by changing the loan amount and term. Perform rollover on the account.
Maturity Date	Displays the current or new maturity date.
Current Interest Rate	Displays the current or new interest type and rate.
Outstanding	Displays the current and new outstanding amount with an increase or decrease indicator. **NOTE:** The new outstanding amount is displayed only after there is increase or decrease in the **Sanctioned** field from the **Modify Loan** tab.
Arrears	Displays the arrears on the account after there is an increase or decrease of loan amount.
Sanctioned Amount	Displays the current or new sanctioned amount.

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5.3.8 Viewing Revised Schedule

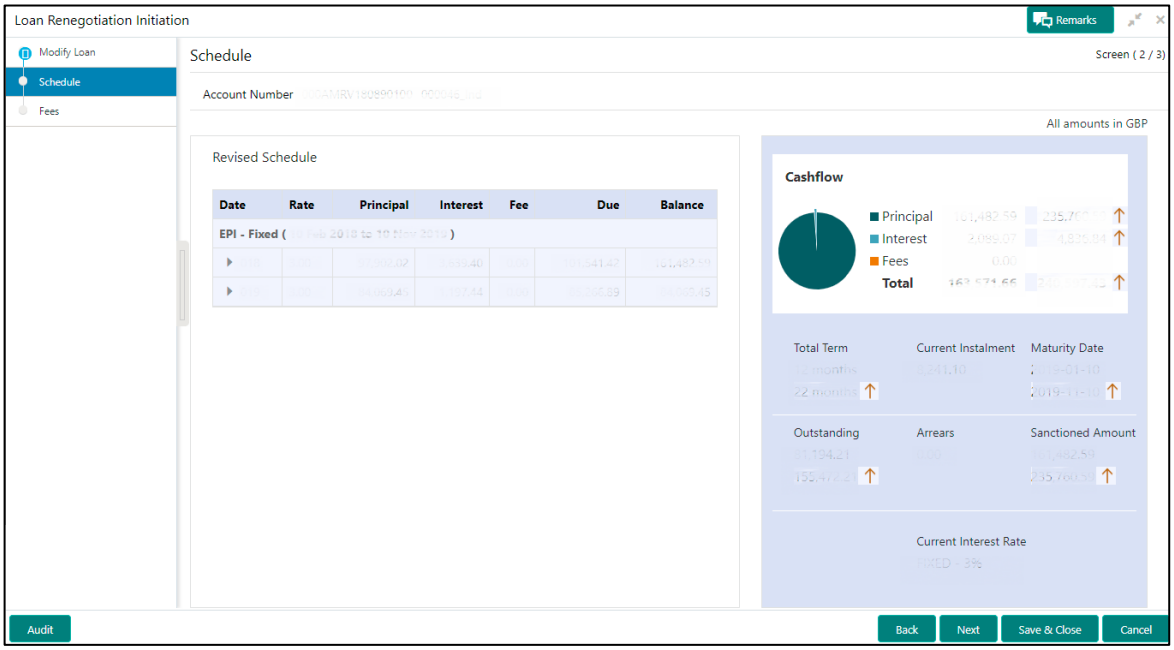
You can view the revised schedule details based on the actions performed on the **Modify Loan** tab. The revised schedule details are displayed year wise. To view schedule details for a particular year, you need to click the ▶ icon.

To view revised schedule details:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. In the **Modify Loan** tab, perform the required action. For more information, refer *Modifying Loan Details*.
3. Click **Next**.

→ The **Revised Schedule** section is displayed in the **Schedule** tab.

Figure 77: Schedule tab



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

Table 49: Revised Schedule – Field Description

Field	Description
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. If you click the ▶ icon corresponding to a particular year, the monthly date schedule list for a year displays.
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.

4. Click **Submit**.

→ The screen is successfully submitted for authorization.

5.3.9 Viewing Fees Charged

You can view the fees charged on the account.

To view the fees:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. Click **Next**.

→ The **Revised Schedule** section is displayed in the **Schedule** tab.

3. Click **Next**.

→ The **Fees** tab is displayed.

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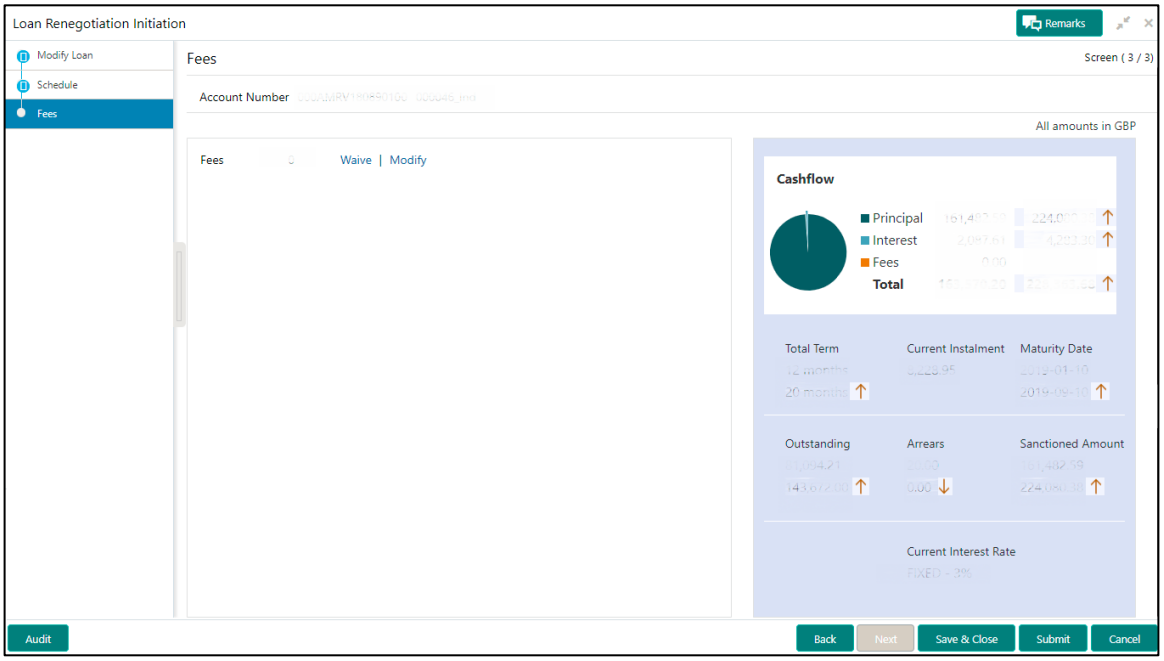
Figure 78: Fees tab



4. You can view the fees charged on the account.

   NOTE: *Waiving and modification of fees are not applicable for this release*.

5. Click **Save & Close**.

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5.4 Repayment Date Change

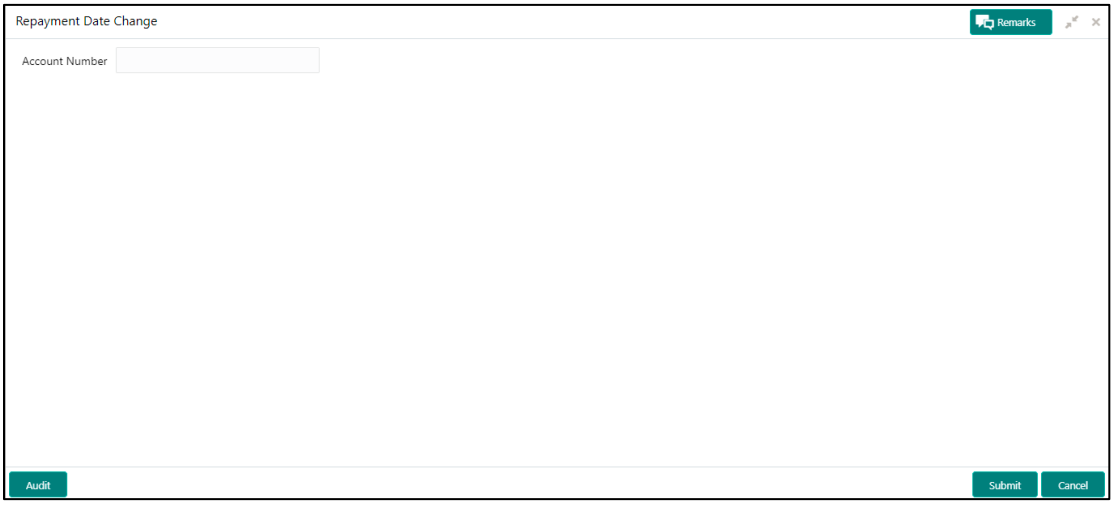
This screen helps you to view repayment date details and if required change the repayment date of a loan account for which repayment frequency is monthly. The account can be either an amortized or non-amortized loan account. You cannot perform repayment change date for accounts in Closed, Matured, Written-off, 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 79: Repayment Date Change



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.

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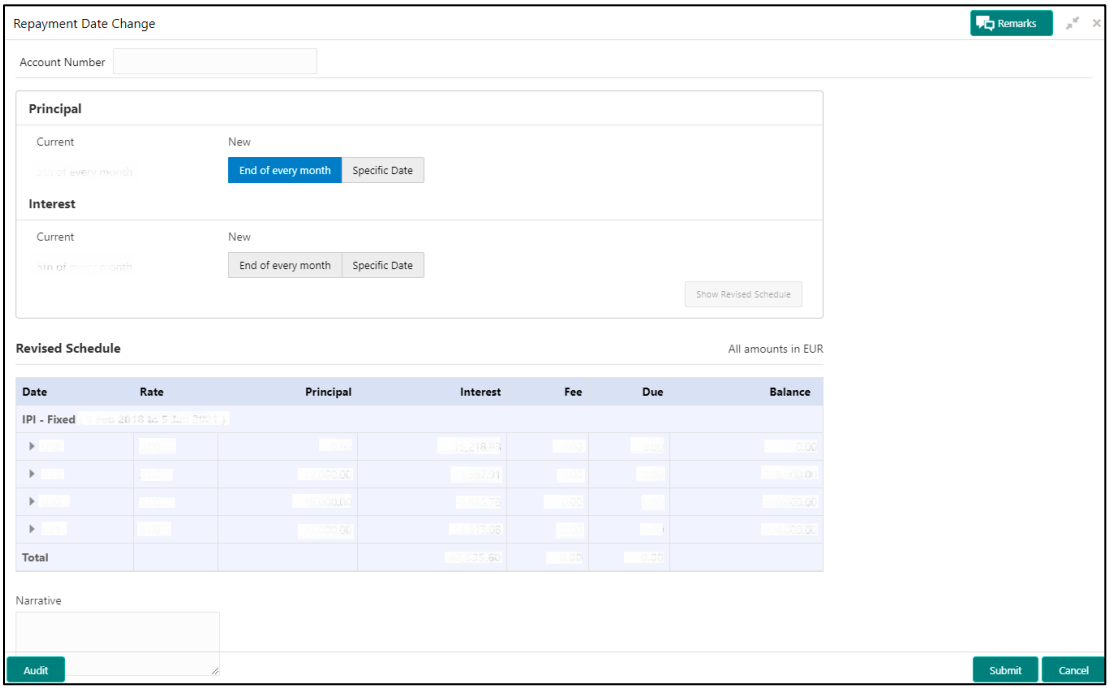
Figure 80: Repayment Date Change - Non Amortized Account



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

Table 50: 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.**

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Field	Description
	NOTE: To the right of this section, the currency of the amounts displayed.
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. If you click the ▶ icon corresponding to a particular year, the monthly date schedule list for a year displays.
Rate	Displays the rate of interest.
Principal	Displays the amount of principal arrears.
Interest	Displays the amount of interest.
Fees	Displays the fee amount.
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.

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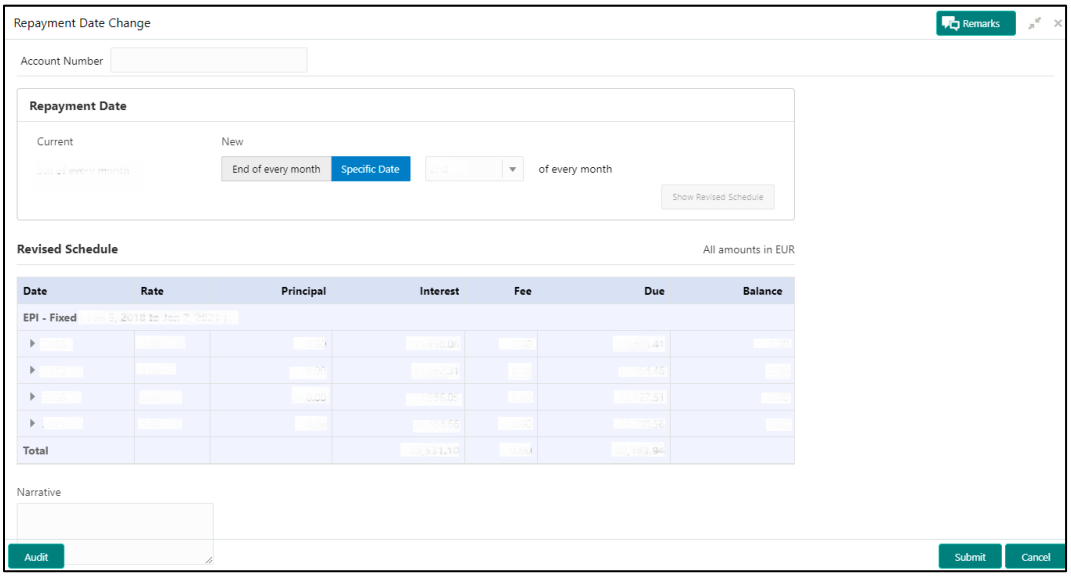
NOTE: If you specify an amortized loan account number, then the following screen is displayed.

Figure 81: Repayment Date Change - Amortized Account



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

Table 51: 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: • **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.

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Field	Description
Date	Displays the year and the dates in a year when the arrear is raised. 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.
Rate	Displays the rate of interest.
Principal	Displays the amount of principal arrears.
Interest	Displays the amount of interest.
Fees	Displays the fee amount.
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.

- 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.

3. Click **Submit.**

→ A confirmation message is displayed, click **Confirm** to proceed.

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5.5 Loan Payment Holiday

This screen helps you to initiate a loan payment holiday for the loan account.

A repayment holiday is when you allow the customer to take a break or holiday from the monthly principal repayments or EMI, thereby helping the customer to sort out any financial difficulties that the customer may be having.

Using this screen, you can perform the following actions:

- *Navigating and Fetching Account*
- *Applying Repayment Holiday for Upcoming Payments*
- *Applying Repayment Holiday for a Date Range*
- *Applying Repayment Holiday for Other Period*
- *Viewing Revised Schedule*

5.5.1 Navigating and Fetching Account

You need to perform the common steps mentioned below, before performing any actions on the screen:

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

   → The **Loan Payment Holiday** screen is displayed.

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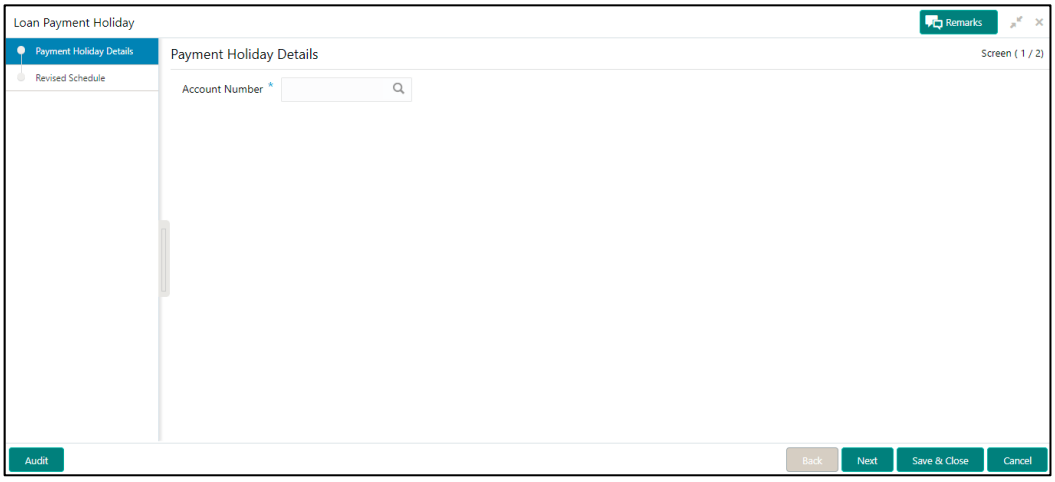
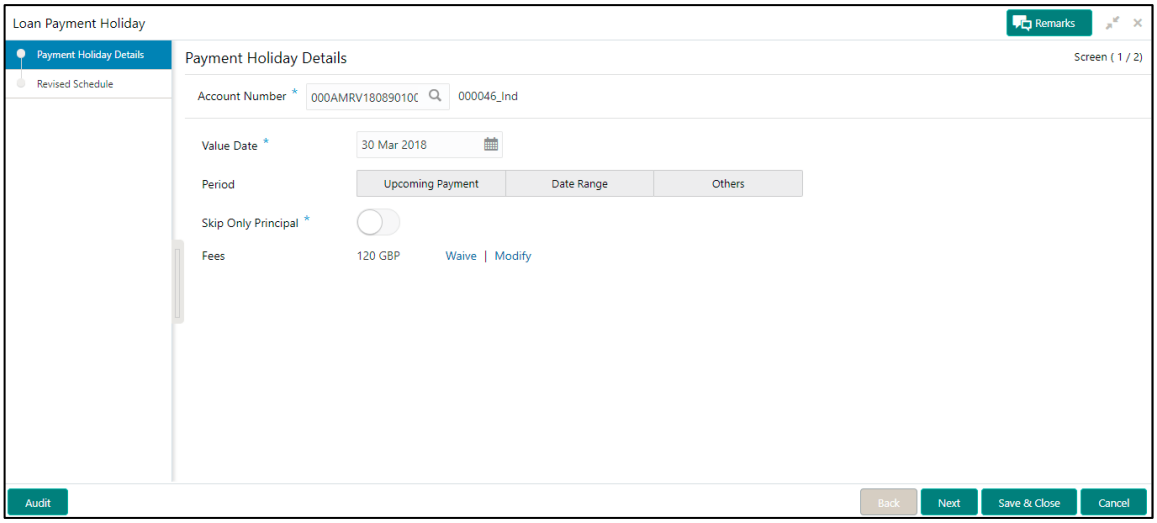
Figure 82: Loan Payment Holiday



2. On the **Loan Payment Holiday** 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 related fields are displayed in the **Payment Holiday Details** tab.

Figure 83: Payment Holiday Details tab



5.5.2 Applying Repayment Holiday for Upcoming Payments

You can select the installments from your next six installments displayed, for which repayment holiday is to be applied.

To apply repayment holiday for upcoming payments:

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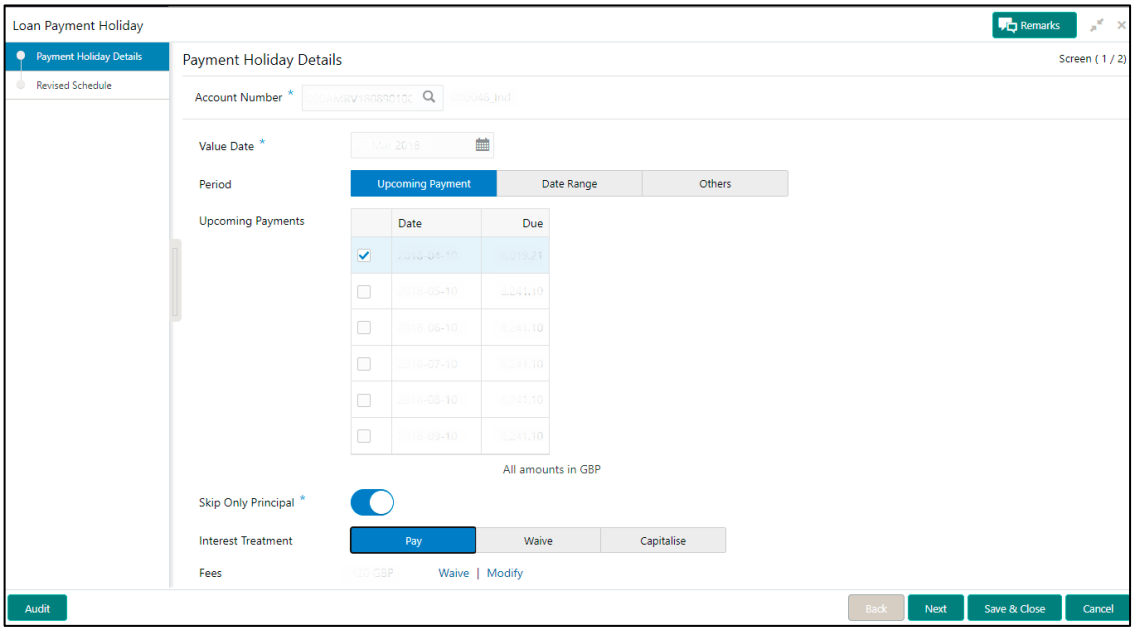
1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.

2. From the **Period** field, select the **Upcoming Payment** option.

   → The fields related to upcoming payment are displayed.

Figure 84: Upcoming Payment



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

Table 52: Upcoming Payments – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for defining payment holiday. **NOTE:** As you specify the account number, the name of the account holder appears next to the account number.
Value Date	Select or specify the value date for performing the transaction. **NOTE:** By default, the system displays the current date. If required, you can specify a future date. A back date is allowed only if no financial event has happened on the holiday period.

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Field	Description
Period	Select the **Upcoming Payments** option. **NOTE:** For more information on **Date Range** option, refer *Applying Repayment Holiday for a Date Range*. For more information on **Other** option, refer *Applying Repayment Holiday for Other Period*.
Upcoming Payments	Displays the repayment amount due amount date wise. The details are displayed in the **Date** and **Due** fields accordingly. **NOTE:** You need to select payments to applying the repayment holiday.
Skip Only Principal	Switch to for repaying the interest part only that is, the principal schedule will be excluded during the repayment holiday period. **NOTE:** Principal schedule is amortized for the remaining period or for the tenor of the loan. For simple loans (Bearing Loans), the principal is recalculated for the remaining schedules. Switch to for including the principal and interest during the repayment holiday period. **NOTE:** Outstanding Principal is amortized for the remaining period or for the tenor of the loan. For Simple Loans (Bearing Loans), the interest schedules for the period is also skipped.
Interest Treatment	Select the appropriate option for treating the interest. The options are: • **Pay** • **Waive** • **Capitalise** **NOTE:** This field is displayed, if you switch to from the **Skip Only Principal** field.

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Field	Description
Fees	Displays the fee amount along with currency charged on the loan account. **NOTE:** *Waiving and modification of fees are not applicable for this release*.

3. Click **Next**.

NOTE: On click of **Next** button, the system displays an error message if:
Holiday interest formula is not maintained.
Number of payments selected is not within the maximum **Interest Only Period** maintained at the product level. This validation is applicable only if **Skip Only Principal** is switched to
Selected schedules is not of continuous period.
Final schedule is on the holiday period.
Any selected schedule is partially or fully paid.
No schedules exists of the loan account.

→ The **Revised Schedule** tab is displayed.

4. Click **Submit**.

→ The screen is successfully submitted for authorization.

5.5.3 Applying Repayment Holiday for a Date Range

You can select the from and to date, based on which the repayment holiday will be applied to the schedules in these date range.

To apply repayment holiday for a date range:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. From the **Period** field, select the **Date Range** option.

→ The fields related to date range are displayed.

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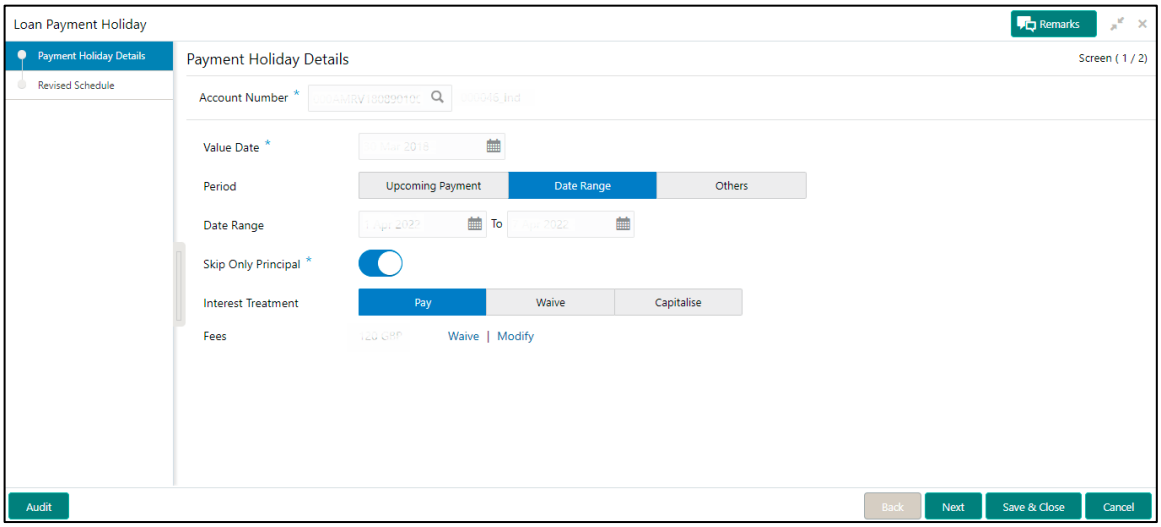
Figure 85: Date Range



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

Table 53: Date Range – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for defining payment holiday. **NOTE:** As you specify the account number, the name of the account holder appears next to the account number.
Value Date	Select or specify the value date for performing the transaction. **NOTE:** By default, the system displays the current date. If required, you can specify a future date. A back date is allowed only if no financial event has happened on the holiday period.
Period	Select the **Date Range** option. **NOTE:** For more information on **Upcoming Payments** option, refer *Applying Repayment Holiday for Upcoming Payments*. For more information on **Other** option, refer *Applying Repayment Holiday for Other Period*.

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Field	Description
Date Range	Select or specify the from and **To** date for which holiday period is to be applied. **NOTE:** You need to specify a date equal or lesser than the loan maturity date.
Skip Only Principal	Switch to to repay the interest part only that is, the principal schedule will be excluded during the repayment holiday period. **NOTE:** Principal schedule is amortized for the remaining period or tenor of the loan. For simple loans (Bearing Loans), the principal is recalculated for the remaining schedules. Switch to to include the principal and interest during the repayment holiday period. **NOTE:** Outstanding Principal is amortized for the remaining period or tenor of the loan. For Simple Loans (Bearing Loans), the interest schedules for the period is also skipped.
Interest Treatment	Select the appropriate option for treating the interest. The options are: • **Pay** • **Waive** • **Capitalise** **NOTE:** This field is displayed, if you switch to in the **Skip Only Principal** field.
Fees	Displays the fee amount along with currency charged on the loan account. **NOTE:** You can waive or modify the fees charged on the account. For more information, refer Waiving the Fees Charged and Modifying the Fees Charged.

3. Click **Next**.

NOTE: On click **Next**, the system displays an error message if:
Holiday interest formula is not maintained.

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Specified date range is not within the maximum **Interest Only Period** maintained at the product level. This validation is applicable only if **Skip Only Principal** is switched to .

Final schedule is on the holiday period.

Any selected schedule is partially or fully paid.

Holiday period is already set for the schedules.

No schedules exists of the loan account.

→ The **Revised** Schedule tab is displayed.

4. Click **Submit**.

→ The screen is successfully submitted for authorization.

5.5.4 Applying Repayment Holiday for Other Period

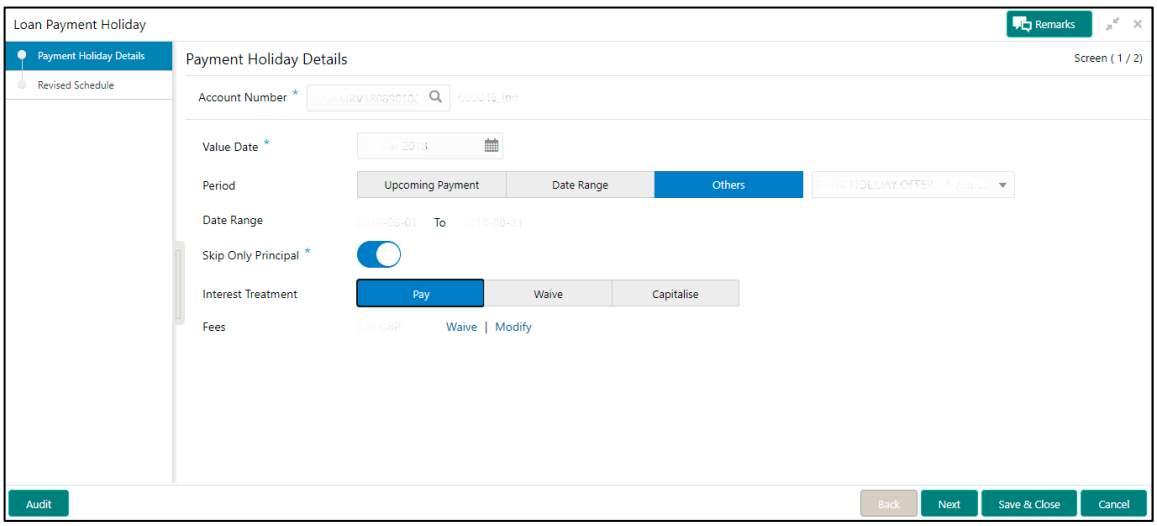
You can select a reason to apply repayment holiday to the schedules.

To apply repayment holiday for other period:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. From the **Period** field, select the **Others** option.

→ A field is displayed adjacent to Period field.

Figure 86: Others



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

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Table 54: Others – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for defining payment holiday. **NOTE:** As you specify the account number, the name of the account holder appears next to the account number.
Value Date	Select or specify the value date for performing the transaction. **NOTE:** By default, the system displays the current date. If required, you can specify a future date. A back date is allowed only if no financial event has happened on the holiday period.
Period	Select the **Others** option. **NOTE:** As you select the **Other** option, you need to select an appropriate option from the list displayed adjacent to the field. Here, if an option is already selected and applied for the account, then that option will not be available in the list again. For more information on **Upcoming Payments** option, refer *Applying Repayment Holiday for Upcoming Payments*. For more information on **Date Range** option, refer *Applying Repayment Holiday for a Date Range*.

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Field	Description
Skip Only Principal	Switch to to repay the interest part only that is, the principal schedule will be excluded during the repayment holiday period. **NOTE:** Principal schedule is amortized for the remaining period or tenor of the loan. For simple loans (Bearing Loans), the principal is recalculated for the remaining schedules. Switch to to include the principal and interest during the repayment holiday period. Outstanding Principal is amortized for the remaining period or tenor of the loan. For Simple Loans (Bearing Loans), the interest schedules for the period is also skipped.
Interest Treatment	Select the appropriate option for treating the interest. The options are: • **Pay** • **Waive** • **Capitalise** **NOTE:** This field is displayed, if you switch to in the **Skip Only Principal** field.
Fees	Displays the fee amount along with currency charged on the loan account. **NOTE:** *Waiving and modification of fees are not applicable for this release*.

3. Click **Next**.

NOTE: On click **Next**, the system displays an error message if:

Holiday interest formula is not maintained.

Holiday period is not within the maximum **Interest Only Period** maintained at the product level. This validation is applicable only if **Skip Only Principal** is switched to .

Final schedule is on the holiday period.

Any selected schedule is partially or fully paid.

Holiday period is already set for the schedules.

No schedules exists of the loan account.

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→ The **Revised Schedule** tab is displayed.

4. Click **Submit**.

→ The screen is successfully submitted for authorization.

5.5.5 Viewing Revised Schedule

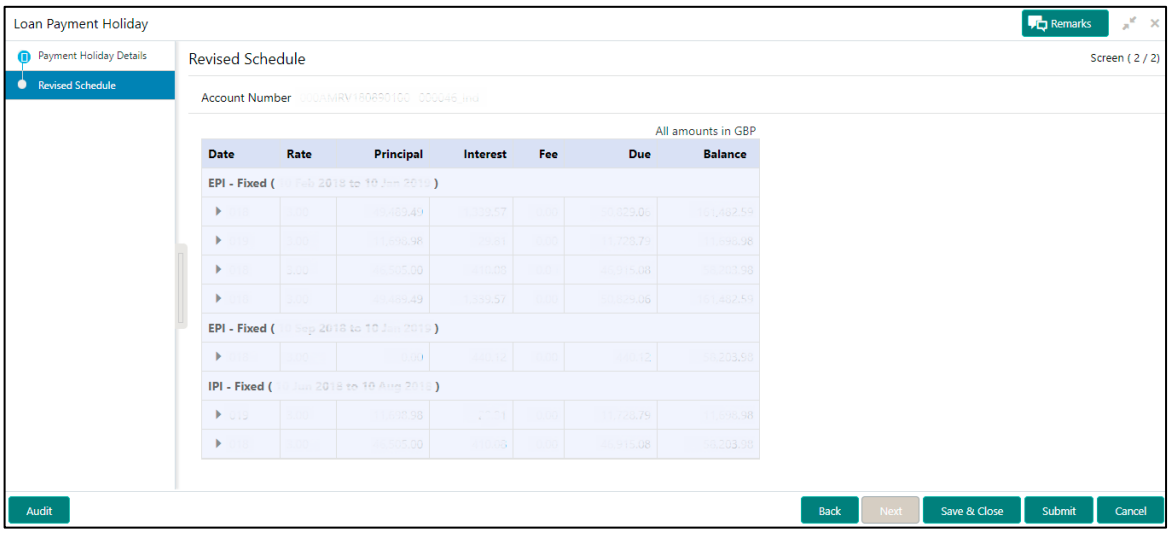
You can view the revised schedule details based on the actions performed on the **Payment Holiday Details** tab. The revised schedule details are displayed year wise. To view schedule details for a particular year, you need to click the ▶ icon.

To view revised schedule details:

1. Navigate to the screen and fetch the account. For more information, refer *Navigating and Fetching Account*.
2. In the **Payment Holiday Details** tab, perform the required action for applying the repayment holiday. For more information, refer *Applying Repayment Holiday for Upcoming Payments*, *Applying Repayment Holiday for a Date Range*, and *Applying Repayment Holiday for Other Period*.
3. Click **Next**.

→ The **Revised Schedule** tab is displayed.

Figure 87: Revised Schedule



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

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Table 55: Revised Schedule – Field Description

Field	Description
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. If you click the ▶ icon corresponding to a particular year, the monthly date schedule list for a year displays.
Rate	Displays the rate of interest.
Principal	Displays the amount of principal arrears.
Interest	Displays the amount of interest.
Fees	Displays the fee amount.
Due	Displays the amount due.
Balance	Displays the balance amount after every installment.

4. Click **Submit**.

→ The screen is successfully submitted for authorization.

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5.6 Transaction Inquiry

This screen helps you to access the details of a particular transaction and provide clarifications to customers with the help of available features.

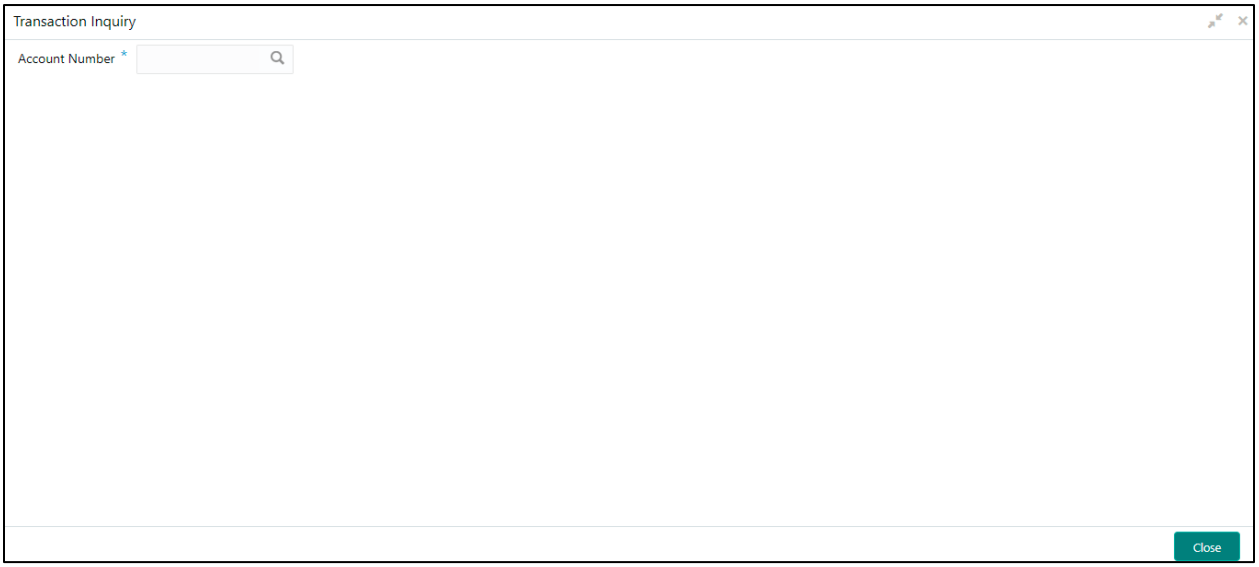
To process this screen, type **Transaction Inquiry** in the **Menu Item Search** located at the left corner of the application toolbar, and select the appropriate screen or perform the following steps:

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 **Schedule,** click **Transaction Inquiry**.

   → The **Transaction Inquiry** screen is displayed.

Figure 88: Transaction Inquiry - Details



2. On the **Transaction Inquiry** 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 **Search** and **Transaction** sections are displayed.

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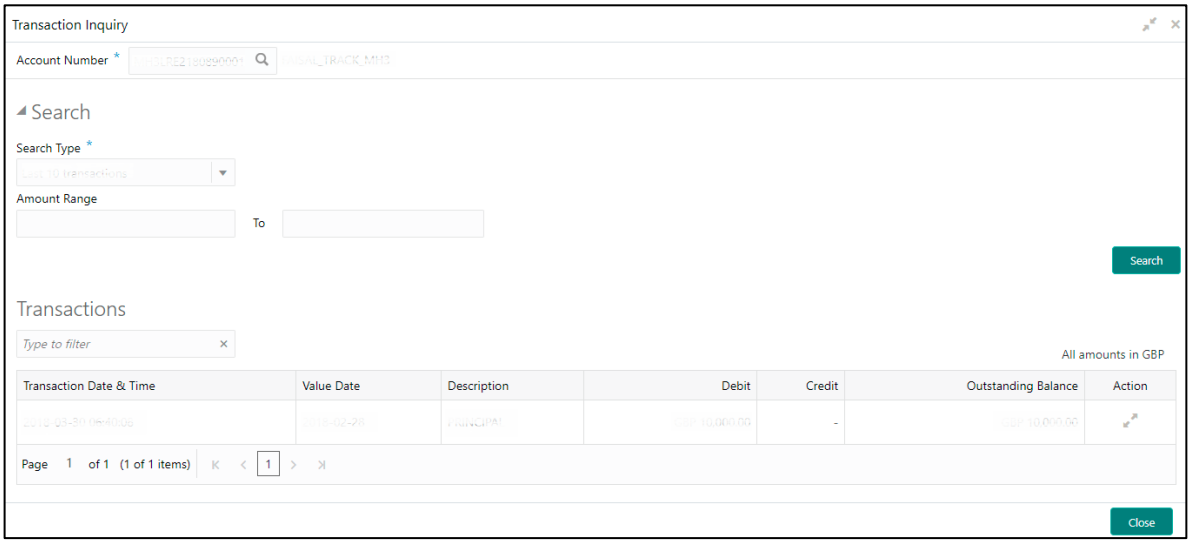
Figure 89: Transaction Inquiry - Details



3. The **Transaction** section displays the recent 10 transaction performed on the account. If the section does not display the transactions you searching for, perform the following steps:

   a. From the **Search** section, select the appropriate option from the **Search Type** field.

   b. Click **Search**.

→ The required transactions are displayed in the **Transaction** section.

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

Table 56: Transaction Inquiry – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for performing the transaction inquiry. **NOTE:** As you specify the account number, the name of the account holder appears next to the account number.
Search	This section displays the search options, which can be used to search the required transactions of the account.

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Field	Description
Search Type	Select the search type based on which the search is to be performed. The options are: • **Last 10 Transactions** • **Last Month** • **Last 2 Months** • **Last 3 Months** • **Date Range**
Date Range	Specify or select the date range for viewing the transaction. **NOTE:** This field is displayed and enabled, if you select the **Date Range** is selected from the **Search Type** field. The from date should be greater than the loan account creation date. The **To** date should be lesser than the current system date. This field is displayed and not enabled, if you select the **Last Month**, **Last 2 Months**, or **Last 3 Months** options from the **Search Type** field.
Amount Range	Specify the amount range to search and view the transactions within the specified amount range.
Transactions	This section displays the fetched transaction details of the account. **NOTE:** By default, the Transaction section displays the last 10 transactions of the account. You can search a specific transaction by entering the details in the field provided in this section. As you specify a value in the field, the details in the table are filtered, and displayed.
Transaction Date & Time	Displays the date and time when the transaction was performed.
Value Date	Displays the value date of the transaction.
Description	Displays the description for the transaction.

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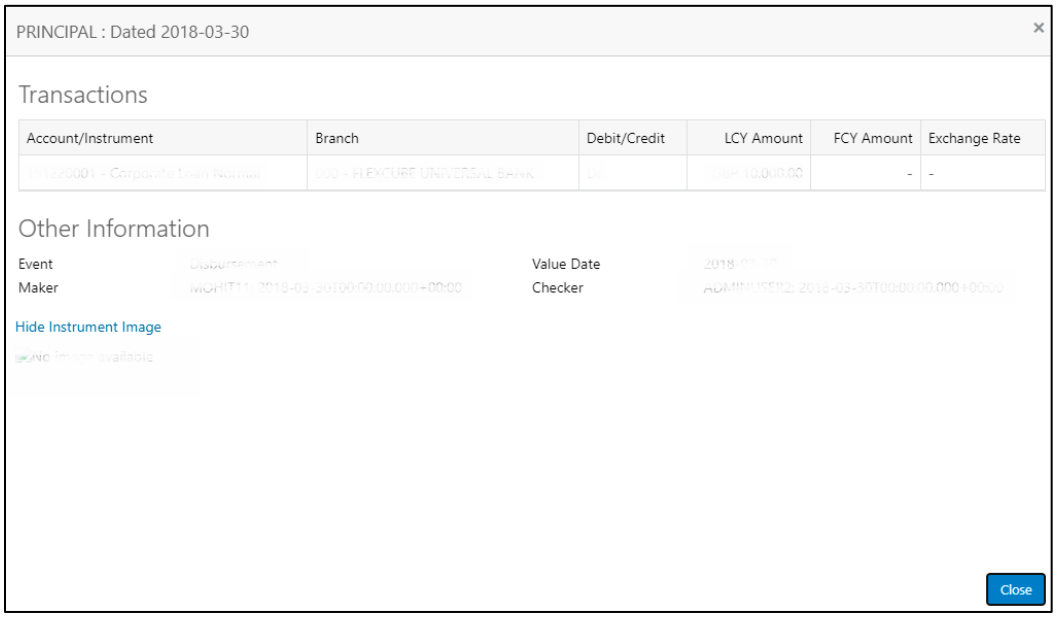
Field	Description
Debit	Displays the transaction's debit amount.
Credit	Displays the transactions' credit amount.
Outstanding Balance	Displays the outstanding balance of the transaction.
Action	Click the icon to view more details of the transaction. For more information, refer the Actions.

4. To view more details of the transaction, perform the following steps:

   a. From the **Action** field, click the icon.

→ The **<Transaction Description: Date and Time>** section is displayed.

Figure 90: Transaction Inquiry - Detailed View



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

Table 57: Transaction Inquiry - Detailed View – Field Description

Field	Description
Transaction	This section displays the further details of a specific transaction.

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Field	Description
Account/Instrument	Displays the account number or the instrument details of the transaction.
Branch	Displays the branch of the account.
Debit/Credit	Displays whether the transaction was of debit or credit type.
LCY Amount	Displays the local currency of the loan account.
FCY Amount	Displays the foreign currency of the loan account.
Exchange Rate	Displays the exchange rate for the transaction.
Other Information	This section displays the other information related to the transaction
Event	Displays the event of the transaction.
Value Date	Displays the value date of the transaction.
Maker	Displays the maker details of the transaction.
Checker	Displays the checker details of the transaction.

- You can also view the image of the instrument that is for the selected transaction, by clicking the **View Instrument Image** link. To close the instrument image, you need click the **Hide Instrument Image** link.

b. Click **Close**, to close the **<Transaction Description: Date and Time>** section.

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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 Payment Preferences*
- *6.2 Loan Preferences*

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6.1 Payment Preferences

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

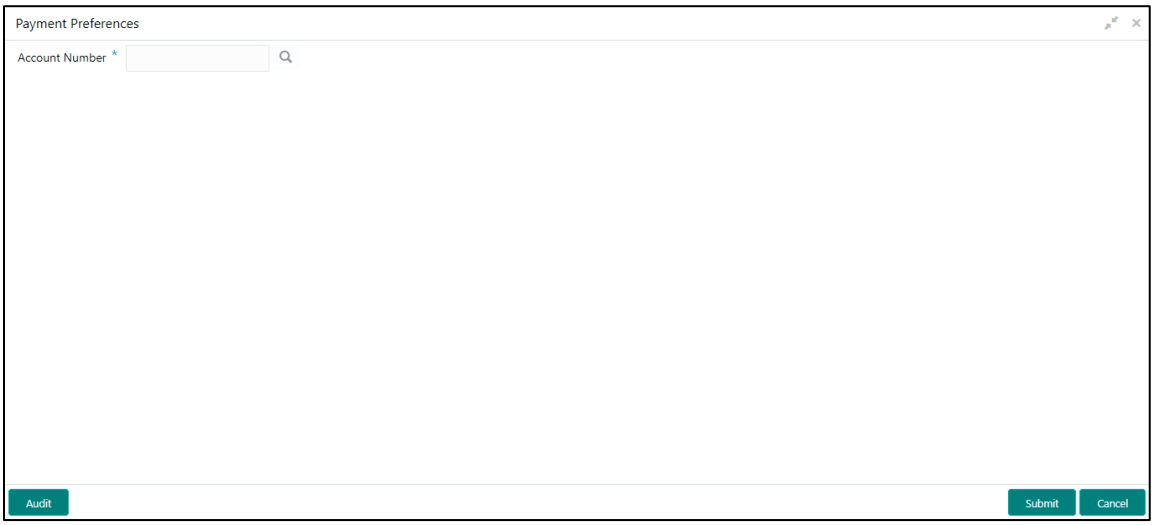
To process this screen, type **Payment Preferences** in the **Menu Item Search** located at the left corner of the application toolbar, and select the appropriate screen or perform the following steps:

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 91: 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.

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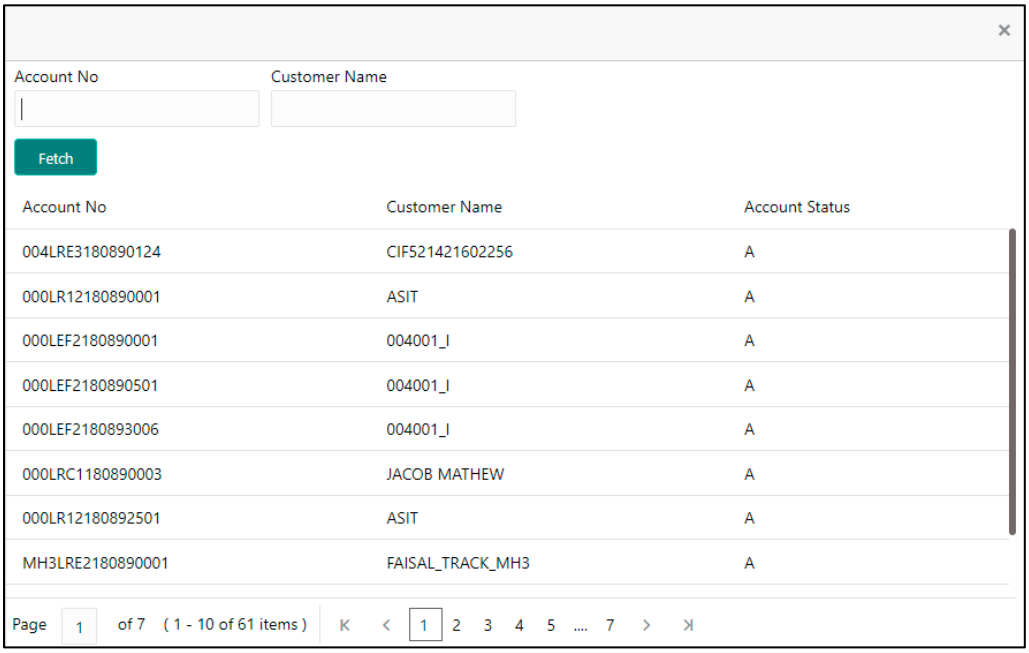
Figure 92: Account Search



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.

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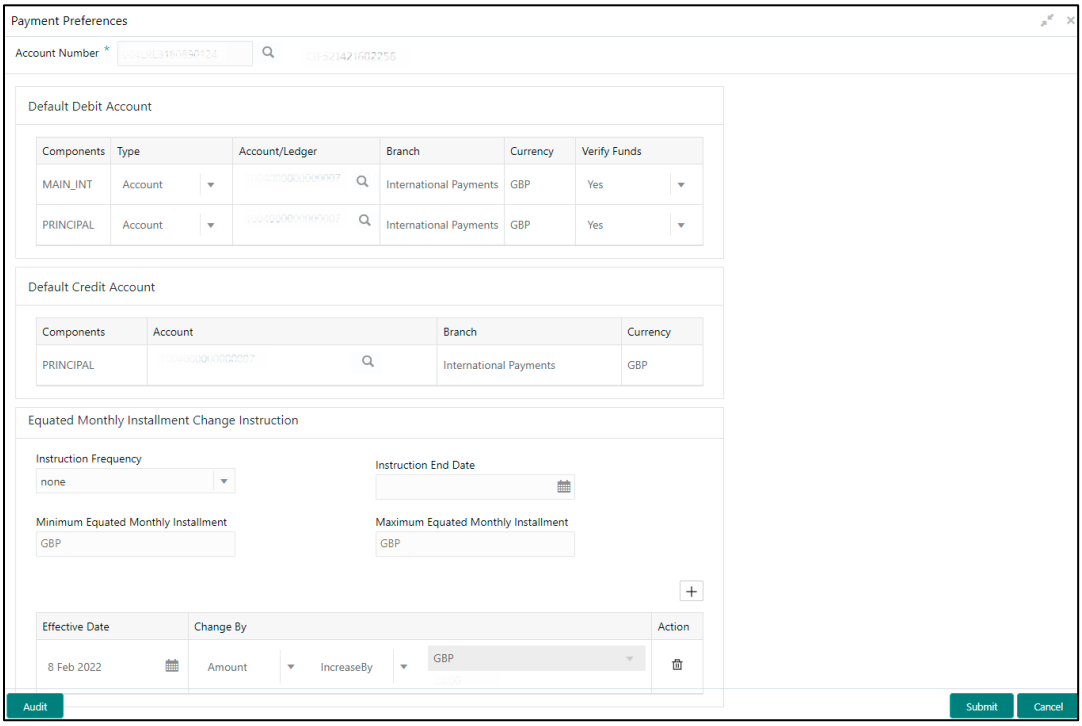
Figure 93: View or Modify Payment Preferences



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

Table 58: 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: • **Principal** • **Interest**
Type	Select the type of account. The options are: • **Account** • **Ledger**

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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: • **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: • **Principal** • **Interest**
Account	Select or specify the account number.
Branch	Displays the branch code.
Currency	Displays the account currency.
Equated Monthly Installment Change Instruction	This section displays the preferences set for the equated monthly installment change. You can add new equated monthly installment change instruction or modify the existing instructions. **NOTE:** This section will not be displayed for non-amortized loan accounts.

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Field	Description
Instruction Frequency	Select the frequency for the instruction. The options are: • **Yearly** • **Once in 2 Years** • **Once in 3 Years** • **Once in 5 Years** • **Half Yearly** • **Quarterly**
Minimum Equated Monthly Installment	Specify the minimum amount for the equated monthly installment.
Instruction End Date	Specify or select the date post which the instruction should not be executed. **NOTE:** You cannot specify a backdated instruction end date.
Maximum Equated Monthly Installment	Specify the maximum amount for the equated monthly installment.
Effective Date	Specify or select the date from which the set instruction should start. **NOTE:** You cannot specify a backdated effective date.
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. **NOTE:** If you select **Amount** option, then specify the amount as required. If you select **Percentage** option, then specify the percentage as required.
Action	Click the icon, to delete the set instruction. **NOTE:** You cannot edit or delete the instructions with a past date.

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

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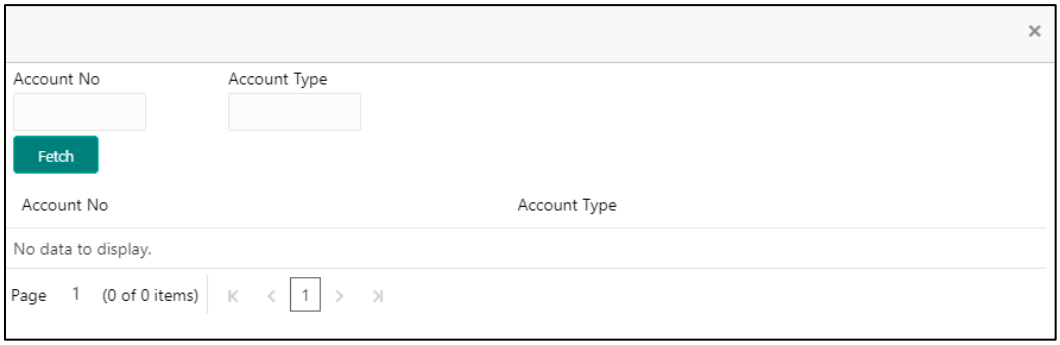
i. From the **Default Debit Account** section, click the icon from the **Account/Ledger** field.

→ A section is displayed.

Figure 94: Fetch Account/Ledger Number



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**.

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6.2 Loan Preferences

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

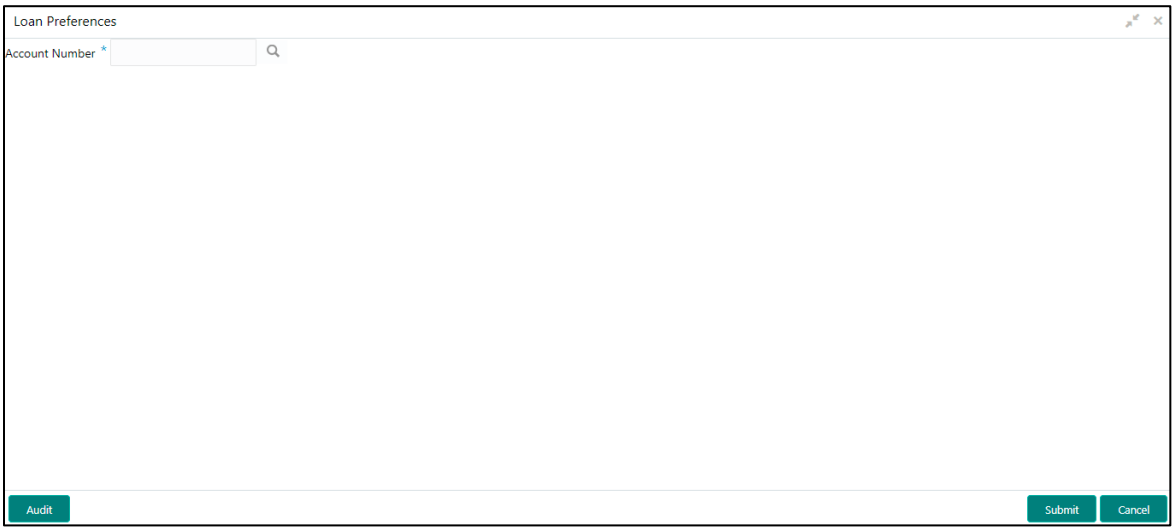
To process this screen, type **Loan Preferences** in the **Menu Item Search** located at the left corner of the application toolbar, and select the appropriate screen or perform the following steps:

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 95: 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.

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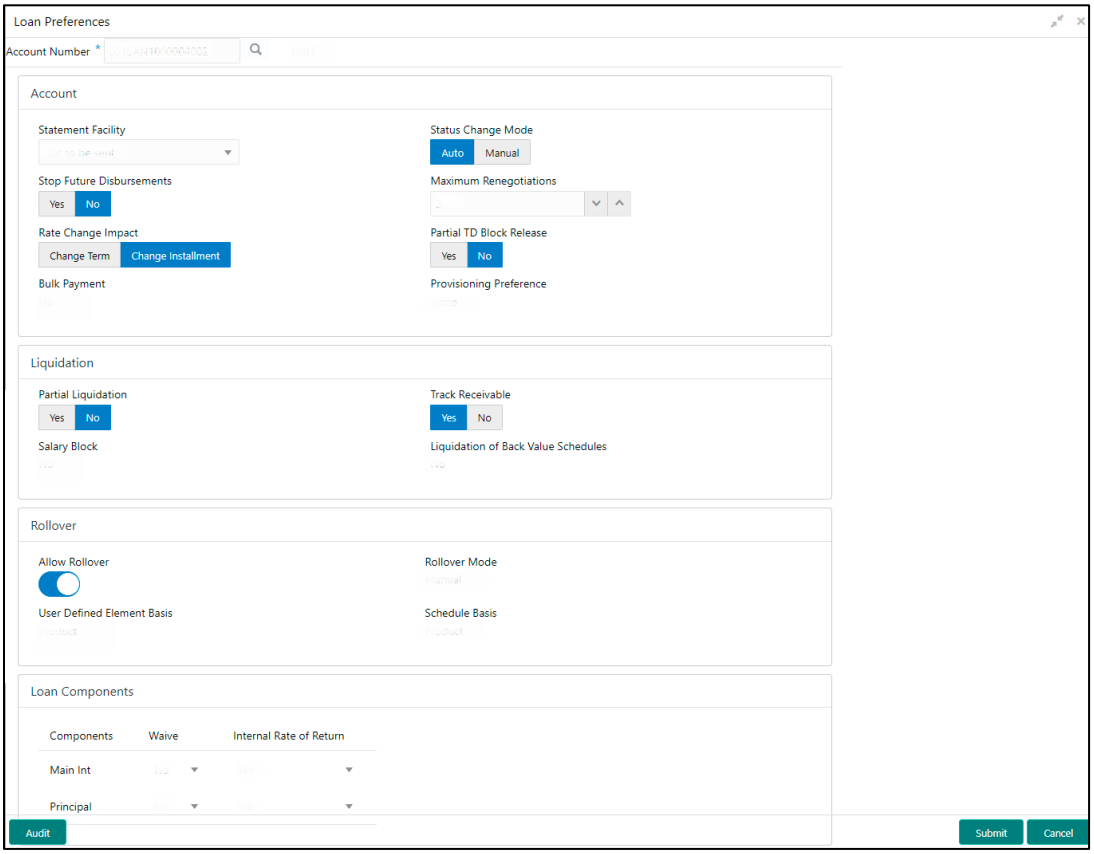
Figure 96: View or Modify Preferences



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

Table 59: 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.

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Field	Description
Statement Facility	Select the statement facility for an account. The options are: • **Not to be sent** • **Monthly** • **Yearly** • **Fortnightly** • **Weekly** • **Bi- Monthly** • **Half Yearly** • **Quarterly**
Status Change Mode	Select the mode for status change. The options are: • **Auto** • **Manual**
Stop Future Disbursement	Select whether future disbursement is to be stopped. The options are: • **Yes** • **No**
Maximum Renegotiations	Specify the maximum number of renegotiations allowed on the account. **NOTE:** You can also increase the number by clicking the icon and decrease the number by clicking the icon.
Rate Change Impact	Select the appropriate option for rate change impact. The options are: • **Change Term** • **Change Installment**
Partial TD Block Release	Select whether partial TD block release is to be applied. The option are: • **Yes** • **No**

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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: • **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: • **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: • **Auto** • **Manual** **NOTE:** This field is displayed, if you switch to in the **Allow Rollover** field.

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Field	Description
User Defined Element Basis	Displays the basis for user defined element. The possible options are: • **Contract** • **Product** **NOTE:** This field is displayed, if you switch to in the **Allow Rollover** field.
Schedule Basis	Displays the basis for schedule. The possible options are: • **Contract** • **Product** **NOTE:** This field is displayed, if you switch to in the **Allow Rollover** field.
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: • **Yes** • **No**
Internal Rate of Return	Select whether the internal rate of return is applicable. The options are: • **Yes** • **No**

3. Click **Submit**.

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7 Repayment

This menu helps you to repay the loan amount.

The sub-topic of this topic are:

- *7.1 Loan Adhoc Refund Initiation*

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7.1 Loan Adhoc Refund Initiation

This screen helps you to initiate an adhoc refund for a loan account.

An adhoc refund is performed when there is an erroneous transaction done by the system or some error done by you. You can do adhoc refund only for the accounts for which disbursement is performed.

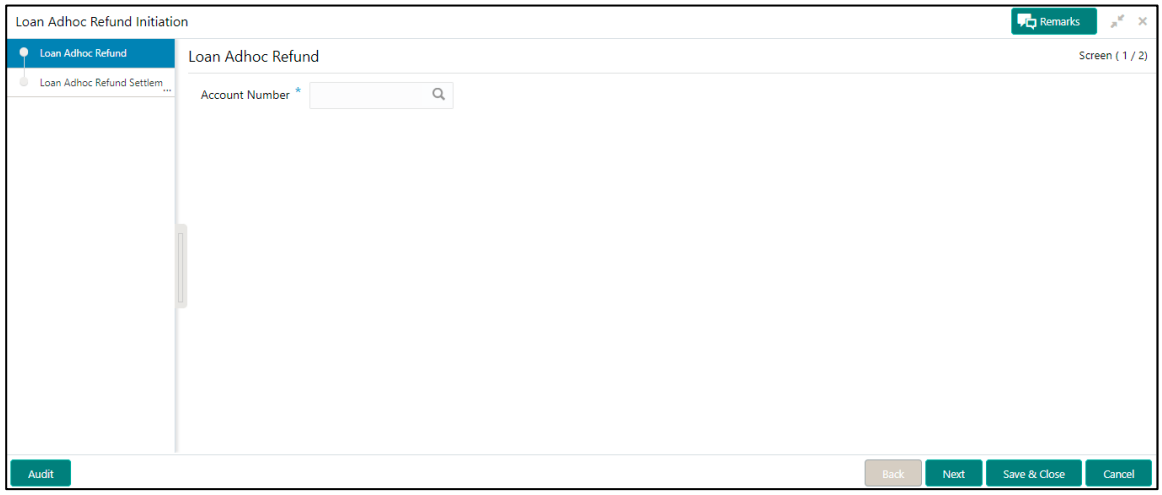
To process this screen, type **Loan Adhoc Refund Initiation** in the **Menu Item Search** located at the left corner of the application toolbar, and select the appropriate screen or perform the following steps:

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 **Accounts**, click **Loan Adhoc Refund Initiation**.

   → The **Loan Adhoc Refund Initiation** screen is displayed.

Figure 97: Loan Adhoc Refund Initiation



2. On the **Loan Adhoc Refund Initiation** 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 details are displayed in the **Loan Adhoc Refund** tab.

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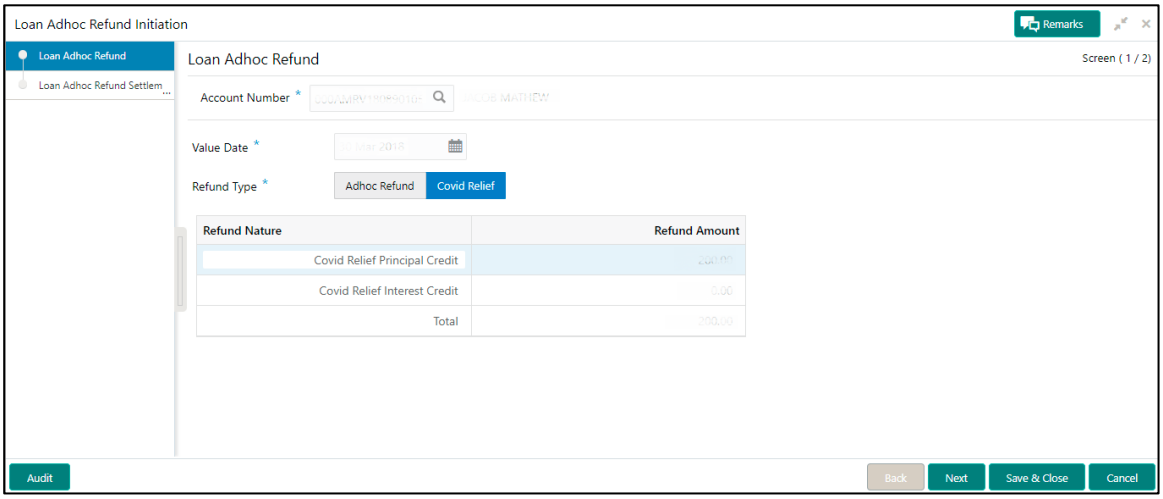
Figure 98: Loan Adhoc Refund tab



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

Table 60: Loan Adhoc Refund tab – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for initiating the adhoc refund. **NOTE:** As you specify the account number, the name of the account holder appears next to the account number.
Value Date	Specify the value date for performing the transaction. **NOTE:** By default, the current posting date is displayed in this field. If required, you can specify a back or future date.
Refund Type	Select the type of adhoc refund to be performed.
Refund Nature	Displays the nature of refund present for the loan account.
Refund Amount	Specify the refund amount corresponding to the refund nature.
Total	Displays the total of the **Refund Amount** field.

3. Click **Next**.

→ The **Loan Adhoc Refund Settlement** tab is displayed. For more information on this tab, refer *Adhoc Refund through CASA* and *Adhoc Refund through Ledger*.

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4. Click **Submit**.

→ The screen is successfully submitted for authorization.

7.1.1 Adhoc Refund through CASA

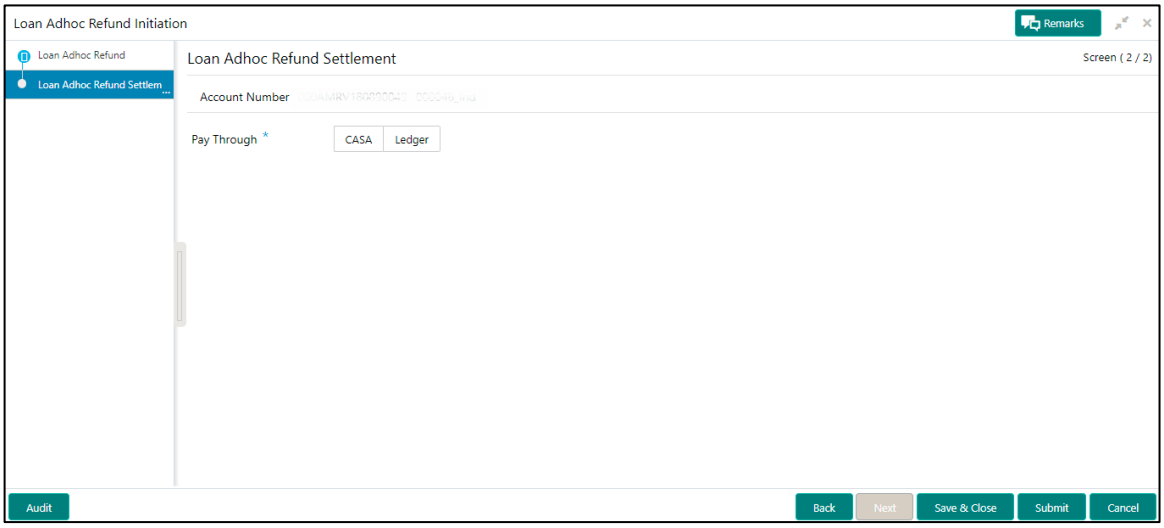
You can perform settlement towards the adhoc refund through your CASA accounts.

To pay adhoc refund by CASA:

1. In the **Loan Adhoc Refund** tab, maintain the required details, and click **Next**.

→ The **Loan Adhoc Refund Settlement** tab is displayed.

Figure 99: Loan Adhoc Refund Settlement



2. From the **Pay Through** field, select the **CASA** option.

→ The fields related to CASA are displayed.

3. You can perform settlement through CASA using any of the following actions:

- From the **Account** field, select the CASA account with local currency.

→ The fields related to local currency are displayed.

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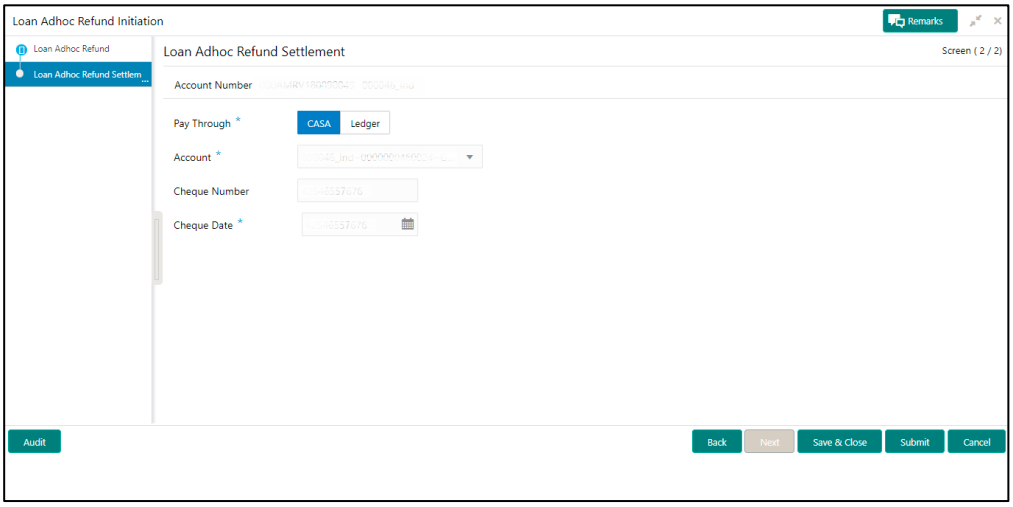
Figure 100: Refund through CASA Account in Local Currency



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

Table 61: Adhoc Refund Settlement – CASA in Local Currency – Field Description

Field	Description
Pay Through	Select the **CASA** option to perform the settlement. **NOTE:** For information on **Ledger**, refer *Adhoc Refund through Ledger*.
Account	Select the CASA account in local currency. **NOTE:** For information if you select CASA in foreign currency, refer *CASA in Foreign Currency*. For information if you select the **Other CASA** option from the list, refer *CASA within the Bank*.
Cheque Number	Specify the cheque number of the CASA account for settlement.
Cheque Date	Specify the cheque date for settlement.

- From the **Account** field, select the CASA account with foreign currency.

→ The fields related to foreign currency are displayed.

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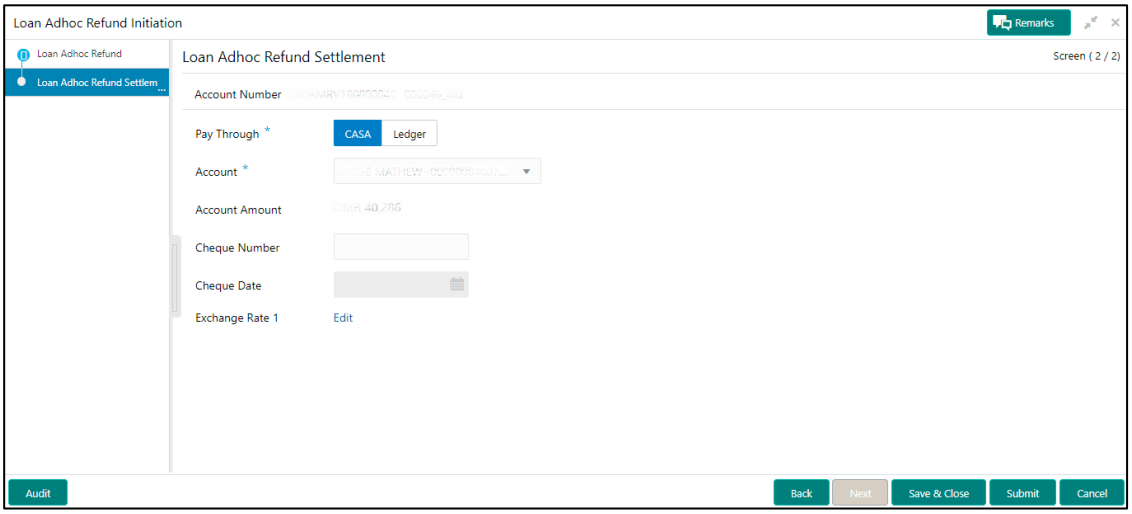
Figure 101: Refund through CASA Account in Foreign Currency



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

Table 62: CASA - Foreign Currency – Field Description

Field	Description
Pay Through	Select the **CASA** option to perform the settlement. **NOTE:** For information on **Ledger**, refer *Adhoc Refund through Ledger*.
Account	Select the account from which the adhoc charges is to be settled. **NOTE:** For information if you select the CASA in local currency from the list, refer *CASA in Local Currency*. For information if you select **Other CASA** option from the list, refer *CASA within the Bank*.
Account Amount	Displays the foreign currency specified in the **Refund Amount** field in the **Loan Adhoc Refund** tab.
Cheque Number	Specify the cheque number of the CASA account for settlement.

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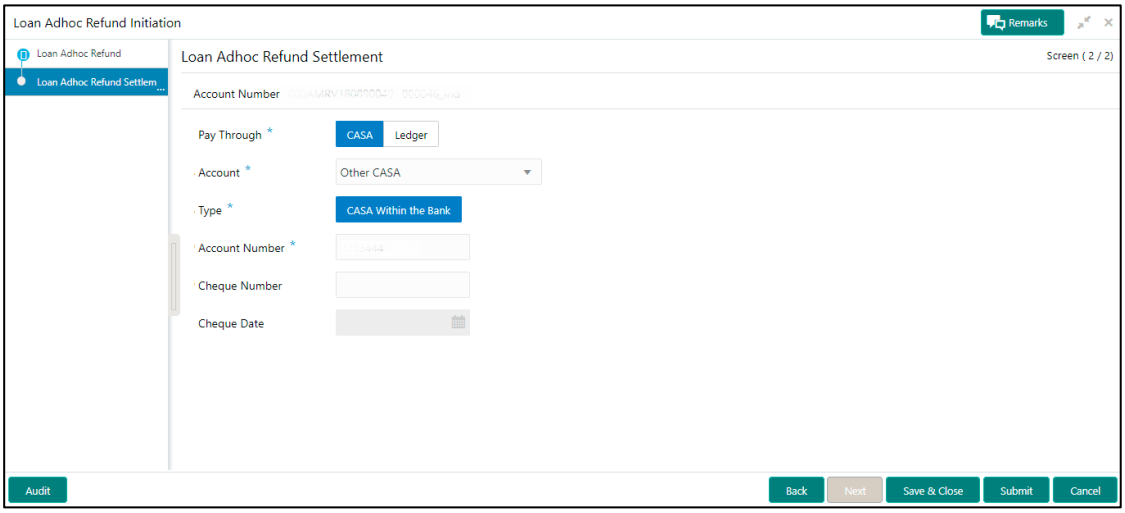
Field	Description
Cheque Date	Specify the cheque date for settlement.
Exchange Rate is <Currency Amount>	Displays the exchange rate amount with currency. **NOTE:** You can click the **Edit** link, to edit the currency.

- From the **Account** field, select the **Other CASA** option.

→ The fields related to **Other CASA** option are displayed.

Figure 102: CASA within the Bank



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

Table 63: CASA within the Bank – Field Description

Field	Description
Pay Through	Select the **CASA** option to perform the settlement. For information on **Ledger**, refer *Adhoc Refund through Ledger*.
Account	Select the **Other CASA** option. **NOTE:** For information if you select the CASA in local currency from the list, refer *CASA in Local Currency*. For information if you select CASA in foreign currency, refer *CASA in Foreign Currency*.

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Field	Description
Type	Select the type as **CASA Within the Bank**.
Account Number	Specify the CASA account number for performing the adhoc refund.
Cheque Number	Specify the cheque number of the CASA account for settlement.
Cheque Date	Specify the cheque date for settlement.

4. Click **Submit**.

→ The screen is successfully submitted for authorization.

7.1.2 Adhoc Refund through Ledger

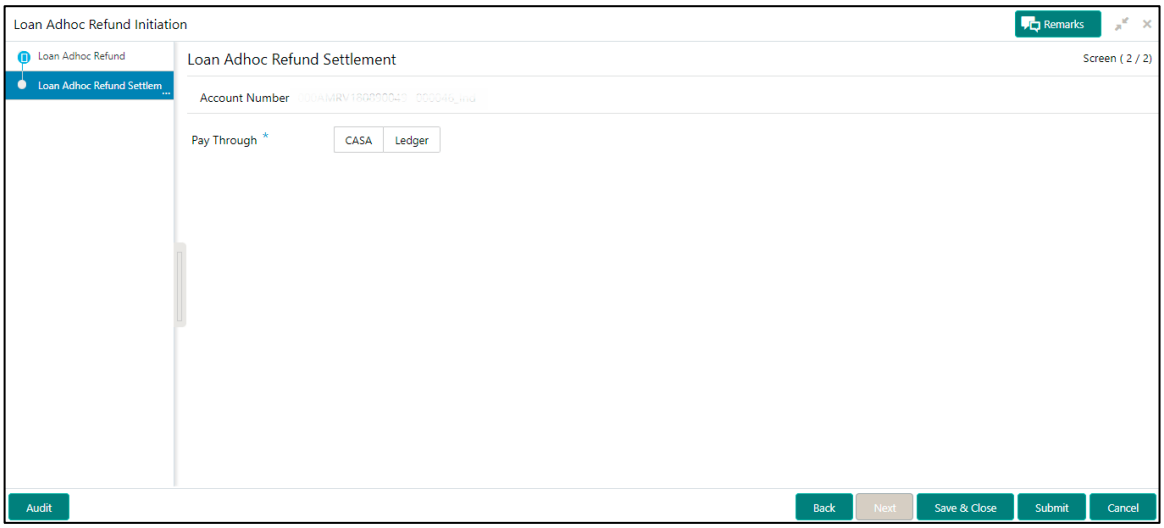
You can perform settlement towards the adhoc refund through your Ledger accounts.

To pay adhoc refund by Ledger:

1. In the **Loan Adhoc Refund** tab, maintain the required details, and click **Next**.

→ The **Loan Adhoc Refund Settlement** tab is displayed.

Figure 103: Loan Adhoc Refund Settlement



2. From the **Pay Through** field, select the **Ledger** option.

→ The fields related to ledger are displayed.

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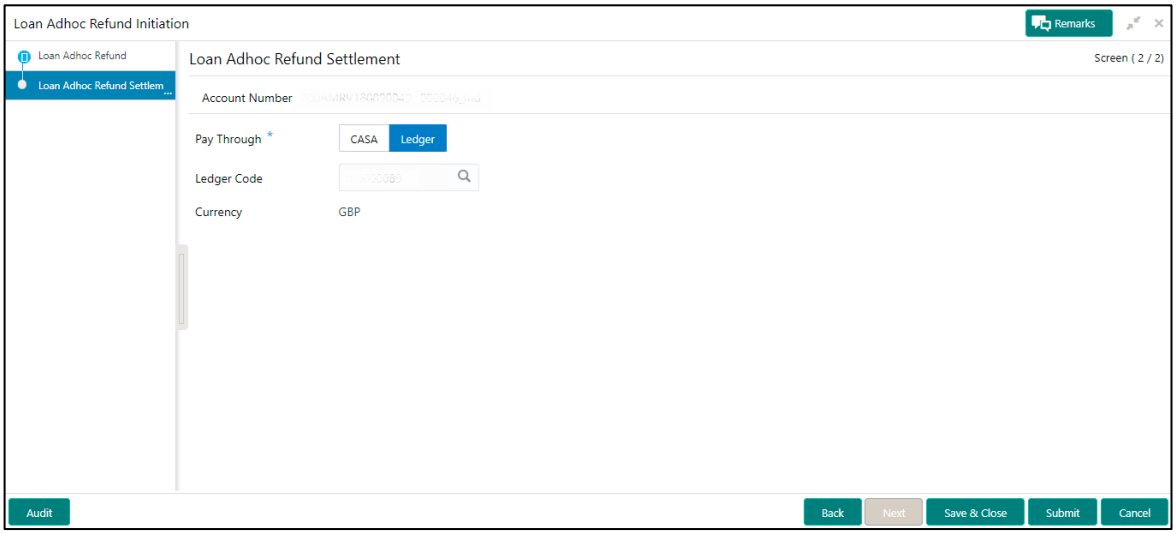
Figure 104: Refund through Ledger Account



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

Table 64: Loan Adhoc Refund Settlement – Ledger – Field Description

Field	Description
Pay Through	Select the **Ledger** option to perform the settlement. **NOTE:** For information on **CASA**, refer *Adhoc Refund through CASA*.
Ledger Code	Click the icon and select the ledger code for performing the adhoc charges settlement. **NOTE:** For more information in fetching the ledger code, refer *Fetch Ledger Code*.
Currency	Displays the currency for the ledger amount.

3. Click **Submit**.

→ The screen is successfully submitted for authorization.

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8 List of Menus

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