Collections User Guide

Oracle FLEXCUBE Universal Banking

Release 14.8.3.0.0

Part No. G61377-01

October 2026

ORACLE

Collections User Guide
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1. Preface

1.1 Introduction

This user manual is designed to help you quickly get acquainted with the Collections (CN) module of Oracle FLEXCUBE.

The manual gives you an overview of the CN module, and takes you through the various steps involved in processing to track the collection process after the particular loan is delinquent.

You can obtain information specific to a particular field by placing the cursor on the relevant field, and striking <F1> on the keyboard.

1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Back office clerk	Input functions for contracts
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of Day operators	Processing during End of Day/ Beginning of Day.
Financial Controller/Product Managers	Generation of reports

1.3 Documentation Accessibility

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

1.4 Critical Patches

Oracle advices customers to get all their security and vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

1.5 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual

Chapter 2	*Collections - An Overview is* a snapshot of the features that the module provides.
Chapter 3	*Maintenances and Operations explains about how to maintain the details of the collection queue in Oracle FLEXCUBE.*
Chapter 4	*Product Maintenances and Product* describes the procedure to define attributes specific to collections product in Oracle FLEXCUBE.
Chapter 5	*Collection Contract Online* describes the processing of collections module.
Chapter 6	*Batch Processing explains the d*ifferent phases of batch processing covered in this module.
Chapter 7	*Annexure – Events and Advices for Collections* lists the accounting entries for events and advices for Collections module.
Chapter 8	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.6 Related Documents

You may need to refer to any or all of the User Manuals while working on the Collections (CN) module:

- CL
- Leasing
- Mortgage
- Procedures

1.7 Glossary of Icons

This User Manual may refer to all or some of the following icons.

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Collections – An Overview

2.1 Introduction

Loans module is supported for operational procedures of a Loan. The collection module is used to support the later stage of a loan cycle related to records of collecting a defaulted loans / Islamic assets / Leasing / Mortgage accounts. In normal scenario collections process can be done through the collection department within the bank or it can be outsourced to an external agent

Collection module in Oracle FLEXCUBE helps you to track the process of collecting by external agent or department in the bank itself. Depending upon success or failure factors of agent and customer credit rating existing agent can be replaced by another agent. You can pay the fee to the collection agent for enabling the payment by customer.

There are various stages or events in the entire collection process. Collections module can cater to the needs of the collection functionality once the asset becomes default. This module is integrated to other modules like Retail Lending, Leasing, Islamic Assets and Mortgage facilities provided by the bank.

This chapter contains the following sections:

- Section 2.2, "Processing Collections"
- Section 2.3, "Collection Process flow Diagram"

2.2 Processing Collections

The processing of collection module is briefed here in different stages.

During the batch processing of retail lending module, the defaulted loans are extracted and updated in a table. The details in this table are taken to CN/collections module and queue numbers are assigned.

While assigning queues an agent group or an agent is assigned to process the collection of the defaulted asset product with a collection reference number. In case of any issues you can manually assign agent later and generate the collection reference number.

The default action record is assigned at the interaction data for the newly created Collection references i.e. the action code that appears first in the Action –Result –Next Action mapping. New interaction for the records is displayed for which the next action date is due. The stage is updated after verifying the authorization.

PTP (Promise to Pay) charge processing happens after verifying the dates have been honoured or not. For broken promise, a charge is calculated on the basis amount.

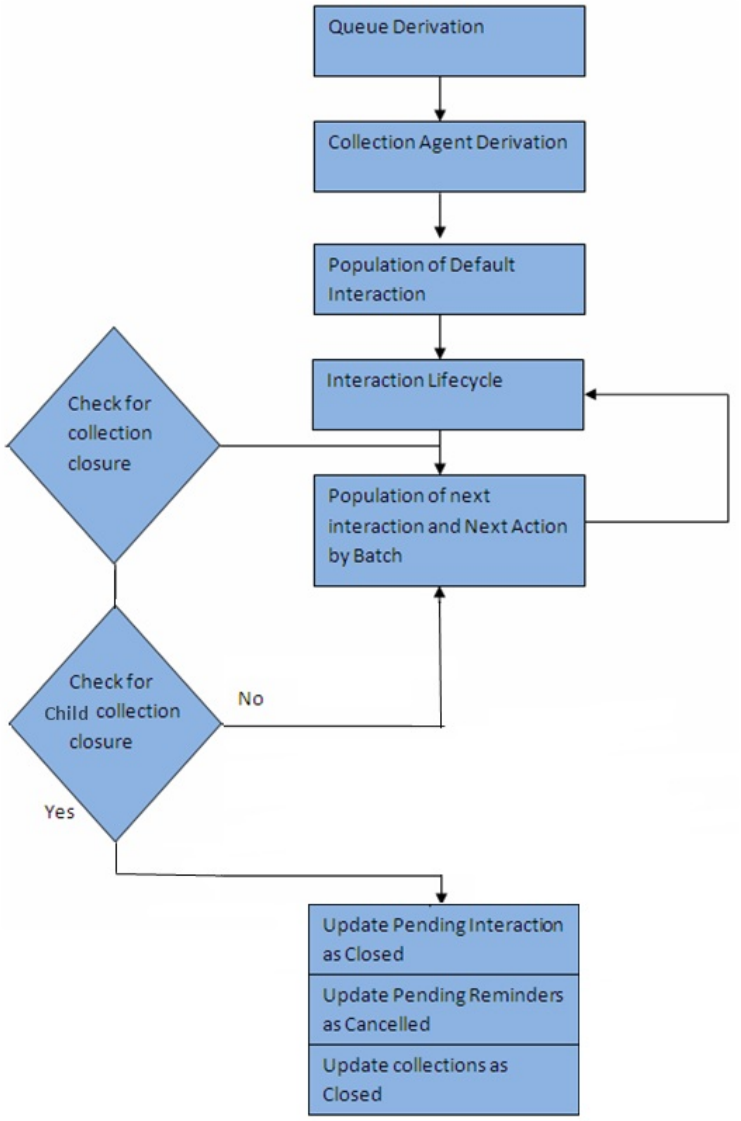
System checks for collection closure and if it is not closed, Reminder messages are generated during the BOD or EOD batch run. CNMS event is fired in the Collection references wherever applicable. The corresponding batch function ID is CNDREMSG.

Closure of pending interaction and cancellation of pending reminders happens later and thus the collection interaction is marked as closed.

If ‘Wait for Child to Close’ option is selected for the collection contract, then the system will not close the parent collection until the child collection is closed.

2.3 Collection Process flow Diagram

The entire process of collection is represented in the below flow chart.



3. Maintenances and Operations

Your bank may have certain maintenance to track the collection process. Few of the maintenances are done in the common maintenance of Oracle FLEXCUBE and some are exclusively for the collection module.

This chapter provides details on all specific maintenances required for tracking collection process.

This chapter contains the following sections:

- Section 3.1, "Action Codes"
- Section 3.2, "Result Codes"
- Section 3.3, "Action-Result-Next Action Mapping"
- Section 3.4, "Delinquency Reasons"
- Section 3.5, "Collection States"
- Section 3.6, "Collection Agent Groups"
- Section 3.7, "Promise to Pay Policy"

3.1 Action Codes

This section contains the following topics:

- Section 3.1.1, "Maintaining Collection Action Codes"
- Section 3.1.2, "Viewing the Summary of Collection Action Codes"
- Section 3.1.3, "Operations on Action Code Maintenance Record"

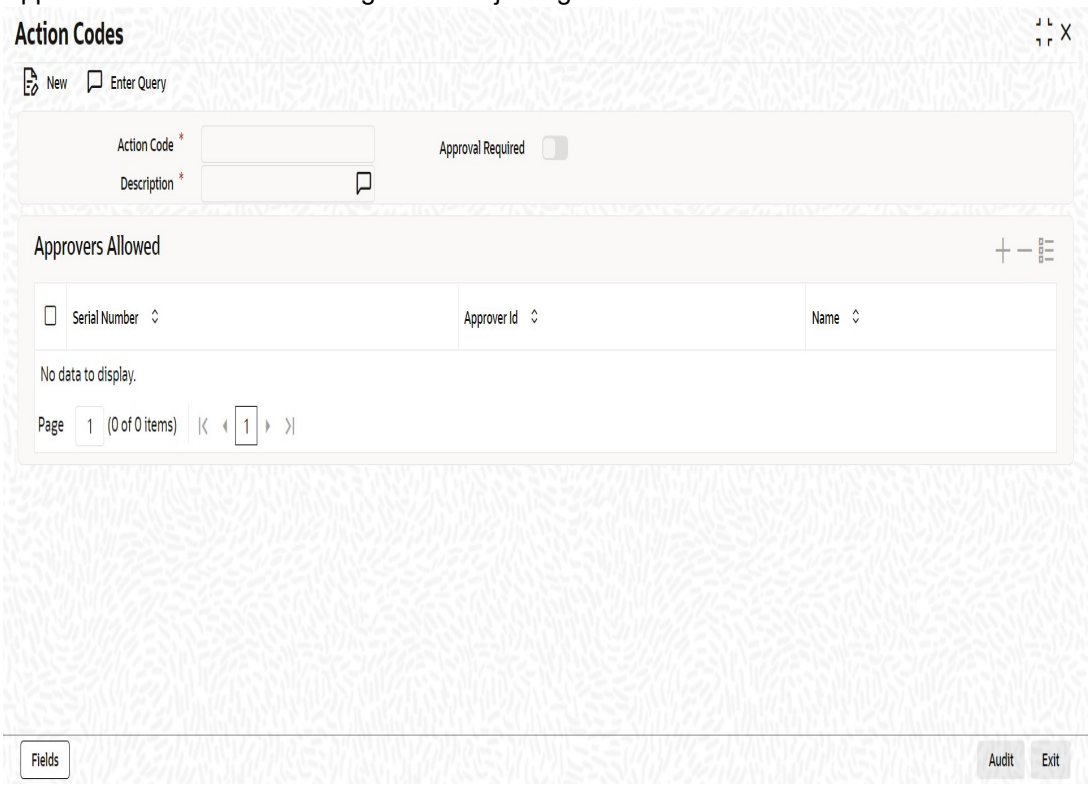
3.1.1 Maintaining Collection Action Codes

The collection agent has to perform certain actions as a part of collection process. Oracle FLEXCUBE identifies these actions as action codes. Following factory shipped action code is available in the system:

- REMINDERMSG - If a reminder message is to be sent to the customer, this action code can be used as the next action.

You can maintain additional actions performed by the agent in the ‘Actions Codes’ screen. These actions might require approval before the action can be executed in the interactions screen which can also be maintained here.

You can invoke this screen by typing ‘CNDACTCD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can maintain the action codes and the details of approver who approves that action here.

Action Code

Specify the action code for the action you are maintaining. This code identifies a unique action in the system. You can devise a code consisting of a maximum of 20-alphanumeic characters as the action code.

Description

Specify a description for the action code you are maintaining here. You can give a brief description in not more than 35 alphanumeric characters.

Approval Required

Check this box to indicate that an approval is required to perform this action.

Approvers Allowed

The list of valid approvers can be maintained here.

Approvers

Select the approver from the list of approvers for the action code you are maintaining. System shows an error if you leave this field blank after selecting the approval required option.

The name of the approver gets displayed when you select the approver.

When you save the action code, system assigns serial incremental numbers in the order in which the approvers list appear in the multiple entry blocks.

Click add icon to add another approver to the action code being defined. To remove an approver from the list, click delete icon.

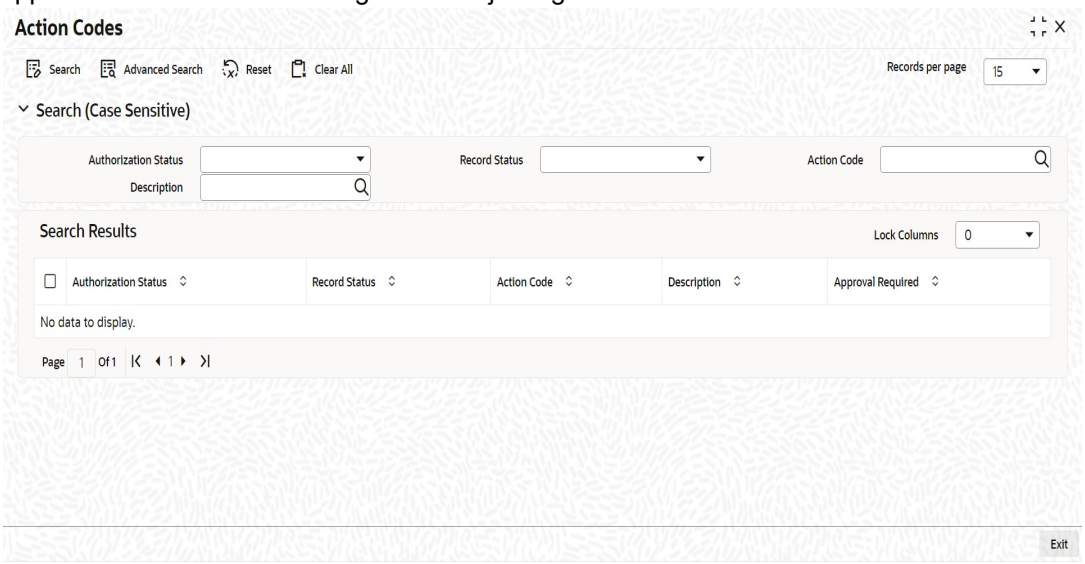
Note

The user ids maintained here in the approver's list need to have access rights on the screens CNDCOLIN (Collection Interaction Screen) and CNDINTRQ (Interaction Approval Queue).

3.1.2 Viewing the Summary of Collection Action Codes

You can view the summary of collection action in the 'Summary Action code' screen.

You can invoke this screen by typing 'CNSACTCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



To view the summary of action codes, you can perform a search based on any of the following.

Authorisation Status

Select the authorisation status of the action code as:

- Authorised
- Unauthorised

Action Code

Select a valid action code from the list of action codes maintained.

Record Status

Select the record status of the action code as:

- Open
- Closed

Description

Select a valid description from the list of options available.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Action Code

- Description

3.1.3 Operations on Action Code Maintenance Record

You can perform the following operations on action code maintenance record (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Create and save a new record
- Authorize the record
- Query the details of a record
- Delete the record

Refer to the manual on Common Procedures for details of these operations.

3.2 Result Codes

This section contains the following topics:

- Section 3.2.1, "Maintaining Collection Result Codes"
- Section 3.2.2, "Viewing the Summary of Collection Result Codes"
- Section 3.2.3, "Operations on Result Code Maintenance Record"

3.2.1 Maintaining Collection Result Codes

In Oracle FLEXCUBE, the collection results are maintained as collection result codes. All the standard result codes are available in the system. Following factory shipped action codes are available in the system.

- WAITING - This result code can be used in cases where the action does not yield a result immediately.
- PTP Policy – Promise to Pay Policy

You can maintain additional results in the ‘Collection Interaction Result Set’ screen. These result codes can be selected in the interaction screen during the action as per the result.

You can invoke this screen by typing ‘CNDRESLT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can maintain the result codes and details here.

Result code

Specify a result code for the action result you are maintaining. This code identifies a result uniquely in the system. You can devise a code consisting of a maximum of 20-alphanumeic characters.

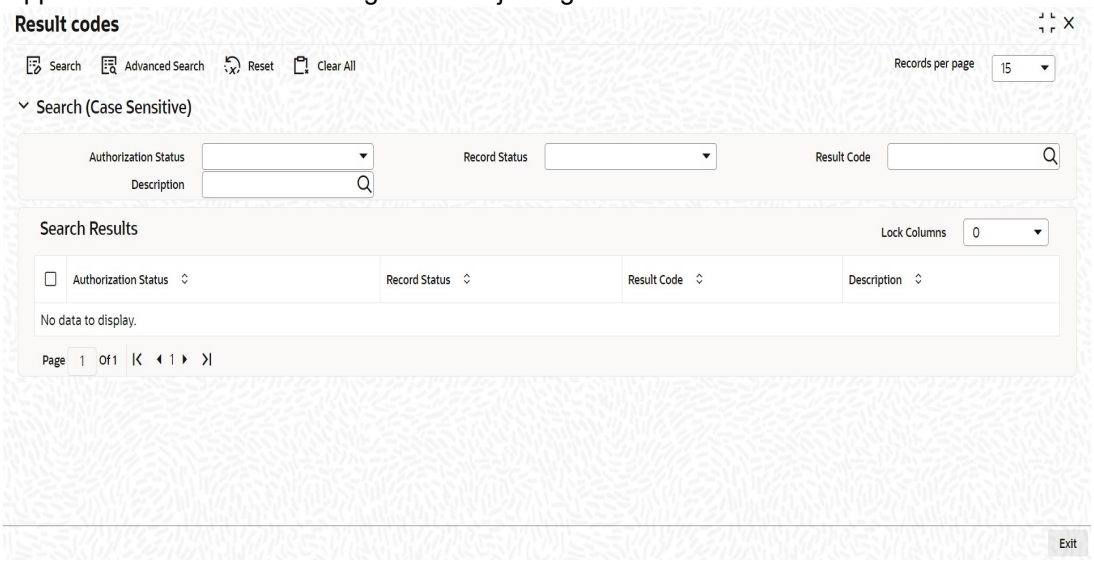
Description

Specify a description for the result code you are maintaining here. You can a brief description in not more than 35 alphanumeric characters.

3.2.2 Viewing the Summary of Collection Result Codes

You can view the summary of collection result in the ‘Summary Result code’ screen.

You can invoke this screen by typing ‘CNSRESLT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



To view the summary of result codes, you can perform a search based on any of the following.

Authorisation Status

Select the authorisation status of the result code as:

- Authorised
- Unauthorised

Result Code

Select a valid result code from the list of result codes maintained.

Record Status

Select the record status of the result code as:

- Open
- Closed

Description

Select a valid description from the list of options available.

Click ‘Search’ button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Result Code
- Description

3.2.3 Operations on Result Code Maintenance Record

You can perform the following operations on result code maintenance record (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of the record
- Authorize the record
- Copy the details of a record on to a new record
- Close the record

- Reopen the closed record
- Print the details of a record
- Delete the record

Refer to the manual on Common Procedures for details of these operations.

3.3 Action-Result-Next Action Mapping

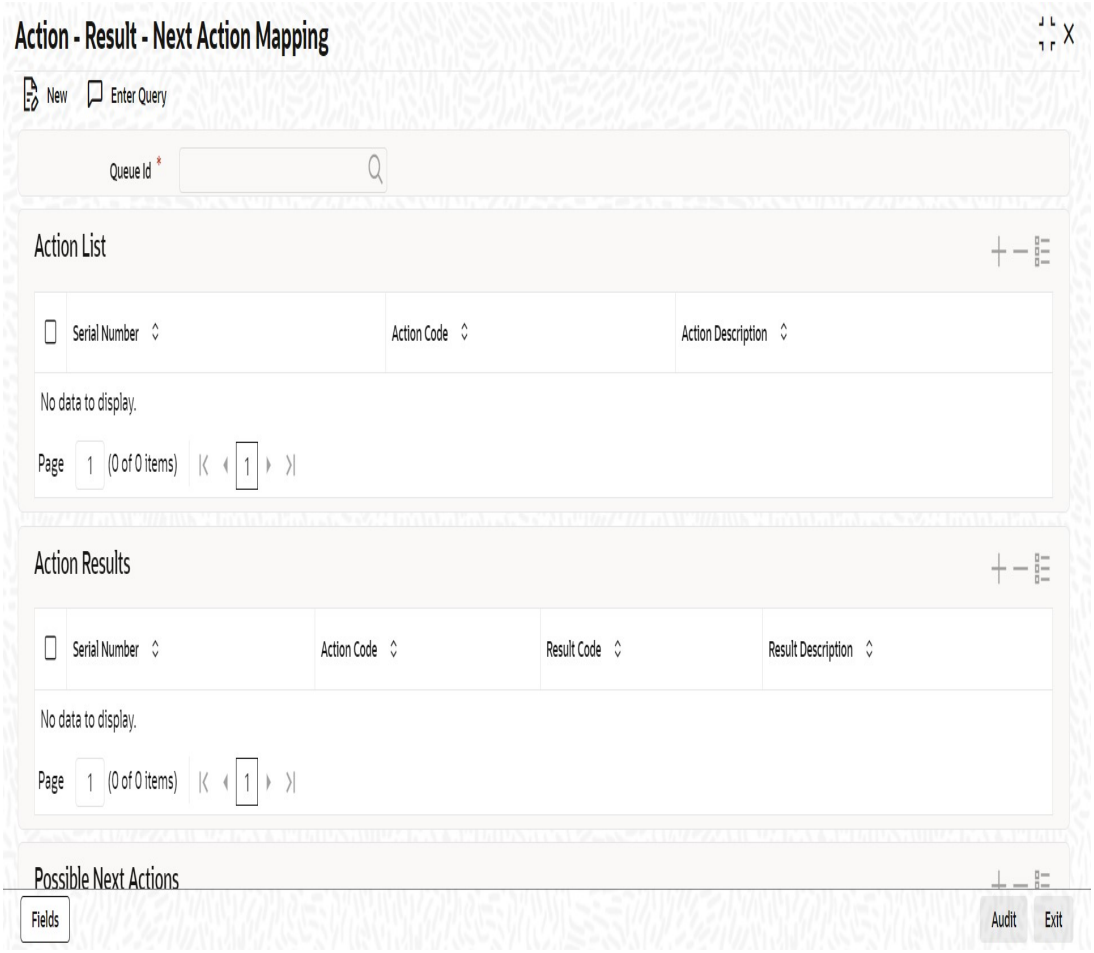
This section contains the following topics:

- Section 3.3.1, "Maintaining Action Result and Next Action"
- Section 3.3.2, "Viewing the Summary of Action-Result-Next Action"
- Section 3.3.3, "Operations on Action-Result-Next Action Maintenance Record"

3.3.1 Maintaining Action Result and Next Action

In Oracle FLEXCUBE you can maintain a next action for each possible action and its result. The action result and next action can be maintained in the 'Action-Result-Next Action Mapping' screen.

You can invoke this screen by typing 'CNDAXRSN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You maintain next action for the various results of a particular action here.

Queue ID

Select a queue from the option list. The LOV displays all the queue ids maintained as collection queue in the 'Queue Maintenance' screen.

Action ID

Select a valid action Id for the selected queue id from the option list. The description of the action id gets displayed along with this.

Result code

Select a valid result code for the action you have selected for the queue. The description of the result id gets displayed.

Next Action Description

Select a valid action for the selected combination of action and result. The description of the action gets displayed.

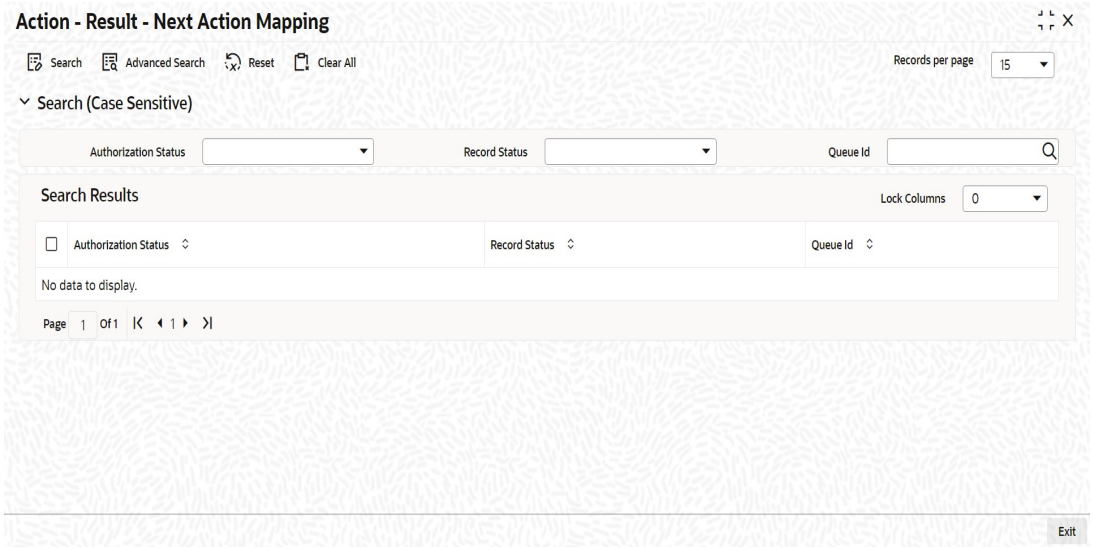
You can map multiple actions and results combination with multiple next action codes.

Select 'Add' from the Actions menu in the Application tool bar or click add icon to add another approver to the action code being defined. To remove a set of action result and next action from the list, Select 'Delete' from the Actions menu in the Application tool bar or click delete icon.

3.3.2 Viewing the Summary of Action-Result-Next Action

You can view the summary of action-result-next action in the 'Summary Action-Result-Next Action' screen.

You can invoke this screen by typing 'CNSAXRSN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



To view the summary of action-result-next action, you can perform a search based on any of the following.

Authorisation Status

Select the authorisation status of the result code as:

- Authorised
- Unauthorised

Record Status

Select the record status of the result code as:

- Open
- Closed

Queue ID

Select a valid queue id from the list of options available.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Queue ID

3.3.3 Operations on Action-Result-Next Action Maintenance Record

You can perform the following operations on action-result-next action maintenance record (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of the record
- Authorize the record
- Copy the details of a record on to a new record
- Close the record
- Reopen the closed record
- Print the details of a record
- Delete the record

Refer to the manual on Common Procedures for details of these operations.

3.4 Delinquency Reasons

This section contains the following topics:

- Section 3.4.1, "Maintaining Delinquency Reason Codes"
- Section 3.4.2, "Viewing the Summary of Delinquency Reason Codes"
- Section 3.4.3, "Operations on Delinquency Reason Code Maintenance Record"

3.4.1 Maintaining Delinquency Reason Codes

You can maintain the reasons for a loan delinquency in the 'Delinquency Reasons' screen. The option list in the interaction screen lists the reasons you maintain here.

You can invoke this screen by typing ‘CNDDLQRS’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can maintain the delinquency reasons and details here.

Delinquency code

Specify a delinquency code for the delinquency reason of a loan you are maintaining. This code identifies a delinquency reason uniquely in the system. You can devise a code consisting of a maximum of 20-alphanumeic characters

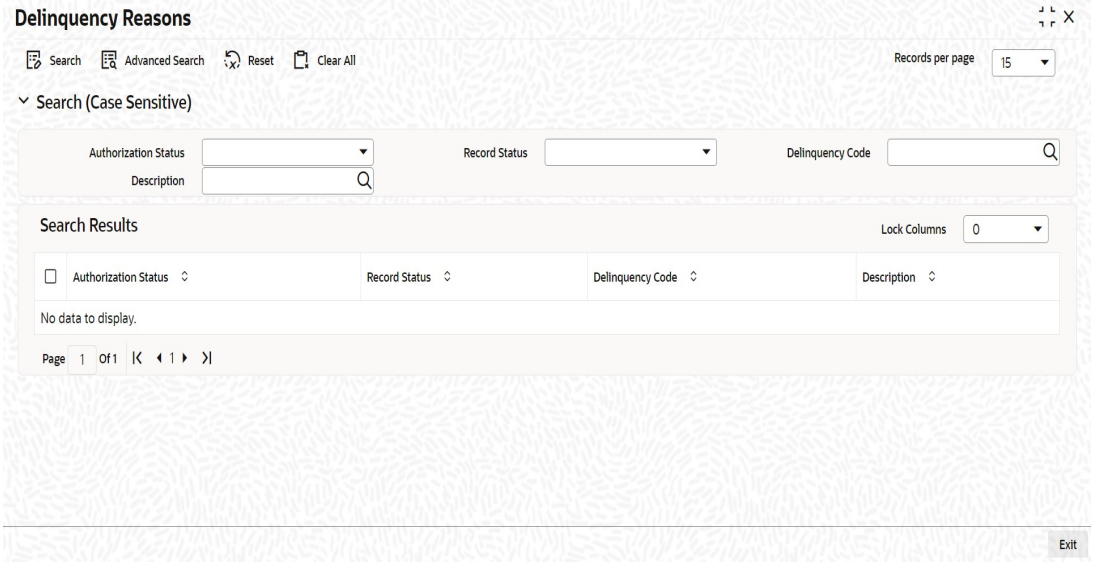
Description

Specify a description for the delinquency code you are maintaining here. You can a brief description in not more than 35 alphanumeric characters.

3.4.2 Viewing the Summary of Delinquency Reason Codes

You can view the summary of delinquency reason in the ‘Summary delinquency reason code’ screen.

You can invoke this screen by typing ‘CNSDLQRS’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



To view the summary of delinquency reason codes, you can perform a search based on any of the following.

Authorisation Status

Select the authorisation status of the delinquency reason code as:

- Authorised
- Unauthorised

Delinquency Code

Select a valid delinquency code from the list of delinquency reason codes maintained.

Record Status

Select the record status of the delinquency reason code as:

- Open
- Closed

Description

Select a valid description from the list of options available.

Click ‘Search’ button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Delinquency Code
- Description

3.4.3 Operations on Delinquency Reason Code Maintenance Record

You can perform the following operations on delinquency reason maintenance record (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of the record
- Authorize the record

- Copy the details of a record on to a new record
- Close the record
- Reopen the closed record
- Print the details of a record
- Delete the record

Refer to the manual on Common Procedures for details of these operations.

3.5 Collection States

This section contains the following topics:

- Section 3.5.1, "Maintaining Collection States Code"
- Section 3.5.2, "Viewing the Summary of Collection States Codes"
- Section 3.5.3, "Operations on Collection State Maintenance Record"

3.5.1 Maintaining Collection States Code

In Oracle FLEXCUBE you can classify different states or stages of a collection process. Each collection state can be a broader group of classification of the Asset's under the collection process. You can maintain these states in the 'Collection States' screen. For normal collection status, 'NORM' collection code is available in the system.

You can invoke this screen by typing 'CNDCLNST' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can maintain the collection states and details here.

Collection State

Specify a collection state code you want to maintain as a part of collection process here. This code identifies a collection status uniquely in the system. You can devise a code consisting of a maximum of 20-alphanumeic characters

Description

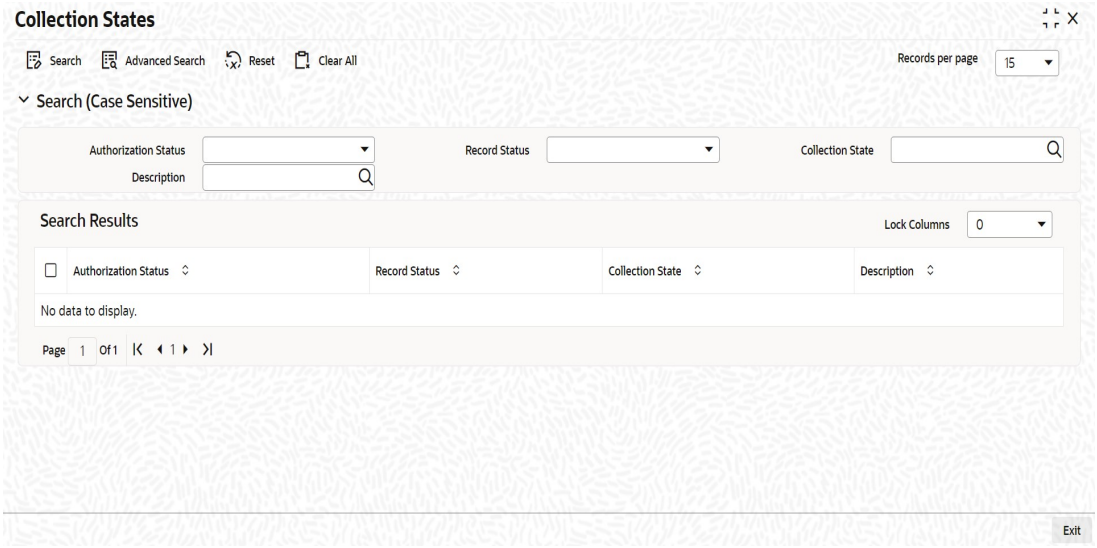
Specify a description for the collection state you are maintaining here. You can a brief description in not more than 35 alphanumeric characters.

You can amend the description after authorization. During the EOD batch process, system changes the collection state as per the mapping maintenance for the collection state.

3.5.2 Viewing the Summary of Collection States Codes

You can view the summary of collection states in the 'Summary collection state code' screen.

You can invoke this screen by typing 'CNSCLNST' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



To view the summary of collection states, you can perform a search based on any of the following.

Authorisation Status

Select the authorisation status of the collection states as:

- Authorised
- Unauthorised

Collection State

Select a valid collection state from the list of collection states maintained.

Record Status

Select the record status of the collection state as:

- Open
- Closed

Description

Select a valid description from the list of options available.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Collection state

- Description

3.5.3 Operations on Collection State Maintenance Record

You can perform the following operations on collection state maintenance record (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of the record
- Authorize the record
- Copy the details of a record on to a new record
- Close the record
- Reopen the closed record
- Print the details of a record
- Delete the record

Refer to the manual on Common Procedures for details of these operations.

3.6 Collection Agent Groups

This section contains the following topics:

- Section 3.6.1, "Maintaining Collection Agent Groups"
- Section 3.6.2, "Viewing the Summary of Collection Agent Group"
- Section 3.6.3, "Operations on Agent Group Maintenance Record"

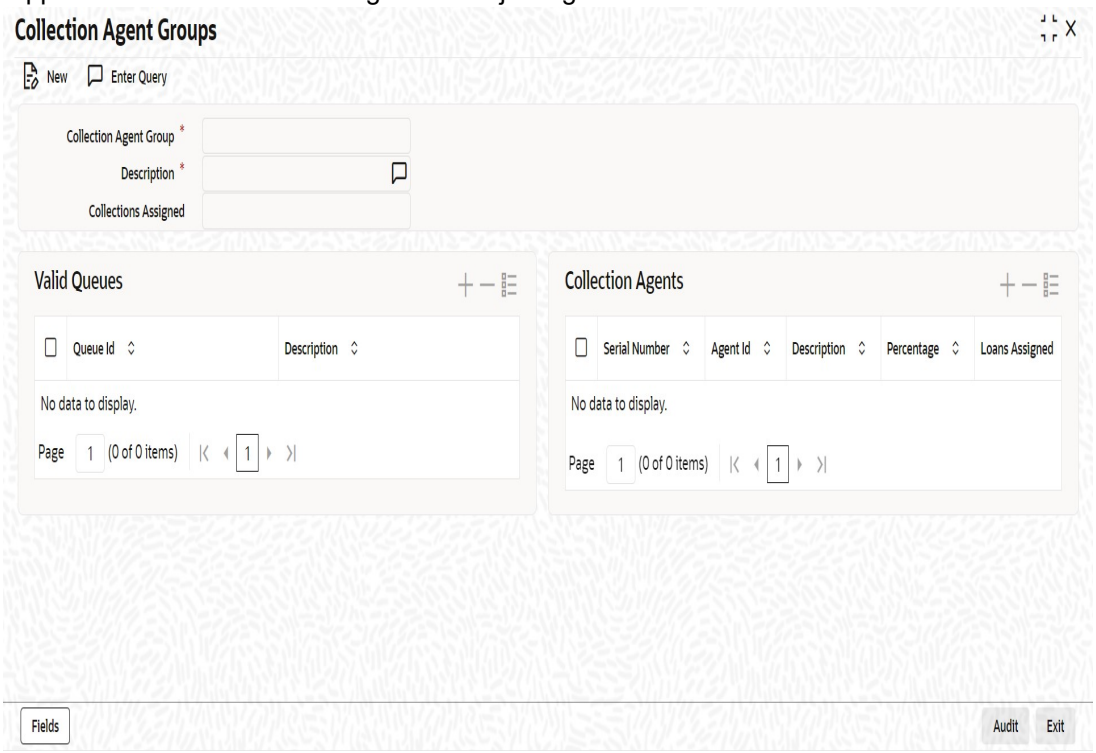
3.6.1 Maintaining Collection Agent Groups

In Oracle FLEXCUBE, you can define Collection Groups based on the list of collection agents. You can maintain these groups in the ‘Collection Agent Groups’ screen.

Note

Collection agents are maintained in the intermediary maintenance.

You can invoke this screen by typing ‘CNDCAGRP’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can maintain the collection group and map the valid queues to the group.

Collection Agent Group

Specify a collection group code you are maintaining for a particular group of collection agents. This code identifies a collection agent group uniquely in the system. You can devise a code consisting of a maximum of 20-alphanumeric characters.

Description

Specify a description for the collection group you are maintaining here. You can a brief description in not more than 35 alphanumeric characters.

During the EOD batch process total number of collections assigned to this particular group gets displayed.

Valid Queues

You can link valid collection Queues to the Collection Agent group you are maintaining here.

Queue ID

Select a valid collection queue from the list of options available. The LOV consists of all the selected collection queues maintained in the ‘Queue Maintenance’ screen. The queue description gets displayed.

A particular Collection queue can be linked only to one collection agent group, where as a collection agent group can be linked to multiple queues.

Click add icon to add another approver to the action code being defined. To remove an approver from the list, click delete icon.

Collection Agents

You can add collection agents to the collection group you maintaining here.

Agent ID

Select the agent id of the collection agent to be added to this collection group. The LOV lists all the agents maintained in the ‘Collection Agent Assignment’ screen

The description of the selected collection agent id gets displayed.

Percentage

Specify the percentage of the total collections assigned to the group that are allocated to the collection agent selected.

The number of collections assigned to this collection agent gets displayed.

Click add icon to add another approver to the action code being defined. To remove an approver from the list, click delete icon.

When you save the collection group, system assigns serial incremental numbers in the order in which the collection agents list appear in the multiple entry blocks.

3.6.1.1 Allocating Collection Agent within the Group

During the batch process, the Collection Queue is arrived based on the rules maintained for the Asset product. The associated Collection agent group is determined from the list of Queues maintained here.

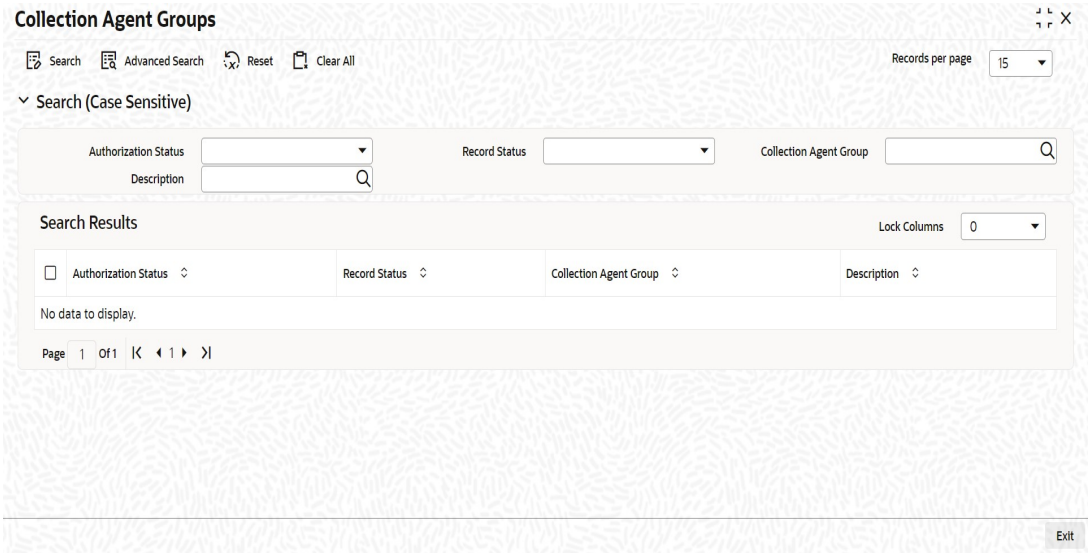
The loan account will be allocated to the appropriate collection agent as per the percentage allocation within the group.

Collection agent for the new loan = collection agent with the maximum (Allotted percentage – Used percentage)

3.6.2 Viewing the Summary of Collection Agent Group

You can view the summary of agent group in the ‘Summary collection Agent Group’ screen.

You can invoke this screen by typing ‘CNSCAGRP’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



To view the summary of agent group codes, you can perform a search based on any of the following.

Authorisation Status

Select the authorisation status of the agent group code as:

- Authorised
- Unauthorised

Collection Agent Group

Select a valid agent group from the list of agent group maintained.

Record Status

Select the record status of the agent group as:

- Open
- Closed

Description

Select a valid description from the list of options available.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Collection Agent Group
- Description

3.6.3 Operations on Agent Group Maintenance Record

You can perform the following operations on agent group code maintenance record (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of the record
- Authorize the record
- Copy the details of a record on to a new record
- Close the record
- Reopen the closed record
- Print the details of a record
- Delete the record

Refer to the manual on Common Procedures for details of these operations.

3.7 Promise to Pay Policy

This section contains the following topics:

- Section 3.7.1, "Maintaining PTP Policy"
- Section 3.7.2, "Viewing the Summary of PTP Policy"
- Section 3.7.3, "Operations on PTP Policy"

3.7.1 Maintaining PTP Policy

Sometimes during the customer agent interaction, the customer promise to pay the amount due to the bank by a certain date. You can maintain the guidelines for the PTP (Promise to Pay) policy for every Collection Agent Group in the system.

You can invoke this screen by typing ‘CNDPTPPO’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can maintain the PTP policy details here for a Collection Agent Group.

Collection Agent group

Specify the collection agent group code for whom you want o maintain the PTP details here.

Amount Restriction

You can maintain the amount details for PTP policy for this collection agent group. If the percentage maintained here is violated; an override message gets displayed.

Minimum Percentage of Outstanding

Specify the minimum percentage of the outstanding amount the customer has to pay. Each PTP amount promised by the customer should not be less than this percentage of the total outstanding.

Maximum percentage of Outstanding

Specify the maximum percentage of the outstanding amount the customer has to pay. Each PTP amount promised by the customer should not be more than this percentage of the total outstanding.

If the percentage maintained here is violated; an override message gets displayed.

Days Restriction

You can maintain the restriction days for PTP policy for this collection agent group. If the days maintained here are violated; an override message gets displayed.

Minimum Promise to Pay Days

Specify the minimum days elapsed between the action date and the first PTP date.

Maximum Promise to Pay days

Specify the maximum days from the action date beyond which a PTP should not be accepted from the customer.

Minimum days between dates

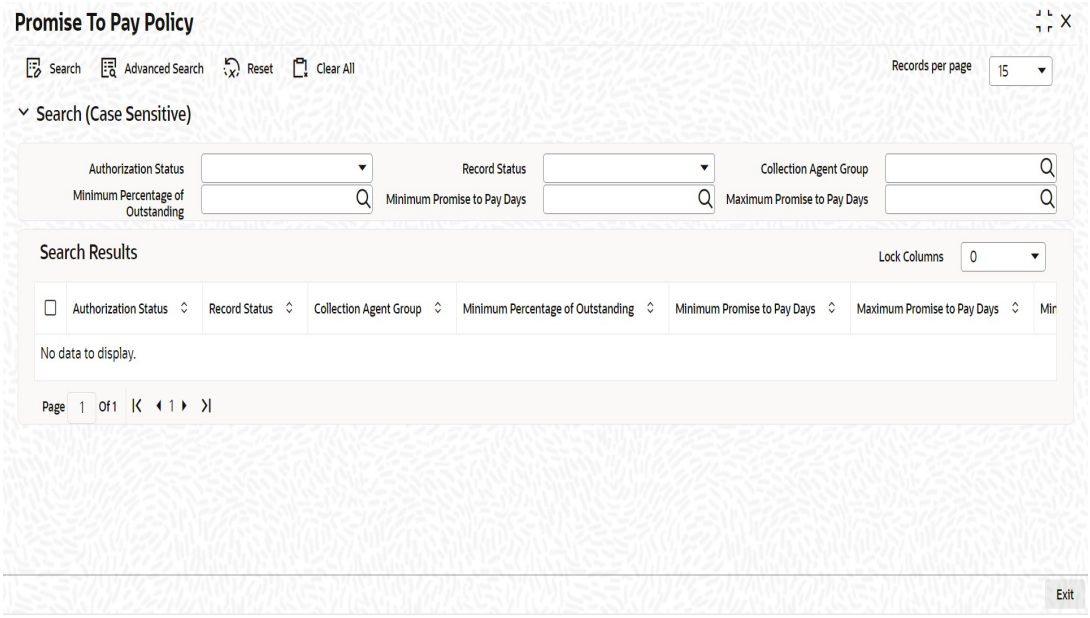
Specify the minimum number of days between multiple PTP dates provided by the customer.

Refer the heading 'Recording Customer Interactions' under the chapter 'Collection Contract Online 'for more details on PTP policy.

3.7.2 Viewing the Summary of PTP Policy

You can view the summary of PTP policy in the 'Summary PTP Policy' screen.

You can invoke this screen by typing 'CNSPTPPO' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



To view the summary of PTP, you can perform a search based on any of the following.

Authorisation Status

Select the authorisation status of the agent group code as:

- Authorised
- Unauthorised

Collection Agent Group

Select a valid agent group from the list of agent group maintained.

Record Status

Select the record status of the agent group as:

- Open
- Closed

Minimum Promise to Pay Days

Select a minimum PTP days from the list of options.

Minimum Percentage of Outstanding

Select a minimum percentage of outstanding amounts.

Maximum Promise to Pay Days

Select a maximum PTP days from the list of options.

Click ‘Search’ button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Collection Agent Group
- Minimum Percentage of Outstanding
- Maximum Promise to Pay Days
- Minimum Promise to Pay Days

3.7.3 Operations on PTP Policy

You can perform the following operations on PTP policy record (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Create and save the record
- Authorize the record
- Delete the record
- Query the details of the record

Refer to the manual on Common Procedures for details of these operations.

4. Product Maintenances and Product

Like any other module in Oracle FLEXCUBE collection module also got some collection products which can be mapped to the contracts. Collection Product can be mapped to the asset products and if any default happens during the payment, this product can be used for mapping to agent group.

For any product you create in Oracle FLEXCUBE, you can define generic attributes. For a CN product, in addition to these generic attributes, you can specifically define other attributes. These attributes are discussed in detail in this chapter.

For further information on the generic attributes that you can define for a product, please refer the following Oracle FLEXCUBE User Manuals under Modularity:

- Product Definition
- Interest
- User Defined Fields
- Settlements

In Oracle FLEXCUBE, you can maintain following details for a collections product:

- Broken Promise Fee Rule
- Accounting Roles
- Definition of Events
- Accounting entries for the event – BFEE (Broken promise Penalty Charge)
- Mapping Collection product with asset product

This chapter contains the following sections:

- Section 4.1, "Collections Product"
- Section 4.2, "Collection State Mapping"
- Section 4.3, "Queue Derivation Rule"
- Section 4.4, "Queue Assignment Pending Queue"

4.1 Collections Product

This section contains the following topics:

- Section 4.1.1, "Maintaining Collection Products"
- Section 4.1.2, "Preferences Tab"
- Section 4.1.3, "Accounting Roles Tab"
- Section 4.1.4, "Events Tab"
- Section 4.1.5, "Charges Tab"
- Section 4.1.6, "MIS Tab"
- Section 4.1.7, "Viewing the Summary of Collection Products"

4.1.1 Maintaining Collection Products

You can maintain the product details in the ‘Product Maintenance for Collection’ screen.

You can invoke this screen by typing ‘CNDPRMNT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can maintain the basic information relating to collection product here.

Product Code

Specify a product code for the product you are maintaining.

Product Description

Specify a product description for the product you are maintaining.

Start Date

Specify the date from which this product should be open for contracts to be created under it.

End Date

Specify the date until which contracts should be created using this particular product.

Slogan

Specify the details that should appear in the report or an advice generated with regard to this product.

Remarks

Specify any remarks or comments regarding the product here.

4.1.2 Preferences Tab

'Preferences' are the attributes or terms related to core processing that you define for a product. By default, any action involving a product inherits all the attributes defined for the product. However, some attributes (preferences) that are defined during the product creation can be changed during the processing of individual collection contracts involving the product.

Click 'Preferences' button to invoke the Collections Product Preferences screen. Through this screen you can define the following Preferences for a product:



The product code you specified for the product in the product definition screen gets displayed at the top of the screen. You can provide the other attributes here:

Allow Manual Collection Agent Assignment

Select this box if the manual assignment of Collection Agents for the collections under this product has to be enabled.

Allow Manual Queue Assignment

Select this box if the manual assignment of Queues for the underlying collections has to be enabled.

> **Note**
>
> Manual Collection Agent and Queue assignment are not applicable when an exception is being processed from the 'Queue Assignment Pending Queue' screen. (CNDASGNQ)

Auto Closure

Select this box if the automatic closure of the collections should be enabled when the loan status comes to normal without any overdue.

Wait for Chile collection to Close

Check this box to indicate that the parent collection contract should wait till the child collection is closed. If this box is unchecked, then the parent contract will be closed even if the child collection is in active status.

Module Product Mapping

You can map asset products with the collections product here.

Mod Id

Select the asset module code to which you want to link the collections product. The description of the selected module code also gets displayed.

Product Code

Select the asset product code to which you want to link the collections product. The description of the selected product code also gets displayed.

4.1.3 Accounting Roles Tab

For further details on accounting role, refer to heading 'Setting up Accounting Details for a Product' in the Product Module.

4.1.4 Events Tab

A contract goes through different stages in its life cycle. In Oracle FLEXCUBE, the different stages a contract passes through in its life cycle are referred to as 'Events'.

At an event, typically, you would want to post the accounting entries to the appropriate account heads and generate the required advices. While setting up a product, you can define the accounting entries that have to be posted and the advices that have to be generated, after the product is authorized.

Therefore, for the required events you have to specify the Accounting entries, Charges, Policies and Advices. To do this, click 'Events' tab in the 'Collections Product' screen – the following screen is displayed.

For further information on the maintaining 'Accounting Entries' and Advices' please refer the Product User Manuals

4.1.5 Charges Tab

You can refer the module 'Charges and Fees' module also for a complete reference on Charges details.

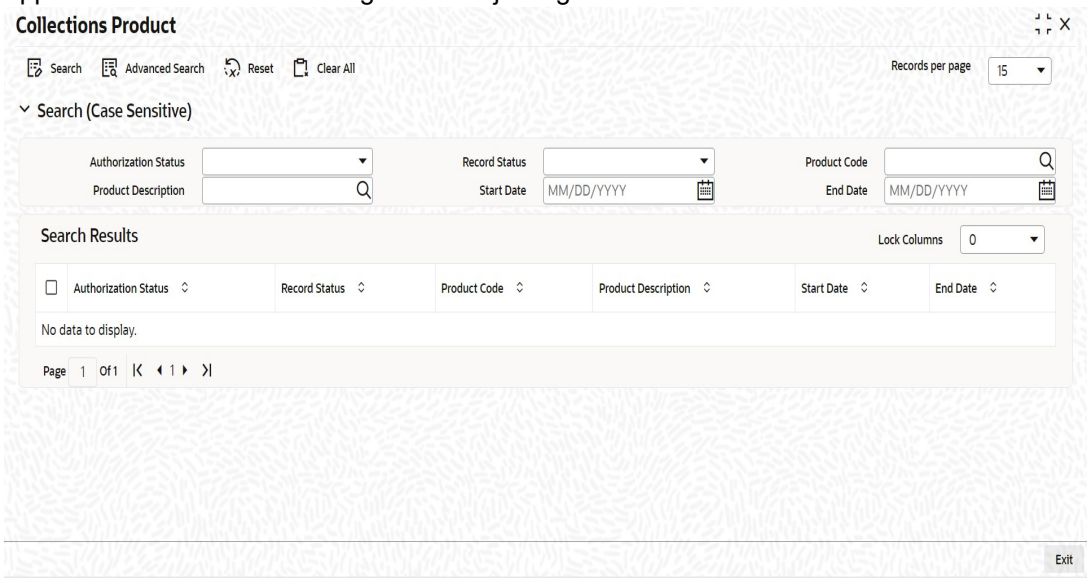
4.1.6 MIS Tab

For further details on MIS, refer to the heading 'Capturing MIS Details' for a Product in the Product Module. You can refer the module 'Management Information System' module also for a complete reference on MIS details.

4.1.7 Viewing the Summary of Collection Products

You can view the summary of collection products in the 'Summary Collection Product Codes' screen.

You can invoke this screen by typing ‘CNSPRMNT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



To view the summary of collection product codes, you can perform a search based on any of the following

Authorisation Status

Select the authorisation status of the collection product as:

- Authorised
- Unauthorised

Record Status

Select the record status of the collection product as:

- Open
- Closed

Product Code

Select a valid product code from the options available.

Product Description

Select a valid product code description from the options available.

Start Date

Select a valid start date of the product code from the calendar option from available

End Date

Select a valid end date of the product code from the calendar option from available

Click ‘Search’ button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Product Code
- Product Description
- Start Date
- End Date

4.2 Collection State Mapping

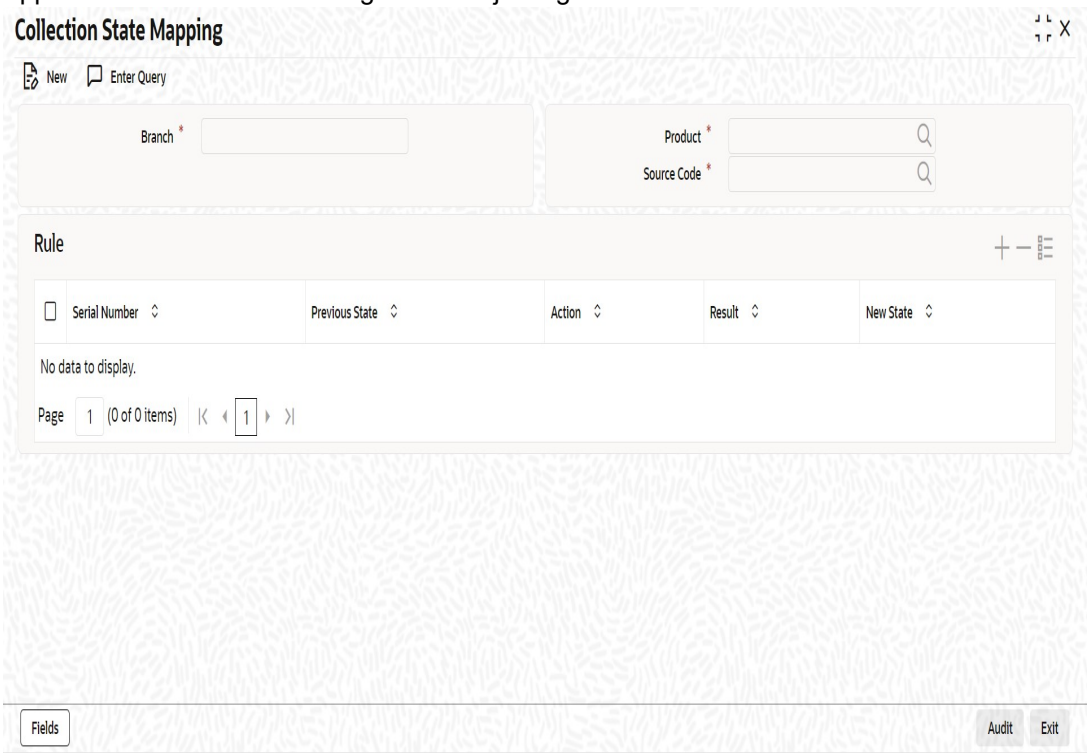
This section contains the following topics:

- Section 4.2.1, "Mapping of Collection State to a Product"
- Section 4.2.2, "Viewing the Summary of Collection State to a Product"

4.2.1 Mapping of Collection State to a Product

You can assign a new state for a collection product after validating the combination of previous state and the action- result. The mapping of a collection state for a product is done for branch, product and source code combination. During the batch process the state change becomes effective.

You can invoke this screen by typing 'CNDSTMAP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can assign new state for the branch, product and source code combination here.

Branch

Specify the branch code for which the state mapping should be done. You can also specify 'ALL' if it applies to all branches of your bank.

Product

Specify the product code for which the state mapping should be done. You can also specify 'ALL' if it applies to all collection products.

Source Code

Specify a source code to maintain the state mapping if there is no product involved.

You can assign the new state here:

Previous State

Specify a valid state code maintained in the system.

Action

Select a valid action code from the option list provided.

Result

Select a valid result from the option list provided.

New state

Specify the new state of the collection product here.

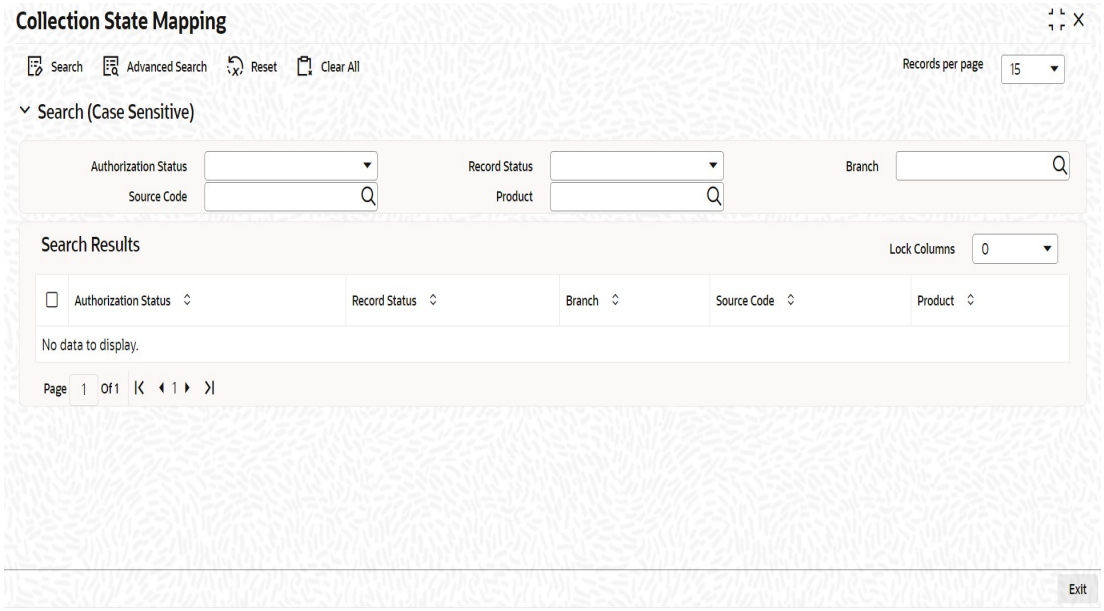
You can map new state to multiple previous state of collection product.

Click add icon to add another approver to the action code being defined. To remove a particular status from the list, click delete icon.

4.2.2 Viewing the Summary of Collection State to a Product

You can view the summary of collection state mapping to product in the 'Summary of Collection State Mapping' screen.

You can invoke this screen by typing 'CNSSTMAP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



To view the summary of collection state mapping to a product, you can perform a search based on any of the following

Authorisation Status

Select the authorisation status of the collection state mapping as:

- Authorised
- Unauthorised

Record Status

Select the record status of the collection state mapping as:

- Open
- Closed

Branch

Select a valid branch for querying the collection state mapping

Source Code

Select a valid source for querying the collection state mapping

Product

Select a valid product code from the options available.

Product Description

Select a valid product code description from the options available.

Click ‘Search’ button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Branch
- Source Code
- Product

4.3 Queue Derivation Rule

This section contains the following topics:

- Section 4.3.1, "Maintaining Queue Derivation Rule"
- Section 4.3.2, "Viewing the Summary of Collection Queue Derivation"

4.3.1 Maintaining Queue Derivation Rule

You can provide the logic for the system to assign a particular queue to a collection reference number in the ‘Queue Derivation Rule’ screen.

You can invoke this screen by typing ‘CNDQRULE’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can provide the following details here.

Source Code

Specify a source code for which the queue derivation logic has to be maintained. FLEXCUBE is applicable if you are selecting CL, CI, LE or MO modules. You can provide external source for all other cases.

Module

Specify the module for which the Queue derivation logic has to be maintained from the following list if the source code is FLEXCUBE:

- CL
- LE
- MO
- CI

Product

Specify a product code for which the queue derivation logic has to be maintained. The products of the selected module appear in the list of values.

Rule

Rule Sequence number is assigned by the system in order of the in the multiple entry block. The rules will be executed in ascending order of the rule sequence to arrive at the queue applicable.

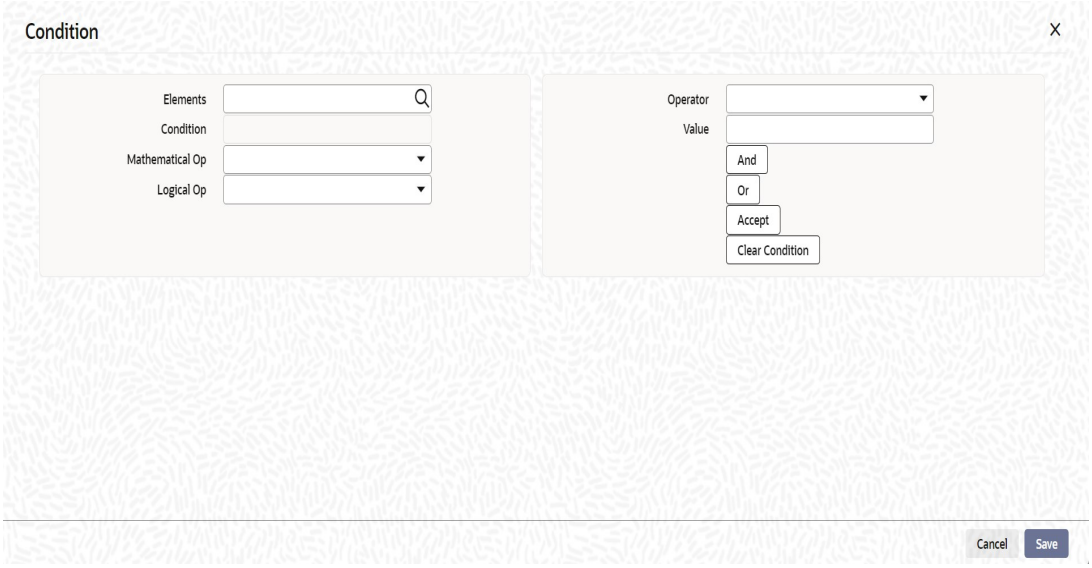
Condition

Specify the condition using the condition screen provided for this field, which is validated during save

Queue Name

Enter the queue name for which this rule is maintained.

Click ‘Rule’ button to provide condition details for queue derivation in the ‘Condition’ screen.



You can provide the condition details here.

Elements

Select a valid system data element which can be used in the condition to form a criterion.

Condition

Specify the condition which can be used in the condition to form a criterion.

You can select the mathematical, logical options along with operators.

Value

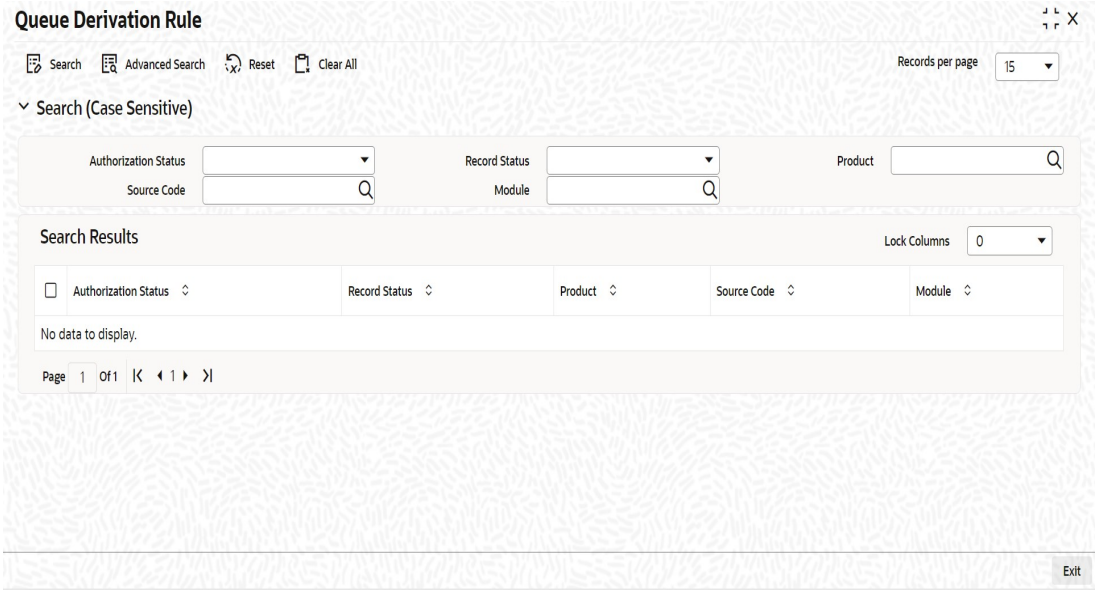
Specify the value which can be used in the condition to form a criterion

Click ‘Accept’ to select the criterion specified here, which will be assigned for queue derivation.

4.3.2 Viewing the Summary of Collection Queue Derivation

You can view the summary of collection queue derivation in the ‘Summary of Collection Queue Derivation’ screen.

You can invoke this screen by typing ‘CNSQRULE’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



To view the summary of collection queue derivation rule, you can perform a search based on any of the following

Authorisation Status

Select the authorisation status of the queue derivation rule as:

- Authorised
- Unauthorised

Record Status

Select the record status of the queue derivation rule as:

- Open
- Closed

Source Code

Select a valid source for querying the queue derivation rule

Product

Select a valid product code from the options available.

Module

Select a valid module from the options available.

Click ‘Search’ button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Module
- Source Code
- Product

4.4 Queue Assignment Pending Queue

This section contains the following topics:

- Section 4.4.1, "Assigning Exceptional Queues"
- Section 4.4.2, "Viewing the Summary of Collection Queue Assignment Exception"
- Section 4.4.3, "Operations on Queue Assignment Exception Record"

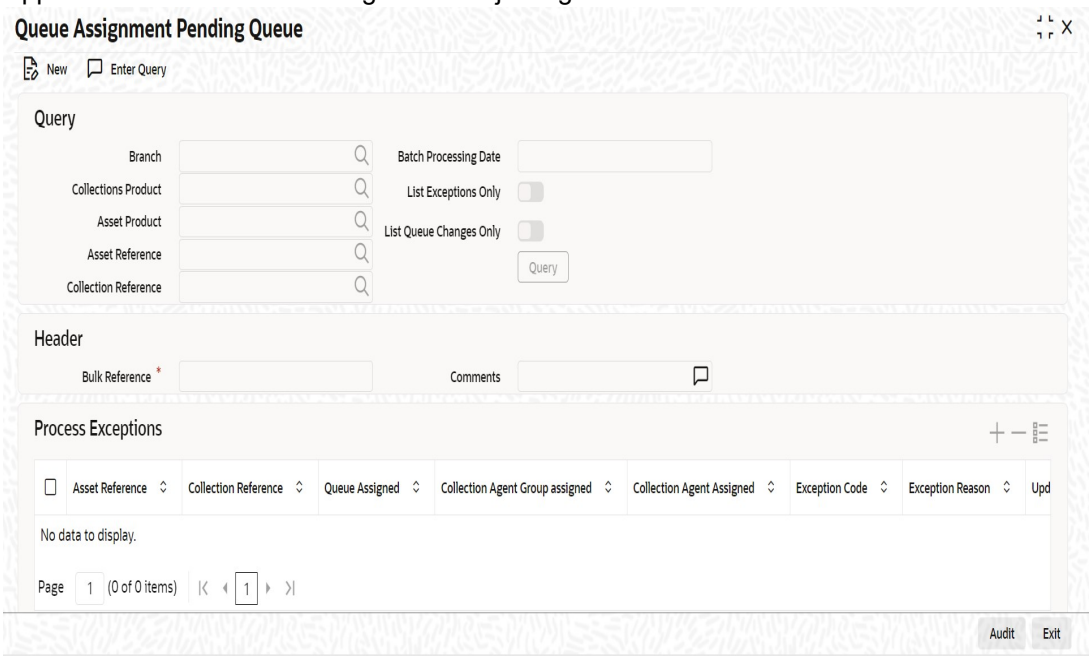
4.4.1 Assigning Exceptional Queues

During batch process system assigns the new collection references as per the queue derivation rule you have defined.

There can be exceptional cases during this process due to which the queue could not be assigned and in such cases, the Queue, Collection Agent Group and Collection Agent gets displayed as “##”. And in some cases, the new Queue derived based on the parameters differ from the currently assigned queues. Hence system doesn’t change the collection queue automatically you need to change the queue and the collection agent.

You can manually assign or change the queue after batch process using the ‘Queue Assignment Exception’ screen.

You can invoke this screen by typing ‘CNDASGNQ’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can perform query in this screen for the records for assigning new queue or rejecting.

Branch Code

Specify the branch code to perform query based on this.

Batch Processing Date

Specify the batch processing date to perform query based on this.

Collection Product

Specify the collection product to perform query based on this.

List Exceptions only

Select a specific exception case from the option available to perform query based on this.

Asset Product

Specify the asset product code to perform query based on this.

List Queue Changes only

Select the specific queue changes perform query based on this.

Asset Reference

Specify the asset reference code to perform query based on this.

Collection Reference

Specify the collection reference code to perform query based on this.

Process Exceptions

The query details get displayed in the multiple entry boxes in ‘Process Exception’ section.

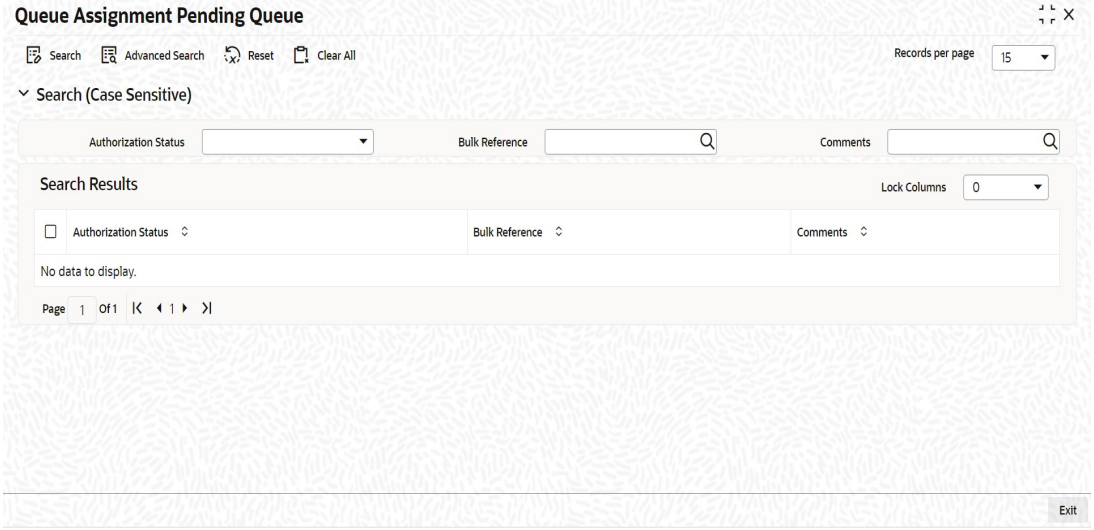
After the required records have been queried, the same can be assigned or rejected upon using the two buttons “Assign New Queues” (which will accept the new queue suggested by the batch) or “Reject New Queues” (which will ignore this queue assignment suggested by the batch)

System generates Bulk Reference number during save to store the audit log

4.4.2 Viewing the Summary of Collection Queue Assignment Exception

You can view the summary of collection queue assignment exception in the ‘Summary of Collection Queue Assignment Pending’ screen.

You can invoke this screen by typing ‘CNSASGNQ’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



To view the summary of collection queue assignment exception, you can perform a search based on any of the following

Bulk Reference

Select the bulk reference number from the list of values available here.

Comments

Select a valid comment from the list of values available here.

Click ‘Search’ button to view the records based on criteria you have selected. The following details of the record get displayed.

- Bulk Reference
- Comments

4.4.3 Operations on Queue Assignment Exception Record

You can perform the following operations on action-result-next action maintenance record (if any function under the application toolbar is disabled, it means that the function is not allowed for the record):

- Create and save a new record
- Authorize the record
- Query the details of a record
- Delete the record

Refer to the manual on Common Procedures for details of these operations.

5. Collection Contract Online

During batch processing in Collections Module, the corresponding queue ids are assigned to the asset contracts and the collection reference number gets generated. In case of any error during the batch process and if the queue and collections agents are not mapped, you can manually assign it. The collection reference number for these exceptional queues can be created in the 'Collections Online' screen.

This chapter contains the following sections:

- Section 5.1, "Collections Online"
- Section 5.2, "Collection Interactions"
- Section 5.3, "Collection Reminder Messages"
- Section 5.4, "Collection Queue Change"
- Section 5.5, "Broken Promise Fee Reversal"
- Section 5.6, "Interaction Approval Queue"
- Section 5.7, "Collection Agent Dashboard Screen"
- Section 5.8, "Plan Activity"
- Section 5.9, "Collection Agent Assignment"
- Section 5.10, "Customer Restrictions"

5.1 Collections Online

This section contains the following topics:

- Section 5.1.1, "Capturing Collection Reference"
- Section 5.1.2, "Events Button"
- Section 5.1.3, "Interactions Button"

5.1.1 Capturing Collection Reference

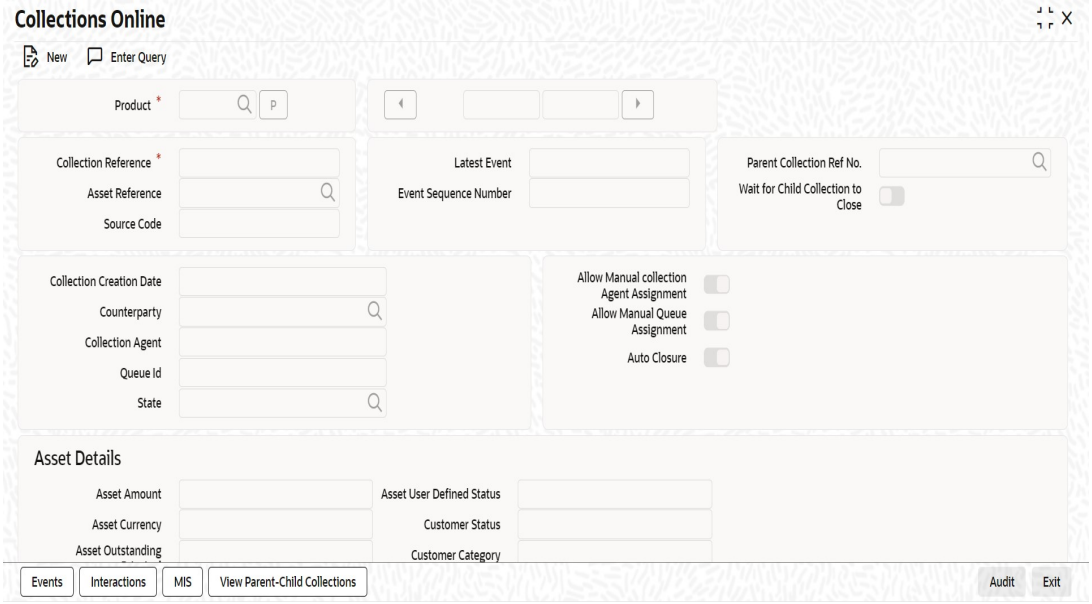
The features of 'Collections Online' screen are given below:

- You can create a new Collection Reference Number.
- Amend the parameters "Allow Manual collection Agent assignment", and "Allow Manual Queue Assignment" and "Auto Closure"
- Close a Collection Record. Fire CLOS (click of Close button) event against the collection reference.

Note

Batch program takes care in automatically closing the collection record if no due for assets and auto closure is checked.

You can invoke this screen by typing ‘CNDONONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Collection reference number is generated by the system.

Product

Select a valid collection product for which you want to generate a collection reference number.

Asset Reference Number

Specify the CL account number for which you need to map to collections.

In new mode, after supplying the Asset reference number and the product, click ‘P’ button to update the details of the selected combination.

The following details get displayed.

- Collection Reference Number
- Latest Event
- Event Sequence Number
- Source Code
- Collection Creation Date
- Counterparty
- Collection Agent
- Queue ID
- State

Allow Manual Collection Agent Assignment

Check this box to indicate that assigning collection agent manually is allowed.

Allow Manual Queue Assignment

Check this box to indicate that assigning collection queue manually is allowed.

Auto closure

Check this box to indicate that automatic closing of the collection product is allowed.

There will be ‘##’ symbols against the queue and collections agents when a collection is created manually. You can manually assign it through the screen CNDCNQCH (Manual

Queue change.) and subsequently the Collection agent assignment using the screen CNDCAASG (Collection Agent Assignment).

Parent Collection Reference Number

Specify the parent collection reference number from the adjoining option list.

Wait for the Child Collection to Close

Check this box to indicate that the parent collection contract should wait till the child collection is closed. If this box is unchecked, then the parent contract will be closed even if the child collection is in active status.

> **Note**
>
> During EOD the collection contract gets created based on this check box checked or un-checked at the collection product level.

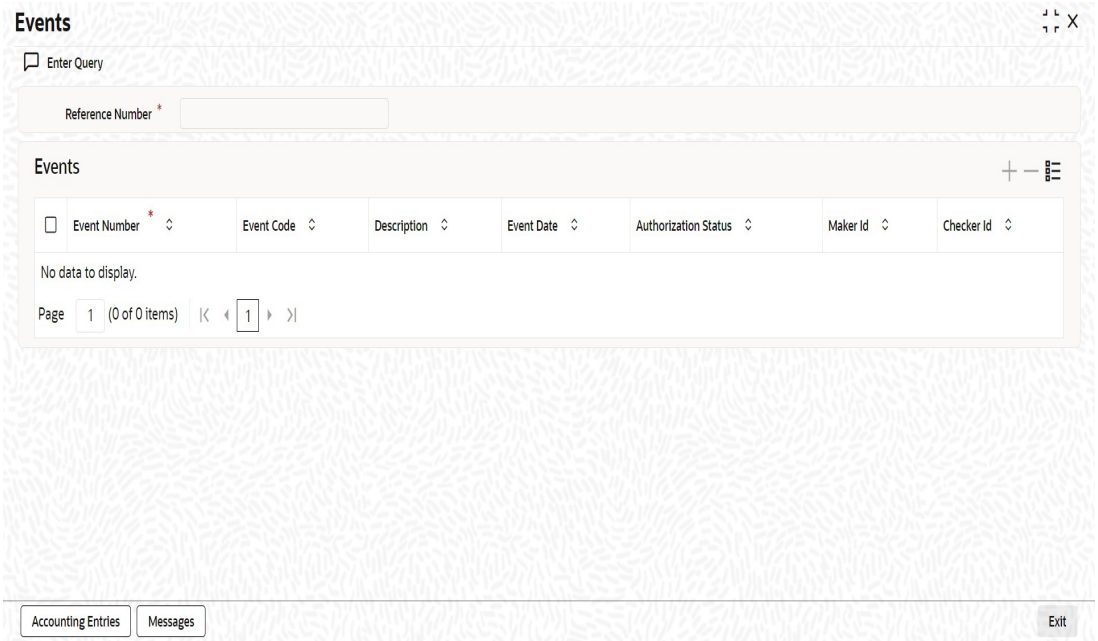
Asset Details

The following asset details also get displayed:

- Asset Amount
- Asset User Defined Status
- Asset Currency
- Customer Status
- Asset Outstanding Principal
- Customer Category
- Asset Total Overdue
- Customer Credit Rating
- Asset No. of Schedules Overdue

5.1.2 Events Button

Click ‘Events’ button to view the events that got fired on this collection reference number.

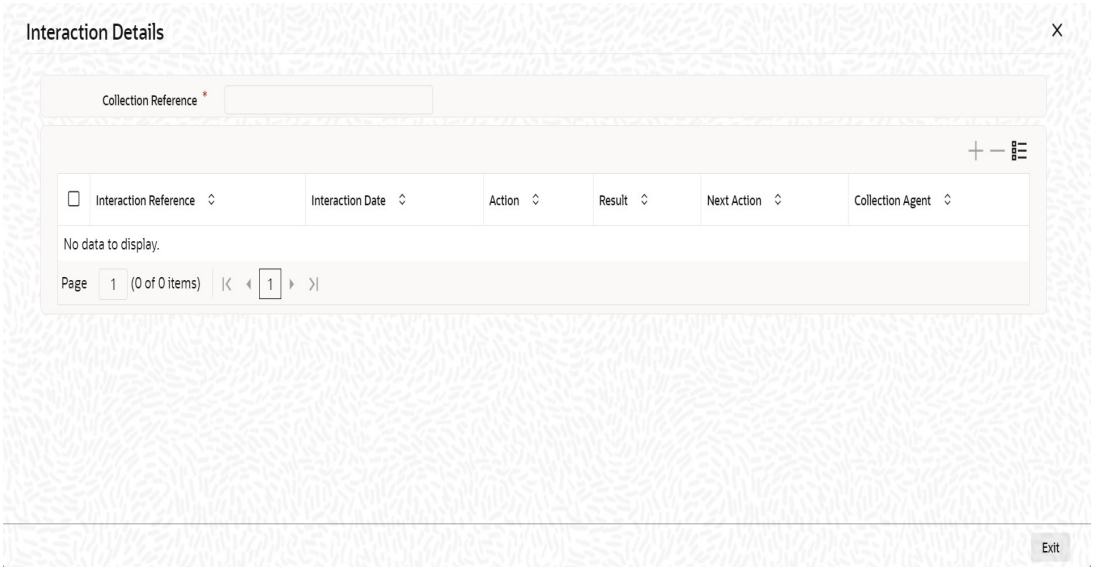


The following events detail gets displayed:

- Event Number
- Event Date
- Event Code
- Description

5.1.3 Interactions Button

Click ‘Interactions’ button to view the interactions that happened for this Collection reference number.



The following interaction details are displayed here:

- Interaction Sequence Number
- Interaction Date
- Action
- Result
- Next Action

5.2 Collection Interactions

This section contains the following topics:

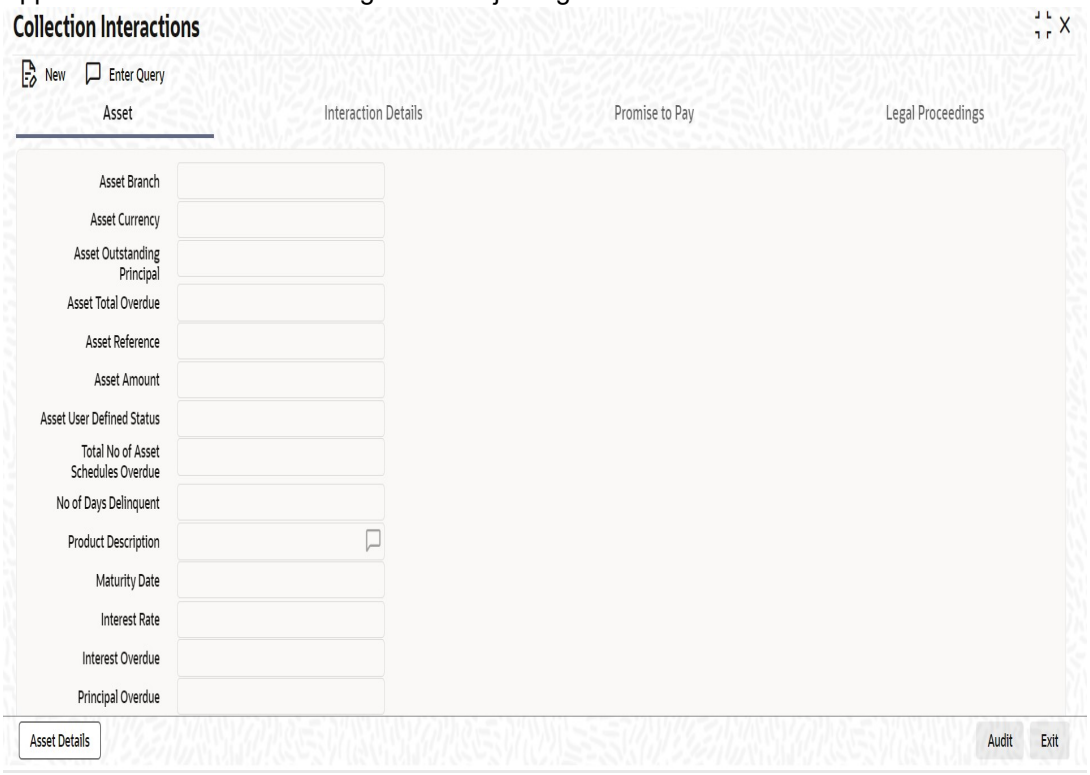
- Section 5.2.1, "Recording Customer Interactions"
- Section 5.2.2, "Asset Tab"
- Section 5.2.3, "Interaction Details Tab"
- Section 5.2.4, "Promise to Pay Details Tab"
- Section 5.2.5, "Legal Proceedings Tab"
- Section 5.2.6, "Asset Details Button"
- Section 5.2.7, "Viewing the Summary of Interaction Record"
- Section 5.2.8, "Operations on Collection Interaction Record"

5.2.1 Recording Customer Interactions

While booking a new interaction (Event CNIB/CNEX) for a collection reference number a new interaction Sequence number is generated. You can record the customer interactions during collection process by the agent in the ‘Collection Interactions’ screen.

In case of external collection agency, you can upload the recordings from ASCII file for bulk uploads or through the Gateway for single upload. Interaction for each loan is recorded separately. While saving the interaction execution, system validates the result code and next action code based on the Action-Result-Next Action Mapping.

You can invoke this screen by typing 'CNDCOLIN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can record the interactions between the customer and the collection agent here. The interaction sequence number is generated by the system.

Collection Reference

Specify the collection reference number of the collection process for which you are recoding the details

The following details get displayed:

- Collection Agency gets displayed as per the name of the agent.
- Customer gets displayed as the counterparty of the underlying Asset
- Customer Name gets displayed as per the customer name mapped in the system.
- Processing Stage gets displayed as per the current status of the collection process.
- Record Origin gets displayed as per the origination of the interaction created in system.
- Source Code gets displayed as per the origination of interaction.
- External Reference Number gets displayed if the interaction is uploaded from an external source.
- Record Date displays the date on which the interaction is created in the system.
- In case of any further actions performed on a recorded interaction, the latest interaction sub sequence number gets generated and displayed.

In the case where the Action code does not require an approval, upon save itself system will accept the result code/date and next action code/date. If all the data are supplied CNEX Event will be fired directly and CNIB will not be fired. If Result is "WAITING", CNIB will be fired and

Execution needs to be carried out using button ‘Liquidate’. On supply of result and next action codes, Execution event CNEX will be carried out.

After the event CNIB is fired processing stage is updated as ‘Initiated’, if the action code entered by the user requires an approval. In this case the result code, result date, next action and next action date are not accepted by the system while saving the interaction. After the authorisation, Approval (CNAP) event is fired provided you have the approval rights. Bulk Approval is also possible from the screen CNDINAPQ. Authorized records are available for execution. The processing stage after authorization is “Approved”/”Rejected”. In case of the approved records, click ‘Liquidate’ and if all the data is supplied execution is fired and the Processing stage gets changed to ‘Executed’.

During amend the interaction subsequence number get incremented by one. During authorisation, if the next action is ‘REMINDERMSG’ and the next action date is current date the CNMS event gets fired.

5.2.2 Asset Tab

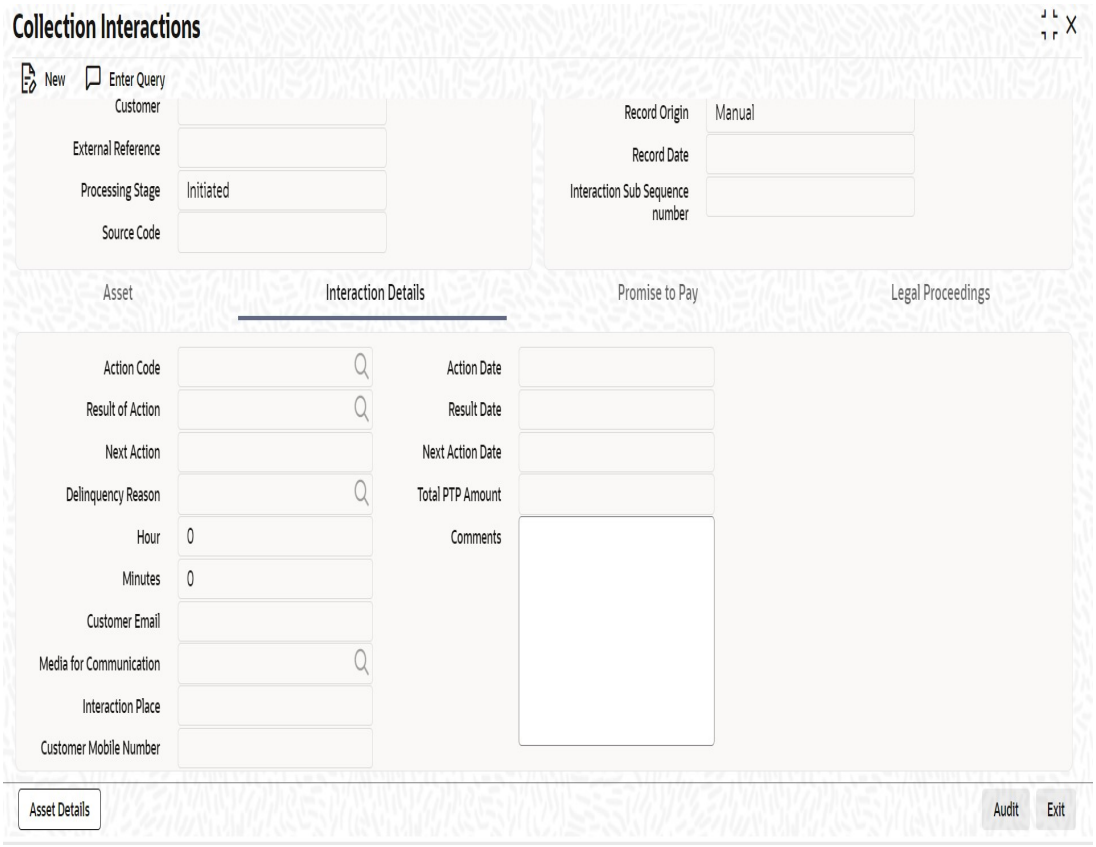
Click ‘Asset Details’ Tab to view the asset details.

The following asset specific details are displayed here:

- Asset Branch – Branch of the asset product gets displayed
- Asset Reference Number - Asset Reference Number gets displayed
- Asset Amount – Total asset amount gets displayed
- Asset Ccy – Asset currency gets displayed
- Asset Outstanding Principal - Principal Outstanding Amount as on date gets displayed
- Asset User Defined Status - User Defined Status for the Asset Reference gets displayed
- Asset Total Overdue - Total Overdue Amount as on Date gets displayed
- Asset No Of Schedules Overdue - Total No of Schedules Overdue gets displayed.
- No of Days Delinquent – Maximum number. of days overdue for the asset (including all overdue components).
- Collateral Type – Type of asset.
- Maturity Date – Maturity date of the asset.
- Interest Rate – Interest rate of the main interest component as on current date.(UDE which has been mapped for the main interest component).
- Interest Overdue – Total interest overdue payment.
- Principal Overdue – Total principal overdue payment.

5.2.3 Interaction Details Tab

Click ‘Interaction Details’ Tab to view the interaction details.



You can capture the following interaction details here.

Action Code

Specify the action which is executed as a part of interaction

Action Date

Specify the date of execution of the aforesaid action

Result of Action

Specify a valid result code from Action-Result-Next Action maintenance

Result Date

Specify the result date in case the customer did not respond on the same date of action.

Next Action

Specify a valid next action as per the Action-Result-Next Action maintenance

Next Action Date

Specify the date of execution of the next action.

Delinquency Reason

Specify delinquency reason for the account going into overdue as per the Customer.

Hour

Specify the hour of the interaction with the customer if available.

Minutes

Specify the minutes of the interaction with the customer if available.

Customer Email

Specify the email id of the customer if available.

Mobile Number

Specify the mobile number of the customer if available.

Interaction Place

Specify the interaction place with the customer if the action is a personal visit.

Total PTP

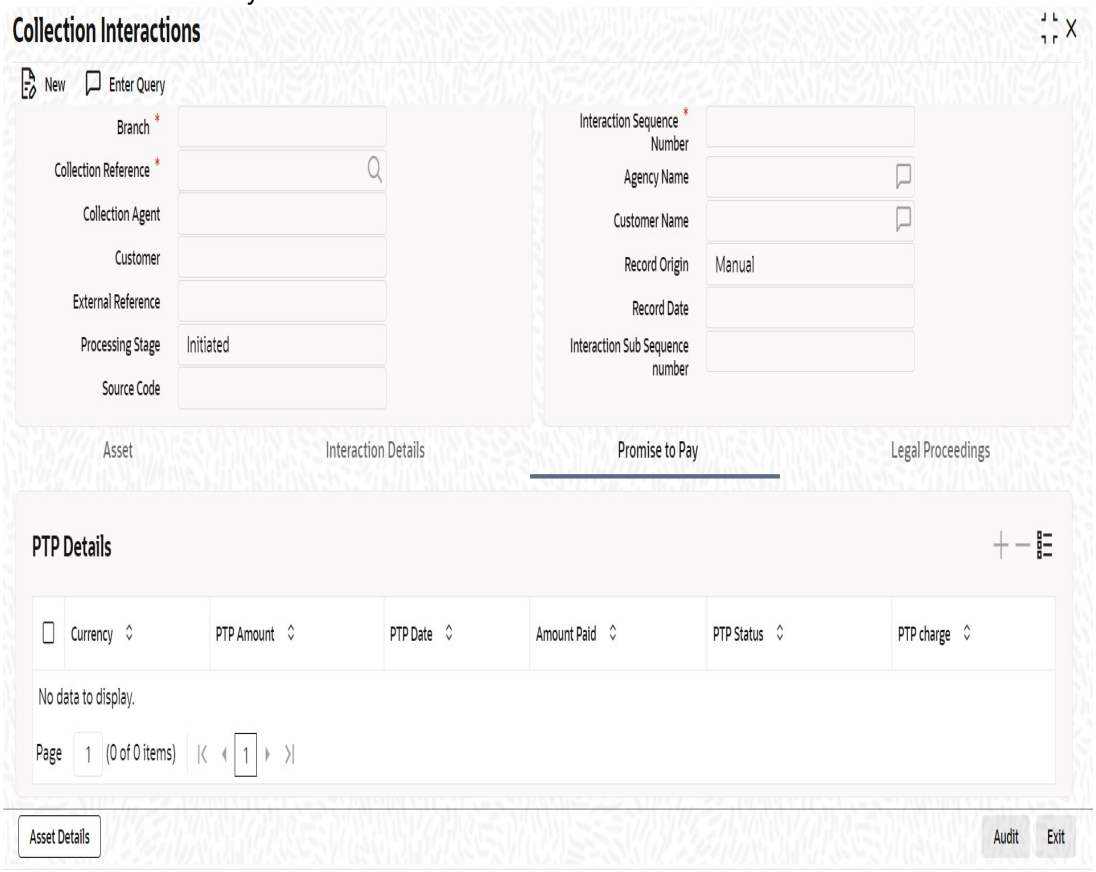
Specify the total amount, the customer promises to pay if the result of action is PTP.

Comments

Specify the comments related to the interaction you have recorded if any.

5.2.4 Promise to Pay Details Tab

Click 'Promise to Pay Details' Tab to view the PTP details.



The following details of promise to pay are displayed here:

- Currency – The currency in which the customer has promised to pay.
- PTP Amount – The amount which customer has promised to pay.
- PTP Date – The date on which the amount will be paid.
- Amount Paid - Actual Amount paid by the customer.
- PTP Status – The status of PTP as on date.
- PTP Charge – The PTP Charge calculated by the system

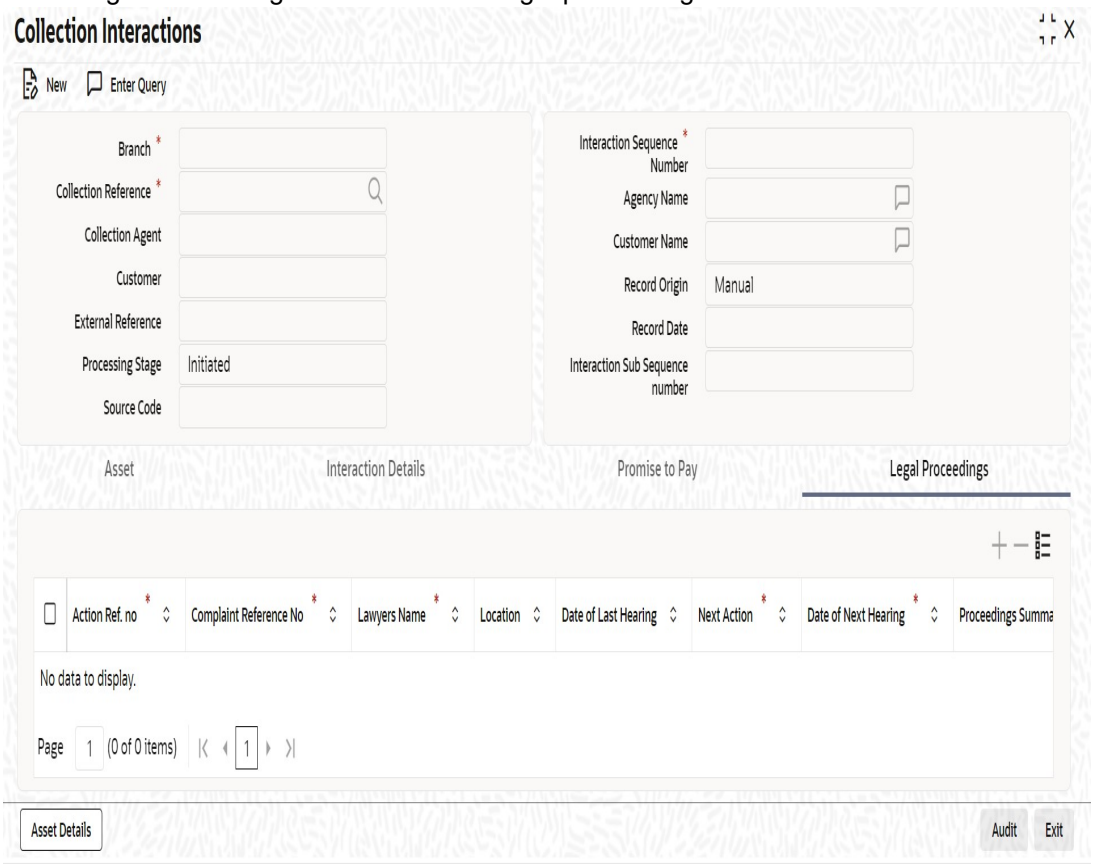
This record is processed on next action date specified during the interaction.

Note

CNMS (Collection reminder message) diary event gets fired in the underlying Collection Reference during BOD batch run.

5.2.5 Legal Proceedings Tab

Click 'Legal Proceedings' Tab to view the legal proceedings for the asset.



You can specify all the legal proceedings details for the selected asset reference number:

- Action Reference Number – Sequence number for the legal proceedings for the asset
- Compliant Reference Number – FIR number for the legal interaction
- Lawyers Name – Lawyers who has been involved in the legal verification
- Location – Location
- Date of Last hearing – Date on which the last hearing was initiated
- Next Action – Next action defined
- Date of Next Hearing – Next hearing date
- Proceedings Summary – Description for the legal proceedings

5.2.6 Asset Details Button

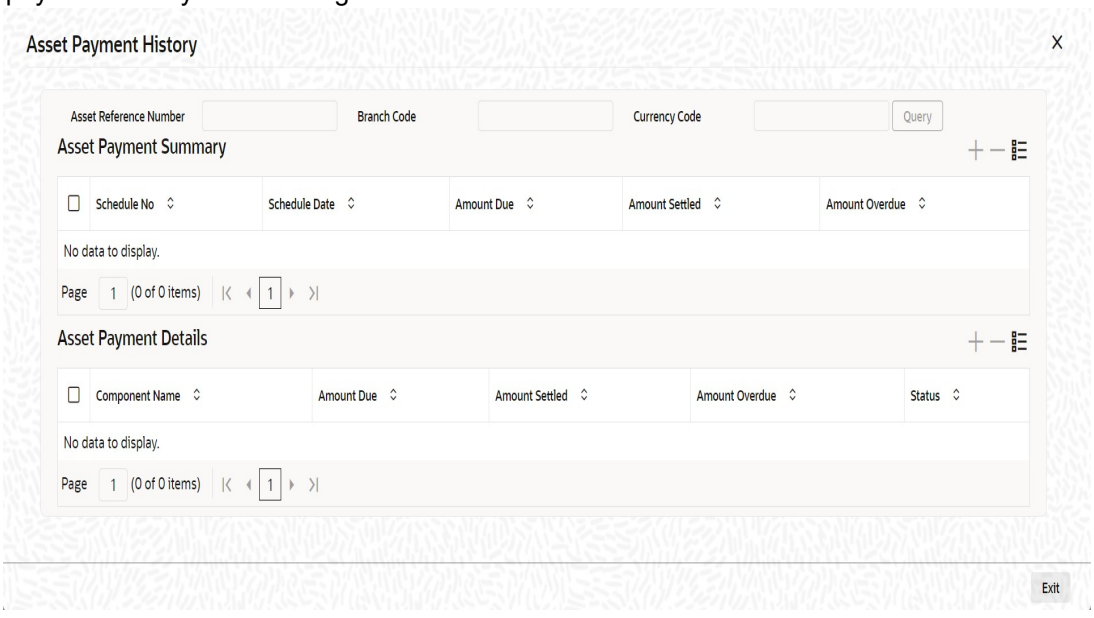
Click ‘Asset Details’ to invoke the ‘Collection Asset Details’ screen.



You can view the asset details here.

5.2.6.1 Viewing Asset Payment History

Click ‘Payment History’ to invoke the ‘Asset Payment History’ screen. You can view the asset payment history details using this screen.



System displays the following details here:

- Asset Reference Number
- Branch Code
- Currency Code

System displays the summery of asset payments in ‘Asset Payment Summery’ section:

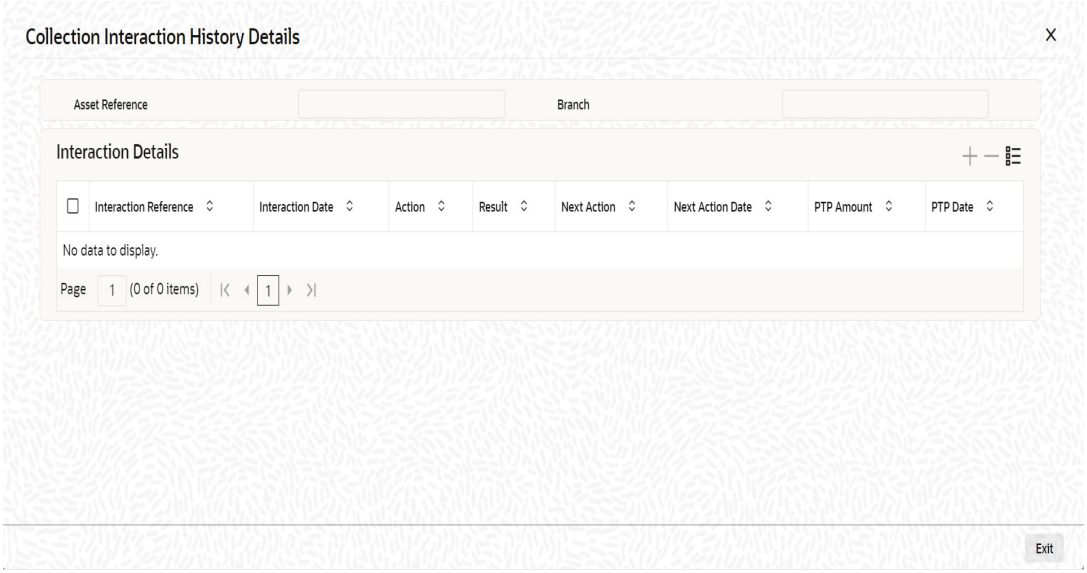
- Schedule Number – Schedule sequence number
- Schedule Date – Payment schedule date for the asset including all components
- Amount Due – Payment due amount
- Amount Settled – Amount paid
- Amount Overdue – Overdue payment for the asset

System displays the payment details of individual components in ‘Asset Payment Details’ section:

- Component Name – Individual component in the asset
- Amount Due – Payment due amount
- Amount Settled – Amount paid
- Amount Overdue – Overdue payment for the asset
- Status – Status of the payment

5.2.6.2 Viewing Collection Interaction History

Click ‘Interaction History’ to invoke the ‘Collection Interaction History’ screen. You can view the collection interaction history details using this screen.



System displays the following details here:

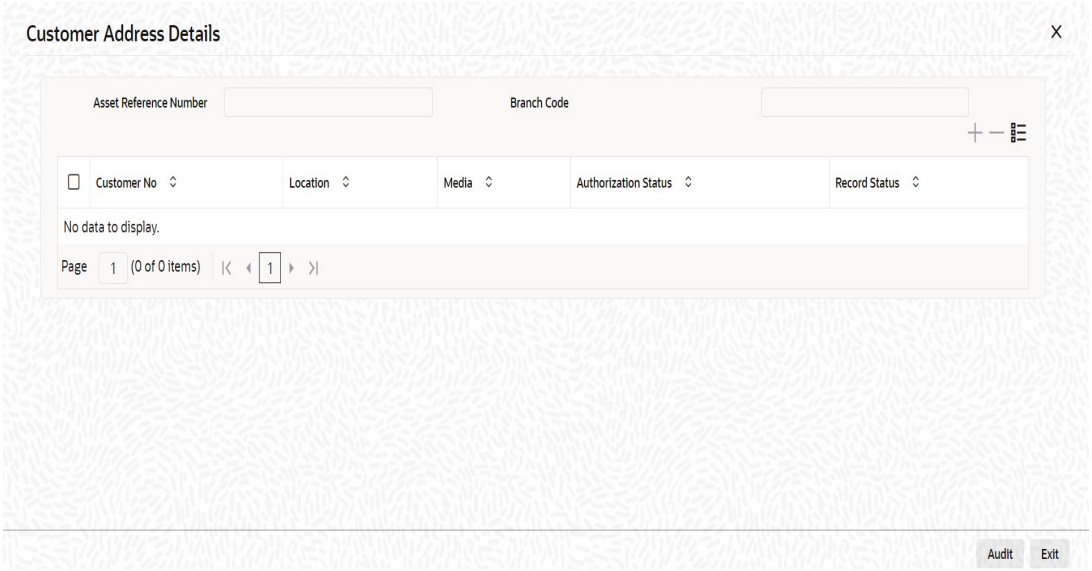
- Asset Reference
- Branch

System displays the interaction history of the selected asset in ‘Interaction Details’ section:

- Interaction Reference – Reference number to identify the interaction
- Interaction Date – Date on which interaction has been initiated
- Action – Action performed on interaction date
- Result – Result of the action
- Next Action – Next action after the result
- Next Action Date – Date on which the next action has been scheduled to be initiate
- PTP Amount – Amount promised to pay
- PTP Date – Date on which customer has promised to pay amount

5.2.6.3 Viewing Customer Contact Details

Click ‘Customer Contacts’ to invoke the ‘Customer Address Details’ screen.



System displays the following details here:

- Asset Reference Number
- Branch Code

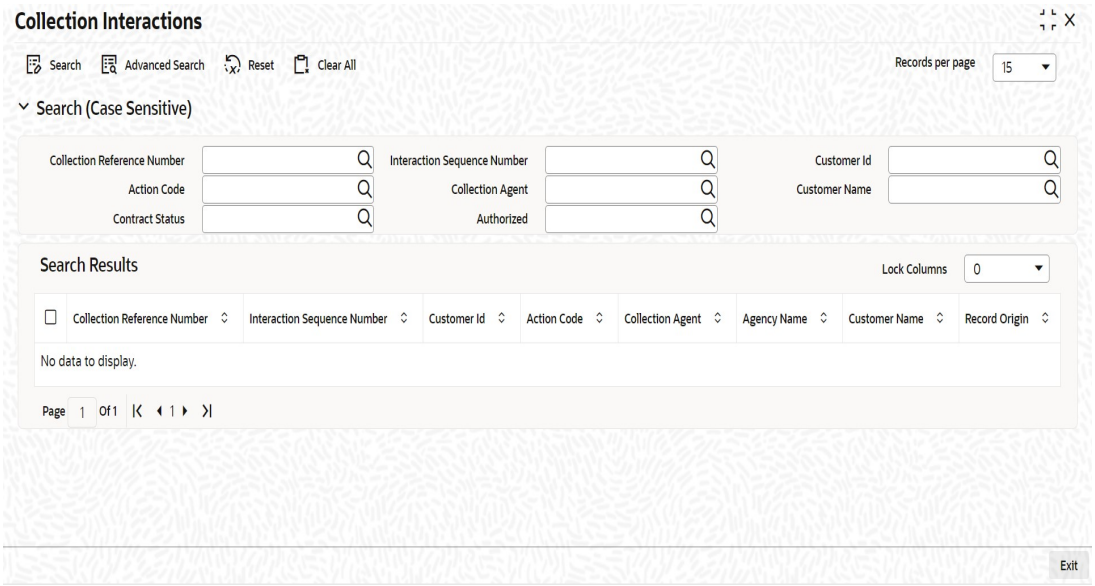
System displays the customer address of the selected asset reference number:

- Customer Number
- Location
- Media
- Authorization Status
- Record Status

Click the ‘Detail’ button to invoke the ‘Customer Address’ screen.

5.2.7 Viewing the Summary of Interaction Record

You can view the summary of collection interaction record in the ‘Summary interaction record’ screen. You can invoke this screen by typing ‘CNSCOLIN’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



To view the summary of collection interaction record, you can perform a search based on any of the following.

Collection Reference

Select collection reference number from the options maintained.

Customer

Select a valid customer from the options maintained.

Collection Agent

Select a valid collection agent from the options maintained.

Interaction Sequence Number

Select a valid interaction sequence number from the options maintained.

Action code

Select a valid action code from the options maintained.

Click ‘Search’ button to view the records based on criteria you have selected. The following details of the record get displayed.

- Collection Reference
- Customer Code
- Customer Name
- Record Origin
- Collection Agent
- Agency Name
- Interaction Sequence Number
- Action Code
- Processing Stage
- Total PTP Amount
- Result of Action
- Action Date

5.2.8 Operations on Collection Interaction Record

You can perform the following operations on collection interaction record (if any function under the application toolbar is disabled, it means that the function is not allowed for the record):

- Create a record
- Liquidate the record
- Amend the details of the record
- Authorize the record
- Copy the details of a record on to a new record
- Print the details of a record

Refer to the manual on Common Procedures for details of these operations.

5.3 Collection Reminder Messages

This section contains the following topics:

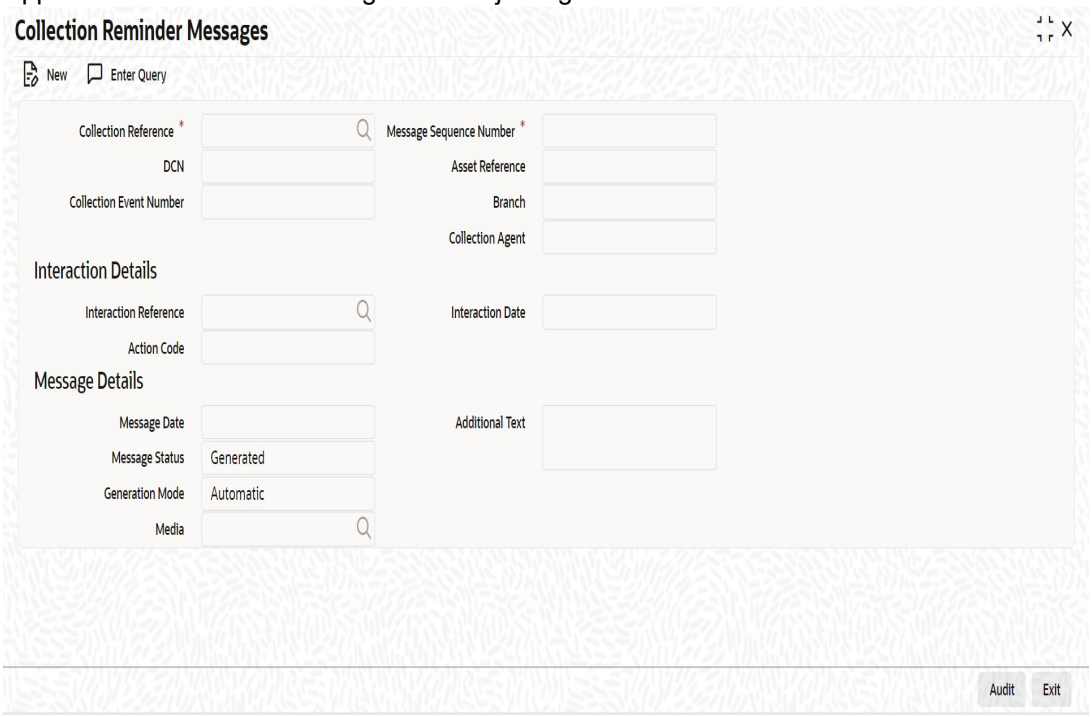
- Section 5.3.1, "Creating Collection Reminder Messages"
- Section 5.3.2, "Viewing the Summary of Reminder Message Record"
- Section 5.3.3, "Operations on Reminder Message Record"

5.3.1 Creating Collection Reminder Messages

During the collection process, there could be an action item which requires a reminder message to be sent from the system. The reminder details can be created as a diary based on the action date and the reminder date based on the details of interaction with the customer.

When a Customer Interaction is recorded by a Collection agent, a record is automatically created in the collection 'Collection Reminder Messages' screen depending on the next action code. If the message should be send manually, you can generate it using the manual option and the message date can be given manually.

You can invoke this screen by typing ‘CNDCLDRY’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can map reminder messages to the action codes here. The branch code gets defaulted to the screen. The Message Sequence Number gets generated by the system.

Collection Reference Number

Select the collection reference number associated with the message for which you want to map reminder.

The following details of the selected collection reference number get defaulted here:

- Branch
- Collection Agent
- Asset Reference Number
- Collection Event Number

Interaction Details

The interaction reference number and details are captured here.

Interaction sequence number

Specify the interaction sequence number if have opted for manual input. If opted for automatic input, the interaction sequence number gets defaulted.

The date of interaction gets defaulted.

Message Details

The message details get defaulted here.

Message Date

Specify the date on which the message has to be generated.

Message Status

The message status can be selected as per the current state of collection interaction from the following options:

- Generated – G
- Un-Generated – U
- Cancelled – C

Generation Mode

Specify the mode of message generation as auto or manual.

The media of reminder message gets defaulted here as per the maintenance. Incase the default media is null; ‘Mail’ gets selected as media.

Additional Text

Specify the additional information about the reminder message.

Media

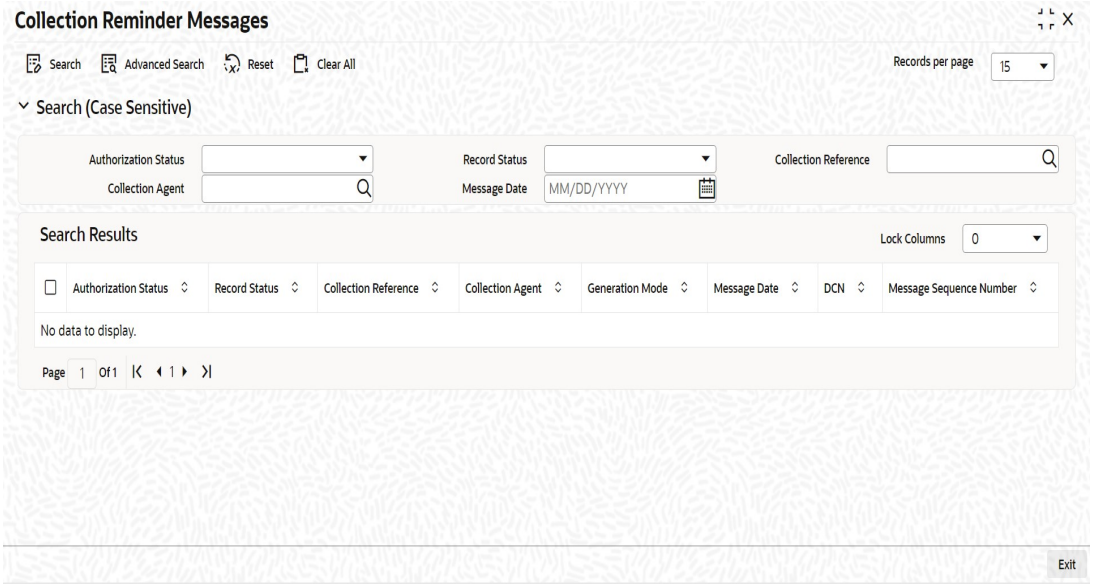
The medium of communication gets defaulted from the Media/Address maintenance. You can amend the details here.

You can save the mapping of reminder message and interaction details. CNMS event gets fired with Collection Event Number while generating message. No operations are allowed after authorizing a reminder message.

5.3.2 Viewing the Summary of Reminder Message Record

You can view the summary of collection interaction reminder record in the ‘Summary Reminder Message Record’ screen.

You can invoke this screen by typing ‘CNSCLDRY’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



To view the summary of collection reminder message, you can perform a search based on any of the following.

Authorisation Status

Select the authorisation status of the collection reminder message as:

- Authorised

- Unauthorised

Record Status

Select the record status of the collection reminder message as:

- Open
- Closed

Collection Reference

Select collection reference number from the options maintained.

Collection Agent

Select a valid collection agent from the options maintained.

Message Date

The date on which message is generated for the customer.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Collection Reference
- Collection Agent
- Generation Mode
- Message Date
- DCN
- Message Sequence Number

5.3.3 Operations on Reminder Message Record

You can perform the following operations on collection interaction record (if any function under the application toolbar is disabled, it means that the function is not allowed for the record):

- Create a record
- Amend the details of the record
- Authorize the record
- Query the record
- Delete the record

Refer to the manual on Common Procedures for details of these operations.

5.4 Collection Queue Change

This section contains the following topics:

- Section 5.4.1, "Changing Collection Queue for Loans"
- Section 5.4.2, "Viewing the Summary of Collection Queue Change Details"
- Section 5.4.3, "Operations on Collection Queue change for Loans Record"

5.4.1 Changing Collection Queue for Loans

In Oracle FLEXCUBE, you can manually change the collection queue of a particular loan. You can use 'Collection Queue Change' screen to change the existing collection queue and apply new collection queue.

You can invoke this screen by typing 'CNDCNQCH' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



For every manual collection queue change a unique queue change reference number will be generated with the maker id, checker id details stored against each such reference number.

Comments

Specify any comments related to this queue change here, which can be used while retrieving information in the summary screen.

Query

You can query this screen on the following details.

Asset Reference Number

Specify a valid asset reference number to perform a query based on it.

Customer ID

Specify a valid customer id to perform a query based on it.

Collection Queue

The collection Agent can be assigned only within the collection Agent group linked to the Queue. Specify a valid collection queue value to perform a query based on it.

Product

Specify a valid asset product code to perform a query based on it.

Loan Status

Specify the loan status to perform a query based on it.

Minimum Total amount over due

Specify the minimum amount overdue to query the asset records with the total amount Overdue greater than or equal to this amount.

Minimum Overdue Days

Specify a minimum number of overdue days to query the asset records with total number of overdue days greater than or equal to this number.

Minimum Overdue Schedules

Specify a minimum number of overdue schedules to query the asset records with total number of overdue schedules greater than or equal to this number.

Customer Category

Specify the customer category to perform a query based on it.

Customer Credit Rating

Specify the customer credit rating to perform a query based on it.

Currency

If you have mentioned the minimum amount overdue this field is mandatory. Specify the asset currency to perform a query based on it.

Click ‘Query’ button to perform query based on the selected values. The following values get displayed below in the multiple entry blocks of the screen:

- Asset Reference Number
- Total Amount Due
- Currency
- Current Collection Queue
- New Collection Queue

New Collection Queue

Specify the new assign queue to the each asset retrieved.

Note

The event CQAS (Collection Queue assignment) is fired for all the Collection contracts listed after the save.

Apply to All

Select this box if the particular queue selected should be applied to all.

Click ‘Apply’ button to apply the selected queue to be applied to all the asset references queried. And your access to the selected queue is validated while saving the queue change.

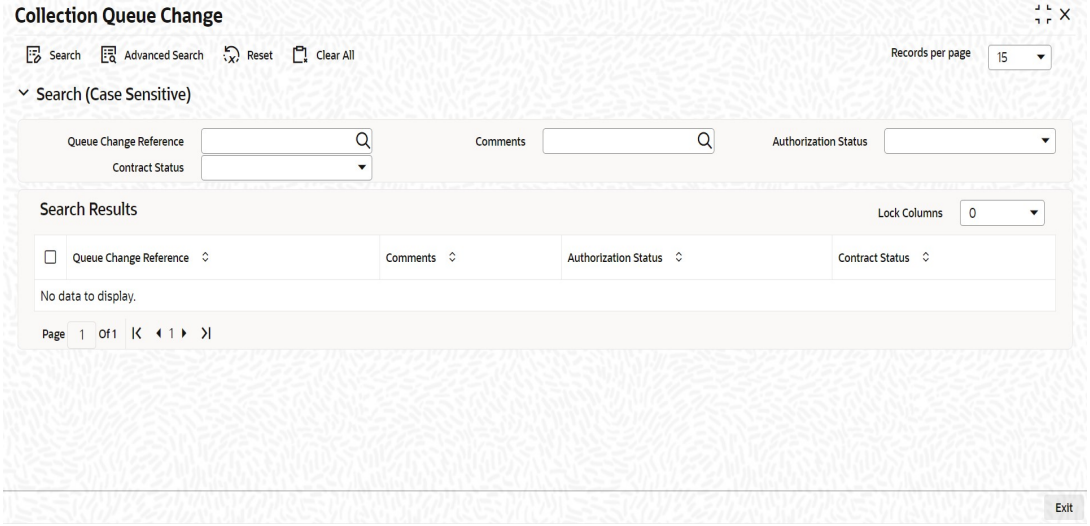
Note

You cannot amend the record after the authorization.

5.4.2 Viewing the Summary of Collection Queue Change Details

You can view the summary of collection queue change details in the ‘Collection Queue Change’ screen.

You can invoke this screen by typing ‘CNSCNQCH’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can query the Collection Queue Change details here.

Queue Change Reference

Select a valid Collection Queue Change reference number from the list of options available.

Comments

Select valid comments for Collection Queue Change from the list of options available.

Click ‘Search’ button to view the records based on criteria you have selected. The following details of the record get displayed.

- Queue Change Reference
- Comments

5.4.3 Operations on Collection Queue change for Loans Record

You can perform the following operations on collection queue change maintenance record (if any function under the application toolbar is disabled, it means that the function is not allowed for the record):

- Create and save new record
- Authorize the record
- Delete the record
- Query the details of record

Refer to the manual on Common Procedures for details of these operations.

5.5 Broken Promise Fee Reversal

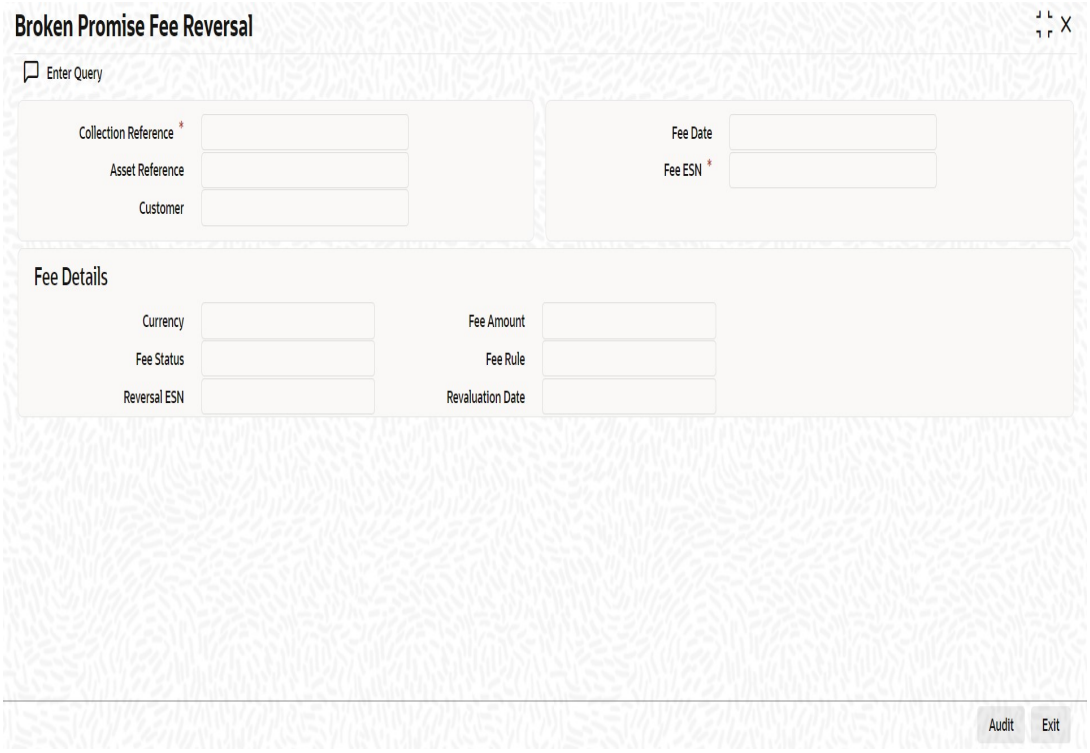
This section contains the following topics:

- Section 5.5.1, "Reversing Broken Promise Fee"
- Section 5.5.2, "Viewing the Summary of Reversal of Broken Fee Record"

5.5.1 Reversing Broken Promise Fee

During EOD batch run broken promise fee is collected from the customer if he defaults a PTP (promise to pay) policy. However, if required the fee collected can be reversed through 'Broken Promise Fee Reversal' screen.

You can invoke this screen by typing 'CNDBPFEE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can reverse the fee of broken fee here.

Collection Reference Number

Specify the collection reference associated with the broken promise fee.

Click 'query' button to view all the details of broken fee collected related to the specified collection reference number. The following details get displayed:

- Asset Reference number
- Fee Date
- Fee Event Sequence Number
- Customer

Fee Details

You can view the following fee details here.

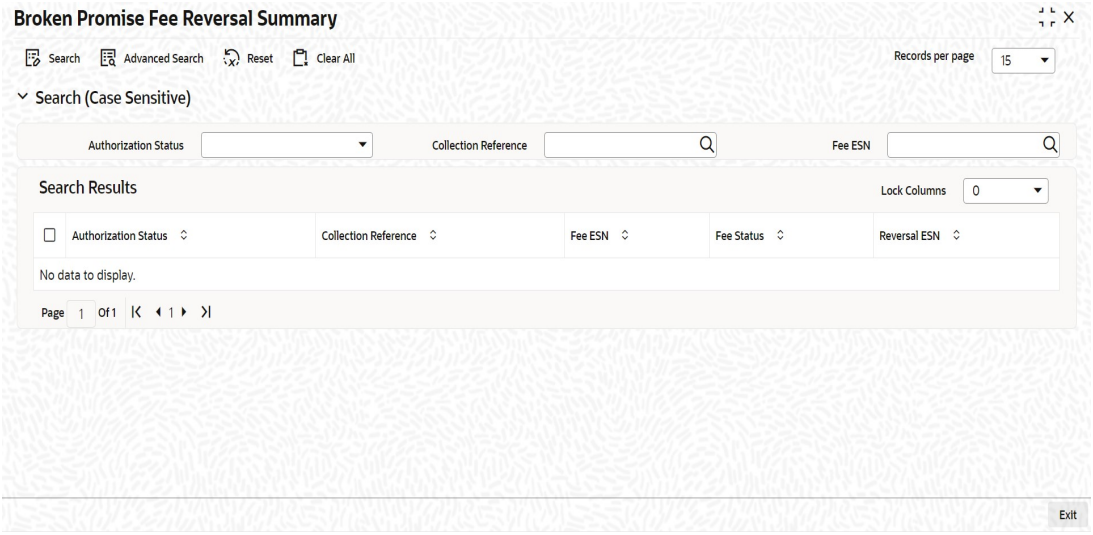
- Currency
- Fee Status
- Broken Promise Fee
- Fee Rule

You can click Reverse from the menu to pass the reversal entries. An event Reversing Broken Promise Fee (RFEE) gets fired. After the fee has been reversed the reversal event sequence number and the date of reversal gets defaulted.

5.5.2 Viewing the Summary of Reversal of Broken Fee Record

You can view the summary of broken fee reversal record in the 'Summary broken fee reversal record' screen.

You can invoke this screen by typing 'CNSBPFEE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Collection Reference

Select collection reference number from the options available.

Fee Event Sequence Number

Select a valid fee event sequence number from the options available.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Collection Reference
- Fee Event Sequence Number
- Reversal Esn
- Fee Status

5.6 Interaction Approval Queue

This section contains the following topic:

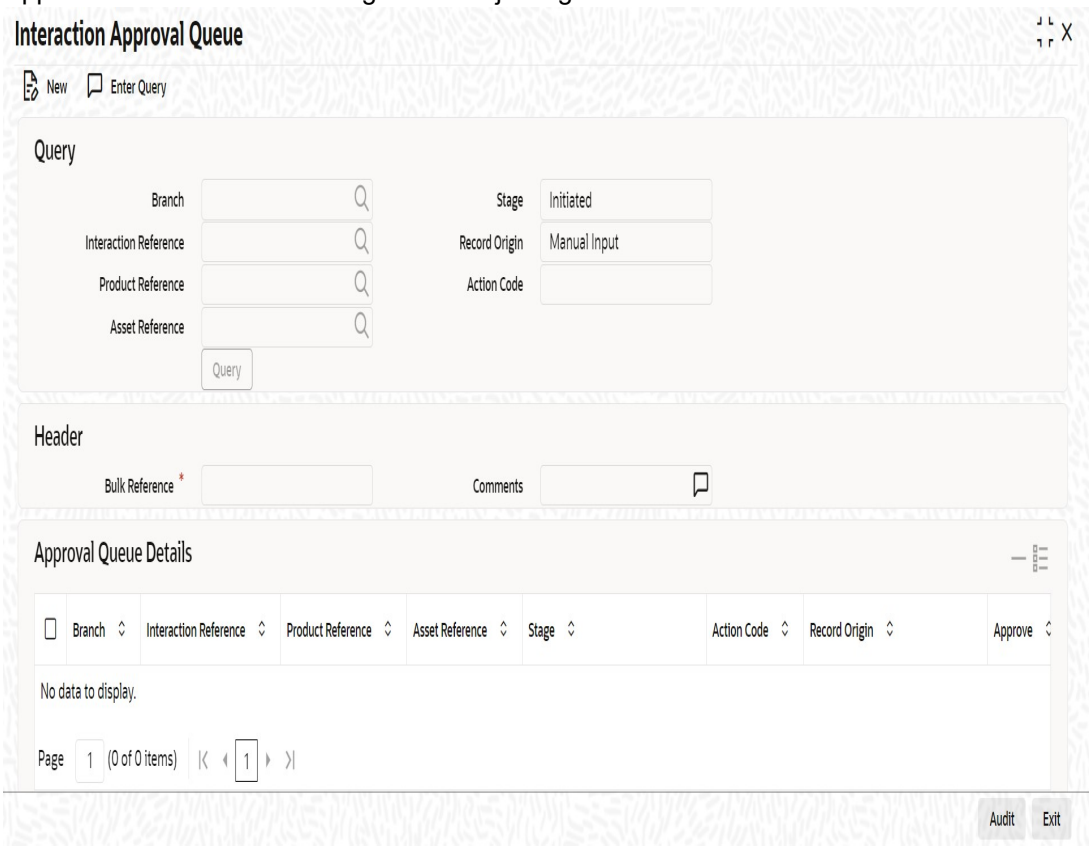
- Section 5.6.1, "Processing Collection Interaction Queues"

5.6.1 Processing Collection Interaction Queues

You can process the interaction processing approvals using the screen 'Interaction pending Approval Queues'. The following types of approvals for the interactions which are in the initiated stages can be processed here:

- The Interactions generated by the batch process on next action date of the previously executed interactions that requires approval.
- The Interactions pending approvals from the daily processing.

You can invoke this screen by typing ‘CNDINAPQ’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The records can be approved or rejected in bulk. Bulk reference numbers are generated for storing the audit log. The two events which can be fired here are ‘CNAP’ or ‘CNRJ’ which are auto authorised.

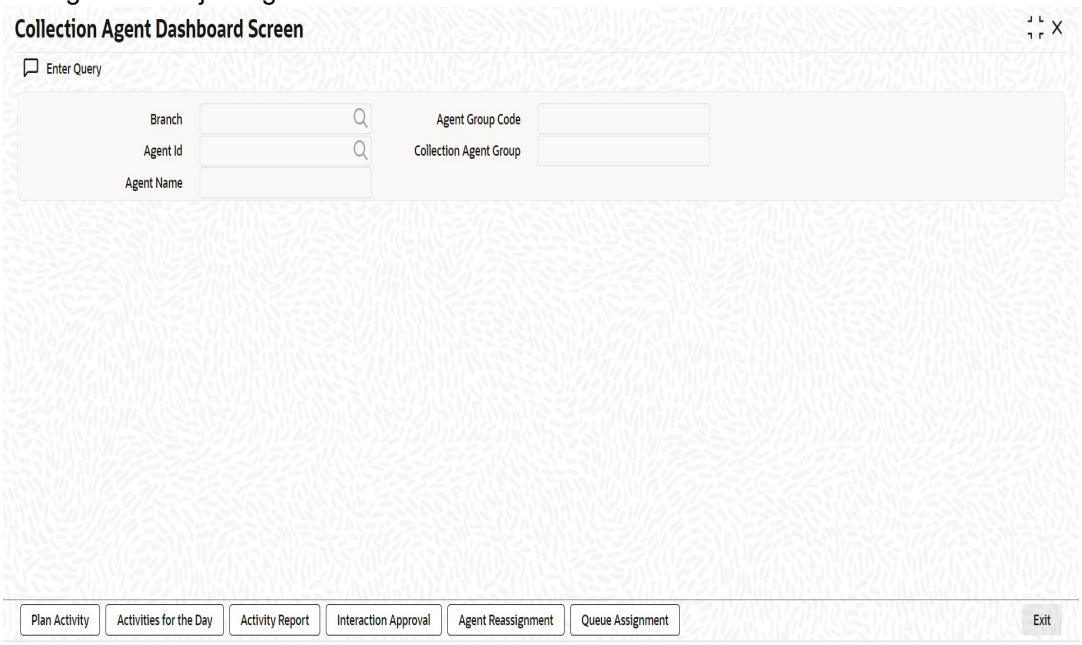
5.7 Collection Agent Dashboard Screen

This section contains the following topics:

- Section 5.7.1, "Viewing Collection Agent Dashboard"
- Section 5.7.2, "Plan Activity Button"

5.7.1 Viewing Collection Agent Dashboard

You can view the collection activities across the queues for an agent. You can invoke this screen by typing 'CNDDASH' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Agent Id

Specify the identification number of the agent from the adjoining option list.

> **Note**
>
> You can access only allowed agents' details in the dashboard.

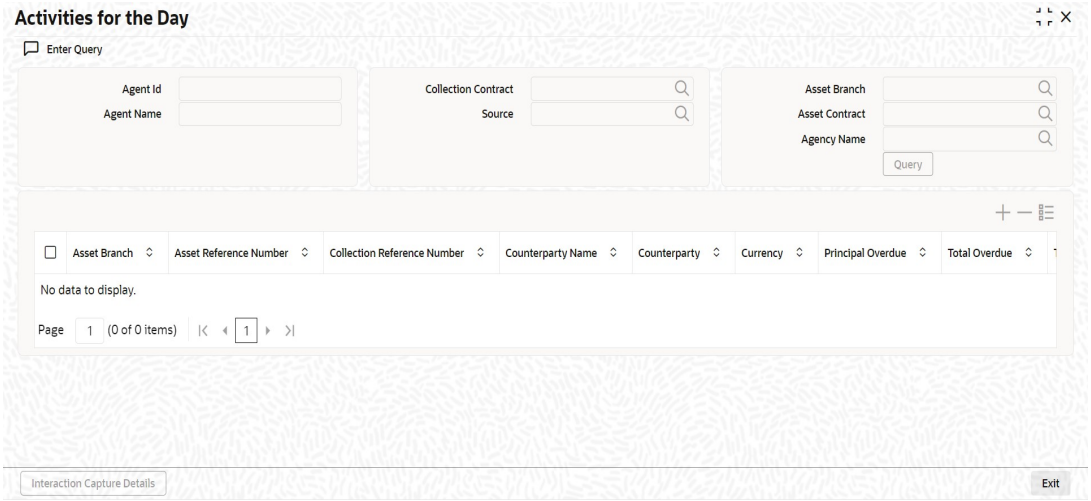
System displays the following details:

- Branch – The current branch code from the adjoining option list.
- Agent Name – The agent's name.
- Agent Group Code – The agent group code.
- Collection Agent Group – The agent group description.

For further information on generic attributes about collection agent, please refer the same user manual.

5.7.2 Plan Activity Button

You can track the daily activities for an agent across the queues. You can invoke this screen from the ‘Collection Agent Dashboard’ by clicking on the ‘Plan Activity ‘button.



You can specify any or all of the following details and click on ‘Query’ to view the daily activities for the agent.

- Agent Id
- Agent Name
- Collection Contract
- Source
- Asset Contract

System displays the following information based on the query:

- Asset Reference Number – Reference number of the asset
- Collection reference Number – Reference number of the collection contract
- Counterparty Name – Owner of the asset
- Counterparty – Owner Id of the asset
- Currency – Currency of the asset
- Principal Overdue – Overdue of the principal component
- Total Overdue – Total overdue of the principal and the main interest component
- Total No of Asset Schedules Overdue – Maximum number of days overdue for the main interest or principal components
- Phone Number – Contact number of the customer
- E-mail – E-mail address of the customer
- Comments – User comments

5.8 Plan Activity

This section contains the following topic:

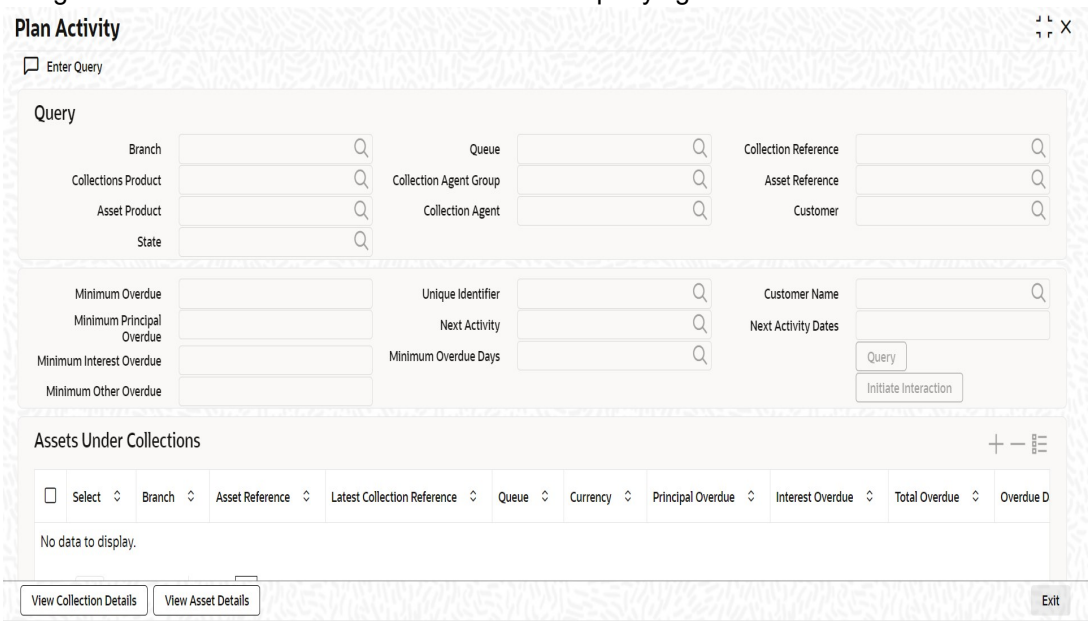
- Section 5.8.1, "Viewing the Plan Activity"

5.8.1 Viewing the Plan Activity

You can query the process of collection through ‘Plan Activity’ screen. You can view the details in the screen though you cannot perform any operations.

You can invoke this screen by typing ‘CNDCADSH’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can query the screen using F7 & F8. After the screen is displayed you can press F7 you can get all the fields enabled to enter the data for querying.



You can perform the query here.

Query

Specify the following details to perform query.

Branch

Specify the branch code to query the collection details based on it.

Collection Product

Specify the collection product code to query the collection details based on it.

Asset Product

Specify the asset product code to query the collection details based on it.

Collection Status

Specify the collection status to query the collection details based on it.

Collection Queue

Specify the collection queue to query the collection details based on it.

Collection Agent Group

Specify the collection agent group code to query the collection details based on it.

Collection Agent

Specify the collection agent code to query the collection details based on it.

Collection Reference

Specify the collection reference number to query the collection details based on it.

Asset Reference

Specify the asset reference code to query the collection details based on it.

Customer

Specify the customer code to query the collection details based on it.

Minimum Overdue

Specify the minimum sum of the overdue amount of principal and main interest components for the asset.

Minimum Principal Overdue

Specify the minimum overdue of the principal component for the asset.

Minimum Interest

Specify the minimum overdue amount for the main interest component for the asset.

Unique Identifier

Specify the unique identifier for the asset owner.

Next Activity

Specify the next planed interaction activity for the asset.

Customer Name

Specify the name of the customer.

Next Activity Dates

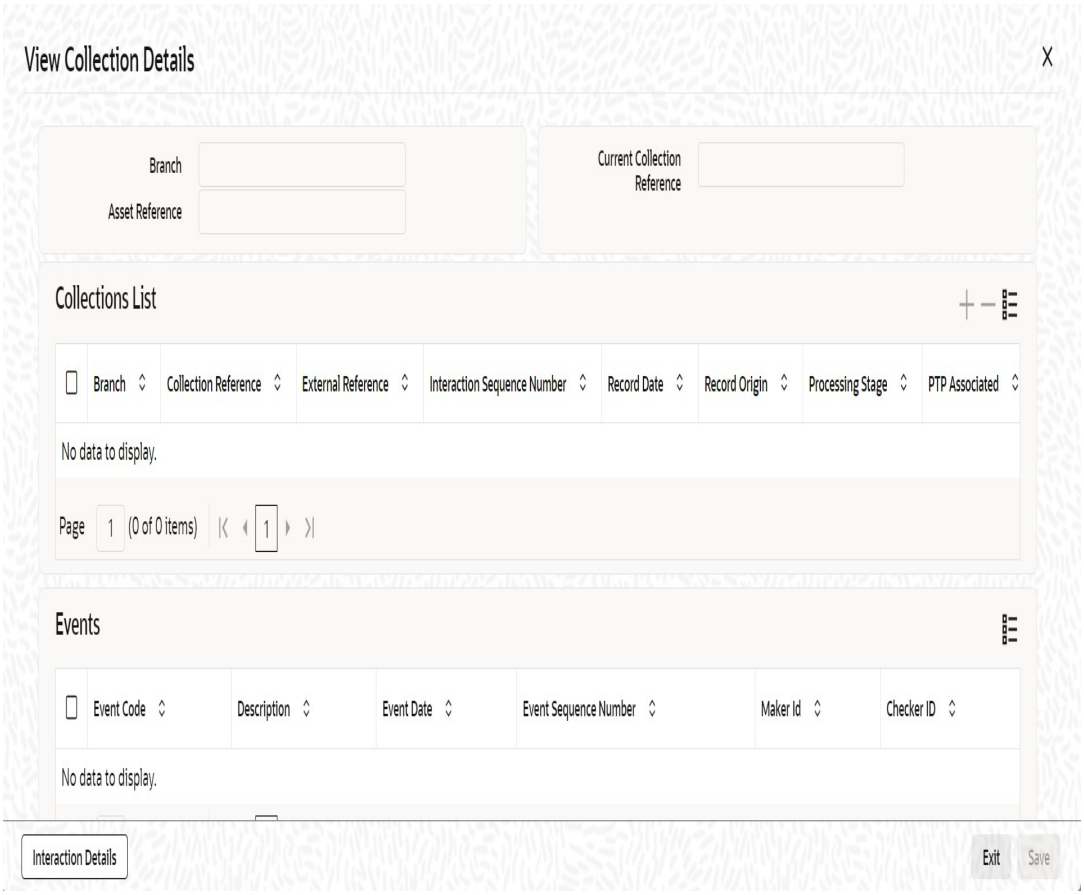
Specify the next due date for the planed activity.

After specifying the values in the screen, click ‘Query’ button or press F8 to perform the query. The following list of assets under collections process conforming to the query criterion is displayed:

- Asset Reference
- Latest Collection Reference
- Queue
- Collection Agent Group
- Collection Agent
- State
- Collection Status
- Select

Click ‘View Collection Details’ to view the following collection details.

- The different collection references and interactions that are associated to the Asset reference selected in the parent screen.
- Events that got fired in the latest collection reference number.
- PTP Details for each Collection Reference-Interaction Reference combination



The following details are displayed:

- Asset Reference
- Current Collection Reference

Collections List

- Collection Reference
- External Reference
- Interaction Sequence Number
- Record Date
- Record Origin
- Processing Stage
- PTP Associated

Events

- Event Code
- Description
- Event Date
- Event Sequence Number
- Maker ID
- Checker ID

On click of “Interaction Details” button, the Customer Interaction Screen (CNDCOLIN) is launched for the Collection Reference number and Interaction Reference number selected.

Click ‘View Asset Details’ to view the basic asset details.



The Asset Reference Number and Due Details as of Date are displayed from the parent screen.

Asset Details

Following asset details are displayed here:

- Counter Party
- Asset Product
- Asset Amount
- Asset Booking Date
- Asset Value Date
- Name
- Description
- Asset Currency
- Asset Maturity Date

Due Details

The following due details are displayed here:

- Component
- Earlier Due Date
- Total Amount Due
- Amount Paid

5.9 Collection Agent Assignment

This section contains the following topic:

- Section 5.9.1, "Assigning Collection Agent for a Loan"
- Section 5.9.2, "Component Wise Balance Details Button"
- Section 5.9.3, "Processing Collection Agent Fee"
- Section 5.9.4, "Viewing the Summary of Collection Agent Assignment Record"
- Section 5.9.5, "Operations on Collection Agent Assignment Record"

5.9.1 Assigning Collection Agent for a Loan

In Oracle FLEXCUBE, you can change the collection agent, if a particular collection agent fails to collect the loan amount due in the 'Collection Agent Assignment' screen. You can assign new agent through 'Collection Agent Assignment' screen. When you assign a new collection agent the interactions recorded for the old agent gets cancelled.

You can invoke this screen by typing 'CNDCAASG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can query the screen based on the following fields:

Customer ID

Specify the customer ID of the customer whose loan amount is due.

Product

Specify the asset product for which the amount due.

Asset Reference number

Specify the asset reference number as per the collection assignment.

Collection Reference number

Specify the collection reference number of the amount due.

Asset Amount From

Specify the starting amount range for which you want to change the collection agent.

Asset Amount To

Specify the amount limit for which you want to change the collection agent.

Collection State

Specify the collection status of the loan for which you want to change the collection agent.

Collection Agent Group

Specify the collection agent group for which you want to change the collection agent.

Minimum Total Amount Overdue

Specify the total outstanding amount of a loan for which you want to change the collection agent.

Minimum Overdue Schedules

Specify the limit of overdue schedules of a loan for which you want to change the collection agent.

Minimum Overdue Days

Specify the limit of overdue days of a loan for which you want to change the collection agent.

Currency

Specify the currency of a loan for which you want to change the collection agent.

Collection Agent Now

Specify the current collection agent of a loan for which you want to change the collection agent.

Click 'Query' button to perform a query based on any of the fields above. The bellow grid displays the following details of all the records matching the selected criteria.

Apply to All

Check this box and click apply button to assign the new collection agent to all the records with the selected criteria.

Comments

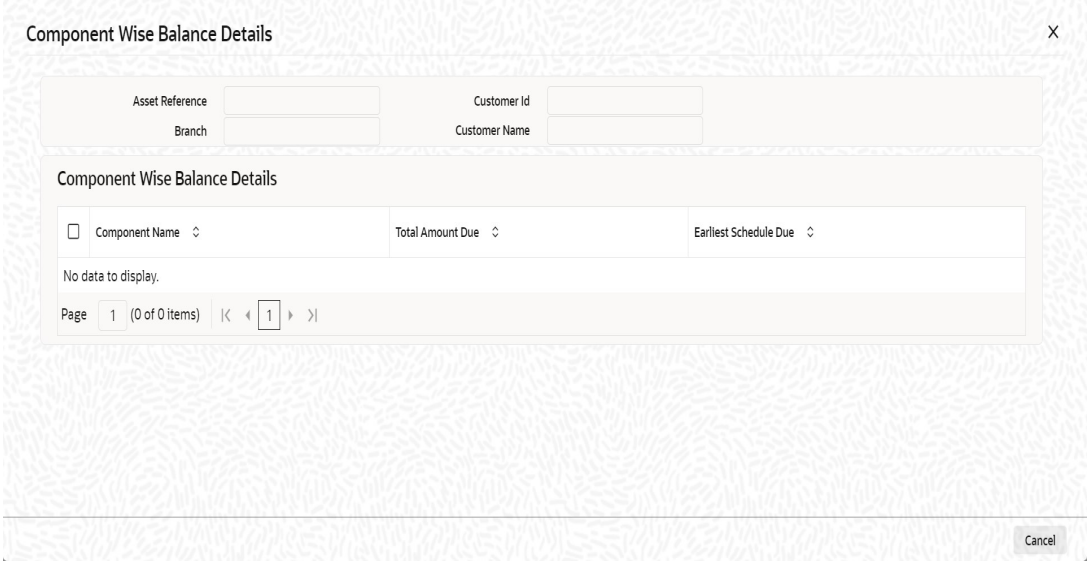
Specify any comments related to this new collection agent assignment here.

While authorizing the new collection agent assignment, as event 'CASG' (Collection Agent Re-Assignment) is fired in all the underlying Collection contracts. A unique assignment reference number is generated which can be used to identify the bunch of contracts for which the assignment has been done in a particular lot. You cannot perform any operation after the authorization.

5.9.2 Component Wise Balance Details Button

Click 'Component Wise Balance Details' button to view component wise due details of the asset reference number selected in the 'Collection Agent assignment' screen.

You can view the details of assets from the Oracle FLEXCUBE in the ‘component wise balance’ screen.



5.9.3 Processing Collection Agent Fee

In the intermediary module, total liquidated amount paid as collection agent fee is available as an SDE for the definition of collection agent fee. The payment reversal is also handled through another SDE for the reversal amount. The liquidation process also happens in intermediary module.

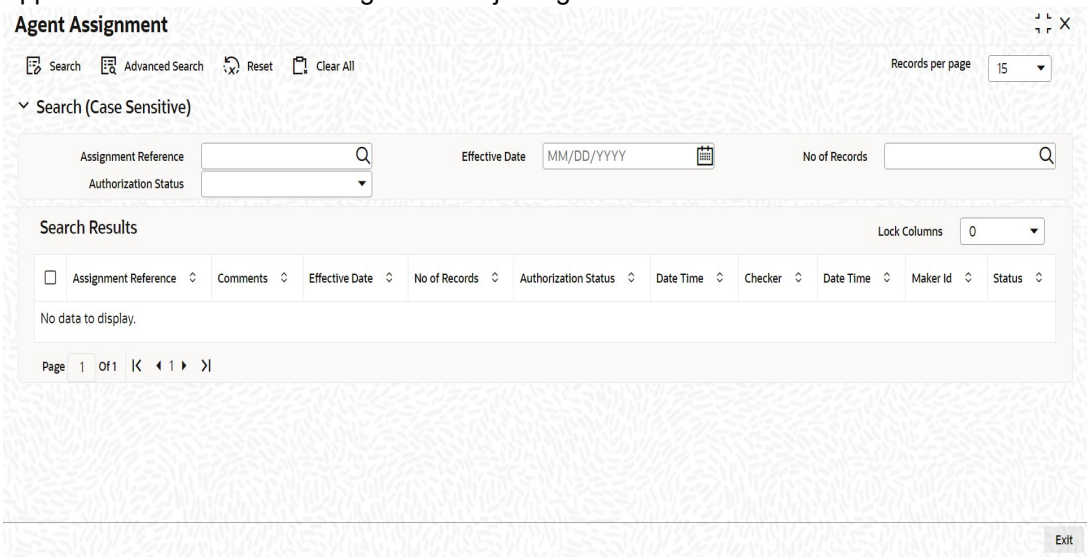
Element	Description
LOAN_COLLECT-ED_AMT	This SDE will return the sum of the amount collected by the intermediary (collection agent).
LOAN_COL-L_REV_AMT	This SDE will return the sum of the reversed amount, which was collected by the intermediary (collection agent) but reversed.

Refer intermediary module to know more details on collection agent fee definition, fee reversal and liquidation

5.9.4 Viewing the Summary of Collection Agent Assignment Record

You can view the summary of collection agent assignment record in the ‘Summary Collection Agent Assignment’ screen.

You can invoke this screen by typing ‘CNSCAASG’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Assignment Reference

Select assignment reference number from the options available.

Maker

Select a valid maker id of the record from the options available.

Effective Date

Select a valid date from the calendar option from available

Click ‘Search’ button to view the records based on criteria you have selected. The following details of the record get displayed.

- Assignment Reference
- Effective Date
- Maker

5.9.5 Operations on Collection Agent Assignment Record

You can perform the following operations on collection agent assignment record (if any function under the application toolbar is disabled, it means that the function is not allowed for the record):

- Create and save a record
- Amend the details of the record
- Authorize the record
- Query the record
- Delete the record

Refer to the manual on Common Procedures for details of these operations.

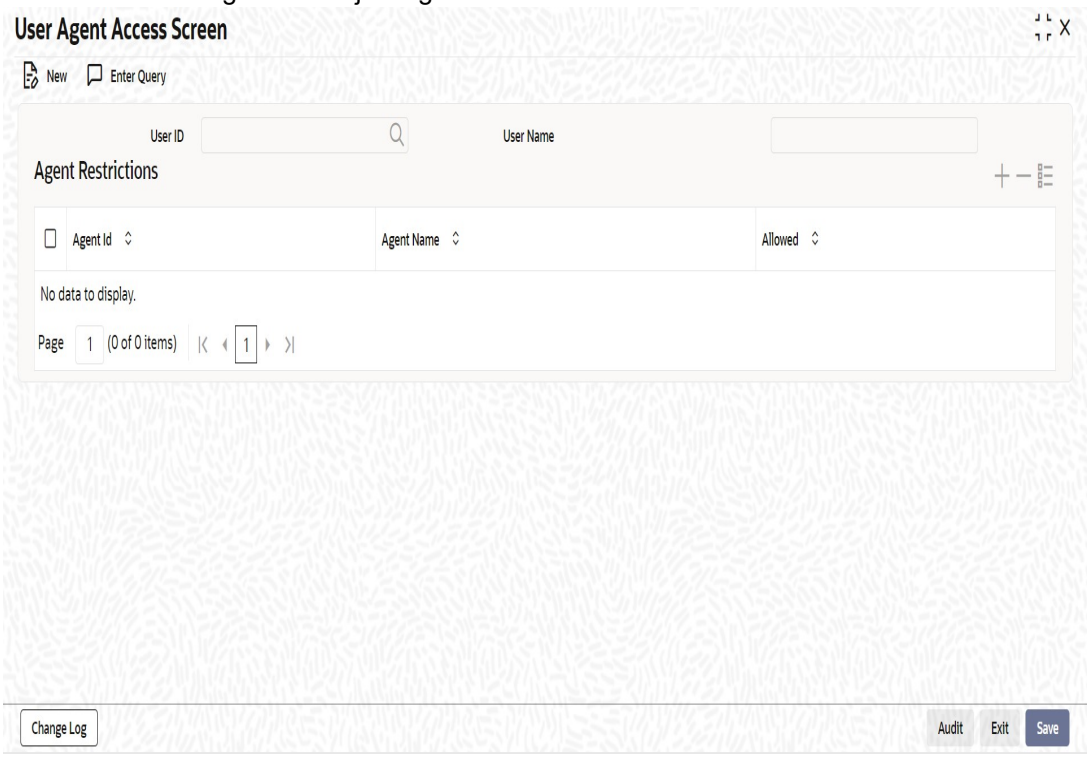
5.10 Customer Restrictions

This section contains the following topics:

- Section 5.10.1, "Restricting User – Agent Access"
- Section 5.10.2, "Viewing User - Agent Details"

5.10.1 Restricting User – Agent Access

You can restrict the agent access for the user using 'User Agent Access' screen. You can invoke this screen by typing 'CNDUSRAG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

User Id

Specify the user Id from the adjoining option list for whom the agent access is restricted.

User Name

Specify the name of the user.

Agent restrictions

Agent Id

Specify the agent Id from the adjoining option list.

Agent Name

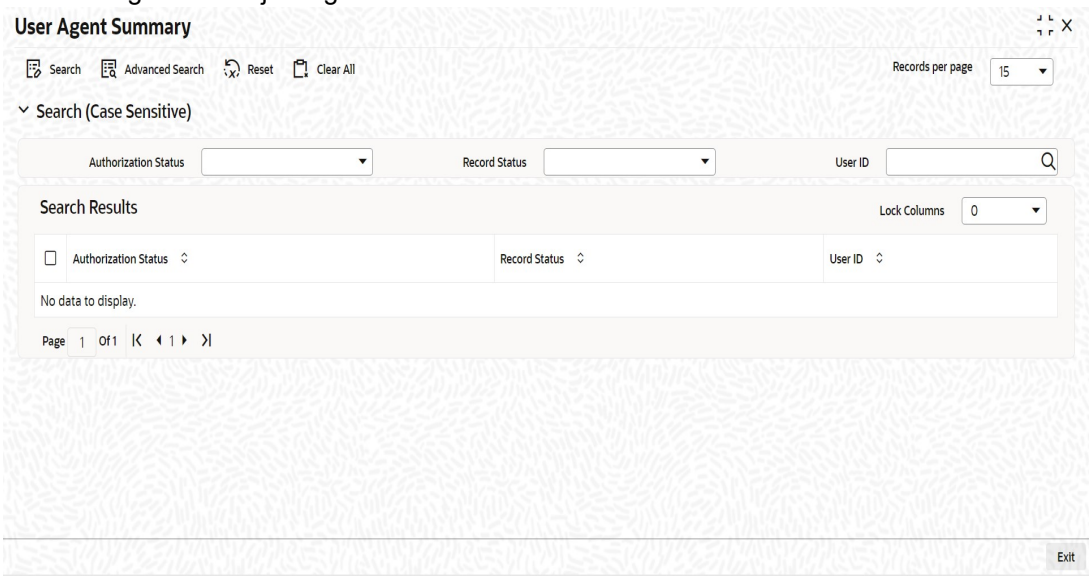
Specify the name of the agent.

Allowed

Check this box to indicate that the agent access is allowed for the user.

5.10.2 Viewing User - Agent Details

You can view the agent details using ‘User Agent Summary’ screen. You can invoke this screen by typing ‘CNSUSRAG’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- User ID
- Record Status

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

The system displays the following details pertaining to the fetched records:

- Authorization Status
- User ID
- Record Status

6. Batch Processing

The batch process of Collections module is explained in this chapter. The batch process takes place in different phases. And collection batch will be processed after the Loans batch.

This chapter contains the following section:

- Section 6.1, "Batch Process Flowchart"

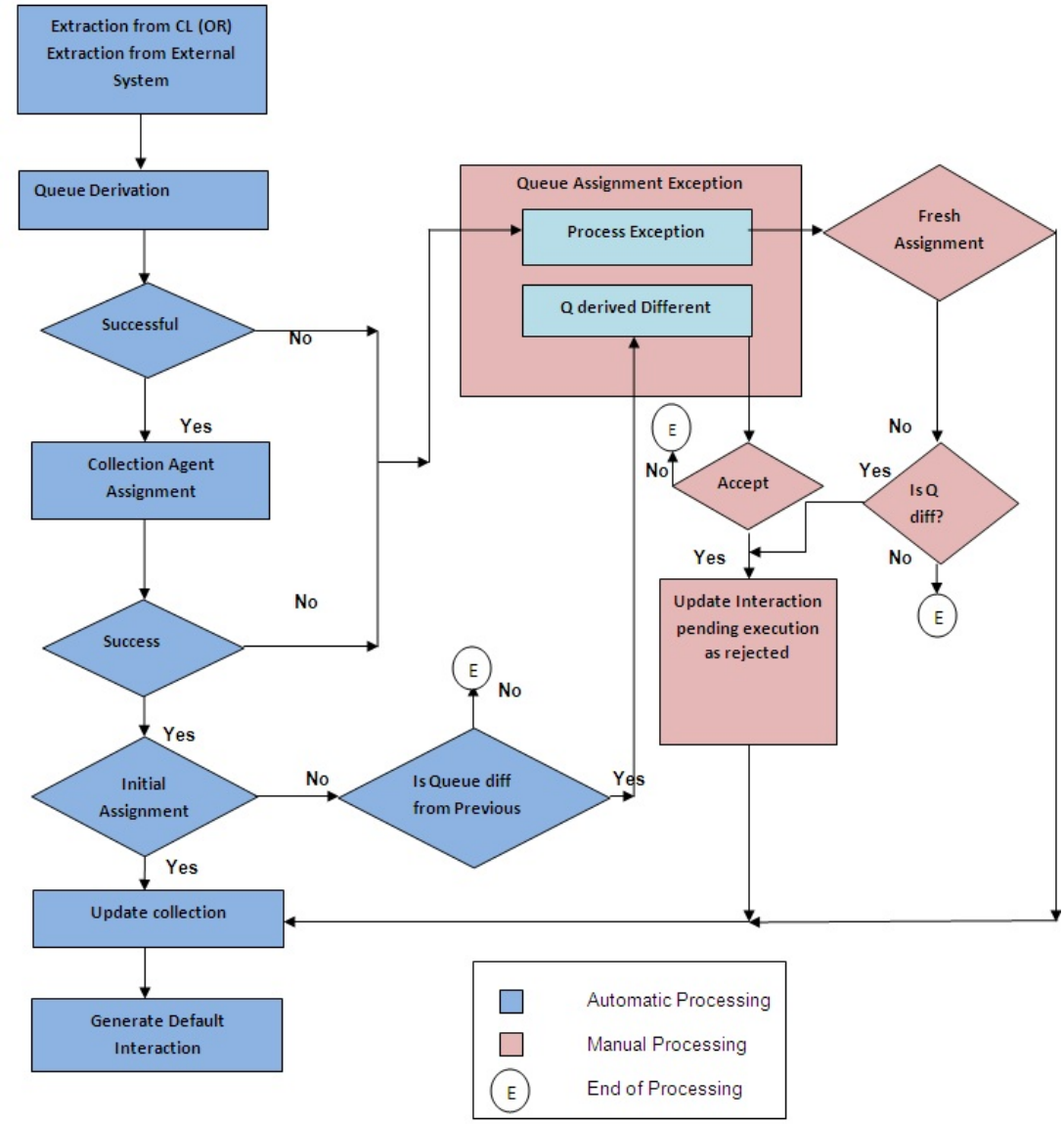
6.1 Batch Process Flowchart

This section contains the following topics:

- Section 6.1.1, "Processing Batch"
- Section 6.1.2, "Extraction of Data from Loans"
- Section 6.1.3, "Processing Collection"
- Section 6.1.4, "Uploading the Collection Details"

6.1.1 Processing Batch

The tasks which will be carried out by the Batch in connection with the Collection Process is explained in the flowchart below.



6.1.2 Extraction of Data from Loans

Loan accounts with amount dues are extracted to CN (Collection) module. While processing the data the details required for the SDE's mentioned under the Queue derivation logic are extracted and made available for further processing.

Note

You can also upload the details of asset from external system using General Interface.

6.1.3 Processing Collection

Extracted data from the loans module or the asset details are used for further processing. During the batch process run the following sub processes related to collection are performed:

- System checks for collection records which are due for closure with the due amount in the contract as zero and the contracts which are back to normal status. Pending collection messages are cancelled and interactions (other than executed) are cancelled.

Note

If the check box 'Wait for Child Collection to Close' is checked in the 'Collection Online' screen, then system waits for the child collection to close and only then the parent collection will be closed.

- System checks for multiple mapping of collection reference and the base table is taken for Queue Assignment Exception. The same is picked up next day from the 'Queue assignment Exception' screen after confirming the new queue assigned for these collections.
- Agents are assigned based on the allocation maintained in the collection agent group level for the various collection Agents. If another loan of the customer has been assigned to a particular collection agent, then a subsequent one (assigned to the same group) will also be assigned to the same collection agent.
- The default action record is assigned at the interaction data for the newly created Collection references i.e. the action code that appears first in the Action –Result –Next Action mapping.
- New interaction for the records is displayed for which the next action date is due. The stage is updated after verifying the authorization.
- Based on the State mapping maintenance, collection state change happens during the batch process
- PTP charge processing happens after verifying the dates have been honoured or not. For broken promise, a charge is calculated on the basis amount.

Reminder messages are generated during the BOD or EOD batch run. CNMS event is fired in the Collection references wherever applicable. The corresponding batch function ID is CNDREMSG.

Refer 'Maintenances and Operations' and 'Collection Contract Online' chapters of the CN (Collections) module user manual to know more about the details of collection sub process.

6.1.4 Uploading the Collection Details

Entering high volume collection details can be laborious and time consuming. You can avoid entering such details using the Batch Upload Function.

6.1.4.1 Customer Interactions upload

You can upload the Customer Interactions done by the Collection Agents through the Generic Interface module. It should contain the following details:

Sl. No.	Column Name	Width	Type	Description
1	COLLECTION_REF	16	CHARACTER	This will identify the collection in the System.
2	SOURCE_CODE	15	CHARACTER	This will identify the External system who is sending in the details

3	COLLECTION_AGENT_ID	15	CHARAC-TER	Identifies the a Valid Col-lection Agent defined in the System
4	ASSET_REFERENCE_NUM-BER	35	CHARAC-TER	Valid Loan reference in the System
5	LOAN_BRANCH	35	CHARAC-TER	The Branch in which the Loan was issued
6	ACTION_CODE	20	CHARAC-TER	Valid Follow up mode defined in the System
7	ACTION_DATE	11	DATE	
8	RESULT_CODE	20	CHARAC-TER	Valid Result code in the System
9	RESULT_DATE	11	DATE	
10	NEXT_ACTION_CODE	20	CHARAC-TER	
11	NEXT_ACTION_DATE	11	DATE	Usually the date agreed upon by the customer to honor the payment due
12	PTP_AMOUNT	22	NUMBER	The promised to pay amount in Asset Cur-rency.(Could be multiple)
13	PTP_DATE	11	DATE	The date on which the above amount has been agreed to pay.(Could be multiple)
14	MEDIA	15	CHARAC-TER	Media for Message Gen-eration
15	INTERACTION_DETAILS	2000	CHARAC-TER	The Details of the con-versation
16	INTERACTION_PLACE	35	CHARAC-TER	Place of interaction , if not phone
17	INTERACTION_DATE	11	DATE	Date of Interaction
18	INTERACTION_HR	2	NUMBER	Hour
19	INTERACTION_MIN	2	NUMBER	Minute
20	CUSTOMER_EMAIL_ID	105	CHARAC-TER	Email ID of the Customer
21	CUSTOMER_MOBILE	20	CHARAC-TER	Mobile number of the Customer.

6.1.4.2 Asset Details Upload

You can upload the Asset Details using the following fields in an ASCII file. The upload is through Generic Interface module.

Field Name	Length	Type	Description
SOURCE_CODE	15	CHARACTER	Source code to identify the External system
ASSET_REFERENCE	35	CHARACTER	Reference number used to identify the Asset at the source
PRODUCT	4	CHARACTER	If there is something like a product code in the external system
COUNTERPARTY	9	CHARACTER	Counterparty id for the Asset
CUST_CATEGORY	10	CHARACTER	Customer Category
CUST_GROUP	10	CHARACTER	Customer Group
CUST_CRDT_RATING	10	CHARACTER	Customer Credit Rating
CUST_STATUS	4	CHARACTER	Customer Level status
ASSET_BOOKING_DATE	11	DATE	Booking date of the Asset.
ASSET_VALUE_DATE	11	DATE	Value Date of the Asset
ASSET_MATURITY_DATE	11	DATE	Maturity Date of the Asset.
SETTLEMENT_ACC	20	CHARACTER	Settlement Account number.
SETTLEMENT_ACC_BRN	3	CHARACTER	Branch where the Settlement Account is available
CUST_CHARGE_GROUP	10	CHARACTER	Customer Charge Group
ASSET_OUTSTANDING	22	NUMBER	Outstanding Principal Amount of the Asset
ASSET_PRINC_DUE	22	NUMBER	Due amount for the Principal
ASSET_OTHER_DUE	22	NUMBER	Due amount for the other components
ASSET_CCY	3	CHARACTER	Currency of the Asset

ASSET_BRN	3	CHARAC-TER	Asset branch
ASSET_BRN_LCY	3	CHARAC-TER	Local Currency of the asset branch
ASSET_TOTAL_OVD	22	NUMBER	Total Overdue amount for the Asset.
ASSET_SCH_OVD	3	NUMBER	Number of Schedules in Overdue status
ASSET_EARLI-EST_OVD	5	NUMBER	Number of days by which the earli-est schedule is overdue
ASSET_UDEF_STA-TUS	4	CHARAC-TER	User defined status Assigned to the Asset.
ASSET_AMOUNT	22	NUMBER	Asset Contract Amount
USERDEF_C1	35	CHARAC-TER	User defined Character fields
USERDEF_C2	35	CHARAC-TER	User defined Character fields
USERDEF_C3	35	CHARAC-TER	User defined Character fields
USERDEF_C4	35	CHARAC-TER	User defined Character fields
USERDEF_C5	35	CHARAC-TER	User defined Character fields
USERDEF_C6	35	CHARAC-TER	User defined Character fields
USERDEF_C7	35	CHARAC-TER	User defined Character fields
USERDEF_C8	35	CHARAC-TER	User defined Character fields
USERDEF_C9	35	CHARAC-TER	User defined Character fields
USERDEF_C10	35	CHARAC-TER	User defined Character fields
USERDEF_N1	22	NUMBER	User Defined Number fields
USERDEF_N2	22	NUMBER	User Defined Number fields
USERDEF_N3	22	NUMBER	User Defined Number fields
USERDEF_N4	22	NUMBER	User Defined Number fields
USERDEF_N5	22	NUMBER	User Defined Number fields
USERDEF_N6	22	NUMBER	User Defined Number fields

USERDEF_N7	22	NUMBER	User Defined Number fields
USERDEF_N8	22	NUMBER	User Defined Number fields
USERDEF_N9	22	NUMBER	User Defined Number fields
USERDEF_N10	22	NUMBER	User Defined Number fields
USERDEF_D1	11	DATE	User Defined Date fields
USERDEF_D2	11	DATE	User Defined Date fields
USERDEF_D3	11	DATE	User Defined Date fields
USERDEF_D4	11	DATE	User Defined Date fields
USERDEF_D5	11	DATE	User Defined Date fields
USERDEF_D6	11	DATE	User Defined Date fields
USERDEF_D7	11	DATE	User Defined Date fields
USERDEF_D8	11	DATE	User Defined Date fields
USERDEF_D9	11	DATE	User Defined Date fields
USERDEF_D10	11	DATE	User Defined Date fields

6.1.4.3 Payment Details Upload

You can upload the payment details through the Generic Interface module. It should contain the following details:

Field Name	Length	Type	Description
SOURCE_CODE	15	CHARACTER	Source code to identify the External system
ASSET_REFERENCE	35	CHARACTER	Reference number used to identify the Asset at the source
PAYMENT_ESN	4	NUMBER	Event Sequence number for the payment.
PAYMENT_AMOUNT	22	NUMBER	Payment Amount
PAYMENT_CCY	3	CHARACTER	Payment Currency
PAYMENT_DATE	11	CHARACTER	Date of payment
COLLECTION_AGNT	9	CHARACTER	Collection Agent ID associated with the Payment.
REVERSAL_ESN	4	NUMBER	The ESN of the Reversal of payment.

REVERSAL_DATE	11	CHARAC-TER	Date on which the reversal happened.
PAYMENT_STA-TUS	1	CHARAC-TER	‘A’ for Active,’R’ for Reversed.

Refer ‘Generic Interface’ user manual for more details on upload functionality.

7. Annexure – Events and Advices for Collections

This chapter contains the following section:

- Section 7.1, "Collection Events"

7.1 Collection Events

This section contains the following topics:

- Section 7.1.1, "List of Events"
- Section 7.1.2, "Advices"
- Section 7.1.3, "Process Codes for Collection Module"

7.1.1 List of Events

The following is an exhaustive list of events that can take place during the life-cycle of Collection module.

Sr. No.	Event Code	Description	New Version?
1	CQAS	Collection Queue Assignment	Y
2	CASG	Collection Agent Assignment	Y
3	CNIB	Interaction Booking	N
4	CNAP	Interaction Approval	N
5	CNRJ	Interaction Rejection	N
6	CNEX	Interaction Execution	N
7	CNMS	Interaction Reminder Message	N
8	BFEE	Broken promise Penalty Charge.	N
9	RFEE	Reversal of Broken Promise Fee	N
10	CAMD	Collection amendment	Y
11	CIAM	Collection Interaction Amend-ment	N
12	CLOS	Collection Closure	N
13	CLST	Collection State Change	N
14	INIT	Collection Initiation	Y

7.1.2 Advices

The following advice is available for Collection Module. The advice is sent only to the customer. There will not be any advices for the collection Agent except when he holds an account with the bank.

Sr. No.	Message Type	Description
1	COLL_RE-MINDER	Collection Reminder Mes-sage

The following Advice tags are provided for the above message.

Sr. No.	Advice Tags	Description	Message Type
1	_COLL-AGENT-ID_	The Collection Agent Id	COLL_RE-MINDER
2	_COLL-AGENT-NAME_	Collection Agent Name	COLL_RE-MINDER
3	_CUST-ID_	Customer ID	COLL_RE-MINDER
4	_ACTION-CODE_	Follow-up Mode Description	COLL_RE-MINDER
5	_ASSET-REF_	Asset Reference number.	COLL_RE-MINDER
6	_ASSET-CCY_	Asset Currency	COLL_RE-MINDER
7	_INTERACTION-REFERENCE_	Interaction Reference Generated by the system. Will be null if the message is not linked to an existing interaction.	COLL_RE-MINDER
8	_INTERACTION-PLACE_	Interaction place as captured in the system. Will be null if the message is not linked to an existing interac-tion.	COLL_RE-MINDER
9	_INTERACTION-TIME_	Interaction time. Will be null if the message is not linked to an existing interaction.	COLL_RE-MINDER
10	_INTERACTION-COMMENTS_	Interaction Comments. Will be null if the message is not linked to an existing interaction.	COLL_RE-MINDER
11	_INTERACTION-DATE_	Interaction Date. Will be null if the message is not linked to an existing interaction.	COLL_RE-MINDER

12	_NEXT-ACTION-DATE_	Next Action Date. Will be null if the message is not linked to an existing interaction.	COLL_RE-MINDER
13	_ADDL-TXT_	The Additional text keyed in the diary message screen.	COLL_RE-MINDER
14	_PTP-AMOUNT_	Amount the Customer has promised to pay. Will be null if the message is not linked to an existing interaction.	COLL_RE-MINDER
15	_PTP-DATE_	Date by which the above amount will be paid. Will be null if the message is not linked to an existing interaction.	COLL_RE-MINDER
16	_TOTAL-PTP-AMT_	Total PTP amount	COLL_RE-MINDER
17	_ASSET-OUT-STANDING_	Total Amount outstanding for the Asset.	COLL_RE-MINDER
18	_COLLECTION-REF_	Collection Reference associated with this message.	COLL_RE-MINDER
19	_COLLECTION-STATE_	Collection State	COLL_RE-MINDER
20	_COLLECTION-Q_	Collection Queue.	COLL_RE-MINDER
21	_PTP-CHG_	PTP Charge calculated	COLL_RE-MINDER

7.1.3 Process Codes for Collection Module

The following is a list of process codes that are available to serve the reference number generation across various screens.

Process Code	Purpose
ZCAA	Reference Number generated during Assignment/Re-assignment of Collection Agent
ZINT	For Customer Interaction recording, Interaction reference.
ZCQC	Queue Change reference Generation
ZCBK	Bulk reference used in the two queue screens.

8. Function ID Glossary

C

CNDACTCD 3-2
CNDASGNQ 4-11
CNDAXRSN 3-7
CNDBPFEE 5-21
CNDCAASG 5-30
CNDCADSH 5-26
CNDCAGRP 3-15
CNDCLDRY 5-15
CNDCLNST 3-12
CNDCNQCH 5-18
CNDCOLIN 5-5
CNDDASH 5-24
CNDDLQRS 3-10
CNDINAPQ 5-23
CNDONONL 5-2
CNDPRMNT 4-1
CNDPTPPO 3-18
CNDQRULE 4-8
CNDREMSG 2-1
CNDRESLT 3-5
CNDSTMAP 4-6
CNDUSRAG 5-34
CNSACTCD 3-3
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