

Oracle FLEXCUBE Core Banking

Agri Loans User Manual

Release 11.12.0.0.0

Part No. G14364-01

February 2025

ORACLE®

Agri Loans User Manual

3/21/2025

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1. Account Opening

1.1 AL057-Agri Loan Direct Account Opening

This option facilitates the user to directly open a loan account without having to go through the APS work flow. Unlike APS, the necessary document records and collateral details are maintained after the account is opened.

You can open Loan Accounts using the Loan Direct Account Opening option.

When a new Loan Account is being opened, the Transaction Processing application will perform a check depending upon the search criteria selected by the user. The search criteria could be either of Customer Short Name, Customer IC or Customer ID. Using the data input by the user the system will perform a check on the centralized customer information database to find out whether the customer is new or an existing customer.

Access

- Task Code: AL057
- Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Other Transactions > Agri Loan Direct Account Opening

Definition Prerequisites

- Branch Type Maintenance [BAM17]: Branch Type Maintenance must be defined before opening a new Loan account.
- [LNM98 - Loan Schedule Type](#)
- [LNM11 - Loan Product Master](#)
- [BAM63 - Product Collateral Linkage](#)
- CYDCPAIR - Currency Pair Definition
- [8053 - Customer Addition](#)
- [ACM05 - Asset Classification Plan Maintenance](#)

Other Prerequisites

- [BA435 - Branch Product Xref](#)

Download

Branch Codes, Loan Product Codes, Currency Codes, Branch Product Cross Reference

Modes Available

Add, Amend, Cancel, Authorize, Enquiry

AL057 x

Agri Loan Direct Account Opening

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Customer Information

* Search Criteria Customer Short Name

* Customer ID

* Loan Application No.

Full Name

* Branch Code 98001

Product Category

* Product code

Loan Purpose

* Loan Term

* Asset Value / Project Cost

Loan Amount

* Schedule Code

Interest Variance 0.00

* Date of Sanction 15/12/2018

* Sanction Reference

Fixed / Floating Switch Due Date 15/12/2018

Crop Loans

* Crop Type

Review Period

Repayment Mode

Agri. Loan / Advance Purpose

Concession Rate 0.00000

Concession Rate Permitted By

Account Number Generated

* Search String

Customer IC

Short Name

* Customer Relation

Currency

Take Over Loan

* Bank / FI Name

Contribution / Margin ₹0.00

Net Rate

Subsidy Available

* Sanctioning Authority

* Date of Loan Papers 15/12/2018

Originator Name

Pool ID

Season

Review Date 15/12/2018

Date of Concession Rate 15/12/2018

Field Description

Field Name	Description
Customer Information	[Mandatory, Drop-Down] Select the search criteria from the drop-down menu to search for the customer. The search criteria are as follows:
Search Criteria	• Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank.
Search String	[Mandatory, Alphanumeric] Enter the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field. If the search criterion is specified as customers' short name or IC then any of the letter(s) of the letter of the short name or ID can be entered. The system displays the Search List of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
Customer ID	[Display] The ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully and can be used to search the customer. The system displays the customer ID, when the customer is validated.
Customer IC	[Display] Type the appropriate customer IC. A customer IC with customer type is a unique method of identifying a customer across the bank (across all branches). Based on the IC, the system can identify the customer as an existing customer, even when the customer opens a new account in another branch. The IC should be in conjunction with the customer. This can determine if the customer is an existing customer. For example, a social security number, passport number can be used as Customer IC for Individual Customers.
Loan Application No.	[Conditional, Numeric] The application number is generated for each loan application that is made. This is used to retrieve data related to that loan application to amend, cancel or authorize the loan application.
Full Name	[Display] This column displays the Full name of the primary customer after validation.
Short Name	[Display] This column displays the short name of the primary customer after validation.
Branch Code	[Mandatory, Drop-Down]

	The branch code. The account opening procedure can be either centralized or decentralized. In a centralized setup, one centralized processing center will open accounts for all branches of a region. You have to select the code of the centralized processing branch if the bank follows the centralized setup for account opening. In Decentralized setup, the branch code will default to the name of the branch which triggered this transaction.
	[Optional, Search List]
Product Category	Select the product category under which an account has to be opened from the search list.
	[Mandatory, Drop-Down]
Customer Relation	Select the appropriate relation from the drop-down list. A customer is linked to an account, by a relations tag. This drop-down list contains different relations. For example, Sole Owner, Joint And First, Joint and Other and other relations. For successful account opening transaction, a customer with primary relationship viz. Sole Owner, Joint And First, or Joint Or First must be linked. If primary relationship linked is Joint And First or Joint Or First, another customer with secondary relationship viz. Joint and other or Joint or other must be linked to the account. A maximum of three customers can be linked to an account in the account-opening screen. You can attach additional customers to the accounts using the Account Customer Relationship Maintenance option (CI142). These relationships are maintained in FLEXCUBE only for information purposes.
	[Mandatory, Picklist]
Product Code	A manually generated unique identifier for the Loan product. The product code that is being assigned should be within the range for Loans module as specified in the FLEXCUBE table ba_prod_acct_info (Internal table). The product code and the Branch Product Cross Reference must be downloaded to the branch. The picklist list has a list of authorized loan products available for the selected branch. The user has to select the product for which the account has to be opened.
	[Display]
Currency	The currency code in which the product is defined. The list of valid currencies are maintained in Currency Code Maintenance option. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.
Loan Purpose	[Mandatory, Alphanumeric] Enter the purpose for which the loan is required.
	[Optional, Check-Box]
Take Over Loan	User can select this check box, if the loan is a taken over from another financial institution.
Loan Term	[Mandatory, Numeric]

	Enter the tenure of the loan in months. The value is validated against the minimum and maximum term of the loan product defined at the product level. [Mandatory, Character, 10]
Bank / FI Name	Enter the name of the bank or financial institution code. If the field Take over loan is checked, this field will be enabled.
Asset Value/Project Cost	[Mandatory, Numeric] Enter the value of the asset for which the loan application is submitted.
Contribution /Margin	[Conditional, Numeric] Enter the contribution value for purchasing the asset. In case there is no margin or contribution this field can be left blank. The contribution value should be less than the asset value.
Loan Amount	[Display] The loan amount. The loan amount is calculated as the difference in value between the asset and contribution. $\text{Loan Amount} = \text{Asset Value} - \text{Contribution}$ The loan amount value is validated against minimum and maximum amount defined in the Loans Product Master (LNM11).
Schedule Code	[Mandatory, Search List] The repayment schedule code. Only the schedules, which are attached to the product, are displayed in the Search List. The name of the schedule is displayed adjacent to the schedule code. At the time of disbursement the default selected schedule will be attached to the loan account. However, if there is more than one schedule attached to the product the user can still change the default schedule from the picklist during actual disbursement (AL521).
Net Rate	[Display] Displays the net product rate. Net Product rate is the interest rate associated with the loan. It depends on the schedule code selected .
Interest Variance	[Optional, Numeric] Enter the interest variance to be offered to the customer. The variance is validated based on the min. and max. interest variance defined in the Loans Product Master (LNM11).
Subsidy Available	[Mandatory, Drop-down] The 'Subsidy Available' field will be enabled only in case the product codes defined in day 0 table are selected. Select 'Yes' on availability of Subsidy for the account, applicable for Loan and Agri loan accounts.
Date of Sanction	[Conditional, dd/mm/yyyy] Provide the date on which the loan application was sanctioned
Sanctioning Authority	[Optional, Drop-Down] Provide the sanctioning authority .

	This refers to the officer or group of officers who sanction the loan
Sanction Reference	[Optional, AlphaNumeric] Enter the reference given by the sanctioning authority
Date of Loan Papers	[Optional, dd/mm/yyyy] Enter the date on which the loan papers are drawn up by the officer
Fixed/Floating Switch Due Date	[Optional, dd/mm/yyyy] Enter the date on which the rate switch is to be done.
Originator Name	[Display] This field displays the name of originator attached to the pool id.
Crop Loans	[Conditional, Picklist] The loans for cultivation of crop. The check box is selected if the loan account is opened in agri master product.
AC Plan code	[Conditional, Picklist] If Crop loans checkbox is checked, user has to mandatory select one of the values from the picklist 'AC plan code'. If Crop loans checkbox is not checked, AC plan code will be defaulted from the product and disabled. [Optional, Alphanumeric, 18] Enter the pool id. The currency of pool id provided should be same as the loan account number.
Pool ID	Validation with the Pool Amount maintained at the Pool Id level, • Sum of all the loan sanction amount (not the loan disbursement or loan outstanding amount) of the individual loan account opened and attached to the Pool Id provided for the current loan account. • The sum of above should be less than equal to the 'Pool amount' mentioned. • In case the sum is more than the 'Pool amount', system will not allow loan account opening for the Pool Id attached to the loan account.
Crop Type	[Conditional, Search List] The crop type for which the loan account is opened. This field is enabled only if the Crop Loans check box is selected.
Season	[Mandatory, Drop-Down] The season of the crop. The options are: • Kharif • Rabi
Review Period	[Drop-Down] The review period of the loan amount. The review period is in months. The options are:

	• 6 • 12 • 18 • 24
Review Date	[Display, dd/mm/yyyy] The review date of the loan amount. This field is system generated, as the review period is selected the review date is displayed. The system generates the report and also displays a warning message if the user attempts any transaction on the account after this date is over. [Drop-Down] The repayment mode of the loan. The options are:
Repayment Mode	• Cash • Cheque • Account Transfer • GL
Agri Loan/ Advance Purpose	[Optional, Drop-Down] Enter the purpose of the agricultural loan. The options are : • Farm Credit • Agriculture Infrastructure • Ancillary Activities
Concession Rate	[Optional, Numeric] Enter the concession rate allowed for the loan.
Date of Concession Rate	[Date] Enter the date from which the concession is allowed.
Concession Rate Permitted By	[Optional, Drop-Down] Select the authority who provided the concession from the drop down. The options are: • Manager • Director • Supervisor
Agri Infra Unit	[Drop-Down] The field is mandatory in case of Loan accounts opened under the product category as 'Agriculture' in LNM11 screen and 'Agriculture Infrastructure' in 'Agri Loan /Advance purpose' field in AL057. The data captured here will be used for MIS code update for Priority sector lending classification. The options are: a. Cold storage b. Soil conservation c. Godowns

	d. Market yards e. Water shed development f. Plant tissue culture g. Agri biotechnology h. Seed production i. Production of bio pesticides and bio fertilizers j. Vermi composting k. Warehouses l. Silos
	[Drop-Down] The field is mandatory in case of Loan accounts opened under the product category as 'Agriculture' in LNM11 screen and 'Ancillary Activities' in 'Agri Loan /Advance purpose' field in AL057 The data captured here will be used for MIS code update for Priority sector lending classification. The options are: a. Co-operative societies of farmers for disposing of the produce of members
Activities	b. Agri-clinics and Agri-business centres c. Food and Agro-processing units d. custom service units e. Primary Agricultural Credit Societies (PACS) f. Farmers' Service Societies (FSS) g. Large-sized Adivasi Multi-Purpose Societies (LAMPS) h. MFIs for on-lending to agri sector
Sub Category	[Drop-Down] When Loan is opened under product 'Other Priority', the fields 'Sub category' will be enabled. User must select one value from these fields.
Other Bank Limit	[Mandatory, Numeric] User will have to input the Other Bank limit in this field. Sum of Other bank limit and Sanctioned limit should auto-populate in Aggregate Sanctioned limit field and it is mandatory only for agri Loans.
Aggregate Bank limit	[Display] The field displays the aggregate bank limit. Value should be summation of Sanctioned limit and other bank limit.
Account Number Generated	[Display] After all the above details are correctly entered the system-generated

loan account number is displayed on the screen.

Drawdown Account Details

Remitter Account No	[Mandatory, Input, Numeric] Enter the CASA account number from which Drawdown needs to perform.
Branch Code	[Display] Branch for above CASA account number will get populated.
Customer Name	[Display] Customer Name for above CASA account number will get populated.
Product Code	[Display] Product Code for above CASA account number will get populated.
KCCS	
Aggregate Limit (5th Year Limit)	[Display] System will derive the aggregate limit based on the loan amount and period and review percentage and display the aggregate limit for KCCS account.
Crop Cultivation Amount - Kharif	[Optional, Numeric, 13,2] User can enter Crop Cultivation Amount in this field. Applicable only for KCCS account. The value should be greater than or equal to zero.
Crop Cultivation Amount - Rabi	[Optional, Numeric, 13,2] User can enter Crop Cultivation Amount in this field. Applicable only for KCCS account. The value should be greater than or equal to zero.
Crop Cultivation Amount - summer	[Optional, Numeric, 13,2] User can enter Crop Cultivation Amount in this field. Applicable only for KCCS account. The value should be greater than or equal to zero.
Crop Insurance Premium	[Optional, Numeric, 13, 2] Enter the crop insurance premium depending upon the crop cultivation area, crop etc. This will be set as per the government guidelines. The crop insurance premium entered during agri loan account opening will be constant over years and will not be considered for 10% increase. This field is applicable only for KCCS accounts.
WC for Allied Activities Amount	[Optional, Numeric, 13,2] User can enter Allied Activities Amount in this field. Applicable only for KCCS account. The value should be greater than or equal to zero.
WC for Farm Machinery Amount	[Optional, Numeric, 13,2] User can enter Farm Machinery Amount in this field. Applicable only for KCCS account. The value should be greater than or equal to zero.

Non-Farm Sector Amount	[Optional, Numeric, 13,2] User can enter Non-Farm Sector Amount in this field. Applicable only for KCCS account. The value should be greater than or equal to zero.
Consumption Purpose Amount	[Optional, Numeric, 13,2] User can enter Consumption Purpose Amount in this field. Applicable only for KCCS account. The value should be greater than or equal to zero.

To open loan account directly

1. Select the search criteria from the list.
2. Type the search string and press the Tab key and select the customer from the Search List.
3. Enter the relevant information and click OK.
4. The system displays the message "Application number."
5. Click OK.
6. The system displays Record added.

1.2 BA437 - Account Memo

You can maintain memos for accounts using this option. For any CASA, Loan or TD account a memo can be attached, which will be displayed to the teller when any transaction is done against the account in the branch.

A memo can be a reminder about important actions that have taken place on the account.

In case the primary customer of the account has a memo linked (customer level memo), then both the customer memo and account memo will be displayed in a concatenated fashion.

Sometimes multiple memos are required for the same customer. The memos are of two types: high level and low level. There is a maximum limit of 5 memos for each customer out of which four memos are active memos and one is an internal memo.

If a low level memo is encountered during transaction, authorization is not required for it. A high level memo requires authorization. The transaction will proceed only if the authorizer overrides any high level memo. This is applicable for both account level as well as customer level memo. However system will not validate the existence of memo in case of batch upload.

Definition Prerequisites

- Availability of CASA/LOAN/TD account for the customer
- BAM40 - Reason Codes

Modes Available

Add, Modify, Delete, Cancel, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to Standard Maintenance Procedures.

To add a memo to an account

1. In the **Dashboard** page, Enter the Task code **BA437** and then click  or navigate through the menus **Front Office Transactions > Internal Transactions > Others > Account Memo**.
2. You will be navigated to **Account Memo** screen.

Account Memo

Field Description

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

Account Information

Account No.	[Mandatory, Numeric, 16] Type the valid account number.
Short Name	[Display] This field displays the short name of the primary customer of the account. The short name of the primary customer is defaulted from the Customer Addition option.
Memo No.	[Display] This field display serial number of the memo and is auto-generated at the time of memo addition. This field is disabled in the Add mode. For all the other modes, this field is mandatory.

Memo Details

Severity	[Mandatory, Drop-Down] Select the appropriate severity level from the drop-down list. A memo can be sent with two types of severity levels. The options are: • High • Low
Start Date	[Mandatory, Date editor, dd/mm/yyyy] Select the date from which the memo will be in effect from the date editor. The start date should not be less than the system date.
End Date	[Mandatory, Date editor, dd/mm/yyyy] Select the date from which the memo will not be in affect from the date editor. The end date must be greater than or equal to the start date. In Add mode the end date will be defaulted to 01/01/1800. The user will have the option to change the end date of memo maintenance.
Reason For Memo	[Optional, Drop-Down] Select the reason for the memo from the drop-down menu. The reasons are maintained in Reasons Code Maintenance (Task Code: BAM40) option. The reason for memo drop-down displays the reason code along with the reason description.
Memo Text	[Mandatory, Alphanumeric, 254] Type the message that will appear on the screen when the account is accessed.

3. Click **Add** .
4. Enter the account number, for which the memo is to be added.
5. Enter the memo details like the severity, the reason for Memo, the date and the text of the memo.

[Account Memo](#)

BA437 X

Account Memo

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Account Information

* Account No. 7000000000312062 AUTO PERSON1

* Memo No. 1

Memo Details

* Severity HIGH

* Start Date 08/04/2020

* End Date 30/04/2020

Reason for Memo 35-CUSTOMER ADDRESS CHANG

* Memo Text

6. Click **OK**.
7. System will display following message: "Record Added Authorisation Pending". Click **OK**.
8. The memo is attached to the account after the record is authorised.

Screen Description

The above screen displays the memo that is added for a customer. The severity of the memo is High. There by indicating that supervisor approval is required for passing this memo. The reason for the memo can be selected as Court Order form the **Reason For Memo** drop down list.

The memo text is a free text field which is used by the operator to input further details on the memo. After addition, the memo may have to be approved by a supervisor to appear on a customers account.

Exercise

Delete the above memo and add a fresh memo with Low severity and approve the same. Check if any transaction performed on the account comes for approval due to the Low severity of the memo.

2. Disbursement and Schedule Setup

2.1 1660-Agri Loan Disbursement Enquiry

After the account schedule is setup (Task Code: AL521), agriculture loan is disbursed to the customer through this option. The loan can be disbursed by Cash, CASA Transfer, GL Transfer or Banker's cheque by using this option.

Note: Refer to **Account Schedule** setup above (Task Code: AL521) for more details on setting up of the loan account schedule.

Access

- Task Code: 1660
- Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Enquiries > Agri Loan Disbursement Enquiry

Definition Prerequisites

- Issuer Maintenance (Task Code: BAM09)
- Settlement Bank Parameters (Task Code: STM59)
- Routing Branch Master (Task Code: STM54)
- Rewards and Services Definition (Task Code: BAM14)
- 8053 - Customer Addition
- AL521- Agri Setup Account Schedule/Disbursement
- CYDCPAIR - Currency Pair Definition
- LNM11 - Product Master Master
- AL057- Agri Loan Direct Account Opening

Other Prerequisites

Not Applicable

Download

Not Required

Modes Available

Not Applicable

1660 x

Agri Loan Disbursement Enquiry

1 1660 2 Step 2

* Account No. 700000000316111 AUTO_PERSON1

Account Ccy INR

* Disbursement Mode Cash

Outstandings

Principal Balance ₹0.00

Installment Arrears ₹0.00

Other Arrears ₹0.00

Unapplied Credits

Amount Paid Today ₹0.00

Balance Details

Total Amount Disbursed from Host ₹10,000.00

Available Balance for Branch Disbursement ₹9,882.00

DND ₹0.00

Interest Arrears ₹0.00

Penalty Arrears ₹0.00

Funds in RPA ₹0.00

Disbursement Deductions ₹118.00

Margin Amount ₹0.00

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the loan account number for which the installment payment is to be made. The short name of the account holder is populated adjacent to the account number.
Account Ccy	[Display] The field displays the currency assigned to the product, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
Disbursement Mode	[Mandatory, Drop-Down] The multiple disbursement modes are possible for Loan Disbursement. Following are the disbursement mode. The options are: • CASA Transfer • Cash • GL Transfer • Bankers Cheque • Demand Draft
Outstandings	
Principal Balance	[Display] The actual principal balance as on the date of installment payment is displayed considering all dues were paid on time.

DND	[Display] The amount that is debited to the agri loan account.
Installment Arrears	[Display] The total installment arrears that are outstanding in the loan account is displayed. <i>Total Installment = Principal + Interest</i>
Interest Arrears	[Display] The total interest arrears that are outstanding in the loan account is displayed.
Other Arrears	[Display] Any other type of arrears due not forming part of the Principal or Interest arrear component are displayed here. These dues could be Outgoing Arrears, Legal Fees, Insurance Premium arrears, Service Charge arrears etc. These arrears could be raised using Agri Loans Common Billing Transactions screen (Task Code: AL050).
Penalty Arrears	[Display] The penalty interest is levied on the customer for the non-payment of the dues. It is basically the interest on arrears commonly known as IOA (Interest on Arrears). The unpaid penalty interest arrears due but not paid is displayed.
Unapplied Credits	
Amount Paid Today	[Display] Any Credits made to account today is displayed here.
Funds in RPA	[Display] RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards disbursement of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.
Balance Details	
Total Amount Disbursed from Host	[Display] The gross amount (before disbursement deduction, if any) that is disbursed on the current date is displayed.
Disbursement Deductions	[Display] The amount to be deducted from the amount that is disbursed on the current date. The deduction is defaulted from the selection done during the host disbursement under Account schedule. If the deduction was waived during the host disbursement this field will have zero value.
Available Balance for Branch Disbursement	[Display] The available balance for branch disbursement amount.
Margin Amount	[Display] The margin amount.

Agri Loan Disbursement By Cash - 1661

1660 x

1660

1661

OK

Close

Clear

Agri Loan Disbursement by Cash

Balance Details

Total Amount Disbursed from Host	₹0.00	Disbursement Deductions	₹0.00
Available Balance for Branch Disbursement	₹100.00	Margin Amount	₹0.00

Account Ccy	INR	* Acct Ccy Rate	
* Txn Ccy	INR	* Txn Ccy Rate	

Disbursement Amount	₹100.00
Txn Amount	₹100.00
Margin Amount	0.00
User Reference No.	
Instrument No.	
Narrative	Agri LN Disbursement By Cash

Field Description

Field Name	Description
Balance Details	
Total Amount Disbursed from Host	[Display] The gross amount (before disbursement deduction, if any) that is disbursed on the current date is displayed.
Disbursement Deductions	[Display] The amount to be deducted from the amount that is disbursed on the current date. The deduction is defaulted from the selection done during the host disbursement under Account schedule. If the deduction was waived during the host disbursement this field will have zero value.
Available Balance for Branch Disbursement	[Display] The available balance for branch disbursement amount.
Margin Amount	[Display] The margin amount.
Account Ccy	[Display] The currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
Txn Ccy	[Mandatory, Drop-Down] This field, by default, displays the account currency as the transaction currency. Select the appropriate cash currency, from the drop-down list. This is the currency in which the transaction will take place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank. This field is editable.
Acct Ccy Rate	[Display] The rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to local currency of the bank. The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Disbursement Amount	[Display] The loan amount that has to be disbursed. This amount is in the currency of the loan account and is non-editable.
Txn Amount	[Display] The disbursement amount in cash is converted into the account currency, using the transaction currency rate and account currency rate. This amount is calculated in the transaction currency.
Margin Amount	[Input] Enter the margin amount in cash.
User Reference No.	[Alphanumeric, 40] The user reference number assigned to the customer. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Instrument No.	[Mandatory, Numeric] The instrument number.
Narrative	[Mandatory, Alphanumeric, 40] This field displays the default narration, based on the transaction. The user can change the narration, if required.

Agri Loan Disbursement By CASA Transfer - 1662

1660 x

Agri Loan Disbursement by CASA Transfer

1660
2
1662
Ok Close Clear

Balance Details

Total Amount Disbursed from Host	₹10,000.00	Disbursement Deductions	₹118.00
Available Balance for Branch Disbursement	₹9,882.00	Margin Amount	₹0.00

* CASA Acct No.		* CASA Acct Ccy Rate	
CASA Acct Ccy		* Agri Acct Ccy Rate	
Disbursement Amount	9,882.00		
* Account Amount	9,882.00		
* Account Ccy	INR		
Margin Amount	₹0.00		
User Reference No.			
Instrument No.			
Narrative	Agri LN Disb By Savings Transfer		

Field Description

Field Name	Description
Balance Details	
Total Amount Disbursed from Host	[Display] The gross amount (before disbursement deduction, if any) that is disbursed on the current date is displayed.
Disbursement Deductions	[Display] The amount to be deducted from the amount that is disbursed on the current date. The deduction is defaulted from the selection done during the host disbursement under Account schedule. If the deduction was waived during the host disbursement this field will have zero value.
Available Balance for Branch Disbursement	[Display] The available balance for branch disbursement amount.
Margin Amount	[Display] The margin amount.
CASA Acct No.	[Mandatory, Numeric, 16] Type the CASA account number to which the loan disbursement will be credited. The short name of the primary customer of the CASA account holder is populated adjacent to the account number. The system displays a warning message if the CASA account is not of the same customer. This account should be in a FLEXCUBE branch of the bank.
CASA Acct Ccy	[Display] The currency assigned to the product at the product level, under which the CASA account is opened. All the entries posted in the account are in the account currency. The exchange rate values need to be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
CASA Acct Ccy Rate	[Display] The rate at which the CASA account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Disbursement Amount	[Display] The loan amount that has to be disbursed. This amount will be calculated in the currency of the loan account.
Account Amount	[Display] The loan amount that is being disbursed and credited to the CASA account is displayed here. This amount will be calculated in the currency of the CASA account.
Account Ccy	[Display] The currency assigned to the product at the product level, under which

the account is opened.

All the entries posted in the account are in the account currency. The exchange rate values need to be defined and downloaded.

For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

This field is non-editable.

Agri Acct Ccy Rate

[Display]

The rate at which the Agri loans account currency is converted to the local currency of the bank.

The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Margin Amount

[Input]

Enter the margin amount in cash.

User Reference No.

[Alphanumeric, 40]

The user reference number assigned to the customer.

This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Instrument No.

[Mandatory, Numeric]

The instrument number.

Narrative

[Display]

The default narration, based on the transaction. The user can change the narration, if required..

Agri Loan Disbursement By GL - 1663

1660

Agri Loan Disbursement By GL

1660

1663

OkCloseClear

Balance Details

Total Amount Disbursed from Host

₹10,000.00

Available Balance for Branch Disbursement

₹9,882.00

GL Acct Ccy

INR

* GL Acct No.

Reference No.

GL Acct Amt

₹9,882.00

* Disbursement Amt

₹9,882.00

Charges

₹0.00

Net Total

₹9,882.00

Margin Amt

₹0.00

Value Date

30/11/2018

User Reference No.

Instrument No.

Narrative

Agri LN Disbursement by GL

Disbursement Deductions

₹118.00

Margin Amount

₹0.00

GL Acct Ccy Rate

1.00000

Loans Acct Ccy Rate

1.00000

Field Description

Field Name	Description
Balance Details	
Total Amount Disbursed from Host	[Display] The gross amount (before disbursement deduction, if any) that is disbursed on the current date is displayed.
Disbursement Deductions	[Display] The amount to be deducted from the amount that is disbursed on the current date. The deduction is defaulted from the selection done during the host disbursement under Account schedule. If the deduction was waived during the host disbursement this field will have zero value.
Available Balance for Branch Disbursement	[Display] The available balance for branch disbursement amount.
Margin Amount	[Display] The margin amount.
GL Acct Ccy	[Display] The currency of the GL account. All the entries posted in the account are in the account currency. The exchange rate values need to be defined and downloaded.
GL Acct Ccy Rate	[Display] The rate at which the GL account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
GL Acct No.	[Mandatory, Numeric, 16] From the picklist select the GL account number to which the loan disbursement will be credited. The description of the GL account is populated adjacent to the GL account number. This account should be in a FLEXCUBE Retail branch of the bank.
Reference No.	[Numeric, 12] Enter a valid reference number for the GL transaction.
GL Acct Amt	[Display] The loan amount that has to be disbursed. This amount will be calculated in the currency of the GL account.
Disbursement Amt	[Mandatory, Numeric] The loan amount that has to be disbursed is displayed here. This amount will be calculated in the currency of the loan account.
Loans Acct Ccy Rate	[Display] The rate at which the loans account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes

the default value as 1, which cannot be modified.

Charges (Lcy)	[Display] The charges levied by the bank on whom the BC is issued for the transaction. The charges will be denominated in the local currency of the bank. The service charge codes are added and maintained in the Service Charge Code Maintenance option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction. The user has the flexibility to modify/nullify the charges. This can be done by clicking on the Service Charge Details sub-menu where the default service charges can be suitably modified.
Net Total (Acy)	[Display] This field displays the net disbursement amount for which the general ledger will be issued in account currency after deduction of charges. This amount is in the account ccy.
Margin Amt	[Display] The margin amount.
Value Date	[Display] The date of the GL, which takes a default value of the posting date. This field, by default, displays the posting date as the date on which the GL is issued. This field is non-editable.
User Reference No.	[Alphanumeric, 40] The user reference number assigned to the customer. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Instrument No.	[Mandatory, Numeric] The instrument number.
Narrative	[Display] The default narration, based on the transaction. The user can change the narration, if required.

Agri Loan Disbursement by BC - 1664

Field Name	Description
Balance Details	
Total Amount Disbursed from Host	[Display] The gross amount (before disbursement deduction, if any) that is disbursed on the current date is displayed.
Disbursement Deductions	[Display] The amount to be deducted from the amount that is disbursed on the current date. The deduction is defaulted from the selection done during the host disbursement under Account schedule. If the deduction was waived during the host disbursement this field will have zero value.
Available Balance for Branch Disbursement	[Display] The available balance for branch disbursement amount.
Margin Amount	[Display] The margin amount.
Bank Code	[Mandatory, Drop-Down] This field displays the bank / issuer on which the BC is drawn. The list of banks on which DDs can be issued are maintained in the Issuer Maintenance [BAM09] screen and downloaded to the branch. Normally banks issue DDs drawn. This field is non-editable.
Txn Ccy	[Mandatory, Search List] The currency of the cheque. This field, by default, displays the account currency as the transaction currency. This is the currency in which the transaction will take place. Select the appropriate currency, from the drop-down list. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Tcy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded from FCC. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
Acct Ccy Rate	[Display] The rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Disbursement Amt	[Display] The loan amount that has to be disbursed is displayed. This amount will be in the currency of the loan account.

Margin Amount	[Display] The margin amount.
BC Amount (Acy)	[Display] This field displays the net disbursement amount for which the Bankers cheque will be issued in account currency after deduction of charges. This amount is in the account ccy.
BC Date	[Display] The date of the Cheque, which takes a default value of the posting date. This field, by default, displays the posting date as the date on which the local cheque is issued. This field is non-editable.
Serial No.	[Display] For a remittance instrument such as a local cheque, at the time of issue, the system generates a serial number comprising the branch code, instrument type and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number, and Routing number which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which FLEXCUBE tracks the instrument uniquely. This field is non-editable.
Micr No.	[Mandatory] Type the MICR number of the DD. This is a number pre-printed on the instrument. For every remittance instrument it is necessary to maintain a MICR number that is printed on the instrument if the instrument is expected to come for clearing through inward clearing. A cross reference is maintained using option Maintaining Instrument MICR Number (Task Code: STM57) with the system generated serial number so that the instrument can be tracked by the system whether it is liquidated or enquired upon by MICR number or the serial number.
Routing No.	[Mandatory, Numeric, Nine] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the Routing Branch Maintenance [STM54] screen. <i>Routing Number = Sector Code / Bank Code + Branch Code</i> For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up at the Settlement Bank

Parameters [STM59] screen.

Beneficiary Name

[Mandatory, Alphanumeric, 40]

Type the name of the beneficiary for the local cheque.

Passport / IC No.

[Alphanumeric, 14]

Type the passport or IC number of the beneficiary.

This is an identification collected from the beneficiary of the local cheque at the time of liquidation.

This field is mandatory.

Purchaser Name

[Mandatory, Alphanumeric, 60]

Type the Purchaser Name. Short Name of the Primary customer will be defaulted and it is editable.

Beneficiary Addr 1,2

[Optional, Alphanumeric, 40]

Type the contact address of the beneficiary. This is normally needed for record purposes and provided as additional information.

User Reference No.

[Alphanumeric, 40]

The user reference number assigned to the customer.

This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Instrument No.

[Mandatory, Numeric]

The instrument number.

Narrative

[Display]

The default narration, based on the transaction. The user can change the narration, if required.

Agri Loan Disbursement by Demand Draft- 1032

1660 X

Agri Loan Disbursement By Demand Draft

✓

1660

2

1032

Ok

Close

Clear

Balance Details

Total Amount Disbursed from Host

₹70,000.00

Disbursement Deductions

₹0.00

Available Balance for Branch Disbursement

₹0.00

Margin Amount

₹0.00

Payable Branch Code

* Payable Branch Name

Bank Code

0

* Account No

7000000000384536 VICKY

Acct Coy

INR

Acct Coy Rate

* DD Amount

0.00

Charges (Lcy)

Acct Amount

₹0.00

DD Date

05/05/2021

Cheque No

000000000000

Routing No

DD No.

* Beneficiary Name

Beneficiary Address

Address2

Address3

User Reference No

* Narrative

Agri Disbursement By Dem

Print Remark

* Purchaser Name

VICKY

PAN Card No.

* DD Coy

DD Coy Rate

Serial No.

Cheque Date

05/05/2021

Passport / IC No.

Field Description

Field Name	Description
Balance Details	
Total Amount Disbursed from Host	[Display] The gross amount (before disbursement deduction, if any) that is disbursed on the current date is displayed.
Disbursement Deductions	[Display] The amount to be deducted from the amount that is disbursed on the current date. The deduction is defaulted from the selection done during the host disbursement under Account schedule. If the deduction was waived during the host disbursement this field will have zero value.
Available Balance for Branch Disbursement	[Display] The available balance for branch disbursement amount.
Margin Amount	[Display] This field displays the margin amount.
Payable Branch Code	[Mandatory, Drop-Down] This field displays the bank / issuer on which the BC is drawn. The list of banks on which DDs can be issued are maintained in the Issuer Maintenance [BAM09] screen and downloaded to the branch. Normally banks issue DDs drawn. This field is non-editable.
Payable Branch Name	[Mandatory, Search List] The currency of the cheque. This field, by default, displays the account currency as the transaction currency. This is the currency in which the transaction will take place. Select the appropriate currency, from the drop-down list. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Bank Code	[Mandatory, Drop-Down] This field displays the bank / issuer on which the BC is drawn. The list of banks on which DDs can be issued are maintained in the Issuer Maintenance [BAM09] screen and downloaded to the branch. Normally banks issue DDs drawn. This field is non-editable.
Account No	[Display] The loan account number for which the loan disbursement is to be made. The name of the account holder is populated adjacent to the account number. This number is defaulted from the Loan Disbursement Inquiry screen.
Pan Card No	[Alphanumeric, 14] Type the passport or IC number of the beneficiary. This is an identification collected from the beneficiary of the DD at the time of liquidation.

	[Display]
Acct Ccy	The rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
DD Ccy	[Display] This field displays Demand Draft currency.
Acct Ccy Rate	[Display] The rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
DD Ccy Rate	[Display] This field displays DD Ccy rate.
DD Amount	[Display] This field displays the net disbursement amount for which the DD will be issued in account currency after deduction of charges.
Charges (Lcy)	[Display] The charges levied by the bank on whom the DD is issued for the transaction. The charges will be denominated in the local currency of the bank. The service charge codes are added and maintained in the Service Charge Code Maintenance option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction. The user has the flexibility to modify/nullify the charges. This can be done by clicking on the Service Charge Details sub-menu where the default service charges can be suitably modified.
Acct Amount	[Display] This field displays account amount.
DD Date	[Display] The date of the DD, which takes a default value of the posting date. This field, by default, displays the posting date as the date on which the DD is issued. This field is non-editable.
Serial No	[Display] For a remittance instrument such as a DD, at the time of issue, the system generates a serial number comprising the branch code, instrument type and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an

instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number, and Routing number which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which FLEXCUBE tracks the instrument uniquely. This field is non-editable.

Cheque No	[Display] This field displays cheque number.
Cheque Date	[Display] This field displays cheque date.
Routing No	[Mandatory, Numeric, Nine] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the Routing Branch Maintenance [STM54] screen. Routing Number = Sector Code / Bank Code + Branch Code For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up at the Settlement Bank Parameters [STM59] screen.
DD No	[Mandatory] User needs to enter DD number.
Passport / IC No	[Alphanumeric, 14] Type the passport or IC number of the beneficiary. This is an identification collected from the beneficiary of the BC at the time of liquidation. This field is mandatory.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary for the BC.
Beneficiary Address, Address 2, Address 3	[Optional, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally needed for record purposes and provided as additional information.
User Reference No	[Alphanumeric, 40] The user reference number assigned to the customer. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Display] The default narration, based on the transaction. The user can change the narration, if required.
Print Remark	[Input] User can enter print remark.

Purchaser Name [Mandatory]
This field is use to enter Purchaser name.

To disburse the loan

1. Type the account number and press the **Tab** key.
2. Select the disbursement mode from the list.
3. Click **OK**.
4. The system displays the message "Do You Want to continue?"
5. Click **OK**.
6. The system displays the **Loan Disbursement** screen depending on the selected disbursement mode.
7. Enter the relevant information and click **OK**.
8. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

Note: Depending on the set up, there will be validation that the customer of the Debit account and the customer of the Credit should have the same Customer ID.
For more information on Authorization transactions, refer to the **Oracle FLEXCUBE Introduction User Manual**.

2.2 AL045-Agri Loan Disbursement Reversal

The loan, which is disbursed, can be reversed using the **Loan Disbursement Reversal** option. A loan disbursement transaction may have to be reversed due to administrative reasons or any error in the disbursement set-up for the loan account. The loan disbursement reversal transaction will reverse the disbursement as well as any charges deducted at the time of disbursement.

If the teller has already disbursed the loan amount at the branch, the same teller should reverse the loan disbursement transaction on the same day using option 6006- **Search Electronic Journal** . Subsequently, this reversal at the host should be done. Without the branch reversal of the disbursement the host disbursal reversal cannot be performed. At the head office, you can also reverse the loan disbursement transaction using this option.

Access

- Task Code: AL045
- Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Other Transactions > Agri Loan Disbursement Reversal

Definition Prerequisites

Not Applicable

Other Prerequisites

- Branch Disbursement Reversal

Download

Not Required

Modes Available

Not Applicable

AL045 x

Agri Loan Disbursement Reversal

OkCloseClear

* Account No.

* Disbursed Amount

0.00

* Net Disbursed

0.00

Payout Mode

* Total Deductions

0.00

* Total Billed

0.00

Type	Amount in Lcy	Deduction Currency	Rate	Amount in Acy	Currency	Mode
No items to display.						

Page 1 (0 items) < < 1 > >

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the valid loan account number.
Payout Mode	[Display] The mode in which the loan was disbursed will be displayed. For example in cash, cheque, and transfer to savings.
Disbursed Amount	[Display] The total disbursed amount in account currency disbursed will be displayed. This is the gross amount exclusive of deductions.
Total Deductions	[Display] The total amount deducted from the disbursed loan amount will be displayed.
Net Disbursed	[Display] The net amount disbursed in account currency. <i>Net Disbursed = Gross Amount disbursed - Total deductions.</i>
Total Billed	[Display] The total amount of deduction in the account currency.
Column Name	Description
Type	[Display] The type of deduction. Some of the deduction types are service charge, premium, installment etc.
Amount in LCY	[Display] The deduction amount in local currency.
Deduction Currency	[Display] The deduction currency.
Rate	[Display] The exchange rate for converting the deduction amount from local currency to account currency.
Amount in ACY	[Display] The amount deducted in account currency.
Currency	[Display] The currency mode in which the service charge was deducted.
Mode	[Display] The mode in which the service charge was deducted i.e. Bill, Deduct, Debit.

To reverse a loan disbursement

1. Type the account number and press the **Tab** key.
2. Click **OK**.

3. The system displays the message "Authorization required. Do You Want to continue?"
4. Click **Yes**.
5. The system displays the **Authorization Reason** screen.
6. Enter the relevant information and click **OK**.
7. The system displays the message "Disbursement Reversal Done".

Note: The reversal transaction will reverse all the entries passed during the original disbursement and the reversal transaction shows all the relevant information for confirmation.

2.3 ALM38-Agri Loan Approved Amount Maintenance

The loan amount, which is sanctioned for a particular account can be modified using the **Loan Approved Amount Maintenance** option.

This option has to be used when the borrower decides not to use the full amount sanctioned. **FLEXCUBERetail** does not allow the user to increase the amount over the sanctioned loan. It is possible to revise the loan amount below the sanctioned amount. The lower limit for the revision is the utilized amount. In case the loan is partially disbursed the lower limit for the revision i.e. the New Approved Amount will be the utilized amount.

Access

- Task Code: ALM38
- Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Other Transactions > Agri Loan Approved Amount Maintenance

Definition Prerequisites

- AL057- Agri Loan Direct Account Opening

Other Prerequisites

Not Applicable

Download

Not Required

Modes Available

Modify, Cancel, Amend, Authorize, Enquiry

ALM38 x

Agri Loan Approved Amount Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Account No. 7000000000316261
Branch Code MUMBAI
Currency INR
Current Approved Amount ₹50,000.00
Utilised Amount ₹50,000.00
* New Approved Amount
* Renew Term
Effective Date for Renewal 15/12/2018
Sanction Reference No.
KCCS
Crop Cultivation Amount - Kharif
Crop Cultivation Amount - Summer
WC for Allied Activities Amount
Non-Farm Sector Amount
Customer Name ABCD PQRS XYZ
Product Code Interest Subvention
Date Of Maturity 15/12/2018
Remark
Crop Cultivation Amount - Rabi
Crop Insurance Premium
Consumption Purpose Amount
WC for Farm Machinery Amount

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the agri loan account number of the borrower whose loan has been sanctioned.
Customer Name	[Display] This field displays the short name of the primary customer of the Loan account. This field is non-editable.
Branch Code	[Display] The name of the home branch where the agri loan account is opened and maintained is displayed.
Product Code	[Display] The loan product under which the agri loan account is opened.
Currency	[Display] The currency assigned to the product, under which the account is opened.
Current Approved Amount	[Display] The approved agri loan amount for the account as per the APS/Loan Account opening.
Utilised Amount	[Display] The amount utilized as on current date. If full disbursement is carried at host, and the branch disbursement is pending, the system will not permit any modification and will display message "Sanctioned Amount has been disbursed".
New Approved Amount	[Mandatory, Numeric, 13, 2] The new approved amount. New Approved amount can be greater than the original sanction amount, if 'Sanctioned Amount Allow Upward' flag selected at product level. If not selected, new approved amount can not be greater than the original sanction amount. This is applicable only for Agriculture non revolving loans (Term Loan) - Revolving type selected as None in screen ALM21.
Renew Term	[Display] This field displays the renew term. And this field is applicable for agri revolving loan.
Effective Date for Renewal	[Display] This field displays the effective date for renewal of agri revolving accounts. And is applicable for agri REV Loan. It always populates the current FCR date and is disabled.
Date of Maturity	[Display] This field displays the date of maturity effective from date of renewal. And is applicable for agri REV Loan. It displays the date after adding the Renew term months in the current FCR date. Example: 30/Apr/ 2019 + 12 months = 30/Apr/ 2020.

Sanction Reference No.	[Optional, Alphanumeric, 40] Enter the sanction reference number for new approved amount. It is applicable to all type of agri loan accounts.
Remark	[Optional, Alphanumeric, 40] Enter the remarks if any.
KCCS	
Crop Cultivation Amount - Kharif	[Optional, Numeric, 13,2] User can enter Crop Cultivation Amount in this field. Applicable only for KCCS account. The value should be greater than or equal to zero.
Crop Cultivation Amount - Rabi	[Optional, Numeric, 13,2] User can enter Crop Cultivation Amount in this field. Applicable only for KCCS account. The value should be greater than or equal to zero.
Crop Cultivation Amount - summer	[Optional, Numeric, 13,2] User can enter Crop Cultivation Amount in this field. Applicable only for KCCS account. The value should be greater than or equal to zero.
Crop Insurance Premium	[Optional, Numeric, 13, 2] Enter the crop insurance premium depending upon the crop cultivation area, crop etc. This will be set as per the government guidelines. The crop insurance premium entered during agri loan account opening will be constant over years and will not be considered for 10% increase. This field is applicable only for KCCS accounts.
WC for Allied Activities Amount	[Optional, Numeric, 13,2] User can enter Allied Activities Amount in this field. Applicable only for KCCS account. The value should be greater than or equal to zero.
Consumption Purpose Amount	[Optional, Numeric, 13,2] User can enter Consumption Purpose Amount in this field. Applicable only for KCCS account. The value should be greater than or equal to zero.
Non-Farm Sector Amount	[Optional, Numeric, 13,2] User can enter Non-Farm Sector Amount in this field. Applicable only for KCCS account. The value should be greater than or equal to zero.
WC for Farm Machinery Amount	[Optional, Numeric, 13,2] User can enter Farm Machinery Amount in this field. Applicable only for KCCS account. The value should be greater than or equal to zero.

To view the approved loan amount details

1. Click **Enquiry**.
2. Type the appropriate account number and press the **Tab** key.
3. The system populates the related details.

To modify the approved loan amount details

1. Click **Modify**.
2. Type the appropriate account number and press the **Tab** key.
3. The system populates the related fields.
4. Modify the information by entering the new approved amount.
5. Click **OK**.
6. The system displays the message "Record Modified Authorization Required." Click **OK**.

To cancel the approved loan amount details

1. Click **Cancel**.
2. Type the appropriate account number or select the relevant account number from the Search List and press the **Tab** key.
3. The system populates the related fields.
4. Click **OK**.
5. The system displays the message "Record Canceled." Click **OK**.

To amend the approved loan amount details

1. Select the **Amend** mode.
2. Type the appropriate account number or select the relevant account number from the picklist and press the **Tab** key.
3. The system populates the related fields.
4. Click **OK**.
5. The system displays the message "Record Amended Authorization Required. Click Ok to Continue".

To authorize the approved loan amount details

1. Click **Authorize**.
2. Type the appropriate account number or select it from the Search List.
3. Click **OK**.
4. The system displays the message "Record Authorized.". Click **OK**.

2.4 ALM39-Agri Loan Account Application Details Maintenance

The user can extend the validity period for accepting the loan offer, using the **Loan Account Application Details Maintenance** option. Disbursements cannot be done if the acceptance validity period has expired. This maintenance is applicable when the loan account is opened using APS module and has not been disbursed. The offer validity period is defined in **Loan Product Master** (LNM11). Offer validity period is the stage where bank makes an offer to the customer and customer should be giving his/ her acceptance to the terms and conditions of the loan before the loan offer expires. Offer validity period starts after the Offer letter is printed.

Access

- Task Code: ALM39
- Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Other Transactions > Agri Loan Account Application Details Maintenance

Definition Prerequisites

Not Applicable

Other Prerequisites

Not Applicable

Download

Not Required

Modes Available

Modify, Cancel, Amend, Authorize, Enquiry

ALM39 x

Agri Loan Account Application Details Maintenance

Account No. 7000000000312242

Branch Code BANGALOR

Currency Code INR

Acceptance Validity Period Expiry Date 15/11/2018

Name AUTO PERSON1

Product Interest Subvention

Buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, Clear

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the loan account number. The account number is generated by the system after entering complete details in the APS (Application Processing System).
Name	[Display] This field displays the short name of the primary customer of the Loan account. This field is non-editable.

Branch Code	[Display] This field displays the name of the home branch where the loan account is opened and maintained.
Product	[Display] The loan product under which the loan account is opened using APS.
Currency Code	[Display] This field displays the currency assigned to the product, under which the account is opened.
Acceptance Validity Period Expiry Date	[Display] The expiry date of the loan acceptance period. This date is defaulted based on the date specified during the loan account opening in APS. The customer has to accept the loan, on or before this date. This date can be modified to extend the validity period.

To modify Loan Account Application details

1. In the **Dashboard** page, Enter the Task code **ALM39**, and then click  or navigate through menus as shown above.
2. You will be navigated to **Loan Account Application Details Maintenance** screen.
3. Click **Modify**.
4. Type the appropriate account number.
5. Click on the screen. This populates the related fields.
6. Modify the information and click **OK**.
7. The system displays the message "Record Modified Authorisation Required..". Click **OK**.

To Cancel Loan Account Application details

1. In the **Dashboard** page, Enter the Task code **ALM39**, and then click  or navigate through menus as shown above.
2. You will be navigated to **Loan Account Application Details Maintenance** screen.
3. Click **Cancel**.
4. Type the appropriate account number or select it from the Search List.
5. Click on the screen. This populates the related fields.
6. Click **OK**.
7. The system displays the message "Record Modified Authorisation Required..". Click **OK**.

To Amend Loan Account Application details

1. In the **Dashboard** page, Enter the Task code **ALM39**, and then click  or navigate through menus as shown above.
2. You will be navigated to **Loan Account Application Details Maintenance** screen.
3. Click **Amend**.
4. Type the appropriate account number or select it from the Search List.
5. Click on the screen. This populates the related fields.

6. Click **OK**.
7. The system displays the message "Record Modified .Authorisation Required..". Click **OK**.

To authorize Loan Account Application details

1. In the **Dashboard** page, Enter the Task code **ALM39**, and then click  or navigate through menus as shown above.
2. You will be navigated to **Loan Account Application Details Maintenance** screen.
3. Click **Authorize**.
4. Type the appropriate account number or select it from the Search List.
5. Click **OK**.
6. The system displays the message "Record Modified Authorisation Required..". Click **OK**.

To Enquiry Loan Account Application details

1. In the **Dashboard** page, Enter the Task code **ALM39**, and then click  or navigate through menus as shown above.
2. You will be navigated to **Loan Account Application Details Maintenance** screen.
3. Click **Enquiry** mode.
4. Type the appropriate account number and then press **Tab** or **Enter**.
5. You can view loan account application details.

3. Loan Repayments

3.1 1670-Agri Loan Installment Payment Enquiry

The Installment payment Enquiry option allows a user to enter details of regular repayments on an account by a customer. The installment payment option is used for amounts equal to or less than the arrears due on the account. Excess payment is allowed for Revolving Loans, where accounts have arrears already due. The initial Enquiry screen will display all the outstanding arrears (interest/ principal etc.) along with the unbilled penalty arrears till date (calculated online) due to late payment of arrears on the account.

The payment can be by multiple modes viz., Cash, Local Cheque, CASA Transfer or GL transfer. After the payment is made the system updates the amount paid today for the account. The set-off of paid amount against arrears happens in end of day based on the appropriation sequence for arrear type and date of arrear as set at the product level.

Access

- Task Code: 1670
- Front Office Transactions > Account Transaction > Agri Loan Account Transactions > Enquiries > Agri Loan Installment Payment Enquiry

Definition Prerequisites

- NA

Other Prerequisites

- The exchange rate values must be defined and downloaded

Download

Not Required

Modes Available

Not Applicable

1670 x

Agri Loan Installment Payment Enquiry

1670 Step 2

Account No. 7000000000312042 AUTO PERSON1

Account Ccy INR

Installment Mode Cash

Outstandings

Principal Balance	60,000.00
DND	0.00
Installment Arrears	0.00
Other Arrears	0.00
Penalty Arrears	0.00
Unbilled Penalty Interest	0.00

Upto 15/12/2018

Unapplied Credits

Amount Paid Today	100.00
-------------------	--------

Funds in RPA 0.00

Installment Payments

Total Due	0.00
-----------	------

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the loan account number for which the installment payment is to be made. The short name of the account holder is populated adjacent to the account number.
Account Ccy	[Display] The field displays the currency assigned to the product, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
Installment Mode	[Mandatory, Drop-Down] Multiple repayment modes are possible for Loan Installment Payment. However, the modes are validated against the parameters defined at the Loans Product Master Level option (Task Code: LNM11). Following are the installment mode. The options are: • Cash • Local Cheque • CASA Transfer • GL Transfer
Outstanding	
Principal Balance	[Display] The actual principal balance as on the date of installment payment is displayed considering all dues were paid on time.
DND	[Display] The DND (Debit but not Due amount) amount that is debited to the agri loan account.
Installment Arrears	[Display] The total installment arrears that are outstanding in the loan account is displayed. <i>Total Installment = Principal + Interest</i>
Interest Arrears	[Display] The total interest arrears that are outstanding in the loan account is displayed.
Other Arrears	[Display] Any other type of arrears due not forming part of the Principal or interest arrear component are displayed here. These dues could be Outgoing Arrears, Legal Fees, Insurance Premium arrears, Service Charge arrears etc. These arrears could be raised using Agri Loans Common Billing Transactions screen (Task Code: AL050).
Penalty Arrears	[Display]

The penalty interest is levied on the customer for the non-payment of the dues. It is basically the interest on arrears commonly known as IOA (Interest on Arrears). The unpaid penalty interest arrears due but not paid is displayed.

Unbilled Penalty Interest

[Display]

Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date due to late payment of arrears on the account is calculated online.

Upto

[Display]

The system-generated date up to which the unbilled penalty interest calculated is displayed.

Unapplied Credits

Amount Paid Today

[Display]

The amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account is displayed here.

Funds in RPA

[Display]

RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.

Installment Payments

Total Due

[Display]

The total amount payable by the customer is displayed.

Total Due = DND + Installment Arrears + Other Arrears + Penalty Arrears + UnBilled Penalty Interest

Agri Loan Installment Payment by Cash - 1671

1670 X

Agri Loan Installment Payment by Cash

1670

1671

Account No

7000000000312042

AUTO PERSON1

Account Ccy

INR

Acct Ccy Rate

1.00000

Txn Amount

₹79,564.16

Acy Amount

₹79,564.16

User Reference No

Narrative

Agri LN Installment Pmt By Cash

Existing PAN/Aadhaar Reference

AKBPD1212Q

PAN/Aadhaar Reference for Transaction

AKBPD1212Q

Form 60

Generate Reference

Inquire

Txn Ccy

INR

Txn Ccy Rate

1.00000

Total Arrears

₹79,564.16

OK

Close

Clear

1670

1671

1670

1671

Field Description

Field Name	Description
Account No.	[Display] The loan account number for which the loan installment payment is to be made is displayed. The short name of the account holder is populated adjacent to the account number. This number is defaulted from the Loan Installment PaymentEnquiry screen.
Account Ccy	[Display] This field displays the currency assigned to the loan product at the product level, under which the loan account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
Txn Ccy	[Mandatory, Drop-Down] This field displays the transaction currency. This is the currency in which the transaction has to be done. The teller has to select the Transaction Currency from the drop-down list. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate. This field is editable.
Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Amount	[Mandatory, Numeric] Type the appropriate transaction amount. This is the cash amount that is being paid as an installment. The system will default the total arrears payable by the customer. The teller can modify this amount by reducing the default amount but the amount cannot be greater than the due installment amount. The amount is entered in the transaction currency for depositing cash. The cash deposit amount is converted into the account currency, using the transaction currency rate and account currency rate. This is a numeric field. This field is mandatory.

Acy Amount	[Display] This field displays the amount, in Loan account currency, which will be credited to the loan account. The account amount is derived as follows: $\text{Account Amount} = \text{Txn Amount} * \text{Txn Ccy Rate} / \text{Acct Ccy Rate}$. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same. Account currency is the currency assigned to the product at the product level, under which the account is opened. If the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency. This field is non-editable.
Total Arrears	[Display] The total amount of arrears that the customer has to pay is displayed. Irrespective of the amount entered in the Txn Amount field, the system will display the total arrears due as on the date of payment. This field is non-editable.
User Reference No.	[Alphanumeric, 40] The user reference number assigned to the customer. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Display] The field displays the default narration, based on the transaction. The user can change the narration, if required.
Existing PAN / Aadhaar Reference	[Display] This field displays the PAN number / Aadhaar Reference number of primary customer of the account. This field is displayed when account number is entered and tabbed out. If PAN is available for the primary customer in the Customer Master, default it in "Existing PAN/Aadhaar Reference". If not, check if Aadhaar number of the primary customer is available in the system. If yes, default it in this field.
PAN / Aadhaar Reference for Transaction	[Alphanumeric, 12] If neither PAN, nor Aadhaar is maintained for the primary customer, the field "PAN/Aadhaar Reference for Transaction" will be mandatory. It will accept PAN or Aadhaar as input, whichever the depositor chooses to furnish for the transaction. The validation for this field will be- - Check the length of the value entered. If it is neither 10 nor 12 characters long, the transaction will not be allowed - If the string entered is a 10 character alphanumeric value, check if it is as per prescribed PAN format. The PAN number should be entered in the 'AAAAAnnnnA' format, where 'A' is the alphabetic part and n is the numeric part. - If the above validation for PAN fails, check if the entered field is of length 12 and numeric. If yes, it is to be recognized as Aadhaar number and the transaction is to be allowed - If both the above validations fail or if no value is entered, transaction will not be allowed.

Generate Reference

[Button]

This button will get enabled when Aadhaar is entered and tabbed out. On click of this button a request Id will get generated for an outbound call to tokenize Aadhaar. This will be enabled only when the parameter to tokenize Aadhaar has been enabled in ba_regulatory_params.

Inquire

[Button]

This button will get enabled after successful request Id generation for an outbound call to tokenize Aadhaar. On click of this button the token value for the entered Aadhaar will be fetched and display in the Aadhaar Reference field. This will be enabled only when the parameter to tokenize Aadhaar has been enabled in ba_regulatory_params.

Form 60 / 61

[Optional, Drop-down]

Select the value from the drop-down list.

The options are:

- Form 60
- Form 61
- None

This field is applicable if **Existing PAN / Aadhaar Reference** and **PAN / Aadhaar Reference for Transaction** fields is not provided.

Agri Loan Installment Payment by CASA Transfer - 1672

The screenshot shows a web form titled "Agri Loan Installment Payment by CASA Transfer" with a tab indicator "1672 x". The form is divided into two main sections. The left section contains the following fields: "Account No." with value "7000000000312042", "Agri Acct Ccy" with a dropdown menu showing "INR", "CASA Acct No." with a dropdown menu, "Agri Acct Ccy Rate" with a dropdown menu, "CASA Acct Amount" with value "0.00", "Agri Acct Ccy Rate" with a dropdown menu, "Total Arrears" with value "0.00", "User Reference No." with a text box, and "Narrative" with value "Agri LN Installment Pymt By Xfer". The right section contains a "CASA Acct Ccy Rate" field with a dropdown menu. At the top right of the form, there are buttons for "OK", "Close", and "Clear".

Field Description

Field Name	Description
Account No.	[Display] The loan account number for which the loan installment payment is to be made. The short name of the account holder is populated adjacent to the account number. This number is defaulted from the Loan Installment Payment Enquiry screen.
Agri Acct CcY	[Display] This field displays the currency assigned to the loan product at the product level, under which the loan account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
CASA Acct No.	[Mandatory, Numeric, 16] Type the provider CASA account number from which the funds will be transferred towards credit of the loan installment. This is a numeric field and can hold up to 16 digits. This field is mandatory.
CASA Acct CCY	[Display] This field displays the currency assigned to the product at the product level, under which the provider CASA account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
Agri Acct CCY Rate	[Display] The rate at which the loan account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
CASA Acct CCY Rate	[Display] This field displays the rate at which the CASA account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
CASA Acct Amount	[Mandatory, Numeric] The amount that will be debited from the CASA account for payment of installments.
Acct Amount	[Display] This field displays the amount, in Loan account currency, which will be

credited to the loan account. The account amount is derived as follows :

Account Amount = Txn Amount * Txn Ccy Rate / Acct Ccy Rate

The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.

If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.

Account currency is the currency assigned to the product at the product level, under which the account is opened.

If the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency. This field is non-editable.

Total Arrears

[Display]

The total amount of arrears that the customer has to pay is displayed. Irrespective of the amount entered in the Txn Amount field, the system will display the total arrears due as on the date of payment.

This field is non-editable.

User Reference No.

[Alphanumeric, 40]

The user reference number assigned to the customer.

This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Narrative

[Display]

This field displays the default narration, based on the transaction. The user can change the narration, if required.

Agri Loan Installment Payment by GL - 1673

Loan Installment payment can be done by using an intermediate GL. This selected GL is debited and the loan account credited. The GL has to be a normal GL on which direct posting is allowed.

The loan account gets credited and the appropriation for the credit happens in EOD.

The screenshot shows a software interface for 'Agri Loan Installment Payment by GL'. At the top, there are tabs for '1670' and '1673', with '1673' being the active tab. The form contains several input fields and labels:

- Loan Acct No:** 7000000000312042 (with a dropdown arrow)
- Loan Acct Ccy:** INR (with a dropdown arrow)
- GL Acct Ccy:** INR (with a dropdown arrow)
- GL Acct No:** 132000006 (with a search icon)
- GL Acct Amount:** ₹1,00,000.00
- Acct Amount:** ₹1,00,000.00
- User Reference No:** (empty field)
- Narrative:** AL Installment Payment by GL
- Loan Acct Ccy Rate:** 1.00000
- GL Acct Ccy Rate:** 1.00000
- Total Arrears:** ₹0.00

At the top right, there are buttons for 'Ok', 'Close', and 'Clear'.

Field Description

Field Name	Description
Loans Acct No.	[Display] The loan account number for which the loan installment payment is to be made. The short name of the account holder is populated adjacent to the account number. This number is defaulted from the Loan Installment Payment Enquiry screen.
Loans Acct CcY	[Display] This field displays the currency assigned to the loan product at the product level, under which the loan account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
GL Acct CCY	[Display] This field displays the currency assigned to the product at the product level, under which the provider GL account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a GL product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
GL Acct No.	[Mandatory, Search list] Select the provider GL account number from which the funds will be transferred towards credit of the loan installment from the picklist. This field is mandatory.
Loans Acct CCY Rate	[Display] The rate at which the loan account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
GL Acct CCY Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
GL Acct Amount	[Mandatory, Numeric] The amount that will be debited from the GL account for payment of installments.
Acct Amount	[Display] This field displays the amount, in Loan account currency, which will be credited to the loan account. The account amount is derived as follows

:

$\text{Account Amount} = \text{Txn Amount} * \text{Txn Ccy Rate} / \text{Acct Ccy Rate}$

The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.

If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.

Account currency is the currency assigned to the product at the product level, under which the account is opened.

If the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency. This field is non-editable.

Total Arrears

[Display]

The total amount of arrears that the customer has to pay is displayed. Irrespective of the amount entered in the Txn Amount field, the system will display the total arrears due as on the date of payment.

This field is non-editable.

User Reference No.

[Alphanumeric, 40]

The user reference number assigned to the customer.

This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Narrative

[Display]

This field displays the default narration, based on the transaction. The user can change the narration, if required.

Loan Installment - Payment By Local Cheque - 1674

1674 x

Agri Loan Installment - Payment By Local Cheque

1670 1674

* Account No. 7000000000309955 VANDANA BARKUR

Account Ccy INR

Account Ccy Rate 1.00000

* Txn Amount ₹1,000.00

Account Amount ₹1,000.00

User Reference No.

Narrative Agri LN Installment By Local Cheque

* Txn Ccy INR

Txn Ccy Rate 1.00000

Total Arrears ₹0.00

OK Close Clear

Field Description

Field Name	Description
Account No.	[Display] The loan account number for which the loan installment payment is to be made is displayed. The short name of the account holder is populated adjacent to the account number. This number is defaulted from the Loan Installment Payment Enquiry screen.
Account Ccy	[Display] This field displays the currency assigned to the loan product at the product level, under which the loan account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
Txn Ccy	[Mandatory, Drop-Down] This field displays the transaction currency. This is the currency in which the transaction has to be done. The teller has to select the Transaction Currency from the drop-down list. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate. This field is editable.
Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Amount	[Mandatory, Numeric] Type the appropriate transaction amount. This is the cheque amount that is being paid as an installment. The system will default the total arrears payable by the customer. The teller can modify this amount by reducing the default amount but the amount cannot be greater than the due instalment amount. The amount converted to the account/local currency should not exceed 15 digits. The amount is entered in the transaction currency for depositing the cheque. The cheque deposit amount is converted into the account currency, using the transaction currency rate and account currency

rate.
This is a numeric field.
This field is mandatory.

Account Amount

[Display]
This field displays the amount, in Loan account currency, which will be credited to the loan account. The account amount is derived as follows:
$$\text{Account Amount} = \text{Txn Amount} * \text{Txn Ccy Rate} / \text{Acct Ccy Rate}$$

The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.
If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.
Account currency is the currency assigned to the product at the product level, under which the account is opened.
If the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency.
This field is non-editable.

Total Arrears

[Display]
The total amount of arrears that the customer has to pay is displayed. Irrespective of the amount entered in the Txn Amount field, the system will display the total arrears due as on the date of payment.
This field is non-editable.

User Reference No.

[Alphanumeric, 40]
The user reference number assigned to the customer.
This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Narrative

[Display]
The field displays the default narration, based on the transaction.
This field is non-editable.

To Enquire on loan installment payment

1. Type the account number and press the **Tab** key.
2. Select the appropriate option from the **Installment Mode** list.
3. Click **OK**.
4. Depending up on the option selected from **Installment Mode** list, the system displays the relevant transaction screen.
5. Enter the relevant information and click **OK**.
6. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

Note: For information on Denomination Detail, Instrument Detail and Cheque Detail and Authorisation transactions, refer to the **FLEXCUBE Introduction User Manual**

3.2 1680-Agri Loan Partial Payoff Enquiry

Partial payoff indicates that part of the principal amount due, over and above the arrears due is paid off. Since Partial Payoff results in reduction in the outstanding principal the loan account will get rescheduled on the lower principal base. When performing the partial payoff the teller can chose the reschedule option - as "Recalculate installment" or "Recalculate term". A new schedule will be generated in the EOD accordingly.

In case of partial payoff, it is possible to charge interest accrued till current date i.e. upto the date the Partial Payoff transaction is performed.

The Payoff benefit specifies when the effect of the payment should be reflected on the interest base.

The available options are:

- **Immediate** – The Interest base is updated from the date of payment
- **Next Rest period** - The rest period is specified at the schedule setup (LNM98) and the interest base will be updated as per rest period specified in the schedule attached to the loan account
- **Next due date** - The interest base will be updated when the next installment falls due
- **None** - The interest base is not affected by the payment. This may be used in simple interest kind of loans

Partial Payoff of loan can be made by cash, Local Cheque, CASA Transfer or GL Transfer by using this option.

Access

- Task Code: 1680
- Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Enquiries > Agri Loan Partial Payoff Enquiry

Definition Prerequisites

- CYDCPAIR - Currency Pair Definition

Other Prerequisites

- The exchange rate values must be defined and downloaded
- Amount to be repaid should be greater than the due arrears

Download

Not Required

Modes Available

Not Applicable

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the loan account number for which the partial payment is to be made. The short name of the account holder is populated adjacent to the account number.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
Partial Payoff Mode	[Mandatory, Drop-Down] Multiple repayment modes are possible for Loan Partial Payoff Payment. However, the modes are validated against the parameters defined at the Loans Product Master Level option (Task Code: LNM11). Following are the Partial Payoff modes of payment. The options are: • Cash • Local Cheque • CASA Transfer • GL Transfer
Reschedule Mode	[Mandatory, Drop-Down] Select from either of the mode for rescheduling. The options are: • Recalculate Term – If this option is selected the system will keep the installment constant (as it was before rescheduling) and change the term of the loan • Recalculate Installment – If this option is selected the system will keep the maturity date i.e. the Term of the loan as constant and change the installment
Apply Interest till Date	[Check Box] Select the checkbox to choose the option of charging/applying accrued interest, the system will calculate the interest till date and display it on the screen. If the flag “Apply Interest Till Date” is selected then the interest will be immediately capitalized on account. This will mean that the principal base for reschedule will include this interest. Else the interest will continue to accrue and will be charged as part of interest at next due date. Note: If DND is raised, then interest will be appropriated against the PPF¹ txn amount even if this checkbox is not selected.

¹Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.

Principal Balance	[Display] The actual principal balance on the date of partial payoff if all dues were paid on time. This field is non-editable.
DND	[Display] The DND (Debit but not Due amount) amount that is debited to the agri loan account.
Total Arrears	[Display] The field displays the total arrears due on the date of partial payoff excluding Unbilled Penalty Interest. <i>Total Arrears = principal arrears + interest arrears + fee arrears + legal fee arrears + premium arrears + outgoing arrears + penalty arrears</i> This field is non-editable.
Unbilled Penalty Interest	[Display] Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date, due to late payment of arrears on the account is calculated online. This field is non-editable.
Unbilled Penalty Interest Upto	[Display] The system-generated date up to which the unbilled penalty interest is calculated is displayed. This field is non-editable.
UnBilled Interest	[Display] This field displays the interest from the last due date to the date of partial repayment of loan. This field will populate value only when the Apply Interest Till Date check box is selected. This field is non-editable.
UnBilled Interest Upto	[Display] The date up to which unbilled interest is calculated will be displayed. This field will populate value only when the "Apply Interest Till Date" check box is selected. This field is non-editable.
Unapplied Credits	
Amount Paid Today	[Display] The amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account is displayed here.
Funds in RPA	[Display] RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.

Partial Payoff

Total Due Including DND

[Display]

The total amount payable by the customer is displayed.

If 'Apply interest till date' is unchecked

Total Due = DND + Total arrears + Unbilled penalty interest

If 'Apply interest till date' is checked

Total Due = DND + Total arrears+ Unbilled penalty interest+unbilled interest

Loan Partial Payoff By Cash - 1681

Partial Payoff payment can be made by Cash mode. Partial payment indicates that part of the principal amount due, over and above the arrears due is paid off. This is followed by rescheduling of the loan as part of EOD process. The cash payment for an account will update the teller balance in that currency. The payment may be in a currency different from the account currency.

1680 x

Agri Loan Partial Payoff by Cash

1680 1681

Account No: 7000000000315208 AUTO PERSON1

Agri Account Ccy: INR

Txn Ccy: INR

Penalty Method: On Amount

Txn Amount: ₹0.00

Partial Payoff Amount: ₹19,788.74

User Reference No:

Narrative: Agri LN: Partial Payoff By Cash

Acct Ccy Rate: 1.00000

Txn Ccy Rate: 1.00000

Penalty Rate: 2.70000

Existing PAN/Aadhaar Reference: 832523045478

Penalty Amount: ₹0.00

PAN/Aadhaar Reference for Transaction: 832523045478

Form 60 / 61

Generate Reference Inquire

Field Description

Field Name	Description
Account No.	[Display] Displays the loan account number for which the partial payment is to be made. The short name of the account holder is displayed adjacent to the account number.
Agri Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries posted in the account are in the account currency.
Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency in which the transaction has to be done. While posting the transaction entries to the account, the transaction currency is converted into the account currency based on the defined transaction rate.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Penalty Method	[Mandatory, Drop-Down] Select the penalty method from the drop-down list. A bank may choose to charge a partial payoff penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is usually applied in the regular stage of the loan. This is the method to be used to charge penalty for early repayment of the loan. The teller can select from anyone of the following options: - On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the penalty interest - On Amount And Term – Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the penalty interest - Waive – Penalty is waived

- Manual – If penalty method is selected as manual, then the penalty amount field is enabled where the user needs to enter the amount of penalty to be charged. The penalty rate field will be blank. The penalty amount can be entered as 'Zero' or a value greater than that.

The accounting entries will be passed to the GLs specified in the **Product Interest Attributes** (Task Code: LNM42) applicable for partial pay off penalty type of interest.

If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in Interest rate plan for penalty rate type.

If appropriation sequence is entered then all four options available currently will not be available. Only waive and manual will be available

For more information refer to **Example 01** provided at the end of the topic.

Penalty Rate

[Display]

This field displays the penalty rate.

The PPF penalty rate gets defaulted from the **Schedule Type Definition** (Task Code: LNM98) option attached to the product under which the loan account exists.

This field not displays any value if the **Penalty Method** selected as either '**Waive**' or '**Manual**' .

Txn Amount

[Mandatory, Numeric, 13, Two]

Type the appropriate transaction amount. This is the cash amount that is being paid as Partial Payoff. The amount entered here should be greater than the total arrears due including the penalty interest. If the amount entered is less than or equal to the arrear amount the system will display message "Transaction Amount should be greater than amount to pay". However, this amount should not be greater than the total outstanding loan amount. If the amount is greater than the outstanding loan amount the system will display message "Transaction amount is sufficient to settle the loan – Do EFS Transaction".

The amount is entered in the transaction currency for depositing cash. The cash deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.

Partial Payoff Amount

[Display]

This field displays the partial amount (of the loan) that will be paid off. Initially the system will display the total arrears due in this field. After the teller enters the partial payoff amount in the Txn Amount field above the amount, this field will display the value as mentioned in the Txn Amount field.

Penalty Amount

[Display]

This field displays the penalty amount charged by the bank for early partial repayment of the loan.

The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.

If the penalty method selected **Waive** then no amount will be displayed in this field.

	If the penalty Method selected either of On Amount or On Amount + Term, this field displays the penalty amount charged by the bank for early partial repayment of the loan. The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account. If the penalty method selected is Waive then no amount will be displayed in this field. If the penalty method is selected as Manual, this field is available to enter the amount which can be 'Zero' or a value greater than that.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
Narrative	[Optional, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction.
Existing PAN / Aadhaar Reference	[Display] This field displays the PAN number / Aadhaar Reference number of primary customer of the account. This field is displayed when account number is entered and tabbed out. If PAN is available for the primary customer in the Customer Master, default it in "Existing PAN/Aadhaar Reference". If not, check if Aadhaar number of the primary customer is available in the system. If yes, default it in this field.
PAN / Aadhaar Reference for Transaction	[Alphanumeric, 12] If neither PAN, nor Aadhaar is maintained for the primary customer, the field "PAN/Aadhaar Reference for Transaction" will be mandatory. It will accept PAN or Aadhaar as input, whichever the depositor chooses to furnish for the transaction. The validation for this field will be- - Check the length of the value entered. If it is neither 10 nor 12 characters long, the transaction will not be allowed - If the string entered is a 10 character alphanumeric value, check if it is as per prescribed PAN format. The PAN number should be entered in the 'AAAAAnnnnA' format, where 'A' is the alphabetic part and n is the numeric part. - If the above validation for PAN fails, check if the entered field is of length 12 and numeric. If yes, it is to be recognized as Aadhaar number and the transaction is to be allowed - If both the above validations fail or if no value is entered, transaction will not be allowed.
Generate Reference	[Button] This button will get enabled when Aadhaar is entered and tabbed out. On click of this button a request Id will get generated for an outbound call to tokenize Aadhaar. This will be enabled only when the parameter to tokenize Aadhaar has been enabled in ba_regulatory_params.
Inquire	[Button] This button will get enabled after successful request Id generation for an outbound call to tokenize Aadhaar. On click of this button the token value for the entered Aadhaar will be fetched and display in the Aadhaar Reference field. This will be enabled only when the parameter to tokenize Aadhaar has been enabled in ba_regulatory_params.
Form 60 / 61	[Optional, Drop-down] Select the value from the drop-down list.

The options are:

- Form 60
- Form 61
- None

This field is applicable if **Existing PAN / Aadhaar Reference** and **PAN / Aadhaar Reference for Transaction** fields is not provided.

Agri Loan Partial Payoff By CASA Transfer - 1682

Partial Payoff by transfer from a CASA account can be performed. The system validates that the CASA account entered is a valid account. If the account is a liability account, system will not allow the account to go into debit balance. The CASA account gets debited to the extent of the Partial Payoff payment and the same can be seen in the CASA statement Enquiry. The loan account gets credited and the appropriation for the credit happens in EOD.

1680 x

Agri Loan Partial Payoff by CASA Transfer

1680 1682

* Account No. 7000000000315158 AUTO PERSON1

* Agri Account Ccy INR

* Penalty Method On Amount

* CASA Acct No. AUTO PERSON1

CASA Acct Ccy

* CASA Acct Amount 0.00

Partial Payoff Amount ₹459.90

User Reference No.

Narrative Agri LN. Partial Payoff By Xfer

Agri Acct Ccy Rate

Penalty Rate 2.70000

CASA Acct Ccy Rate

* Penalty Amount 0.00

OK Close Clear

Field Description

Field Name	Description
Account No.	[Display] Displays the loan account number for which the partial payment is to be made. The short name of the account holder is displayed adjacent to the account number.
Agri Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries posted in the account are in the account currency.
Agri Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the Agri Loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.
Penalty Method	[Mandatory, Drop-Down] Select the penalty method from the drop-down list. A bank may choose to charge a partial payoff penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is usually applied in the regular stage of the loan. This is the method to be used to charge penalty for early repayment of the loan. The teller can select from anyone of the following options: • On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest • On Amount + Term – Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest • Waive – Penalty is waived • Manual – If penalty method is selected as manual, then the penalty amount field is enabled where the user needs to enter the amount of penalty to be charged. The penalty rate field will be blank. The penalty amount can be entered as 'Zero' or a value greater than that. The accounting entries will be passed to the GLs specified in the Product Interest Attributes (Task Code: LNM42) applicable for partial pay off penalty type of interest. If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in Interest rate plan for penalty rate type. For more information refer to Example 01 provided at the end of the topic.
Penalty Rate	[Display] This field displays the penalty rate.

The PPF penalty rate gets defaulted from the **Schedule Type Definition** (Task Code: LNM98) option attached to the product under which the loan account exists.

If the Penalty Method selected is either '**Waive**' or '**Manual**' this field not displays any value.

CASA Acct No.	[Mandatory, Numeric, 16] Type the provider CASA account number from which the funds will be transferred towards Partial Payoff credit of the loan account.
CASA Acct Ccy	[Display] This field displays the currency assigned to the product, under which the provider CASA account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
CASA Acct Ccy Rate	[Display] This field displays the rate at which the CASA account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
CASA Acct Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be debited from the CASA provider account for partial payment of the loan.
Partial Payoff Amt	[Display] This field displays the partial amount (of the loan) that will be paid off. Initially the system will display the total arrears due in this field. After the teller enters the partial payoff amount in the Txn Amount field above the amount in this field will display the value as mentioned in the Txn Amount field.
Penalty Amount	[Display] This field displays the penalty amount charged by the bank for early partial repayment of the loan. The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account. If the penalty method selected Waive then no amount will be displayed in this field. If the penalty Method selected either of On Amount or On Amount + Term, this field displays the penalty amount charged by the bank for early partial repayment of the loan. The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account. If the penalty method selected is Waive then no amount will be displayed in this field. If the penalty method is selected as Manual, this field is available to enter the amount which can be 'Zero' or a value greater than that.

User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Optional, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction.

Loan Partial Payoff By GL - 1683

Partial Payoff for Loan account can be done by using an intermediate GL. The selected GL is debited and the loan account is credited. The GL has to be a normal GL on which direct posting is allowed.

Field Description

Field Name	Description
Account No.	[Display] Displays the loan account number for which the partial payment is to be made. The short name of the account holder is displayed adjacent to the account number.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries posted in the account are in the account currency.
Loan Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.
GL Acct Ccy	[Mandatory, Drop-Down] Select the currency of the GL account from the drop-down list. All the entries posted in the account are in the account currency. The exchange rate values need to be defined and downloaded.
GL Acct No.	[Mandatory, Numeric, Nine, Search List] Type the GL account number or select it from the Search List. The description name of the GL account is populated adjacent to the GL account number. This account should be in a FLEXCUBE Retail branch of the bank.
GL Acct Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank. The teller's right to change the GL account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Penalty Method	[Mandatory, Drop-Down] Select the penalty method from the drop-down list. A bank may choose to charge a partial payoff penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is usually applied in the regular stage of the loan. This is the method to be used to charge penalty for early repayment of the loan. The teller can select from anyone of the following options: - On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest - On Amount And Term – Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess

amount repaid after appropriating all the arrears including the Penalty Interest

- Waive – Penalty is waived
- Manual – If penalty method is selected as manual, then the penalty amount field is enabled where the user needs to enter the amount of penalty to be charged. The penalty rate field will be blank. The penalty amount can be entered as 'Zero' or a value greater than that.

If appropriation sequence is entered then all four options available currently will not be available. Only Waive and Manual will be available.

The accounting entries will be passed to the GLs specified in the **Product Interest Attributes** (Task Code: LNM42) applicable for partial pay off penalty type of interest. If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in interest rate plan for penalty rate type.

For more information refer to **Example 01** provided at the end of the topic.

Penalty Rate

[Display]

This field displays the penalty rate.

The PPF penalty rate gets defaulted from the **Schedule Type Definition** (Task Code: LNM98) option attached to the product under which the loan account exists.

If the Penalty Method selected is either '**Waive**' or '**Manual**' this field not displays any value.

GL Acct Amount

[Mandatory, Numeric, 13, Nine]

Type the amount that will be debited to the GL account towards Partial Payoff repayment of the Loan in GL currency.

The amount will be calculated in the GL account currency.

Partial Payoff Amount

[Display]

This field displays the partial amount (of the loan) that will be paid off. Initially the system will display the total arrears due in this field. After the teller enters the partial payoff amount in the Txn Amount field above the amount in this field will display the value as mentioned in the Txn Amount field.

Penalty Amount

[Display]

This field displays the penalty amount charged by the bank for early partial repayment of the loan.

The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.

If the penalty method selected **Waive** then no amount will be displayed in this field.

If the penalty Method selected either of **On Amount** or **On Amount + Term**, this field displays the penalty amount charged by the bank for early partial repayment of the loan.

The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan

account.

If the penalty method selected is **Waive** then no amount will be displayed in this field.

If the penalty method is selected as **Manual**, this field is available to enter the amount which can be 'Zero' or a value greater than that.

Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
Recon Serial No.	[Conditional, Alphanumeric, 40] Type the recon serial number.
Narrative	[Optional, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction.

Agri Loan Partial Payoff By Local Cheque - 1684

Partial Payoff payment can be made by Local Cheque mode. Partial payment indicates that part of the principal amount due, over and above the arrears due is paid off. This is followed by rescheduling of the loan as part of EOD process. When Partial Payoff payment for a loan is made by cheque, system accepts the cheque details such as the instrument number, routing number, the clearing type and amount. The uncleared amount of the loan is updated and the cheque is sent for clearing. The cheque date has to be less than or equal to current date. If the cheque date is less than current date the system will validate that the cheque has not crossed its stale period.

On the cheque being cleared, the uncleared amount is reduced accordingly and the loan account is credited.

1684 x

Agri Loan Partial Payoff By Local Cheque

1680 1684

* Account No. 7000000000315158 AUTO PERSON1

Account Ccy. INR

Account Ccy. Rate 1.00000

Penalty Method On Amount

* Txn Amount ₹10,000.00

Partial Payoff Amt. ₹10,000.00

Narrative Agri LN Partial Payoff Local Cheque

Txn Ccy. INR

Txn Ccy. Rate 1.00000

Penalty Rate 2.70000

Penalty Amount ₹250.81

Ok Close Clear

Field Description

Field Name	Description
Account No.	[Display] Displays the loan account number for which the partial payment is to be made. The short name of the account holder is displayed adjacent to the account number.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries posted in the account are in the account currency.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency in which the transaction has to be done. While posting the transaction entries to the account, the transaction currency is converted into the account currency based on the defined transaction rate.
Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Penalty Method	[Mandatory, Drop-Down] Select the penalty method from the drop-down list. A bank may choose to charge a partial payoff penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is usually applied in the regular stage of the loan. This is the method to be used to charge penalty for early repayment of the loan. The teller can select from anyone of the following options: • On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest • On Amount And Term – Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest • Waive – Penalty is waived

- **Manual** – If penalty method is selected as manual, then the penalty amount field is enabled where the user needs to enter the amount of penalty to be charged. The penalty rate field will be blank. The penalty amount can be entered as 'Zero' or a value greater than that.

The accounting entries will be passed to the GLs specified in the **Product Interest Attributes** (Task Code: LNM42) applicable for partial pay off penalty type of interest. If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in Interest rate plan for penalty rate type.

For more information refer to **Example 01** provided at the end of the topic.

Penalty Rate

[Display]

This field displays the penalty rate.

The PPF penalty rate gets defaulted from the **Schedule Type Definition** (Task Code: LNM98) option attached to the product under which the loan account exists.

If the Penalty Method selected is either '**Waive**' or '**Manual**' this field not displays any value.

Txn Amount

[Mandatory, Numeric, 13, Two]

Type the appropriate transaction amount. This is the cheque amount that is being paid as Partial Payoff. The amount entered here should be greater than the total arrears due including the penalty interest. If the amount entered is less than or equal to the arrear amount the system will display message "Transaction Amount should be greater than amount to pay". However, this amount should not be greater than the total outstanding loan amount. If the amount is greater than the outstanding loan amount the system will display message "Transaction amount is sufficient to settle the loan – Do EFS Transaction".

The amount is entered in the transaction currency for depositing the cheque. The cheque deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.

Partial Payoff Amt

[Display]

This field displays the partial amount (of the loan) that will be paid off. Initially the system will display the total arrears due in this field. After the teller enters the partial payoff amount in the Txn Amount field above the amount in this field will display the value as mentioned in the Txn Amount field.

Penalty Amount

[Display]

This field displays the penalty amount charged by the bank for early partial repayment of the loan.

The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.

If the penalty method selected **Waive** then no amount will be displayed in this field.

If the penalty Method selected either of **On Amount** or **On Amount + Term**, this field displays the penalty amount charged by the bank for early partial repayment of the loan.

The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.

If the penalty method selected is **Waive** then no amount will be displayed in this field.

If the penalty method is selected as **Manual**, this field is available to enter the amount which can be 'Zero' or a value greater than that.

Narrative

[Optional, Alphanumeric, 40]

Type the narration.

The field displays the default narration, based on the transaction.

Instrument Details

Instrument Details

OK

* Clearing Type

* Cheque No.

Cheque Literal

Local Cheque Deposit

* Cheque Date

16/02/2020

* Routing No.

* Drawer Acct No.

* Value Date

16/02/2020

Late Clearing

* Chg Commission

Drawer Name :

Bank

Branch

Sector

Field Description

Field Name	Description
Clearing Type	[Mandatory, Drop-Down] The clearing type. The bank can set up multiple clearing types, where cheques that are required to be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. takes place on the basis of the clearing type.
Cheque No.	[Mandatory, Numeric, 12] The cheque number, which is present on the MICR line of the instrument. When the cheque is deposited into any payee's account, the cheque number is used to ensure that the duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system.). On deposit of every cheque, cheque number, routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as Returned.
Cheque Literal	[Mandatory, Drop-Down] The cheque literal. Options are: • Drawing Voucher Deposit • Guaranteed Cheque Deposit • House Cheque Deposit • Local Cheque Deposit • MO/PO Deposit • Outstation Cheque Deposit This field is not used in any processing.
Cheque Date	[Mandatory, dd/mm/yyyy] The cheque date from the calendar, which is present on the instrument. This date has to be less than or equal to current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period (defined in the Settlement Bank Parameters option).
Routing No.	[Mandatory, Numeric, 9] The routing number against which the cheque has been drawn. The routing number is a combination of the bank code, the branch code and the sector code from where the instrument was drawn. The combination can be obtained from the Routing Branch Maintenance option. <i>Routing Number = Sector Code / Bank Code + Branch Code</i> For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be

entered, is determined by the set up using the **Settlement Bank Parameters** option.

Bank	[Display] The bank name to which the cheque belongs, corresponding to the bank code extracted from the routing number.
Branch	[Display] The branch name from where the cheque is drawn, corresponding to the branch code and bank code extracted from the routing number.
Drawer Acct No.	[Mandatory, Numeric, 16] The drawer account number is the account number of the person who has issued the cheque. The drawer account, generally printed on the cheque leaf is the account from where the funds will come into the beneficiary account. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.
Value Date	[Display] The value date of the cheque. When a cheque is deposited on an account, the system uses the routing number to check the float days from the Endpoint Float Maintenance option and the working days from the Calendar for End Point option to generate the value date of the cheque. The value date is the date on which the cheque is expected to be cleared. On the value date, the system updates the customer's available balance and credits the account with the cheque amount and reduces the un-cleared funds on the account. For more information on maintaining value date, refer to the Clearing Definitions chapter in the <i>Definitions User's Guide</i>.
Sector	[Display] The clearing sector name to which the cheque branch belongs, corresponding to the sector code extracted from the routing number. Sector Codes are defined using Sector Master option.
Late Clearing	[Display] The values Y or N for late clearing. The options are: • Y - If the late clearing is marked • N - If the late clearing is not marked This field displays Y when a customer deposits a cheque after the clearing cut-off time is over, for current posting date for the selected clearing type. The instruments that are deposited in late clearing will be considered as 'Late for clearing'. Such instruments will be treated as deposit for the next working date for all value date calculation.
Chg Commission	[Display] This field is currently not used in any processing.

Examples of calculating the penalty for a Partial Payoff transaction:

Following are the options or methods of calculating the Penalty Interest for a Partial Payoff transaction:

On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest.

Assume a Loan account with the following status :

Outstanding Principal Balance	INR 120000.00
Outstanding Principal Arrear	INR 20000.00
Outstanding Interest Arrear	INR 2700.00
Other Arrear	INR 120.00 (also includes Interest arrear till date)
PPF Penalty Rate	5%
Total Arrears	INR 22820.00
Partial Payoff amount paid	INR 46000.00

The arrears will first be appropriated against the payment of INR 46000.00 i.e. $46000 - 22820 = \text{INR } 23180.00$ - Assuming Partial Payoff Penalty @ 5% (Amount Based method) will be calculated as $23180 * 5/105 = \text{INR } 1103.81$

The residual amount of the Partial Payoff less the Penalty amount (A-B) will be appropriated against the principal Outstanding – i.e. $23180 - 1103.81 = \text{INR } 22076.19$

On Amount + Term - Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest

Assume a Loan account with the following status

Outstanding Principal Balance	INR 120000.00
Outstanding Principal Arrear	INR 20000.00
Outstanding Interest Arrear	INR 2700.00
Other Arrear	INR 120.00 (also includes Interest arrear till date)
PPF Penalty Rate	5%
Total Arrears	INR 22820.00
Partial Payoff	INR 46000.00

The appropriation will be done as under

The arrears will first be appropriated against the payment of INR 46000.00 i.e. $46000 - 22820 = \text{INR } 23180.00$ - Assuming Partial Payoff Penalty @ 5% (Amount + Term Based method assuming the total term of the loan was 60 months and the balance amount is 42 months, the rate discounting factor is $42/60 = 0.7$ and the rate is 5×0.7 i.e. 3.5%) Thus the calculation will be $23180 \times 3.5/103.5 = \text{INR } 783.86$

The residual amount of the Partial Payoff less the Penalty amount (A-B) will be appropriated against the principal outstanding – i.e. $23180 - 783.86 = \text{INR } 22396.14$

To inquire on loan partial payoff

1. Type the account number and press the **Tab** key.
2. Select the penalty method and type the penalty rate.
3. Select the appropriate option from the **Partial Payoff Mode** list.
4. Click **OK**.
5. Depending up on the option selected from **Partial Payoff Mode** list, the system displays the relevant transaction screen.
6. Enter the relevant information and click **OK**.
7. The system displays the message "Authorisation Required."
8. Click **Continue**.
9. The system displays the **Authorization Reason** screen.
10. Enter the relevant information and then click **Grant**.
11. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

Note: For information on Denomination Detail, Instrument Detail, Cheque Detail and Authorization transactions, refer to the **FLEXCUBE Introduction User Manual**.

3.3 ALM36-Agri Loan Stop Cheque Instructions

The **Agri Stop Cheque Instructions** option allows you to stop a cheque that has been issued or lost.

Access

- Task Code: ALM36
- Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Other Transactions > Agri Loan Stop Cheque Instructions

Definition Prerequisites

Not Applicable

Download

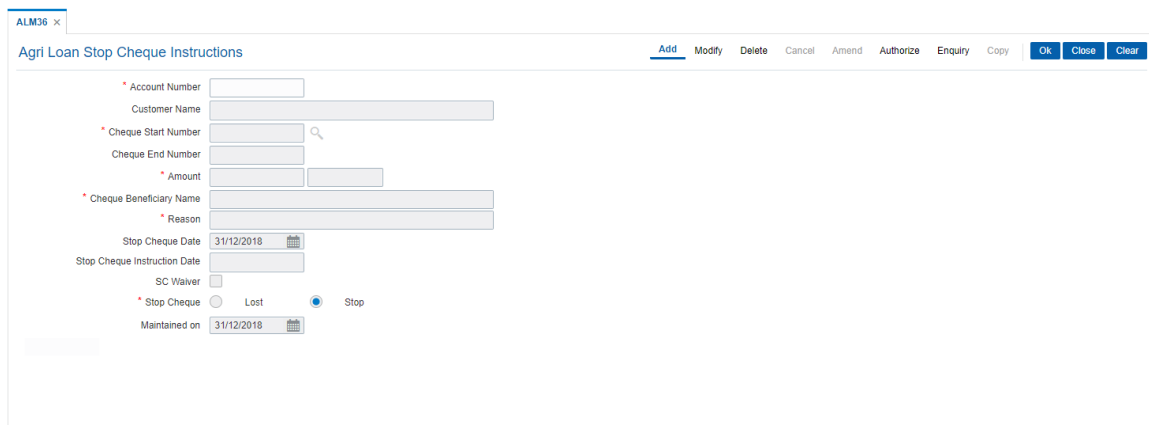
Not Required

Modes Available

Modify, Cancel, Amend, Authorize, Enquiry

To stop a cheque:

1. In the **Dashboard** page, Enter the Task Code **ALM36** and then click  icon.
2. You will be navigated to **Agri Stop Cheque Instruction** screen.
3. Click **Add**.
4. In the Account Number field, enter the account number.
5. Select the **cheque start number and end number** from the search list.
6. Enter other required details.
7. Click Lost or stop option.
8. Click **OK** to stop a cheque.



Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Enter the loan account number for which the document status is to be maintained.

Customer Name	[Display] Displays the short name of the primary customer of the Loan account. This field is non-editable.
Cheque Start Number	[Mandatory, Numeric, 12] Enter the start number of the cheque.
Cheque End Number	[Mandatory, Numeric, 12] Enter the end number of the cheque. The start number and the end number of the cheque will determine the range of cheques. If a single cheque is to be stopped, the start number and end number will be the same.
Amount	[Optional, Numeric, 13, Two] Enter the amount of the stopped cheque. This will be the consolidated amount, if more than one cheque is stopped for payment.
Cheque Beneficiary Name	[Mandatory, Alphanumeric, 120] Enter the name of the beneficiary of the cheque.
Reason	[Mandatory, Alphanumeric, 120] Enter the reason for the stop cheque request.
Stop Cheque Date	[Mandatory, Date editor, dd/mm/yyyy] Select the stop cheque date from the date editor. This is the date on the cheque, which is stopped.
Stop Cheque Instruction Date	[Display] Displays the stop cheque instruction date and time. This is the date on which the customer issues the instruction to stop the cheque.
SC Waiver	[Optional, Check Box] Select this option to waive the service charges for the stop cheque instruction issued by the customer.
Stop Cheque	[Mandatory, Radio Button] Select the appropriate stop cheque option. The options are: • Lost • Stop
Maintained On	[Optional] This is the process date on which the instruction to stop the cheque is maintained.

3.4 ALM37-Agri Loans Cheque Book Issue Maintenance

The **Agri Loan Cheque Book Issue Maintenance** option allows you to maintain and issue cheque books.

Access

- Task Code: ALM37
- Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Other Transactions > Agri Loan Cheque Book Issue Maintenance

Definition Prerequisites

- [AL057 - Agri Loan Direct Account Opening](#)

Other Prerequisites

Download

Not Required

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy.

To Perform cheque book Maintenance

1. In the **Dashboard** page, Enter the Task code **ALM37** and then click  or navigate through the menus to **Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Other Transactions > Agri Loan Cheque Book Issue Maintenance**.
2. You will be navigated to **Agri Loans Cheque Book Issue Maintenance** screen.
3. Click **Add**
4. In the Account Number field, enter the account number to perform cheque book maintenance.
5. In the Cheque book serial number field, enter the serial number of the cheque book assigned to the account.
6. From the cheque book type field, select the type of the cheque book issued to the customer.
7. Enter cheque book details, select cheque book status, and then click **OK**.

Customer ID [Find](#) [Clear](#) [Advance Search](#)

ALM37 x

Agri Loans Cheque Book Issue Maintenance

[Add](#) [Modify](#) [Delete](#) [Cancel](#) [Amend](#) [Authorize](#) [Enquiry](#) [Copy](#) [OK](#) [Close](#) [Clear](#)

Account Number
 * Customer Name

* Cheque Book Srl. No.
 Cheque Book Type

Cheque Book Details

* Cheque Start No.
 * No. of Cheque Leaves
 * Small Clearing Acct No.
 * Cheque Type

* Cheque End No.
 * Cheque Book Issue Date
 Generate Handoff ☐
 Waive Service Charge ☐

Cheque Book Status
☒ Requested
☐ Issued
☐ Delivered
☐ Destroyed

Remarks

Cheque Status

Cheque Number	Status
000000000051	U
000000000052	U
000000000053	U
000000000054	U
000000000055	U

Page (1-5 of 25 items) [K](#) [<](#) [1](#) [2](#) [3](#) [4](#) [5](#) [>](#) [X](#)

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Enter the account number for which cheque book maintenance is to be done
Cheque Book Srl. No.	[Display, Numeric] Enter the serial number of the cheque book assigned to the account
Customer Name	[Display] Enter the name of the customer associated with the account number
Cheque Book Type	[Optional, Drop-Down] Select the type of cheque book that is to be issued to the customer. The options are : - Personalized - Non-Personalized
Cheque Start No.	[Mandatory, Numeric] Enter the leaf number that the cheque book should start with.
Cheque End No.	[Display] Enter the leaf number that the cheque book will end with.
No. of cheque leaves	[Mandatory, Dropdown] Select the number of cheque leaves
Cheque book Issued date	[Mandatory, Date editor] From the date editor, select the cheque book issued date
Small Clearing Acct No.	[Optional, Numeric] Enter the account number for which clearing of cheque is to be done
Generate Handoff	[Optional, Check Box] Select this option to generate a hand off of the cheque book data for

	issuance
Cheque Type	[Mandatory, Drop-Down] Select the type of the chequebook leaves. The options are: • Standard • Special • Others
Waive Service Charge	[Optional, Check Box] Select this option to waive off service charge.
Cheque Book Status	[Radio Button] Select the current status of the cheque book. The options are: • Requested • Issued • Delivered • Destroyed
Cheque Status	[Display] Displays the cheque number and their status.
Remarks	[Optional, Alphanumeric] Enter the remarks, if any.

4. Loan Closure

4.1 1730- Agri Loans Refund Enquiry

Using this option you can refund the excess balance of a loan account that shows credit balance after the outstanding is cleared by the customer, Further, the loan account having the credit balance should be over and above the small balance forfeiture amount set in the product level.

In such case the loan account will not be closed, till the refund is made. Once the refund is made, system will pass the necessary GL entries and mark the loan account as closed. The bank can refund the credit balance in the loan account by Cash mode or by transferring the amount to the customer's CASA account.

Definition Prerequisites

Not Applicable

Other Prerequisites

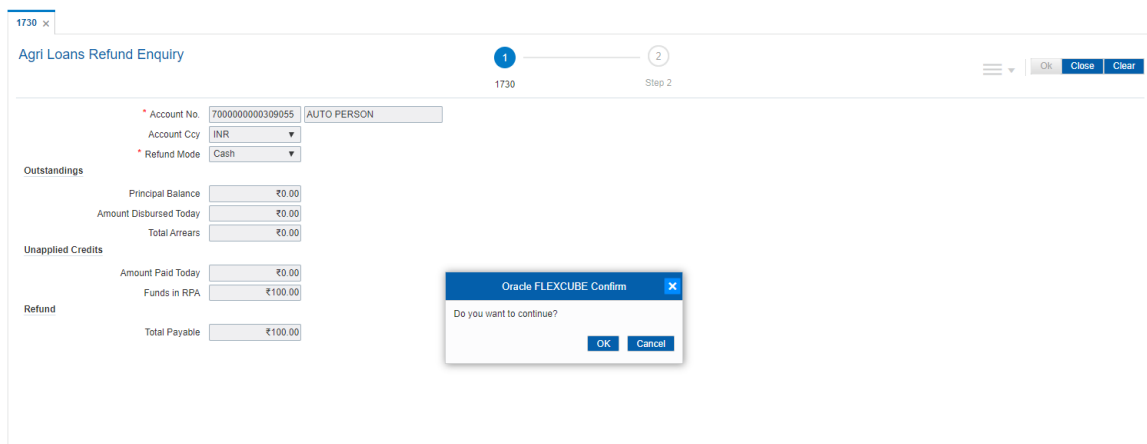
Modes Available

Not Applicable

To refund loan amount

1. In the **Dashboard** page, Enter the Task code **1730** and then click  or navigate through the menus to **Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Enquiries > Agri Loans Refund Enquiry**
2. You will be navigated to **Agri Loans Refund Enquiry** screen.

Agri Loans Refund Enquiry



The screenshot shows the 'Agri Loans Refund Enquiry' screen. At the top, there's a breadcrumb '1730 x' and a progress indicator with steps 1 and 2. The main form contains the following fields:

- Account No.:** 7000000000309055
- Account Ccy:** INR
- Refund Mode:** Cash
- Outstandings:**
 - Principal Balance: ₹0.00
 - Amount Disbursed Today: ₹0.00
 - Total Arrears: ₹0.00
- Unapplied Credits:**
 - Amount Paid Today: ₹0.00
 - Funds in RPA: ₹100.00
- Refund:**
 - Total Payable: ₹100.00

A confirmation dialog box titled 'Oracle FLEXCUBE Confirm' is displayed in the center, asking 'Do you want to continue?' with 'OK' and 'Cancel' buttons.

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number of the customer who is eligible to receive the excess credit refund amount. The short name of the account holder is populated adjacent to the account number.
Account Ccy	[Display] The field displays the currency assigned to the product, under which the account is opened.

All the entries posted in the account are in the account currency.
For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Refund Mode

[Mandatory, Drop-Down]

Select the refund mode from the drop-down list.

The options are:

- Cash
- CASA Transfer

Outstandings**Principal Balance**

[Display]

This field displays the actual principal balance of loan, as on the date of the refund. Ideally this field should have NIL value.

Amount Disbursed Today

[Display]

This field displays the amount that is disbursed on the current date, if the loan is disbursed on the current date, i.e., on the date of Loans Refund Enquiry.

Total Arrears

[Display]

The field displays the total arrears due on the date of Loans Refund Enquiry. Ideally this field should be NIL value.

Unapplied Credits**Amount Paid Today**

[Display]

This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff, or standing instruction from CASA account.

Funds in RPA

[Display]

This field displays the funds in RPA.

RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.

Refund**Total Payable**

[Display]

This field displays the excess refund amount payable to the customer.

Screen Description

The above screen is used to refund the loan to the customer if there is any excess balance at the time of closure. It must be noted that the excess in the account must exceed the forfeiture amount defined.

Once the account number is updated, the mode of repayment may be selected from the drop down menu. The Total Payable under Total Refund is what will be paid to the customer.

Exercise

Make an excess payment towards closure and then use this screen to refund the customer.

3. Type the account number and press the **Tab** key.
4. Select the refund mode from the list for loan refund by cash.

Agri Loans Refund Enquiry

The screenshot shows the 'Agri Loans Refund Enquiry' screen. At the top, there are two steps: 1 (selected) and 2. Below the steps, there are input fields for 'Account No.' (7000000000309055), 'Account Ccy' (INR), and 'Refund Mode' (Cash). Below these, there are sections for 'Outstandings' and 'Unapplied Credits'. The 'Outstandings' section shows 'Principal Balance' (₹0.00), 'Amount Disbursed Today' (₹0.00), and 'Total Arrears' (₹0.00). The 'Unapplied Credits' section shows 'Amount Paid Today' (₹0.00) and 'Funds in RPA' (₹100.00). Below these, there is a 'Refund' section with 'Total Payable' (₹100.00). A confirmation dialog box titled 'Oracle FLEXCUBE Confirm' is displayed in the center, asking 'Do you want to continue?' with 'OK' and 'Cancel' buttons.

5. Click **OK**.
6. The system displays the message "Do You want to continue?" Click **OK**.
7. Depending on the option selected the system displays the relevant transaction screen.

Loan Excess Refund By Cash - 1731

The screenshot shows the 'Loan Excess Refund By Cash - 1731' screen. At the top, there are two steps: 1 and 2 (selected). Below the steps, there are input fields for 'Account No.' (7000000000309055), 'Account Ccy' (INR), 'Txn Ccy' (INR), 'Acct Ccy Rate', 'Txn Ccy Rate', 'Refund Amount' (₹100.00), 'Txn Amount', 'User Reference No.', and 'Narrative' (EXCESS REFUND - CASH).

Field Description

Field Name	Description
Account No.	[Display] The loan account number for which the loan installment payment is to be made is displayed. The short name of the account holder is populated adjacent to the account number. This number is defaulted from the Loan Installment PaymentEnquiry screen.
Account Ccy	[Display] This field displays the currency assigned to the loan product at the product level, under which the loan account is opened. All the entries posted in the account are in the account currency.

For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

This field is non-editable.

Txn Ccy

[Mandatory, Drop-Down]

Select the appropriate currency, from the drop-down list. The list of currencies set up and permissible for the transaction appears.

This field, by default, displays the account currency as the transaction currency.

While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.

Acct Ccy Rate

[Display]

This field displays the rate at which the account currency is converted to the local currency of the bank.

The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Txn Ccy Rate

[Optional, Numeric, Three, Five]

Type the rate at which the transaction currency is converted to the local currency of the bank.

The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Txn Amount

[Display]

This field displays the transaction amount.

The refund amount payable to the customer is calculated and displayed in the currency of the transaction.

Refund Amount

[Display]

This field displays the refund amount payable to the customer. This amount is in the currency of the loan account.

User Reference No.

[Optional, Alphanumeric, 30]

Type the user reference number.

The user reference number is assigned to identify the transaction.

This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

The default narration, based on the transaction is displayed.

8. In case of **CASA Transfer** option enter the relevant CASA account number.

Agri Loan Excess Refund By Transfer To GL- 1593

1730 x

1730

1593

OK

Close

Clear

GL Coy	INR	GL Coy Rate	1.00000
* GL Acct No		Loan Acct Coy Rate	1.00000
Reference No			
Refund Amount	899,449.00		
GL Acct amount	899,449.00		
Recon Serial No			
Narrative	Excess Refund Xfer To GL		

Field Description

Field Name	Description
GL Ccy	[Mandatory, Drop-Down] Select the appropriate currency, from the drop-down list. The list of currencies set up and permissible for the transaction appears. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
GL Ccy Rate	[Optional, Numeric, Three, Five] Type the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
GL Acct No.	[Mandatory, Numeric, 9] Type the provider GL account number to which the funds will be transferred towards the Loan Refund.
Loan Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Reference No.	[Optional, Alphanumeric, 30] Type the reference number. The reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Refund Amount	[Display] This field displays the refund amount payable to the customer. This amount is in the currency of the loan account.
GL Acct Amount	[Display] This field displays the transaction amount. The refund amount payable to the customer is calculated and displayed in the currency of the transaction.
Recon Serial No.	[Optional, Alphanumeric, 30] Type the Recon Serial No. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. The default narration, based on the transaction is displayed.

Agri Loan Excess Refund By Transfer To CASA - 1732

1732 x

Agri Loan Excess Refund by Transfer To CASA

1730

1732

OK

Close

Clear

* CASA Acct No.		AUTO PERSON
CASA Acct Ccy		
* Agri Acct Ccy Rate		
CASA Acct Ccy Rate		
Refund Amount	100.00	
* Txn Amount		
User Reference No.		
Narrative	Agri Excess Refund - by XFER	

Field Description

Field Name	Description
CASA Acct No.	[Mandatory, Numeric, 16] Type the provider CASA account number to which the funds will be transferred towards the Loan Refund.
CASA Acct Ccy	[Display] This field displays the currency assigned to the product under which the provider CASA account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Agri Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
CASA Acct Ccy Rate	[Display] This field displays the rate at which the CASA account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Refund Amount	[Display] This field displays the refund amount payable to the customer. This amount is in the currency of the loan account.
Txn Amount	[Display] This field displays the transaction amount. The refund amount payable to the customer is calculated and displayed in the currency of the transaction.
User Reference No.	[Optional, Alphanumeric, 30] Type the user reference number. The user reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. The default narration, based on the transaction is displayed.

9. Click **OK**.
10. The system displays the relevant transaction screen depending on the option selected.
11. Enter the relevant information and click **OK**.

12. The system displays the transaction number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

Note: Depending on the set up, there will be validation that the customer of the Debit account and the customer of the Credit should have the same Customer ID.

4.2 1690-Agri Loan Full Payoff Enquiry

The balance loan outstanding amount can be refunded by the customer in full by Cash, transfer from CASA or GL Transfer by using this option. Full payoff indicates that the loan account is being settled and closed before the term of the loan ends. The bank may charge some penalty for such early settlements.

At the time of EFS, system calculates the interest and arrears (IOA interest) due till date. The EFS closure date is always taken as the Value date. Banks may require the customer to provide sufficient notice prior to full payoff of the Loan account. The payoff notice period is set in the **Product Master Maintenance** option. In case an EFS notice has been given then the end of notice period is taken as the EFS date. Else in case EFS is done without notice no account is taken of the notice period.

Once final settlement is made, the system marks the account as closed today. The system then passes the GL entries and closes the account in EOD. No further transactions or processing will occur on this account.

Revolving Type of Agri Loans (Those loans which are maintained as Revolving Type 'Immediate' or Yearly' in ALM21) can be closed online during Full Payoff Enquiry post authorization, if there are no Credit Balance present in Agriculture Loan account and Total Due to be paid by customer is zero.

Access

- Task Code: 1690
- Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Enquiries > Agri Loan Full Payoff Enquiry.

Definition Prerequisites

- AL057-Agri Loan Direct Account Opening
- CYDCPAIR - Currency Pair Definition
- LNM11 - Loan Product Master

Other Prerequisites

- The exchange rate values must be defined and downloaded

Download

Not Required

Modes Available

Not Applicable

1690 x

Agri Loan Full Payoff Enquiry

1690 Step 2

* Account No. 700000000315158 AUTO PERSON1

Account Ccy INR

* Penalty Method On Amount

* Settlement Mode CASA Transfer

* Penalty Rate 10.00000

Value Date 15/12/2018

Outstandings

Principal Balance

Total Arrears

Unbilled SC

Unbilled Interest

Unbilled Penalty Interest

Unbilled Penalty Fee

Indicates field for Islamic Loan

Unapplied Credits

Amount Paid Today

Funds in RPA

Settlement

Prepayment Charges

Upto Maturity Date 15/12/2018

Total Due

Please note this transaction cannot be reversed once submitted

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the appropriate account number for which the early/final settlement of the loan is to be made. The name of the loans account holder is populated adjacent to the account number. This is a numeric field and can hold up to 16 digits. This field is mandatory.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
Penalty Method	[Mandatory, Drop-Down] A bank may choose to charge a EFS penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is the method to be used to charge penalty for Early/Final Settlement¹ of the loan. The teller can select from anyone of the following options. The options are: • On Amount – The penalty is will be charged as x% of the outstanding principal amount. • On Amount and Term – The penalty is will be charged as x% of the Outstanding principal amount for the remaining period. • Waive – The penalty is waived. <i>* Examples of calculating the penalty is mentioned at the end of Full Payoff option</i>
Penalty Rate	[Mandatory, Numeric] The penalty rate for the early/final settlement is displayed. The EFS penalty rate gets defaulted from the Schedule Type Definition option (Task Code: LNM98) attached to the product under which the loan account exists. This rate cannot be modified. This field is disabled if the penalty method is selected as Waive.
Settlement Mode	[Mandatory, Drop-Down] Multiple repayment modes are possible for Loan EFS. However, the modes are validated against the parameters defined at the Loans Product Master Level option (Task Code: LNM11). Following are the EFS modes of payment. The options are: • Cash • CASA Transfer • GL Transfer

¹It is the liquidation of the loan account on or after maturity date by paying the final installment due.

Value Date	[Display] Displays the process date and is disabled. By default, the current date is displayed.
Outstanding	
Principal Balance	[Display] The actual principal balance on the date of early or final payoff considering if all dues were paid on time is displayed. This field is non-editable.
Total Arrears	[Display] The field displays the total arrears due on the date of EFS excluding Unbilled Interest+ Penalty interest. $\text{Total Arrears} = \text{principal arrears} + \text{interest arrears} + \text{fee arrears} + \text{legal fee arrears} + \text{premium arrears} + \text{outgoing arrears} + \text{penalty arrears}$
Unbilled SC	[Display] Displays the unbilled SC if any.
Unbilled Interest	[Display] Unbilled Interest is the interest accrued on the loan account from the last interest charging date till the current date i.e. the date of partial repayment of loan. This field is non-editable.
Upto	[Display] The system generated date up to which unbilled interest is calculated is displayed. This field is non-editable.
Unbilled Penalty Interest	[Display] Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date, due to late payment of arrears on the account is calculated online. This field is non-editable.
Upto	[Display] The system-generated date up to which the Unbilled penalty interest is calculated is displayed. This field is non-editable.
Unbilled Penalty Fee	[Display] In case any unbilled penalty charges/Fees in the schedule is attached to the loan account the same is calculated and displayed.
Upto	[Display] The system-generated date up to which the penalty charges are calculated. By default, the system displays the process date.
Unapplied Credits	
Amount Paid Today	[Display] The amount paid, on the current date, into the loan account by way of installment payment or partial payoff is displayed here.

Funds in RPA

[Display]

RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.

Settlement

Prepayment Charges

[Display]

The prepayment charges based on the penalty method selected is displayed. This field will be blank if **Waive** option is selected in the Penalty Method.

If the **On Amount** option is selected from the **Penalty Method** drop-down list, the system calculates the prepayment penalty on the amount being paid towards the principal after all current arrears are paid at the specified penalty rate.

If the **On Amount & Term** option is selected from the **Penalty Method** drop-down list, the system calculates the prepayment penalty on the amount being paid towards the principal after all current arrears are paid from date of full payoff to the maturity date of the loan.

If the **Waive** option is selected from the **Penalty Method** drop-down list, the value in this field will be zero.

Upto Maturity Date

[Display]

The maturity date of the loan will be displayed. The penalty will be calculated from the date of the EFS upto the Maturity Date displayed in this field.

Total Due

[Display]

The total amount payable by the customer.

*Total Due= Total arrears (Installment Arrears +
Penalty Arrears) + UnBilled*

*Penalty Interest + Unbilled Interest+Unbilled SC+
Unbilled Penalty Fee +DND+*

Prepayment charges+ Principal Balance

Agri Loan EFS By Cash - 1691

EFS can be made by Cash mode. The cash payment for an account will update the teller balance in that currency. The payment may be in a currency different from the account currency.

Field Name	Description
Account No.	[Display] The loan account number for which the loan installment payment is to be made is displayed. The short name of the account holder is populated adjacent to the account number. This number is defaulted from the Loan Installment Payment Enquiry screen.
Account Ccy	[Display] This field displays the currency assigned to the loan product at the product level, under which the loan account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency in which the transaction has to be done. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Future Interest Charged #	[Conditional, Numeric, 13, Two] Type the quantum of the future interest amount, to be booked at the time of EFS to interest income GL. The future interest amount is calculated as follows: $\text{Future Interest} = \text{Total of all future interest installments that will be due after the value date} - \text{uncollected interest.}$ The value in this field can be reduced to zero but it cannot be more than the current value in the field. This field is enabled only if the Add On Loan check box is selected in the Loan Product Master (Task Code: LNM11) option (Syariah Loans). For Non-Syariah term loans this field will display zero value and will not

be available for modifications even after the user chooses to continue with EFS.

Interest Waived	[Display] This field displays the future interest amount reduced by the user in the adjacent field.
EFS Amount	[Mandatory, Numeric, 13, Two] Type the amount that the customer has to pay for the full and final settlement of the loan. This amount is calculated in the loan account currency. It is inclusive of the future interest amount.
Txn Amount	[Display] This field displays the amount that will be paid in cash for the full and final settlement of the loan. This amount is calculated in the transaction currency.
Narrative	[Optional, Alphanumeric, 40] Type the narration. The field displays the default narration, based on the transaction.
Existing PAN / Aadhaar Reference	[Display] This field displays the PAN number / Aadhaar Reference number of primary customer of the account. This field is displayed when account number is entered and tabbed out. If PAN is available for the primary customer in the Customer Master, default it in "Existing PAN/Aadhaar Reference". If not, check if Aadhaar number of the primary customer is available in the system. If yes, default it in this field.
PAN / Aadhaar Reference for Transaction	[Alphanumeric, 12] If neither PAN, nor Aadhaar is maintained for the primary customer, the field "PAN/Aadhaar Reference for Transaction" will be mandatory. It will accept PAN or Aadhaar as input, whichever the depositor chooses to furnish for the transaction. The validation for this field will be- - Check the length of the value entered. If it is neither 10 nor 12 characters long, the transaction will not be allowed - If the string entered is a 10 character alphanumeric value, check if it is as per prescribed PAN format. The PAN number should be entered in the 'AAAAAnnnnA' format, where 'A' is the alphabetic part and n is the numeric part. - If the above validation for PAN fails, check if the entered field is of length 12 and numeric. If yes, it is to be recognized as Aadhaar number and the transaction is to be allowed - If both the above validations fail or if no value is entered, transaction will not be allowed.
Generate Reference	[Button] This button will get enabled when Aadhaar is entered and tabbed out. On click of this button a request Id will get generated for an outbound call to tokenize Aadhaar. This will be enabled only when the parameter to tokenize Aadhaar has been enabled in ba_regulatory_params.
Inquire	[Button] This button will get enabled after successful request Id generation for an outbound call to tokenize Aadhaar. On click of this button the token value for the entered Aadhaar will be fetched and display in the Aadhaar Reference field. This will be enabled only when the parameter to tokenize Aadhaar has been enabled in ba_regulatory_params.

Form 60 / 61

[Optional, Drop-down]

Select the value from the drop-down list.

The options are:

- Form 60
- Form 61
- None

This field is applicable if **Existing PAN / Aadhaar Reference** and **PAN / Aadhaar Reference for Transaction** fields is not provided.

Agri Loan EFS By CASA Transfer - 1692

EFS by transfer from a CASA account can be performed. The system validates that the CASA account entered is a valid account, without a block or debit block status. If the account is a liability account, system will not allow the account to go into debit balance. The CASA account gets debited to the extent of the EFS amount and the same can be seen in the CASA statement Enquiry.

1690 x

Agri Loan EFS by CASA Transfer

1690 1692

* Account No 7000000000315158 AUTO PERSON1

* Agri Account Coy INR

* CASA Acct No

CASA Acct Coy

* EFS Amount ₹39,364.58

CASA Acct Amt 39,364.58

User Reference No

Narrative Agri LN FullPayOff By Xfer

* Agri Acct Coy Rate

CASA Acct Coy Rate

* Please note this transaction cannot be reversed once submitted

Field Description

Field Name	Description
Account No.	[Display] The loan account number for which the loan installment payment is to be made is displayed. The short name of the account holder is populated adjacent to the account number. This number is defaulted from the Loan Installment PaymentEnquiry screen.
Agri Account Ccy	[Display] This field displays the currency assigned to the loan product at the product level, under which the loan account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
CASA Acct No.	[Mandatory, Numeric, 16] Type the provider CASA account number from which the funds will be transferred towards Partial Payoff credit of the loan account.
CASA Acct Ccy	[Display] This field displays the currency assigned to the product under which the provider CASA account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Agri Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.
CASA Acct Ccy Rate	[Display] This field displays the rate at which the CASA account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
EFS Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be paid as full settlement of the loan. This amount will be in the same currency as that of the loan account. It is inclusive of the future interest amount.
CASA Acct Amt	[Display] This field displays the amount that will be debited from the provider CASA account, for the final settlement of the loan.
User Reference No	[Optional, Alphanumeric, 40]

Type the user reference number.
The user reference number is assigned to identify the transaction.
This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Narrative [Optional, Alphanumeric, 40]
Type the narration.
The field displays the default narration, based on the transaction.

Agri Loan EFS By GL - 1693

1690 X

Agri Loan EFS by GL

15

2

1690

1693

Ok

Close

Clear

* Loan Acct No.7000000000315158

AUTO PERSON1

Loan Acct Ccy

INR

* GL Acct Ccy

INR

* GL Acct No.132000006

OT Payout amount receivable on Pur

* EFS Amount

39,364.58

* GL Acct Amount

39,364.58

* Narrative

AL Settlement By GL

* Loan Acct Ccy Rate

1.00000

* GL Acct Ccy Rate

1.00000

Please note this transaction cannot be reversed once submitted

Field Description

Field Name	Description
Loan Acct No.	[Display] The loan account number for which the loan installment payment is to be made is displayed. The short name of the account holder is populated adjacent to the account number. This number is defaulted from the Loan Installment PaymentEnquiry screen.
Loan Acct Ccy	[Display] This field displays the currency assigned to the loan product at the product level, under which the loan account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
GL Acct Ccy	[Display] This field displays the currency of the GL account. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
GL Acct No.	[Mandatory, Numeric, Nine, Search List] Type the GL account number or select it from the Search List. The description of the GL account is populated adjacent to the GL account number.
Loan Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.
GL Acct Ccy Rate	[Display] This field displays the rate at which the CASA account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Future Interest Charged #	[Conditional, Numeric, 13, Two] Type the quantum of the future interest amount, to be booked at the time of EFS to interest income GL. The future interest amount is calculated as follows: <i>Future Interest = Total of all future interest installments that will be due after the value date - uncollected interest.</i> The value in this field can be reduced to zero but it cannot be more than the current value in the field.

This field is enabled only if the **Add On Loan** check box is selected in the **Loan Product Master** (Task Code: LNM11) option (Syariah Loans).

For Non-Syariah term loans this field will display zero value and will not be available for modifications even after the user chooses to continue with EFS.

Interest Waived	[Display] This field displays the future interest amount reduced by the user in the adjacent field.
EFS Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be paid as full settlement of the loan. This amount will be in the same currency as that of the loan account. It is inclusive of the future interest amount.
GL Acct Amount	[Display] This field displays the amount that will be debited from the provider CASA account, for the final settlement of the loan.
Narrative	[Optional, Alphanumeric, 40] Type the narration. The field displays the default narration, based on the transaction.

To payoff full loan account

1. Type the account number and press the **Tab** key.
2. Select the settlement mode from the drop-down list.
3. Click **OK**.
4. The system displays the relevant transaction screen depending on the settlement mode selected.
5. Enter the relevant information and click **OK**.

Note: For information on Denomination Detail, Instrument Detail, Cheque Detail and Authorization transactions, refer to the **FLEXCUBE Introduction User Manual**.

** Examples of calculating the penalty for a Early or Final Settlement (EFS) Transaction:*

Following are the options or methods of calculating the Penalty Interest for a EFS transaction:

On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid towards appropriation of the balance principal amount.

Assume a Loan account with the following status:

Outstanding Principal Balance	INR 120000.00
Outstanding Principal Arrear	INR 20000.00
Outstanding Interest Arrear	INR 2700.00
Other Arrear	INR 120.00 (also includes Interest arrear till date)
EFS Penalty Rate	5%

Thus, the total arrears is INR 22820.00

Assuming all the above arrears i.e. INR 22820 is paid the balance principal amount after repayment of Principal arrears will be
 $120000 \text{ less } 20000 = \text{INR } 100000$

Penalty will be calculated on the net amount of principal which is to be closed prematurely – i.e. INR 100000

Assuming EFS Penalty @ 5% (Amount Based method) will be calculated as $100000 * 5 / 100 = \text{INR } 5000$

On Amount + Term - Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid towards appropriation of the balance principal amount.

Assume a Loan account with the following status:

Outstanding Principal Balance	INR 120000.00
Outstanding Principal Arrear	INR 20000.00
Outstanding Interest Arrear	INR 2700.00

Other Arrear : INR 120.00 (also includes Interest arrear till date)

EFS Penalty Rate	5%
-------------------------	----

Thus, the total arrears is INR 22820.00

Assuming all the above arrears i.e. INR 22820 is paid the balance principal amount after repayment of Principal arrears will be
 $120000 \text{ less } 20000 = \text{INR } 100000$

Penalty will be calculated on the net amount of principal which is to be closed prematurely – i.e. INR 100000

Assuming EFS @ 5% (Amount + Term Based method assuming the total term of the loan was 60 months and the balance term is 42 months, the rate discounting factor is $42 / 60 = 0.7$

Thus the calculation will be $100000 * 5\% * 0.7 = \text{INR } 3500$

5. Other Transactions

5.1 7064 - Agri Loan Subsidy Credit Enquiry

This screen allows to transfer funds from Subsidy GL to Agri loan Account.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)
- [AL057-Agri Loan Direct Account Opening](#)

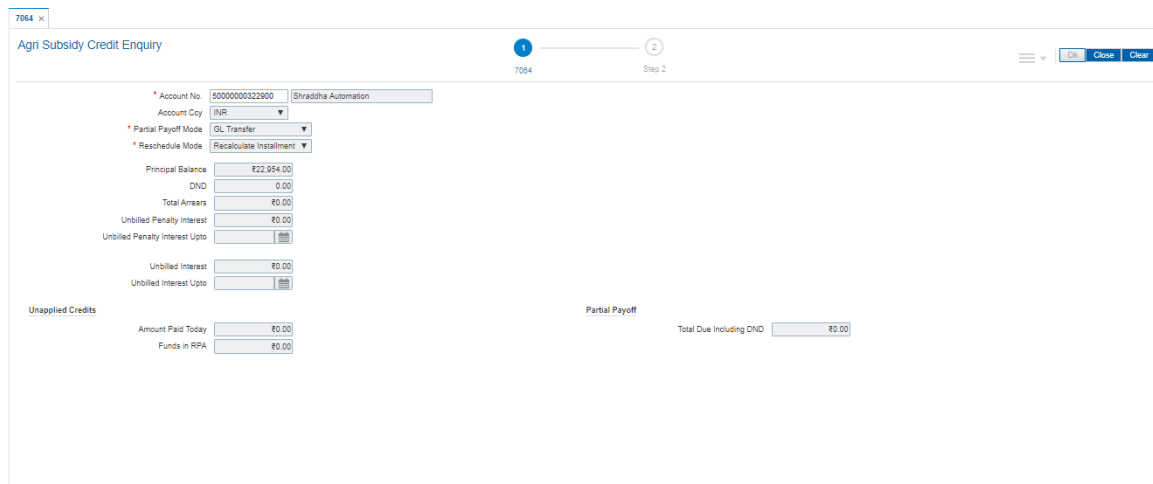
Modes Available

Not Applicable

To Loan Subsidy Credit Transaction Inquiry

1. In the **Dashboard** page, Enter the Task code **7064** and then click  or navigate through the menus to **Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Enquiries > Agri Loan Subsidy Enquiry**.
2. The system displays the **Agri Loan Subsidy Credit Enquiry** screen.

Agri Loan Subsidy Credit Enquiry



Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the Agri Loan Account Number for which installment payment has to be done.
Account Ccy	The Name of the Account holder is populated adjacent to the Account number. [Display] This will display the currency assigned to the product, under which the account is opened. All entries posted in the account will be in account currency.
Partial Payoff Mode	[Mandatory, Drop down] Multiple repayment mode are possible for Partial payoff payment. However, the modes are validated against the parameter defined at the Loans Product Master Level. The options for Partial Payoff Mode are:
Reschedule Mode	GL Transfer [Mandatory, Drop down] Select the reschedule mode from the options: Recalculate Term : If this option is selected system will keep the installment constant and change the term of the loan. Recalculate Installment: If this option is selected the system will keep the maturity date constant and change the installment.
Outstanding Principal Balance	[Display] The Principal Balance will be displayed as on the date of installment payment is displayed considering all dues are paid.
DND	[Display] The field will display the amount that is debited to the Agri loan account.
Total Arrears	[Display] The total arrears that the customer has to pay is displayed.
Unbilled Penalty Interest	[Display] The field will display the unbilled Penalty interest. The Unbilled penalty interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date due to late payment of arrears on the account is calculated online.
Unbilled Penalty Interest upto	[Display] This field will display the system generated date up to which the unbilled penalty interest is calculated.
Unapplied credits Amount Paid Today	[Display] This field will display the amount disbursed today into the loan account.
Funds in RPA	[Display] The RPA - Repayment Pending Appropriation, in loans module any amount paid towards disbursement of the loan is first debited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are

due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.

Partial Payoff

Total Due

[Display]

The total amount payable by the customer is displayed. Total Due = Total arrears + Total unbilled penalty interest + unbilled interest

3. Enter the account number and press the <Tab> key.
5. Select the mode of transfer from the drop-down list.
6. Click the **Ok** button.
7. The system displays the message "Do you want to continue?". Click the **Ok** button.
8. The system displays the appropriate **Agri Loan Subsidy Credit Transaction** screen based on the **Mode of Transfer** selected.

Loan Subsidy Credit Transaction by GL -1583

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric] Enter the GL Account Number that will get debited.
Account Ccy	[Display] This will display the currency assigned to the product, under which the account is opened. All entries posted in the account will be in account currency.
GL Acct Ccy	[Display] This field displays the GL account currency corresponding to the GL account number.
Loan Account Ccy Rate	[Display] This field displays the loan account currency rate for the transaction amount.
GL Acct Ccy Rate	[Display] The rate at which the GL account currency is converted to the local currency of the bank. The teller's right to change the GL account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
GL Account No.	[Mandatory, Numeric, Nine, Pick List] Type the GL account number or select it from the pick list.
Penalty Method	[Mandatory, Drop-Down] A bank may choose to charge a partial payoff penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is usually applied in the regular stage of the loan. This is the method to be used to charge penalty for early repayment of the loan. The teller can select from anyone of the following options: On Amount Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest On Amount + Term Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest Waive Penalty is waived
GL Acct Amount	[Display] This field displays the amount that will be debited to the GL account towards Partial Payoff repayment of the Loan in GL currency. The amount will be calculated in the GL account currency.
Account Amount	This field is non-editable. [Display] [Display] This field displays the amount, in Loan account currency, which will be credited to the loan account. The account amount is derived as follows : $\text{Account Amount} = \text{Txn Amount} * \text{Txn Ccy Rate} / \text{Acct Ccy Rate}$ The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange

rate.

If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.

Account currency is the currency assigned to the product at the product level, under which the account is opened.

If the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency

**Reference
No**

[Mandatory, Alphanumeric, Nine]

The user has to input the reference number when the transaction is done for the implemented GL screen.

**Recon Serial
No.**

[Mandatory, Alphanumeric, text box]

The user has to input the Recon Serial No.

Narrative

[Display]

The default narration, based on the transaction.

The user can change the narration, if required.

9. Click the **Ok** button.
10. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
11. The system displays the **Authorisation Reason** screen.
12. Enter the relevant information and click the **Grant** button.
13. The system displays the transaction sequence number message box. The transaction number is system generated and it uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

5.2 7066 - Agri Loan Balance Enquiry

Using this option you can inquire about loan account details such as account status, the maturity date (final date of installment) and the next installment date. For the given account, loan account outstanding, arrears details, uncleared funds and available balance are also displayed.

In addition the screen also displays the arrears postponed details and unapplied credit details.

Definition Prerequisites

- AL057- Agri Loan Direct Account Opening

Modes Available

Not Applicable

To inquire balance of the Agri loan account

1. In the **Dashboard** page, Enter the Task code **7066** and then click  or navigate through the menus to **Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Enquiries > Agri Loan Balance Enquiry**.
2. You will be navigated to **Agri Loan Balance Enquiry** screen.

Agri Loans Balance Enquiry

7066 ×

Agri Loan Balance Enquiry

OkCloseClear

* Account No.7000000000315158AUTO PERSON1

Account CcyINR

Account Status

Maturity Date01/01/1800

Next Due Date01/01/1800

Next Installment Due₹0.00

Outstandings

Principal Balance₹0.00

Amount Disbursed Today₹0.00

Installment Arrears₹0.00

Other Arrears₹0.00

Penalty Arrears₹0.00

Unbilled Penalty Interest₹0.00

Unbilled Interest₹0.00

Unapplied Credits

Amount Paid Today₹0.00

Funds in RPA₹0.00

Current Balance

Total Outstandings₹0.00

Uncleared Funds₹0.00

Available Balance₹0.00

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the appropriate loan account number for which you want to view the loan account balance. The name of the Loan account holder is populated, adjacent to the account number.
Account Ccy	[Display]

This field displays the currency assigned to the product at the product level, under which the account is opened.

All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.

For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Account Status

[Display]

This field displays the status of the loan account.

The options are:

- Closed
- Blocked
- Closed Today
- Open Today
- Dormant
- Regular
- Written Off
- Paid Off
- Cheque Pending Settlement
- Product Transferred Out
- Transferred Out

Maturity Date

[Optional, Date editor]

Select the final date for installment payment for the loan, i.e., the date on which the loan account will mature.

Next Due Date

[Optional, Date editor]

Select the next due date from the current system date for payment of the loan installment.

Next Installment Due

[Display]

This field displays the next installment amount which will be due as per the next due date.

Outstandings

Principal Balance

[Display]

This field displays the principal balance on the date of Loan balance Enquiry if all dues were paid on time. In other words the amount displayed will be the schedule balance as on the date of Enquiry not including any unpaid arrears.

Amount Disbursed Today

[Display]

This field will display the amount that is disbursed on the current date, if the Loan balance Enquiry is done on the date when the loan was disbursed.

Installment Arrears

[Display]

This field displays the total installment arrears that are Outstanding in the loan account. Installment arrears will comprise of only the Principal and Interest arrears.

Installment Arrears = Principal + Interest

Other Arrears	[Display] This field displays the other arrears to be paid in the account. Other arrears would include arrears like Fee arrears, Premium arrears, Outgoing arrears, Legal fee arrears, etc.
Penalty Arrears	[Display] This field displays the penalty interest amount due on the loan account for the non-payment of the dues.
Unbilled Penalty Interest	[Display] This field displays the unbilled penalty interest amount. Unbilled Penalty Interest is the penalty interest accrued on the loan account from the last penalty charging date till the current date. The same is calculated online as on the date of loan balance Enquiry.
Unbilled Interest	[Display] This field displays the unbilled interest amount.
Unapplied Credits	
Amount Paid Today	[Display] This field displays any amount paid today, i.e., current date into the loan account by installment payment, advance payment, partial payoff or standing instruction.
Funds in RPA	[Display] This field displays the amount in RPA GL. Any amount which is paid to the credit of the loan account is always routed or credited to the RPA account. The same is appropriated at EOD. If the amount paid into the loan account is in excess of the arrears due, the credit balance will be reflected in RPA. RPA is a liability type GL. Generally Loan Advance Payment amounts are shown in RPA.
Current Balance	
Total Outstanding	[Display] This field displays the total of all the Outstanding in the loan account. $ \begin{aligned} \text{Total Outstanding} = & \text{Principal Balance} + \\ & \text{Installment Arrears} + \text{other Arrears} + \text{Penalty} \\ & \text{Arrears} - \text{Amount Paid Today} - \text{Funds in RPA} + \\ & \text{Penalty Interest Accrued} + \text{Unbilled Compounding} \\ & \text{Interest} \end{aligned} $
Uncleared Funds	[Display] This field displays the uncleared funds. Any amount paid by clearing cheque by the customer into the loan account, but pending clearance of the cheque, such unclear cheque deposit amounts are displayed in this field.
Available Balance	[Display] This field displays the available balance. This field indicates the available balance in the cash card, i.e., Revolving loan.
Screen Description	

The above screen displays the current Outstanding loan amount of the customer. It also displays arrears till date and any advance payment in the reserve pending appropriation general ledger.

Example

View the account details of an account opened by you. It would be preferable to use an account with arrears so that you may be able to view the arrears for the account.

3. Enter the account number and press the **Tab** key.
4. Click **OK**.
5. You can view loan account balance details.
6. Click **Close**.

5.3 9550 - Misc Agri Loan Debit

Using this option you can debit agri loan account and credit GL account in case an incorrect payment is made on a loan account.

Definition Prerequisites

- AL057- Agri Loan Direct Account Opening
- [AL521- Agri Loan Setup Account Schedule/Disbursement](#)

Modes Available

Not Applicable

To do Miscellaneous Agri Loan Debit

1. In the **Dashboard** page, Enter the Task code **9550** and then click  or navigate through the menus to **Back Office Transactions > Agri Loan > Misc Agri Loan Debit**.
2. You will be navigated to **Misc Agri Loan Debit** screen.

Misc Agri Loan Debit

9550 x

Misc Agri Loan Debit Ok Close Clear

* Agri Loans Acct No.	7000000000315208	AUTO PERSON1	
Agri Loan Acct Ccy	INR		GL Ccy INR
* Agri Loan Acct Ccy Rate	1.00000		* GL Ccy Rate 1.00000
* GL Acct No.	111200004	Depositor Cash GL	
GL Amount	10,00,000.00		
Account Amount	0.00		
User Reference No.			
Narrative	Miscellaneous LN. Debit		

Field Description

Field Name	Description
Agri Loans Acct No.	[Mandatory, Numeric, 16] Specify the Agri loan account number for which miscellaneous agri loan debit transaction is to be performed. The name of the agri loan account will be displayed beside.
Agri Loan Acct Ccy	[Display] The system displays the currency assigned to the product under which the account is opened.
GL Ccy	[Display] The system displays the GL currency.
Agri Loan Acct Ccy Rate	[Display] The system displays the Agri loan account currency rate.
GL Ccy Rate	[Display] The system displays the GL currency rate.
GL Acct No.	[Mandatory, Search List] Select the GL account number which will be credited from the pick list.
GL Amount	[Display] The system displays the amount that will be credited to the GL account.
Account Amount	[Mandatory, Numeric] Specify the amount to be debited.
User Reference No.	[Display] The system displays the user reference number of the transaction.
Narrative	[Display] The system displays the default narration based on the transaction. You can change this if required.

3. Enter the Agri Loan account number and press the **Tab** key.
4. Select the GL Account number from the picklist.
5. Enter GL Amount and other required details.
6. Click **OK**.
7. The System will display Transaction sequence number.
8. Click **Close**.

6. AL008 - Agri Loan Subsidy Details

This screen maintains the subsidy details for loan and agri loan accounts respectively. The screen captures the subsidy details and TD details in which the subsidy amount will be parked. The TD will be linked to the loan account by checking the flag 'TD Linked'.

Access:

- Task Code: AL008
- Back Office Transactions > Agri Loan > Agri Loan Subsidy Details

Definition Prerequisite

- LN057 - Loan Direct Account Opening
- 8054 - Time Deposit Account Opening

Modes Available

Add, Modify, Delete, Amend, Cancel, Authorize, Enquiry

Agri Loan Subsidy Details

AL008 x

Agri Loans Subsidy Details

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Account Details

Account No. 7000000000312042

Currency INR

Branch Code BANGALORE

TD Account No. 7030000000000644

TD Deposit No. 4

* Available Amount

* Net Interest Rate

TD Maturity Date 01/01/1800

Link

Customer Name AUTO PERSON1

Product Code Interest Subvention

Subsidy Effective Date 15/12/2018

Subsidy Pay-in Details

* Sanction Amount

* O/S Principle Amount

* Disbursed Amount

* Subsidy Amount

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the account number for which subsidy details has to be maintained.
Customer Name	[Display] This field displays the name of the customer to whom the account belongs.
Currency	[Display] This field displays the currency in which the account is opened.
Product Code	[Display] This field displays the product code in which the account is opened.
Branch Code	[Display] This field displays the branch code in which the account is opened.
Subsidy Effective Date	[Display] This field displays the subsidy effective date.
TD Account No.	[Mandatory, Pick List] Select the TD account number in which the subsidy amount will be parked.
TD Deposit No.	[Mandatory, Pick List] Select the deposit number from the pick list. The pick list shows those deposit which are in regular status.
Available Amount	[Display] This field displays the available amount in the TD.
Net Interest Rate	[Display] This field displays the net interest rate of deposit.
TD Maturity Date	[Display] This field displays the maturity date of deposit.
Link	[Optional, Check-Box] Select this link, if user wants to link the TD with the subsidy amount to agri loan account.
Subsidy Pay-in Details	
Sanction Amount	[Display] This field displays the sanction loan amount.
O/S Principal Amount	[Display] This field displays the outstanding principal amount of the loan amount.

Disbursed Amount [Display]
This field displays the disbursed amount of the loan.

Subsidy Amount [Display]
This field displays the subsidy amount on the loan.

Agri Loan Subsidy Details

AL008 x

Agri Loans Subsidy Details

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Account Details

Account No. 7000000000312042

Currency INR

Branch Code BANGALORE

TD Account No. 7030000000000644

TD Deposit No. 4

* Available Amount

* Net Interest Rate

TD Maturity Date 01/01/1800

Link

Subsidy Pay-in Details

* Sanction Amount

* O/S Principle Amount

* Disbursed Amount

* Subsidy Amount

Customer Name AUTO PERSON1

Product Code Interest Subvention

Subsidy Effective Date 15/12/2018

To add the agri loan subsidy

- Click the **Add** mode.
- Enter the account number and press <Tab> key out.
- The system displays all the details in the respective fields.
- Select the Td account number from the pick list to link with loan account.
- On selecting the TD account number, select the TD deposit number and the system displays all the details in the respective fields.
- Click the **Ok** button.
- The system displays the message "Record Added..Authorization Pending..Click Ok to continue".

To modify the details

- Click the **Modify** mode.
- Select the account number from the pick list.
- The system displays all the details in the respective fields.
- Modify the details in the respective fields and click the OK button.
- The system displays the message "Record Modified..Authorization Pending..Click Ok to continue".

To delete the details

- Click the **Delete** mode.
- Select the account number from the pick list.
- The system displays all the details in the respective fields.
- Click the OK button.
- The system displays the message "Record Deleted....Authorization Pending..Click Ok to continue".

To cancel the details

- Click the **Cancel** mode.
- Select the account number from the pick list.
- The system displays all the details in the respective fields.
- Click the OK button.
- The system displays the message "Record Cancelled....Authorization Pending..Click Ok to continue".

To amend the details

- Click the **Amend** mode.
- Select the account number from the pick list.
- The system displays all the details in the respective fields.
- Modify the details in the respective fields and click the OK button.
- The system displays the message "Record Amended....Authorization Pending..Click Ok to continue".

To authorize the details

- Click the **Authorize** mode.
- Select the account number from the pick list.
- The system displays all the details in the respective fields.
- Click the OK button.
- The system displays the message "Record Authorized..Click Ok to continue".

To view the details

- Click the **Enquiry** mode.
- Select the account number from the pick list.
- The system displays all the details in the respective fields.

6.1 AL050- Agri Loans Common Billing Transactions

Using this option , you can maintain billing details of CASA and Loan accounts and billing of one time / miscellaneous service charges / insurance premium / legal fees. Online authorisation is necessary for the screen.

Definition Prerequisites

- LN057 - Loan Direct Account Opening

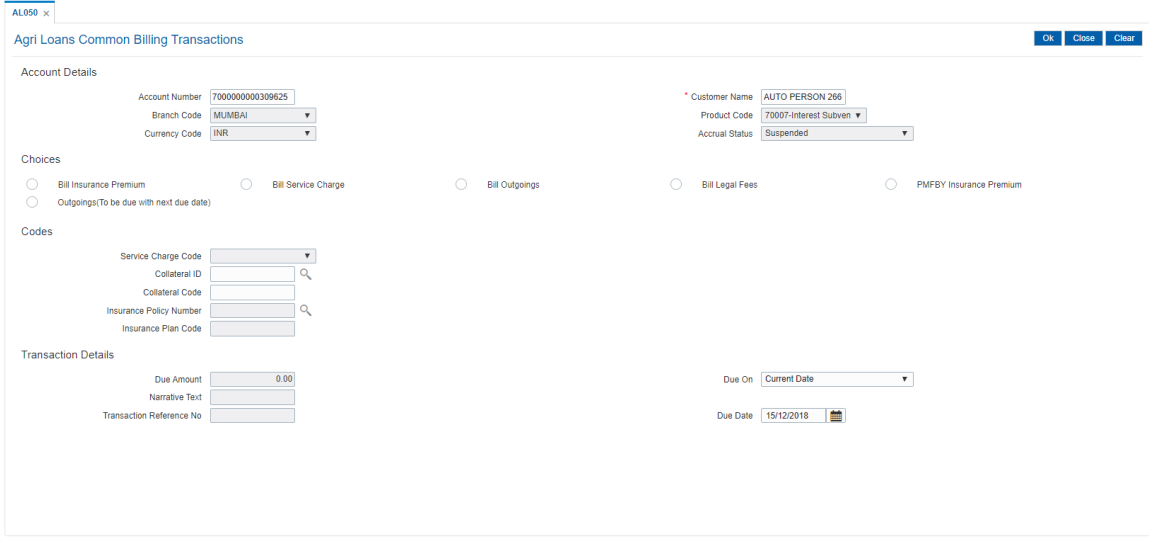
Modes Available

Not Applicable

To maintain Agri Loans common billing transactions

1. In the **Dashboard** page, Enter the Task code **AL050** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Others > Common Billing**.
2. You will be navigated to **Agri Loans Common Billing Transactions** screen.

Agri Loans Common Billing Transactions



AL050 x

Agri Loans Common Billing Transactions

OK Close Clear

Account Details

Account Number 700000000309625

Branch Code MUMBAI

Currency Code INR

* Customer Name AUTO PERSON 266

Product Code 70007-Interest Subven

Accrual Status Suspended

Choices

☐ Bill Insurance Premium

☐ Bill Service Charge

☐ Bill Outgoings

☐ Bill Legal Fees

☐ PMFBY Insurance Premium

☐ Outgoings(To be due with next due date)

Codes

Service Charge Code

Collateral ID

Collateral Code

Insurance Policy Number

Insurance Plan Code

Transaction Details

Due Amount 0.00

Due On Current Date

Due Date 15/12/2018

Narrative Text

Transaction Reference No

Field Description

3. Enter the account number and press the **Tab** key.
4. Enter the relevant information.

Agri Loans Common Billing Transactions

AL050 x

Agri Loans Common Billing Transactions OK Close Clear

Account Details

Account Number 7000000000309625
Branch Code MUMBAI
Currency Code INR

* Customer Name AUTO PERSON 266
Product Code 70007-Interest Subven
Accrual Status Suspended

Choices

☐ Bill Insurance Premium ☐ Bill Service Charge ☐ Bill Outgoings ☐ Bill Legal Fees ☐ PMFBY Insurance Premium
☐ Outgoings(To be due with next due date)

Codes

Service Charge Code
Collateral ID
Collateral Code
Insurance Policy Number
Insurance Plan Code

Transaction Details

Due Amount 0.00
Narrative Text
Transaction Reference No

Due On Current Date
Due Date 15/12/2018

5. Click **OK**.
6. The system displays the message "Authorisation Required. Do You Want to Continue". Click **OK**.
7. The system displays the **Authorisation Reason** screen.
8. Enter the relevant information and click **OK**.
9. The system displays the message "Transaction Successfully Added". Click **OK**.

6.2 AL063 - Agri Loan Single Account Transfer

AL063 - Agri Loan Single Account Transfer will be developed to convert agri loan account and used for conversion of agri loans.

Definition Prerequisites

- 8053 - Customer Addition
- 7101 - IC No - Short Name Change

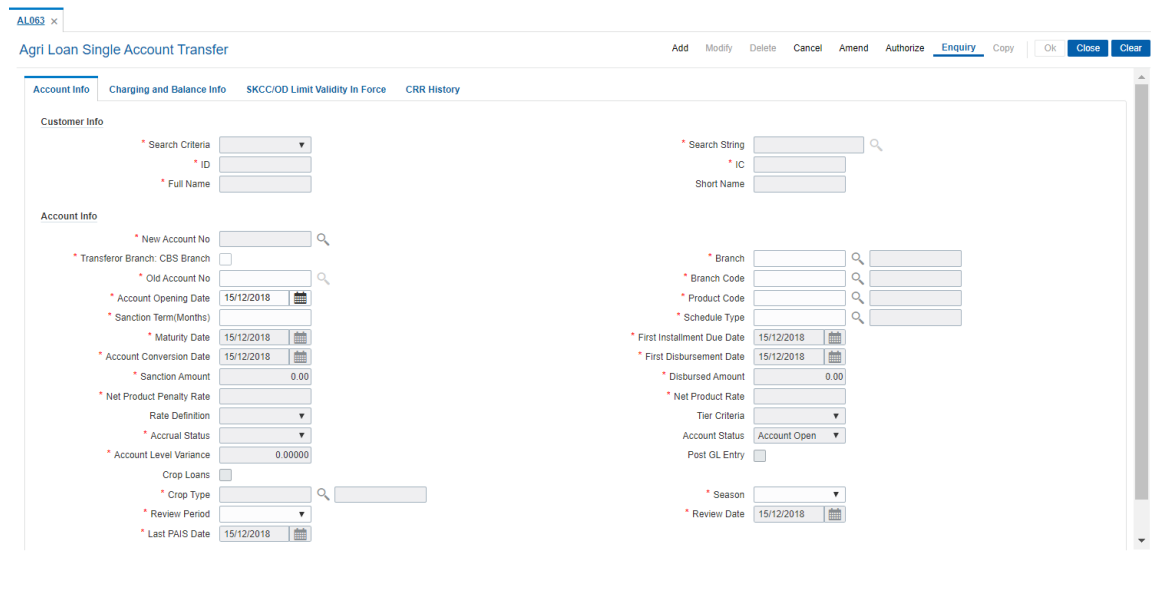
Modes Available

Add, Cancel, Amend, Authorized, Enquiry

To Enquire the arrear repaid by the customer

1. In the **Dashboard** page, Enter the Task code **AL063** and then click  or navigate through the menus to **Back Office Transactions > Agri Loans > Agri Loan Single Account Transfer** option.
2. You will be navigated to the **Agri Loan Single Account Transfer** screen.

Agri Loan Single Account Transfer



Field Description

Field Name	Description
Customer Info	
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search for the customer from the drop-down list. The options are: • Customer Short Name • Customer IC: Customer Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID: Unique identification given by the bank
Search String	[Mandatory, Alphanumeric, 20, Pick List] Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field. If the Customer Id option is selected from the Search Criteria drop-down list, then the search string accepts 10 numeric characters. If the search criterion is specified as customers' short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Select the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
IC	[Display] This field displays the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate, or corporate registration can be used as a customer IC.
Full Name	[Display] This field displays the full name of the customer who holds the loan account..
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option. The customer short name can be changed through the IC No – Short Name Change (Fast Path: 7101) option.

Account Info

New Account No.	[Display] New loan account will be displayed .
Branch	[Mandatory,Numeric, Searchlist] Select the branch from the search list.
Transferor Branch: CBS Branch	[Checkbox] Select the Branch code of the transferor branch.
Branch Code	[Mandatory,Numeric, Searchlist] Branch code will be selected .
Old Account No.	[Display] Old loan account no will be displayed.
Account Opening Date	[Display] Account opening date will be displayed .
Product Code	[Numeric ,Picklist ,3] Product code for the loan account will be selected .
Sanction Term (Months)	[Display] Sanction Term (Months) will be displayed.
Schedule Type	[Mandatory, Search List] Select the Schedule code from the search list.
Maturity Date	[Display] Maturity Date will be displayed.
First Installment Date	[Display] First Installment Date will be displayed.
Account Conversion Date	[Display] Account Conversion Date will be displayed.
First Disbursement Date	[Display] First Disbursement Date will be displayed.
Sanction Amount	[Display] Loan sanctioned amount will be displayed .
Disbursed Amount	[Display] Loan disbursed amount will be displayed .
Net Product Penalty Rate	[Display] Penalty rate of interest on the loan will be displayed .
Net Product Rate	[Display]

	Net rate of interest on the loan will be displayed .
Rate Definition	[Display] Rate definition selected for the account will be displayed .
Tier Criteria	[Display] Tier criteria selected for the account will be displayed .
Accrual Status	[Alphanumeric , Drop down] Accrual status of the loan will be displayed .
Account Status	[Alphanumeric , Drop down] Account status will be displayed .
Account Level Vari- ance	[Numeric , 3,2 , Text Box] Variance in the loan rate of interest will be inputted .
Post GL Entry	[Check box] Checkbox will be selected to post GL entries .
Crop Loans	[Check box] Check box will be selected in case the loan is crop loan .
Crop Type	[Mandatory, Alphanumeric , Pick list] Crop type will be selected from pick list .
Season	[Alphanumeric , Drop down] Season will be selected from the dropdown .
Review Period	[Alphanumeric , Drop down] Review period will be selected from the dropdown .
Review Date	[Mandatory, Numeric, Pick list] Review date will be displayed .
Last PAIS Date	[Mandatory, Numeric, Pick list, 10] PAIS date will be selected .

Charging and Balance Info

AL063

Agri Loan Single Account Transfer

Add
Modify
Delete
Cancel
Amend
Authorize
Enquiry
Copy
Ok
Close
Clear

Account Info
Charging and Balance Info
SKCC/OD Limit Validity In Force
CRR History

* Last DND Date
15/12/2018

* Outstanding Principal Balance
0.00

RPA Balance
0.00

* Last Installment Due Date
15/12/2018

Last Accrual Date
15/12/2018

* Loans Proceeds Credit GL

* Interest Accrued
0.00

Arrear Details

Total Arrear Assessed	Total Arrear Due	Arrear Type	Date Arrear Due	Date Last Payment	Fee/Charge Code
No items to display.					

Page 1 (0 of 0 items)
1

Field Description

Field Name	Description
Last DND Date	[Numeric ,Pick List] Last DND date will be selected
Last Accrual Date	[Display] Accrual date will be displayed
Outstanding Principal Balance	[Numeric ,Text Box] Outstanding principal balance will be inputted.
Loan Proceeds Credit GL	[Numeric , Pick List] GL will be selected from picklist
RPA Balance	[Numeric ,Text Box] Type the RPA Balance
Last Installment Due Date	[Numeric ,Picklist] Due date of the last instalment will be selected.
Interest Accrued	[Numeric ,Text Box] Accrued interest will be inputted.
Arrear Details	
Column Name	Description
Total Arrear Assessed	[Numeric ,Pick List] Last DND date will be selected.
Total Arrear Due	[Display] Accrual date will be displayed.
Arrear Type	[Numeric ,Text Box] Outstanding principal balance will be inputted.
Date Arrear Due	[Numeric , Pick List] GL will be selected from picklist .
Date Last Payment	[Numeric ,Text Box] RPA Balance Will be inputted.
Fee/Charge Code	[Numeric ,Picklist] Due date of the last instalment will be selected.

SKCC/OD Limit Validity In Force

AL063 X

Agri Loan Single Account Transfer

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

Account Info Charging and Balance Info SKCC/OD Limit Validity In Force CRR History

Details of Disbursement Not Due For Revolving Loans

Disbursed Amount	Date Due
No items to display.	

Page 1 (0 of 0 items) < 1 >

Field Description

Field Name	Description
Details of Disbursement Not Due For Revolving Loans	
Disbursed Amount	[Numeric ,Text Box] Disbursed amount will be inputted
Date Due	[Numeric ,Text Box] due date will be selected .

CRR History

AL063 x

Agri Loan Single Account Transfer

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Account Info Charging and Balance Info SKCC/OD Limit Validity In Force CRR History

Accrual Status

Date	Previous CRR Code	New CRR Code
No items to display.		

Page 1 (0 of 0 items) < 1 >

Field Description

Field Name	Description
Accrual Status	[Display] Accrual status of the loan will be displayed .
Date	[Numeric ,Pick list] Date will be inputted .
Previous CRR Code	[Numeric ,Drop down] Previous CRR code will be selected .
New CRR Code	[Numeric ,Drop down] New CRR code will be selected .

To view Single Agri Loan Account Transfer

1. Select the **Inquiry** mode.
2. Select Search Criteria and press the **<Tab>** key or select it from the pick list.
3. The system displays Single Agri Loan Account Transfer details.

To cancel Single Agri Loan Account Transfer

1. Select the **Cancel** mode.
2. Select Search Criteria and press the **<Tab>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the message "Record Cancelled...Click Ok to Continue".

To amend Single Agri Loan Account Transfer

1. Select the **Amend** mode.
2. Select Search Criteria and press the **<Tab>** key or select it from the pick list.
3. Modify the relevant information and click the **Ok** button.
4. The system displays the message "Record Amended...Authorisation Pending...Click Ok to Continue".

To authorize Single Agri Loan Account Transfer

1. Select the **Authorize** mode.
2. Select Search Criteria and press the **<Tab>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the message "Record Authorized...Click Ok to Continue".

To Inquire Single Agri Loan Account Transfer

1. Select the **Authorize** mode.
2. Select Search Criteria and press the **<Tab>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the message "Record Authorized...Click Ok to Continue".

6.3 AL444 - Agri Loans Misc Charges Waiver

Miscellaneous charges can be waived using the Miscellaneous Charges Waiver option. These charges are arrears that have been raised on the account, which are still pending payment. Payment pending may be part or all of arrears assessed. The user can waive the entire amount due and cannot modify the due amount to be waived. There is no effect of miscellaneous charges waiver on principal outstanding. If miscellaneous charges are a part of interest base then the interest base gets updated accordingly and the interest base gets reduced by the waived amount. If miscellaneous charges are a part of Penalty interest base then the Penalty interest base gets updated accordingly and the Penalty interest base gets reduced by the waived amount. Miscellaneous charges once waived cannot be reversed.

Access

- Task Code: AL444
- Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Other Transactions > Agri Loans Misc Charges Waiver

Definition Prerequisites

Not Applicable

Other Prerequisites

- Arrear type like Service Charges
- Legal Fees or Outgoings type of unpaid arrears should be available in the loan account

Download

Not Required

Modes Available

Not Applicable

Agri Loans Misc Charges Waiver

AL444 x

Agri Loan Misc Charges Waiver

OK Close Clear

* Account No. 7000000000313982

Customer Name AAA

Branch MUMBAI

Product 71000-Agri Loan

Currency INR

Outstanding Balance 10,119.76

Ref Bill No.	Arrear Type	Due Date	Amount Assessed	Amount Due	Last Payment Due	Wa
2	Suspended Fees	15/10/2018	30.0000000000	29.0000000000	01/11/2018	
5	Suspended Fees	15/10/2018	311.0000000000	311.0000000000	01/01/1950	
4	Suspended Fees	15/10/2018	100.0000000000	100.0000000000	01/01/1950	
3	Suspended Fees	15/10/2018	19.0000000000	19.0000000000	01/01/1950	

Page 1 of 1 (1-4 of 4 items) < 1 >

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the loan account number for which the charges are to be waived. If the loan account does not have any charges due the system will display message "No rows Found".
Customer Name	[Display] The name of the customer who holds the loan account will be displayed.
Branch	[Display] The name of the home branch where the loan account is opened and maintained is displayed.
Product	[Display] The product code along with the product description under which the loan account is opened is displayed.
Currency	[Display] The currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Outstanding Balance	[Display] The total outstanding balance in the loan account is displayed. This amount is inclusive of the principal amount and other arrears, which are charged.

Column Name	Description
Ref Bill No.	[Display] The system generated reference bill number is displayed.
Arrear Type	[Display] The type of arrears, which were raised on the loan account and pending payment is displayed. For example, service charges, legal fees or outgoings.
Due Date	[Display] The due date i.e. the date on which the corresponding arrear type has been due is displayed.
Amount Assessed	[Display] The total arrears due from the customer is displayed.
Amount Due	[Display] The charges arrears that have not been paid by the customer. If the arrears have been partly paid the net amount for the corresponding arrear will be displayed. Else, the Assessed Amount will be shown as Amount Due. Amount Due = Total Arrears (Amount Assessed) -

arrears paid

Last Payment Due

[Display]

The date on which the arrears were raised and due is displayed.

Waive

[Mandatory, Toggle Status]

Double click this column to change the toggle status to **Y** to waive the miscellaneous charges.

The options are:

- Y – The charges are waived
- N – The charges are not waived

To waive miscellaneous charges for a loan account

1. Type the Account Number and press the **Tab** key.
2. The system displays the Agri Loans Misc Charges Waiver details.
3. Double-click the toggle status in the **Waive** column, corresponding to the miscellaneous charge that you want to waive for the loan account. The value is changed to **Y**.
4. Click **OK**.
5. The system displays the message "Authorisation Required".
6. The system displays the **Authorisation Reason** screen. The user with specific access rights can authorize the record.
7. Enter the relevant information and then click **OK**.
8. The system displays the message "Total No. Of arrears waived are 1".

Note: For information on Authorization transactions, refer to the [Oracle FLEXCUBE Introduction User Manual](#).

6.4 AL521- Agri Loan Setup Account Schedule/Disbursement

A schedule is a listing of the amounts of principal and interest, due dates, and balance after payment for a given loan.

The **Agri Schedule Setup** option allows you to setup the REV, EPI & FPI accounts schedule. (A detailed explanation of each of these loan schedules/stages have been given in the Installment Rules section of this document). Loan cannot be disbursed without the schedule set up..

Access

- Task Code: AL521
- Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Other Transactions > Agri Loan Setup Account Schedule/Disbursement

Definition Prerequisites

- AL057- Agri Loan Direct Account Opening
- LNM98 - Loan Schedule Type
- BAM56 - Currency Code Maintenance

Other Prerequisites

- LNM43 - Installment Rules
- LNM41 - Interest Rules
- LN060 - Loan Product Rate Plan Definition
- SCM01 - SC Package Definition

Modes Available

Add, Cancel, Authorize, Copy

To Setup Agri Account schedule/ disbursement

1. In the **Dashboard** page, Enter the Task code **AL521** and then click  or navigate through the menus as shown above.
2. You will be navigated to **Agri Setup Account Schedule/ Disbursement** screen.

Agri Setup Account Schedule/ Disbursement

AL521 x

Agri Loan Setup Account Schedule / Disbursement

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Account No. 700000000315208 AUTO PERSON1 Branch MUMBAI
 Product 70007 Interest Subvention nonrevolving Currency INR
 Schedule Type 303 IPI Monthly Fix Loan Term 60 Months
 Sanctioned Amount ₹10,00,000.00 Disbursed Amount ₹20,000.00
 Disbursement Date 15/12/2018 Switch to Base/ MCLR Rate ☐
 Schedule Draw On Actual Outstanding Amount

Schedule Definition Stage Details Schedule Details Deferment Details Deduction Details Disbursement Details Reschedule Parameters Revolving Accounts Restructure

Stage No.	Stage Name	Stage Start Date	Principal Amount	Principal Payments	Interest Payments	First Principal Due Date	First Interest Due Date	Installment Amount	Stage End
1	Interest Principal Installment Stage	01/11/2018	₹20,118.00	60	60	01/12/2018	01/12/2018	₹335.30	01/11/2023
2	PMI	01/11/2023	₹0.00	0	0	01/01/1950	31/03/2024	₹0.00	01/11/2023

Page 1 of 1 (1-2 of 2 items) < 1 >

Disbursement Compute Schedule Modification of Repayment Terms Deferment Validate Generate Schedule

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number for which the schedule is being drawn. The system displays the name of the primary customer linked to the account adjacent to the field.
Branch	[Display] This field displays the branch code where the loan account is opened and maintained.
Product	[Display] This field displays the product under which the loan account has been opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency.
Schedule Type	[Display] This field displays the schedule code. The system displays the name of the schedule adjacent to the field.
Loan Term	[Display] This field displays the term of the loan in months.
Sanctioned Amount	[Display] This field displays the sanctioned loan amount.
Disbursed Amount	[Display] This field displays the disbursed amount. If the disbursement is done for the first time, the amount will be

displayed as zero. In case of multiple disbursements, this indicates the amount disbursed till date on that account.
The disbursed amount should be less than or equal to sanctioned amount.

Disbursement Date	[Display] This field displays the date on which the disbursement is being done.
Switch to Base/ MCLR Rate	[Optional, Checkbox] Select the checkbox. This checkbox will be enabled during first disbursement. User will be able to uncheck this flag if the account was opened under MCLR product. a. If the account was opened under an MCLR product, the checkbox 'MCLR account' will be checked by default. User can check the flag 'Switch to Base / MCLR rate'. User can select schedule with non-MCLR rate chart code. The checkbox 'MCLR account' will become unchecked, and account will be a non-MCLR account. b. If the account was opened under a non MCLR product, the checkbox 'MCLR account' will be unchecked by default. If during first disbursement, the product is converted to MCLR product, then user can check the flag 'Switch to Base / MCLR rate'. User can select schedule with MCLR rate chart code. The checkbox 'MCLR account' will become checked, and account will be an MCLR account. The flag 'Switch to Base / MCLR rate' will be disabled. c. If the account was opened under a non MCLR product, the checkbox 'MCLR account' will be unchecked by default. If during first disbursement, the product is still a non MCLR product, then the flag 'Switch to Base / MCLR rate' will be disabled.

Schedule Draw on [Display]
This field displays the date on which the schedule is drawn.

3. Enter the loan account number and press the **Tab** key.
4. The system displays the message "Please select correct schedule." Click **OK**. The system displays the **Schedule Definition** tab.
5. Click **Disbursement**. The system displays the **Disbursement Details** tab.

Disbursement Details

Note: The disbursement can be full or partial depending on the bank. The system displays a message if the disbursement is first and final. The disbursed amount cannot be more than the sanctioned amount.

AL521 x

Agri Loan Setup Account Schedule / Disbursement

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Account No. 7000000000315208 AUTO PERSON1
 Product 70007 Interest Subvention nonrevolving
 Schedule Type 303 IPI Monthly Fix
 Sanctioned Amount ₹10,00,000.00
 Disbursement Date 15/12/2018

Branch MUMBAI
 Currency INR
 Loan Term 60 Months
 Disbursed Amount ₹20,000.00
 Switch to Base/ MCLR Rate ☐
 Schedule Draw On Actual Outstanding Amount

Schedule Definition Stage Details Schedule Details Deferment Details Deduction Details **Disbursement Details** Reschedule Parameters Revolving Accounts Restructure

Disbursement Mode Any Mode
 Disbursement Date 15/12/2018
 Reason for Disbursement

Disbursement Amount ₹0.00
 Line No.

Deduction Details Cancel

Field Description

Field Name	Description
Disbursement Mode	[Mandatory, Drop-Down] Select the disbursal mode for the loan amount from the drop-down list. The options are: - Cash - Bankers Cheque - Saving Transfer - GL Transfer - Any Mode - External Payment
Disbursement Amount	[Mandatory, Numeric, 13, Two] Type the amount to be disbursed. The bank can disburse loan at different intervals. The disbursement amount must not be greater than the sanctioned loan amount.
Disbursement Date	[Display] This field displays the date on which the disbursement is being done.
Line No.	[Display] This field displays the Line Number.
Reason for Disbursement	[Optional, Drop-Down] Select the reason for disbursement from the drop-down list.
6. Enter the relevant information and then click the Deduction Details. The system displays the Deduction Details tab.	
7. Double-click the toggle status in the Waive column, corresponding to the charge that you want to waive for the loan account. The value is changed to Y.	

Deduction Details

This tab displays the various types of deductions. The deduction details are displayed only after the schedule is generated. The system will display the various deduction details. Installment is one of the deductions made at the time of the first disbursement.

AL521 x

Agri Loan Setup Account Schedule / Disbursement

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Account No. 7000000000315208 AUTO_PERSON1 Branch MUMBAI
 Product 70007 Interest Subvention nonrevolving Currency INR
 Schedule Type 303 IPI Monthly Fix Loan Term 60 Months
 Sanctioned Amount ₹10,00,000.00 Disbursed Amount ₹20,000.00
 Disbursement Date 15/12/2018 Switch to Base/ MCLR Rate ☐
 Schedule Draw On Actual Outstanding Amount

Schedule Definition Stage Details Schedule Details Deferment Details **Deduction Details** Disbursement Details Reschedule Parameters Revolving Accounts Restructure

Sr. No	Type	SC Description	Amount (Lcy)	Lcy	Rate	Amount (Acy)	Acy	Amount (Tcy)	Tcy	Mode	Waive
No items to display.											

Page 1 (0 of 0 items) < 1 >

Total Deducted ₹0.00 Total Debited ₹0.00
 Total Billed ₹0.00
 Down payment Amount ₹0.00 Down payment Date 15/12/2018
 Down payment Mode Down payment Account No.
 Ok Cancel

Field Description

Column Name	Description
Sr. No	[Display] This column displays the serial number of the deduction details.
Type	[Display] This column displays the type of deduction. Some of the deduction types are service charge, fees, premium, installment, others etc. For more details refer to Loan Plan Deduction Maintenance (Task Code: LNM22) option in Definitions User Manual .
SC Description	[Display] This column displays the description for the service charge.
Amount (Lcy)	[Display] This column displays the deduction amount, in the local currency. The amount is defaulted based on the Loan Plan Deduction Maintenance (Task Code: LNM22) option and could be a certain percentage or fixed amount.
Lcy	[Display] This column displays the local currency of the bank.
Rate	[Display] This column displays the rate at which the account currency is converted to the local currency of the bank.
Amount (Acy)	[Display] This column displays the deduction amount deducted in account

	currency.
Acy	[Display] This column displays the currency of the account.
Amount (Tcy)	[Display] This column displays the amount deducted in transaction currency.
Tcy	[Display] This column displays the transaction currency for the deduction amount.
Mode	[Display] This column displays the mode of levying of the charges. The mode is defaulted based on the Loan Plan Deduction Maintenance (Task Code: LNM22) option. The options are: • Deduct - Deduct the deduction amount from the disbursement amount and the rest is available for disbursement • Debit - Debit the deduction amount and increase the outstanding amount • Bill - Raise an arrear on the deduction amount
Waive	[Checkbox] Select the appropriate option by double clicking the default value. The options are: • Yes: If this option is selected, the deduction amount corresponding to the service charge is waived. • No

Field Name	Description
Compensation Details	
The compensation that will be credited to the producer's CASA account once the disbursement is done to the customer, provided the loan accounts customer has come through the DSA.	
Total Deducted	[Display] This field displays the total deducted amount.
Total Debited	[Display] This field displays the total debited amount.
Total Billed	[Display] This field displays the total billed amount.
Down payment Amount	[Display] This field displays the down payment amount.
Down payment Date	[Display] This field displays the date of down payment.
Down payment Mode	[Display] This field displays the mode of down payment selected.

Down payment Account No. [Display]
This field displays the account number from which the down payment is made.

8. Click **OK**. The system displays the **Schedule Definition** tab.
9. Click **Compute Schedule**. The system displays the **Schedule Definition** tab with various stages.

Schedule Definition

The schedule definition tab will display the summary generated using the blown up schedule.

The screenshot shows the 'Agri Loan Setup Account Schedule / Disbursement' window. The 'Schedule Definition' tab is active, displaying a table with the following data:

Stage No.	Stage Name	Stage Start Date	Principal Amount	Principal Payments	Interest Payments	First Principal Due Date	First Interest Due Date	Installment Amount	Stage End
1	Interest Principal Installment Stage	01/11/2018	₹20,118.00	60	60	01/12/2018	01/12/2018	₹335.30	01/12/2018
2	PMI	01/11/2023	₹0.00	0	0	01/01/1950	31/03/2024	₹0.00	01/11/2023

Below the table, there is a pagination bar showing 'Page 1 of 1 (1-2 of 2 items)' and a set of navigation buttons: 'Disbursement', 'Compute Schedule', 'Modification of Repayment Terms', 'Deferment', 'Validate', and 'Generate Schedule'.

Field Description

Column Name	Description
-------------	-------------

Stage No.	[Display] This column displays the serial number for the stages. There can be a maximum of 99 stages defined for an account schedule.
------------------	---

Stage Name	[Display] This column displays the stage type attached to a loan account. This is defined in at the Schedule Type definition under Global Definitions. The options are:
-------------------	--

- IOI
- EPI
- REV
- PMI
- FPI

Stage Start Date	[Display] This column displays the start date for the corresponding stages. For the first stage, the start date will be the date of the first disbursement. For the remaining stages, it is the End Date of the previous preceding stage.
Principal Amount	[Display] This column displays the principal amount payable by the customer. This field is applicable only for IPI, EPI and FPI type of loans. If any debit type disbursement charges are levied at the time of disbursement, the same is added to the disbursed amount.
Principal Payments	[Display] This column displays the number of installments in which the principal is paid. For the IOI stage, the principal payments will be zero as in this stage, only the interest is repaid and not the principal. Based on this number, the system calculates the End Date column and the Stage Start Date column for the next stage. For the EPI stage, the sum of principal payments and interest payments are equal.
Interest Payments	[Display] This column displays the number of installments in which the interest on the loan amount is paid. The system calculates the number of interest payments, and it will be one less than the principal payment. For the IOI stage, the tenure will be defaulted from the schedule type definition, which can be modified.
First Principal Due Date	[Display] This column displays the first due date for the principal to be paid. For the IOI stage, this field is not applicable as only interest is repaid and not the principal. For the EPI stage, the first principal due date is same as the first interest due date. For the first stage, this is same as the Stage Start Date. For subsequent stages for the same stage name, it is calculated using First Principal Due Date and principal payments of previous stage. For the IPI stage, it can be different. Based on this date, the system calculates the End Date column and the Stage Start Date column for the next stage.
First Interest Due Date	[Display] This column displays the first due date for the interest to be paid. This date will be defaulted to the end of the month in case of calendar type of products. In case of anniversary type, it should be the same date or a greater date of the next month. For the EPI stage, this field is the same as First Principal Due Date column.
Installment Amount	[Display] This column displays the installment amount to be repaid by the customer in each stage. The installment amount is the sum of the principal and the interest component.
Stage End Date	[Display] This column displays the end date for the particular stage.

The system calculates the stage end date, and it is one day less than the first interest due date.

The preceding end date is the start date for the next stage.

10. Click **Validate**. The system validates the entries.
11. Click **Generate Schedule**.
12. The system displays the **Schedule Details** tab.

Schedule Details

This tab displays the repayment schedule for the entire term of the loan. If the loan has more than one stage, then these stages will be updated with the installments and the term. The date of repayment will be the same as the disbursement date, as the installment is deducted at the time of first disbursement.

AL521 x

Agri Loan Setup Account Schedule / Disbursement
Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

Account No. 7000000000315208
Product 70007
Schedule Type 303
Sanctioned Amount ₹10,00,000.00
Disbursement Date 15/12/2018

AUTO PERSON1
Interest Subvention nonrevolving
IPI Monthly Fix

Branch MUMBAI
Currency INR
Loan Term 60 Months
Disbursed Amount ₹20,000.00
Switch to Base/ MCLR Rate
Schedule Draw On Actual Outstanding Amount

Schedule Definition Stage Details Schedule Details Deferment Details Deduction Details Disbursement Details Reschedule Parameters Revolving Accounts Restructure

Srl No.	Stage No.	Start Date	Repayment Date	Interest Rate	Principal	Outstanding Balance
1	1	01/11/2018	01/12/2018	10.0	₹335.30	₹19,782.70
2	2	01/12/2018	01/01/2019	10.0	₹335.30	₹19,447.40
3	2	01/12/2018	01/02/2019	10.0	₹335.30	₹19,112.10
4	2	01/12/2018	01/03/2019	10.0	₹335.30	₹18,776.80
5	2	01/12/2018	01/04/2019	10.0	₹335.30	₹18,441.50
6	2	01/12/2018	01/05/2019	10.0	₹335.30	₹18,106.20
7	2	01/12/2018	01/06/2019	10.0	₹335.30	₹17,770.90
8	2	01/12/2018	01/07/2019	10.0	₹335.30	₹17,435.60
9	2	01/12/2018	01/08/2019	10.0	₹335.30	₹17,100.30

Page 1 of 6 (1-10 of 60 items)
1 2 3 4 5 6 > <

Field Description

Column Name	Description
Srl No.	[Display] This column displays the serial number of the record.
Stage No.	[Display] This column displays the serial number of the stages in chronological order.
Start Date	[Display] This column displays the start date for a particular installment.
Repayment Date	[Display] This column displays the repayment date for a particular installment, i.e., the date on which the installment falls due for payment.
Interest Rate	[Display] This column displays the interest rate applicable for a particular

installment. It displays up to 10 digits after decimal.
The interest rate is defaulted from the product interest rate + or - the variance specified in APS/Loan Account Opening.

Principal

[Display]

This column displays the principal component for a particular installment.

This field is applicable only for IPI, EPI and FPI stages of loans.

Outstanding Balance

[Display]

This column displays the total outstanding or the scheduled balance after paying the installment.

13. Click the **Schedule Definition** tab.
14. Click the **Serial Number** column in **Schedule Definition** tab.
15. The system displays the **Edit Schedule** tab.

Stage Details

AL521 x

Agri Loan Setup Account Schedule / Disbursement

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Account No. 7000000000315208

AUTO PERSON1

Product 70007

Interest Subvention nonrevolving

Schedule Type 303

IPI Monthly Fix

Sanctioned Amount ₹10,00,000.00

Disbursement Date 15/12/2018

Branch MUMBAI

Currency INR

Loan Term 60 Months

Disbursed Amount ₹20,000.00

Switch to Base/ MCLR Rate

Schedule Draw On Actual Outstanding Amount

Schedule Definition
Stage Details
Schedule Details
Deferment Details
Deduction Details
Disbursement Details
Reschedule Parameters
Revolving Accounts Restructure

Stage Type

Stage No 1

Interest Principal Instalmen

Installment Rule 4

Interest Principal Interest Instalim

Stage Start Date 01/11/2018

Calendar Base Anniversary

Installment Type IPI

Stage End Date 01/12/2018

Stage Details

Principal Repay Amount ₹335.30

No. Of Repayments

Principal 1

Frequency

Principal Monthly

First Repay Dates

Principal 01/12/2018

Term

Years 0

Compounding Frequency HalfYearly

Installment Amount ₹335.30

Interest 1

Interest Monthly

Interest 01/12/2018

Month 1

Validate Save Cancel

Field Description

Field Name	Description
Stage Type	
Stage No.	[Display] This field displays the stage number.
Name	[Display] This field displays the stage name.
Calender Base	[Display] This field displays the calendar base.
Installment Rule	[Display] The interest rule applicable for the stage. For more information, refer to the Maintaining Interest Rule option (LNM41).
Installment Type	[Display] This field displays the installment type applicable for the stage.
Stage Start Date	[Display] This field displays the start date of the stage.
Stage End Date	[Display] This field displays the end date of the stage.
Stage Details	
Principal Repay Amount	[Display] This field displays the principal repay amount.
No. Of Repayments	
Principal	[Display] This field displays the principal amount paid while repayment.
Interest	[Display] This field displays the interest paid while repayment.
Frequency	
Principal	[Display] This field displays the frequency of repaying the principal amount.
Interest	[Display] This field displays the frequency of repaying the interest.
Installment Amount	[Optional,Numeric] Enter the installment amount for the sanctioned loan.
First Repay Dates	
Principal	[Optional, Pick List, dd/mm/yyyy] Select the first repayment date of principal amount of the loan, from the pick list. This date should be greater than the current processing date. The system defaults the Next Charging Date as the first repayment

date. For EPI-BOP Loans, the first repayment date will be disabled during the first disbursement but will be enabled for modification during Reschedule.

FLEXCUBE will charge interest for the broken period as per the new repayment dates and then recover the interest from the first loan installment. Penalty accrual and charging will happen on the new charging dates .

Interest	[Conditional, Pick List, dd/mm/yyyy] Select the first repayment date for interest from the pick list. This date should be greater than the current processing date. This field is enabled for IPI type of loans. For IPI Loans, the first repayment date of principal and first repayment date of interest must be the same even if the repayment frequencies are different.
Term	[Display] This field displays the term. It is the total duration/period, in years and months, to repay the loan.
Compounding Frequency	[Optional, Dropdown] Select the Compounding Frequency from the dropdown list.

Reschedule Parameters

At loan account opening, the loan has a specific schedule of payments attached to it. During the life cycle of a loan, system calculates and charges installment based on this schedule. In case, the customer wants to reduce the amount of installment, or increase the amount of installment and reduce the term this can be done. This can also happen when the customer has been unable to repay the loan for some period of time, and the bank decides to restructure the loan by changing the schedule itself. Any type of loan can be rescheduled e.g.: EPI/ IPI / FPI etc.

The system validates that the loan account is in regular stage with disbursement stage complete.

Rescheduling cannot be done on the installment repayment date.

1. Enter the relevant information and then click **Compute ReSchedule**. The system displays the **Schedule Definition** tab.
2. Click **Validate**.
3. Click **Generate Schedule**.
4. The system displays the **Schedule Details** tab. Click **OK**.
5. The system displays the message "Authorization Required. Do You want to Continue?". Click **OK**.
6. The system displays the **Authorization Reason** screen.
7. Enter the relevant information and click **OK**.
8. The system displays the message "Schedule modification Successful". Click **OK**.

AL521 x

Agri Loan Setup Account Schedule / Disbursement

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

Account No. 700000000313842 AUTO PERSON1 Branch MUMBAI
 Product 70007 Interest Subvention nonrevolving Currency INR
 Schedule Type 302 IPI Monthly Loan Term 48 Months
 Sanctioned Amount ₹9,00,000.00 Disbursed Amount ₹10,000.00
 Disbursement Date 15/12/2018 Switch to Base/ MCLR Rate ☐
 Schedule Draw On Actual Outstanding Amount

Schedule Definition Stage Details Schedule Details Deferment Details Deduction Details Disbursement Details Reschedule Parameters Revolving Accounts Restructure

☐ Recalculate Term
☐ Recalculate Installment
☐ Restructure
☐ Reason for Modification

Field Description

Field Name	Description
Arrears Treatment	
Reschedule Options	[Mandatory, Radio Button] Click the appropriate option for rescheduling. The options are: - Recalculate Term - Click this option to allow the system to keep the installment constant (as before rescheduling) and to change the term of the loan. - Recalculate Installment - Click this option to allow the system to keep the maturity date of the loan constant and to change the installment. - Restructure
Reason for Modification	[Optional, Option list] Select the reason for disbursement from the drop-down list.

To defer the account schedule

1. Type the loan account number and press the **Tab** key.
2. In the **Schedule Definition** tab, click **Deferment**. The system displays the **Deferment Details** tab.

Deferment Details

AL521 x

Agri Loan Setup Account Schedule / Disbursement

AddModifyDeleteCancelAmendAuthorizeEnquiryCopyOKCloseClear

* Account No.700000000313842AUTO PERSON1

Product70007Interest Subvention nonrevolving

Schedule Type302IPI Monthly

Sanctioned Amount₹9,00,000.00

Disbursement Date15/12/2018

BranchMUMBAI

CurrencyINR

Loan Term48Months

Disbursed Amount₹10,000.00

Switch to Base/ MCLR Rate

Schedule Draw OnActual Outstanding Amount

Schedule DefinitionStage DetailsSchedule DetailsDeferment DetailsDeduction DetailsDisbursement DetailsReschedule ParametersRevolving Accounts Restructure

Installment Rule

Deferment Option:
☒ Defer by specifying Term
☐ Defer by specifying Installment

Years0Months0

Reason for Disbursement

No. Of Payments0

Comments

OkCancel

Field Description

Column Name	Description
Installment Rule	[Mandatory, Search List] Select the installment rule from the Search List. Deferment is done on the basis of the installment rule.
Deferment Option	[Mandatory, Radio Button] Click the appropriate deferment option. Deferment option is used to defer the loan for a specific term or for specific installment. The deferment options are: • Defer by specifying Term • Defer by specifying Installment
Term	
Year	[Conditional, Numeric, Four] Type the number of years for deferment. This field is enabled if the Defer by specifying Term option is selected from the Deferment Option field.
Months	[Conditional, Numeric, Four] Type the number of months for deferment. This field is enabled if the Defer by specifying Term option is selected from the Deferment Option field.
No. of Payments	[Conditional, Numeric, Four] Type the number of payments to be deferred. This field is enabled if the Defer by specifying Installment option is selected from the Deferment Option field.
Reason for Disbursement	[Optional, Text box] Enter the reason. Reason is the brief description for the deferment.
Comments	[Optional, Alphanumeric, 120] Type the comments.

3. Enter the relevant information and click **OK**. The system displays the **Schedule Definition** tab.
4. Click **Validate**.
5. Click **Generate Schedule**. The system displays the **Schedule Details** tab. Click **OK**.
6. The system displays the message "Authorization Required". Click **OK**.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click **OK**.
9. The system displays the message "Schedule modification Successful". Click **OK**.

To disburse the user defined repayments

1. Type the loan account number and press the **Tab** key.
2. In the **Schedule Definition** tab, click the **User Defined Schedule** button. The system displays the **User Defined Repayment** tab

Revolving Account Structure

You can define the revolving account structure using this tab.

The screenshot shows the Oracle FLEXCUBE 11.11.0.0.0 - Google Chrome interface. The browser address bar shows the URL: https://100.76.143.145:443/FCBRRNService/DashboardNG.html. The page header includes the Oracle logo, the text "DEMO BANK 24 MAY 2019 MUMBAI 98001", and a search bar. The main content area is titled "Agri Loan Setup Account Schedule / Disbursement". It contains a form with the following fields:

Account No.	7000000000308632	AUTO PERSON 266
Product	70002	Interest Subvention
Schedule Type	1112	REGULAR
Sanctioned Amount	₹33,00,000.00	
Disbursement Date	24/05/2019	

On the right side, there are additional fields:

Branch	98001	MUMBAI 98001
Currency	INR	
Loan Term	73728	Months
Disbursed Amount	₹0.00	
Switch to Base/ MCLR Rate	☐	
Schedule Draw On	Actual Outstanding Amount	

Below the form, there are tabs for "Schedule Definition", "Stage Details", "Schedule Details", "Deferment Details", "Deduction Details", "Disbursement Details", "Reschedule Parameters", and "Revolving Accounts Restructure". The "Revolving Accounts Restructure" tab is currently selected. It contains a "Restructure" button and a "Cancel" button.

3. Click **Restructure**.
4. The system displays the message "Authorization Required". Click **OK**.
5. The system displays the **Authorization Reason** screen.
6. Enter the relevant information and click **OK**.

6.5 AL522-Agri Loan Account Schedule Enquiries

For an agri loan account, once the schedule is generated or after reschedule if the teller wants to view the account schedule, user can do so from this Enquiry.

The brief view of the different stages and the term of each stage is available. The teller can then drill down on each stage and view the details/parameters such as Repayment frequency, interest and installment processing parameters, penalty and charges parameters etc set for each stage of the schedule. This Enquiry is not available immediately on account disbursement but only after end of day.

Access

- Task Code: AL522
- Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Other Transactions > Agri Loan Account Schedule Enquiries

Definition Prerequisites

- Agri loan account should have been disbursed

Other Prerequisites

Not Applicable

Download

Not Required

Modes Available

Not Applicable

AL522 ×

Agri Loan Account Schedule Enquiries

Account No. 700000000315848 JES1 LTD Branch 98001 MUMBAI 98001

Product 70008-Agri nonrevolving Currency INR

Schedule Type 302 IPI Monthly Loan Term 48 Months

Sanctioned Amount 90,000.00 Disbursed Amount 10,000.00

* Amend No. 0 Amend Date 01/01/1800

Amend Reason 0 Description

Stage No.	Stage Name	Term Months	Term Days	Stage Start Date	Principal Amount	Principal Payments	Interest Payments	First Principal Due Date	First Interest Due Date	Installment
1	Interest Principal Installment Stage	48	0	30/11/2018	8618.39	48	48	31/12/2018	31/12/2018	179.55
2	PMI	99	0	30/11/2022	0	0	0	01/01/1950	31/03/2023	0

Page 1 of 1 (1-2 of 2 items) < 1 >

Details

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the loan account number for which you want to view the loan schedule.
Branch	[Display] The branch code where the loan account is opened and maintained is displayed.

Product	[Display] The product code under which the loan account is opened is displayed.
Currency	[Display] The currency assigned to the product at the product level, under which the account is opened is displayed.
Schedule Type	[Display] The schedule code. The default schedule type linked to the loan account selected either in APS or during direct Loan account opening is displayed. The system displays the name of the schedule adjacent to the field.
Loan Term	[Display] The tenure of the loan in months is displayed. This value is defaulted from the APS/Direct Loan Account Opening option.
Sanctioned Amount	[Display] The amount sanctioned for the loan. This value is defaulted from the Application Header screen.
Disbursed Amount	[Display] The amount that is disbursed to the customer till date is displayed.
Amend No.	[Optional, Picklist] Select the Amend Number from the picklist.
Amend Date	[Display] The amend date.
Amend Reason	[Display] The amend reason.
Description	[Display] The description for amendment.
Stage No.	[Display] This column displays the system-generated serial number to indicate stage numbers. There can be a maximum of 99 stages defined for an account schedule.
Stage Name	[Display] This column displays the stage type attached to the loan account. This is defined in at the Schedule Type (Task Code: LNM98) option under Global Definitions. The options are: • IOI • EPI • IPI • PMI • FPI
Term Months	[Display] This column displays the tenure in months for each stage of the loan.

Term Days	[Display] This column displays the tenure in days for each stage of the loan.
Stage Start Date	[Display] This column displays the start date for the corresponding stages. For the first stage, the start date will be the date of the first disbursement. For the remaining stages, it is the End Date of the previous preceding stage.
Principal Amount	[Display] This column displays the principal amount payable by the customer. This column is applicable only for IPI, EPI and FPI type of loans.
Principal Payments	[Display] This column displays the number of installments in which the principal is paid. For the IOI stage, the principal payments will be zero as in this stage, only the interest is repaid and not the principal. Based on this number, the system calculates the End Date column and the Stage Start Date column for the next stage. For the EPI stage, the sum of principal payments and interest payments are equal.
Interest Payments	[Display] This column displays the number of installments in which the interest is paid.
First Principal Due Date	[Display] This column displays the first due date for the principal to be paid. For the IOI stage, this field is not applicable as only interest is repaid and not the principal. For the EPI stage, the first principal due date is same as the first interest due date. For the first stage, this is same as the Stage Start Date. For subsequent stages for the same stage name, it is calculated using First Principal Due Date and principal payments of previous stage. For the IPI stage, it can be different. Based on this date, the system calculates the End Date column and the Stage Start Date column for the next stage.
First Interest Due Date	[Display] This column displays the first due date for the interest to be paid. This date will be defaulted to the end of the month in case of calendar type of products. In case of anniversary type, it should be the same date or a greater date of the next month from the date of disbursement. For the EPI stage, this field is the same as First Principal Due Date column.
Installment Amount	[Display] This column displays the installment amount to be repaid by the customer in each stage. The installment amount is the sum of the principal and the interest component. This column is not applicable for the IOI stage.
Stage End Date	[Display] This column displays the stage end date for the corresponding stage. The preceding end date is the start date for the next stage.

Schedule Details

AL822 X

Agri Loan Account Schedule Enquiries
Ok Close Clear

Account No. 7000000000315848
JES1 LTD

Product 70008-Agri nonrevolving...

Schedule Type 302
IPI Monthly

Sanctioned Amount 90,000.00

Amend No.

Amend Reason 0

Branch 98001
MUMBAI 98001

Currency INR

Loan Term 48 Months

Disbursed Amount 10,000.00

Amend Date 01/01/1800

Description

Schedule Definition
Stage Details
Schedule Details

Stage No.	Installment No.	Start Date	Repayment Date	Interest Rate	Principal	Outstanding Balance
1	1	30/11/2018	31/12/2018	7.5	179.55	8438.84
1	2	31/12/2018	31/01/2019	7.5	179.55	8259.29
1	3	31/01/2019	28/02/2019	7.5	179.55	8079.74
1	4	28/02/2019	31/03/2019	7.5	179.55	7900.19
1	5	31/03/2019	30/04/2019	7.5	179.55	7720.64
1	6	30/04/2019	31/05/2019	7.5	179.55	7541.09
1	7	31/05/2019	30/06/2019	7.5	179.55	7361.54
1	8	30/06/2019	31/07/2019	7.5	179.55	7181.99
1	9	31/07/2019	31/08/2019	7.5	179.55	7002.44
1	10	31/08/2019	30/09/2019	7.5	179.55	6822.89

Page 1 of 5 (1-10 of 48 items)
1 2 3 4 5 > X

Details

Field Description

Column Name	Description
Stage No.	[Display] The system-generated serial number to indicate stage numbers are displayed. There can be a maximum of 99 stages defined for an account schedule.
Installment No.	[Display] Displays the installment number of the loan .
Start Date	[Display] The start date on the installment of the loan is displayed.
Repayment Date	[Display] The repayment date of the installment is displayed.
Interest Rate	[Display] The interest rate of the loan is displayed.
Principal	[Display] The principal amount payable by the customer is displayed. This field is applicable only for IPI, EPI and FPI type of loans.
Outstanding Balance	[Display] The outstanding balance after the payment is displayed.

Stage Details

AL522 x

Agri Loan Account Schedule Enquiries

Ok Close Clear

* Account No. 700000000315848 JES1 LTD Branch 98001 MUMBAI 98001

Product 70008-Agri nonrevolving Currency INR

Schedule Type 302 IPI Monthly Loan Term 48 Months

Sanctioned Amount 90,000.00 Disbursed Amount 10,000.00

* Amend No. Amend Date 01/01/1800

Amend Reason 0 Description

Schedule Definition Stage Details Schedule Details

Stage Change

End Stage Today ☐ End of Period ☐

Repayment Frequencies

Principal Frequency None Interest Frequency Monthly

Penalty Frequency Monthly Calendar Plan 0

Stage Type

Installment Rule 7 Interest Rule 5

Interest Rate Code 23.0

Interest Processing

Compounding Frequency Half-Yearly Rest Period Frequency Daily

Arrear Compounding Frequency None

Penalty - Non Payments

Interest Rule 2 Interest Rate Code 2.0

Compounding Frequency Monthly

Penalty - Early Payments

PPF Interest Rule 0 PPF Interest Rate Code 0.0

EFS Interest Rule 0 EFS Interest Rate Code 0.0

Details

Field Description

Field Name	Description
Stage Change	
End Stage Today	[Check Box] The end stage today.
End Of Period	[Display] The end of period.
Repayment Frequencies	
Principal Frequency	[Display] The frequency at which the principal is calculated on the loan account is displayed. For IOI stage, this has to be None/At maturity. For IPI & FPI type of loans, the principal repayment frequency can be None/At maturity, Monthly, Bimonthly, Quarterly, Half yearly or Yearly. For EPI type of loans, this has to be one of Monthly, Bimonthly, Quarterly, Half yearly or Yearly.
Interest Frequency	[Display] The frequency at which the interest will be calculated on the loan account is displayed. For IPI & FPI type of loans, the interest repayment frequency can be either of None/At maturity, Monthly, Bimonthly, Quarterly, Half-yearly or Yearly. For other stages, this has to be one of Monthly, Bimonthly, Quarterly, Half yearly or Yearly.
Penalty Frequency	[Display] The frequency at which the penalty should be repaid for the respective stage is displayed.
Calendar Plan	[Display]

The calendar plan code attached to the loan account for the respective stage is displayed.

Stage Type

Installment Rule

[Display]

The installment rule attached to the loan account for the respective stage is displayed.

For more information, refer to the **Maintaining Installment Rule** option (Task Code LNM43).

Interest Rule

[Display]

The interest rate rule attached to the loan account for the respective stage is displayed.

For more information, refer to the **Maintaining Interest Rule** option (Task Code LNM41).

Interest Rate Code

[Display]

The present interest rate code applicable on the loan account is displayed.

For more information on interest rates, refer to the **Loans Product Rates Plan** option (Task Code LN060).

Interest Processing

Compounding Frequency

[Display]

The frequency at which the interest is compounded to the principal for the respective stage is displayed.

Rest Period Frequency

[Display]

The rest period frequency applicable for the respective stage is displayed. Rest period is the frequency at which the interest base will be updated for computation of interest.

Arrear Compounding Frequency

[Display]

The frequency at which the arrears are compounded for the respective stage is displayed.

The system maintains an interest calculation base as separate from the principal. Depending on the frequency selected the interest base is increased by the interest arrears and the compounding effect is achieved.

For more information, refer to the **Maintaining Schedule Type** option (Task Code LNM98).

Penalty-Non Payments

Interest Rule

[Display]

The penalty for non-payment interest rule, attached to the loan account for the respective stage is displayed.

For more information, refer to the **Maintaining Schedule Type** option (Task Code LNM98).

Interest Rate Code

[Display]

The interest rate code applicable for the penalty interest is displayed.

For more information on interest rates, refer to the **Loans Product Rates Plan** option (Task Code LN060).

Compounding Frequency	[Display] The penalty interest compounding frequency associated with the selected stage is displayed. For more information, refer to the Maintaining Schedule Type option (Task Code LNM98).
------------------------------	--

Penalty-Early Settlements

PPF Interest Rule	[Display] The partial payoff interest rule applicable for the stage is displayed. For more information, refer to the Maintaining Interest Rule option (LNM41).
--------------------------	--

PPF Interest Rate Code	[Display] The partial payoff interest rate plan code applicable for the stage is displayed. For more information on interest rates, refer to the Loans Product Rates Plan option (LN060).
-------------------------------	---

EFS Interest Rule	[Display] The early final settlement interest rule applicable for the stage is displayed. For more information, refer to the Maintaining Interest Rule option (LNM41).
--------------------------	--

EFS Interest Rate Code	[Display] The early final settlement interest rate code applicable for the stage is displayed. For more information on interest rates, refer to the Loans Product Rates Plan option (Task Code: LN060).
-------------------------------	---

To view account schedule details

1. In the **Dashboard** page, Enter the Task code **AL522** and then click  icon.
2. Type the account number and press the **<Tab>** key.
3. The system displays the **Account Schedule Enquiry** screen.
4. Click on the **End Date** of a particular stage.
5. The system displays the **Stage Details** for the selected stage.
6. To view the Schedule details, click **Schedule Definition** Tab and then click **Details** tab.
7. The system displays the **Schedule Details**.

6.6 ALM10-Agri Loan Account Transactions Enquiry

The **Agri Loan Accounts Transactions Enquiry** option enables the user to view the details of all the transactions that have affected the loan account. Various details like Audit trail, Arrears Enquiry, Account Ledger Enquiry, statement Enquiry, Account Details, Account NoBook Enquiry, Repricing Details Enquiry can be viewed using the Agri Loan Account Transactions Enquiry option.

This is only an Enquiry screen and no modification is allowed.

Access

- Task Code: ALM10
- Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Enquiries > Agri Loan Account Transactions Enquiry

Definition Prerequisites

Not Applicable

Other Prerequisites

Not Applicable

Download

Not Required

Modes Available

Not Applicable

ALM10 x

Agri Loan Account Transactions Enquiry

Account Details

Account No. 700000000031222

Currency INR

Accrual Status SUSPENDED

Outstanding Balance -1,169.33

Date of Maturity 01/11/2019

NPA Date 01/01/1900

Schedule

Product 70002-Interest Subvention

Name AUTO PERSON1

Account Status ACCOUNT CLOSED TODAY

Asset Classification

Stage Name

☒ Audit Trail Enquiry ☐ Arrears Enquiry ☐ Account Ledger Enquiry ☐ Account Details ☐ Account NoBook Enquiry ☐ Repricing Details Enquiry

Transactions

Transaction Details Interest Details Account Details Arrear Totals Arrear Transactions Repricing Details

Value Date From 15/09/2018 Value Date To 15/12/2018

Transaction Date	Value Date	Transaction Description	GL Code	Dr / Cr	Amount
14/09/2018	15/09/2018	Agri LN Disbursement by GL	141310001	D	100000
22/09/2018	15/09/2018	EDUCATION CESS 3 PCT	244200018	C	0.9
22/09/2018	15/09/2018	EDUCATION CESS 3 PCT	163000004	D	0.9
22/09/2018	15/09/2018	TEST	163000004	D	30

Field Description:

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the agri loan account number for which the details are to be viewed.
Product	[Display] The product code under which the agri loan account is opened is displayed.
Currency	[Display] The currency assigned to the product at the product level, under which the account is opened is displayed. All the entries are posted in the account in the account currency. The exchange rate values are defined and downloaded. For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Name	[Display] The name of the customer who holds the loan account is displayed.
Accrual Status	[Display] This field displays the accrual status of the customers loan account. The accrual status can be either of: • Normal – The account is open and regular • Suspended – The loan account is suspended when an account becomes Non-performing, based on the set up in the CRR codes attached to the product. A suspended account has unpaid arrears for a long period
Account Status	[Display] The current loan account status is displayed. The status of the account may be like Account Open Regular, Closed, Closed Today, Written Off, Paid Off, Partially Discharged, etc.
Outstanding Balance	[Display] The outstanding balance of the loan account is displayed. <i>Total Outstanding = Principal Balance + Installment Arrears + Other Arrears + Penalty Arrears - Amount Paid Today - Funds in RPA</i>
Date of Maturity	[Display] This field displays Date of maturity of the loan.
NPA Date	[Display] This field displays NPA date.
Asset Classification	[Display] This field displays asset classification.
Schedule	[Display] This field displays name for the schedule type.
Stage Name	[Display]

This column displays the stage name.

Ideally the stages could be mentioned as IOI , EPI or IPI or FPI or PMI

Audit Trail Enquiry

This Enquiry provides all the details of the transactions that have affected the loan account for given range of dates. Details like transaction date, Value date, transaction description, GL code effected are displayed. Entries like interest accrual and charging, arrears appropriation, Performing to Non-performing GL movement and vice-a-versa for the particular account, Misc. Loan debits etc. are displayed. As GL posting takes place only during the End of day processing, no details will appear in this option on the date of account opening. Further the user can also drill down on the transaction details by clicking on the transaction for which information is required.

To view the Audit Trail of the loan account, click **Audit Trail Enquiry**.

Agri Loan Account Transactions Enquiry

Account Details

Account No: 700000000312222
 Currency: INR
 Accrual Status: SUSPENDED
 Outstanding Balance: -1,189.33
 Date of Maturity: 01/11/2019
 NPA Date: 01/01/1800
 Schedule:
 Product: 70002-Interest Subvention
 Name: AUTO PERSON1
 Account Status: ACCOUNT CLOSED TODAY
 Asset Classification:
 Stage Name:
☒ Audit Trail Enquiry ☐ Arrears Enquiry ☐ Account Ledger Enquiry ☐ Account Details ☐
☐ Account NoBook Enquiry ☐ Repricing Details Enquiry

Transactions | Transaction Details | Interest Details | Account Details | Arrear Totals | Arrear Transactions | Repricing Details

Value Date From: 15/09/2018 Value Date To: 15/12/2018

Transaction Date	Value Date	Transaction Description	GL Code	Dr / Cr	Amount
14/09/2018	15/09/2018	Agri LN Disbursement by GL	141310001	D	100000
22/09/2018	15/09/2018	EDUCATION CESS 3 PCT	244200018	C	0.9
22/09/2018	15/09/2018	EDUCATION CESS 3 PCT	163000004	D	0.9
22/09/2018	15/09/2018	TEST	163000004	D	30

Field Description

Field Name

Description

Value Date From

[Mandatory, dd/mm/yyyy]

The start value date of the transaction is displayed. The system will default the first disbursement date which can be modified by the user.

Value Date To

[Mandatory, dd/mm/yyyy]

The end value date of the transaction is displayed. The system displays the current system date which can be modified by the user.

Note: The system can display only 100 records under a given selection. If the number of records are more than 100 the user will have to suitably modify the Value date from and to dates

Column Name	Description
Transaction Date	[Display] The date of the transaction is displayed.
Value Date	[Display] The value date of the transaction is displayed.
Transaction Description	[Display] The description of the transaction is displayed.
GL Code	[Display] The GL codes for different transaction is displayed.
Dr / Cr	[Display] If the transaction is credit type then C is displayed and if the transaction is debit type of transaction then D is displayed.
Amount	[Display] The transaction amount in the account currency is displayed.

Transaction Details

Click on any particular transaction to view further transaction details.

ALM10

Agri Loan Account Transactions Enquiry

Accrual Status

SUSPENDED

Outstanding Balance

-1,169.33

Date of Maturity

01/11/2019

NPA Date

01/01/1900

Schedule

Account Status

ACCOUNT CLOSED TODAY

Asset Classification

Stage Name

Audit Trail Enquiry

Account NoBook Enquiry

Arrears Enquiry

Repricing Details Enquiry

Account Ledger Enquiry

Account Details

Transactions

Transaction Details

Interest Details

Account Details

Arrear Totals

Arrear Transactions

Repricing Details

Transaction Date

14/09/2018

Value Date

15/09/2018

Cheque No.

000000000000

Xler Account

Batch No.

53

Teller Id

TTITIKSHA

Amount Tcy

INR

1,00,000.00

Description

Agri LN Disbursement by GL

SC Code

0

GL Code

141310001

Housing Loans - Normal

Transaction Time

10:03 AM

Mnemonic Code

1663

Debit / Credit

Sub Seq No.

1

Transaction No.

7802

Auth ID

SYSTEM

Amount Lcy

INR

1,00,000.00

Transaction Type

PRINCIPAL

Field Description

Field Name	Description
Transaction Date	[Display] The date on which the transaction took place is displayed.
Transaction Time	[Display] The time of the transaction took place is displayed.
Value Date	[Display] The value date of the transaction is displayed.
Mnemonic Code	[Display] The predefined transaction mnemonic code associated with the particular transaction being inquired is displayed.
Cheque No.	[Display] The cheque number associated with the transaction. This field will display value only in case of any cheque deposit transaction.
Debit/Credit	[Display] This field display whether the transaction is a credit or debit type of transaction.
Xfer Account	[Display] The transfer account number is displayed. This field will display values only when entries are passed between 2 accounts generally from and to CASA accounts.
Sub Seq No.	[Display] The system-generated subsequence number is displayed.
Batch No.	[Display] The system generated batch number is displayed.
Transaction No.	[Display] The system-generated transaction number is displayed.
Teller ID	[Display] The number of teller who had performed the transaction is displayed.
Auth ID	[Display] The ID of the officer who has authorised the transaction is displayed.
Amount Tcy	[Display] The currency in which the transaction was performed is displayed.
Amount Lcy	[Display] The transaction amount in the local currency equivalent of the bank is displayed.
Description	[Display] The description of the transaction is displayed.
SC Code	[Display] The service charge code attached to the transaction. This field will display value only if the transaction being inquired is related to a Service Charge.
Transaction Type	[Display]

The type of the transaction associated with the particular transaction is displayed. Transaction types are predefined in the system.

GL Code

[Display]

The GL code, which was affected due to the transaction is displayed.

GL Description

[Display]

The description of the GL code which was affected due to the transaction is displayed.

Arrears Enquiry

Arrear information for the required kind of arrear or for all arrears can be inquired upon using the Arrears Enquiry option. The user can specify the arrear type like installment/principal/interest/penalty and other miscellaneous types of arrears. The user has the option to filter the Enquiry on a certain type of arrear or all arrears. Further selection of arrears based on either of All arrears or Unpaid arrears or Paid arrears is also available for Enquiry.

For each arrear the system displays details like the arrear type, its due date, the amount that was assessed by system, the amount still due, if paid then the date of payment and if not fully paid then the days that the arrear has been outstanding.

Arrears Details

ALM10 x

Agri Loan Account Transactions Enquiry Ok Close Clear

Account Details

Account No: 7000000000312222 Product: 70002-Interest Subvention
Currency: INR Name: AUTO PERSON1
Accrual Status: SUSPENDED Account Status: ACCOUNT CLOSED TODAY
Outstanding Balance: -1,199.33
Date of Maturity: 01/11/2019
NPA Date: 01/01/1900
Schedule:

Asset Classification:
Stage Name:

☐ Audit Trail Enquiry ☒ Arrears Enquiry ☐ Account Ledger Enquiry ☐ Account Details ☐
☐ Account NoBook Enquiry ☐ Repricing Details Enquiry

Arrear Details Transaction Details Interest Details Account Details Arrear Totals Arrear Transactions Repricing Details

Arrear Type: All Transactions All Arrears

Ref Bill No	Type	Due Date	Amount Assessed	Amount Due	Days Past Due	Last Payment Date
4	Fee Arrears	15/09/2018	100.00	0.00	0	01/11/2018
1	Fee Arrears	15/09/2018	0.90	0.00	0	01/11/2018
2	Fee Arrears	15/09/2018	30.00	0.00	0	01/11/2018
3	Fee Arrears	15/09/2018	20.00	0.00	0	01/11/2018
5	End Arrears	15/09/2018	311.00	0.00	0	01/11/2018

Field Description

Field Name	Description
Arrear Type	[Display] Select the type of arrears from the drop-down menu. The options are: • All Transactions • Outgoings • Legal Fees • Installment Arrears (Principal & Interest arrears) • Penalty Arrears • Other Arrears • Principal • Interest • Post Maturity Interest • Fees • Premium • Subsidy • Compounding Arrears • Diverting Arrears Select the filter criteria from the drop-down list adjacent to the Arrear Type drop-down menu. The options are: - All arrears – System will display all the arrears both paid and unpaid arrears for the selected arrear type - Unpaid arrears - System will display only the unpaid arrears for the selected arrear type - Paid arrears - System will display only the paid arrears for the selected arrear type
Ref Bill No.	[Display] This column displays the system generated reference bill number.
Type	[Display] This column displays the type of arrears, depending on the selection of the Arrear Type. The options are: • I - Interest Arrears • F - Fee Arrears • S - Legal Fees Arrears • O- Outgoing Arrears • D - Suspended Fees • E - Suspended Legal fees • G - Suspended Outgoings • M - Suspended Premium • P - Premium Arrears • N - Non-Accrual Interest Arrears (Suspended interest) • A - Penalty Arrears • L - Late Fee Arrears (Suspended Penalty interest) • U - Suspended Post Maturity Interest • T - Post Maturity Interest • C - Principal Arrears
Due Date	[Display] This column displays the date on which the arrears were raised on the

account.

Amount Assessed

[Display]

This column displays the total amount arrears raised.

Amount Due

[Display]

This column displays the amount that is due.

Amount Due = Amount Assessed - Any amount paid by the customer

Days Past Due

[Display]

This column displays the number of days for which the arrears have been outstanding.

Days past due = Current date - date on which the arrears were raised

This column will hold a value for all arrears, which have an amount due, greater than zero. If the amount due is zero this field will also display value as zero.

Last Payment Date

[Display]

This column displays the last date on which payment was made by the customer against the particular arrear.

Arrear Transaction

Click on any particular transaction to view further transaction details.

ALM10 x

Agri Loan Account Transactions Enquiry

Account Details

Account No. 7000000000312222
Currency INR
Accrual Status SUSPENDED
Outstanding Balance -1,169.33
Date of Maturity 01/11/2019
NPA Date 01/01/1800
Schedule

Product 70002-Interest Subvention
Name AUTO PERSON1
Account Status ACCOUNT CLOSED TODAY
Asset Classification
Stage Name

☐ Audit Trail Enquiry
☒ Arrears Enquiry
☐ Account Ledger Enquiry
☐ Account Details
☐ Repricing Details Enquiry

Arrear Details Transaction Details Interest Details Account Details Arrear Totals **Arrear Transactions** Repricing Details

Arrear Type
Due Date 01/01/1800
Amount Assessed 0.00
SclInsurance Code 0.00

Reference Bill No.
Amount Due 0.00

Transaction Date	Value Date	Transaction Description	Amount	Dr / Cr
No data to display.				

Page 1 (0 of 0 items) < 1 >

Field Description

Field Name	Description
Arrear Type	[Display] This field displays arrear type details.
Reference Bill No.	[Display] This field displays the system generated reference bill number
Due Date	[Display] This field displays the date on which the arrears were raised on the account.
Amount Assessed	[Display] This field displays the total amount arrears raised.
Amount Due	[Display] This field displays the amount that is due.
SC/Insurance Code	[Display] The service charge code attached to the transaction. This field will display value only if the transaction being inquired is related to a Service Charge.
Transaction Date	[Display] The date of the transaction is displayed.
Value Date	[Display] The value date of the transaction is displayed.
Transaction Description	[Display, Alphanumeric, 80] The description of the transaction is displayed. If the transaction narration exceeds 40 characters then the same will be displayed in two lines on the screen.
Amount	[Display] The transaction amount is displayed.
Dr / Cr	[Display] If the transaction is credit type then C is displayed or if the transaction is debit type of transaction then D is displayed.

Account Ledger Enquiry

Account Ledger Enquiry lists all the transactions which have taken place on the loan account. The transaction details with dates, amount, running balance etc. on loan account is displayed.

Transactions

ALM10

×

Agri Loan Account Transactions Enquiry

OK

Close

Clear

Account Details

Account No

7000000000312222

Currency

INR

Accrual Status

SUSPENDED

Outstanding Balance

-1,169.33

Date of Maturity

01/11/2019

NPA Date

01/01/1800

Schedule

Product

70002-Interest Subvention

Name

AUTO PERSON1

Account Status

ACCOUNT CLOSED TODAY

Asset Classification

Stage Name

Audit Trail Enquiry

Account NoBook Enquiry

Arrears Enquiry

Repricing Details Enquiry

Account Ledger Enquiry

Account Details

Transactions

Transaction Details

Interest Details

Account Details

Arrear Totals

Arrear Transactions

Repricing Details

Value Date From

15/09/2018

Value Date To

15/12/2018

Transaction Date	Value Date	Transaction Description	Transaction Literal	Dr / Cr	Amount (Tcy)	Tcy Code	Running Balance	Payment Details
14/09/2018	15/09/2018	Agri LN Disbursement by GL	1663	D	100000	INR	100000	N/A
22/09/2018	15/09/2018	EDUCATION CESS 3 PCT SERVICE CHARGE	3080	D	0.9	INR	100000.9	N/A
22/09/2018	15/09/2018	TEST SERVICE CHARGE	3080	D	30	INR	100030.9	N/A
22/09/2018	15/09/2018	Additional SC for 35001 SERVICE CHARGE	3080	D	20	INR	100050.9	N/A
22/09/2018	15/09/2018	GST Net Cum Subvention SERVICE CHARGE	3080	D	100	INR	100150.9	N/A

Field Description

Field Name	Description
Value Date From	[Mandatory, dd/mm/yyyy] The start value date of the transaction is displayed. The system will default the first disbursement date which can be modified by the user.
Value Date To	[Mandatory, dd/mm/yyyy] The end value date of the transaction is displayed. The system displays the current system date which can be modified by the user. Note: The system can display only 100 records under a given selection. If the number of records are more than 100 the user will have to suitably modify the Value date from and to dates

Column Name	Description
Transaction Date	[Display] The date of the transaction is displayed.
Value Date	[Display] The value date of the transaction is displayed.
Transaction Description	[Display, Alphanumeric, 80] The description of the transaction is displayed. If the transaction narration exceeds 40 characters then the same will be displayed in two lines on the screen.
Transaction Literal	[Display] The transaction literal code specifying the type of the transaction is displayed.
Dr / Cr	[Display] If the transaction is credit type then C is displayed or if the transaction is debit type of transaction then D is displayed.
Amount(TCY)	[Display] The transaction amount in the account currency is displayed.
TCY Code	[Display] The TCY code is displayed.
Running Balance	[Display] The running balance of the loan account is displayed.
Payment Details	[Display] The details of the payment is displayed.

Transaction Details

Click on any particular transaction to view further transaction details.

ALM10

Agri Loan Account Transactions Enquiry

OKCloseClear

Account Details

Account No

700000000312222

Currency

INR

Accrual Status

SUSPENDED

Outstanding Balance

-1,169.33

Date of Maturity

01/11/2019

NPA Date

01/01/1800

Schedule

Product

70002-Interest Subvention

Name

AUTO PERSON1

Account Status

ACCOUNT CLOSED TODAY

Asset Classification

Stage Name

☐ Audit Trail Enquiry
☐ Arrears Enquiry
☒ Account Ledger Enquiry
☐ Account Details
☐

☐ Account NoBook Enquiry
☐ Repricing Details Enquiry

Transactions

Transaction Details

Interest Details

Account Details

Arrear Totals

Arrear Transactions

Repricing Details

Transaction Date

14/09/2018

Value Date

15/09/2018

Cheque No

000000000000

Xfer Account

undefined

Batch No

53

Teller Id

TTITIKSHA

Amount Tcy

INR

1,00,000.00

Description

Agri LN Disbursement by GL

SC Code

0

GL Code

Transaction Time

10:03 AM

Mnemonic Code

1663

Debit / Credit

Sub Seq No

1

Transaction No

7802

Auth ID

SYSTEM

Amount Lcy

INR

1,00,000.00

Transaction Type

Field Description

Field Name	Description
Transaction Date	[Display] The date on which the transaction took place is displayed.
Transaction Time	[Display] The time at which the transaction took place is displayed.
Value Date	[Display] The value date of the transaction is displayed.
Mnemonic Code	[Display] The predefined transaction mnemonic code associated with the particular transaction being inquired is displayed.
Cheque No.	[Display] The cheque number associated with the transaction. This field will display value only in case of any cheque deposit transaction.
Debit/Credit	[Display] This field display whether the transaction is a credit or debit type of transaction.
Xref Account	[Display] The transfer account number is displayed. This field will display values only when entries are passed between 2 accounts generally from and to CASA accounts..
Sub Seq No.	[Display] The system-generated subsequence number is displayed.
Batch No.	[Display] The system generated batch number is displayed.
Transaction No.	[Display] The system-generated transaction number is displayed.
Teller ID	[Display] The number of teller who had performed the transaction is displayed.
Auth ID	[Display] The ID of the officer who has authorised the transaction is displayed.
Amount Tcy	[Display] The currency in which the transaction was performed is displayed.
Amount Lcy	[Display] The transaction amount in the local currency equivalent of the bank is displayed.
Description	[Display] The description of the transaction is displayed.
SC Code	[Display] The service charge code attached to the transaction. This field will display value only if the transaction being inquired is related to a Service Charge.
Transaction Type	[Display]

The type of the transaction associated with the particular transaction is displayed. Transaction types are predefined in the system.

GL Code

[Display]

The GL code, which was affected due to the transaction is displayed.

GL Description

[Display]

The description of the GL code which was affected due to the transaction is displayed.

Account Details

Basic details related to a loan account such as account opening date, application number, the sanctioned amount, disbursed amount and the term of the loan is available from this option. The unclear amount on account, credit received on account on current date, advance amount (RPA amount), the next due date and accrued interest amount are also displayed.

If there is a drawdown account then the account details and any hold on the casa account due to the loan is also available for Enquiry through this option.

The system provides an option to view the different customers linked to the account and their relationship to the account.

ALM10 x

Agri Loan Account Transactions Enquiry

Account Details

Account No. 7000000000312222

Currency INR

Accrual Status SUSPENDED

Outstanding Balance -1,169.33

Date of Maturity 01/11/2019

NPA Date 01/01/1900

Schedule 105-Revolving

Product 70002-Interest Subvention

Name AUTO PERSON1

Account Status ACCOUNT CLOSED TODAY

Asset Classification 40 Doubtful

Stage Name Revolving

☐ Audit Trail Enquiry ☐ Arrears Enquiry ☐ Account Ledger Enquiry ☒ Account Details ☐

☐ Account NoBook Enquiry ☐ Repricing Details Enquiry

Arrear Details Transaction Details Interest Details **Account Details** Arrear Totals Arrear Transactions Repricing Details

Account Open Date 15/09/2018

Casa Sweepin Account 0

Sanctioned Amount 1,00,000.00

Disbursed Amount 1,00,000.00

Outstanding Principal 1,01,620.80

Unclear Amount 0.00

Advance Amount 0.00

Amount Paid Today 1,02,790.13

View Security Details

View Hold on CASA

Application No. 0220570002000011

Date Of Loan Papers 15/09/2018

Term of Loan 12 (months)

Available for Disbursement 1,01,127.57

Line No.

Drawdown Account 0

Due Date 28/02/2019

Accrued Interest 751.72

View Account Relationship

Field Description

Field Name	Description
Account Open Date	[Display] The date on which the loan account is opened is displayed.
Application No.	[Display] The application number generated by the system for the loan account is displayed.
CASA sweepin Account	[Display] The CASA sweep in account.
Date of Loan Papers	[Display] This field displays date of Loan papers.
Sanctioned Amount	[Display] The loan amount sanctioned is displayed.
Term of Loan	[Display] The term of the loan account is displayed
Disbursed Amount	[Display] The total loan amount disbursed till date is displayed.
Available for Disbursement	[Display] This field will display value only in case the loan is partially disbursed and the balance loan amount to be disbursed will be displayed.
Outstanding Principal	[Display] The outstanding principal amount to be paid by the customer is displayed
Line No.	[Display] The central liability line number of the customer against which this credit has to be tracked is displayed. The central liability of the customer is tracked using the Central Liability module. This line number or liability number is the FLEXCUBE customer ID of the customer under which the liability of the customer/group is being tracked.
Unclear Amount	[Display] If any clearing cheque has been deposited in the loan account and the cheque is pending clearance the unclear cheque amount is displayed.
Drawdown Account	[Display] In case the loan account has drawdown instructions from a CASA account, the drawdown account number is displayed. Agri loans can be maintained no drawdown account . The value in this field will remain as '0'.
Advance Amount	[Display] If any amount is paid by the customer then the advance amount is displayed.
Due Date	[Display] The next due date for the repayment of loan installment by the

	customer is displayed is displayed.
Amount Paid Today	[Display] If any amount paid by the customer on the current date is displayed in this field.
Accrued Interest	[Display] The accrued interest amount.
View Security Details	[Optional, Search List] Select this Search List to view the details of the security linked to the loan account. This option will be enabled only if the selected loan account is a Secured loan account with collateral attached to it.
View Account Relationship	[Optional, Search List] Select this Search List to view the details of the relationship associated to the loan account. The system will display the Customer ID, Customer name and the Relationship.
View Hold on CASA	[Optional, Search List] If the selected loan account has a CASA account attached and the CASA account has a hold on it, the details of such hold will be displayed on selection of this Search List.
Branch Code	[Display] This field displays branch code of the centralized processing branch if the bank follows the centralized setup for account opening. In Decentralized setup, the branch code will default to the name of the branch which triggered this transaction.
Next Installment Amount	[Display] This field displays the next installment amount which will be due as per the next due date
Compromise Scheme	[Mandatory] User needs to enter compromise scheme. [Display]
Buyout ID	This field displays the buyout id attached to the loan account. If user modifies the buyout id details in BA020 screen, the system will show modified details.
Permitted By	[Mandatory, 120] User needs to enter permitted by details. [Display]
Buyout Name	This field displays the buyout name attached to the loan account. If user modifies the buyout name details in BA020 screen, the system will show modified details.
Compromise amount	[Mandatory, Numeric] User needs to enter compromise amount.

	[Display]
Pool Id	This field displays the pool id attached to the loan account. If user modifies the pool id details in BA020 screen, the system will show modified details.
LPD transfer Date	[Display, Date] System displays LPD transfer date.
	[Display]
Pool Name	This field displays the pool name attached to the loan account. If user modifies the pool name details in BA020 screen, the system will show modified details.
	[Display]
Originator ID	This field displays the originator id attached to the loan account. If user modifies the originator id details in BA020 screen, the system will show modified details.
	[Display]
Originator Name	This field displays the originator name attached to the loan account. If user modifies the originator name details in BA020 screen, the system will show modified details.
Aggregate Limit (5th Year Limit)	[Display] System will derive the aggregate limit based on the loan amount, period and review percentage and display the aggregate limit for KCCS account.
AOD/AOS Date	[Display] This field displays Acknowledgment of Debt/ Acknowledgment of Security date.
Last Enhancement Date	[Display] On limit enhancement, system will update the Last enhancement date with the review date.
Last Enhancement Amount	[Display] On limit enhancement, system will update the 'Last Enhancement Amount' with the difference between current limit and enhanced limit.
Date of Last Renewal	[Display] This field displays the date of last renewal of an Agri. Loan revolving account which is renewed through screen ALM38. Then the effective date of renewal displayed during last renewal will be displayed here. If the account is not renewed yet, then blank/null will be displayed in this screen.

Interest Details

A teller can view the interest related details of the loan account. This Enquiry tab is available under the Account Details option itself. This includes details like the interest rate applicable, the variance applied at account level, interest base (for next charging) and interest freeze status (freeze or not) is mentioned. Penalty interest details like the rate and base are also available on Enquiry.

ALM10

Agri Loan Account Transactions Enquiry
OkCloseClear

Account Details

Account No.7000000000312222
CurrencyINR
Accrual StatusSUSPENDED
Outstanding Balance-1,169.33
Date of Maturity01/11/2019
NPA Date01/01/1800
Schedule105-Revolving

Product70002-Interest Subvention
NameAUTO PERSON1
Account StatusACCOUNT CLOSED TODAY
Asset Classification40 Doubtful
Stage NameRevolving

☐ Audit Trail Enquiry
☐ Arrears Enquiry
☐ Account Ledger Enquiry
☒ Account Details
☐ Account NoBook Enquiry
☐ Repricing Details Enquiry

Arrear Details
Transaction Details
Interest Details
Account Details
Arrear Totals
Arrear Transactions
Repricing Details

Fixed Rate AccountYES
Interest Variance0
Interest Rate9
Interest Charged Upto01/11/2018
Interest Base101620.8
Rate Effective Date01/09/2014
Rate Plan1

Interest Freeze Status0
Penalty Interest Rate2.0
Penalty Interest Base50810
Tier CriteriaCumulative
Rate Plan NameRegular Rate Plan

Field Description

183

ORACLE®

Field Name	Description
Fixed Rate Account	[Display] If the rate of interest is fixed it displays Yes or else if the rate of interest is not fixed i.e. Floating it displays No. The criteria or the rate definition for interest being Fixed or Floating is defined in the Loans Product Rate Plan Definition (Task Code: LN060).
Interest Freeze Status	[Display] If the loan account is recalled and interest is frozen the frozen status of the interest on the loan account is displayed in this field. Interest freeze results in stoppage of the interest accruals and charging in the loan accounts and only the interest base will be updated.
Interest Variance	[Display] Any interest rate variance applied to the loan account is displayed.
Interest Rate	[Display] The interest rate applicable to the loan account is displayed.
Penalty Interest Rate	[Display] The penalty interest rate applicable to the loan account is displayed.
Interest Charged Upto	[Display] The date up to which interest has been charged on the loan account is displayed.
Interest Base	[Display] The base on which interest will be calculated during the accrual is displayed.
Penalty Interest Base	[Display] The base on which the penalty interest will be calculated on the next penalty calculation day is displayed.
Rate Effective Date	[Display, dd/mm/yyyy] Date from which interest rate is effective from. This date is fetched from Loan Rate Maintenance (FP LNM83) Screen.
Tier Criteria	[Display] The Tier Criteria whether cumulative or incremental is displayed. This field is fetched from Loan Rate Maintenance (FP LNM83) Screen.
Rate plan	[Display] The Rate Plan Code is displayed. This field is fetched from Loan Rate Maintenance (FP LNM83) Screen.
Rate Plan Name	[Display] The Rate Plan Name is displayed. This field is fetched from Loan Rate Maintenance (FP LNM83) Screen.

Arrear Total

A snap-shot view of all the statistical details related to the dues in the loan account can be viewed using the Arrear Total tab. System makes available the account related details like the amount of interest , post maturity interest, fees, penalty, premium , legal fees and outgoings due on date. The total principal arrears, total of normal arrears, total of suspended arrears and sum total of arrears is also displayed.

ALM10

Agri Loan Account Transactions Enquiry

OkCloseClear

Account Details

Account No.

700000000312222

Currency

INR

Accrual Status

SUSPENDED

Outstanding Balance

-1,169.33

Date of Maturity

01/11/2019

NPA Date

01/01/1800

Schedule

105-Revolving

Product

70002-Interest Subvention

Name

AUTO PERSON1

Account Status

ACCOUNT CLOSED TODAY

Asset Classification

40 Doubtful

Stage Name

Revolving

☐ Audit Trail Enquiry
 ☐ Arrears Enquiry
 ☐ Account Ledger Enquiry
 ☒ Account Details
 ☐

☐ Account NoBook Enquiry
 ☐ Repricing Details Enquiry

Arrear Details

Transaction Details

Interest Details

Account Details

Arrear Totals

Arrear Transactions

Repricing Details

NORMAL

SUSPENDED

Interest

0

0

Post Maturity Interest

0

0

Fees

0

0

Penalty

0

0

Premium

0

0

Legal Fees

0

0

Outgoings

0

0

DND Amount

0.00

DND Charges

0.00

Principal Arrears

50810

Folio Arrears

0

Total Normal Arrears

0

Total Suspended Arrears

0

Total Arrears

50810

Review Period

12

Field Description

Field Name	Description
Normal	Arrears which have been due in the loan account with accrual status of the loan account as Normal then the values will be displayed in the following fields. Arrears which were due and have not been clawed back post Suspension of the loan account will also display values under the Normal arrears column.
Interest	[Display] The normal interest due paid in the loan account is displayed.
Post Maturity Interest	[Display] If the loan account in Post Maturity stage the post maturity interest amount will be displayed. Ideally this field should not have any value as banks usually treat loans in Post maturity stage as Suspended and hence the Post Maturity interest arrear should appear in the suspended column as against the normal.
Fees	[Display] The fees due in the loan account is displayed.
Penalty	[Display] The penalty due from the customer under the normal period is displayed.
Premium	[Display] The premium due under the normal period is displayed.
Legal Fees	[Display] The legal fees due under the normal period is displayed.
Outgoings	[Display] The outgoings due the normal period is displayed.
DND Amount	[Display] The amount that is debited to the agri loan account.
Review Date	[Display, dd/mm/yyyy] The review date of the loan amount. This field is system generated, as the review period is selected the review date is displayed. The system generates the report and also displays a warning message if the user attempts any transaction on the account after this date is over.
Review Period	[Display] The review period of the loan amount. The review period is in months.
Suspended	Arrears which have been due in the loan account with accrual status of the loan account as Suspended then the values will be displayed in the following fields. Arrears which were due prior to suspension of the loan account and clawed back will also display values under the Suspended arrears column.
Interest	[Display] The interest due in the suspended period is displayed.

Post Maturity Interest	[Display] The post maturity interest due for the suspended period is displayed.
Fees	[Display] The fees due under the suspended period is displayed.
Penalty	[Display] The penalty due from the customer under the suspended period is displayed.
Premium	[Display] The premium due under the suspended period is displayed.
Legal Fees	[Display] The legal fees due under the suspended period is displayed.
Outgoings	[Display] The outgoings due under the suspended period is displayed.
Review Date	[Display, dd/mm/yyyy] The review date of the loan amount. This field is system generated, as the review period is selected the review date is displayed. The system generates the report and also displays a warning message if the user attempts any transaction on the account after this date is over.
Principal Arrears	[Display] The total principal arrears due on the loan account till date is displayed.
Folio Arrears	[Display] This field displays the total folio Arrears.
Total Normal Arrears	[Display] The total normal arrears for the loan account till date. This field displays the total of all the arrears under the normal column.
Total Suspended Arrears	[Display] The total suspended arrears for the loan account till date. This field displays the total of all the arrears under the suspended column.
Total Arrears	[Display] The total arrears for the loan account till date. This field displays the total of Principal Arrears + Total Normal Arrears + Total Suspended Arrears.
Review Period	[Display] The review period of the loan amount. The review period is in months.

Account NoBook Enquiry

Account NoBook Enquiry lists all the transactions which have taken place on the loan account. The transaction details with dates, amount, Transaction Literal etc. on loan account is displayed.

Transactions

Field Name	Description
Value Date From	[Mandatory, Numeric, Date editor, dd/mm/yyyy] Type the start date of the transaction or select it from the date editor.
Value Date To	[Mandatory, Numeric, Date editor, dd/mm/yyyy] Type the end date of the transaction or select it from the date editor.
Column Name	Description
Transaction Date	[Display] This column displays the date of the transaction.
Value Date	[Display] This column displays the value date of the transaction.
Transaction Description	[Display] This column displays the description of the transaction.
Txn Mnemonic	[Display] This column displays the transaction Mnemonic code that specifies the type of the transaction.
Dr/Cr	[Display] This column displays the transaction type. If the transaction is credit type then C is displayed, or if the transaction is debit type of transaction then D is displayed.
Amount (TCY)	[Display] This column displays the transaction amount in the account currency.
TCY Code	[Display] This column displays the transaction currency code.
Payment Details	[Display] This column displays the payment details of the transaction.

Double-click the appropriate record to view the **Transaction Details** tab

[Transaction Details](#)

Click on any particular transaction to view further transaction details

Field Name	Description
Transaction Date	[Display] This field displays the date on which the transaction took place.
Transaction Time	[Display] This field displays the time at which the transaction took place.
Value Date	[Display] This field displays the value date of the transaction.
Mnemonic Code	[Display] This field displays the predefined transaction mnemonic code associated with the particular transaction being inquired.
Cheque No.	[Display] This field displays the cheque number associated with the transaction. This field will display values only in case of any cheque deposit transaction.
Debit/Credit	[Display] This field displays whether the transaction is a credit or debit type of transaction.
Xfer Account	[Display] This field displays Account Number from which fund is debited or in which fund is credited.
Batch No.	[Display] This field displays the system generated batch number.
Transaction No.	[Display] This field displays the system-generated transaction number.
SubSeq No.	[Display] This field displays the system-generated subsequence number.
Teller Id	[Display] This field displays the number of teller who had performed the transaction.
Auth Id	[Display] This field displays the ID of the officer who has authorised the transaction.
Amount Tcy	[Display] This field displays the currency in which the transaction was performed.
Amount Lcy	[Display] This field displays the transaction amount in the local currency that is equivalent of the bank.
Description	[Display] This field displays the description of the transaction.
SC Code	[Display] This field displays the service charge code attached to the transaction. This field will display value only if the transaction being inquired is

Transaction Type	[Display] This field displays the transaction type.
-------------------------	--

GL Description	[Display] This field displays the GL description corresponding to the GL code.
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Repricing Details Enquiry

ALM10

Agri Loan Account Transactions Enquiry

OK

Close

Chevron

ACCOUNT NO. /XXXXXXXXXXXXX

Currency INR

Accrual Status SUSPENDED

Outstanding Balance -1,169.33

Date of Maturity 01/11/2019

NPA Date 01/01/1800

Schedule 105-Revolving

PRODUCT /FUND-FinNet3 Supervision

Name AUTO PERSON1

Account Status ACCOUNT CLOSED TODAY

Asset Classification 40 Doubtful

Stage Name Revolving

☐ Audit Trail Enquiry
 ☐ Arrears Enquiry
 ☐ Account Ledger Enquiry
 ☐ Account Details
 ☐

☐ Account NoBook Enquiry
 ☒ Repricing Details Enquiry

Transactions

Transaction Details

Interest Details

Account Details

Arrear Totals

Arrear Transactions

Repricing Details

Effective date	Repricing Frequency	Last Repricing Date	Next Repricing Date
No data to display.			

Page 1 (0 of 0 items)

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1

>

Column Name	Description
Effective Date	[Display] This field displays the effective date of the transaction took place.
Repricing Frequency	[Display] This field displays the repricing frequency details.
Last Repricing Date	[Display] This field displays the last repricing date.
Next Repricing Date	[Display] This field displays the next repricing date.

1. Type the account number and press the **Tab** key.
2. Select the **Audit Trail Enquiry** option.
3. The system displays the **Transactions** tab.
4. Enter the relevant information and click the **Enquiry** button.
5. Double-click the appropriate record to view the **Transaction Details** tab.
6. The system displays the **Txn Details** tab.

7. Click the **Arrears Enquiry** option to view the **Arrears Details** tab.
8. Select the **Arrear Type** from the list.
9. Double-click the appropriate record to view the **ArrearTxns** tab.
10. Click the **Account Ledger Enquiry** option to view the **Transactions** tab.
11. Double-click the appropriate record to view the **Transaction Details** tab.
12. Click the **Account Details** option to view the **Account Details** tab.
13. Click the **Interest Details** tab to view the **Interest Details** tab.
14. Click the **Arrear Totals** tab to view the **Arrear Totals** tab.
15. Click the **Account NoBook Enquiry** option to view the **Transactions** tab.
16. Double-click the appropriate record to view the **Transaction Details** tab.
17. Click the **Repricing Details Enquiry** tab to view the Repricing details.

6.7 ALM83-Agri Loan Account Rates

The Account Rates option allows the user to vary the interest rate at the account level against the loan product. In other words the interest rate for a specific loan account can be changed by modifying the account level variance. This option provides the flexibility to the user to provide a preferential interest rate to the customer. The account level variance is validated against the minimum and maximum interest variance parameters specified at the **Loan Product Master level** option (Task Code: LNM11).

There are schemes where borrowers can avail of capital or interest subsidy for the borrowed loan amount. In case of capital subsidy, the amount of subsidy would be placed as a non interest bearing term deposit and there would be no interest charged up to the amount of the subsidy. In case of interest subsidy, the differential interest amount is to be claimed back.

Access

- Task Code: ALM83
- Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Other Transactions > Agri Loan Account Rates

Definition Prerequisites

- Loan Product Rate Plan Definition (Task Code: LN060)
- Interest Index Rates (Task Code: BAM13)
- Interest Index Codes (Task Code: BAM12)

Other Prerequisites

- Loans Product Master (Task Codes: LNM11): Minimum and Maximum Interest Variance is specified

Download

Not Required

Modes Available

Modify, Delete, Cancel, Amend, Authorize, Enquiry,

ALM83 x

Agri Loan Account Rates

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Account Number Product

* Plan Name

* Rate Change Effective Date 01/01/1900 Set Fixed ☐

* Rate Type

* Rate Definition

Tier Definition

* Slab Definition

* Tier Criteria

* Tiered Lookup Balance

* Branch

* Currency

Definition Rate Change Parameters

Amount	Interest Index	Interest Rate	Interest Variance	Fixed Amount	Rate Account Variance	Net Rate %
No items to display.						

Page 1 (0 of 0 items) < 1 >

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Enter the loan account number for which the interest rates is to be changed. The name of the account holder is populated adjacent to the account number.
Branch	[Display] The name of the home branch where the loan account is opened and maintained is displayed.
Product	[Display] The product under which the loan account is opened is displayed.
Currency	[Display] The currency assigned to the product at the product level, under which the account is opened is displayed. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Plan Name	[Mandatory, Search List] The user has to select the Plan Name to enable modify the rate type attached to the loan account. For more information on Interest Rate plan refer to the Loan Product Rates Plan (Task Code: LN060).
Rate Change Effective Date	[Display] The date from which the existing rate had taken effect is displayed. In modification mode another date field will be enabled to allow the user to enter the next date from which the new rate being defined has to be made effective. The new date has to be greater than the current date.
Set Fixed	[Conditional, Check Box] If the selected rate plan to be modified is floating the user can select this check box to change the interest rate to fixed.
Rate Type	[Mandatory, Display] This field displays rate type
Rate Definition	[Mandatory, Display] This field displays rate definition
Tier Definition	
Slab definition	[Mandatory, Display] This field displays slab definition
Tier Criteria	[Mandatory, Display] This field display tier criteria
Tiered Lookup balance	[Mandatory, Display] This field displays Tier Lookup balance

Tiered term lookup

[Mandatory, Display]

This field displays tier term lookup

Definition

ALM83 x

Agri Loan Account Rates

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Account Number 700000000312722 AUTO PERSON1

Product 71000-Agri Loan

* Plan Name mclr001

* Rate Change Effective Date 01/07/2018

Set Fixed

* Rate Type Regular

* Rate Definition Floating Rate

Tier Definition

* Slab Definition Tiered - Term Based

* Tier Criteria Cumulative

* Tiered Lookup Balance

* Branch MUMBAI

* Currency INR

* Tiered Term Lookup Sanctioned Term

Definition Rate Change Parameters

Amount	Interest Index	Interest Rate	Interest Variance	Fixed Amount	Rate Account Variance	Net Rate %
0	4	3.5	0	0	0	3.5000

Page 1 of 1 (1 of 1 items) < 1 >

Field Description

Column Name

Description

Amount

[Display]

The amount defined for the slab. This field is applicable only when the selected plan is tiered amount based.

This is the amount on which the defined interest, penalty rates and variances will be applicable.

For more information, refer to the **Maintaining Tiered Interest Rates for Loan Product** option.

Interest Rate

[Display]

The default interest rate for the loan product is displayed. This rate is the current effective interest rate (without considering the variance) linked to the interest index code.

For more information, refer to the **Index Codes Maintenance**(BAM12) option and **Interest Index Rate** option (BAM13).

Interest Variance

[Display]

The interest variance.

This is the variance defined on the interest for the interest plan.

For more information, refer to the **Maintaining Tiered Interest Rates for Loan Product** option (Task Code: LN060).

Fixed Amount

[Display]

If the selected interest plan attached to the loan account being modified

is tiered amount based type then the fixed amount of interest defined for the respective slab is displayed.
For more information, refer to the **Maintaining Tiered Interest Rates for Loan Product** option (Task Code: LN060).

Rate Account Variance

[Mandatory, Numeric]

The user has to enter the variance value in this field. This is the account level variance and its value should be between the maximum and the minimum level defined at the product level.

Net Rate%

[Display]

The net rate is computed and displayed.

Net Rate= Interest Rate + Rate Account Variance

Rate Change Parameters

The rate change either on the higher or lower side will have an influence on the loan account in terms of the installment or in terms of the tenure of the loan. The loan account schedule will have to be redrawn due to the change in the interest rate. Thus, after modifying the Rate Account Variance the loan account has to be rescheduled.

After entering the relevant information and after modifying the Rate Account Variance click on the **Rate Change Parameters** tab.

Field Description

Field Name	Description
Advice Required	[Optional, Check Box] Select this check box if the advice is required to be sent to the customers informing them of the rate change. For more information, refer to the Maintaining Tiered Interest Rates for Loan Product option (Task Code: LN060).
Reschedule Option	[Optional, Drop-Down] Select the option for rescheduling. The options are:

- Recalculate Term - Select this option to allow the system to keep the installment constant (as before rescheduling) and to change the term of the loan
- Recalculate Installment - Select this option to allow the system to keep the maturity date of the loan constant and to change the installment amount

To view account rates details

1. Click **Enquiry**.
2. Type the account number and press the **Tab** key.
3. You can view account rates details.

To modify account rates details

1. Navigate to the **Account Rates** option (Task Code: ALM83).
2. Click **Modify**.
3. Type the account number and press the **Tab** key.
4. Select the plan name from the Search List.
5. After selecting the appropriate options click on **OK**.
6. The system displays the message "Record Modified...Authorisation Pending..".

To delete account rates details

1. Click **Delete**.
2. Type the account number and press the **Tab** key.
3. Select the plan name from the Search List.
4. Click **OK**.
5. The system displays the message "Record Deleted Authorisation Pending..".

To cancel account rates details

1. Click **Cancel**.
2. Type the account number and press the **Tab** key.
3. Select the plan name from the Search List.
4. Click **OK**.
5. The system displays the message "Record Canceled".

To amend account rates details

1. Click **Amend**.
2. Type the account number and press the **Tab** key.
3. Select the plan name from the Search List.
4. Modify the relevant information and click **OK**.
5. The system displays the message "Record Amended...Authorisation Pending..".

To authorize account rates details

1. Click **Authorize**.
2. Type the account number and press the **Tab** key.
3. Select the plan name from the Search List.
4. Click **OK**.
5. The system displays the message "Record Authorized".

6.8 ALM35-Agri Loan Account Attributes Maintenance

The **Agri Loan Account Master Attributes Maintenance** option allows you to modify the details of a loan account. The account attributes are defaulted at the account level from the various master maintenances. Using this option the user can suitably modify the default parameters at the loan account level. Apart from modification this option allows maintaining of solicitors code, allotting an Account officer, mail control parameters, modification of NPA appropriation sequence etc.

The NPA appropriation sequence set at the product level is defaulted for an account. This sequence can be modified at an account level also. Similarly the longest over due first flag set at product level can be overridden by the appropriation control flag for NPL.

For the account for which the bank requires an override - the account attributes can be modified accordingly.

This maintenance also provides some free format text fields like project status and limit ID etc which the bank can use to maintain miscellaneous loan details.

Access

- Task Code: ALM35
- Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Other Transactions > Agri Loan Account Attributes Maintenance

Definition Prerequisites

Not Applicable

Other Prerequisites

- Agri Plan Code Maintenances (Task Code: ALM21)

Download

Not Required

Modes Available

Modify, Cancel, Amend, Authorize, Enquiry

ALM35 x

Agri Loan Account Attributes Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Account Number
Branch Code
Currency
Joint Cust 1
Joint Cust 2
Joint Cust 3
Customer Name
Product Code
Sanctioned Amount
Date of Maturity
Loan Purpose
Details Attributes Crop Attributes Insurance Details Additional Details
Flag Paid Due
* Account Officer
Solicitor Code
Originator Id
BuyOut Id
Pool Id
Case Account for Recovery of Report SC
* Advice Mail Control
Appropriation
Sequence (Performing)
Sequence (Non Performing)
MCLR (Marginal Cost of Lending Rate) Parameters
MCLR Flag
Last Reset Date
Restricted Account
Staff Account
Penalty Interest Frozen
Originator Name
BuyOut Name
Pool Name
Case for Inspection charges Recovery
* Schedule Drawn on
Control Flag (Performing)
Control Flag (Non Performing)
Next Reset Date

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Enter the loan account number for which the attributes are to be modified.
Customer Name	[Display] The name of the customer who holds the loan account is displayed.
Branch Code	[Display] The code of the home branch where the loan account is opened and maintained is displayed.
Product Code	[Display] The product code under which the loan account is opened is displayed.
Currency	[Display] The currency assigned to the product at the product level, under which the account is opened is displayed. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Joint Cust 1/2/3	[Display] If the loan account is a joint account the name of the joint customers is displayed.
Sanctioned Amount	[Display] Displays the Sanctioned Agricultural Loan Amount.
Date of Maturity	[Display] Displays the final date for installment payment for the Agri loan. This is the date on which the Agri loan account will mature.
Loan Purpose	[Alphanumeric] Type the loan purpose.

Details

ALM35 x

Agri Loan Account Attributes Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Account Number 700000000312722
 Branch Code MUMBAI
 Currency INR
 Joint Cust 1
 Joint Cust 2
 Joint Cust 3

Customer Name AUTO_PERSON1
 Product Code 71000-Agri Loan
 Sanctioned Amount ₹1,00,000.00
 Date of Maturity 01/11/2019
 Loan Purpose A

Details Attributes Crop Attributes Insurance Details Additional Details

Flag Past Due Performing
 * Account Officer S14AUTO9999
 Solicitor Code
 Originator Id 0
 BuyOut Id
 Pool Id
 Casa Account for Recovery of Report SC
 * Advice Mail Control All Customer Address

Restricted Account
 Staff Account
 Penalty Interest Frozen
 Originator Name
 BuyOut Name
 Pool Name
 Casa for Inspection charges Recovery
 * Schedule Drawn on Actual Outstanding Amount

Appropriation
 Sequence (Performing) IZFFAOSTNLUDEGMKVVBH
 Sequence (Non Performing) CIZFFAOSTNLUDEGMKVVBH

MCLR(Marginal Cost of Lending Rate) Parameters
 MCLR Flag
 Last Reset Date 01/11/2018

Control Flag (Performing) Sort By Date
 Control Flag (Non Performing) Sort By Date
 Next Reset Date 01/01/1900

Field Description

Field Name	Description
Flag Past Due	[Display] The flag past due status as defined under the Asset Classification Plan attached to the product under which the loan account exists is displayed. This field is non-editable.
Restricted Account	[Optional, Check Box] Select the check box if you want the account to be treated as Restricted Account. Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account.
Account Officer	[Mandatory, Drop-Down] Select the login id of the person who is responsible for the account. Each account can be assigned to a separate officer. The officer who is assigned to an account will act as the relationship officer for the account.
Staff Account	[Optional, Check Box] Select the check box if the loan account is a staff account.
Solicitor Code	[Display] Select the solicitor for the loan account. The picklist will display values only when the Loan Third Party Maintenance is done. For more information refer to Loan Third Party Maintenance option (Task Code: LNM17) under Definitions User Manual .
Penalty Interest Frozen	[Check Box] Select this option to define the penalty interest on the account to be frozen.
Originator ID	[Display]

	This field displays valid customer ID of the Originator attached to the loan account.
Originator Name	[Display] This field displays customer short name as per the customer master record.
Buyout ID	[Display] This field displays Buy Out ID generated by the system.
Buyout Name	[Display] This field displays Buy Out Name attached to the buy Out ID.
Pool ID	[Display] This field displays valid Pool ID created in the system and attached to the loan account at the time of creating loan account or limit for OD account.
Pool Name	[Display] This field displays Pool Name attached to the Pool ID.
CASA Account for Recovery of Report SC	[Optional, Text box] User will maintain the CASA account to which the SC will be charged for Report SC.
CASA for Inspection charges Recovery	[Optional, Text box, 16] User will maintain the CASA account to which the SC will be charged periodically.
Advice Mail Control	[Mandatory, Drop-Down] Select the type of address to which the advice mail can be sent. The options are: • At Customer Address • At Account Address • At Both In case separate Loans Account Address (LNM33) is maintained the user can select either of the above 3 options. Else, the advice mail will be sent to the customer address by default.
Schedule Drawn On	[Conditional, Drop Down] Select the appropriate schedule drawn on from the drop-down list. The options are: • Actual outstanding Amount • Sanction Amount
Sequence (Performing)	[Optional] The system will display the loan product level default sequence in which the arrears raised in a loan account would be appropriated when the account is classified as a performing asset. The user can modify the appropriation sequence specific for the loan account else the account will have the default product level appropriation sequence.
Control Flag (Performing)	[Mandatory] The control flag would determine whether the arrears have to be sorted by priority or sorted by date.

Sequence (Non Performing)

[Optional]

The system will display the loan product level default sequence in which the arrears raised in a loan account would be appropriated when the account is classified as a non performing asset. The user can modify the appropriation sequence specific for the loan account else the account will have the default product level appropriation sequence.

Control Flag (Non Performing)

[Mandatory]

The control flag would determine whether the arrears have to be sorted by priority or sorted by date

MCLR Parameters**MCLR Flag**

[Display]

The system displays the flag as checked if the account is a MCLR account.

Last Reset Date

[Display]

This field displays the date when the last repricing was done. The field will be blank for a non MCLR account.

Next Reset Date

[Display]

This field displays the date scheduled for the next repricing. The field will be blank for a non MCLR account.

Attributes

ALM35 x

Agri Loan Account Attributes Maintenance

Account Number [] Branch Code [] Currency [] Joint Cust 1 [] Joint Cust 2 [] Joint Cust 3 [] Customer Name [] Product Code [] Sanctioned Amount [] Date of Maturity 01/01/1800 [] Loan Purpose []

Details | **Attributes** | Crop Attributes | Insurance Details | Additional Details

Account Transferred From / To [] Converted [] Limit Id [] Securitized [] Security Deposit Acct No [] Subvention [] Project Status [] OTS Account [] LPD Account [] Discount Rate Variance [] State Int. Subvention Allowed [] Projected Turnover [] Int. Subvention Eligible Amount [] ATM Facility [] Negotiated [] Folio Charges Waiver [] Legal [] Recalled [] IOI Repay on First EPI Repayment [] OTS Flag Date 01/01/1800 [] LPD Flag Date 01/01/1800 [] Discount Rate Period (month) [] Original Maturity Date 01/01/1800 [] Date of Npl 01/01/1800 [] POS Facility []

Field Description

Field Name**Description****Account Transfer From/To**

[Optional, Numeric, 16]

Enter the account number if there is a transfer from CASA or TD account. This is a numeric field for additional information only.

Negotiated

[Check Box]

Select this check box if the loan account is a negotiated account.

Converted	[Check Box] Select the check box if the loan account is a converted account. Additional information as regards the old account number prior to conversion for future reference can be entered in this field.
Folio Charges Waiver	[Check Box] Select this option to waive Folio Charges for the account.
Limit ID	[Optional, Alphanumeric] Enter the limit ID for the loan account.
Legal	[Check Box] This check box is selected if the account has legal proceedings against it.
Securitized	[Check Box] This check box is selected if the account has been securitized.
Security Deposit Acct No.	[Optional, Alphanumeric] Enter the term deposit account number if a Term Deposit account is pledged as a security against the loan.
Recalled	[Check Box] Select the check box if the loan account is recalled. This is normally used when the loan account has turned into an NPA.
Subvention	[Conditional, Drop Down] Select the appropriate Subvention type for the Account from the drop-down list The Options are : • None • Both • Interest Subvention • Interest Incentive
IOI Repay on first EPI repayment	[Check Box] Select this field to enable IOI repayment on the first EPI repayment.
Project Status	[Optional, Alphanumeric] The status of the project based on which the loan has been granted may be maintained in this field.
OTS Account	[Check Box] Select this field to determines if the account is an OTS Account.
OTS Flag Date	[Date] Select the OTS Flag Date For the account. This field will be enabled only if OTS Account Check box is Checked.
LPD Account	[Check Box] Select this field to determine if the account is an LPD Account or not
LPD Flag Date	[Date] Enter the LPD Flag Date For the account. This field will be enabled only if LPD Account Check box is Checked
Discount Rate Variance	[Display] Displays the Discount Rate Variance.

Discount Rate period (month)	[Display] This field displays discount rate per month
State Int. Subvention Allowed	[Check Box] Select this field to allow State Interest Subvention for the account.
Original Maturity Date	[Date] Applicable only for 'Apply PMI rate from Original Maturity date' is selected for the Agri.Loan product in LNM11.
Projected Turnover	[Numeric] Enter the projected turnover of the loan account. This Field will be enabled only if the Plan attached to the product used by the account has Kisan OD unchecked and is of the revolving type.
Infrastructure Project Finance	[Check Box] Select this field to enable Infrastructure Project Finance for the account. [Optional, Check Box]
ATM Facility	System will allow modification of this flag provided the ATM facility flag is selected in screen ALM21-Agri plan master for the loan product else disabled. [Optional, Check Box]
POS Facility	System will allow modification of this flag provided the POS facility flag is selected in screen ALM21-Agri plan master for the loan product else disabled.

Crop Attributes

The screenshot displays the 'Agri Loan Account Attributes Maintenance' interface. It includes sections for account details (Account Number, Branch Code, Currency, Joint Cust), customer information (Customer Name, Product Code, Sanctioned Amount, Date of Maturity, Loan Purpose), and crop-specific attributes. The 'Crop Attributes' tab is selected, showing fields for 'Crop Loans' (checked), 'Review Date' (15/09/2018), 'Season', and various cultivation and insurance amounts. The right side shows 'Type of Crop' (1 Bajara), 'Number of Days for NPA' (999), 'Review Period(in months)', 'AC Plan Code' (2), and other financial details.

Field Description

Field Name	Description
Crop Loans	[Display]

	The loans for cultivation of crop. The check box is selected if the loan account is opened in agri master product
Type of Crop	[Optional, Search List] The crop type for which the loan account is opened. This field is enabled only if the Crop Loans check box is selected.
Review Date	[Display, dd/mm/yyyy] The review date of the loan amount. This field is system generated, as the review period is selected the review date is displayed. The system generates the report and also displays a warning message if the user attempts any transaction on the account after this date is over.
Number of Days for NPA	[Alphanumeric, Three] Type the number of days for NPA processing.
Season	[Mandatory, Drop-Down] The season. The options are: • Kharif • Rabi
Review Period (in months)	[Drop-Down] The review period of the loan amount. The review period is in months. The options are: • 6 • 12 • 18 • 24
Crop Cultivation Amount kharif	[Display] This field displays the Crop Cultivation Amount kharif for the account. This Field will be enabled only if the Plan attached to the product used by the account has Kisan OD unchecked and is of the revolving type. 1 st year value will be same as entered from screen AL057 while opening account. From 2nd year system will derive value(auto increase) based on amount of previous year and review percentage maintained in ALM21 during loan account opening.
AC Plan Code	[Display] Displays the AC plan code attached to the account [Display]
Crop Cultivation Amount Rabi	This field displays the crop cultivation amount rabi for the account. 1 st year value will be same as entered from screen AL057 while opening account. From 2nd year system will derive value(auto increase) based on amount of previous year and review percentage maintained in ALM21 during loan account opening.

	[Display]
Crop Cultivation Amount Summer	This field displays the crop cultivation amount summer for the account. 1 st year value will be same as entered from screen AL057 while opening account. From 2nd year system will derive value(auto increase) based on amount of previous year and review percentage maintained in ALM21 during loan account opening.
	[Display]
Crop Insurance Premium	User can view Crop Insurance premium in this field from 1st year to 5th year. This component will not be considered for auto increase as in case of above components. Value will remain same for all the years.
WC for Allied Activities Amount	[Mandatory, Numeric] Enter the Allied Activities Amount for the respective account. This Field will be enabled only if the Plan attached to the product used by the account has Kisan OD unchecked and is of the revolving type. Sum of WC for Allied Activities and WC for Farm Machinery should not be more than 25% of Crop Cultivation Amount.
WC for Farm Machinery Amount	[Mandatory, Numeric] Enter the Farm Machinery Amount for the respective account. This Field will be enabled only if the Plan attached to the product used by the account has Kisan OD unchecked and is of the revolving type. Sum of WC for Allied Activities and WC for Farm Machinery, should not be more than 25% of Crop Cultivation Amount.
Non-Farm Sector Amount	[Mandatory, Numeric] Enter the Non-Farm Sector Amount for the respective account. This Field will be enabled only if the Plan attached to the product used by the account has Kisan OD unchecked and is of the revolving type. Non-Farm Sector should be 20% of Projected Turnover.
Consumption Purpose Amount	[Mandatory, Numeric] Enter the Consumption Purpose Amount for the respective account. This Field will be enabled only if the Plan attached to the product used by the account has Kisan OD unchecked and is of the revolving type. Consumption Purpose should not be more than 10% of Crop Cultivation Amount.
	[Optional, Check Box]
Review Account	Select this check box, to review the account. This is applicable to KCCS account. If current process date is greater than or equal to review date, then system will allow to check this flag.
	[Optional, Check Box]
Enhance Limit During Review	On selecting this flag system will automatically enhance the current limit by the review percentage defined in screen ALM21. If not selected system will review the account with current year limit.
	[Optional, Numeric]
Aggregate Limit	Enter the aggregate bank limit. This limit is summation of other bank limit and sanctioned limit.

Insurance Details

ALM35 x

Agri Loan Account Attributes Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Account Number 700000000312722 Customer Name AUTO PERSON1
 Branch Code MUMBAI Product Code 71000-Agri Loan
 Currency INR
 Joint Cust 1
 Joint Cust 2
 Joint Cust 3

Sanctioned Amount ₹1,00,000.00
 Date of Maturity 01/11/2019
 Loan Purpose A

Details Attributes Crop Attributes Insurance Details Additional Details

RKBY Applicable ☐
 Normal RKBY Premium Rate
 Threshold Yield
 PAIS Applicable ☐
 PAIS Amt to be Recovered 0
 PMFEY/WBCIS Applicable No

Premium on Threshold Yield ☐
 RKBY Premium Rate for Threshold Yield
 Banks Contribution for PAIS Insurance

Field Description

Field Name	Description
RKBY Applicable	[Check Box] Select the RKBY applicable. It allows the user to select the account for RKBY insurance processing. It allows the user to select the account for RKBY insurance processing. The system will pick up the account for RKBY insurance processing only if the check box is selected or vice-versa.
Normal RKBY Premium Rate	[Display] It is the normal premium rate applicable for the crop loan.
Premium on Threshold Yield	[Check Box] Select the premium threshold yield to calculate the premium on the threshold amount in an incremental manner. In case if this option is not selected the premium is calculated on the sanctioned loan amount.
Threshold Yield	[Display] Threshold yield is the value of the yield in terms of rupees and it is account specific.
RKBY Premium rate for Threshold Yield	[Display] It is the premium rate for the threshold yield amount for the loan.
PAIS Applicable	[Check Box] Select the RKBY applicable. It allows the user select the account for RKBY insurance processing.
PAIS Amount to be Recovered	[Display] The PAIS amount to be recovered. Once PAIS applicable is selected the value is displayed from the agri plan master attached at the product level.
Banks Contribution	[Display]

for PAIS Insurance

The banks contribution for PAIS insurance. Once PAIS applicable is selected the value is displayed from the agri plan master attached at the product level.

[Mandatory, Dropdown]

PMFBY/WBCIS Applicable

When this flag is checked, it will be mandatory to maintain PMFBY details on 'PMFBY MIS Details' screen (BA201)for the account. Branch Batch closure will not be allowed when this flag is ticked and details are not maintained on new screen.

Additional Details
Field Description

Field Name	Description
Village	[Alphanumeric, 35] The village name. It is used for MIS reporting.
Block	[Alphanumeric, 35] The block name. It is used for MIS reporting.
District	[Alphanumeric, 35] The district name. It is used for MIS reporting.
State	[Search List] Select the state name from the Search List. It is used for MIS reporting.
Notified Area	[Dropdown] The notified area. It is used for MIS reporting.
DP Code for Nodal Branch	[Alphanumeric, Four] The DP code for nodal branch. It is the branch code of the collection centre for the premium. It is used for MIS reporting.
Nodal Branch Name	[Alphanumeric, 35] The nodal branch name. It is used for MIS reporting.

Area of the Farm (in hectares)	[Numeric, Seven] The area of the farm. It is used for MIS reporting.										
Farmer Category	[Dropdown] Depending on values entered in field 'Area of Farm (in hectares)', system will automatically populate values in this field as under:										
	<table> <thead> <tr> <th>Land Holdings</th><th>Farmer Category</th></tr> </thead> <tbody> <tr> <td>0 hectare</td><td>Landless Agriculture Laborer</td></tr> <tr> <td>Up to 1 hectare</td><td>Marginal Farmer</td></tr> <tr> <td>1.01 to 2 hectares</td><td>Small Farmer</td></tr> <tr> <td>Above 2 hectares</td><td>Large Farmer</td></tr> </tbody> </table>	Land Holdings	Farmer Category	0 hectare	Landless Agriculture Laborer	Up to 1 hectare	Marginal Farmer	1.01 to 2 hectares	Small Farmer	Above 2 hectares	Large Farmer
Land Holdings	Farmer Category										
0 hectare	Landless Agriculture Laborer										
Up to 1 hectare	Marginal Farmer										
1.01 to 2 hectares	Small Farmer										
Above 2 hectares	Large Farmer										
	Values for field 'Farmer Category' will be non-editable in all the modes.										
	[Dropdown]										
	This field is applicable for Marginal, Small and Large farmer only. Dropdown values are:										
	a. Owner Cultivator										
Farmer Sub-Category	b. Tenant Farmer										
	c. Oral Lessee										
	d. Share Cropper										
	This field will be disabled for 'Farmer Category – Landless Agriculture Laborer'.										

To view agri loan account attributes

1. Click **Enquiry**.
2. Type the account number and press the **Tab** key or select it from the Search List.
3. The system displays the loan account attributes details.

To modify agri loan account attributes

1. Navigate to the **Loan Account Master Attributes Maintenance** option (Task code: ALM35).
2. The system displays the **Loan Account Master Attributes Maintenance** screen.
3. Click **Modify**.
4. Type the account number and press the **Tab** key or select it from the Search List.
5. This populates the related fields in the **Details** Tab.
6. Click on the **Attributes** Tab.
7. The system displays the **Attributes** Tab.
8. Enter/ select the relevant information.
9. Modify the relevant information and click **OK**.

10. The system displays the message "Record Modified Authorisation Pending. Click OK to Continue".

To cancel agri loan account attributes

1. Click **Cancel** mode.
2. Type the account number and press the **Tab** key or select it from the Search List.
3. Click **OK**.
4. The system displays the message "Record Canceled. Click **OK** to Continue".

To amend agri loan account attributes

1. Click **Amend**.
2. Type the account number and press the **Tab** key or select it from the Search List.
3. Modify the relevant information and click **OK**.
4. The system displays the message "Record Amended Authorisation Pending. Click **OK** to Continue".

To authorize agri loan account attributes

1. Click **Authorize**.
2. Type the account number and press the **Tab** key or select it from the Search List.
3. Click **OK**.
4. The system displays the message "Record Authorized. Click **OK** to Continue".

6.9 ALM21-Agri Loan Plan Code Maintenance

Agricultural Plan Master stores values for various Agriculture module specific attributes. Functional behavior of an Agri Loan Product depends on the Agri plan attached to the product. This plan is attached to an agriculture product and is responsible for behavior of various functionalities supported for agricultural loans.

Access

- Task Codes: ALM21
- Back Office Transactions > Agri Loan > Agri Loan Plan Code Maintenance

Other Prerequisites

- BAM45 - Insurance Master Maintenance
- BAM14 - Rewards and Service Charges definition
- GLDCHACT - Chart Of Accounts Maintenance

Download

Required

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy

ALM21 x

Agri Loan Plan Code Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Plan Code 1

* Plan Name Crop Loans Plan - Kisan Credit Cards F

Plan Details Insurance Details Credit Details

Process DND ☒

Loan Type Crop Loans

Revolving Type Immediate

Kisan OD ☐

Cheque Book Facility ☐

ATM Facility ☐

DND Frequency Half-Yearly

DND Start Month March

Advance Days for Review Report 5

Grace Period for Kisan OD (days)

Follo Charges ☐

Applicable SC Code 0

Amount Per Follo 0.00

No. of Folloes or Part Thereof 0

Field Description

Field Name	Description
Plan Code	[Mandatory, Numeric, Three] The manually generated number assigned to an agriculture plan code. Agriculture plan will be recognised by the number assigned to the plan for all the future references.
Plan Name	[Mandatory, Alphanumeric, 40] The agriculture plan name. Plan name corresponding to the selected plan code is displayed.

Plan Details

ALM21 x

Agri Loan Plan Code Maintenance
Add
Modify
Delete
Cancel
Amend
Authorize
Enquiry
Copy
OK
Close
Clear

* Plan Code
1

* Plan Name
Crop Loans Plan - Kisan Credit Cards F

Plan Details
Insurance Details
Credit Details

Process DND
☒

Loan Type
Crop Loans

Revolving Type
Immediate

Kisan OD
☐

Cheque Book Facility
☐

ATM Facility
☐

DND Frequency
Half-Yearly

DND Start Month
March

Advance Days for Review Report
5

Grace Period for Kisan OD (days)

Folio Charges
☐

Applicable SC Code
0

Amount Per Folio
0.00

No. of Ffolios or Part Thereof
0

Field Description

Field Name	Description
Process DND	[Display] DND means Debited but Not Due. This is the interest amount that is debited to the loan account for which arrear is not raised, i.e. it is not due for payment. This check box is always checked.
Loan Type	[Drop-Down] Select the loan type from the drop down list. The available options are: - Non Crop Loans - Crop Loans
Revolving Type	[Drop-Down] Select the revolving type from the drop down list. This attribute decides whether the accounts opened under this plan are term type of loan accounts or revolving credit type of loan accounts. The options are: - None - There is no impact of customer payments on the revolving limit. This is applicable for term loans. - Immediate - The effect of customer payments will be immediate. The available balance for further withdrawals will increase with immediate effect to the extent payment is done by the account holder. This is applicable for Revolving loans - Yearly - The effect of customer payments will be provided only on a yearly basis. The available balance for further withdrawals will increase on an yearly basis to the extent payment is done by the account holder. This is applicable for Revolving loans

Kisan OD	[Check Box] Select this option to provide Kisan OD to the customer.
Cheque Book Facility	[Check Box] Select the cheque book facility option to issue the cheque book. Cheque book facility is available only for KCCS (Kisan Credit Card Scheme) wherein the revolving type should be selected as "immediate".
ATM Facility	[Check Box] Select this option to enable the ATM services to the customer.
DND Frequency	[Drop-Down] Select the DND frequency from the drop down. This frequency indicates the time interval after which the DND will be charged to agri loan account. The options are: • Monthly • Half Yearly • Yearly
DND Start Month	[Drop-Down] Select the DND start month from the drop down.
Advance Days for Review Report	[Numeric, Three] Type the advance days for review report. It is the total number of days in advance the user require the arrears age report to review the account.
Grace Period for Kissan OD (days)	[Drop-Down] Select the grace Period for Kisan OD from the drop down. This field will be available only when Kisan OD field is selected. The options are: • 90 • 180
Folio Charges	[Check Box] Select this option if Folio charges are to be applied. Folio Charges are applied only for KCCS (Kisan Credit Card Scheme) wherein the revolving type is selected as "immediate".
Applicable SC Code	[Search List] Select the Service Charge from the Search List. This option is available only when Folio Charges is selected.
Amount Per Folio	[Numeric, 22] Type the amount per folio. Applicable only when Folio Charges is selected
No. of Folios or Part Thereof	[Display] Displays the number of folios or part thereof. Applicable only when Folio charges is selected

Insurance Details

ALM21

Agri Loan Plan Code Maintenance
Add
Modify
Delete
Cancel
Amend
Authorize
Enquiry
Copy
Ok
Close
Clear

* Plan Code 1
* Plan Name Crop Loans Plan - Kisan Credit Cards F

Plan Details
Insurance Details
Credit Details

RKBY Details

Base Disbursed
Premium
Plan Code 0

PAIS Details

Amount Received from Acct 0.00
Bank's Contribution 0.00
Expense GL
Plan Code 0

Field Description

Field Name	Description
RKBY Details	
Base	[Optional, Drop down] Enter the base for insurance premium. The default value for base type is Sanctioned.
Premium	[Optional, Drop down] Enter the premium type. The default value for premium is Percentage.
Plan Code	[Optional, Search List] The insurance plan code. Select the plan code from the Search List. The corresponding plan name is displayed in the adjacent field.
PAIS Details	
Amount Received from Acct	[Numeric, 22] Type the amount recover from account. It is the PAIS amount to be recovered from the account. As per bank rules it is Rs 5/- per farmer. If two farmers hold a joint account then this amount will be Rs.10/-.
Bank's Contribution	[Numeric, 22] It is the banks contribution for PAIS insurance per account. As per the bank rules it is Rs 10/- per farmer. If two farmers hold a joint account then this amount would be Rs.20/- and so on.
Expense GL	[Alphanumeric, 10] The expense GL. Every eligible account for PAIS insurance, the system debit the amount from this expense GL.
Plan Code	[Search List]

The insurance plan code.
Select the plan code from the Search List. The corresponding plan name is displayed in the adjacent field.

Credit Details

ALM21

Agri Loan Plan Code Maintenance

AddModifyDeleteCancelAmendAuthorizeEnquiryCopyOkCloseClear

Plan Code1

Plan NameCrop Loans Plan - Kisan Credit Cards F

Plan DetailsInsurance DetailsCredit Details

Credit Interest Applicable

Credit Interest Index0

Balance Base

Balance Start Day

Interest Accrual Frequency

Minimum Interest to Pay0.00

Interest Expense GL0

Balance End Day

Capitalization Frequency

Interest Payable GL0

Field Description

Field Name	Description
Credit Interest Applicable	[Checkbox] Select the checkbox to apply credit interest.
Credit Interest Index	[Picklist] Select the credit interest index from the picklist.
Balance Base	[Drop Down] Select the balance base for which the credit interest is applicable.
Balance Start Day	[Input] Enter the balance start day from which the credit interest is applicable.
Balance End Day	[Input] Enter the balance end day till which the credit interest is applicable.
Interest Accrual Frequency	[Drop down] Select the interest accrual frequency for the credit interest.
Capitalization Frequency	[Drop Down] The capitalization frequency.
Minimum Interest to Pay	[Display] The minimum interest to pay.
Interest Expense GL	[Display] Displays the interest expense GL.
Interest Payable GL	[Display] Displays the interest payable GL.

To add plan code

1. Click **Add**.
2. Type the plan code and plan serial number and press the **Tab** key.
3. Enter the relevant information and click **OK**.
4. The system displays the message "Record Added Authorization Pending". Click **OK**.

To modify plan code

1. Click **Modify**.
2. Type the plan code and press the **Tab** key or select it from the Search List.
3. Modify the relevant information and click **OK**.
4. The system displays the message "Record Modified Authorization Pending..". Click **OK**.

To delete plan code

1. Click **Delete**.
2. Type the plan code and press the **Tab** key or select it from the Search List.
3. Click **OK**.
4. The system displays the message "Record Deleted Authorization Pending..". Click **OK**.

To cancel plan code

1. Click **Cancel**.
2. Type the plan code and press the **Tab** key or select it from the Search List.
3. Click **OK**.
4. The system displays the message "Record Canceled". Click **OK**.

To amend plan code

1. Click **Amend**.
2. Type the Plan Code and press the **Tab** key or select it from the Search List.
3. Amend the relevant information and click **OK**.
4. The system displays the message "Record Amended Authorization Pending". Click **OK**.

To authorize plan code

1. Click **Authorize**.
2. Type the plan code and press the **Tab** key or select it from the Search List.
3. Click **OK**.
4. The system displays the message "Record Authorized". Click **OK**.

To view plan code

1. Click **Enquiry**.
2. Type the plan code and press the **Tab** key or select it from the Search List.
3. You can view document plan code details.

6.10 ALM22-Agri Loan Interest Subvention Master

The **Accounts Transactions Enquiry** option enables the user to view the details of all the transactions that have affected the loan account. Various details like Audit trail, Arrears Enquiry, account ledger, statement Enquiry and interest details can be viewed using the Account Transactions Enquiry option.

This is only an Enquiry screen and no modification is allowed.

Access

- Task Code: ALM22
- Back Office Transactions > Agri Loan > Agri Loan Interest Subvention Master

Definition Prerequisites

Not Applicable

Other Prerequisites

Not Applicable

Download

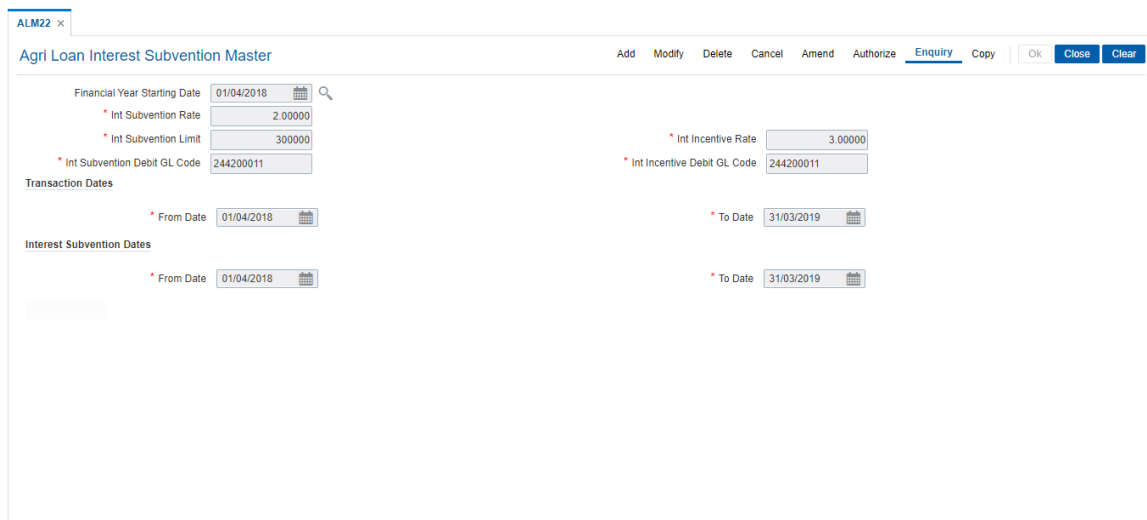
Not Required

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy

To view details of Loan account:

1. In the **Dashboard** page, Enter the Task Code **ALM22** and then click  icon.
2. You will be navigated to **Agriculture Interest Subvention Master** screen.
3. Select the Financial year start date from the date editor to view details.



The screenshot displays the 'Agri Loan Interest Subvention Master' enquiry screen. At the top, there's a tab labeled 'ALM22' and a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry (highlighted), and Copy. Below the menu bar, the screen is divided into several sections for data entry:

- Financial Year Starting Date:** A date picker set to 01/04/2018.
- * Int Subvention Rate:** A text field containing 2.00000.
- * Int Subvention Limit:** A text field containing 300000.
- * Int Subvention Debit GL Code:** A text field containing 244200011.
- * Int Incentive Rate:** A text field containing 3.00000.
- * Int Incentive Debit GL Code:** A text field containing 244200011.
- Transaction Dates:** Includes a *** From Date** (01/04/2018) and a *** To Date** (31/03/2019), both with date pickers.
- Interest Subvention Dates:** Includes a *** From Date** (01/04/2018) and a *** To Date** (31/03/2019), both with date pickers.

Field Description

Field Name	Description
Financial Year Starting Date	[Mandatory, dd/mm/yyyy] Financial year starting Date to be maintained for interest subvention
Int. Subvention Rate	[Mandatory] The Interest Subvention rate to be maintained for the given financial year date.
Int. Subvention Limit	[Mandatory] The Interest Subvention limit to be maintained for the given financial year date.
Int. Incentive Rate	[Mandatory] The Interest incentive rate to be maintained for the given financial year date.
Int. Subvention Debit GL Code	[Mandatory] The Interest Subvention Debit GL code to be maintained for the given financial year date.
Int. Incentive Debit GL Code	[Mandatory] The Interest Incentive Debit GL code to be maintained for the given financial year date.
Transaction Dates	
From Date	[Mandatory, dd/mm/yyyy] Enter the transaction starting date.
To Date	[Mandatory, dd/mm/yyyy] Enter the Transaction ending date.
Interest Subvention Dates	
From Date	[Mandatory, dd/mm/yyyy] Enter the Interest Subvention starting date.
To Date	[Mandatory, dd/mm/yyyy] Enter the Interest Subvention ending date.

6.11 ALM31- Agri Loan Account Payment Instructions

The **Agri Loan Account Payment Instructions** option enables the user to set up the instructions for loan repayment in the mode preferred by the customer. The user can choose any option from the repayment mode as per the instruction given by the customer; i.e., either the bank can transfer the amount from CASA, or recover the amount from the salary during salary upload. Unlike standing instructions the system will invoke the funds transfer as and when the arrears are raised in the loan account. This provides the flexibility to the customer to ensure that arrears raised are settled as and when raised. Where the installment due date falls on a holiday, the system will perform the drawdown as per the set up i.e. whether the drawdown processing should be done on the day before or day after holiday. For further information on drawdown behavior, number of retries etc. refer to the **Loans Product Master Maintenance** (Task Code: LNM11).

During salary upload, if the CASA account is a provider for a loan, there is a facility to earmark the amount equivalent to arrears and the next installment due on the loan. For more information refer to **Company Master Maintenance** (Task Code: BAM81). While setting up the payment instruction, it is recommended to select both the options viz, Transfer from Savings/Current and Drawdown on Salary Credit. This will ensure that the arrear amount as and when raised is recovered to the extent of the available balance in the CASA account. This option is recommended due to the possibility of the arrear generation and the salary credit happening on different dates. If only **Drawdown on Salary Credit** option is selected, then the CASA account will not be debited unless the salary is credited to the CASA account.

Access

- Task Code: ALM31
- Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Other Transactions > Agri Loan Account Payment Instructions

Definition Prerequisites

- Company Master Maintenance (Task Code: BAM81)

Other Prerequisites

- The loan account customer must have a CASA account with the bank
- Loan Product Master Maintenance (Task Code: LNM11): Drawdown parameters as specified under Auto Repayment option

Download

Not Required

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry

ALM31 x

Agri Loan Account Payment Instructions

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Account No. 7000000000312722
Branch MUMBAI
Currency INR

Customer Name AUTO_PERSON1
Product 71000-Agri Loan

Repayment Mode
☒ Transfer From Saving/Current

Savings/Current Account Details
* Remitter Account No. 7010000000003897
Branch NAGPUR
Currency INR

Priority
Customer Name AUTO_PERSON1
Product 10005-Savings Account - Liability

Status
Current DrawDown Status# ☐
Blocked due to account status

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the loan account number for which the payment instructions are to be maintained.
Customer Name	[Display] The name of the customer who holds the loan account will be displayed.
Branch	[Display] The name of the home branch where the loan account is opened and maintained is displayed.
Product	[Display] The product code under which the loan account is opened is displayed.
Currency	[Display] The currency assigned to the product at the product level, under which the account is opened is displayed. All the entries are posted in the account in the account currency. For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Repayment Mode	This section is optional.
Transfer from Savings/Current	[Radio Button] Select this option, if the customer wishes to repay the loan through transfer from CASA.
Savings/Current Account Details	
Remitter Account No.	[Conditional, Numeric, 16] Enter the CASA account number, which will be debited to repay the loan. This field is enabled only if the Transfer from Savings/Current option is selected in the Repayment Mode section.
Priority	[Display]

	This field displays Priority number.
Branch	[Display] The branch code in which the CASA account was opened is displayed.
Customer Name	[Display] The name of the customer who holds the CASA account is displayed.
Currency	[Display] The currency assigned to the product at the product level, under which the CASA account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Product	[Display] The product code under which the CASA account is opened is displayed.
Status	
Current DrawDown Status#	[Check Box] Select the check box if the transfer from CASA should happen after the customer's salary has been credited to the CASA. If this option is selected, then the CASA account will not be debited unless the salary is credited to the account.

To add account payment instruction

1. Click **Add**.
2. Type the account number and press the **Tab** key or select it from the Search List.
3. Enter the appropriate information in the relevant fields.
4. Click **OK**.
5. The system displays the message "Record Modified...Authorisation Pending..".

To modify account payment instruction

1. Click **Modify**.
2. Type the account number and press the **Tab** key or select it from the Search List.
3. Modify the relevant information and then click **OK**.
4. The system displays the message "Record Modified...Authorisation Pending..".

To delete account payment instruction

1. Click **Delete**.
2. Type the account number and press the **Tab** key or select it from the Search List.
3. Click **OK**.
4. The system displays the message "Record Deleted...Authorisation Pending..".

To cancel account payment instruction

1. Click **Cancel**.
2. Type the account number and press the **Tab** key or select it from the Search List.
3. Click **OK**.
4. The system displays the message "Record Cancelled..".

To amend account payment instruction

1. Click **Amend**.
2. Type the account number and press the **Tab** key or select it from the Search List.
3. Modify the relevant information and click **Ok**.
4. The system displays the message "Record Amended...Authorisation Pending..".

To authorize account payment instruction

1. Click **Authorize**.
2. Type the account number and press the **Tab** key or select it from the Search List.
3. Click **OK**.
4. The system displays the message "Record Authorized..".

To view account payment instruction

1. Select the **Enquiry** mode.
2. Type the account number and press the **Tab** key or select it from the Search List.
3. The system displays the account payment instruction details.

Note: Depending on the set up, there will be validation that the customer of the Debit account and the customer of the Credit should have the same Customer ID.

6.12 BA009 - Location Code Maintenance

This screen will be provided for maintaining location Code in the system. Location code maintained here will be available in the proposed new screen for LNM75 - Pradhan Mantri Awas Yojana (PMAY) MIS Maintenance.

[Access](#)

Fast Path: BA009

Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Location Code Maintenance

[Definition Prerequisites](#)

NA

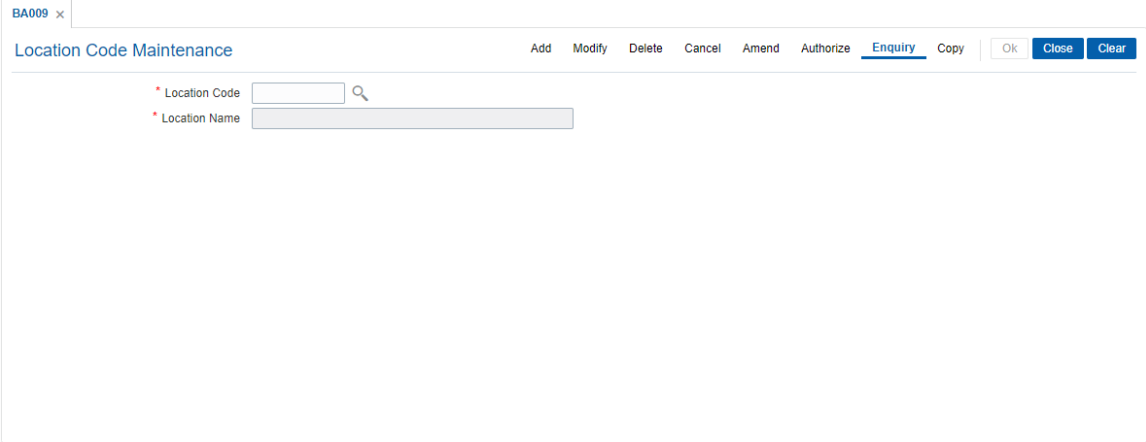
[Modes Available](#)

Add, Modify, Cancel, Amend, Authorize, Delete, Inquiry, Copy

To add a Location Code Maintenance

1. In the **Dashboard** page, Enter the Task code **BA009** and then click  or navigate through the menus to **Front Office Transactions > Account Transaction > Loan Account Transactions > Other Transactions > Location Code Maintenance**
2. You will be navigated to **Location Code Maintenance** screen.

[Location Code Maintenance](#)



[Field Description](#)

Field Name	Description
Location Code	[Mandatory, Numeric, 3] Choose from pick list location code maintained .
Location Code	[Mandatory, Numeric, 3] Choose from pick list location code maintained .

To Add Location Code Maintenance

1. Select the **Add** mode.
2. Select location code from pick list and press the **<Tab>** key .
3. The system displays the Location Coder details.
4. Enter all relevant information and click on OK.
5. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue"

To view Location Code Maintenance

1. Select the **Inquiry** mode.
2. Select location code from pick list and press the **<Tab>** key .
3. The system displays the Location Coder details.

To modify Location Code Maintenance

1. Select the **Modify** mode.
2. Select location code from pick list and press the **<Tab>** key
3. This populates the related fields the screen.
4. Modify the relevant information and click the **Ok** button.
5. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue".

To cancel Location Code Maintenance

1. Select the **Cancel** mode.
2. Select location code from pick list and press the **<Tab>** key
3. Click the **Ok** button.
4. The system displays the message "Record Cancelled... Click Ok to Continue".

To amend Location Code Maintenance

1. Select the **Amend** mode.
2. Select location code from pick list and press the **<Tab>** key
3. Modify the relevant information and click the **Ok** button.
4. The system displays the message "Record Amended... Authorisation Pending... Click Ok to Continue".

To authorize Location Code Maintenance

1. Select the **Authorize** mode.
2. Select location code from pick list and press the **<Tab>** key
3. Click the **Ok** button.
4. The system displays the message "Record Authorized... Click Ok to Continue".

6.13 BA172 - Data on Restructured Loan

This screen is an inquiry screen. The restructure/reschedule details captured during restructure/reschedule with capitalize arrears will be displayed on this screen.

Enquiry will be based on the account number, Date of Implementation of Restructuring/Reschedule and value selected in whether restructure/Reschedule'.

Definition Prerequisites

- LN057 - Loan Direct Account Opening
- [AL057 - Agri Loan Direct Account Opening](#)
- [LNM11 - Loan Product Master](#)
- [LN521 - Loan Setup Account Schedule/Disbursement](#)
- [AL521 - Agri Setup Account Schedule/Disbursement](#)

Modes Available

Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To Inquire Data on Restructured Loan

1. In the **Dashboard** page, Enter the Task Code **BA172** and then click  or navigate through the menus to **Back Office Transactions > Loan > Data on Restructured Loan**
2. You will be navigated to **BA099 - Priority Sector data for Loan / Advance** screen.

Data on Restructured Loan

BA172

Data on Restructured Loan

Add | Modify | Delete | Cancel | Amend | Authorize | Enquiry | Copy | OK | Close | Clear

Account No.

Customer ID

Restructured/Rescheduled

Product Code

DP Code of Home Branch

Date of Implementation of Restructuring/Reschedule

Restructure Details

Reschedule Details

Account Details

Limit Sanctioned

Sanction Date

Restructure Details

Reason for Restructuring

Sanctioning Authority

Next Date for moving account to regular status

Count of restructure

Cut Off Date

Reference Date

Sanction Reference No.

Date of Sanction of Restructure

Amount Recovered till the date of restructure

Sacrifice Amount

O/S balance on the date of restructure (After restructuring)

O/S amount converted as investment

Date of Previous Restructure

Credit Risk Rating- External

Capitalization Details

Principal and Other arrears

Interest Including Accrued Interest

Asset Classification Details

Previous to Restructure

Post Restructure

Extension of Tenure

Date of maturity before restructure

New Date of maturity after restructure

Others

Remarks

Checker ID

Maker ID

Field Description

Field Name	Description
Account No.	[Mandatory, Pick List] Type the account number or select it from the pick list. Name of the customer is displayed in the adjacent box.
Customer ID	[Display] Primary Customer ID of the account number selected will be displayed.
Restructured/ Rescheduled	[Mandatory, Dropdown] Select the appropriate option Restructured/ Rescheduled from the drop down.
Product Code	[Display, Numeric] Product code of the given account will be displayed.
DP Code of Home Branch	[Display] System display the DP code of home branch.
Date of Implementation of Restructuring / Reschedule	[Mandatory, Pick List] Select the Date of restructure / Reschedule. Restructure/Reschedule dates of the given account will be available for selection. If restructure option selected the 'Restructure Details' tab will be enabled and restructure details will be displayed for the date selected. If reschedule option selected the 'Reschedule Details' tab will be enabled and reschedule details will be displayed for the date selected.

Restructure Details

Field Description

Field Name	Description
Account Details	
Limit Sanctioned	[Display, Numeric] Sanction Amount displayed during restructure.
Sanction Date	[Display, Date, DD/MM/YYYY] Sanction Date as captured in screen BA020 during restructure will be displayed.
Restructure Details	
Reason for restructuring	[Display, Alpha numeric] Reason for restructure for the account for the selected restructure date will be displayed.
Sanctioning Authority	[Display, Alpha numeric] Sanctioning Authority as captured during restructure for the account for the selected restructure date will be displayed.
Next Date for Moving account to regular status	[Display] The next date for movement of the loan account CRR to regular status will be stamped here. Following two dates will be compared: 1.first principal payment date as per revised schedule 2.first interest payment date as per revised schedule The later of two dates will be added to the specified period (as maintained in ACM02 screen). This derived date will be stamped in the restructured account.
Count of restructure	[Display] Each time the loan account in regular status or suspended status is restructured, the field value will be updated. Example, after first restructure, the count updated will be 1, after 2nd restructure, count will be updated as 2 and so on. This value will be updated on the life time of the account, irrespective of the specified period i.e. the count will never be reset to 0, even after a loan account gets classified under regular CRR after the expiry of the specified period.
Cut off Date	[Display] The cut off date entered in Account restructure through LN525 and AL525 screens in 'restructure parameters' tab will be displayed in this field.
Reference Date	[Display] The reference date entered in Account restructure through LN525 and AL525 screens in 'restructure parameters' tab will be displayed in this field.
Sanction Reference No.	[Display, Numeric] Sanction Reference Number as captured during restructure for the account for the selected restructure date will be displayed.
Date of Sanction of	[Display, Date, DD/MM/YYYY]

Restructure	Date of Sanction of Restructure as captured during restructure for the account for the selected restructure date will be displayed.
Amount Recovered till the date of restructure	[Display, Numeric, 13,2] Total Credit amount for account from account opening till restructure date selected for the account will be displayed.
Sacrifice Amount	[Display, Numeric, 13,2] Sacrifice Amount as captured during restructure for the selected date for the account will be displayed.
O/S balance on the date of restructure (After restructuring)	[Display, Numeric, 13,2] Outstanding balance in the account after adjusting the restructure amount for the selected date of the account.
O/S amount converted as investment	[Display, Numeric, 13,2] Outstanding amount converted as investment.
Date of Previous Restructure	[Display, Date, DD/MM/YYYY] Previous restructure date of the account if applicable. If not applicable Blank will be displayed.
Credit Risk Rating - External	[Display, Alpha numeric] External Credit Rating of the account populated during restructure will be displayed.

Capitalization Details

Principal and Other Arrears	[Display, Numeric, 13,2] Principal and other arrears capitalized during restructure for the selected date for the account.
Interest Including Accrued Interest	[Display, Numeric, 13,2] Interest including accrued interest capitalized during restructure for the selected date for the account

Asset Classification Details

Previous to Restructure	[Display, Numeric] CRR code and Description for the account prior to the selected restructure will be displayed. <CRR Code>-<CRR Description>
Post Restructure	[Display, Numeric] CRR code and Description for the account after the selected restructure will be displayed. <CRR Code>-<CRR Description> This field will be updated for a restructured account during EOD process. Hence if user tries to inquire the data on the same restructured date then this field will have NULL value. Post EOD the relevant CRR code will be displayed.

Extension of Ten-

ure

Date of maturity
before

[Display, Date, DD/MM/YYYY]

restructure

Loan maturity date prior to restructure.

New Date of
maturity

[Display, Date, DD/MM/YYYY]

after restructure

Loan maturity date post restructure.

Remarks

[Display, Alphanumeric]

Remarks captured for the account for the selected restructure date will be displayed.

Maker ID

[Display, Alphanumeric]

Teller ID who performed the restructure will be displayed.

Checker ID

[Display, Alphanumeric]

User ID who authorizes the restructure will be displayed.

Reschedule Details

BA172 x

Data on Restructured Loan

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Account No.

Restructured/Rescheduled

DP Code of Home Branch

Date of Implementation of Restructuring/Reschedule

01/01/1800

Customer ID

Product Code

Reschedule Details

Account Details

Date of Reschedule

01/01/1800

Reason for Modification

Reference No.

Extension of Tenure

Date of maturity before reschedule

01/01/1800

Date of maturity after reschedule

01/01/1800

Others

Maker ID

Checker ID

Field Description

Field Name	Description
Account Details	
Date of Modification (Reschedule)	[Display, Date, DD/MM/YYYY] Date of Reschedule.
Reason for Modification	[Display, Alpha numeric] Reason for reschedule for the account for the selected reschedule date will be displayed.
Permitted By	[Display, Alpha numeric] 'Permitted By' as captured for the account for the selected reschedule date will be displayed.
Reference No.	[Display, Numeric] 'Reference Number' as captured for the account for the selected reschedule date will be displayed.

Extension of Ten- ure

Date of maturity before reschedule	[Display, Date, DD/MM/YYYY] Loan maturity date prior to reschedule.
Date of maturity after reschedule	[Display, Date, DD/MM/YYYY] Loan maturity date post reschedules.

Others

Maker ID	[Display, Alphanumeric] Teller ID who performed the reschedule will be displayed.
Checker ID	[Display, Alphanumeric] User ID who authorizes the reschedule will be displayed.

3. Type the account number and press <Tab> key or enter.
4. Select the date of Implementation of Restructuring/ Reschedule.
5. If restructure option selected the 'Restructure Details' tab will be enabled and restructure details will be displayed for the date selected. OR If reschedule option selected the 'Reschedule Details' tab will be enabled and reschedule details will be displayed for the date selected.

