

# Oracle® Banking Branch Cloud Services

## Retail Lending User Guide



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## Purpose

This guide is designed to help user to get acquainted with the product configurations and account operations of Global Retail Lending application. This guide provides answers to specific features and procedures that the user needs to be aware to perform the tasks successfully

## Before You Begin

Kindly refer to the **Getting Started User Guide** for information on common functionalities like login, navigation, and general settings before proceeding with this guide.

## Module Definitions

The list of the acronyms and abbreviations that are used in this guide are as follows:

**Table Definitions**

Term	Definitions
<b>Entity Code</b>	A unique identifier used to represent different entities within the system, such as branches, customers, or external organizations.
<b>Relationship</b>	Information concerning the connections between the party and related parties, including household members, guardians, custodians, and other relevant affiliations.

Table (Cont.) Definitions

Term	Definitions
<b>Business Process Code</b>	A unique identifier used to define and manage various business processes within the system.
<b>MIS Details</b>	The configuration and management of data related to various business aspects for reporting and analysis purposes.
<b>Bankrupt</b>	The party has been legally declared bankrupt.
<b>Frozen</b>	The party is frozen due to regulatory or internal reasons.
<b>Dormant</b>	An account is in dormant status which means not used for along time.
<b>Primary Party</b>	The primary customer of a specific account.
<b>Secondary Party</b>	The secondary customer of a specific account.
<b>Suffix</b>	A word or letters added after the surname (last name) to provide additional information about a person. The suffix used in the party's name, such as Jr., Sr., III, etc.
<b>Party De-duplication check</b>	To prevent the onboarding of duplicate parties, a check is performed during the onboarding process. This ensures that a party does not already exist in Oracle Banking Party
<b>CIBIL/Credit Score</b>	Credit score as per credit KYC check of the party.
<b>Police DB Check</b>	Police database is been checked as part of police KYC check.
<b>Risk Mitigation</b>	The process of reducing risk exposure and minimizing the likelihood of an incident.
<b>Solicitor</b>	Alegal professional who handles a wide range of legal tasks, from drafting documents and negotiating contracts to providing legal guidance.
<b>Custodian</b>	A person or entity that holds and safeguards assets, often in a financial context especially of minor/child party.
<b>Guardian</b>	A person who is legally responsible for the care of another person, especially of minor/child party.

## Module Pre-requisite

Specify **User Id** and **Password**, and login to the **Home** screen.

## Audience

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

Table Audience

Role	Function
Back Office Data Entry Clerk	Input functions for maintenance related to the interface
Back Office Managers/Officers	Authorization functions

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## Related Resources

This is the start of your topic.

## Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which user supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that user enter.

## Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes

## Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows:

Table Acronyms and Abbreviations

Abbreviation	Description
OBRH	Oracle Banking Routing Hub
OBRLS	Oracle Banking Retail Loans Servicing
BRD	Business Requirement Document
TDD	Technical design document
PII	Personal Identification Information
MIS Details	Management Information System Details
KYC	Know Your Customer
ISD Code	International Subscriber Dialing code
Email ID	Electronic mail address
TIN	Tax Identification Number
SSN	Social Security Number
CIF	Customer Information File
FCUBS	FLEXCUBE Universal Banking
E-Sign	Electronic Signature
PEP	Politically Exposed Person
FIDM	Financial Institution Data Match
AML	Anti-Money Laundering
FATCH	Foreign Account Tax Compliance Act
SDN	Specially Designated Nationals
CIBIL Score	Credit Information Bureau (India) Limited score
TIN	Tax Identification Number
FATCA	Foreign Account Tax Compliance Act
DOB	Date of Birth
OFAC	Office of Foreign Assets Control
LOC	Line of Credit
AI	Artificial Intelligence
Reg Z	Regulation Z
APR	Annual Percentage Rate
UCC	Uniform Commercial Code
RP	Relationship Pricing

## Basic Actions

The basic actions performed in the screens are as follows:

Table Basic Actions

Actions	Description
<b>New</b>	Click <b>New</b> to add a new record. The system initiates a new record and enables the user to specify the required data. The fields marked with required are mandatory.
<b>Save</b>	Click <b>Save</b> to save the details entered or selected in the screen.

Table (Cont.) Basic Actions

Actions	Description
<b>Unlock</b>	Click <b>Unlock</b> to update the details of an existing record. The system displays an existing record in editable mode. <ul style="list-style-type: none"> <li>This button is displayed only for the records that are already created.</li> </ul>
<b>Authorize</b>	Click <b>Authorize</b> to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. <ul style="list-style-type: none"> <li>This button is displayed only for the already created records. For more information on the process, refer Authorization Process.</li> </ul>
<b>Approve</b>	Click <b>Approve</b> to approve the action on selected record. <ul style="list-style-type: none"> <li>This button is displayed once you click <b>Authorize</b>.</li> </ul>
<b>Reject</b>	Click <b>Reject</b> to reject the action on the selected record. <ul style="list-style-type: none"> <li>This button is displayed once you click <b>Authorize</b>.</li> </ul>
<b>Audit</b>	Click <b>Audit</b> to view the maker details, checker details of the record. <ul style="list-style-type: none"> <li>This button is displayed only for the records that are already created.</li> </ul>
<b>Close</b>	Click <b>Close</b> to close a record. This action is available only when a record is created.
<b>Confirm</b>	Click <b>Confirm</b> to confirm the action performed.
<b>Cancel</b>	Click <b>Cancel</b> to cancel the action performed.
<b>Compare</b>	Click <b>Compare</b> to view the comparison of the field values of previous record and the current record. <ul style="list-style-type: none"> <li>This button is displayed in the widget once you click <b>Authorize</b>.</li> </ul>
<b>View</b>	Click <b>View</b> to view the details in a particular modification stage. <ul style="list-style-type: none"> <li>This button is displayed in the widget once you click <b>Authorize</b>.</li> </ul>
<b>View Difference only</b>	Click <b>View Difference only</b> to view a comparison through the field element values of old record and the current record, which has undergone changes. <ul style="list-style-type: none"> <li>This button is displayed once you click <b>Compare</b>.</li> </ul>
<b>Expand All</b>	Click <b>Expand All</b> to expand and view all the details in the sections. <ul style="list-style-type: none"> <li>This button is displayed once you click <b>Compare</b>.</li> </ul>
<b>Collapse All</b>	Click <b>Collapse All</b> to hide the details in the sections. <ul style="list-style-type: none"> <li>This button is displayed once you click <b>Compare</b>.</li> </ul>
<b>OK</b>	Click <b>OK</b> to confirm the details in the screen.

Table (Cont.) Basic Actions

Actions	Description
<b>Auto Authorization</b>	<p>The auto authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Auto authorization as follows:</p> <ol style="list-style-type: none"> <li>1. Create the fact value as <b>LIFECYCLECODE</b>.</li> <li>2. Create Rule to enable Auto authorization for any servicing screen and add the expression in Rule for that screen's lifecycle code.</li> <li>3. While creating a Rule the product processor should be given as <b>LOAN</b> and fact should be selected as <b>LIFECYCLECODE</b>.</li> </ol> <p>For example:</p> <ol style="list-style-type: none"> <li>1. IF ( LIFECYCLECODE == LNRDCH ) output Section1 LEVEL:0 Create or modify a Rule Group with Name ApprovalRuleGroup and map the Rule(s) created in the step (2).</li> </ol> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>• You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group.</li> <li>• For more information, refer to the Oracle Banking Common Core User Guide to create Fact, Rule and Rule Group. Multi-Level Authorization Initiation Multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code.</li> <li>• You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group. Note: For more information, refer to the Oracle Banking Common Core User Guide to create Fact, Rule and Rule Group</li> </ul> </div>

Table (Cont.) Basic Actions

Actions	Description
<p><b>Multi-Level Authorization</b></p>	<p>The multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Multi-level authorization as follows:</p> <ol style="list-style-type: none"> <li>1. Create the fact value as <b>LIFECYCLECODE</b>.</li> <li>2. Create Rule to enable Multi-level authorization for any servicing screen and add the expression in the Rule for that screen's lifecycle code.</li> <li>3. While creating a Rule the product processor should be given as LOAN and fact should be selected as <b>LIFECYCLECODE</b>.</li> </ol> <p>For Example: IF ( LIFECYCLECODE == LNRDCH ) output Section1 LEVEL:1~LSR_FA_LNRDCH_AUTH, LEVEL:2~LSR_FA_LNRDCH_AUTH</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like LVELE:1~&lt;FUNCTIONAL_ACTIVITY_CODE1&gt;, LVELE:2~&lt;FUNCTIONAL_ACTIVITY_CODE2&gt; . Create or modify a Rule Group with name ApprovalRuleGroup and map the rule(s) created in the step (2).</li> <li>You can define one single rule for all the screens and add the expression for the life cycle code or you can define individual rule for each screen and map to the rule group.</li> <li>The maker checker validation will be provided if the same maker tries to authorize the single or multi-level approval transaction.</li> </ul> </div>

Table (Cont.) Basic Actions

Actions	Description
<b>Change Log</b>	<p>This button will be displayed on all the Maintenance screens. The button is enabled, only after the user modifies the existing details on the screen. As the user clicks the <b>Change Log</b> button, the details are displayed:</p> <ul style="list-style-type: none"> <li>• A <b>Change Log</b> section is displayed along with <b>Updated Fields</b> and <b>All Fields</b> tabs.</li> <li>• In the <b>Updated Fields</b> tab, user can view the fields updated, what was the old value, and the updated new value. This helps the user to compare or verify the values and decide on further action.</li> <li>• In the <b>All Fields</b> tab, user can view all the fields present on the screen.</li> <li>• In a grid view, the <b>New Value</b> field will display tag as: <ul style="list-style-type: none"> <li>– <b>Added</b> - When a new line is added.</li> <li>– <b>Edited</b> - When an existing line which is received from host is edited.</li> <li>– <b>Deleted</b> - When an existing line which is received from host is deleted.</li> <li>– <b>No Change</b> - When no change is done.</li> </ul> </li> </ul>

## Symbols and Icons

The list of symbols and icons available on the screens are as follows:

Table Symbols and Icons - Common









Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Date Range
	Add a new record
	Navigate to the first record

Table (Cont.) Symbols and Icons - Common














Symbol/Icon	Function
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts
	Unlock Option
	View Option
	Reopen Option

Table Symbols and Icons - Widget







Symbol/Icon	Function
	Open status
	Unauthorized status

Table (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Rejected status
	Closed status
	Authorized status
	Modification Number

## Prerequisite

Specify **User ID** and **Password**, and login to **Home** screen.

## Module Post-requisite

After finishing all the requirements, log out from the **Home** screen.

# 1

## Operation

This topic describes the information to maintain the various setup in order to start using the application.

This topics contains following subtopics:

- [Staff Access Control](#)  
A user will have the ability to impose transaction restrictions on a staff customer. When a staff restriction is activated for a user, there are limitations to view or perform action on the settlement details.
- [Common Action](#)  
The common actions for **Loan Service** screens are covered in this topic.
- [Accounts](#)  
Under the **Accounts** menu, you can perform various vital transactions on a loan account.
- [Balances](#)  
Under the **Balance** menu, you can view the balance details of a loan account.
- [Instruction Preferences](#)  
Under **Instructions Preferences** menu, you can view or set instructions and preferences of loan account.
- [Repayment](#)  
Under **Repayment** menu, you can make the payment and perform closure of your loan account.
- [Schedule](#)  
Under **Schedule** menu, you can view and perform action on the schedule of a loan account.

### 1.1 Staff Access Control

A user will have the ability to impose transaction restrictions on a staff customer. When a staff restriction is activated for a user, there are limitations to view or perform action on the settlement details.

For a customer account, the balance will not be displayed. For other internal account, if the selected account is staff account, then the balance will not be displayed.

The staff access control feature impacts the following retail lending screens:

- Loan Disbursement Schedule
- Loan Adhoc Charges
- Loan Adhoc Refund
- Loan Payment and Closure
- Modify Interest Rate
- Modify Tenure and Installment
- Repayment Date Change

- Closure Quote
- Consolidate Rollover
- Modify Penalty Interest
- Refund Excess Amount
- Forfeit Excess amount

## 1.2 Common Action

The common actions for **Loan Service** screens are covered in this topic.


This topic contains the following subtopics:

- [Fetch Ledger Code](#)  
The steps to fetch a ledger code is covered in this topic.
- [Fetch Customer ID](#)  
The steps to fetch the customer ID is covered in this topic.
- [Audit Details](#)  
The steps to view the audit details of a screen is covered in this topic.
- [Remarks](#)  
Maintaining comments or remarks related to the screen and posting the same if required, is covered in this topic. The system saves the post and displays them along with the date, time, and name of the user who has posted.
- [Save & Close](#)  
The steps to save the details specified or selected in the screen and close the screen are covered in this topic.
- [Settlement Details](#)  
This topic provides a systematic instruction on adding settlement details for retail loans.

### 1.2.1 Fetch Ledger Code

The steps to fetch a ledger code is covered in this topic.

**To fetch a ledger code:**

1. From the screen, click the  icon from the **Ledger Code** field.  
The **Ledger Code** section is displayed.

**Figure 1-1 Fetch Ledger Code**

**Ledger Code**
✕

GL Account

GL Account Name

GL Account	GL Account Name
100000089	Dr GL for SI
100000090	Dr GL for SI
111100001	Cash in Hand - LCY
111100002	Cash in Vault - LCY
111100003	Cash in Transit - LCY
111100004	Cash in Till


Page  of 116 (1-10 of 1153 items) | < <  2 3 4 5 ... 116 > >

2. In the **Ledger Code** section, specify the GL account or name in the **GL Account** or **GL Account Name** field.
3. Click **Fetch**.  
The ledger account or name is fetched and displayed in the table.
4. Select the required GL number or name from the **GL Account** or **GL Account Name** list displayed in the table.

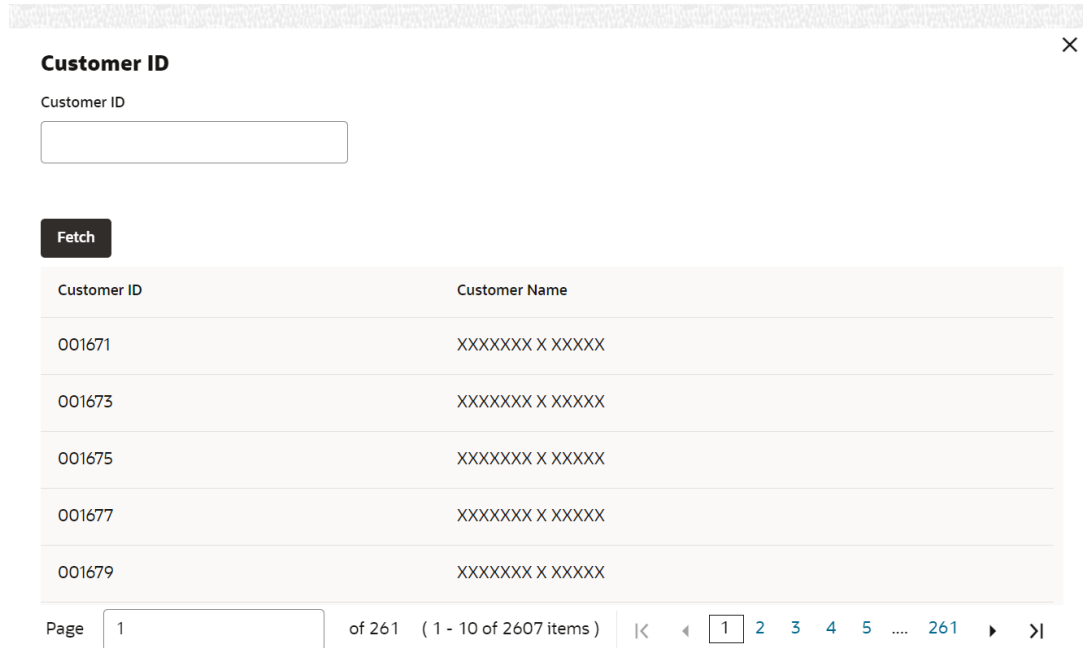
## 1.2.2 Fetch Customer ID

The steps to fetch the customer ID is covered in this topic.

### To fetch customer ID:

1. From the screen, click the  icon from the **Customer ID** field.  
The **Customer ID** section is displayed.

**Figure 1-2 Customer ID**



- In the **Customer ID** section, specify the ID in the **Customer ID** field.
- Click **Fetch**.  
The customer ID is fetched and displayed in the table.
- Select the required customer ID from the **Customer ID** or **Customer Name** list displayed in the table.

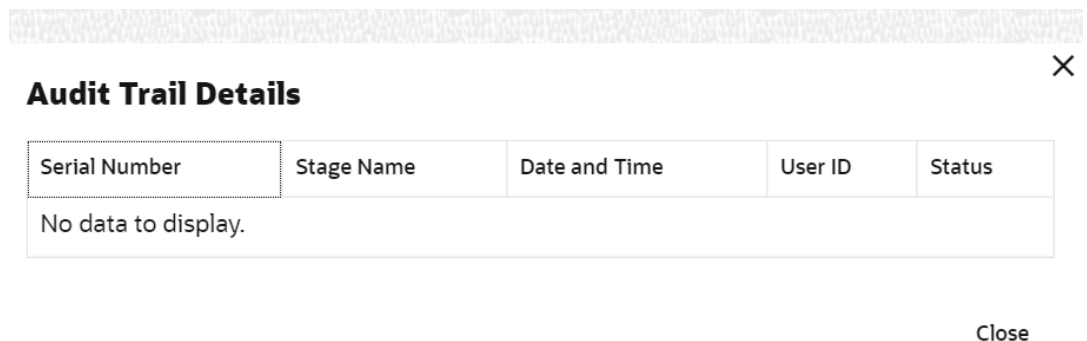
## 1.2.3 Audit Details

The steps to view the audit details of a screen is covered in this topic.

**To view the audit details:**

- From the screen, click **Audit**.  
The **Audit Trail Details** section is displayed.

**Figure 1-3 Audit Trail Details**



- View the required details. For more information on fields, refer to field description table below:

**Table 1-1 Audit Trail Details - Field Description**

Field	Description
<b>Serial Number</b>	Displays the serial number.
<b>Stage Name</b>	Displays the stage name.
<b>Date &amp; Time</b>	Displays the stamped date and time.
<b>User ID</b>	Displays the user ID.
<b>Status</b>	Displays the status of the stage.

3. Click **Close**.

## 1.2.4 Remarks

Maintaining comments or remarks related to the screen and posting the same if required, is covered in this topic. The system saves the post and displays them along with the date, time, and name of the user who has posted.

### To post a remark:

1. From the screen, click **Remarks**, on the top right.  
A section to specify remarks is displayed.

**Figure 1-4 Remarks**

2. Specify the remarks as required.

3. Click **Post**.

The remarks user posted as displayed in the section below.

## 1.2.5 Save & Close

The steps to save the details specified or selected in the screen and close the screen are covered in this topic.

**To save and close:**

1. Launch a screen, select or specify the details.

2. Click **Save & Close**.

A message that transaction is saved successfully is displayed along with a service reference number.

3. From **My Task**, re-launch the required screen with service reference number.

4. Update the required details and click **Submit**.

 **Note**

User can do multiple save and close before submitting the transaction. Before clicking **Save & Close**, there should be some details updated or added on the screen.

## 1.2.6 Settlement Details

This topic provides a systematic instruction on adding settlement details for retail loans.

The following sub-topics describe each tile in more detail.

- [Add Settlement through Customer Account](#)  
User can settle the amount using the customer account.
- [Edit Settlement through Customer Account](#)  
User can settle the amount using the customer account.
- [Add Settlement through Other Customer's Account](#)  
User can settle the amount using the other customer's account.
- [Edit Settlement through Other's Customer Account](#)  
User can settle the amount using the customer account.
- [Add Settlement through Ledger](#)  
User can settle the disbursement amount using a ledger account.
- [Edit Settlement through Ledger](#)  
User can settle the amount using the customer account.
- [Add Settlement through External Account](#)  
User can settle the disbursement amount using an external account.
- [Edit Settlement through External Account](#)  
User can settle the disbursement amount using an external account.

## 1.2.6.1 Add Settlement through Customer Account

User can settle the amount using the customer account.

### To settle amount through customer account:

1. From the **Settlement details** section, click **Add New Settlement**.

The **Add settlement** section is displayed.

**Figure 1-5 Add Settlement**

The screenshot shows a modal dialog box titled "Add settlement" with a close button (X) in the top right corner. Inside the dialog, there is a section titled "Add New" which contains a dropdown menu labeled "Pay Through" with a downward arrow. Below the dropdown menu, the word "Required" is displayed. At the bottom right of the dialog, there are two buttons: "Cancel" and "Save". At the bottom right of the page area, there are three buttons: "Close", "Add", and "Update & Close".

2. Select the **Customer account** option from the **Pay Through** field.

The fields for adding customer account details are displayed.

Figure 1-6 Add Customer Account

3. In the **Add settlement** section, user can maintain the required details. For more information on fields, refer to field description table below:

Table 1-2 Settlement through customer account – Field Description

Field	Description
<b>Pay Through</b>	Select the <b>Customer</b> account option from the list. The other options are: <ul style="list-style-type: none"> <li><b>Other customer's account:</b> For more information, refer <a href="#">Pay Through Other Customer's Account</a>.</li> <li><b>Ledger:</b> For more information, refer <a href="#">Pay Through Ledger</a>.</li> <li><b>External account:</b> For more information, refer <a href="#">Pay Through External Account</a>.</li> </ul>
<b>Account</b>	Select the settlement account.
<b>Account Holder</b>	Displays the account holder's name as user selects the account number.
<b>Pay</b>	Select the option for payment. The options are: <ul style="list-style-type: none"> <li><b>Amount</b></li> <li><b>Percentage</b></li> </ul>

**Table 1-2 (Cont.) Settlement through customer account – Field Description**

Field	Description
<b>Amount</b>	Specify the amount to be disbursed.  <div style="border: 1px solid #ccc; padding: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Amount</b> option is selected from the <b>Pay</b> field.</p> </div>
<b>Percentage</b>	Specify the percentage of amount to be disbursed.  <div style="border: 1px solid #ccc; padding: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>This field is displayed if <b>Percentage</b> option is selected from the <b>Pay</b> field.</li> <li>Based on the percentage specified, the value is calculated and displayed in the <b>Amount</b> field.</li> </ul> </div>

- Click **Save**.

The details are added and displayed in a tabular format.

**Figure 1-7 Settlement Details Added**

**Add settlement** ✕

Pay Through	Description	Amount	Amount FCY	Action
Customer account	LN2000002437 - John Matehew	USD 2,000.00	-	<span style="font-size: 1.2em;">✎</span> <span style="font-size: 1.2em;">✖</span>

Close Add Update & Close

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

**Table 1-3 Settlement Details Added – Field Description**

Field	Description
<b>Pay Through</b>	Displays the option selected for pay through.
<b>Description</b>	Displays the account number and account holder's name.
<b>Amount</b>	Displays the settlement amount.
<b>Amount FCY</b>	Displays the amount in foreign currency.
<b>Action</b>	<p>Displays the action that can be performed on the details added. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Edit:</b> Click to edit the settlement details. As user clicks this icon, An <b>Edit</b> section is displayed. User can edit the required details and click <b>Save</b>.</li> <li>• <b>Delete:</b> Click to delete the settlement details added. This icon is enabled, if multiple settlements are added to from the account.</li> </ul>

5. Click **Add**.

The details are added successfully and displayed in the **Settlement details** section.

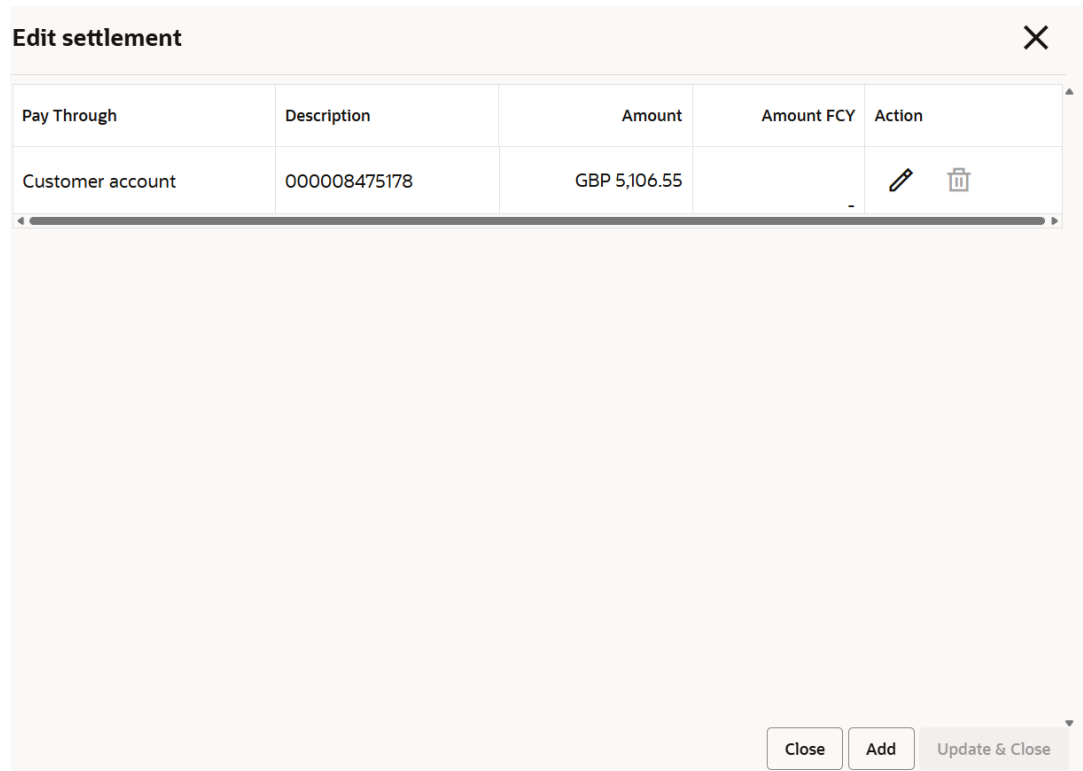
## 1.2.6.2 Edit Settlement through Customer Account

User can settle the amount using the customer account.



### To settle amount through customer account:

1. From the **Settlement details** section, click **Edit** icon.

The **Edit settlement** section is displayed.

**Figure 1-8 Edit Settlement**


The screenshot shows a window titled "Edit settlement" with a close button (X) in the top right corner. Below the title is a table with the following data:

Pay Through	Description	Amount	Amount FCY	Action
Customer account	000008475178	GBP 5,106.55	-	 

At the bottom right of the window, there are three buttons: "Close", "Add", and "Update & Close".

- In the **Edit settlement** screen, you can view the settlement details. For more information on fields, refer to field description table below:

**Table 1-4 Edit Settlement – Field Description**

Field	Description
<b>Pay Through</b>	Displays the option selected for pay through.
<b>Description</b>	Displays the account number and account holder's name.
<b>Amount</b>	Displays the settlement amount.
<b>Amount FCY</b>	Displays the amount in foreign currency.

- Click the **Edit** icon in the **Edit settlement** screen.  
The **Edit** details in the screen are displayed.

**Figure 1-9 Edit Customer Account**

- In the **Edit** section, user can update the required details. For more information on fields, refer to field description table below:

**Table 1-5 Settlement through Customer Account – Field Description**

Field	Description
<b>Pay Through</b>	Select the <b>Customer</b> account option from the list. The other options are: <ul style="list-style-type: none"> <li><b>Other customer's account:</b> For more information, refer .</li> <li><b>Ledger:</b> For more information, refer .</li> </ul>
<b>Account</b>	Select the settlement account.
<b>Account Holder</b>	Displays the account holder's name as user selects the account number.
<b>Pay</b>	Select the option for payment. The options are: <ul style="list-style-type: none"> <li><b>Amount</b></li> <li><b>Percentage</b></li> </ul>
<b>Amount</b>	Specify the amount to be disbursed.
<b>Percentage</b>	Specify the percentage of amount to be disbursed. <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>This field is displayed if <b>Percentage</b> option is selected from the <b>Pay</b> field.</li> <li>Based on the percentage specified, the value is calculated and displayed in the <b>Amount</b> field.</li> </ul>

- Click **Save**.

The details are added successfully and displayed in the **Settlement details** section in the main screen.

### 1.2.6.3 Add Settlement through Other Customer's Account

User can settle the amount using the other customer's account.

**To settle amount through other customer's account:**

1. From the **Settlement details** section, click **Add New Settlement**.

The **Add settlement** section is displayed.

**Figure 1-10 Add Settlement**

The screenshot shows a modal dialog box titled "Add settlement". Inside the dialog, there is a section titled "Add New" which contains a dropdown menu labeled "Pay Through" with a downward arrow. Below the dropdown menu, the word "Required" is displayed. At the bottom right of the dialog, there are two buttons: "Cancel" and "Save". At the bottom of the dialog, there are three buttons: "Close", "Add", and "Update & Close".

2. Select the **Other customer's account** option from the **Pay Through** field.

The fields for adding other customer's account details are displayed.

**Figure 1-11 Pay Through Other Customer's Account**

3. In the **Add settlement** section, user can maintain the required details. For more information on fields, refer to field description table below:

**Table 1-6 Settlement through other customer's account – Field Description**

Field	Description
<b>Pay Through</b>	Select the <b>Other customer's account</b> option from the list. The other options are: <ul style="list-style-type: none"> <li><b>Customer account:</b> For more information, refer <a href="#">Pay Through Customer Account</a>.</li> <li><b>Ledger:</b> For more information, refer <a href="#">Pay Through Ledger</a>.</li> <li><b>External account:</b> For more information, refer <a href="#">Pay Through External Account</a>.</li> </ul>
<b>Account Number</b>	Select the settlement account.
<b>Account Holder</b>	Displays the account holder's name as user selects the account number.
<b>Pay</b>	Select the option for payment. The options are: <ul style="list-style-type: none"> <li><b>Amount</b></li> <li><b>Percentage</b></li> </ul>

**Table 1-6 (Cont.) Settlement through other customer's account – Field Description**

Field	Description
<b>Amount</b>	Specify the amount to be disbursed.  <div style="border: 1px solid #ccc; padding: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Amount</b> option is selected from the <b>Pay</b> field.</p> </div>
<b>Percentage</b>	Specify the percentage of amount to be disbursed.  <div style="border: 1px solid #ccc; padding: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>This field is displayed if <b>Percentage</b> option is selected from the <b>Pay</b> field.</li> <li>Based on the percentage specified, the value is calculated and displayed in the <b>Amount</b> field.</li> </ul> </div>

- Click **Save**.

The details are added and displayed in a tabular format.

**Figure 1-12 Other Customer's Account Added**

**Add settlement** ✕

Pay Through	Description	Amount	Amount FCY	Action
Other customer's account	100002437 - John Matehew	USD 2,000.00	-	<span style="font-size: 1.2em;">✎</span> <span style="font-size: 1.2em;">✖</span>

Close Add Update & Close

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

**Table 1-7 Settlement Details Added – Field Description**

Field	Description
<b>Pay Through</b>	Displays the option selected for pay through.
<b>Description</b>	Displays the account number and account holder's name.
<b>Amount</b>	Displays the settlement amount.
<b>Amount FCY</b>	Displays the amount in foreign currency.
<b>Action</b>	Displays the action that can be performed on the details added. The options are: <ul style="list-style-type: none"> <li>• <b>Edit</b> : Click to edit the settlement details. As user clicks this icon, An <b>Edit</b> section is displayed. User can edit the required details and click <b>Save</b>.</li> <li>• <b>Delete</b> : Click to delete the settlement details added. This icon is enabled, if multiple settlements are added to from the account.</li> </ul>

5. Click **Add**.

The details are added successfully and displayed in the **Settlement details** section.

### 1.2.6.4 Edit Settlement through Other's Customer Account

User can settle the amount using the customer account.

**To settle amount through customer account:**

1. From the **Settlement details** section, click **Edit** icon.

The **Edit settlement** screen is displayed.

**Figure 1-13 Edit Settlement**

The screenshot shows a window titled "Edit settlement" with a close button (X) in the top right corner. Below the title is a table with the following columns: "Pay Through", "Description", "Amount", "Amount FCY", and "Action". The table contains one row of data: "Customer account", "000008475178", "GBP 5,106.55", and a dash "-" under "Amount FCY". The "Action" column contains two icons: a pencil (edit) and a trash can (delete). Below the table are three buttons: "Close", "Add", and "Update & Close".

Pay Through	Description	Amount	Amount FCY	Action
Customer account	000008475178	GBP 5,106.55	-	

- In the **Edit settlement** screen, you can view the settlement details. For more information on fields, refer to field description table below:

**Table 1-8 Edit Settlement – Field Description**

Field	Description
<b>Pay Through</b>	Displays the option selected for pay through.
<b>Description</b>	Displays the account number and account holder's name.
<b>Amount</b>	Displays the settlement amount.
<b>Amount FCY</b>	Displays the amount in foreign currency.

- Click the **Edit** icon in the **Edit settlement** screen.  
The **Edit** details in the screen are displayed.

Figure 1-14 Edit Other's Customer Account

**Edit settlement**
✕

Pay Through	Description	Amount	Amount FCY	Action
Customer account	000008475178	GBP 5,106.55	-	✎ 🗑

**Edit**

Pay Through  
 Other customer's account ▼

Account ▼

Pay Amount ▼

Account Holder

Amount

GBP 5,106.55

Cancel Save

4. In the **Edit** section, user can update the required details. For more information on fields, refer to field description table below:

Table 1-9 Settlement through Other's Customer Account – Field Description

Field	Description
<b>Pay Through</b>	Select the <b>Other's customer account</b> account option from the list. The other options are: <ul style="list-style-type: none"> <li><b>Customer account</b>: For more information, refer .</li> <li><b>Ledger</b>: For more information, refer .</li> </ul>
<b>Account Number</b>	Select the settlement account.
<b>Account Holder</b>	Displays the account holder's name as user selects the account number.
<b>Pay</b>	Select the option for payment. The options are: <ul style="list-style-type: none"> <li><b>Amount</b></li> <li><b>Percentage</b></li> </ul>
<b>Amount</b>	Specify the amount to be disbursed.
<b>Percentage</b>	Specify the percentage of amount to be disbursed. <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>This field is displayed if <b>Percentage</b> option is selected from the <b>Pay</b> field.</li> <li>Based on the percentage specified, the value is calculated and displayed in the <b>Amount</b> field.</li> </ul>

5. Click **Save**.

The details are added successfully and displayed in the **Settlement details** section.

## 1.2.6.5 Add Settlement through Ledger

User can settle the disbursement amount using a ledger account.

### To settle disbursement amount through ledger account:

1. From the **Settlement details** section, click **Add New Settlement**.

The **Add settlement** section is displayed.

**Figure 1-15 Add Settlement**

The screenshot shows a modal dialog box titled "Add settlement" with a close button (X) in the top right corner. Inside the dialog, there is a section titled "Add New" which contains a dropdown menu labeled "Pay Through" with a downward arrow. Below the dropdown menu is the text "Required". At the bottom right of the dialog are two buttons: "Cancel" and "Save". At the bottom right of the page, outside the dialog, are three buttons: "Close", "Add", and "Update & Close".

2. Select the **Ledger** option from the **Pay Through** field.  
The fields for adding ledger account details are displayed.

Figure 1-16 Ledger

3. In the **Add settlement** section, user can maintain the required details. For more information on fields, refer to field description table below:

Table 1-10 Settlement through ledger – Field Description

Field	Description
<b>Pay Through</b>	Select the <b>Ledger</b> option from the list. The other options are: <ul style="list-style-type: none"> <li>• <b>Customer account:</b> For more information, refer <a href="#">Pay Through Customer Account</a>.</li> <li>• <b>Other customer's account:</b> For more information, refer <a href="#">Pay Through Other Customer's Account</a>.</li> <li>• <b>External account:</b> For more information, refer <a href="#">Pay Through External Account</a>.</li> </ul>
<b>Ledger Number</b>	Select the settlement account.
<b>Ledger Name</b>	Displays the ledger name as user selects the ledger number.
<b>Pay</b>	Select the option for disbursement payment. The options are: <ul style="list-style-type: none"> <li>• <b>Amount</b></li> <li>• <b>Percentage</b></li> </ul>
<b>Amount</b>	Specify the amount to be disbursed. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Amount</b> option is selected from the <b>Pay</b> field.</p> </div>

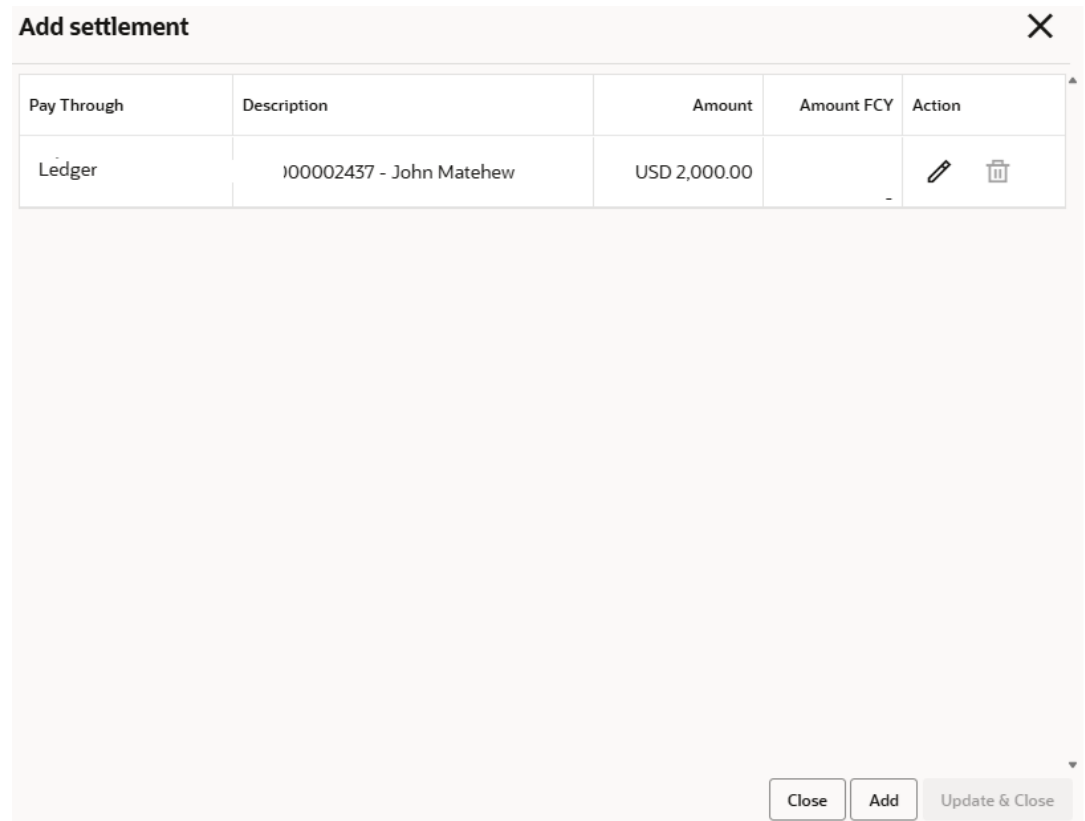
**Table 1-10 (Cont.) Settlement through ledger – Field Description**

Field	Description
<b>Percentage</b>	Specify the percentage of amount to be disbursed.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>This field is displayed if <b>Percentage</b> option is selected from the <b>Pay</b> field.</li> <li>Based on the percentage specified, the value is calculated and displayed in the <b>Amount</b> field.</li> </ul> </div>

4. Click **Save**.

The details are added and displayed in a tabular format.

**Figure 1-17 Ledger Account Added**



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

**Table 1-11 Settlement Details Added – Field Description**

Field	Description
Pay Through	Displays the option selected for pay through.
Description	Displays the account number and account holder's name.
Amount	Displays the disbursement amount.
Amount FCY	Displays the amount in foreign currency.
Action	Displays the action that can be performed on the details added. The options are: <ul style="list-style-type: none"> <li><b>Edit</b> : Click to edit the settlement details. As user clicks this icon, An <b>Edit</b> section is displayed. User can edit the required details and click <b>Save</b>.</li> <li><b>Delete</b> : Click to delete the settlement details added. This icon is enabled, if multiple settlements are added to from the account.</li> </ul>

- Click **Add**.

The details are added successfully and displayed in the **Settlement details** section.

### 1.2.6.6 Edit Settlement through Ledger

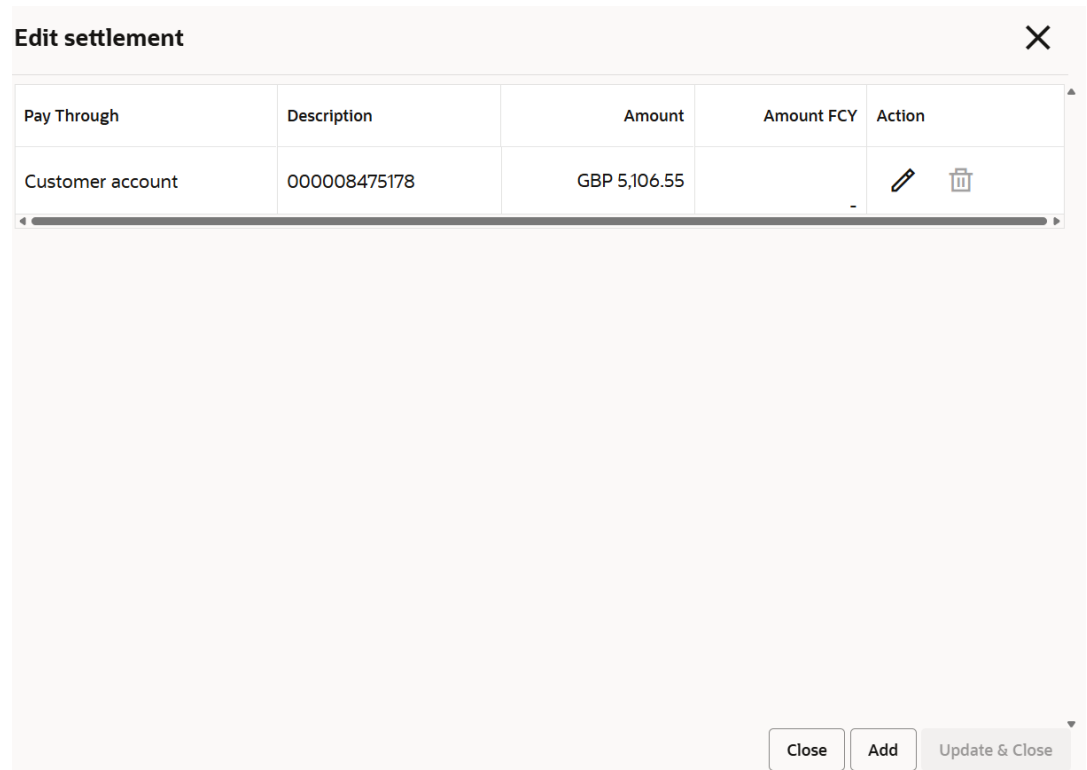
User can settle the amount using the customer account.

**To settle amount through ledger:**

- From the **Settlement details** section, click **Edit** icon.

The **Edit settlement** screen is displayed.

**Figure 1-18 Edit Settlement**



- In the **Edit settlement** screen, you can view the settlement details. For more information on fields, refer to field description table below:

**Table 1-12 Edit Settlement – Field Description**

Field	Description
<b>Pay Through</b>	Displays the option selected for pay through.
<b>Description</b>	Displays the account number and account holder's name.
<b>Amount</b>	Displays the settlement amount.
<b>Amount FCY</b>	Displays the amount in foreign currency.

- Click the **Edit** icon in the **Edit settlement** screen.  
The **Edit** details in the screen are displayed.

**Figure 1-19 Edit Ledger**

The screenshot shows the 'Edit settlement' interface. At the top, there is a table with the following data:

Pay Through	Description	Amount	Amount FCY	Action
Customer account	000008475178	GBP 5,106.55	-	

Below the table is an 'Edit' section with the following fields:

- Pay Through Ledger**: A dropdown menu.
- Ledger Number**: A text input field containing '111100002' with a search icon.
- Ledger Name**: A text label 'Cash in Vault LCY'.
- Pay Amount**: A dropdown menu.
- Amount**: A text input field containing 'GBP 5,106.55'.

At the bottom right of the 'Edit' section are 'Cancel' and 'Save' buttons.

- In the **Edit** section, user can update the required details. For more information on fields, refer to field description table below:

**Table 1-13 Settlement through Ledger – Field Description**

Field	Description
<b>Pay Through</b>	Select the <b>Ledger</b> account option from the list. The other options are: <ul style="list-style-type: none"> <li><b>Customer account</b>: For more information, refer .</li> <li><b>Other's customer account</b>: For more information, refer .</li> </ul>
<b>Ledger Number</b>	Select the ledger account number.
<b>Ledger Name</b>	Displays the ledger name as user selects the ledger number.

**Table 1-13 (Cont.) Settlement through Ledger – Field Description**

Field	Description
<b>Pay</b>	Select the option for payment. The options are: <ul style="list-style-type: none"> <li>• <b>Amount</b></li> <li>• <b>Percentage</b></li> </ul>
<b>Amount</b>	Specify the amount to be disbursed.
<b>Percentage</b>	Specify the percentage of amount to be disbursed. <b>Note:</b> <ul style="list-style-type: none"> <li>• This field is displayed if <b>Percentage</b> option is selected from the <b>Pay</b> field.</li> <li>• Based on the percentage specified, the value is calculated and displayed in the <b>Amount</b> field.</li> </ul>

5. Click **Save**.

The details are added successfully and displayed in the **Settlement details** section.

### 1.2.6.7 Add Settlement through External Account

User can settle the disbursement amount using an external account.

**To settle disbursement amount through external account:**

1. From the **Settlement details** section, click **Add New Settlement**.

The **Add settlement** section is displayed.

**Figure 1-20 Add Settlement**

- Select the **External Account** option from the **Pay Through** field.  
The fields for adding external account details are displayed.

**Figure 1-21 External Account**

- In the **Add settlement** section, user can maintain the required details. For more information on fields, refer to field description table below:

**Table 1-14 Settlement through external account – Field Description**

Field	Description
<b>Pay Through</b>	Select the <b>External Account</b> option from the list. The other options are: <ul style="list-style-type: none"> <li><b>Customer account:</b> For more information, refer <a href="#">Pay Through Customer Account</a>.</li> <li><b>Other customer's account:</b> For more information, refer <a href="#">Pay Through Other Customer's Account</a>.</li> <li><b>Ledger:</b> For more information, refer <a href="#">Pay Through Ledger</a>.</li> </ul>
<b>Account Number</b>	Specify the account for performing the disbursement.
<b>Customer Name</b>	Specify the customer name of the external account.
<b>Routing Number</b>	Select the routing number for settling the disbursement amount.
<b>Participant Name</b>	Displays the name of the participant.
<b>Account Type</b>	Select the account type for settling the disbursement amount. The options are: <ul style="list-style-type: none"> <li><b>Savings Account</b></li> <li><b>Checking Account</b></li> </ul>

Table 1-14 (Cont.) Settlement through external account – Field Description

Field	Description
<b>Pay</b>	Select the option for disbursement payment. The options are: <ul style="list-style-type: none"> <li>• <b>Amount</b></li> <li>• <b>Percentage</b></li> </ul>
<b>Amount</b>	Specify the amount to be disbursed. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Amount</b> option is selected from the <b>Pay</b> field.</p> </div>
<b>Percentage</b>	Specify the percentage of amount to be disbursed. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>• This field is displayed if <b>Percentage</b> option is selected from the <b>Pay</b> field.</li> <li>• Based on the percentage specified, the value is calculated and displayed in the <b>Amount</b> field.</li> </ul> </div>

4. Click **Save**.

The details are added and displayed in a tabular format.

**Figure 1-22 External Account Added**

**Add settlement**
✕

Pay Through	Description	Amount	Amount FCY	Action
External account	100002437 - John Matehew	USD 2,000.00	-	

Close Add Update & Close

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

**Table 1-15 Settlement Details Added – Field Description**

Field	Description
<b>Pay Through</b>	Displays the option selected for pay through.
<b>Description</b>	Displays the account number and account holder's name.
<b>Amount</b>	Displays the disbursement amount.
<b>Amount FCY</b>	Displays the amount in foreign currency.
<b>Action</b>	Displays the action that can be performed on the details added. The options are: <ul style="list-style-type: none"> <li><b>Edit</b> : Click to edit the settlement details. As user clicks this icon, An <b>Edit</b> section is displayed. User can edit the required details and click <b>Save</b>.</li> <li><b>Delete</b> : Click to delete the settlement details added. This icon is enabled, if multiple settlements are added to from the account.</li> </ul>

5. Click **Add**.

The details are added successfully and displayed in the **Settlement details** section.

### 1.2.6.8 Edit Settlement through External Account

User can settle the disbursement amount using an external account.

**To settle disbursement amount through external account:**

1. From the **Settlement details** section, click **Edit** icon.  
The **Edit settlement** section is displayed.

**Figure 1-23 Edit Settlement**

The screenshot shows a window titled "Edit settlement" with a close button (X) in the top right corner. Below the title bar is a table with the following data:

Pay Through	Description	Amount	Amount FCY	Action
Customer account	000008475178	GBP 5,106.55	-	

At the bottom right of the window, there are three buttons: "Close", "Add", and "Update & Close".

2. In the **Edit settlement** screen, you can view the settlement details. For more information on fields, refer to field description table below:

**Table 1-16 Edit Settlement – Field Description**

Field	Description
<b>Pay Through</b>	Displays the option selected for pay through.
<b>Description</b>	Displays the account number and account holder's name.
<b>Amount</b>	Displays the settlement amount.
<b>Amount FCY</b>	Displays the amount in foreign currency.

3. Click the **Edit** icon in the **Edit settlement** screen.  
The **Edit** details in the screen are displayed.

Figure 1-24 Payment through External Account

**Edit settlement**
✕

Pay Through	Description	Amount	Amount FCY	Action
Customer account	MA2000000239 - Jacob Martin	USD 600.00	-	✎ 🗑️

**Edit**

Pay Through  
 External account ▼

Account Number Required

Routing Number 071000301 🔍

Account type  
 Savings Account ▼

Customer Name Required

Participant Name  
 BANK OF AMERICA NEWYORK BRAN...

Standard Entry Class Code  
 Telephone Initiated ▼

Cancel
Save

Close
Add
Update & Close

- In the **Edit** section, user can update the required details. For more information on fields, refer to field description table below:

Table 1-17 Settlement through external account – Field Description

Field	Description
<b>Pay Through</b>	Select the <b>External Account</b> option from the list. The other options are: <ul style="list-style-type: none"> <li><b>Customer account:</b> For more information, refer Pay Through Customer Account.</li> <li><b>Other customer's account:</b> For more information, refer Pay Through Other Customer's Account.</li> <li><b>Ledger:</b> For more information, refer Pay Through Ledger.</li> </ul>
<b>Account Number</b>	Specify the account for performing the disbursement.
<b>Customer Name</b>	Specify the customer name of the external account.
<b>Routing Number</b>	Select the routing number for settling the disbursement amount.
<b>Participant Name</b>	Displays the name of the participant.
<b>Account Type</b>	Select the account type for settling the disbursement amount. The options are: <ul style="list-style-type: none"> <li><b>Savings Account</b></li> <li><b>Checking Account</b></li> </ul>
<b>Pay</b>	Select the option for disbursement payment. The options are: <ul style="list-style-type: none"> <li><b>Amount</b></li> <li><b>Percentage</b></li> </ul>

Table 1-17 (Cont.) Settlement through external account – Field Description

Field	Description
<b>Amount</b>	Specify the amount to be disbursed. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Amount</b> option is selected from the <b>Pay</b> field.</p> </div>
<b>Percentage</b>	Specify the percentage of amount to be disbursed. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>This field is displayed if <b>Percentage</b> option is selected from the <b>Pay</b> field.</li> <li>Based on the percentage specified, the value is calculated and displayed in the <b>Amount</b> field.</li> </ul> </div>

5. Click **Save**.

The details are added successfully and displayed in the Settlement details section in the main screen.

## 1.3 Accounts

Under the **Accounts** menu, you can perform various vital transactions on a loan account.

This topic contains the following subtopics:

- [Loan Adhoc Charges](#)  
User can initiate a transaction to collect adhoc charges for a loan account using the **Loan Adhoc Charges** screen.
- [Loan Disbursement](#)  
You can initiate a disbursement for the loan account using the **Loan Disbursement** screen. The disbursement can be a partial or full disbursement.
- [Loan 360](#)  
The **Loan 360** screen is the dashboard for loans service, which gives a consolidated view of all the details related to a loan account and helps user to perform various transactions on the account.
- [Loan Write-Off](#)  
User can write-off the loan amount of the customer that is not coverable from the customer using the **Loan Write-Off** screen.
- [Transaction Inquiry](#)  
User can access the details of a particular transaction and provide clarifications to customers with the help of available features in the **Transaction Inquiry** screen.
- [Transaction View & Reversal](#)  
User can view the loan transactions related to an account. If required, user can also initiate reversal of the transaction after due diligence using the **Transaction View & Reversal** screen.

- [Manage Hardship](#)  
User can create, edit, and withdraw a hardship plan for a loan account using the **Manage Hardship** screen.
- [Manage SCRA/MLA Benefits](#)  
User can submit the SCRA requisition customer's loan accounts using the **Manage SCRA/MLA Benefits** screen.
- [Maintain Account Condition](#)  
User can view and add a new account condition for the selected loan account using the **Maintain Account Condition** screen.
- [Loan Disbursement Schedule](#)  
You can view the future disbursement schedules maintained along with their settlement details using the **Loan Disbursement Schedule** screen.
- [Forfeit Excess Amount](#)  
User can forfeit the excess amount available in the loan account using the **Forfeit Excess Amount** screen.
- [Refund Excess Amount](#)  
User can refund the excess amount available in the loan account using the **Refund Excess Amount** screen.
- [Manual Provision](#)  
User can view or capture provision values for various components for the selected loan account using the **Manual Provision** screen.
- [Freeze Account Status](#)  
User can using the **Freeze Account Status** screen.
- [Failed Events Inquiry](#)  
User can view the events failed for the selected retail accounts using the **Failed Events Inquiry** screen.
- [Status Change Inquiry](#)  
User can view the status movements for the selected loan using the **Status Change Inquiry** screen.
- [Sanctioned Amount Revision](#)  
User can initiate a top-up by capturing required details and proceed with steps required for credit appraisal before submitting the final application using the **Sanctioned Amount Revision** screen.
- [Manage Loan Securities](#)  
User can manage the limits and collateral associated with the loan account through the **Manage Loan Securities** screen.
- [APR History](#)  
User can view the annual percentage rate history for a selected account using the **APR History** screen.
- [Loan Account Preferences](#)  
User can view various account level preferences and also preferences can set for the provision using the **Loan Account Preferences** screen.
- [Manage Parties](#)  
User can add, modify, delete parties attached to various relationships for a selected loan account using the **Manage Parties** screen.

## 1.3.1 Loan Adhoc Charges

User can initiate a transaction to collect adhoc charges for a loan account using the **Loan Adhoc Charges** screen.

**To initiate loan adhoc charges:**

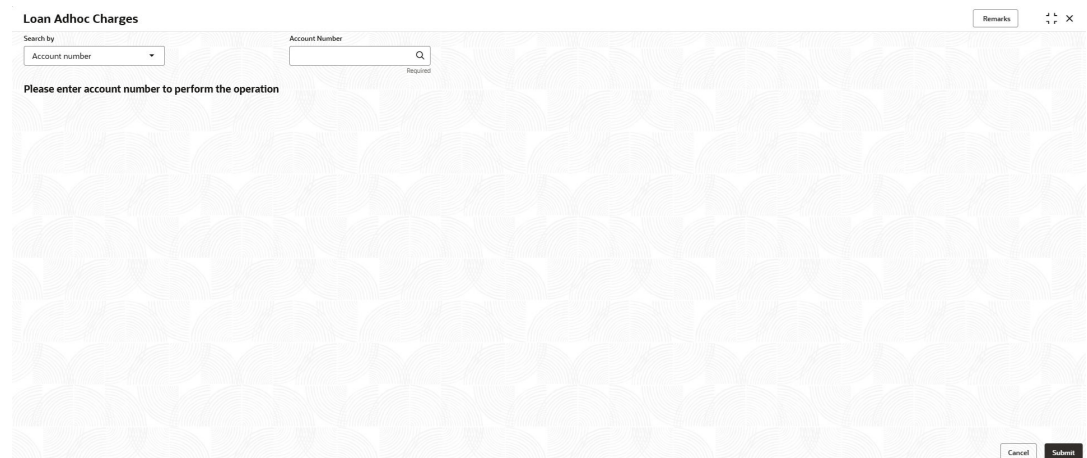
**Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Loan Adhoc Charges**. User can also open the screen by specifying **Loan Adhoc Charges** in the search icon bar and selecting the screen.

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

**Figure 1-25 Loan Adhoc Charges**



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The required fields are displayed to capture the adhoc charge details.

**Note**

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

**Figure 1-26 Loan Adhoc Charge Details**

The screenshot shows the 'Loan Adhoc Charges' interface. At the top, there's a 'Search by' dropdown menu set to 'Account number' and an 'Account Number' search field containing 'LNPZ01LNS0030592'. Below this, the 'Charge details' section includes 'Value Date' (July 16, 2024), 'Component' (Adhoc Fee), and 'Amount' (USD 200.00). The 'Pay Charge' section has radio buttons for 'Now' (selected) and 'Later'. The 'Settlement details' section contains a table with columns for 'Pay Through', 'Description', 'Amount', and 'Amount FCY'. The table lists 'Customer account' with description 'LNS000007249 - John Matehew' and amount 'USD 200.00'. There are 'Cancel' and 'Submit' buttons at the bottom right.

4. On the **Loan Adhoc Charges** screen, specify the required details. For more information on fields, refer to field description table below:

**Table 1-18 Loan Adhoc Charges– Field Description**

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>

Table 1-18 (Cont.) Loan Adhoc Charges– Field Description

Field	Description
<b>Charge Details</b>	This section displays the charge of the retail lending account.
<b>Value Date</b>	Displays the value date of the charge.
<b>Component</b>	Select the loan component type.
<b>Amount</b>	Specify the amount to pay for adhoc charges.  <div data-bbox="753 457 1471 621" style="border: 1px solid #ccc; padding: 10px;"> <p><b>Note</b></p> <p>The amount currency is displayed in this field and it is not enabled.</p> </div>
<b>Pay Charge</b>	Select the option for the paying the charge amount. The options are: <ul style="list-style-type: none"> <li><b>Now</b>: If user selects this option, then <b>Settlement Details</b> section is displayed.</li> <li><b>Later</b></li> </ul>
<b>Settlement details</b>	This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the <b>Add New Settlement</b> button. User can settle by <b>CASA</b> and <b>Ledger</b> .

- Click **Submit**.

The transaction is submitted for authorization.

## 1.3.2 Loan Disbursement

You can initiate a disbursement for the loan account using the **Loan Disbursement** screen. The disbursement can be a partial or full disbursement.

**To view the simulation details:**

**Note**

The fields marked as **Required** are mandatory.

- On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Loan Disbursement**. You can also open the screen by specifying **Loan Disbursement** in the search icon bar and selecting the screen.

The **Loan Disbursement** screen is displayed.

**Figure 1-27 Loan Disbursement**

The screenshot shows the 'Loan Disbursement' interface. At the top, there are 'Remarks' and 'Documents' buttons. Below is a search section with a 'Search by' dropdown set to 'Account number' and an 'Account Number' input field containing a search icon and the text 'Required'. A message below the search fields reads: 'Please enter account number to perform the operation'. At the bottom right, there are 'Cancel' and 'Submit' buttons.

2. Select the appropriate option from the **Search by** field.  
The disbursement details are displayed.

**Figure 1-28 Disbursement Details**

The screenshot shows the 'Loan Disbursement' interface with detailed information. The 'Search by' dropdown is still 'Account number', and the 'Account Number' field now contains 'LNPZ01LN20002495'. The 'Disbursement details' section includes buttons for 'Disbursement History' and 'Show Revised Schedule'. The 'Value Date' is set to 'January 1, 2024'. 'Yet to be disbursed' is 'USD 8,000.00'. 'Disburse Now' is 'USD 4,000.00' and 'Disbursement Reason' is '1st installment'. There are radio buttons for 'Re-computation Basis' (Recalculate Term, Recalculate Installment, Balloon Payment) and 'Fees Treatment' (Pay Now, Pay Later, Capitalize). A 'Settlement details' section states 'You haven't added any settlement details yet.' On the right, a 'Due details' table shows 'All amounts in USD'.

Details	Existing	New
Sanctioned	10,000.00	10,000.00
Disbursed	2,000.00	6,000.00
Installment amount	339.49	339.49
Interest rate	6.30%	6.30%
Next installment date	February 1, 2024	February 1, 2024

3. On the **Loan Disbursement** screen, perform the required actions. For more information on fields, refer to field description table below:

Table 1-19 Loan Disbursement – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Disbursement Details</b>	In this section, the fields related to performing disbursement are displayed. Also, user can view the disbursement history.
<b>Value Date</b>	Select or specify the value date of disbursement.
<b>Yet to be disbursed</b>	Displays the total amount yet to be disbursed to the account holder.
<b>Disburse Now</b>	Specify the amount to be disbursed.
<b>Disbursement Reason</b>	Specify the reason for performing the disbursement.
<b>Re-computation Basis</b>	<p>Displays the basis for re-computing the interest rate. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Recalculate Term</b></li> <li>• <b>Recalculate Installment</b></li> <li>• <b>Balloon Payment</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>• User needs to select an option from the above list and click <b>Simulate</b> to proceed.</li> <li>• This field is displayed for subsequent disbursement onwards, that is, for the first disbursement, this field will not be displayed.</li> </ul> </div>

Table 1-19 (Cont.) Loan Disbursement – Field Description

Field	Description
<b>Total Fees</b>	<p>Displays the total fees applicable on the account for disbursement.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The <b>Manage Fees</b> link is displayed below this field.</p> </div>
<b>Fees Treatment</b>	<p>Displays the action to be taken for fee treatment. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Pay Now</b></li> <li>• <b>Pay Later</b></li> <li>• <b>Capitalize</b></li> </ul>
<b>Due details</b>	<p>This section displays the current and new details based on the specified disburse now amount.</p>
<b>Details</b>	<p>Displays current and new details for Sanctioned, Disbursed, Installment Amount, Interest Rate and Next Installment Date.</p>
<b>Existing</b>	<p>Displays the existing disbursement amount.</p>
<b>New</b>	<p>Displays the new disbursement amount.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This amount is displayed as the user click <b>Simulate</b>.</p> </div>
<b>Settlement details</b>	<p>This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the <b>Add New Settlement</b> button. For more information, refer <a href="#">Pay Through Customer Account</a>, <a href="#">Pay Through Other Customer's Account</a>, <a href="#">Pay Through Ledger</a>, and <a href="#">Pay Through External Account</a>.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This section is displayed, if <b>Pay Now</b> or <b>Capitalize</b> option is selected from the <b>Fees Treatment</b> field.</p> </div>

**To view the revised schedule:**

- a. Select an option from the **Re-computation Basis** field and click **Simulate**.

The **Show Revised Schedule** button is enabled in the **Disbursement Details** section.

- b. Click **Show Revised Schedule**.

The **Revised Schedule** section is displayed.

**Figure 1-29 Revised Schedule**

Revised Schedule <span style="float: right;">✕</span>						
All amounts in USD ^						
i EPI - from May 1, 2024 to March 1, 2025						
Date	Rate	Principal	Interest	Fee	Due	Balance
▶ 2024	7.99	57,351.24	3,537.42	0.00	60,888.66	
▼ 2025	7.99	42,648.76	678.94	0.00	43,327.70	
January 1, 2025	7.99	8,409.76	288.62	0.00	8,698.38	34,239.00
February 1, 2025	7.99	8,466.03	232.35	0.00	8,698.38	25,772.97
March 1, 2025	7.99	25,772.97	157.97	0.00	25,930.94	0.00

**Note**

For Billing accounts only **Date**, **Rate**, **Due** and **Balance** fields are displayed.

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

**Table 1-20 Revised Schedule - Field Description**

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

- If required, user can click **Disbursement History** in the **Disbursement details** section, to view more information on the disbursement details.

The **Disbursement history** section is displayed.

Figure 1-30 Disbursement History

Disbursement history <span style="float: right;">✕</span>			
All amounts in USD			
Date	Account	Amount	Initiated By
January 1, 2024	Loan Asset DOUB - 10010003	2,000.00	VIKRANTCK
Page 1 of 1 (1 of 1 items)   < < 1 > >			

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

Table 1-21 Disbursement history - Field Description

Field	Description
<b>Date</b>	Displays the disbursement date.
<b>Account</b>	Displays the account to which the disbursement was performed.
<b>Amount</b>	Displays the amount disbursed.
<b>Initiated By</b>	Displays the name of the bank user who initiated the disbursement.

- Click **Submit**.

The screen is successfully submitted for authorization.

### 1.3.3 Loan 360

The **Loan 360** screen is the dashboard for loans service, which gives a consolidated view of all the details related to a loan account and helps user to perform various transactions on the account.

This dashboard facilitates the Loan Servicing Officer or any user with the required role access in a branch office to perform the identified branch office transactions when a loan borrower approaches the bank with a service request.

**To view loan details and perform required actions:**

#### i Note

The fields marked as **Required** are mandatory.

- On the **Homepage**, from **Loan Service** mega menu, under **Accounts**, click **Loan 360**. User can also open the screen by specifying **Loan 360** in the search icon bar and selecting the screen.

The **Loan 360** screen is displayed.

**Figure 1-31 Loan 360**

Loan 360

Search by

Account number

Account Number

Q

Required

Please enter account number to perform the operation

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.  
The loan details of the account is displayed.

Figure 1-32 Loan Details of the Account

**Loan 360**
⌵ ⌶ ⌷

Search by Account Number

Account number

LNPB01LN20001612

Q

**Personal Expense with Collateral** Active

LNPZ01SL20000620

7.99% Fixed

Annual Percentage Rate - 0%

USD 10,000.00  
Sanctioned

USD 10,000.00  
Disbursed

USD 10,200.00  
Closure Amount as of today  
**USD 10,225.82**  
Closure Amount as of January 16, 2024  
[Close Account](#)

MONTHLY  
Repayment frequency  
[Change](#)

Type: Personal Loan    Branch: DEMO BRANCH2

Start Date: February 1, 2024    Maturity: November 1, 2024

Account Holders

Jivan Das(000004144)

Account Details

Facility: NA

Collateral: NA

Address: az,az,azz,NY,US,34234

Last Activity: January 1, 2024

**Account Health**

Status: Frozen

Classification: WOFF

Accrual: REVERSE

0	516	Date of first default
Number of Default Occurrence	Days Past Due	
Amount Provisioned    USD 103,636.06		

**Overdue & Next Due**

Total Due	USD 200.00
Oldest Due Date	March 16, 2024
Current Due	USD 1,697.43
Next Installment Due Date	February 1, 2024
Total Amount	USD 1,897.43
Excess Payment	-USD 250.00

[Pay Bills](#)

**Instruction Set**

No instruction is setup

---

**Account Condition**

No account condition is tagged

[Account Condition Maintenance](#)

---

**Quick Actions**

View Balance Details

Loan Schedule Inquiry

**Recent Transactions**

**Credited USD 50.00 on January 1, 2024**

Loan Payment

Ref: LN2PMNT1351548717599350784

**Credited USD 1,750.00 on January 1, 2024**

Loan Payment

Ref: LN2PMNT1350069841241104384

**Credited USD 250.00 on January 1, 2024**

Loan Payment

Ref: LN2PMNT1350069841241104384

**Debited USD 500.00 on January 1, 2024**

Adhoc Fee

Ref: LN2ADCH1348683323641487360

**Debited USD 500.00 on January 1, 2024**

Adhoc Fee

Ref: LN2ADCH1348683310949523456

[View All](#) | [Generate Statement](#)

4. On the **Loan 360** screen, perform the required actions. For more information on fields, refer to field description table below:

Table 1-22 Loan 360 – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>&lt;Personal Details widget&gt;</b>	This widget displays the basic details of the loan account holder on the left side of the screen.
<b>&lt;Product Type Description&gt;</b>	Displays product type description under which the loan account is opened.
<b>&lt;Account Status&gt;</b>	<p>Displays the account status description maintained in the <b>Lookup Definition</b> for type <b>ACCOUNT_STATUS</b>.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The account statuses can be any of the following:</p> <ul style="list-style-type: none"> <li>• <b>Active</b></li> <li>• <b>Paid Off</b></li> <li>• <b>Closed</b></li> <li>• <b>Written Off</b></li> </ul> </div>
<b>&lt;Account Number&gt;</b>	Displays the loan account number.
<b>&lt;Interest Details&gt;</b>	Displays the interest rate and type. This field appears as a link. As you click the link, you can view the interest breakup in detail. Once viewed the breakup details, click the <b>Close</b> icon to exit the pop-up.
<b>&lt;Loan Term – Interest Rate and Rate Type&gt;</b>	Displays the term of the account in year and months. It also displays the current interest rate.

Table 1-22 (Cont.) Loan 360 – Field Description




Field	Description
<b>Type</b>	Displays the type of loan. The possible options are: <ul style="list-style-type: none"> <li>• <b>Secured</b></li> <li>• <b>Unsecured</b></li> </ul>
<b>Branch</b>	Displays the name of the branch where the loan account is currently serviced.
<b>Start Date</b>	Displays the start date of the loan account.
<b>Maturity</b>	Displays the maturity date of the loan.
<b>Account Holders</b>	This section displays the following details of the account holders: <ul style="list-style-type: none"> <li>• &lt;Image&gt;</li> <li>• &lt;Name (Party ID)&gt;</li> <li>• &lt;Ownership Type&gt;</li> <li>• &lt;Contact Number&gt;</li> <li>• &lt;Email ID&gt;</li> </ul>
<b>Account Details</b>	This section displays more details of the loan account.
<b>Facility</b>	Displays the facility description under which the account is opened.
<b>Collateral</b>	Displays the collateral details linked to the facility.
<b>Address</b>	Displays the default mailing address captured for the SOW/JAF account holder.
<b>Last Activity</b>	Displays the date of last activity.
<b>Limit details</b>	This widget displays the limit attached to the account.
<b>Sanctioned</b>	Displays the loan amount sanctioned. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>To view the latest sanctioned amount, click the  icon.</p> </div>
<b>Disbursed</b>	Displays the loan amount disbursed. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>To view the latest sanctioned amount, click the  icon.</p> </div>
<b>Closure Amount as of today</b>	Displays the current total outstanding balance. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>To view the latest sanctioned amount, click the  icon.</p> </div>
<b>Closure Amount as &lt;Value Date&gt;</b>	Displays the amount along with currency for the value date.

Table 1-22 (Cont.) Loan 360 – Field Description






Field	Description
<b>Repayment Frequency</b>	<p>Displays the repayment frequency as on current system date.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>To view the latest sanctioned amount, click the  icon.</p> </div>
<b>Account Health</b>	<p>This widget displays the information that indicate the overall performance of an account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>If the account health is not good, then  icon is displayed.</p> <p>If the account health is good, then  icon is displayed.</p> </div>
<b>Status</b>	<p>This section displays the statuses of the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>If at origination level, the party status is set as to be followed, then <b>Derived</b> or <b>Expected</b> status is displayed in this section.</li> <li>If the account is freezed manually, then a <b>Frozen</b> status is displayed in this section.</li> </ul> </div>
<b>Classification</b>	Displays the asset classification of the account.
<b>Accrual</b>	Displays the accrual status of the account.
<b>Number of Default Occurrence</b>	Displays the number of default occurrence for the lending account.
<b>Days Past Due</b>	Displays the number of days the amount is due.
<b>Date of First default</b>	Displays the date on which the account was due for first instance.
<b>Amount Provisioned</b>	Displays the provisioned amount for the account. This amount appears as link. As the user clicks the link, a pop-up displaying the Principal and Interest split up for the provisioned amount is displayed.
<b>Overdue &amp; Next Due</b>	<p>This widget displays the overdue as of date and next due details.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The <b>Pay Now</b> link displays in this section. This link is not applicable for the current release.</p> </div>
<b>Total Amount</b>	Displays the total overdue amount.

Table 1-22 (Cont.) Loan 360 – Field Description

Field	Description
<b>Oldest Due Date</b>	Displays the oldest due date of the selected account.
<b>Current Due</b>	Displays the current due amount on the account.
<b>Next Installment Due Date</b>	Displays the next installment amount due.
<b>Total Amount</b>	Displays the total amount due.
<b>Excess Payment</b>	Displays the excess amount available in the account with a negative sign.
<b>Instructions Set</b>	<p>This widget displays the instructions set up on the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>To set instruction, click the <b>Set Instructions</b> link. This link is not applicable for the current release.</p> </div>
<b>Payment</b>	Displays the payment (drawdown) instruction set up for the account.
<b>Accelerated Payment</b>	<p>Displays the accelerated payment instruction set up for the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is not applicable for the current release.</p> </div>
<b>Account Condition</b>	<p>This widget displays condition name maintained at the Maintain Account Condition screen. Also, the start and end date are displayed here. If you click the View all link, it will navigate to the Maintain Account Condition screen.</p> <p>If there are no data, then a message that no account conditions are tagged is displayed.</p>
<b>Recent Transactions</b>	<p>Displays the last five transactions performed on the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>To view all the transactions, click the <b>View All Transactions</b> link. This link is not applicable for the current release.</p> </div>
<b>Quick Actions</b>	This section displays the links to screens to perform quick actions on the account.

- User can view the required details for the loan account.

**Note**

- User can also launch the screens for performing various transactions on the account by clicking the  icon. A list of links displays under various menus. Click the required link from the list that displays. For more information on how to perform the transactions using the links, see the respective chapters.
- User can also rearrange the widgets according to your preference by dragging and dropping the widget. To move the widget, click the  icon and drop the widget at preferred place in the screen.

## 1.3.4 Loan Write-Off

User can write-off the loan amount of the customer that is not coverable from the customer using the **Loan Write-Off** screen.

Here, the bank write off the assets, including fees, interest and other components, which the customer was liable to pay. This will always be a bank initiated transaction and customer can never request a bank to write off his account.

**Note**

- The account is marked as closed, post 100% write-off of the loan amount.
- User cannot perform write-off on the account that is not disbursed.

**To perform loan write-off:****Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Loan Write-Off**. User can also open the screen by specifying **Loan Write-Off** in the search icon bar and selecting the screen.

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

**Figure 1-33 Loan Write-Off**

2. Select the appropriate option from the **Search by** field.
  3. Perform the required action, based on the option selected from the **Search by** field.
- The loan write-off details of the account is displayed.

**Figure 1-34 Loan Write-Off Details**

Component	Outstanding Amount	Full/Partial	Write-Off Amount	Action
Adhoc Fee	5,000.00	Full	5,000.00	
Total	5,000.00		5,000.00	

4. On the **Loan Write-Off** screen, perform the loan write-off action. For more information on fields, refer to field description table below:

Table 1-23 Loan Write-Off – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p><b>Note:</b> The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
<b>Write-Off information</b>	This section displays the current write-off details of the account.
<b>Value Date</b>	Displays the value date for the write-off.
<b>Total Outstanding</b>	Displays the total outstanding amount of the account.
<b>Loan Status</b>	Displays the status of the loan account.
<b>Written-off Till Date</b>	Displays the total amount written-off till date for the account.
<b>Write-Off</b>	<p>Select the write-off option. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Full</b></li> <li>• <b>Partial</b></li> </ul>
<b>Component</b>	<p>Displays the write-off components</p> <p><b>Note:</b> This field is displayed as the user selects an option from the <b>Write-Off</b> field.</p> <p>.</p>
<b>Outstanding Amount</b>	<p>Displays the outstanding amount component wise.</p> <p><b>Note:</b> This field is displayed as the user selects an option from the <b>Write-Off</b> field.</p>

Table 1-23 (Cont.) Loan Write-Off – Field Description

Field	Description
<b>Full/Partial</b>	<p>Select the write-off type to be set for the component. The options are:</p> <ul style="list-style-type: none"> <li><b>Full:</b> If this option is selected, then the total write-off amount is displayed in the <b>Write-Off Amount</b> field.</li> <li><b>Partial:</b> If this option is selected, then user can specify the write-off amount less or equal to the total outstanding amount in the <b>Write-Off Amount</b> field.</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>This field is displayed as user selects the <b>Partial</b> option from the <b>Write-Off</b> field.</li> <li>This field is enabled once the <b>Edit</b> icon is clicked from the <b>Action</b> field.</li> <li>Once updates are made, click the <b>Save</b> icon from the <b>Action</b> field.</li> </ul>
<b>Write-Off Amount</b>	<p>Specify the write-off amount less or equal to the total outstanding amount.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>This field is displayed as user selects the <b>Partial</b> option from the <b>Write-Off</b> field.</li> <li>This field is enabled if <b>Partial</b> option is selected from the <b>Full/Partial</b> field.</li> <li>If Full option is selected from the <b>Full/Partial</b> field, then this field displays the current outstanding amount.</li> <li>Once updates are made, click the <b>Save</b> icon from the <b>Action</b> field.</li> </ul>
<b>Action</b>	<p>Displays the following icons:</p> <ul style="list-style-type: none"> <li><b>Edit:</b> Click this icon to update the write-off type and amount.</li> <li><b>Save:</b> Click this icon to save any changes. This icon is displayed when updates are made to the write-off.</li> </ul> <p><b>Note:</b> This field is displayed as the user selects an option from the <b>Write-Off</b> field.</p>
<b>Remarks</b>	Specify remarks for the write-off, if any.

- Click **Submit**.

The transaction is submitted for authorization.

## 1.3.5 Transaction Inquiry

User can access the details of a particular transaction and provide clarifications to customers with the help of available features in the **Transaction Inquiry** screen.

**To perform inquiry on transaction:**

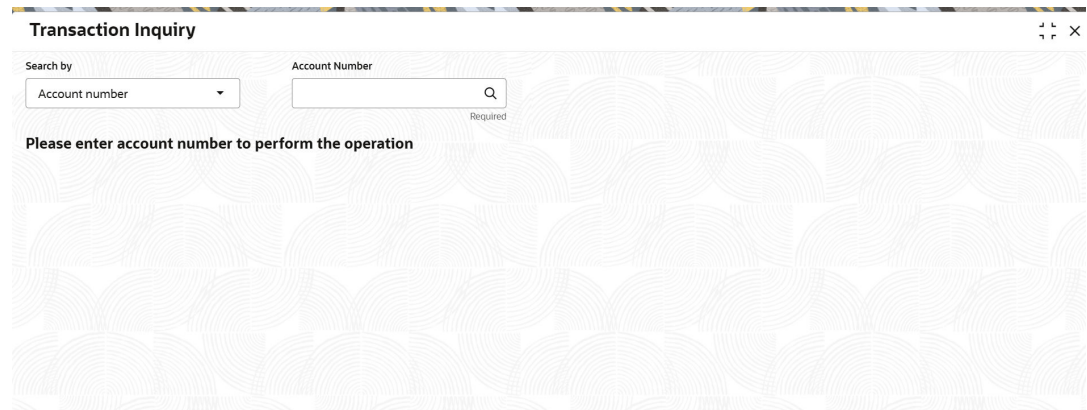
### Note

The fields marked as **Required** are mandatory.

- On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Transaction Inquiry**. User can also open the screen by specifying **Transaction Inquiry** in the search icon bar and selecting the screen.

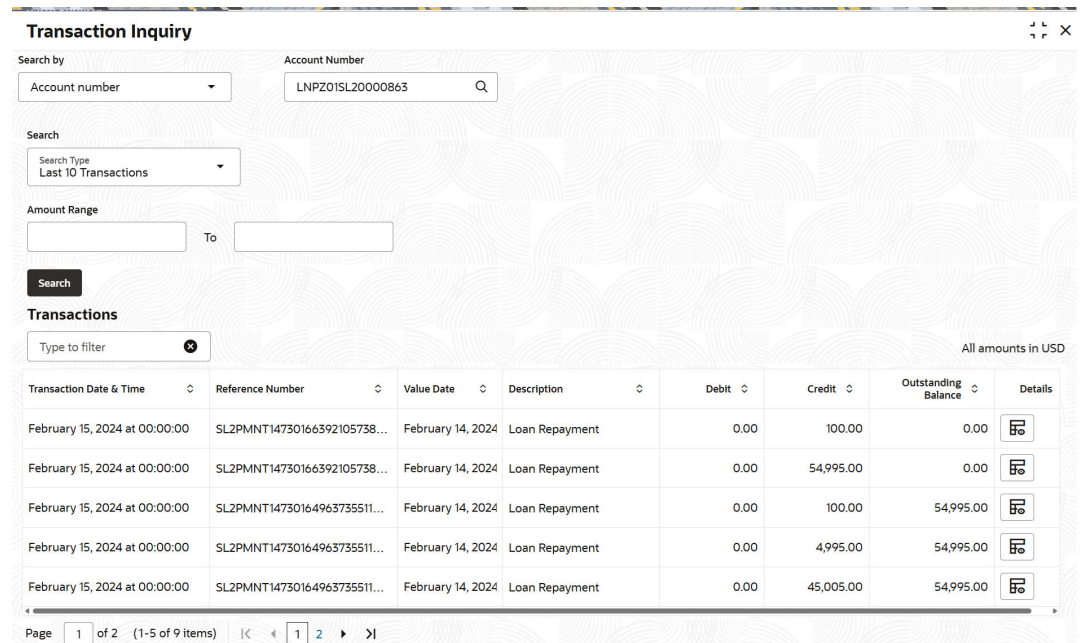
The **Transaction Inquiry** screen is displayed.

**Figure 1-35 Transaction Inquiry**



2. Select the appropriate option from the **Search by** field.
  3. Perform the required action, based on the option selected from the **Search by** field.
- The **Search** and **Transaction** sections are displayed.

**Figure 1-36 Transaction Inquiry - Details**




4. If the **Transaction** section does not display the transactions user searching for, perform the following steps:
  - a. From the **Search by** section, select the appropriate option from the **Search Type** field.
  - b. Click **Search**.

The required transactions are displayed in the **Transaction** section.
5. On the **Transaction Inquiry** screen, view the details of the transaction. For more information on fields, refer to field description table below:


Table 1-24 Transaction Inquiry – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div data-bbox="755 877 1463 1157" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Search</b>	This section displays the search options, which can be used to search the required transactions of the account.
<b>Search Type</b>	<p>Select the search type based on which the search is to be performed. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Last 10 Transactions</b></li> <li>• <b>Last Month</b></li> <li>• <b>Last 2 Months</b></li> <li>• <b>Last 3 Months</b></li> <li>• <b>Date Range</b></li> </ul>

Table 1-24 (Cont.) Transaction Inquiry – Field Description

Field	Description
<b>Date Range</b>	Specify or select the date range for viewing the transaction.  <div style="border: 1px solid #ccc; padding: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>This field is displayed and enabled, if user select the <b>Date Range</b> from the <b>Search Type</b> field. <ul style="list-style-type: none"> <li>The from date should be greater than the loan account creation date.</li> <li>The <b>To</b> date should be lesser than the current system date.</li> </ul> </li> <li>This field is displayed and not enabled, if user select the <b>Last Month</b>, <b>Last 2 Months</b>, or <b>Last 3 Months</b> options from the <b>Search Type</b> field.</li> </ul> </div>
<b>Amount Range</b>	Specify the amount range to search and view the transactions within the specified amount range.
<b>Transactions</b>	This section displays the fetched transaction details of the account.  <div style="border: 1px solid #ccc; padding: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>By default, the <b>Transaction</b> section displays the last 10 transactions of the account.</li> <li>User can search a specific transaction by entering the details in the field provided in this section. As user specify a value in the field, the details in the table are filtered and displayed.</li> </ul> </div>
<b>Transaction Date &amp; Time</b>	Displays the date and time when the transaction was performed.
<b>Reference Number</b>	Displays the transaction reference number.
<b>Value Date</b>	Displays the value date of the transaction.
<b>Description</b>	Displays the description for the transaction.
<b>Debit</b>	Displays the transaction's debit amount with currency.
<b>Credit</b>	Displays the transactions' credit amount with currency.
<b>Outstanding Balance</b>	Displays the outstanding balance of the transaction.
<b>Details</b>	Click  to view more details of the transaction. For more information, refer the <a href="#">Actions</a> .

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

- a. From the **Details** field, click  to view more details of a specific transaction.  
The **Transaction Details** section is displayed.

**Figure 1-37 Transaction Details**

Transaction Details							X
							All amounts in USD
Event			Value Date				
Loan Repayment			February 14, 2024				
Mode	Account Number	Branch	Debit/Cri	LCY Amount	FCY Amount	Exchange Rate	
INTERNAL...	SL2000000157	SL2	Dr	100.00	..	1	
INTERNAL...	3000030010002...	SL2	Cr	100.00	..	1	

- b. In this section, user can have a detailed view of the transaction. For more information on the fields, refer to field description table below:

**Table 1-25 Transaction Details – Field Description**

Field	Description
<b>Event</b>	Displays the event of the transaction.
<b>Value Date</b>	Displays the value date of the transaction.
<b>External Reference Number</b>	Displays the external reference number if the mode of settlement is external account.
<b>Maker</b>	Displays the maker details of the transaction.
<b>Checker</b>	Displays the checker details of the transaction.
<b>Mode</b>	Displays the mode of transaction.
<b>Account Number/Instrument</b>	Displays the account number or the instrument details of the transaction.
<b>Branch</b>	Displays the branch address where the transaction was performed.
<b>Debit/Credit</b>	Displays whether the transaction was of debit or credit type.
<b>LCY Amount</b>	Displays the local currency of the loan account.
<b>FCY Amount</b>	Displays the foreign currency of the loan account.
<b>Exchange Rate</b>	Displays the exchange rate for the transaction.

- User can also view the image of the instrument that was used for the selected transaction, by clicking the **View Instrument Image** link. To close the instrument image, user need click the **Hide Instrument Image** link.
- c. Click **Close**, to close the **Transaction Details** section.

## 1.3.6 Transaction View & Reversal

User can view the loan transactions related to an account. If required, user can also initiate reversal of the transaction after due diligence using the **Transaction View & Reversal** screen.

**Note**

For an Account, when online transactions are posted during batch execution, their **Value Date** will be either **current** or **backdated** and the **Transaction Date** is determined as per the table below.

The ability to backdate transactions is currently limited. We are planning to address this in a future update.

**Table 1-26 Rule for Transaction Date**

BRN_A VAIL_S TAT	END_OF_I NPUT	Account under batch execution	Transaction Execution	Transaction Date
Y	Not Applicable	Not Applicable	Immediate	User Input
N	N	Y	Wait for XXsec for the batch to be complete and process the transaction. Forcefully process if exceeded more than XX sec.	Next Working Day
		N	Wait for XXsec for the batch to be complete and process the transaction. Forcefully process if exceeded more than XX sec.	Next Working Day
N	F	Not Applicable	Immediate	Next Working Day
N	B	Y	Wait for XXsec for the batch to be complete and process the transaction. Forcefully process if exceeded more than XX sec.	Today's Date
		N	Immediate	Today's Date

This topic contains the following subtopics:

- [View Transaction Details](#)  
User can view the transactions that are initiated by user and the system in this screen.
- [Perform Reversal of Transaction](#)  
User can initiate a reversal of the loan transaction only after the due diligence is completed on the loan account.

### 1.3.6.1 View Transaction Details

User can view the transactions that are initiated by user and the system in this screen.

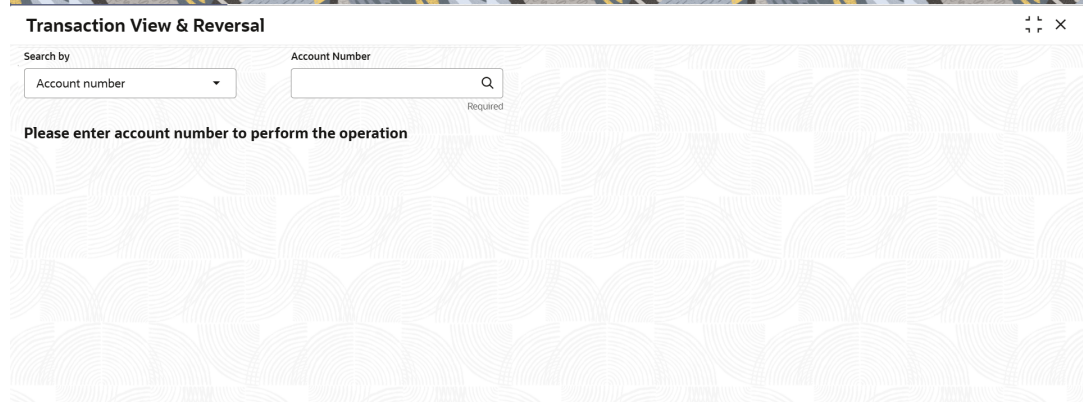
**To view the transaction details:**

**Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Transaction View & Reversal**. User can also open the screen by specifying **Transaction View & Reversal** in the search icon bar and selecting the screen.

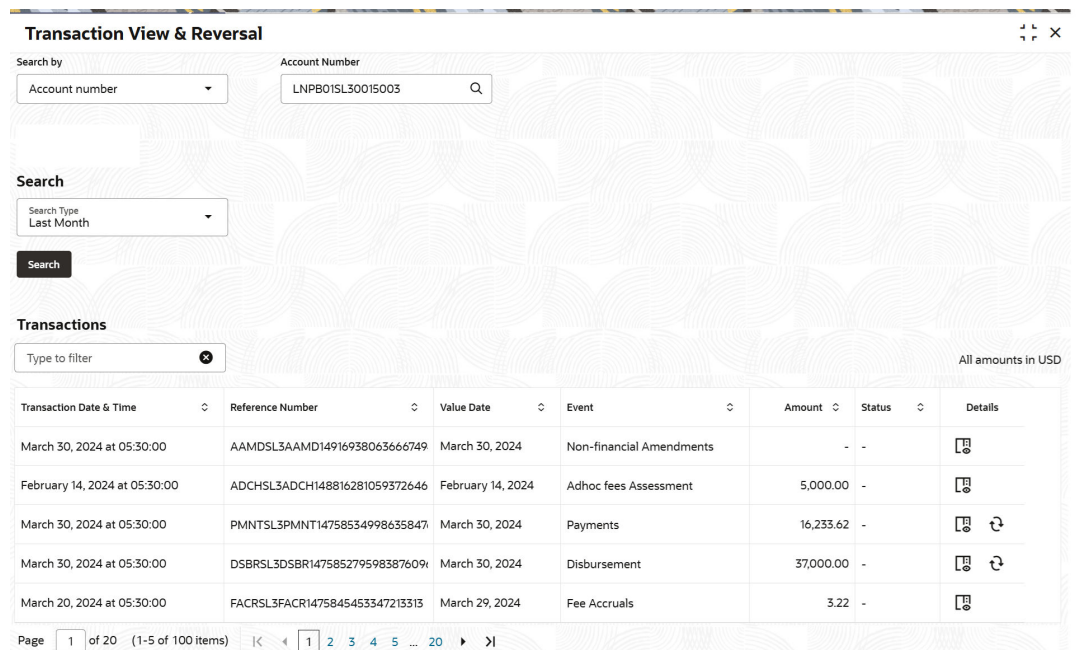
The **Transaction View & Reversal** screen is displayed.



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The **Search** and **Transactions** sections are displayed.

**Figure 1-38 Transaction View and Reversal - Details**





4. By default, the **Transactions** section displays the last 10 transactions performed on the account. If the section does not display the transactions user searching for, perform the following steps:

- a. From the **Search** section, select or specify required search criteria.
  - b. Click **Search**.  
The required transactions are displayed in the **Transactions** section.
5. On the **Transaction View & Reversal** screen, view the details of the transaction. For more information on fields, refer to field description table below:

**Table 1-27 Transaction View & Reversal – Field Description**

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Search</b>	This section displays the search options, which can be used to search the required transactions of the account.
<b>Search Type</b>	<p>Select the search type based on which the search is to be performed. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Last Month</b></li> <li>• <b>Last 2 Months</b></li> <li>• <b>Last 3 Months</b></li> <li>• <b>Date Range</b></li> </ul>

Table 1-27 (Cont.) Transaction View &amp; Reversal – Field Description

Field	Description
<b>Date Range</b>	Specify or select the date range for viewing the transaction.  <div style="border: 1px solid #ccc; padding: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>This field is displayed and enabled, if user select the <b>Date Range</b> from the <b>Search Type</b> field.</li> <li>The from date should be greater than the loan account creation date.</li> <li>The <b>To</b> date should be lesser than the current system date.</li> </ul> </div>
<b>Transactions</b>	This section displays the fetched transaction details of the account.  <div style="border: 1px solid #ccc; padding: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>By default, the <b>Transaction</b> section displays the last 10 transactions of the account.</li> <li>User can filter the transaction by entering the transaction details in the field provided in this section. As users specify a value in the field, the details in the table are filtered, and displayed.</li> </ul> </div>
<b>Transaction Date &amp; Time</b>	Displays the date and time when the transaction was performed.
<b>Reference Number</b>	Displays the reference number for each transaction done for the loan account.
<b>Value Date</b>	Displays the value date of the transaction.
<b>Event</b>	Displays the event description.
<b>Amount</b>	Displays the transaction amount.
<b>Status</b>	Displays the current status of the transaction.
<b>Action</b>	Displays the following icons: <ul style="list-style-type: none"> <li> : Click the icon to view more details of the transaction. For more information, refer the <a href="#">Perform Reversal of Transaction</a></li> <li> : Click this icon to refresh the details displayed in the row.</li> </ul>

### 1.3.6.2 Perform Reversal of Transaction


User can initiate a reversal of the loan transaction only after the due diligence is completed on the loan account.

Users can trigger a disbursement reversal from the **Transaction View and Reversal** screen. Disbursement reversal to be triggered automatically, if return notification is received from payment system (for disbursement via ACH) mode. It also support reversal of subsequent disbursement.

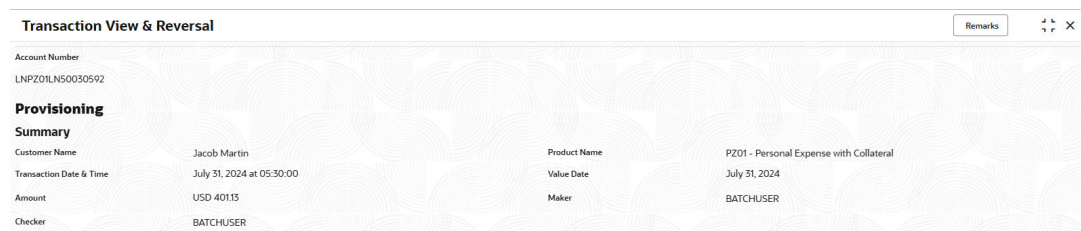
**Note**

The **Reverse** button is displayed, if the event is not already reversed.

**To perform reversal of transaction:**

- To launch the screen, fetch account number, and view the account related transaction details, refer [View Transaction Details](#).
- From the **Transaction View & Reversal** screen, in the **Transactions** section, click from the **Action** field. 

The **Transaction View & Reversal** screen is displayed.

**Figure 1-39 Transaction View and Reversal**


The screenshot shows the 'Transaction View & Reversal' interface. At the top, there is a 'Remarks' field and window controls. Below, the 'Account Number' is LNPZ01LN50030592. The 'Provisioning Summary' section displays the following details:

Customer Name	Jacob Martin	Product Name	PZ01 - Personal Expense with Collateral
Transaction Date & Time	July 31, 2024 at 05:30:00	Value Date	July 31, 2024
Amount	USD 40115	Maker	BATCHUSER
Checker	BATCHUSER		

- User can view the transaction summary. For more information on fields, refer to field description table below:

**Table 1-28 Transaction Reversal - Summary – Field Description**

Field	Description
<b>Summary</b>	This section displays the transaction summary of the account.
<b>Customer Name</b>	Displays the customer number and name.
<b>Product Name</b>	Displays the product code and description.
<b>Transaction Date &amp; Time</b>	Displays the date and time, when the transaction was performed.
<b>Value Date</b>	Displays the value date of the transaction.
<b>Amount</b>	Displays the transaction amount with debit or credit indicator.
<b>Maker</b>	Displays the maker name who has performed the transaction along with date and time details.
<b>Checker</b>	Displays the checker name who has performed the transaction along with date and time details.
<b>Remarks</b>	Displays the reason for rejection. <div data-bbox="776 1667 883 1701" data-label="Section-Header"><b>Note</b></div> <div data-bbox="808 1713 1417 1774" data-label="Text"> <p>This field is displayed, if reversal transactions have ACH involved.</p> </div>

- User can view more information related to the account transactions, in the following tabs:
  - Transaction Details**

**Figure 1-40 Transaction Details**

Settlement Details		Branch	Debit/Credit	Settlement Amount	FCY Amount	Exchange Rate
40020006 - Loan Provision		LNS - DEMO BRANCH2	Dr	USD 40113	-	
40020005 - Loan Writeoff		LNS - DEMO BRANCH2	Cr	USD 40113	-	
40020006 - Loan Provision		LNS - DEMO BRANCH2	Dr	USD 500.00	-	
40020005 - Loan Writeoff		LNS - DEMO BRANCH2	Cr	USD 500.00	-	

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Accounting Entries		Branch	Description	Debit/Credit	Amount	Amount Tag
LEDGER		LNS - DEMO BRANCH2	40020006 - Loan Provision	Dr	USD 40113	PRINCIPAL_PROV
LEDGER		LNS - DEMO BRANCH2	40020005 - Loan Writeoff	Cr	USD 40113	PRINCIPAL_PROV
LEDGER		LNS - DEMO BRANCH2	40020006 - Loan Provision	Dr	USD 500.00	PRINCIPAL_PROV_REV
LEDGER		LNS - DEMO BRANCH2	40020005 - Loan Writeoff	Cr	USD 500.00	PRINCIPAL_PROV_REV

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

**Table 1-29 Transaction Details tab – Field Description**

Field	Description
<b>Settlement Details</b>	This section displays all the settlement details related to the account.
<b>Settlement</b>	Displays the account or GL number along with the description.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>For external accounts, this field displays the external account number and name.</p> </div>
<b>Branch</b>	Displays the branch name and code.
<b>Debit/Credit</b>	Displays whether the transaction is of debit or credit in nature.
<b>Settlement Amount</b>	Displays the settlement amount in local currency.
<b>FCY Amount</b>	Displays the amount in foreign currency.
<b>Exchange Rate</b>	Displays the exchange rate in case of foreign currency.
<b>Accounting Entries</b>	This section displays the accounting entries detail of the account.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This section is displayed if accounting entries are related to the selected transaction.</p> </div>
<b>Mode</b>	Displays mode of the accounting entries as <b>Account</b> or <b>Ledger</b> .
<b>Branch</b>	Displays the branch where the transaction was performed.
<b>Description</b>	Displays the account or GL number along with description.
<b>Debit/Credit</b>	Displays whether the entries are of debit or credit in nature.
<b>Amount</b>	Displays the local currency amount.
<b>Amount Tag</b>	Displays the description for the amount tag.

- **Preferences**

The screenshot shows the 'Transaction View & Reversal' interface. At the top, there is a 'Remarks' button and window controls. Below that, the 'Account Number' is LNPZ01LNS0030592. The main section is titled 'Provisioning Summary' and contains a table with the following data:

Customer Name	Jacob Martin	Product Name	PZ01 - Personal Expense with Collateral
Transaction Date & Time	July 31, 2024 at 05:30:00	Value Date	July 31, 2024
Amount	USD 40115	Maker	BATCHUSER
Checker	BATCHUSER		

Below the table, there are tabs for 'Transaction Details' and 'Preferences'. The 'Loan Preferences' section is currently active.

**Table 1-30 Preferences tab – Field Description**

Field	Description
<b>Loan Preferences</b>	This section displays the detail of loan account preferences.

5. Click **Reverse**.

The screen is successfully submitted for authorization.

**Note**

- The system checks if the logged in user has the rights to reverse. If no rights, an appropriate message is displayed.
- If user click **Cancel**, then **Transaction View & Reversal** screen is displayed again.

## 1.3.7 Manage Hardship

User can create, edit, and withdraw a hardship plan for a loan account using the **Manage Hardship** screen.

This topic contains the following subtopics:

- [Create Hardship](#)  
User can create a hardship for the loan account.
- [Edit or Withdraw Hardship](#)  
User can edit the hardship details created for the loan account.

### 1.3.7.1 Create Hardship

User can create a hardship for the loan account.

**To create a hardship:**

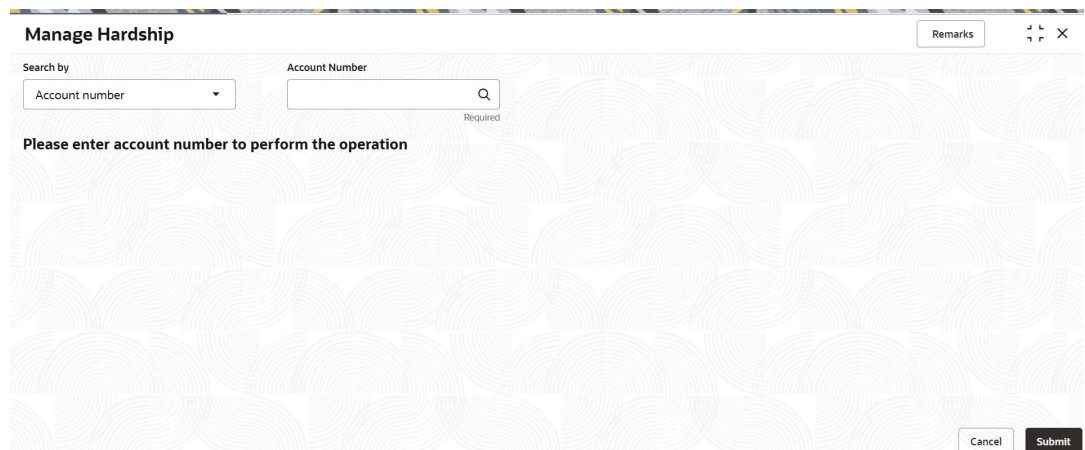
**Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Manage Hardship**. User can also open the screen by specifying **Manage Hardship** in the search icon bar and selecting the screen.

The **Manage Hardship** screen is displayed.

**Figure 1-41 Manage Hardship**

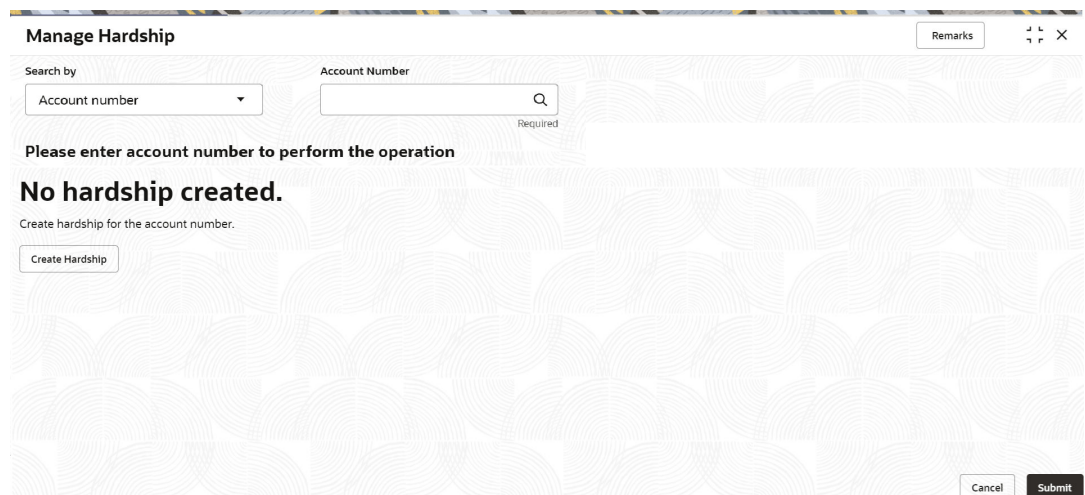


The screenshot shows the 'Manage Hardship' interface. At the top, there is a title bar with 'Manage Hardship' and a 'Remarks' button. Below the title bar, there are two search fields: 'Search by' with a dropdown menu set to 'Account number', and 'Account Number' with a search icon and a 'Required' label. A message reads: 'Please enter account number to perform the operation'. At the bottom right, there are 'Cancel' and 'Submit' buttons.

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

A message that no hardship is created for the account along with a **Create Hardship** button is displayed.

**Figure 1-42 Manage Hardship - No Hardship Created**



The screenshot shows the 'Manage Hardship' interface after a search. The search fields are the same as in Figure 1-41. A message reads: 'No hardship created. Create hardship for the account number.' Below this message is a 'Create Hardship' button. At the bottom right, there are 'Cancel' and 'Submit' buttons.

4. Click **Create Hardship**.
- The **Create Hardship** section is displayed.

**Figure 1-43 Manage Hardship - Create**

5. In the **Create Hardship** section, user can specify or select the hardship details. For more information on fields, refer to field description table below:

**Table 1-31 Create Hardship - Field Description**

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>

Table 1-31 (Cont.) Create Hardship - Field Description

Field	Description
<b>Create Hardship</b>	This section displays the fields required to create a hardship for the loan account.
<b>Plan Code</b>	Select the plan code for the hardship.
<b>Description</b>	Displays the description for the plan code selected.
<b>Start Date</b>	Select or specify the start date for the plan code.
<b>End Date</b>	Select or specify the end date for the plan code.
<b>Current Installment</b>	Displays the current installment amount of the loan account.
<b>Reduced Installment</b>	Specify the amount to be reduced from the current installment.  <div data-bbox="753 600 1463 787" style="border: 1px solid #ccc; padding: 10px;"> <p><b>Note</b></p> <p>A message is displayed below this field that the amount should be not be more than the amount displayed in the <b>Current Installment</b> field.</p> </div>

- Click **Submit**.

The screen is successfully submitted for authorization.

### 1.3.7.2 Edit or Withdraw Hardship

User can edit the hardship details created for the loan account.

#### To edit or withdraw the hardship

**Note**

The fields marked as **Required** are mandatory.

- On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Manage Hardship**. User can also open the screen by specifying **Manage Hardship** in the search icon bar and selecting the screen.

The **Manage Hardship** screen is displayed.

**Figure 1-44 Manage Hardship**

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.  
The **Hardship details** section is displayed.

**Note**

This section is displayed if any hardship is already created for the account.

**Figure 1-45 Manage Hardship - Details**

4. User can edit or withdraw the hardship maintained on the account.
  - If user click **Edit**, then **Edit hardship** section is displayed.

Figure 1-46 Manage Hardship - Edit

- If user click **Withdraw**, then a confirmation message that the withdrawal will be sent for approval and action cannot be recovered is displayed. In this message, if user click **Withdraw**, then the **Withdraw hardship** section is displayed.

Figure 1-47 Manage Hardship - Withdraw

5. User can perform the required action on the hardship maintained for the account. For more information on fields, refer to field description table below:

Table 1-32 Edit or Withdraw Hardship - Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Edit/Withdraw Hardship</b>	<p>This section displays the hardship details maintained for the loan account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>If you click <b>Edit</b>, then the <b>Edit Harship</b> section is displayed.</li> <li>If you click <b>Withdraw</b>, then the <b>Withdraw Hradship</b> section is displayed.</li> </ul> </div>
<b>Plan Code</b>	Displays the plan code for the hardship.
<b>Description</b>	Displays the description for the plan code selected.
<b>Start Date</b>	Displays the start date for the plan code.
<b>End Date</b>	<p>Select or specify the end date for the plan code.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is enabled only in <b>Edit Withdraw</b> section.</p> </div>

**Table 1-32 (Cont.) Edit or Withdraw Hardship - Field Description**

Field	Description
<b>Current Installment</b>	Displays the current installment amount of the loan account.
<b>Reduced Installment</b>	Displays the amount to be reduced from the current installment.

6. Click **Submit**.

The screen is successfully submitted for authorization.

## 1.3.8 Manage SCRA/MLA Benefits

User can submit the SCRA requisition customer's loan accounts using the **Manage SCRA/MLA Benefits** screen.

The customer can avail for Service Members Civil Relief Act (SCRA) benefit based on the eligibility. The accounts are then for example provided with benefits of capping of interest rate (as per configuration).

**To submit the SCRA request:**

### Note

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Manage SCRA/MLA Benefits**. You can also open the screen by specifying **Manage SCRA/MLA Benefits** in the search icon bar and selecting the screen.

The **Manage SCRA/MLA Benefits** screen is displayed.

**Figure 1-48 SCRA Benefit Activation**

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The **Service Member Details** section is displayed.

Figure 1-49 SCRA Benefit Activation - Member Details

The screenshot displays the 'Manage SCRA/MLA Benefits' interface. At the top, there are search filters for 'Search by' (set to Customer ID), 'Customer ID' (000012024), and 'Customer Name' (Jivan Yogi). Below this is the 'Service member details' section, where 'Self - Lizzie Kreiger' is selected. A table shows details for Lizzie Kreiger, including her name, customer ID, service branch (Army), employee ID, rank (Private), status (Full-time), and service end date (June 25, 2028). The 'Remarks' field indicates she is a 'Borrower on active military duty'. The 'Duty details - Lizzie Kreiger' section shows a table with columns for Unit Name (ARMY), Order Number (12545600), Start Date (September 20, 2022), End Date, Notification Date (September 20, 2022), and SCRA Basis. Below this is a 'Select Benefit Activity' section with radio buttons for 'Activate' (selected) and 'Terminate'. The 'Account details - Lizzie Kreiger' section shows a table with columns for Account (LNP201RD10057736), Opening Date (August 21, 2022), Status (NORM), Product (Personal Expense with Collateral), MLA Applied (No), SCRA Status (To be activated), Apply SCRA (checked), Interest Rate (5.75), and Re-computation Basis (Recalculate Installment). At the bottom right, there are buttons for 'Cancel', 'Save and Close', and 'Submit'.

4. In the **Service Member Details** section, user can select the service member to view the details. For more information on fields, refer to field description table below:

Table 1-33 Manage SCRA/MLA Benefits – Field Description

Field	Description
<b>Search by</b>	<p>The customer ID is set as the default search option. Users can specify the customer ID directly in the adjacent field or search for a customer ID by clicking the Search icon.</p> <p>Other search options available in the Search by field are SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find a customer ID, the respective IDs have to be input entirely in the adjacent field for the system to display the customer ID. For a given search criteria, multiple account numbers may be linked.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Customer ID is chosen as the search criteria, the label of the adjacent field is displayed as the Customer ID. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
<b>Customer Name</b>	Displays the customer name based on the ID selected.
<b>Service member details</b>	This section displays details of the service member.
<b>Select Member</b>	Select the service member based on whom the SCRA benefit is to be applied.
<b>Name</b>	Displays the name of the selected service member.
<b>Customer ID</b>	Displays the customer ID of the service member.

Table 1-33 (Cont.) Manage SCRA/MLA Benefits – Field Description

Field	Description
<b>Service Branch</b>	Displays the service branch of the member.
<b>Employee ID</b>	Displays the unique employee ID of the service member.
<b>Rank</b>	Displays the rank of the selected service member. For example, Private, Specialist, and so on.
<b>Status</b>	Displays the current employment status of the service member. For example, Full-time, Part-time, Temporary, Retired, and so on.
<b>Service End Date</b>	Displays the member's service end date.
<b>Remarks</b>	Displays the remarks, if any.
<b>Duty details - &lt;Service Member Name&gt;</b>	This section displays the duty details of the selected service member.
<b>Unit Name</b>	Displays the unit name of the service member.
<b>Order Number</b>	Displays the member's order number.
<b>Start Date</b>	Displays the start date of duty.
<b>End Date</b>	Displays the end date of the duty.
<b>Notification Date</b>	Displays the notification date of the duty.
<b>SCRA Basis</b>	<p>Select the option to set the SCRA basis for the required duty.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>If only one entry is displayed in the table, then this field will be selected by default and you will not be able to make any changes.</p> </div>
<b>Select Benefit Activity</b>	<p>Select the appropriate option for performing benefit activity. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Activate</b></li> <li>• <b>Terminate</b></li> </ul>
<b>Account details - &lt;Service Member Name&gt;</b>	<p>This section displays the account details of the selected member.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>• This section is displayed if <b>Activate</b> option is selected from the <b>Select Benefit Activity</b> field.</li> <li>• If the selected service member do not have any duty details, then a message that no details to display is displayed in this section.</li> <li>• If no accounts are eligible for the SCRA benefit, then a message conveying the same is displayed.</li> </ul> </div>

Table 1-33 (Cont.) Manage SCRA/MLA Benefits – Field Description

Field	Description
<b>Account</b>	<p>Displays the account number of the member.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The account number is displayed as link in this field. If you click the link, it navigates you the <a href="#">Loan 360</a> screen of the respective loan account.</p> </div>
<b>Opening Date</b>	Displays the opening date of the account.
<b>Status</b>	Displays the current status of the account.
<b>Product</b>	Displays the product under which the account is opened.
<b>MLA Applied</b>	Displays whether MLA is applied on the account or not.
<b>SCRA Status</b>	Displays the status of the SCRA request.
<b>Apply SCRA</b>	Select the account for which SCRA benefit is to be applied.
<b>Interest Rate</b>	<p>Specify the interest rate to manage the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is enabled if the user selects the <b>Apply SCRA</b> check box. Also, user cannot specify a rate more than the value displayed in this field.</p> </div>
<b>Re-computation Basis</b>	<p>Displays the re-computation basis for the account. The possible options are:</p> <ul style="list-style-type: none"> <li>• <b>Recalculate Term</b></li> <li>• <b>Recalculate Installment</b></li> <li>• <b>Balloon Payment</b></li> </ul>
<b>Benefit details</b>	<p>This section displays the benefit details of the account.</p> <p><b>Note:</b> This section is displayed if <b>Terminate</b> option is selected from the <b>Select Benefit Activity</b> field.</p>
<b>Account</b>	<p>Displays the account number of the member.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The account number is displayed as link in this field. If you click the link, it navigates you the <a href="#">Loan 360</a> screen of the respective loan account.</p> </div>
<b>Benefit Applied</b>	Displays the benefit applied for the account.
<b>Benefit Start Date</b>	Displays the start date of the benefit.
<b>Benefit End Date</b>	Displays the end date of the benefit.
<b>Action</b>	Displays the <b>Edit</b> icon to edit the benefit end date.
<b>Status</b>	<p>Displays the current status of the benefit.</p> <p><b>Note:</b> This field is displayed if user clicks <b>Edit</b> from the <b>Action</b> field and updates the details.</p>

5. Click **Submit**.

The screen is successfully submitted for authorization.

## 1.3.9 Maintain Account Condition

User can view and add a new account condition for the selected loan account using the **Maintain Account Condition** screen.

To maintain account condition:

### **Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Maintain Account Condition**. User can also open the screen by specifying **Maintain Account Condition** in the search icon bar and selecting the screen.

The **Maintain Account Condition** screen is displayed.

**Figure 1-50 Maintain Account Condition**

Maintain Account Condition

Search by: Account number

Account Number

Please enter account number to perform the operation

Cancel Submit

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The details are displayed in the **Active Account Conditions** section.



**Figure 1-51 Active Account Condition Details**

- In the **Active Account Conditions** section, you can perform the required actions. For more information on fields, refer to field description table below:

**Table 1-34 Maintain Account Condition - Field Description**

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>

Table 1-34 (Cont.) Maintain Account Condition - Field Description

Field	Description
<b>Active Account Conditions</b>	<p>This section displays the details of the active conditions that are already added for the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>If there are no conditions added to the account, then you can click <b>Add Condition</b>, to add new condition to the account. For more information, refer <a href="#">Add Condition</a>.</p> </div>
<b>Account Condition</b>	Displays the condition added for the account.
<b>Start Date</b>	<p>Displays the condition's start date for the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The date is not displayed in this field, if the <b>Rescission initiated, Rescission Waived, or Rescission Completed</b> option is selected from the <b>Account Condition</b> field.</p> </div>
<b>End Date</b>	<p>Displays the condition's end date for the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The date is not displayed in this field, if the <b>Rescission initiated, Rescission Waived, or Rescission Completed</b> option is selected from the <b>Account Condition</b> field.</p> </div>
<b>Status</b>	<p>Displays the status of the condition. The possible option is:</p> <ul style="list-style-type: none"> <li><b>Added</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed only when the user adds a new condition or edits the existing condition. If the user deletes the newly added or edited condition, then this field will be removed from the display.</p> </div>
<b>Action</b>	<p>Displays the following actions that can be performed on the account conditions:</p> <ul style="list-style-type: none"> <li> : Click this icon to edit the account condition details. If you click this icon, the <b>Edit</b> section is displayed. For more information, refer <a href="#">Add Condition</a>, as the fields are same as displayed in the <b>Add Condition</b> section.</li> <li> : Click this icon to delete the payout details.</li> </ul>

- To add condition:**

- a. In the **Active Account Conditions** section, click **Add Condition**.  
The **Add Condition** section is displayed.

**Figure 1-52 Add Condition**

### Add condition ✕

---

Account Condition

Start Date

End Date

- b. In the **Add Condition** section, you can select or specify the required details. For more information on fields, refer to field description table below:

Table 1-35 Add Condition – Field Description

Field	Description
<b>Account Condition</b>	<p>Select or specify the condition to be maintained for the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>– If user tries to initiate rescission after three days of account opening, then the message that rescission is not applicable or request cannot be initiated as disqualifying servicing events have already been processed on the account is displayed.</li> <li>– If user selects rescission completed option for which rescission is not initiated, then a message that to complete the rescission process, it should be initiated on the account is displayed.</li> </ul> </div>
<b>Start Date</b>	<p>Select or specify the condition's start date for the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is not displayed if the <b>Rescission initiated</b>, <b>Rescission Waived</b>, or <b>Rescission Completed</b> option is selected from the <b>Account Condition</b> field.</p> </div>
<b>End Date</b>	<p>Select or specify the condition's end date for the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is not displayed if the <b>Rescission initiated</b>, <b>Rescission Waived</b>, or <b>Rescission Completed</b> option is selected from the <b>Account Condition</b> field.</p> </div>

- c. Click **Add**.

The details are added successfully and displayed in the **Active Account Conditions** section in a tabular format.

5. Click **Submit**.

The screen is successfully submitted for authorization.

## 1.3.10 Loan Disbursement Schedule

You can view the future disbursement schedules maintained along with their settlement details using the **Loan Disbursement Schedule** screen.

**To view the loan disbursement schedule:**

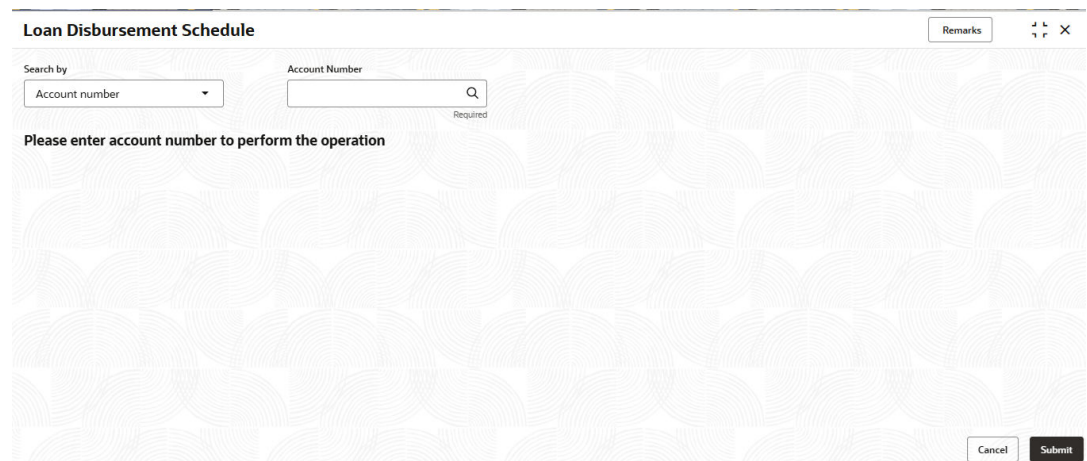
**Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Loan Disbursement Schedule**. User can also open the screen by specifying **Loan Disbursement Schedule** in the search icon bar and selecting the screen.

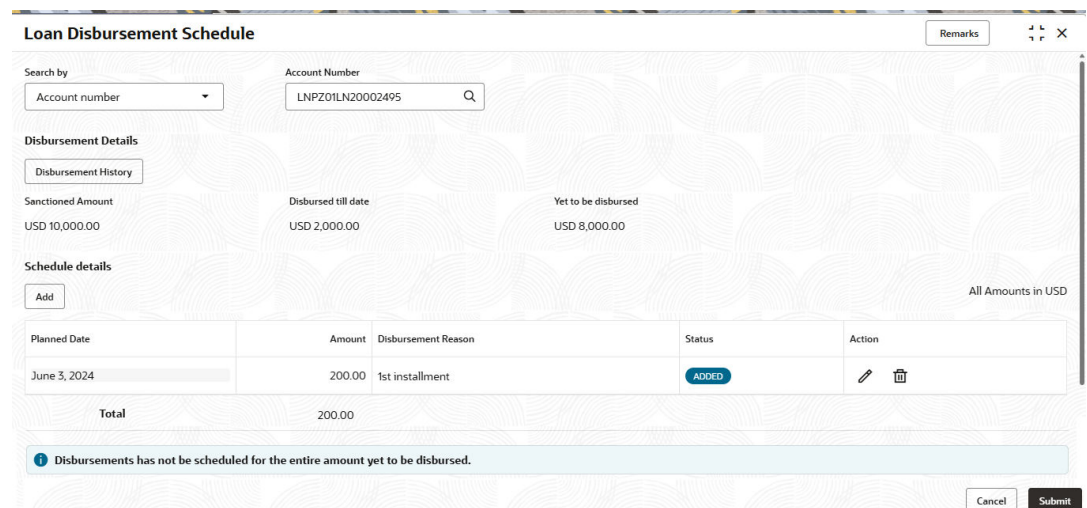
The **Loan Disbursement Schedule** screen is displayed.

**Figure 1-53 Loan Disbursement Schedule**



2. Select the appropriate option from the **Search by** field.
  3. Perform the required action, based on the option selected from the **Search by** field.
- The **Disbursement Details** and **Schedule details** sections are displayed.

**Figure 1-54 Loan Disbursement Details**



4. On the **Loan Disbursement Schedule** screen, perform the required actions. For more information on fields, refer to field description table below:

Table 1-36 Loan Disbursement Schedule – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Disbursement Details</b>	This section displays the existing disbursement details.
<b>Sanctioned Amount</b>	Displays the loan sanctioned amount.
<b>Disbursed till date</b>	Displays the amount disbursed till date.
<b>Yet to be disbursed</b>	Displays the amount yet to be disbursed as of today.
<b>Schedule details</b>	<p>This section displays the disbursement schedule.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>If no disbursement schedule is defined for the account, then no details are displayed in this section, and only the <b>Add New Schedule</b> button is displayed.</p> </div>
<b>Planned Date</b>	Displays the planned date for disbursement.
<b>Amount</b>	Displays the amount to be disbursed.
<b>Disbursement Reason</b>	Displays the reason for performing the disbursement.
<b>Status</b>	<p>Displays status of the new disbursement schedule. The possible option is:</p> <ul style="list-style-type: none"> <li>• <b>Added</b></li> </ul>

**Table 1-36 (Cont.) Loan Disbursement Schedule – Field Description**

Field	Description
<b>Action</b>	Displays the actions that can be performed on the details added. The options are: <ul style="list-style-type: none"> <li>• <b>Edit:</b> Click this icon to edit the disbursement schedule details.</li> <li>• <b>Delete:</b> Click this icon to delete the disbursement schedule added.</li> </ul>
<b>Total</b>	Displays the total amount to be disbursed.

- a. To add disbursement schedule, you can click **Add** from the **Schedule details** section. The **Add disbursement schedule** section is displayed.

**Figure 1-55 Add Disbursement**

### Add disbursement schedule

✕

**Planned Date**

June 3, 2024
📅

**Amount (Maximum value can be 8000)**

USD 3,000.00

**Disbursement Reason**

1st Installment

Cancel

Add

- b. In the **Add disbursement schedule** section, maintain the required details. For more information on fields, refer to field description table below:

**Table 1-37 Add disbursement schedule – Field Description**

Field	Description
<b>Planned Date</b>	Select or specify the planned date for performing the disbursement.
<b>Amount (Maximum value can be XXX)</b>	Specify the amount to be disbursed.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The maximum value in the field name is displayed based on the calculation below:                      Yet to be disbursed - Total Amount (each time you add new disbursement and launch the Add disbursement schedule section).</p> </div>
<b>Disbursement Reason</b>	Specify the reason for performing the disbursement.

**Note**

If **Total Amount** is less than the amount displayed in **Yet to be disbursed** field, then a message is displayed at the end of the screen that disbursements are not scheduled for the entire amount and it is yet to be disbursed.

- c. Click **Add**.  
The details are added and displayed in tabular format in the **Schedule details** section.
- a. To view the disbursement history, click **Disbursement History** from **Disbursement Details** section.  
The **Disbursement Details** section is displayed.

**Figure 1-56 Disbursement History**

**Disbursement History** ✕

All amounts in USD

Date	Account	Amount	Initiated By
January 1, 2024	Loan Asset DOUB - 10010003	2,000.00	VIKRANTCK

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- b. You can view the required details. For more information on fields, refer to field description table below:

**Table 1-38 Disbursement History – Field Description**

Field	Description
<b>Date</b>	Displays the disbursed date.
<b>Account</b>	Displays the account details to which the disbursement was performed.
<b>Amount</b>	Displays the disbursed amount.
<b>Initiated By</b>	Displays the name of the bank user who initiated the disbursement.

5. Click **Submit**.

The screen is successfully submitted for authorization.

### 1.3.11 Forfeit Excess Amount

User can forfeit the excess amount available in the loan account using the **Forfeit Excess Amount** screen.

**Note**

Only a loan account with **Paid Off** status can be forfeited.

**To forfeit the excess amount:**

**Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Forfeit Excess Amount**. User can also open the screen by specifying **Forfeit Excess Amount** in the search icon bar and selecting the screen.

The **Forfeit Excess Amount** screen is displayed.

**Figure 1-57 Forfeit Excess Amount**

The screenshot shows the 'Forfeit Excess Amount' screen. At the top, there is a title bar with the text 'Forfeit Excess Amount' and a 'Remarks' button. Below the title bar, there is a search section with a dropdown menu set to 'Account number' and a search input field labeled 'Account Number' with a search icon and 'Required' text. Below the search section, there is a message that reads 'Please enter account number to perform the operation'. At the bottom right of the screen, there are 'Cancel' and 'Submit' buttons.

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

**Figure 1-58 Forfeit Details**

**Forfeit Excess Amount**

Search by: Account number | Account Number: LNPB01LN50026888

**Forfeit details**

Value Date: August 1, 2024

Excess Available: USD 7,950.00 | Forfeit: USD 7,950.00

Remarks: Forfeit the excess amount

Buttons: Cancel, Submit

**Note**

If the selected account is a active loan account and do not have any excess amount to be forfeited, then an appropriate message is displayed.

4. In the **Forfeit Excess Amount** screen, specify the fields. For more information on fields, refer to field description table below:

Table 1-39 Forfeit Excess Amount – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Forfeit details</b>	This section displays the forfeit details of the loan account.
<b>Value Date</b>	Displays the current system date.
<b>Excess Available</b>	Displays the current excess amount in the loan account.
<b>Forfeit</b>	Specify the amount to be forfeited. An indication is given to the user, which the user cannot exceed.
<b>Remarks</b>	Specify remarks for forfeiting the amount, if any.

5. Click **Submit**.

A confirmation message is displayed initiating the forfeiting the excess amount. Click **OK** to continue.

## 1.3.12 Refund Excess Amount

User can refund the excess amount available in the loan account using the **Refund Excess Amount** screen.

**To refund the excess amount:**

**Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Refund Excess Amount**. User can also open the screen by specifying **Refund Excess Amount** in the search icon bar and selecting the screen.

The **Refund Excess Amount** screen is displayed.

**Figure 1-59 Refund Excess Amount**

The screenshot shows the 'Refund Excess Amount' screen. At the top right, there is a 'Remarks' button and window control icons. Below the title bar, there are two search fields: 'Search by' with a dropdown menu set to 'Account number', and 'Account Number' with a text input field containing a search icon and the label 'Required'. Below these fields, a message reads: 'Please enter account number to perform the operation'. At the bottom right, there are 'Cancel' and 'Submit' buttons.

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

If for the selected account number refund is not allowed, then following screen is displayed.

**Figure 1-60 Refund Not Allowed**

The screenshot shows the 'Refund Excess Amount' screen with the 'Account Number' field populated with 'LNPB01LN30019828'. Below the search fields, there is a 'Refund details' section with the following information: 'Value Date: May 1, 2024' and 'Excess Amount: USD 1,672.46'. A light blue error message banner at the bottom states: 'Refund not allowed for the selected account as its yet to be paid-off.' At the bottom right, there are 'Cancel' and 'Submit' buttons.

If for the selected account number, refund is allowed, then the following screen is displayed.

**Figure 1-61 Refund Allowed**

The screenshot shows a web form titled "Refund Excess Amount". At the top right, there is a "Remarks" field and window control icons. Below the title, there are two search fields: "Search by" with a dropdown menu set to "Account number", and "Account Number" with the value "LNPB05LN10023629" and a search icon. The "Refund details" section includes: "Value Date" as "January 1, 2024", "Excess Amount" as "USD 714.07", and "Refund Amount" as an empty text box with a "Required" label below it. At the bottom right, there are "Cancel" and "Submit" buttons.

4. In the **Refund Details** section, specify the fields.  
The details are displayed in the refund and settlement sections.

**Figure 1-62 Refund and Settlement Details**

This screenshot shows the same "Refund Excess Amount" form as Figure 1-61, but with additional details. The "Refund Amount" field now contains the value "USD 500.00". Below this, there is a "Settlement details" section containing a table with the following data:

Pay Through	Description	Amount	Amount FCY
Customer account	MA2000000239 - Jacob Martin	USD 500.00	-

Below the table is a "Remarks" text box. The "Cancel" and "Submit" buttons remain at the bottom right.

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

Table 1-40 Refund Excess Amount – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Refund details</b>	This section displays the details of the refund amount.
<b>Value Date</b>	Displays the system date as the value date.
<b>Excess Amount</b>	Displays the excess amount available on the account.
<b>Refund Amount</b>	<p>Specify the amount to be refunded.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This amount cannot be more than the <b>Excess Amount</b>.</p> </div>
<b>Settlement details</b>	This section displays the existing settlement details. If no settlement details are present for the account, then user can <b>Add new settlement details</b> using the Add New Settlement button. For more information, refer <a href="#">Pay Through Customer Account</a> and <a href="#">Add Settlement through Customer Account</a>
<b>Pay Through</b>	<p>Displays the pay option selected for the settlement. The possible options are:</p> <ul style="list-style-type: none"> <li>• <b>Customer Account</b></li> <li>• <b>Other Customer's Account</b></li> </ul>
<b>Description</b>	Displays the account number and name of the customer.
<b>Amount</b>	Displays the settlement amount.

**Table 1-40 (Cont.) Refund Excess Amount – Field Description**

Field	Description
Amount FCY	Displays the amount if it is in foreign currency.
Remarks	Specify remarks for the refund, if any.

- Click **Submit**.

The transaction is submitted for authorization.

### 1.3.13 Manual Provision

User can view or capture provision values for various components for the selected loan account using the **Manual Provision** screen.

**To define provision manually:**

#### **Note**

The fields marked as **Required** are mandatory.

- On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Manual Provision**. User can also open the screen by specifying **Manual Provision** in the search icon bar and selecting the screen.

The **Manual Provision** screen is displayed.

**Figure 1-63 Manual Provision**

- Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the **Search by** field.

The manual provision details are displayed.

**Figure 1-64 Manual Provision Details**

The screenshot shows the 'Manual Provision' interface. At the top, there is a 'Search by' dropdown menu set to 'Account number' and an 'Account Number' field containing 'LNMRO3LN50030586'. Below this, the 'Provision details' section shows an 'Effective Date' of 'July 16, 2024' and an 'Account Status' of 'NORM - STANDARD'. A table lists components with columns for 'Component', 'Provisioned Till Date', 'Outstanding Balance', 'Amount', and 'Action'. The table includes rows for 'Retail Interest ACT\_ACT', 'Periodic Fee Non Accrued Fixed', and 'Retail Loan Principal'. A 'Remarks' field is at the bottom left, and 'Cancel' and 'Submit' buttons are at the bottom right.

Component	Provisioned Till Date	Outstanding Balance	Amount	Action
Retail Interest ACT_ACT	0.00	517.43		
Periodic Fee Non Accrued Fixed	0.00	100.00		
Retail Loan Principal	7,450.42	100,200.00		

- In the **Manual Provision** screen, specify the fields. For more information on fields, refer to field description table below:

**Table 1-41 Manual Provision – Field Description**

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Provision details</b>	This section displays the provision details of the selected loan account.

Table 1-41 (Cont.) Manual Provision – Field Description

Field	Description
<b>Effective Date</b>	Displays the current system date.
<b>Account Status</b>	Displays the current account status as received from host.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the <b>Status</b> for the organization (bank) is set at <b>Loan Account Level</b>.</p> </div>
<b>Expected Account Status</b>	Displays the account's expected status as received from host.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the <b>Status</b> for the organization (bank) is set at <b>Party Level</b>.</p> </div>
<b>Derived Account Status</b>	Displays the account's derived status as received from host.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the <b>Status</b> for the organization (bank) is set at <b>Party Level</b>.</p> </div>
<b>Component</b>	Displays the component of loan account, that are applicable for provision.
<b>Provisioned Till Date</b>	Displays the total amount provisioned for the component till date.
<b>Outstanding Balance</b>	Displays the outstanding amount for the component as on date.
<b>Amount</b>	Specify the amount to be provisioned for the selected loan account.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is enabled if user clicks the <b>Edit</b> icon from the <b>Action</b> field. Also, a message that the value should not be greater than the outstanding balance value is displayed in this field.</p> </div>
<b>Action</b>	Displays the following icons: <ul style="list-style-type: none"> <li><b>Edit</b>: Click this icon to specify the provision amount for the selected loan account.</li> <li><b>Save</b>: Click this icon to save the provision amount specified in the <b>Amount</b> field. This icon is displayed only after the user clicks the <b>Edit</b> icon.</li> </ul>
<b>Remarks</b>	Specify remarks for the provision, if any.

5. Click **Submit**.

The screen is successfully submitted for authorization.

## 1.3.14 Freeze Account Status

User can using the **Freeze Account Status** screen.

This interface can be used for freezing the current status of the loan account. The freeze will be for a specific date range. The account will not undergo delinquency processing as long as the status is frozen.

**To freeze the account status:**

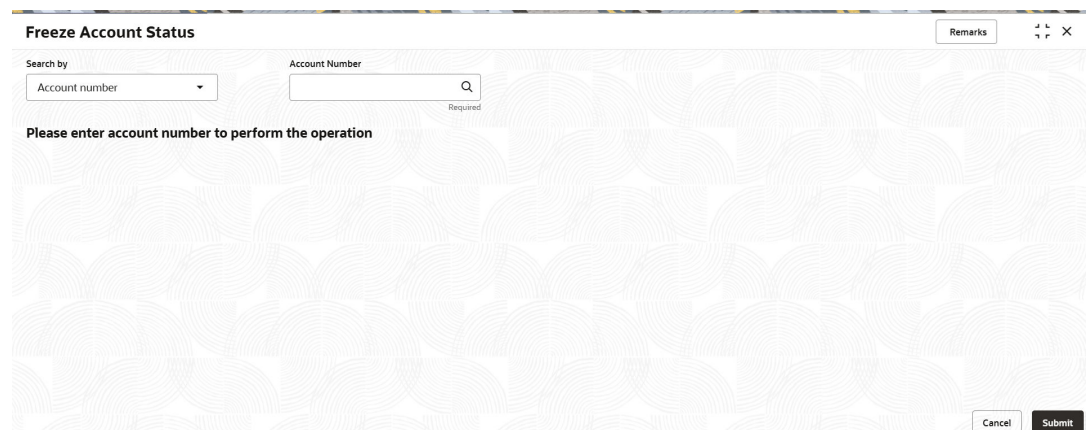
### Note

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Freeze Account Status**. User can also open the screen by specifying **Freeze Account Status** in the search icon bar and selecting the screen.

The **Freeze Account Status** screen is displayed.

**Figure 1-65 Freeze Account Status**



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The account freeze details are displayed.

**Figure 1-66 Status Freeze Details**

- In the **Freeze Account Status** screen, specify the fields. For more information on fields, refer to field description table below:

**Table 1-42 Freeze Account Status – Field Description**

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Status freeze details</b>	This section displays the details of account status on freeze.
<b>Existing Status</b>	Displays the current status of freeze.
<b>Freeze Start Date</b>	Displays the start date of the account freeze.

Table 1-42 (Cont.) Freeze Account Status – Field Description

Field	Description
Freeze End Date	<p>Displays the end date of the account freeze.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is enabled if the user clicks the <b>Edit</b> icon.</p> </div>
Remarks	<p>Specify remarks for freezing the account, if any.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the user clicks the <b>Edit</b> icon.</p> </div>

5. Click **Submit**.

The transaction is submitted for authorization.

### 1.3.15 Failed Events Inquiry

User can view the events failed for the selected retail accounts using the **Failed Events Inquiry** screen.

**To inquiry failed events:**

**Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Failed Events Inquiry**. User can also open the screen by specifying **Failed Events Inquiry** in the search icon bar and selecting the screen.

The **Failed Events Inquiry** screen is displayed.

**Figure 1-67 Failed Events Inquiry**

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
4. In the **Failed Events Inquiry** screen, specify the fields for performing search.
5. Click **Search**.

Based on the search, the details are displayed.

**Figure 1-68 Failed Events Details**

Transaction Date & Time	Event	Mode	Error Details
January 1, 2024; 00:00:00	DSBR - Disbursement	Online	UNKNOWN - Insufficient Balance. Need 22.00 USD to process the accounting / amount block entry for acco
January 1, 2024; 00:00:00	DSBR - Disbursement	Online	UNKNOWN - Insufficient Balance. Need 25.00 USD to process the accounting / amount block entry for acco
January 1, 2024; 00:00:00	DSBR - Disbursement	Online	UNKNOWN - Failed in accounting

6. View the required failed events details. For more information on fields, refer to field description table below:

Table 1-43 Failed Events Inquiry – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Search</b>	This section displays the fields to perform the search.
<b>Select Period</b>	<p>Select the period for inquiring the failed events. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Last 10 Transactions</b></li> <li>• <b>Date Range</b></li> </ul>
<b>Start Date</b>	<p>Select or specify the start date from which the user needs to view the failed events.</p> <p><b>Note:</b> This field is displayed if <b>Date Range</b> option is selected from the <b>Select Period</b> field.</p>
<b>End Date</b>	<p>Select or specify the end date till which the user needs to view the failed events.</p> <p><b>Note:</b> This field is displayed if <b>Date Range</b> option is selected from the <b>Select Period</b> field.</p>
<b>Select Event</b>	Select for the specific option to view the failed events.
<b>Select Mode</b>	<p>Select the mode of operation. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Batch</b></li> <li>• <b>Online</b></li> </ul>
<b>Failed Events</b>	<p>This section displays the list the of failed event details based on the search performed.</p> <p>User can perform search within this section using the field displayed below the section header.</p> <p><b>Note:</b> This section is displayed as the user clicks <b>Search</b>.</p>
<b>Transaction Date &amp; Time</b>	Displays the date and time the transaction was performed.

**Table 1-43 (Cont.) Failed Events Inquiry – Field Description**

Field	Description
<b>Event</b>	Displays the event name.
<b>Mode</b>	Displays the mode of transaction. The possible options are: <ul style="list-style-type: none"> <li>• <b>Batch</b></li> <li>• <b>Online</b></li> </ul>
<b>Error Details</b>	Displays the error details of the failed events.

## 1.3.16 Status Change Inquiry

User can view the status movements for the selected loan using the **Status Change Inquiry** screen.

To perform status change inquiry:

### Note

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Status Change Inquiry**. User can also open the screen by specifying **Status Change Inquiry** in the search icon bar and selecting the screen.

The **Status Change Inquiry** screen is displayed.

**Figure 1-69 Status Change Inquiry**

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The status change details are displayed.

Figure 1-70 Status Change Details

The screenshot displays the 'Status Change Inquiry' window. At the top, there is a search section with a 'Search by' dropdown menu set to 'Account number' and an 'Account Number' input field containing 'LNPB01SL20000599'. Below this, the account status is shown as 'Status Frozen? Yes', with a 'Freeze Start Date' of 'February 14, 2024' and a 'Freeze End Date' of 'March 1, 2024'. The main section, titled 'Status Change Details', contains a table with two columns: 'Change Date' and 'Status Changed To'. The table lists four dates: May 30, 2024; April 30, 2024; March 31, 2024; and March 1, 2024. A pagination bar at the bottom indicates 'Page 1 of 1 (1-4 of 4 items)'.

- On the **Status Change Inquiry**, view the required details. For more information on fields, refer to field description table.

Table 1-44 Status Change Inquiry – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p>
<b>Status Frozen?</b>	Displays whether the account status is frozen or not.
<b>Freeze Start Date</b>	Displays the start date to change the account to freeze status.
<b>Freeze End Date</b>	Displays the end date to remove the freeze status from the account.
<b>Status Change Details</b>	This section displays the status change details of an account.
<b>Change Date</b>	Displays the date on which the status was changed.
<b>Status Changed To</b>	Displays the changed status.

## 1.3.17 Sanctioned Amount Revision

User can initiate a top-up by capturing required details and proceed with steps required for credit appraisal before submitting the final application using the **Sanctioned Amount Revision** screen.

**To revise the sanctioned amount:**

**Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Sanctioned Amount Revision**. User can also open the screen by specifying **Sanctioned Amount Revision** in the search icon bar and selecting the screen.

The **Sanctioned Amount Revision** screen is displayed.

**Figure 1-71 Sanctioned Amount Revision**

The screenshot shows the 'Sanctioned Amount Revision' interface. At the top, there's a title bar with 'Sanctioned Amount Revision', a 'Remarks' button, and window control icons. Below this is a search section with a 'Search by' dropdown menu currently set to 'Account number'. To the right is a search input field labeled 'Account Number' with a search icon and the word 'Required' underneath. A message below the search fields says 'Please enter account number to perform the operation'. At the bottom right, there are three buttons: 'Cancel', 'Save and Close', and 'Submit'.

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

Figure 1-72 Sanctioned Amount Revision - Revised Amount Details

**Sanctioned Amount Revision**
Remarks ⌵ ⌶ ✕

**Sanctioned details**

[Show Revised Schedule](#)

Sanctioned Amount	Disbursed Amount
USD 50,000.00	USD 50,000.00
New Sanction Amount	Purpose
<input type="text" value="USD 60,000.00"/>	Sanction Revision for Billing ac
Disburse Now	
<input type="text" value="USD 20,000.00"/>	

**Sanction amount decrease not allowed as entire sanctioned amount has been disbursed.**

**Sanction amount decrease is not allowed for the Loan's product.**

Re-computation Basis

Recalculate Term  
  Recalculate Installment  
  Balloon Payment
 [Simulate](#)

Total Fees      Fees Treatment

USD 25.00       Pay Now    Pay Later

[Manage fees](#)

Settlement details for fees ✎

Pay Through	Description	Amount	Amount FCY
Customer account	SL2000000157 - Loans RDDA Account	USD 25.00	-

All amounts in USD

**Loan details**

Details	Existing	New
Sanctioned	50,000.00	-
Principal Outstanding	50,000.00	-
Tenure in months	-	-
Maturity Date	May 14, 2024	-
Remaining Installments	3	-
Installment	16,841.97	-

**Installation frequency is monthly.**

Cancel
Save and Close
Submit

**Note**

A user is not allowed to decrease a sanctioned amount, if the previously sanctioned amount is fully disbursed. A message too is displayed on the screen specifying the same.

- On the **Sanctioned Amount Revision** screen, specify the fields. For more information on fields, refer to field description table below:

Table 1-45 Sanctioned Amount Revision – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p>
<b>Sanctioned details</b>	<p>This section displays the detail of the sanctioned amount.</p> <p>The <b>Show Revised Schedule</b> button is enabled, after user clicks the <b>Simulate</b> button next to the <b>Re-computation Basis</b> field..</p>
<b>Sanctioned Amount</b>	Displays the sanctioned loan amount.
<b>Disbursed Amount</b>	Displays the amount disbursed from the sanctioned amount.
<b>New Sanctioned Amount</b>	Specify the new loan amount to be sanctioned.
<b>Purpose</b>	Select the purpose for sanctioning new amount from the list.
<b>Disburse Now</b>	<p>Specify the amount to be disbursed now from the newly sanctioned amount.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed and enabled if the <b>New Sanctioned Amount</b> is more than the <b>Sanctioned Amount</b>.</p> </div>
<b>Loan details</b>	<p>This widget displays the loan details along with existing and new values.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This widget is displayed after the user specifies the amount in the <b>Disburse Now</b> field.</p> </div>
<b>Details</b>	Displays the loan details.
<b>Existing</b>	Displays the existing amount based on the earlier disbursed amount.
<b>New</b>	Displays the new amount based on the newly disbursed amount.

Table 1-45 (Cont.) Sanctioned Amount Revision – Field Description

Field	Description
<b>Re-computation Basis</b>	<p>Select the re-computation basis from the list. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Recalculate Term</b> - The installment amount remains same as before the operation and term is recomputed.</li> <li>• <b>Recalculate Installment</b> - The term remains the same as before and Installment amount is recomputed.</li> <li>• <b>Balloon Payment</b> - Neither the term nor the installment is changed, anything excess will be adjusted</li> </ul>
<b>Total Fees</b>	<p>Displays the total fees applicable for the disbursed amount. The <b>Manage Fees</b> link is displayed below this field. For more information, refer .</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed after the user specifies a value in the <b>New Sanctioned Amount</b> field.</p> </div>
<b>Fee Treatment</b>	<p>Displays the action to be taken for fee treatment. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Pay Now</b></li> <li>• <b>Pay Later</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed after the user specifies a value in the <b>New Sanctioned Amount</b> field.</p> </div>
<b>Settlement details for fees</b>	<p>This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the <b>Add New Settlement</b> button. User can settle by <b>Customer Account</b> and <b>Other Customer's Account</b>. For more information, refer <a href="#">Settlement Details</a>.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This section is displayed after the user specifies a value in the <b>New Sanctioned Amount</b> field and the <b>Pay Now</b> option is selected from the <b>Fees Treatment</b> field.</p> </div>

**To manage fees:**

- a. Click the **Manage Fees** link.

The **Manage Fees** section is displayed.

Figure 1-73 Manage Fees

**Manage fees**
✕

All amounts in USD

Fees Details	Default Amount	Modified Amount
Sanction amount revision	25	25.00
<b>Total</b>	<b>25</b>	<b>25.00</b>

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

Table 1-46 Manage Fees - Field Description

Field	Description
<b>Fees Details</b>	Displays the details of the fees applicable for the account.
<b>Defaulted Amount</b>	Displays the fee amount defaulted.
<b>Modified Amount</b>	Specify the amount to be paid.

- b. Click **Save**.

**To view the revised schedule:**

- a. Select an option from the **Re-computation Basis** field and click **Simulate**.

The **Show Revised Schedule** button is enabled in the **Sanctioned details** section.

- b. Click **Show Revised Schedule**.

The **Revised Schedule** section is displayed.

**Figure 1-74 Revised Schedule**

Revised Schedule <span style="float: right;">✕</span>						
All amounts in USD ^						
EPI - from May 1, 2024 to March 1, 2025						
Date	Rate	Principal	Interest	Fee	Due	Balance
▶ 2024	7.99	57,351.24	3,537.42	0.00	60,888.66	
▼ 2025	7.99	42,648.76	678.94	0.00	43,327.70	
January 1, 2025	7.99	8,409.76	288.62	0.00	8,698.38	34,239.00
February 1, 2025	7.99	8,466.03	232.35	0.00	8,698.38	25,772.97
March 1, 2025	7.99	25,772.97	157.97	0.00	25,930.94	0.00

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

**Table 1-47 Revised Schedule - Field Description**

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

- Click **Submit**.

The screen is successfully submitted for authorization.

## 1.3.18 Manage Loan Securities

User can manage the limits and collateral associated with the loan account through the **Manage Loan Securities** screen.

A limit may be linked to an account if it was not linked during the on-boarding process. Additionally, the user has the ability to replace the current limit with an alternative limit. Furthermore, collateral can be added, modified, unlinked, or replaced using this screen.

**To manage loan securities for limits:**

**Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Manage Loan Securities**. User can also open the screen by specifying **Manage Loan Securities** in the search icon bar and selecting the screen.

The **Manage Loan Securities** screen is displayed.

**Figure 1-75 Manage Loan Securities**

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The details are displayed on the account number selected. For more information, refer the topics below:

- [Manage Loan Securities - Limits](#)  
This topic explains the systematic instructions for linking or replacing linked limit.
- [Manage Loan Securities - Collateral](#)  
This topic explains the systematic instructions for adding, modifying, unlinking, or replacing the collateral.

### 1.3.18.1 Manage Loan Securities - Limits

This topic explains the systematic instructions for linking or replacing linked limit.

**To manage the limits:**

**Note**

The fields marked as **Required** are mandatory.

1. On the **Manage Loan Securities** screen, specify a limit account.  
The loan and limit details are displayed in the respective sections.


Figure 1-76 Manage Loan Securities for Limits

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

Table 1-48 Sanctioned Amount Revision – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p>
<b>Loan details</b>	This section displays the basic loan details of the selected account.
<b>Sanctioned Amount</b>	Displays the sanctioned loan amount.
<b>Outstanding Amount</b>	Displays the outstanding amount for the loan account.
<b>Maturity Date</b>	Displays the maturity date of the loan amount.
<b>Linked limit</b>	This section displays the linked limits details.
<b>Limit ID</b>	Displays the limit ID linked to the account.
<b>Party ID</b>	Displays the party ID linked to the limit.
<b>Name</b>	Displays the party name.

Table 1-48 (Cont.) Sanctioned Amount Revision – Field Description

Field	Description
<b>Relationship</b>	Displays the relationship of the party.
<b>Expiry Date</b>	Displays the expiry date of the limit.
<b>Available Balance</b>	Displays the available limit balance.
<b>Liability ID</b>	Displays the liability ID.
<b>Replace</b>	Click the option to replace the linked limit.
<b>Replacing limit</b>	<p>This section displays the limit details which can be replaced with the existing linked limit.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This section is displayed if the user clicks the <b>Replace</b> option in the <b>Linked limit</b> section. Also, an information to select another limit is displayed above this section.</p> </div>
<b>Limit ID</b>	Select the limit ID to be linked to the account.
<b>Party ID</b>	Displays the party ID linked to the limit.
<b>Name</b>	Displays the party name.
<b>Relationship</b>	Displays the relationship of the party.
<b>Expiry Date</b>	<p>Displays the expiry date of the limit.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is enabled if the user clicks <b>Edit</b> from <b>Action</b> field.</p> </div>
<b>Available Balance</b>	Displays the available limit balance.
<b>Liability ID</b>	Displays the liability ID.
<b>Action</b>	<p>Displays the following icon:</p> <ul style="list-style-type: none"> <li>•  : Click to edit the limit ID and expiry date of the limit.</li> </ul>
<b>Reason</b>	Select the reason for replacing the limit.

4. Click **Submit**.

The screen is successfully submitted for authorization.

### 1.3.18.2 Manage Loan Securities - Collateral

This topic explains the systematic instructions for adding, modifying, unlinking, or replacing the collateral.

**To manage the collateral:**

**Note**

The fields marked as **Required** are mandatory.

1. On the **Manage Loan Securities** screen, specify a collateral account.  
The loan and linked collateral details are displayed in the respective sections.

**Figure 1-77 Manage Loan Securities - Collateral Details**

The screenshot shows the 'Manage Loan Securities' interface. At the top, there is a search bar with 'Search by' set to 'Account number' and 'Account Number' set to 'LNPB01B010006593'. Below this, the 'Loan details' section displays: Sanctioned Amount (USD 10,000.00), Outstanding Amount (USD 0.00), Maturity Date, Yet to be disbursed (USD 8,500.00), Outstanding Principal (USD 0.00), Collateral coverage required (USD 8,500.00), and an 'Update utilization' section with a 'Yes' radio button selected. Under 'Select Amendment', there are radio buttons for 'Add', 'Modify', 'Replace', and 'Unlink', with 'Required' text below. At the bottom, the 'Linked collateral' table is shown with one entry: Collateral Code \* (LIC0000191402), Party ID (000019140), Name (VIVEK AXELRO), Relationship (Primary Applicant), Type (General), Linkage \* (Primary Collateral), Liability Reference (LIB000019140), Coverage \* (10,000.00), and Utilized (1,500.00). Buttons for 'Cancel', 'Save and Close', and 'Submit' are at the bottom right.

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

**Table 1-49 Manage Loan Securities - Collateral – Field Description**

Field	Description
<b>Search by</b>	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
<b>Loan details</b>	This section displays the basic loan details of the selected account.
<b>Sanctioned Amount</b>	Displays the sanctioned loan amount.
<b>Outstanding Amount</b>	Displays the outstanding amount for the loan account.
<b>Maturity Date</b>	Displays the maturity date of the loan amount.
<b>Yet to be disbursed</b>	Displays the amount yet to be disbursed.

**Table 1-49 (Cont.) Manage Loan Securities - Collateral – Field Description**

Field	Description
<b>Outstanding Principal</b>	Displays the outstanding principal amount on the loan account.
<b>Collateral coverage required</b>	Displays the amount for which collateral coverage is required.
<b>Update utilization</b>	Displays whether the utilization is to be updated.
<b>Select Amendment</b>	Select the option for performing the amendment. The options are: <ul style="list-style-type: none"> <li>• <b>Add</b></li> <li>• <b>Modify</b></li> <li>• <b>Replace</b></li> <li>• <b>Unlink</b></li> </ul>

- [Add Collateral](#)  
This topic explains the systematic instructions for adding a collateral to the loan account.
- [Modify Collateral](#)  
This topic explains the systematic instructions for modifying the collateral details.
- [Replace Collateral](#)  
This topic explains the systematic instructions for adding a collateral to the loan account.
- [Unlink Collateral](#)  
This topic explains the systematic instructions for unlinking a collateral from the loan account.

### 1.3.18.2.1 Add Collateral

This topic explains the systematic instructions for adding a collateral to the loan account.

**To add a collateral:**

**Note**

The fields marked as **Required** are mandatory.

1. From the **Select Amendment** field, select **Add**.  
A row is added in the **Linked collateral** section.

**Figure 1-78 Add Collateral**





The screenshot shows a web interface for adding collateral. At the top, there is a 'Select Amendment' section with four radio buttons: 'Add' (selected), 'Modify', 'Replace', and 'Unlink'. Below this is an 'Add' button. The main section is titled 'Linked collateral' and contains a table with the following data:

Collateral Code *	Party ID	Name	Relationship	Type	Linkage *	Liability Reference	Coverage *	Utilized	Action
LIC0000191402	000019140	VIVEK AXELRO	Primary Applicant	General	Primary Collateral	LIB000019140	10,000.00	1,500.00	
LIC0000191401	000019140	VIVEK AXELRO	Primary Applicant	GENERAL	Secondary Collateral	LIB000019140	1,000.00	0.00	

Below the table is a 'Reason' dropdown menu with the value 'OWNERSHIPCHANGE' selected. A note in the top right corner states 'All amounts in USD'.

2. In the **Linked collateral** section, specify the fields in the new row added. For more information on fields, refer to field description table below:

Table 1-50 Add Collateral – Field Description

Field	Description
<b>Linked collateral</b>	This section displays the linked collateral details.
<b>Collateral Code</b>	Select the collateral code to linked to the account. The drop-down list displays the collateral code, party name, collateral type, and collateral amount.
<b>Party ID</b>	Displays the party ID linked to the collateral.
<b>Name</b>	Displays the party name.
<b>Relationship</b>	Displays the relationship of the party.
<b>Type</b>	Displays the collateral type.
<b>Linkage</b>	Select the linkage type for the collateral. The options are: <ul style="list-style-type: none"> <li>• <b>Primary Collateral</b></li> <li>• <b>Secondary Collateral</b></li> </ul> To enable the field, user should double click the field or click <b>Edit</b> from <b>Action</b> field.
<b>Liability Reference</b>	Displays the reference number for the liability.
<b>Coverage</b>	Specify the coverage amount.
<b>Utilized</b>	Displays the utilized amount.
<b>Action</b>	Displays the following icons: <ul style="list-style-type: none"> <li>•  : Click to save the details added or modified. This icon is displayed only after the required mandatory details are specified.</li> <li>•  : Click to close the row added. This icon is displayed only after the required mandatory details are specified.</li> <li>•  : Click to edit the limit ID and expiry date of the limit. Once all the required mandatory details are specified, this icon is not displayed.</li> <li>•  : Click to delete the entry.</li> </ul>
<b>Reason</b>	Select the reason for adding the collateral.

3. Click **Submit**.

The screen is successfully submitted for authorization.

### 1.3.18.2.2 Modify Collateral

This topic explains the systematic instructions for modifying the collateral details.

**To modify the collateral details:**

**Note**

The fields marked as **Required** are mandatory.

1. From the **Select Amendment** field, select **Modify**.

In the **Linked collateral** section, the row is enabled for editing.

**Figure 1-79 Modify Collateral**

Select Amendment  
 Add  Modify  Replace  Unlink

All amounts in USD

Linked collateral

Collateral Code *	Party ID	Name	Relationship	Type	Linkage *	Liability Reference	Coverage *	Utilized	Action
LIC0000191402	000019140	VIVEK AXELRO	Primary Applicant	General	Primary Collateral	LIB000019140	10,000.00	1,500.00	

Cancel Save and Close Submit

- In the **Linked collateral** section, modify the details. For more information on fields, refer to field description table below:

**Table 1-51 Modify Collateral – Field Description**

Field	Description
<b>Linked collateral</b>	This section displays the linked collateral details.
<b>Collateral Code</b>	Displays the collateral code to linked to the account.
<b>Party ID</b>	Displays the party ID linked to the collateral.
<b>Name</b>	Displays the party name.
<b>Relationship</b>	Displays the relationship of the party.
<b>Type</b>	Displays the collateral type.
<b>Linkage</b>	Displays the linkage type for the collateral. The possible options are: <ul style="list-style-type: none"> <li><b>Primary Collateral</b></li> <li><b>Secondary Collateral</b></li> </ul>
<b>Liability Reference</b>	Displays the reference number for the liability.
<b>Coverage</b>	Specify the coverage amount.
<b>Utilized</b>	Displays the utilized amount.
<b>Action</b>	Displays the following icons: <ul style="list-style-type: none"> <li> : Click to save the details added or modified. This icon is displayed only after the required mandatory details are specified.</li> <li> : Click to close the row added. This icon is displayed only after the required mandatory details are specified.</li> <li> : Click to edit the limit ID and expiry date of the limit. Once all the required mandatory details are specified, this icon is not displayed.</li> <li> : Click to delete the entry.</li> </ul>

- Click **Submit**.

The screen is successfully submitted for authorization.

### 1.3.18.2.3 Replace Collateral

This topic explains the systematic instructions for adding a collateral to the loan account.

**To replace a collateral:**

**Note**

The fields marked as **Required** are mandatory.

- From the **Select Amendment** field, select **Replace**.  
In the **Linked collateral** section, the **Replace** option is enabled.

**Figure 1-80 Replace Collateral**

Select Amendment  
 Add  Modify  Replace  Unlink

All amounts in USD

Linked collateral

Collateral Code *	Party ID	Name	Relationship	Type	Linkage *	Liability Reference	Coverage *	Utilized	Replace
LIC0000191402	000019140	VIVEK AXELRO	Primary Applicant	General	Primary Collateral	LIB000019140	10,000.00	1,500.00	<input checked="" type="radio"/>

**To replace the selected collateral, please select another.**

Replacing collateral

Collateral Code *	Party ID	Name	Relationship	Type	Linkage *	Liability Reference	Coverage *	Utilized	Action
LIC0000191401	000019140	VIVEK AXELRO	Primary Applicant	GENERAL	Primary Collateral	LIB000019140	2,000.00	0.00	

Reason  
 OWNERSHIPCHANGE





Cancel Save and Close Submit

- In the **Linked collateral** and **Replacing collateral** sections, perform the required actions.

**Table 1-52 Modify Collateral – Field Description**

Field	Description
<b>Linked collateral</b>	This section displays the linked collateral details.
<b>Collateral Code</b>	Displays the collateral code to linked to the account.
<b>Party ID</b>	Displays the party ID linked to the collateral.
<b>Name</b>	Displays the party name.
<b>Relationship</b>	Displays the relationship of the party.
<b>Type</b>	Displays the collateral type.
<b>Linkage</b>	Displays the linkage type for the collateral. The possible options are: <ul style="list-style-type: none"> <li><b>Primary Collateral</b></li> <li><b>Secondary Collateral</b></li> </ul>
<b>Liability Reference</b>	Displays the reference number for the liability.
<b>Coverage</b>	Specify the coverage amount.
<b>Utilized</b>	Displays the utilized amount.
<b>Replace</b>	Click the option to replace the linked collateral.

Table 1-52 (Cont.) Modify Collateral – Field Description

Field	Description
<b>Replacing collateral</b>	<p>This section displays the limit details which can be replaced with the existing linked limit.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This section is displayed if the user clicks the <b>Replace</b> option in the <b>Linked limit</b> section. Also, an information to select another limit is displayed above this section.</p> </div>
<b>Collateral Code</b>	Select the collateral code to linked to the account. The drop-down list displays the collateral code, party name, collateral type, and collateral amount.
<b>Party ID</b>	Displays the party ID linked to the collateral.
<b>Name</b>	Displays the party name.
<b>Relationship</b>	Displays the relationship of the party.
<b>Type</b>	Displays the collateral type.
<b>Linkage</b>	<p>Select the linkage type for the collateral. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Primary Collateral</b></li> <li>• <b>Secondary Collateral</b></li> </ul> <p>To enable the field, user should double click the field or click <b>Edit</b> from <b>Action</b> field.</p>
<b>Liability Reference</b>	Displays the reference number for the liability.
<b>Coverage</b>	Specify the coverage amount.
<b>Utilized</b>	Displays the utilized amount.
<b>Action</b>	<p>Displays the following icon:</p> <ul style="list-style-type: none"> <li>•  : Click to save the details added or modified. This icon is displayed only after the required mandatory details are specified.</li> <li>•  : Click to close the row added. This icon is displayed only after the required mandatory details are specified.</li> <li>•  : Click to edit the limit ID and expiry date of the limit. Once all the required mandatory details are specified, this icon is not displayed.</li> <li>•  : Click to delete the entry.</li> </ul>
<b>Reason</b>	Select the reason for replacing the limit.

3. Click **Submit**.

The screen is successfully submitted for authorization.

### 1.3.18.2.4 Unlink Collateral

This topic explains the systematic instructions for unlinking a collateral from the loan account.

**To unlink a collateral:**

**Note**

The fields marked as **Required** are mandatory.

- From the **Select Amendment** field, select **Unlink**.  
In the **Linked collateral** section, the unlink option is enabled.

**Figure 1-81 Unlink Collateral**

Select Amendment  
 Add  Modify  Replace  Unlink

All amounts in USD

Collateral Code *	Party ID	Name	Relationship	Type	Linkage *	Liability Reference	Coverage *	Utilized	Unlink
LIC0000191402	000019140	VIVEK AXELRO	Primary Applicant	General	Primary Collateral	LIB000019140	10,000.00	1,500.00	

**No collateral is eligible to be unlinked.**

Cancel Save and Close Submit

- In the **Linked collateral** section, perform the required action. For more information on fields, refer to field description table below:

**Table 1-53 Unlink Collateral – Field Description**

Field	Description
<b>Linked collateral</b>	This section displays the linked collateral details.
<b>Collateral Code</b>	Displays the collateral code to linked to the account.
<b>Party ID</b>	Displays the party ID linked to the collateral.
<b>Name</b>	Displays the party name.
<b>Relationship</b>	Displays the relationship of the party.
<b>Type</b>	Displays the collateral type.
<b>Linkage</b>	Displays the linkage type for the collateral. The possible options are: <ul style="list-style-type: none"> <li><b>Primary Collateral</b></li> <li><b>Secondary Collateral</b></li> </ul>
<b>Liability Reference</b>	Displays the reference number for the liability.
<b>Coverage</b>	Specify the coverage amount.
<b>Utilized</b>	Displays the utilized amount.
<b>Unlink</b>	Click the option to unlink the collateral.

**Note**

If the sum of **Coverage** of remaining **Primary** (linkage) collaterals is equal to more than the **Collateral coverage required**, then a message in green is displayed that, the collateral coverage that is required will be covered by remaining primary collaterals. Total of primary collateral's coverage is <<CCY>> <<Sum of coverage of remaining (lines for which unlink is not selected) primary collaterals>>.

If sum of **Coverage** of remaining **Primary** (linkage) collaterals is not equal to or more than the **Collateral coverage required**, then a message in red is displayed that the collateral coverage required is not covered by remaining primary collaterals. Total of primary collateral's coverage is <<CCY>> <<Sum of remaining (lines for which unlink is not selected) primary collaterals>>.

3. Click **Submit**.

The screen is successfully submitted for authorization.

## 1.3.19 APR History

User can view the annual percentage rate history for a selected account using the **APR History** screen.

To view **APR history**:

**Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **APR History**. User can also open the screen by specifying **APR History** in the search icon bar and selecting the screen.

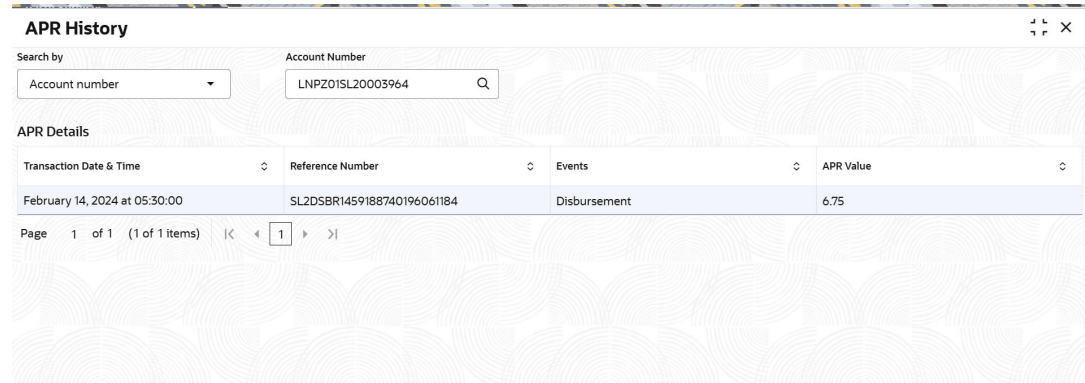
The **APR History** screen is displayed.

**Figure 1-82 APR History**

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The **APR Details** section is displayed.

Figure 1-83 APR History Details



4. On the **APR History** screen, view the details. For more information on fields, refer to field description table below:

Table 1-54 APR History – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>APR details</b>	This section displays the annual percentage rate details for the selected account.
<b>Transaction Date &amp; Time</b>	Displays the date and time at which the transaction was performed.
<b>Reference Number</b>	Displays the annual percentage rate reference number.
<b>Events</b>	Displays the event name applicable for the annual percentage rate.

Table 1-54 (Cont.) APR History – Field Description

Field	Description
APR Value	Displays the annual percentage rate value.

## 1.3.20 Loan Account Preferences

User can view various account level preferences and also preferences can set for the provision using the **Loan Account Preferences** screen.

To set loan account preference:

### Note

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Loan Account Preferences**. User can also open the screen by specifying **Loan Account Preferences** in the search icon bar and selecting the screen.

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

Figure 1-84 Loan Account Preferences

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The **Provision** section is displayed.

**Figure 1-85 Loan Account Preferences - Provision**

- In the **Provision** section, select the appropriate option. For more information on fields, refer to field description table below:

**Table 1-55 Loan Account Preferences – Field Description**

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>

Table 1-55 (Cont.) Loan Account Preferences – Field Description

Field	Description
Provision	Select the appropriate option for setting the provision for the loan account. The options are: <ul style="list-style-type: none"> <li>• <b>Auto</b></li> <li>• <b>Manual</b></li> </ul> By default based on the host, a value is selected. If required the user can change it.
Remarks	Specify the remarks for setting the preferences, if any.

5. Click **Submit**.

The transaction is submitted for authorization.

## 1.3.21 Manage Parties

User can add, modify, delete parties attached to various relationships for a selected loan account using the **Manage Parties** screen.

**To manage parties:**

### Note

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Manage Parties**. User can also open the screen by specifying **Manage Parties** in the search icon bar and selecting the screen.

The **Manage Parties** screen is displayed.

Figure 1-86 Manage Parties

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The **Relationship details** section is displayed.









**Figure 1-87 Manage Parties - Relationship Details**

- In the **Relationship details** screen, specify the fields. For more information on fields, refer to field description table below:

**Table 1-56 Manage Parties – Field Description**

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Relationship details</b>	<p>This section displays the relationship details that can be managed for the selected account.</p> <p>User can click <b>Add</b> in this section, to add a new relationship detail.</p>

Table 1-56 (Cont.) Manage Parties – Field Description

Field	Description
Relationship	Displays the type of relationship.
Party ID	<p>Displays the existing party ID.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field appears blank, if user adds a new relationship.</p> </div>
Party	<p>Displays the existing party name.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field appears blank, if user adds a new relationship.</p> </div>
New Party ID	<p>Select the new party ID for which relationship details is to be maintained.</p> <p>As user clicks , the <b>Customer Number</b> section is displayed. In this section, user can specify <b>Customer Number</b> or <b>Customer Name</b> and click <b>Fetch</b>.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is enabled, if user clicks  from the <b>Action</b> field.</p> </div>
New Party	Displays the new party name for the selected new party ID.
Action	<p>Displays the following icons:</p> <ul style="list-style-type: none"> <li>•  : Click to save the details modified. This icon is displayed only after the user clicks .</li> <li>•  : Click to close the row added. This icon is displayed only after the user clicks .</li> <li>•  : Click to edit the relationship details.</li> <li>•  : Click to delete the entry. This icon is displayed only after the relationship details are added or modified.</li> </ul>
Status	<p>Displays the status of the relationship details. The possible options are:</p> <ul style="list-style-type: none"> <li>• <b>Modified</b></li> <li>• <b>Added</b></li> <li>• <b>Deleted</b></li> </ul>

**Table 1-56 (Cont.) Manage Parties – Field Description**

Field	Description
Remarks	Specify the remarks for managing the relationship details of the party, if any.

5. Click **Submit**.

The screen is successfully submitted for authorization.

## 1.4 Balances

Under the **Balance** menu, you can view the balance details of a loan account.

This topic contains the following subtopics:

- [Account Statement](#)  
User can generate loan statement as per the customer's request with the help of available features like date range or preset range definitions using the **Account Statement** screen.
- [Outstanding Balance Inquiry](#)  
User can inquire about the outstanding balance of an account using the **Outstanding Balance Inquiry** screen.
- [Manage Balances](#)  
User can waive the due and undue components of billing accounts and also waive or capitalize the due and undue components of non-billing accounts using the **Manage Balances** screen.

### 1.4.1 Account Statement

User can generate loan statement as per the customer's request with the help of available features like date range or preset range definitions using the **Account Statement** screen.

This screen is applicable only for non-billing account.

**To view the account statement:**

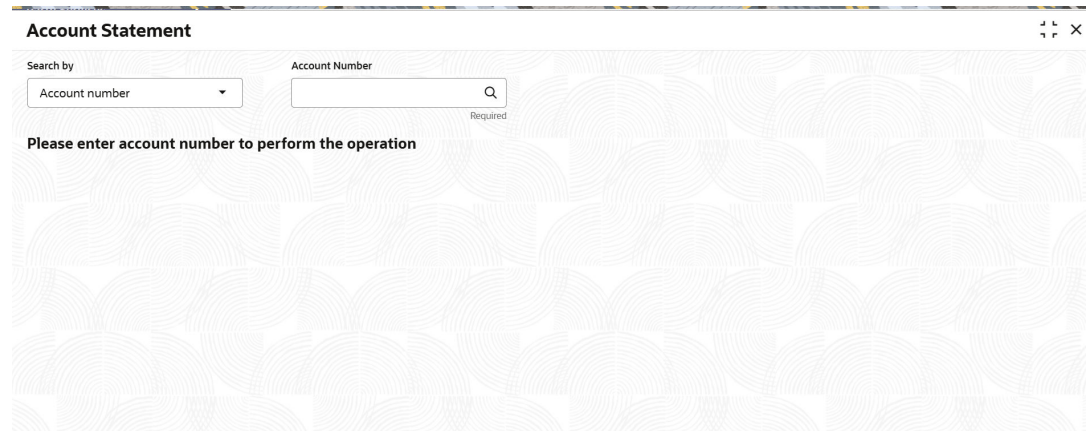
#### **Note**

The fields marked as **Required** are mandatory.

1. On the **Home** screen, from **Retail Lending Services** mega menu, under **Balances**, click **Account Statement**. User can also open the screen by specifying **Account Statement** in the search icon bar and selecting the screen.

The **Account Statement** screen is displayed.

**Figure 1-88 Account Statement**

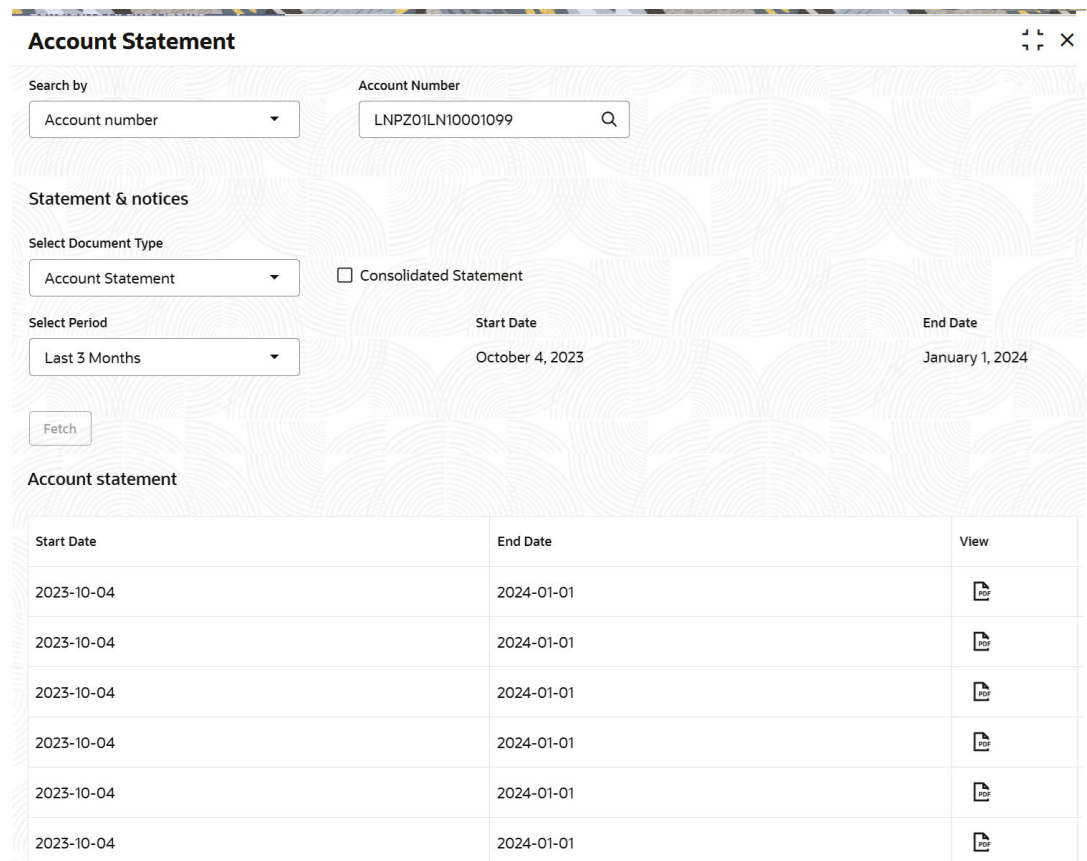


2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
4. In the **Statement & notices** section, specify the fields.
5. Click **Fetch**.

The **Account Statement** section is displayed.

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

**Figure 1-89 Account Statement for Required Period**




6. On the **Account Statement** screen, select the required date to generate statement. For more information on fields, refer to field description table below:

**Table 1-57 Account Statement – Field Description**

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Statement &amp; notices</b>	This section displays the type and period for displaying the statement.
<b>Select Document Type</b>	Select the document type from the list. The option is: <ul style="list-style-type: none"> <li><b>Account Statement</b></li> </ul>
<b>Consolidated Statement</b>	Select the check box to get a consolidated statement for the selected period.
<b>Select Period</b>	Select the period for generating the statement. The options are: <ul style="list-style-type: none"> <li><b>Date Range</b></li> <li><b>Last Month</b></li> <li><b>Last 2 Months</b></li> <li><b>Last 3 Months</b></li> </ul>

Table 1-57 (Cont.) Account Statement – Field Description

Field	Description
<b>Date Range</b>	Specify or select the date range for generating the statement.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>If user have selected the <b>Date Range</b> option from the <b>Period</b> field, then the start date will default to the loan account creation date if it is later than the financial year start date. Otherwise, it is the financial year start date. user can edit the date provided it is within the loan account creation date and the current system date.</li> <li>If user have selected the <b>Last Month, Last 2 Months, or Last 3 Months</b> options from the <b>Period</b> field, then the from and to dates are displayed and the field is not enabled for further edits.</li> </ul> </div>
<b>Account Statement</b>	This section displays the statements generated based on the period or date range.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>If user generate the statement more than once on the same system date, then the latest statement generated is displayed first and followed by the earlier generated statements.</p> </div>
<b>Start Date</b>	Displays the start date from which the statement is generated.
<b>End Date</b>	Displays the end date till which the statement is generated.
<b>View</b>	Click  to view the account statement in PDF format.

## 1.4.2 Outstanding Balance Inquiry

User can inquire about the outstanding balance of an account using the **Outstanding Balance Inquiry** screen.

User can view the details of different balances in the loan account, such as Total Outstanding, Principal Outstanding, Outstanding Arrears, Principal Arrears, Unbilled balance, and Excess Amount. User can also perform outstanding balance inquiry for the missed payments component wise.

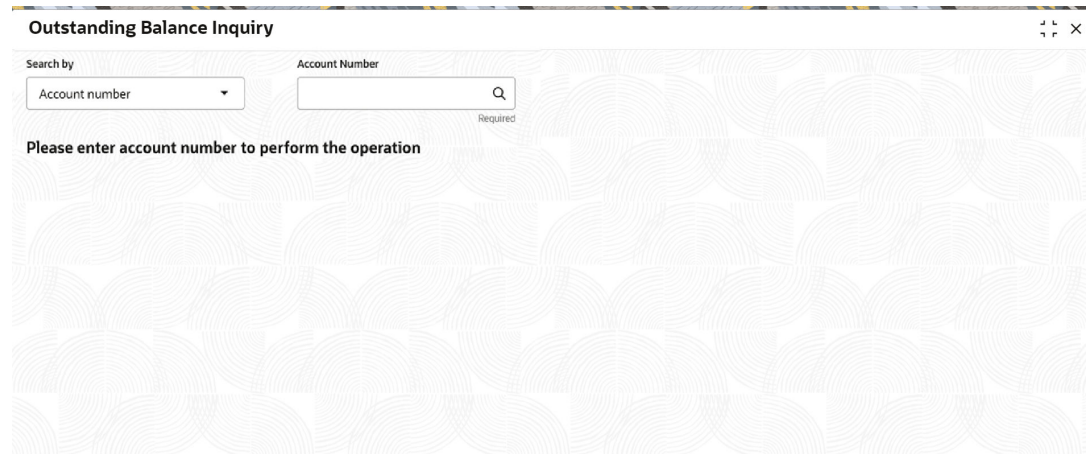
**To inquire on the outstanding balance:**

**Note**

The fields marked as **Required** are mandatory.

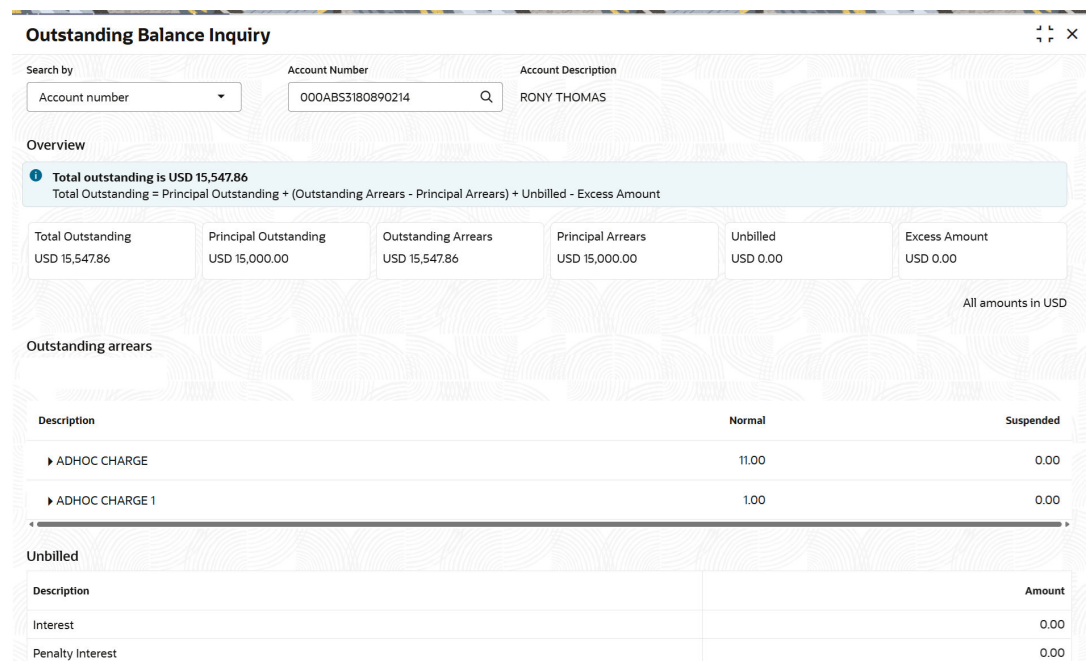
1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Balances**, click **Outstanding Balance Inquiry**. You can also open the screen by specifying **Outstanding Balance Inquiry** in the search icon bar and selecting the screen.  
The **Outstanding Balance Inquiry** screen is displayed.

**Figure 1-90 Outstanding Balance Inquiry**



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.  
The balance details of the account are displayed.

**Figure 1-91 Outstanding Balance Inquiry**




4. On the **Outstanding Balance Inquiry** screen, view the required details. For more information on fields, refer to field description table below:

Table 1-58 Outstanding Balance Inquiry – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Overview</b>	<p>This section displays a comprehensive summary of the loan account details.</p> <p>This section displays an information on the <b>Total Outstanding</b> amount, including the formula used to calculate it.</p>
<b>Total Outstanding</b>	Displays the total outstanding balance amount.
<b>Principal Outstanding</b>	Displays the principal outstanding arrears as of today's date.
<b>Outstanding Arrears</b>	<p>Displays the other arrears outstanding as of today's date.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>Here, both normal arrears and suspended arrears are displayed.</p> </div>
<b>Principal Arrears</b>	Displays the principal arrears amount.
<b>Unbilled</b>	Displays the regular interest, penalty interest, and uncollected interest that are yet to be charged.
<b>Excess Amount</b>	Displays the excess amount present in the account.
<b>Outstanding Arrears</b>	This section displays the break-up of the outstanding arrears.

Table 1-58 (Cont.) Outstanding Balance Inquiry – Field Description

Field	Description
<b>Description</b>	Displays the description for the outstanding arrears.  In case, any arrears are unpaid, then  appears corresponding to the arrear type. If user clicks this icon, it displays the amount of unpaid arrears along with the due date for the arrear type.
<b>Normal</b>	Displays the normal outstanding amount.
<b>Suspended</b>	Displays the suspended amount when the account is in <b>Suspended</b> status.
<b>Unbilled</b>	This section displays details of unbilled amount.
<b>Description</b>	Displays the description for the unbilled arrears.
<b>Amount</b>	Displays the unbilled amount.

## 1.4.3 Manage Balances

User can waive the due and undue components of billing accounts and also waive or capitalize the due and undue components of non-billing accounts using the **Manage Balances** screen.

To manage balances:

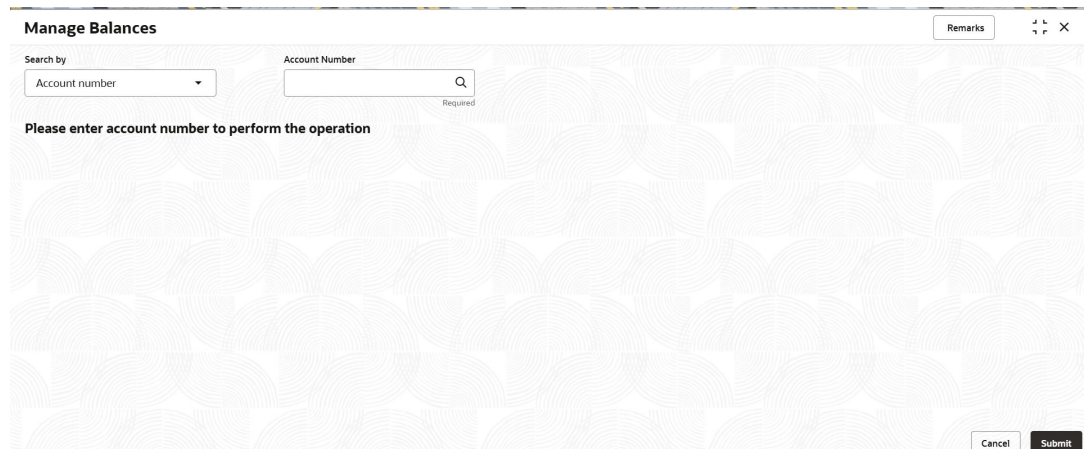
### Note

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Balances**, click **Manage Balances**. User can also open the screen by specifying **Manage Balances** in the search icon bar and selecting the screen.

The **Manage Balances** screen is displayed.

Figure 1-92 Manage Balances



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The balance details are displayed.

**Figure 1-93 Balance Details**

**Manage Balances**
Remarks ⌵ ⌶ ✕

Search by

Account number
▼

Account Number

LNPZ015L20000614
🔍

**Balance details**

Show Revised Schedule

Value Date

February 14, 2024

Select Activity

Waive  Capitalize

All amounts in USD

Component	Amount Overdue	Amount Not Yet Due	Total Balance	Full/Partial	Waive Amount	Action
Retail Interest ACT_ACT	0.00	283.80	283.80			✎
PRINCIPAL	0.00	100,000.00	100,000.00	Partial	5,000.00	✎
Adhoc Fee	5,000.00	0.00	5,000.00			✎

Re-computation Basis

Recalculate Term  
  Recalculate Installment  
  Balloon Payment  
 Simulate

Remarks

Waive partial principal

Cancel
Save and Close
Submit

4. On the **Manage Balances** screen, specify the fields. For more information on fields, refer to field description table below:

Table 1-59 Manage Balances – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Balance details</b>	<p>This section displays the balance details of the selected loan account.</p> <p>The <b>Show Revised Schedule</b> button is enabled, after user clicks the <b>Simulate</b> button next to the <b>Re-computation Basis</b> field. For more information, refer Revised Schedule.</p>
<b>Value Date</b>	Displays the current system date.
<b>Select Activity</b>	<p>Select the activity to be performed on the balance amount. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Waive</b></li> <li>• <b>Capitalize</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed only for non-billing loan account.</p> </div>
<b>Component</b>	Displays the component of loan account.
<b>Amount Overdue</b>	Displays the total overdue loan amount.
<b>Amount Not Yet Due</b>	Displays the loan amount that is not due.
<b>Total Balance</b>	Displays the total of the balance loan amount.

Table 1-59 (Cont.) Manage Balances – Field Description

Field	Description
<b>Full/Partial</b>	<p>Select the option for managing the balance. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Full</b></li> <li>• <b>Partial</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is enabled if the user clicks the <b>Edit</b> icon from the <b>Action</b> field. Also, if the user double clicks this field, the field is enabled.</p> </div>
<b>Waive Amount</b>	<p>Displays the amount to be waived.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>• This field is displayed if user selects <b>Waive</b> option from the <b>Select Activity</b> field.</li> <li>• This field is enabled if user selects <b>Partial</b> option from the <b>Full/Partial</b> field. User can specify the partial amount to be waived in this field.</li> </ul> </div>
<b>Capitalize Amount</b>	<p>Displays the amount to be capitalized.</p> <ul style="list-style-type: none"> <li>• This field is displayed if user selects <b>Capitalize</b> option from the <b>Select Activity</b> field.</li> <li>• This field is enabled if user selects <b>Partial</b> option from the <b>Full/Partial</b> field. User can specify the partial amount to be capitalized in this field.</li> </ul>
<b>Action</b>	<p>Displays the following icons:</p> <ul style="list-style-type: none"> <li>• <b>Edit</b>: Click this icon to specify the provision amount for the selected loan account.</li> <li>• <b>Save</b>: Click this icon to save the provision amount specified in the <b>Amount</b> field. This icon is displayed only after the user clicks the <b>Edit</b> icon.</li> </ul>

**Table 1-59 (Cont.) Manage Balances – Field Description**

Field	Description
<b>Re-computation Basis</b>	<p>Select the re-computation basis for the balance amount. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Recalculate Term</b></li> <li>• <b>Recalculate Installment</b></li> <li>• <b>Balloon Payment</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if,</p> <ul style="list-style-type: none"> <li>• For non-billing accounts, if user selects <b>Waive</b> option from the <b>Select Activity</b> field and the partial or full payment is captured for <b>Principal</b> type from the <b>Component</b> field.</li> <li>• For non-billing accounts, if user selects <b>Capitalize</b> option from the <b>Select Activity</b> field.</li> <li>• For billing account, if waive amount for Principal component is more than the overdue amount.</li> </ul> </div>
<b>Remarks</b>	Specify remarks for managing balance, if any.

**To view the revised schedule:**

- a. Select an option from the **Re-computation Basis** field and click **Simulate**.  
The **Show Revised Schedule** button is enabled in the **Balance details** section.
- b. Click **Show Revised Schedule**.  
The **Revised Schedule** section is displayed.

**Figure 1-94 Revised Schedule**

**Revised Schedule**

✕

All amounts in USD ^

**Note** EPI - from May 1, 2024 to March 1, 2025

Date	Rate	Principal	Interest	Fee	Due	Balance
▶ 2024	7.99	57,351.24	3,537.42	0.00	60,888.66	
▼ 2025	7.99	42,648.76	678.94	0.00	43,327.70	
January 1, 2025	7.99	8,409.76	288.62	0.00	8,698.38	34,239.00
February 1, 2025	7.99	8,466.03	232.35	0.00	8,698.38	25,772.97
March 1, 2025	7.99	25,772.97	157.97	0.00	25,930.94	0.00

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

**Table 1-60 Revised Schedule - Field Description**

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

## 1.5 Instruction Preferences

Under **Instructions Preferences** menu, you can view or set instructions and preferences of loan account.

This topic contains the following subtopics:

- [Payment Preferences](#)  
User can view and modify payment preferences to the loan account using the **Payment Preferences** screen.

### 1.5.1 Payment Preferences

User can view and modify payment preferences to the loan account using the **Payment Preferences** screen.

User cannot modify the preferences for the account if instructions are already executed.  
**To add or edit the payment preferences:**

#### **Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Instructions & Preferences**, click **Payment Preferences**. User can also open the screen by specifying **Payment Preferences** in the search icon bar and selecting the screen.

The **Payment Preferences** screen is displayed.

**Figure 1-95 Payment Preferences**

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
4. If the payment preferences are already maintained during Origination, then the details are displayed in the respective sections. Here, user can edit the details, if required. If no preferences are maintained, then user can add the details in this screen.
  - For more information on adding the preference details, refer [Add Payment Preference Details](#).
  - For more information on editing the preference details, refer [Edit Payment Preference Details](#).

The details are displayed in the respective sections.

**Figure 1-96 Payment Preference Added - Account**

**Default debit account**

Type	Account/Ledger	Account Name	Branch	Currency	Status	Action
Account	MN4000000030	Jacob Martin	MN4	USD	Added	

**Default credit account**

Account	Account Name	Branch	Currency	Status	Action
MN4000000030	Jacob Martin	MN4	USD	Added	

**Auto payment window**

Start Date	End Date	Status	Action
July 16, 2024	May 1, 2025	Added	

If user selects an External Account while adding a debit or credit account, then following screen is displayed:

**Figure 1-97 Payment Preference - Added - External Account**

**Payment Preferences**
Remarks ⌵ ⌶ ✕

Search by

Account number ▼

Account Number

LNPZ01SL20000613 Q

**Default debit account**

Type	Account Number	Account Name	Routing Number	Account Type	Standard Entry Class Code	Status	Action
External Account	LNPZ01SL20000615	Mark	071000301	Savings Account	Pre-arranged Payment or Deposit	Added	<span style="font-size: 0.8em;">✎</span>

**Default credit account**

Type	Account Number	Account Name	Routing Number	Account Type	Standard Entry Class Code	Status	Action
External Account	LNPZ01SL20000899	John	8007	Savings Account	Corporate Credit or Debit	Added	<span style="font-size: 0.8em;">✎</span>

**Auto payment window**

Add New

Start Date	End Date	Status	Action
November 1, 2024	December 1, 2024	Added	<span style="font-size: 0.8em;">✎</span> <span style="font-size: 0.8em;">🗑️</span>

Cancel
Save and Close
Submit

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




Table 1-61 Payment Preference – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Default debit account and Default credit account</b>	<p>The <b>Default debit account</b> section displays a message that default debit account is not added along with the <b>Add Debit Account</b> button. For more information refer <a href="#">Add Debit Account</a>.</p> <p>The <b>Default credit account</b> section displays a message that default credit account is not added along with the <b>Add Credit Account</b> button. For more information refer <a href="#">Add Credit Account</a>.</p>
<b>Type</b>	Displays the type of debit account.
<b>Account Number</b>	<p>Displays the external debit account number.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the <b>External Account</b> is selected from the <b>Type</b> field in the <b>Add debit account</b> or <b>Add credit account</b> section.</p> </div>

Table 1-61 (Cont.) Payment Preference – Field Description

Field	Description
<b>Account/Ledger</b>	<p>Displays the account or ledger account number.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the <b>Account</b> is selected from the <b>Type</b> field in the <b>Add debit account</b> or <b>Add credit account</b> section.</p> </div>
<b>Account Name</b>	Displays the account name.
<b>Branch</b>	<p>Displays the branch code.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the <b>Account</b> is selected from the <b>Type</b> field in the <b>Add debit account</b> or <b>Add credit account</b> section.</p> </div>
<b>Currency</b>	<p>Displays the amount currency.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the <b>Account</b> is selected from the <b>Type</b> field in the <b>Add debit account</b> or <b>Add credit account</b> section.</p> </div>
<b>Routing Number</b>	<p>Displays the routing number for the external account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the <b>External Account</b> is selected from the <b>Type</b> field in the <b>Add debit account</b> or <b>Add credit account</b> section.</p> </div>
<b>Account Type</b>	<p>Displays the type of external account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the <b>External Account</b> is selected from the <b>Type</b> field in the <b>Add debit account</b> or <b>Add credit account</b> section.</p> </div>

Table 1-61 (Cont.) Payment Preference – Field Description

Field	Description
<b>Standard Entry Class Code</b>	Displays the class code for the standard entity.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the <b>External Account</b> is selected from the <b>Type</b> field in the <b>Add debit account</b> or <b>Add credit account</b> section.</p> </div>
<b>Status</b>	Displays the status of the debit account. The possible option is: <ul style="list-style-type: none"> <li><b>Added</b></li> </ul>
<b>Action</b>	Displays the following action that can be performed: <ul style="list-style-type: none"> <li> : Click this icon to edit the account condition details. If you click this icon, the <b>Edit</b> section is displayed. For more information, refer <a href="#">Edit Payment Preference Details</a>.</li> </ul>
<b>Auto payment window</b>	This section displays a message that an auto payment is defined for the account along with the <b>Add New</b> button. For more information refer <a href="#">Add Auto Payment</a> .
<b>Start Date</b>	Displays the start date of the payment.
<b>End Date</b>	Displays the end date of the payment.
<b>Status</b>	Displays the status of the payment. The possible option is: <ul style="list-style-type: none"> <li><b>Added</b></li> </ul>
<b>Action</b>	Displays the following actions that can be performed on the account conditions: <ul style="list-style-type: none"> <li> : Click this icon to edit the autp payment details.</li> <li> : Click this icon to delete the auto payment.</li> </ul>

- :

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

Table 1-62 Add debit account - Field Description

Field	Description
<b>Type</b>	Select the type of debit account. The options are: <ul style="list-style-type: none"> <li><b>Account</b></li> <li><b>External Account</b></li> </ul>
<b>Account Number</b>	Select the account number from the list.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if you select <b>Account</b> option from the <b>Type</b> field.</p> </div>
<b>Branch</b>	Displays the branch code for the selected account number.

Table 1-62 (Cont.) Add debit account - Field Description

Field	Description
<b>Currency</b>	Displays the account currency.
<b>Account Number</b>	Specify the external account number.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if you select the <b>External Account</b> from the <b>Type</b> field.</p> </div>
<b>Customer Name</b>	Specify the customer name of the external account.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if you select the <b>External Account</b> from the <b>Type</b> field.</p> </div>
<b>Routing Number</b>	Select the external account's routing number. For more information, refer <a href="#">Routing Number</a> .  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if you select the <b>External Account</b> from the <b>Type</b> field.</p> </div>
<b>Account Type</b>	Select the type for the external account.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if you select the <b>External Account</b> from the <b>Type</b> field.</p> </div>
<b>Standard Entry Class Code</b>	Select the appropriate code for the standard entry class. The options are: <ul style="list-style-type: none"> <li>– <b>Internet-Initiated/Mobile Entries</b></li> <li>– <b>Telephone Initiated</b></li> <li>– <b>Corporate Credit or Debit</b></li> <li>– <b>Pre-arranged Payment or Deposit</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if you select the <b>External Account</b> from the <b>Type</b> field.</p> </div>

5. Click **Submit**.

The screen is successfully submitted for authorization.

- [Add Payment Preference Details](#)  
User can add the payment preference details for the loan account.
- [Edit Payment Preference Details](#)  
User can edit the payment preference details for the loan account.

### 1.5.1.1 Add Payment Preference Details

User can add the payment preference details for the loan account.

**To add the preference details:**

1. On the **Payment Preferences** screen, perform the search.
2. User can add the preferences details as required in the respective sections.
  - **Add Debit Account**

**To add debit account for account type:**

- a. Click **Add Debit Account** from the **Default debit account** section.  
The **Add debit account** section is displayed.

Figure 1-98 Add Debit Account

### Add debit account ✕

Type  
Account

SL2000000157

**Customer Name**  
Loans RDDA Account

**Branch**  
SL2

**Currency**  
USD

Cancel Add

- b. In the **Add debit account** section, select **Account** from **Type** field, and maintain the required details. For more information on fields, refer to field description table below:

Table 1-63 Add debit account - Field Description

Field	Description
<b>Type</b>	Select the type of debit account. The options are: <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>External Account</b></li> </ul>


Table 1-63 (Cont.) Add debit account - Field Description

Field	Description
<b>Account Number</b>	<p>Select the account number from the list.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if you select <b>Account</b> option from the <b>Type</b> field.</p> </div>
<b>Branch</b>	Displays the branch code for the selected account number.
<b>Currency</b>	Displays the account currency.
<b>Account Number</b>	<p>Specify the external account number.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if you select the <b>External Account</b> from the <b>Type</b> field.</p> </div>
<b>Customer Name</b>	<p>Displays the customer name of the debit account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>User can specify the customer name, if the <b>External Account</b> option is selected from <b>Type</b> field.</p> </div>
<b>Routing Number</b>	<p>Select the external account's routing number. For more information, refer <a href="#">Routing Number</a>.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if you select the <b>External Account</b> from the <b>Type</b> field.</p> </div>
<b>Account Type</b>	<p>Select the type for the external account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if you select the <b>External Account</b> from the <b>Type</b> field.</p> </div>

Table 1-63 (Cont.) Add debit account - Field Description

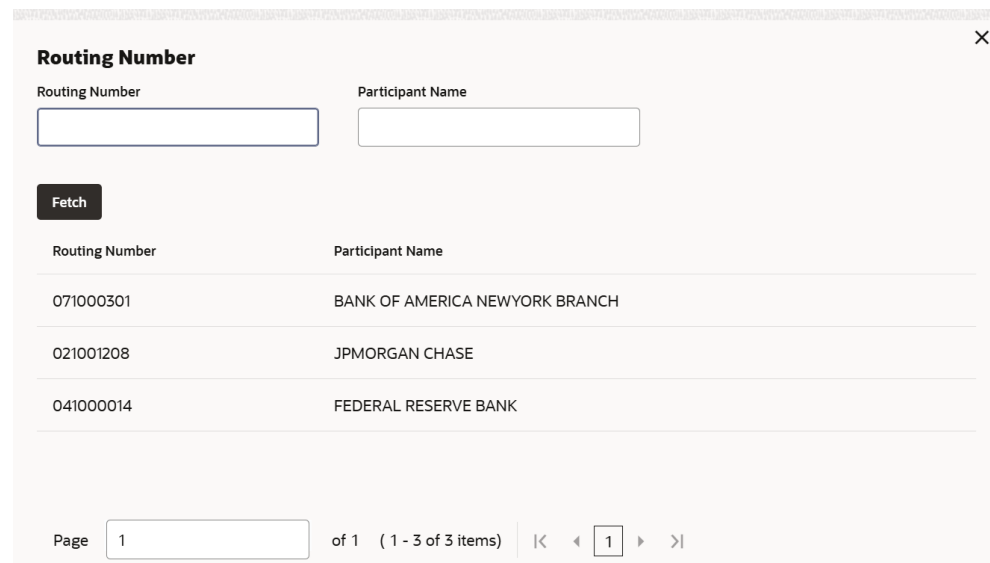
Field	Description
<b>Standard Entry Class Code</b>	<p>Select the appropriate code for the standard entry class. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Internet-Initiated/Mobile Entries</b></li> <li>• <b>Telephone Initiated</b></li> <li>• <b>Corporate Credit or Debit</b></li> <li>• <b>Pre-arranged Payment or Deposit</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if you select the <b>External Account</b> from the <b>Type</b> field.</p> </div>

To add routing number:

- i. Click the  icon from the **Routing Number** field.

The **Routing Number** section is displayed.

Figure 1-99 Routing Number



**Routing Number** ✕

Routing Number  Participant Name

**Fetch**

Routing Number	Participant Name
071000301	BANK OF AMERICA NEWYORK BRANCH
021001208	JPMORGAN CHASE
041000014	FEDERAL RESERVE BANK

Page  of 1 (1 - 3 of 3 items) ⏪ ◀ 1 ▶ ⏩

- ii. User can specify the details in the **Routing Number** or **Participant Name** fields.
- iii. Click **Fetch**.

The search details are displayed in the tabular format. User can select

- c. Click **Add**.
  - **Add Credit Account**

To add credit account:

- a. Click **Add credit Account** from the **Default credit account** section.  
The **Add credit account** section is displayed.

**Figure 1-100 Add Credit Account**

**Add credit account** [X]

Type  
Account

MN4000000030 [Q]

Customer Name  
Jacob Martin

Branch  
MN4

Currency  
USD

Cancel Add

- b. In the **Add credit account** section, maintain the required details. For more information on fields, refer to field description table below:

**Table 1-64 Add credit account – Field Description**

Field	Description
Type	Select the type of credit account. The options are: <ul style="list-style-type: none"> <li>Account</li> <li>External Account</li> </ul>

Table 1-64 (Cont.) Add credit account – Field Description


Field	Description
<b>Select Account</b>	<p>Click the</p> <p></p> <p>icon and select the credit account number or specify the account number.</p>
<b>Customer Name</b>	<p>Displays the customer name of the credit account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>User can specify the customer name, if the <b>External Account</b> option is selected from <b>Type</b> field.</p> </div>
<b>Branch</b>	Displays the branch code for the selected account number.
<b>Currency</b>	Displays the account currency.
<b>Account Number</b>	<p>Specify the external account number.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if you select the <b>External Account</b> from the <b>Type</b> field.</p> </div>
<b>Routing Number</b>	<p>Select the external account's routing number. For more information, refer <a href="#">Routing Number</a>.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if you select the <b>External Account</b> from the <b>Type</b> field.</p> </div>
<b>Account Type</b>	<p>Select the type for the external account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if you select the <b>External Account</b> from the <b>Type</b> field.</p> </div>

Table 1-64 (Cont.) Add credit account – Field Description

Field	Description
<b>Standard Entry Class Code</b>	<p>Select the appropriate code for the standard entry class. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Internet-Initiated/Mobile Entries</b></li> <li>• <b>Telephone Initiated</b></li> <li>• <b>Corporate Credit or Debit</b></li> <li>• <b>Pre-arranged Payment or Deposit</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if you select the <b>External Account</b> from the <b>Type</b> field.</p> </div>

- c. Click **Add**.
- **Auto Payment Window**

**To add new auto payment:**

- a. Click **Add New** from the **Auto payment window** section.
- The **Add auto payment** section is displayed.

Figure 1-101 Add Auto Payment

## Add auto payment ✕

---

**Start Date**

October 1, 2024

**End Date**

October 30, 2024

Cancel

Add

- b. In the **Add auto payment** section, maintain the required details. For more information on fields, refer to field description table below:

Table 1-65 Add Auto Payment – Field Description

Field	Description
<b>Start Date</b>	Select the start date for the auto payment.
<b>End Date</b>	Select the end date for the auto payment.

- c. Click **Add**.

### 1.5.1.2 Edit Payment Preference Details

User can edit the payment preference details for the loan account.

**To edit the preference details:**

- On the **Payment Preference** screen, to edit refer the following:
  - **Edit Debit Account**
    1. In the **Default debit account** section, click the **Edit** icon from the **Action** field.  
The **Edit debit account** section is displayed.

**Figure 1-102 Edit Debit Account**

**Edit debit account** X

Type  
Account

SL2000000157

Customer Name  
Loans RDDA Account

Branch  
SL2

Currency  
USD

Cancel Update

2. In the **Default debit account** section, edit the required details. For more information, refer [Add Debit Account](#), as the fields are same as displayed in the **Add debit account** section.
  3. Click **Save**.
- **Edit Credit Account**
    1. In the **Default credit account** section, click the **Edit** icon from the **Action** field.  
The **Edit credit account** section is displayed.

Figure 1-103 Edit Credit Account

**Edit credit account** X

Type  
Account

MN4000000031

Customer Name  
Jacob Martin

Branch  
MN4

Currency  
USD

Cancel Update


2. In the **Edit credit account** section, edit the required details. For more information, refer [Add Credit Account](#), as the fields are same as displayed in the **Add credit account** section.
  3. Click **Save**.
- **Auto Payment Window**
    1. In the **Auto payment window** section, click the **Edit** icon from the **Action** field.  
The **Edit auto payment** section is displayed.

Figure 1-104 Edit Auto Payment


### Edit auto payment ✕

---

Start Date

End Date

2. In the **Edit auto payment** section, edit the required details. For more information, refer [Add Auto Payment](#), as the fields are same as displayed in the **Add auto payment** section.
3. Click **Save**.

## 1.6 Repayment

Under **Repayment** menu, you can make the payment and perform closure of your loan account.

This topic contains the following subtopics:

- [Bill Status Inquiry](#)  
You can view and inquire the bill details of an account using the **Bill Status Inquiry** screen.

- [Closure Quote](#)  
User can provide a closure quote for any disbursed loan account selecting a specific date as requested by the customer using the **Closure Quote** screen.
- [Loan Payment and Closure](#)  
User can make the payment towards a loan account using the **Loan Payment and Closure** screen.
- [Statement Inquiry](#)  
You can perform statement inquiry of the loan account using the **Statement Inquiry** screen.

## 1.6.1 Bill Status Inquiry

You can view and inquire the bill details of an account using the **Bill Status Inquiry** screen.

**To perform inquiry on the bill status:**

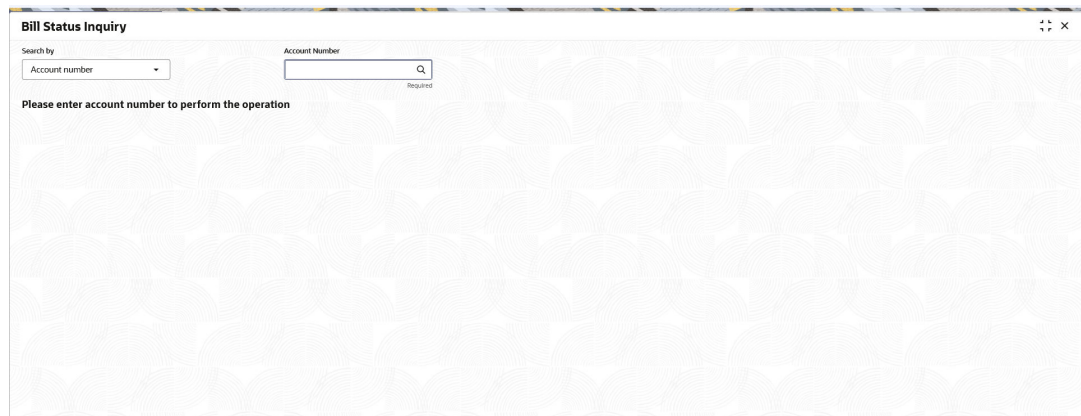
### Note

The fields marked as **Required** are mandatory.

1. On the **Home** screen, from **Retail Lending Services** mega menu, under **Repayment**, click **Bill Status Inquiry**. User can also open the screen by specifying **Bill Status Inquiry** in the search icon bar and selecting the screen.

The **Bill Status Inquiry** screen is displayed.

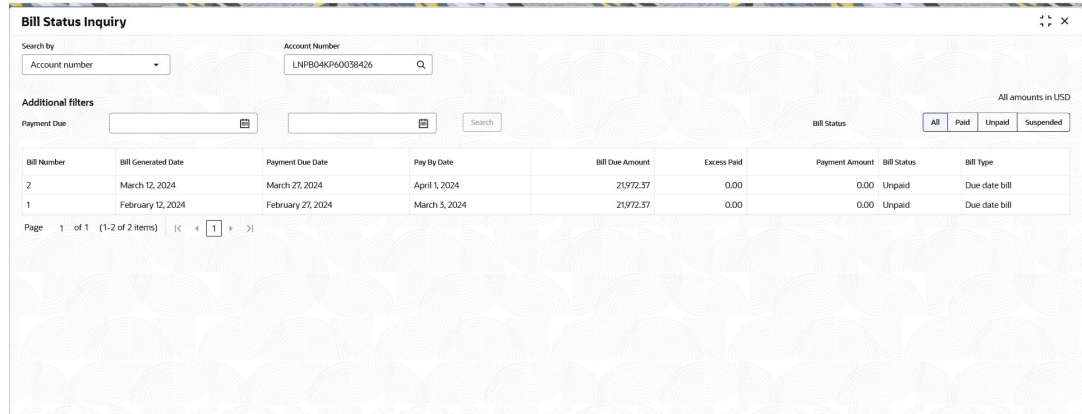
**Figure 1-105 Bill Status Inquiry**



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The **Additional Filters** section and the bill details are displayed.

**Figure 1-106 Bill Status Details - Additional Filters and Details**



- On the **Bill Status Inquiry** screen, select the required date to view the bill details. For more information on fields, refer to field description table below:

**Table 1-66 Bill Status Inquiry – Field Description**

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p><b>Note:</b> The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
<b>Additional Filters</b>	<p>This section the fields to perform additional search for fetching the details of the required bill.</p>
<b>Payment Due</b>	<p>Specify or select the date range for viewing or inquiring the bill.</p> <p><b>Note:</b>To view or inquire a bill for a particular date range, specify or select the from and to date, click <b>Search</b>.</p>

Table 1-66 (Cont.) Bill Status Inquiry – Field Description

Field	Description
<b>Bill Status</b>	Select a particular bill status to view or inquire. The options are: <ul style="list-style-type: none"> <li>• <b>All</b></li> <li>• <b>Paid</b></li> <li>• <b>Unpaid</b></li> <li>• <b>Suspended</b></li> </ul>
<b>Bill Number</b>	Displays the sequence number of the bill.
<b>Bill Generated Date</b>	Displays the date on which the bill is generated.
<b>Payment Due Date</b>	Displays the exact payment due date, with no grace period allowed.
<b>Pay By Date</b>	Displays the date by which payment is due, along with the permitted grace days.
<b>Bill Due Amount</b>	Displays the total bill amount due.
<b>Excess Paid</b>	Displays the excess amount for the next bill. This is displayed if payment transaction results in excess amount after payment appropriation. Refer to the <b>Repayment feature</b> for details, and see the <b>Excess Paid</b> below for related examples. This is auto-populated when the <b>Payment Type</b> is selected as <b>Future</b> . <b>Note:</b> This functionality supported for <b>billing accounts</b> .
<b>Payment Amount</b>	Displays the amount paid.
<b>Bill Status</b>	Displays the current status of the bill.
<b>Bill Type</b>	Displays the type of bill. The possible options are: <ul style="list-style-type: none"> <li>• <b>Due Date Bill</b></li> <li>• <b>Post Maturity Bill</b></li> </ul>

Figure 1-107 Example: Excess Paid

Bill Due	Other Charges	Amount Paid per Txn	Excess Amount per Txn	Total Excess
100		500	400	400
	10	20	10	410

## 1.6.2 Closure Quote

User can provide a closure quote for any disbursed loan account selecting a specific date as requested by the customer using the **Closure Quote** screen.

**To provide a closure quote:**

### Note

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Repayment**, click **Closure Quote**. User can also open the screen by specifying **Closure Quote** in the search icon bar and selecting the screen.

The **Closure Quote** screen is displayed.

Figure 1-108 Closure Quote

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.  
The **Quote details** section is displayed.

Figure 1-109 Closure Quote Details

Details	Amount
Accrued Retail Interest ACT_ACT	17.68
Retail Interest ACT_ACT	1701.86
Periodic Fee Non Accrued Fixed	900.00
Retail Loan Principal	50,000.00
Late Fee Percentage Based Installment A...	115.74
PREPAY_PERC_FEE	13.48
<b>Total</b>	<b>52,748.76</b>

Pay Through	Description	Amount	Amount FCY
Customer account	LN5000007249 - John Matehew	USD 10.00	-

4. User can perform the closure quote action. For more information on fields, refer to field description table below:

Table 1-67 Closure Quote – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Quote Details</b>	This section displays the details to be maintained for closure quote.
<b>Quote Date</b>	Specify or select the date as requested by the customer for the closure quote.
<b>Payable Amount</b>	Displays the total amount payable by the customer.
<b>Assess Fees</b>	<p>Select to manage the fees amount.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if fees is applicable for the account.</p> </div>
<b>Total Fees</b>	<p>Displays the total fees on the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Assess Fees</b> option is selected.</p> </div>
<b>Fees Treatment</b>	<p>Select the treatment type of fees. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Now</b></li> <li>• <b>Later</b></li> </ul>

Table 1-67 (Cont.) Closure Quote – Field Description

Field	Description
<b>Allocation</b>	<p>This widget displays the split of the components and their amount contributing to Payable Amount.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The total amount in this widget will tally with payable amount, if fees applicable is set to <b>Yes</b>, and the payable amount will be updated with fees value. Similarly, the widget will also display the pay off quote fees.</p> </div>
<b>Details</b>	Displays the details of the fees allocated.
<b>Amount</b>	<p>Displays the allocated amount.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>If the loan account has excess amount, then the amount is displayed with a negative sign.</p> </div>
<b>Settlement details</b>	<p>This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the <b>Add New Settlement</b> button. For more information, refer <a href="#">Settlement Details</a>.</p>

5. Click **Generate Quote**.

A message is displayed that, you that the quotes will be available in the **Advices** section. On the top right, if you click the **Advices** button, it will display the PayOffQuoteAdvice. Here, click to view the Closure Quote, and also save or print it.

6. Click **Submit**.

The screen is successfully submitted for authorization.

## 1.6.3 Loan Payment and Closure

User can make the payment towards a loan account using the **Loan Payment and Closure** screen.

This topic contains the following subtopics:

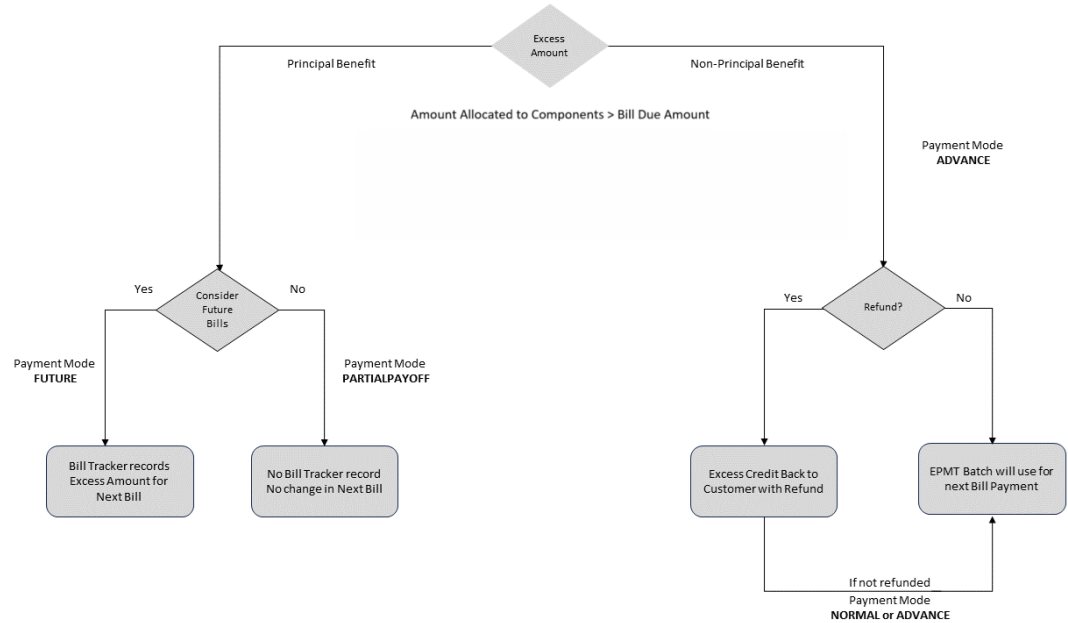
- [Billing Account](#)  
This topic provides the detail for loan payment and closure of a billing account.
- [Non-Billing Account](#)  
This topic provides the detail for loan payment and closure of a non-billing account.

### 1.6.3.1 Billing Account

This topic provides the detail for loan payment and closure of a billing account.

If a customer pays an excess amount, and the liquidation order supports collecting unbilled interest and principal, the excess funds will be used to mark future bills as paid. To prevent this behavior, support for **Future Payoff** and **Partial Payoff** is regulated.

**Figure 1-110 Excess Amount Process Flow Diagram**



**Table 1-68 Payment Type Code**

paymentTypeCode	Description
<b>NORMAL</b>	This is the default value if the payment amount is less than or equal to the outstanding arrears.
<b>FULLPAYMENT</b>	This is the default value if the payment amount is equal to or greater than payoff amount.
<b>PARTIALPAYOFF</b>	This is the default value if the payment amount is greater than the arrears raised and less than payoff amount. In this customer pays excess as partial payment and expects next bill to raised. As part of this customer will get principal benefit and expedite on loan closure.
<b>FUTURE</b>	This value is required during the payment process and is applicable only when the payment amount is greater than the raised arrears but less than the payoff amount. Enable <b>Future Payment</b> by checking the <b>Consider for Future</b> checkbox.
<b>ADVANCE</b>	This is the default value if the payment amount falls between the raised arrears and the payoff amount, but the liquidation order results in an excess.

This topic contains the following subtopics:

- [Payment and Closure Details for Billing Accounts](#)  
In this topic, the payment and settlement details for the billing accounts are explained

### 1.6.3.1.1 Payment and Closure Details for Billing Accounts

In this topic, the payment and settlement details for the billing accounts are explained

#### **Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Repayment**, click **Loan Payment and Closure**. You can also open the screen by specifying **Loan Payment and Closure** in the search icon bar and selecting the screen.

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

**Figure 1-111 Loan Payment and Closure**

The screenshot shows the 'Loan Payment and Closure' interface. At the top right, there are buttons for 'Remarks' and 'Documents', and window control icons. Below the title, there is a 'Search by' dropdown menu set to 'Account number' and an 'Account Number' input field with a search icon and a 'Required' label. A message below the input fields reads: 'Please enter account number to perform the operation'. At the bottom right, there are 'Cancel' and 'Submit' buttons.

2. Select the appropriate option from the **Search by** field.
  3. Provide the input based on the selection from the **Search by** field.
- The payment and closure details are displayed.

**Figure 1-112 Payment and Close Details**

The screenshot shows the 'Loan Payment and Closure' interface with the account number 'LNPB01LN30015565' entered. The 'Payment details' section includes a 'Value Date' field set to 'April 30, 2024', 'Select Activity' with radio buttons for 'Pay Bills' (selected) and 'Close Account', and 'Amount Due' set to 'USD 7,099.72'. The 'Settle Now' section has a 'Settle Now' field with 'USD 7,099.72', a 'Simulate' button, and a 'Manage allocation' link. On the right, a 'Due details' table is displayed, with a note 'All amounts in USD'. The table has columns for 'Details', 'Existing', and 'New'.

Details	Existing	New
Total outstanding	10,516.56	3,416.84
Delinquent due (a)	5,092.29	0.00
Other due (b)	310.00	10.00
Total due (c=a+b)	5,402.29	10.00
Current due (d)	1,697.43	0.00
Total current due (e=...	7,099.72	10.00

At the bottom right, there are 'Cancel' and 'Submit' buttons.

4. On the **Loan Payment and Closure** screen, perform the required actions. For more information on fields, refer to field description table below:

**Table 1-69 Loan Payment and Closure – Field Description**

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Payment Details</b>	In this section, the fields related to perform payments are displayed. Also, user can view the details of the existing payment details.
<b>Value Date</b>	Select or specify the value date for making the payment.
<b>Select Activity</b>	<p>Select the appropriate option for the paying the payment. The available options are <b>Pay Bills</b> and <b>Close Account</b>.</p> <p>The default option selected is <b>Pay Bills</b>.</p>

- [Paying by Pay Bills Option](#)  
You can pay the due loan amount by full payment or managing the allocation. This topic describes the systematic instructions for paying the bills.
- [Paying by Close Account Option](#)  
You can make payment by repaying the entire outstanding loan amount and close the loan account.
- [Viewing Simulation Details](#)  
You can get a complete overview of the amount details are displayed in this widget on the right side of the screen.
- [Edit Settlement through Customer Account](#)  
User can settle the amount using the customer account.

- [Edit Settlement through Other's Customer Account](#)  
User can settle the amount using the customer account.
- [Edit Settlement through Ledger](#)  
User can settle the amount using the customer account.
- [Edit Settlement through External Account](#)  
User can settle the disbursement amount using an external account.

### 1.6.3.1.1.1 Paying by Pay Bills Option

You can pay the due loan amount by full payment or managing the allocation. This topic describes the systematic instructions for paying the bills.

#### To pay towards bills:

1. From the **Loan Payment and Closure** screen, select the **Pay Bills** option from the **Select Activity** field.

The fields related to **Pay Bills** are displayed.

**Figure 1-113 Pay Bills Option**

The screenshot shows the 'Loan Payment and Closure' interface. At the top, there are 'Remarks' and 'Documents' buttons. Below is a search section with 'Search by' set to 'Account number' and 'Account Number' field containing 'LNPB01LN30015565'. The 'Payment details' section shows 'Value Date' as 'April 30, 2024', 'Select Activity' with 'Pay Bills' selected, 'Amount Due' as 'USD 7,099.72', and 'Settle Now' with a field for 'USD 7,000.00' and buttons for 'Simulate' and 'Manage allocation'. 'Total Fees' is 'USD 0.00' and 'Amount Payable' is 'USD 7,000.00'. The 'Settlement details' table shows a ledger entry for 'GL11000002 - Retail Loan Payable' with an amount of 'USD 7,000.00'. A 'Due details' table on the right shows 'All amounts in USD' with columns for 'Details', 'Existing', and 'New'.

Details	Existing	New
Total outstanding	10,516.56	3,516.56
Delinquent due (a)	5,092.29	0.00
Other due (b)	310.00	10.00
Total due (c=a+b)	5,402.29	10.00
Current due (d)	1,697.43	99.72
Total current due (e=...	7,099.72	109.72

2. Select the appropriate option from the **Search by** field.
3. Provide the input based on the selection from the **Search by** field.

Table 1-70 Pay Bills – Field Description

Field	Description
<b>Select Activity</b>	<p>Select the <b>Pay Bills</b> for paying the payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>For information on Close Account, refer <a href="#">Paying by Close Account Option</a>.</p> </div>
<b>Amount Due</b>	Displays the total loan amount to be paid.
<b>Settle Now</b>	Displays the amount to be paid and it is editable. Once the amount is updated, the <b>Simulate</b> button is enabled. Also, the due details are adjusted and displayed.
<b>Consider for future bills</b>	Select to consider the bill for future calculation.
<b>Total Fees</b>	Displays the fees amount to be paid.
<b>Amount Payable</b>	<p>Displays the total payment loan amount.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>You should specify amount less than or equal to the total dues to proceed ahead successfully.</p> </div>
<b>Settlement Details</b>	<p>Displays the settlement details.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>If already the settlement details are added for the account, then the details are displayed in this section. If required, you can click <b>Edit</b>, to edit any settlement details.</li> <li>If no settlement details are present, then you can click <b>Add Settlement</b> and proceed ahead.</li> </ul> </div>

**To manage the allocation:**

- a. click the **Manage allocation** link.

**Figure 1-114 Manage Allocation**

All amounts in USD

Components	Billed	Balance	Pay	Action
INT_OUT_ACT	Yes	0.00	0.00	
INT_OUT_ACT	No	26.31	26.31	
PRINCIPAL	Yes	0.00	0.00	
PRINCIPAL	No	10,000.00	1,000.00	
Total		10,026.31	1,026.31	

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

**Table 1-71 Manage Allocation – Field Description**

Field	Description
<b>Component</b>	Displays the components for the allocation.
<b>Billed</b>	Displays whether the particular component is billed or not.
<b>Balance</b>	Displays the balance amount.
<b>Pay</b>	Displays the amount to be paid. You can edit the amount by double clicking the row.
<b>Action</b>	Displays the following icons: <ul style="list-style-type: none"> <li><b>Edit:</b> Click this icon to edit the <b>Pay</b> amount.</li> <li><b>Save:</b> Click this icon to save the updates. This icon is displayed only after the <b>Edit</b> icon is displayed.</li> </ul>

**Table 1-71 (Cont.) Manage Allocation – Field Description**

Field	Description
<b>Excess Amount</b>	<p>Displays the excess amount, if any. If a payment transaction results in an <b>excess amount</b> after appropriation, that excess amount is captured for the specific transaction.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if there is a difference between the amount specified in the <b>Settle Now</b> and <b>Pay</b> fields.</p> </div>

- b. Click **Simulate**.
- c. Click **Update**.
- 4. Click **Submit**.

The screen is successfully submitted for authorization. For additional processing details, refer [Allocated Payment Reversal Repest for Billing Accounts](#)

### 1.6.3.1.1.2 Paying by Close Account Option

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

**To pay by closing account:**

- 1. From the **Select Activity** field, select **Close Account** option. The fields related to **Close Account** option are displayed.

**Figure 1-115 Close Account**

The screenshot shows the 'Loan Payment and Closure' interface. At the top, there are search fields for 'Account number' (000ABS3180890426) and 'Account Description' (RONY THOMAS). Below this, the 'Payment details' section includes a 'Value Date' of March 30, 2018, and 'Select Activity' options: 'Pay Dues', 'Pay Partially', and 'Close Account' (which is selected). The 'Total Outstanding' is GBP 38,336.24, and 'Total Fees' is GBP 0.00. The 'Amount Payable' is also GBP 38,336.24. A 'Settlement details' table shows a 'Pay Through' of 'Customer account' with a description of '000008475178' and an amount of 'GBP 38,336.24'. On the right, a 'Due details' table shows a breakdown of amounts in GBP, including 'Total outstanding' (38,336.24), 'Principal outstanding' (34,750.00), 'Arrears' (5,458.42), 'Unbilled interest' (70.78), 'Installment amount' (2,176.21), and 'Remaining installment' (16).

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

**Table 1-72 Close Account - Field Description**

Field	Description
<b>Payment Nature</b>	Select the <b>Close Account</b> for paying the payment.  <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>For information on other options, refer <a href="#">Paying by Pay Due Option</a> and <a href="#">Paying by Pay Partially Option</a>.</p> </div>
<b>Total Outstanding</b>	Displays the total outstanding amount to be paid.
<b>Total Fees</b>	Displays the total fees amount to be paid.
<b>Amount Payable</b>	Displays the total payment loan amount.

4. Click **Submit**.

The screen is successfully submitted for authorization.

#### 1.6.3.1.1.3 Viewing Simulation Details

You can get a complete overview of the amount details are displayed in this widget on the right side of the screen.

**To view the stimulation details:**

1. From the **Payment Details** or **Settlement Details** section, update the values as required. In the right widget, the **New** amounts are displayed.

Figure 1-116 Due Details

All amounts in USD

Due details		
Details	Existing	New
Total outstanding	10,516.56	3,416.84
Delinquent due (a)	5,092.29	0.00
Other due (b)	310.00	10.00
Total due (c=a+b)	5,402.29	10.00
Current due (d)	1,697.43	0.00
Total current due (e=c+d)	7,099.72	10.00

- You can view the compare the existing and new amounts displayed. For more information on fields, refer to field description table below:

Table 1-73 Due Details – Field Description

Field	Description
<b>Details</b>	Displays the details of the due amount. The details are as follows: <ul style="list-style-type: none"> <li><b>Total Outstanding:</b> Displays the total amount to be paid to close lending account.</li> <li><b>Delinquent due (a):</b> Displays the delinquency due amount.</li> <li><b>Other due (b):</b> Displays the dues and charges.</li> <li><b>Total due (c=a+b):</b> Displays the sum of delinquent due and other due.</li> <li><b>Current due (d):</b> Displays the bill generated but not due.</li> <li><b>Total Current due (e=c+d):</b> Displays the sum of total due and current due.</li> </ul>
<b>Existing</b>	Displays the existing due amount of the lending account.
<b>New</b>	Displays the new due amount of the lending account.

#### 1.6.3.1.1.4 Edit Settlement through Customer Account

User can settle the amount using the customer account.

##### To settle amount through customer account:

- From the **Settlement details** section, click **Edit** icon.  
The **Edit settlement** section is displayed.

**Figure 1-117 Edit Settlement**

The screenshot shows a window titled "Edit settlement" with a close button (X) in the top right corner. Below the title is a table with the following columns: "Pay Through", "Description", "Amount", "Amount FCY", and "Action". The table contains one row of data: "Customer account", "000008475178", "GBP 5,106.55", and "-". The "Action" column contains two icons: a pencil (edit) and a trash can (delete). Below the table are three buttons: "Close", "Add", and "Update & Close".

Pay Through	Description	Amount	Amount FCY	Action
Customer account	000008475178	GBP 5,106.55	-	

- In the **Edit settlement** screen, you can view the settlement details. For more information on fields, refer to field description table below:

**Table 1-74 Edit Settlement – Field Description**

Field	Description
<b>Pay Through</b>	Displays the option selected for pay through.
<b>Description</b>	Displays the account number and account holder's name.
<b>Amount</b>	Displays the settlement amount.
<b>Amount FCY</b>	Displays the amount in foreign currency.

- Click the **Edit** icon in the **Edit settlement** screen.  
The **Edit** details in the screen are displayed.

**Figure 1-118 Edit Customer Account**

Pay Through	Description	Amount	Amount FCY	Action
Customer account	000008475178	GBP 5,106.55	-	

**Edit**

Pay Through: Customer account

Account: [dropdown] Account Holder: [input]

Pay Amount: [dropdown] Amount: GBP 5,106.55

Cancel Save

- In the **Edit** section, user can update the required details. For more information on fields, refer to field description table below:

**Table 1-75 Settlement through Customer Account – Field Description**

Field	Description
<b>Pay Through</b>	Select the <b>Customer</b> account option from the list. The other options are: <ul style="list-style-type: none"> <li><b>Other customer's account:</b> For more information, refer .</li> <li><b>Ledger:</b> For more information, refer .</li> </ul>
<b>Account</b>	Select the settlement account.
<b>Account Holder</b>	Displays the account holder's name as user selects the account number.
<b>Pay</b>	Select the option for payment. The options are: <ul style="list-style-type: none"> <li><b>Amount</b></li> <li><b>Percentage</b></li> </ul>
<b>Amount</b>	Specify the amount to be disbursed.
<b>Percentage</b>	Specify the percentage of amount to be disbursed. <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>This field is displayed if <b>Percentage</b> option is selected from the <b>Pay</b> field.</li> <li>Based on the percentage specified, the value is calculated and displayed in the <b>Amount</b> field.</li> </ul>

- Click **Save**.

The details are added successfully and displayed in the **Settlement details** section in the main screen.

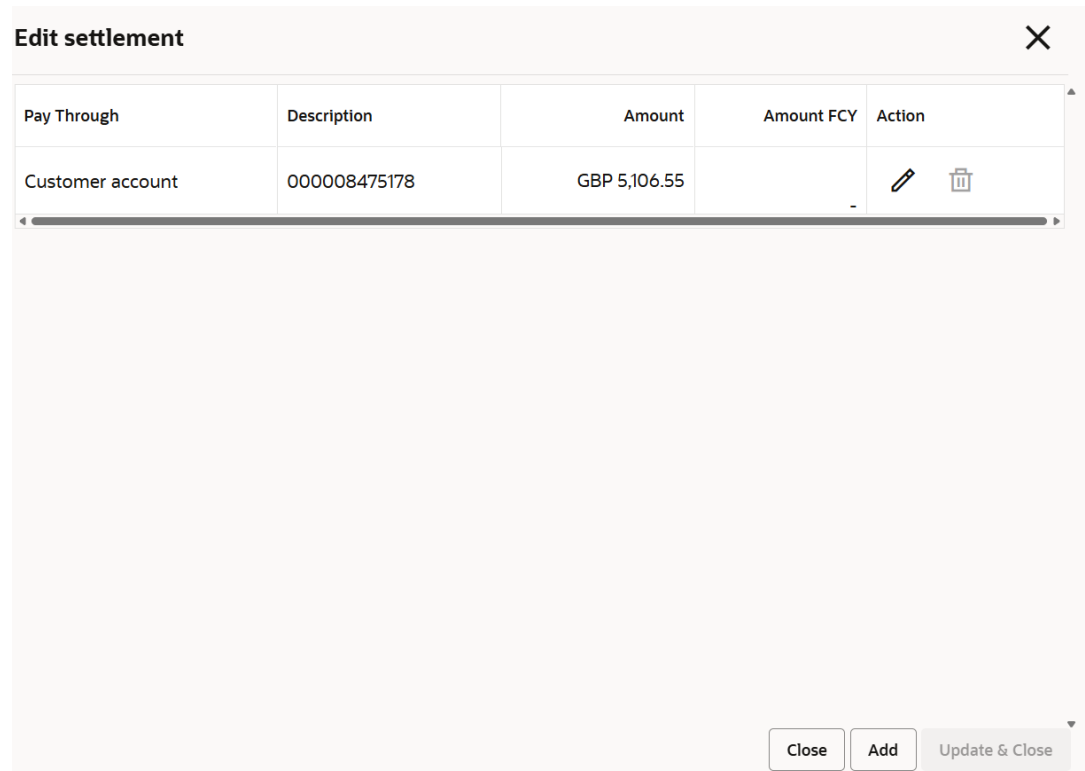
### 1.6.3.1.1.5 Edit Settlement through Other's Customer Account

User can settle the amount using the customer account.

#### To settle amount through customer account:

1. From the **Settlement details** section, click **Edit** icon.  
The **Edit settlement** screen is displayed.

**Figure 1-119 Edit Settlement**



2. In the **Edit settlement** screen, you can view the settlement details. For more information on fields, refer to field description table below:

**Table 1-76 Edit Settlement – Field Description**

Field	Description
<b>Pay Through</b>	Displays the option selected for pay through.
<b>Description</b>	Displays the account number and account holder's name.
<b>Amount</b>	Displays the settlement amount.
<b>Amount FCY</b>	Displays the amount in foreign currency.

3. Click the **Edit** icon in the **Edit settlement** screen.  
The **Edit** details in the screen are displayed.

Figure 1-120 Edit Other's Customer Account

**Edit settlement** [X]

Pay Through	Description	Amount	Amount FCY	Action
Customer account	000008475178	GBP 5,106.55	-	

**Edit**

Pay Through: Other customer's account

Account: Account Holder

Pay Amount: Amount: GBP 5,106.55

Cancel Save

- In the **Edit** section, user can update the required details. For more information on fields, refer to field description table below:

Table 1-77 Settlement through Other's Customer Account – Field Description

Field	Description
<b>Pay Through</b>	Select the <b>Other's customer account</b> account option from the list. The other options are: <ul style="list-style-type: none"> <li><b>Customer account</b>: For more information, refer .</li> <li><b>Ledger</b>: For more information, refer .</li> </ul>
<b>Account Number</b>	Select the settlement account.
<b>Account Holder</b>	Displays the account holder's name as user selects the account number.
<b>Pay</b>	Select the option for payment. The options are: <ul style="list-style-type: none"> <li><b>Amount</b></li> <li><b>Percentage</b></li> </ul>
<b>Amount</b>	Specify the amount to be disbursed.
<b>Percentage</b>	Specify the percentage of amount to be disbursed. <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>This field is displayed if <b>Percentage</b> option is selected from the <b>Pay</b> field.</li> <li>Based on the percentage specified, the value is calculated and displayed in the <b>Amount</b> field.</li> </ul>

- Click **Save**.

The details are added successfully and displayed in the **Settlement details** section.

### 1.6.3.1.1.6 Edit Settlement through Ledger

User can settle the amount using the customer account.

#### To settle amount through ledger:

1. From the **Settlement details** section, click **Edit** icon.  
The **Edit settlement** screen is displayed.

**Figure 1-121 Edit Settlement**

The screenshot shows a modal window titled "Edit settlement" with a close button (X) in the top right corner. Inside the window is a table with the following data:

Pay Through	Description	Amount	Amount FCY	Action
Customer account	000008475178	GBP 5,106.55	-	

At the bottom right of the modal, there are three buttons: "Close", "Add", and "Update & Close".

2. In the **Edit settlement** screen, you can view the settlement details. For more information on fields, refer to field description table below:

**Table 1-78 Edit Settlement – Field Description**

Field	Description
<b>Pay Through</b>	Displays the option selected for pay through.
<b>Description</b>	Displays the account number and account holder's name.
<b>Amount</b>	Displays the settlement amount.
<b>Amount FCY</b>	Displays the amount in foreign currency.

3. Click the **Edit** icon in the **Edit settlement** screen.  
The **Edit** details in the screen are displayed.

Figure 1-122 Edit Ledger

**Edit settlement**
✕

Pay Through	Description	Amount	Amount FCY	Action
Customer account	000008475178	GBP 5,106.55	-	✎ 🗑️

**Edit**

Pay Through Ledger
▼

Ledger Number
111100002
🔍

Ledger Name  
 Cash in Vault LCY

Pay Amount
▼

Amount
GBP 5,106.55

Cancel Save

4. In the **Edit** section, user can update the required details. For more information on fields, refer to field description table below:

Table 1-79 Settlement through Ledger – Field Description

Field	Description
<b>Pay Through</b>	Select the <b>Ledger</b> account option from the list. The other options are: <ul style="list-style-type: none"> <li><b>Customer account:</b> For more information, refer .</li> <li><b>Other's customer account:</b> For more information, refer .</li> </ul>
<b>Ledger Number</b>	Select the ledger account number.
<b>Ledger Name</b>	Displays the ledger name as user selects the ledger number.
<b>Pay</b>	Select the option for payment. The options are: <ul style="list-style-type: none"> <li><b>Amount</b></li> <li><b>Percentage</b></li> </ul>
<b>Amount</b>	Specify the amount to be disbursed.
<b>Percentage</b>	Specify the percentage of amount to be disbursed. <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>This field is displayed if <b>Percentage</b> option is selected from the <b>Pay</b> field.</li> <li>Based on the perentage specified, the value is calculated and displayed in the <b>Amount</b> field.</li> </ul>

5. Click **Save**.

The details are added successfully and displayed in the **Settlement details** section.

### 1.6.3.1.1.7 Edit Settlement through External Account

User can settle the disbursement amount using an external account.

#### To settle disbursement amount through external account:

1. From the **Settlement details** section, click **Edit** icon.

The **Edit settlement** section is displayed.

**Figure 1-123 Edit Settlement**

Pay Through	Description	Amount	Amount FCY	Action
Customer account	000008475178	GBP 5,106.55	-	

2. In the **Edit settlement** screen, you can view the settlement details. For more information on fields, refer to field description table below:

**Table 1-80 Edit Settlement – Field Description**

Field	Description
<b>Pay Through</b>	Displays the option selected for pay through.
<b>Description</b>	Displays the account number and account holder's name.
<b>Amount</b>	Displays the settlement amount.
<b>Amount FCY</b>	Displays the amount in foreign currency.

3. Click the **Edit** icon in the **Edit settlement** screen.

The **Edit** details in the screen are displayed.

Figure 1-124 Payment through External Account

**Edit settlement**
✕

Pay Through	Description	Amount	Amount FCY	Action
Customer account	MA2000000239 - Jacob Martin	USD 600.00	-	✎ 🗑️

**Edit**

Pay Through  
 External account ▼

Account Number Required

Routing Number 071000301 🔍

Account type  
 Savings Account ▼

Customer Name Required

Participant Name  
 BANK OF AMERICA NEWYORK BRAN...

Standard Entry Class Code  
 Telephone Initiated ▼

Cancel
Save

Close
Add
Update & Close

4. In the **Edit** section, user can update the required details. For more information on fields, refer to field description table below:

Table 1-81 Settlement through external account – Field Description

Field	Description
<b>Pay Through</b>	Select the <b>External Account</b> option from the list. The other options are: <ul style="list-style-type: none"> <li><b>Customer account:</b> For more information, refer Pay Through Customer Account.</li> <li><b>Other customer's account:</b> For more information, refer Pay Through Other Customer's Account.</li> <li><b>Ledger:</b> For more information, refer Pay Through Ledger.</li> </ul>
<b>Account Number</b>	Specify the account for performing the disbursement.
<b>Customer Name</b>	Specify the customer name of the external account.
<b>Routing Number</b>	Select the routing number for settling the disbursement amount.
<b>Participant Name</b>	Displays the name of the participant.
<b>Account Type</b>	Select the account type for settling the disbursement amount. The options are: <ul style="list-style-type: none"> <li><b>Savings Account</b></li> <li><b>Checking Account</b></li> </ul>
<b>Pay</b>	Select the option for disbursement payment. The options are: <ul style="list-style-type: none"> <li><b>Amount</b></li> <li><b>Percentage</b></li> </ul>

Table 1-81 (Cont.) Settlement through external account – Field Description

Field	Description
<b>Amount</b>	Specify the amount to be disbursed.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Amount</b> option is selected from the <b>Pay</b> field.</p> </div>
<b>Percentage</b>	Specify the percentage of amount to be disbursed.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>This field is displayed if <b>Percentage</b> option is selected from the <b>Pay</b> field.</li> <li>Based on the percentage specified, the value is calculated and displayed in the <b>Amount</b> field.</li> </ul> </div>

5. Click **Save**.

The details are added successfully and displayed in the Settlement details section in the main screen.

## 1.6.3.2 Non-Billing Account

This topic provides the detail for loan payment and closure of a non-billing account.

- [Payment and Closure Details for Non-Billing Accounts](#)  
In this topic, the payment and settlement details for the non-billing accounts are explained.

### 1.6.3.2.1 Payment and Closure Details for Non-Billing Accounts

In this topic, the payment and settlement details for the non-billing accounts are explained.

**Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Repayment**, click **Loan Payment and Closure**. You can also open the screen by specifying **Loan Payment and Closure** in the search icon bar and selecting the screen.

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

**Figure 1-125 Loan Payment and Closure**

2. Select the appropriate option from the **Search by** field.
3. Provide the input based on the selection from the **Search by** field.  
The payment and closure details are displayed.

**Figure 1-126 Loan Payment and Closure Details**

**Payment details**

Value Date: August 1, 2024

Select Activity:  Pay Dues  Pay Advance  Pay Partially  Close Account

Collect Unbilled Interest:

Amount Due: USD 4,000.00  
[View breakup](#)

Settle Now: USD 4,000.00 [Simulate](#) [View allocation](#)

Total Fees: USD 0.00

Amount Payable: USD 4,000.00

Settlement details: You haven't added any settlement details yet. [Add New Settlement](#)

**Due details** (All amounts in USD)

Details	Existing	New
Total outstanding	40,098.73	36,098.73
Principal outstanding	39,962.54	35,962.54
Arrears	4,000.00	0.00
Unbilled interest	136.19	136.19
Installment amount	4,602.40	4,602.40
Remaining installment	8	8
Excess amount	0.00	0.00

4. On the **Loan Payment and Closure** screen, perform the required actions. For more information on fields, refer to field description table below:

Table 1-82 Loan Payment and Closure – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Payment Details</b>	In this section, the fields related to perform payments are displayed. Also, user can view the details of the existing payment details.
<b>Value Date</b>	Select or specify the value date for making the payment.
<b>Select Activity</b>	<p>Select the appropriate option for the paying the payment. The available options are <b>Pay Advance</b>, <b>Pay Dues</b>, <b>Pay Partially</b>, and <b>Close Account</b>.</p> <p>The default option selected is <b>Pay Dues</b>.</p>

- [Paying by Pay Dues Option](#)  
You can pay the due loan amount by installment or existing arrears of a loan account. This option will be available only if there are existing arrears due as on the value date. This topic describes the systematic instructions for paying the due amount.
- [Paying by Pay Advance Option](#)  
User can pay by submitting the advance amount. The **Pay Advance** option will not be accessible if the loan account is past the maturity date.
- [Paying by Pay Partially Option](#)  
You can make payment by paying partial loan amount. Once the payment is done, the principal amount is reduced from the loan amount. The **Pay Partially** option will not be available, if the loan account is in post maturity date.

- [Paying by Close Account Option](#)  
You can make payment by repaying the entire outstanding loan amount and close the loan account.
- [Manage Fees](#)  
You can view, or modify the fees applied on the loan account. Only for the loan account for which fees are configured the **Total Fees**.
- [Viewing Simulation Details](#)  
You can get a complete overview of the amount details are displayed in this widget on the right side of the screen.
- [View Breakup of Amount Due](#)  
You can view the breakup details of the due amount, only if you have selected the **Installment Payment** option from the **Payment Type** field in the **Loan Payment and Closure** screen.

### 1.6.3.2.1.1 Paying by Pay Dues Option

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

#### To pay towards dues:

1. From the **Loan Payment and Closure** screen, select the **Pay Dues** option from the **Select Activity** field.
  - To make payment by installment, select the **Installment** option from the **Payment Type** field.

**Figure 1-127 Loan Payment and Closure Details**

The screenshot displays the 'Loan Payment and Closure' interface. At the top, there are search fields for 'Account number' and 'Account Number' (LNP201LN50028244). The 'Payment details' section includes a 'Value Date' of August 1, 2024, and 'Select Activity' options: 'Pay Dues' (selected), 'Pay Advance', 'Pay Partially', and 'Close Account'. There is a 'Collect Unbilled Interest' toggle and an 'Amount Due' of USD 4,000.00. A 'Settle Now' section shows a payment amount of USD 4,000.00 with 'Simulate' and 'View allocation' buttons. 'Total Fees' are USD 0.00, and 'Amount Payable' is USD 4,000.00. The 'Settlement details' section indicates 'You haven't added any settlement details yet.' On the right, a 'Due details' table shows amounts in USD:

Details	Existing	New
Total outstanding	40,098.75	36,098.75
Principal outstanding	39,962.54	35,962.54
Arrears	4,000.00	0.00
Unbilled interest	136.19	136.19
Installment amount	4,602.40	4,602.40
Remaining installment	8	8
Excess amount	0.00	0.00

Buttons for 'Remarks', 'Documents', 'Cancel', and 'Submit' are visible at the bottom right.

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

Table 1-83 Pay Due - Installment Payment – Field Description

Field	Description
<b>Select Activity</b>	Select the <b>Pay Dues</b> for paying the payment.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>For information on other options, refer <a href="#">Paying by Pay Partially Option</a> and <a href="#">Paying by Close Account Option</a>.</p> </div>
<b>Collect Unbilled Interest</b>	Switch to <input checked="" type="checkbox"/> to collect all the unbilled interest till date.  Switch to <input type="checkbox"/> to not to collect all the unbilled interest till date.
<b>Amount Due</b>	Displays the total loan amount to be paid.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>You can view the details of amount due. For more information, refer <a href="#">View Breakup</a>.</p> </div>
<b>Settle Now</b>	It displays the amount to be paid and it is editable. After adjusted the amount, the <b>Simulate</b> option is enabled and after click the <b>Simulate</b> option, the due details are adjusted and displayed.
<b>Total Fees</b>	Displays the fees amount to be paid.
<b>Fees Treatment</b>	There are two options to select the payment, that is <b>Pay Now</b> , and <b>Waive</b> . If <b>Waive</b> is selected, the total fees is updated as 0.
<b>Amount Payable</b>	Specify the total payment loan amount.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>You should specify amount less than or equal to the total dues to proceed ahead successfully.</p> </div>
<b>Settlement Details</b>	It displays the settlement details. Click the <b>Edit</b> icon to edit the settlement details. For more information, refer <a href="#">Add Settlement through Customer Account</a> , <a href="#">Add Settlement through Other Customer's Account</a> , <a href="#">Edit Settlement through External Account</a> , and <a href="#">Edit Settlement through Ledger</a> .

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

Figure 1-128 Pay Dues - Allocate Arrears

**Loan Payment and Closure**
Remarks Documents

Search by  
Account number

Account Number  
000ABS3180890433

Account Description  
RONY THOMAS

**Payment details**

Value Date  
March 30, 2018

Select Activity  
 Pay Dues  
  Pay Partially  
  Close Account

Payment Type  
 Installment  
  Allocate Arrears

Collect Unbilled Interest

Amount Due  
GBP 5,097.55

Settle Now  
  
   
 [Manage allocation](#)

Total Fees  
GBP 9.00  
 [Manage fees](#)

Fees Treatment  
 Pay Now  
  Waive

Amount Payable  
GBP 5,106.55






**Settlement details**

Pay Through	Description	Amount	Amount FCY
Customer account	000008475178	GBP 5,106.55	-

**Due details** All amounts in GBP

Details	Existing	New
Total outstanding	53,942.63	48,845.08
Principal outstanding	52,000.00	48,231.94
Arrears	5,097.55	0.00
Unbilled interest	613.14	613.14
Installment amount	2,545.19	2,545.19
Remaining installment	22	22

Figure 1-129 Manage Allocation

Manage allocation <span style="float: right;">✕</span>			
All amounts in USD			
Components	Arrears	Pay	Action
INT_ACT_ACT	499.80	499.80	
PERIOD_NACCR_FEE	200.00	200.00	
PRINCIPAL	9,791.22	9,274.48	
LATE_FEE_PERC_IA	25.72	25.72	
Total	10,516.74	10,000.00	

Cancel Reset Simulate

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

Table 1-84 Pay Due - Allocate Arrears – Field Description

Field	Description
<Other Fields>	For information on the fields above this section, refer <a href="#">Installment Payment</a> .
<b>Manage Allocation</b>	<p>This link is displayed if you select the <b>Allocate Arrears</b> option from the <b>Payment Type</b> field.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>– You can specify either pay, capitalize, waive the existing arrears, or perform combination of three.</li> <li>– You need to total allocation amount should be less or equal to the arrears amount.</li> <li>– To view the amounts after updating the allocations, click <b>Stimulate Allocation</b>.</li> </ul> </div>
<b>Component</b>	Displays the components for the allocation.
<b>Arrears</b>	Displays the arrears amount.

Table 1-84 (Cont.) Pay Due - Allocate Arrears – Field Description

Field	Description
<b>Pay</b>	Specify the amount to be paid towards the specific component.  <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>The system validates the sum of Pay, Capitalize, and Waive for a specific component is not more than the value of respective component's <b>Arrear</b> amount. Based on this validation, an appropriate message is displayed.</p> </div>
<b>Action</b>	Displays the <b>Edit</b> icon. User can only update the <b>Pay</b> amount post clicking the <b>Edit</b> icon.
<b>Total</b>	Displays the total of arrears and pay amount.

If the **Collected Unbilled Interest** toggle is **ON**, then the **View allocation** link is displayed. The following screen is displayed:

Figure 1-130 View Allocation

**View allocation** ✕

All amounts in USD

Components	Arrears (a)	Arrears paid (b)	Unbilled (c)	Unbilled paid (d)	Pay (b + d)
INT_ACT_ACT	499.80	499.80	152.27	152.27	652.07
PERIOD_NACCR_FEE	200.00	200.00	0.00	0.00	200.00
PRINCIPAL	9,791.22	9,791.22			9,791.22
LATE_FEE_PERC_IA	25.72	25.72	0.00	0.00	25.72
<b>Total</b>	10,516.74	25.72	0.00	0.00	10,669.01

Table 1-85 View Allocation - Field Description

Field	Description
<b>Components</b>	Displays the components of the arrears.
<b>Arrears (a)</b>	Displays the amount for each arrear component.
<b>Arrears paid (b)</b>	Displays the arrears paid
<b>Unbilled (c)</b>	Displays the unbilled amount.
<b>Unbilled paid (d)</b>	Displays the unbilled paid amount.
<b>Pay (b + d)</b>	Displays the amount paid.
<b>Total</b>	Displays the total amount of arrears.

2. Click **Submit**.

The screen is successfully submitted for authorization.

### 1.6.3.2.1.2 Paying by Pay Advance Option

User can pay by submitting the advance amount. The **Pay Advance** option will not be accessible if the loan account is past the maturity date.

**To pay advance amount:**

1. From the **Select Activity** field, select **Pay Advance** option.

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

**Figure 1-131 Pay Advance**

The screenshot shows the 'Loan Payment and Closure' interface. At the top, there are 'Remarks' and 'Documents' buttons. Below is a search section with 'Search by' (Account number) and 'Account Number' (LNPZ01LN50028244). The 'Payment details' section includes 'Value Date' (August 1, 2024), 'Select Activity' (Pay Dues, **Pay Advance**, Pay Partially, Close Account), and 'Number of Installments' (2). The 'Amount Due' is USD 13,404.80. The 'Settle Now' section shows 'USD 12,000.00' and a 'Simulate' button. 'Total Fees' is USD 0.00 and 'Amount Payable' is USD 12,000.00. The 'Due details' table shows existing and new amounts for various categories. The 'Settlement details' table shows a ledger entry for 'Retail Loan Payable'.

Details	Existing	New
Total outstanding	40,098.73	36,098.73
Principal outstanding	39,962.54	35,962.54
Arrears	4,000.00	0.00
Unbilled interest	136.19	136.19
Installment amount	4,602.40	4,602.40
Remaining installment	8	8
Excess amount	0.00	8,000.00



Pay Through	Description	Amount	Amount FCY
Ledger	GL11000002 - Retail Loan Payable	USD 12,000.00	-

2. Select the appropriate option from the **Search by** field.
3. Provide the input based on the selection from the **Search by** field.

**Table 1-86 Pay Advance - Field Description**

Field	Description
<b>Select Activity</b>	Select the <b>Pay Advance</b> for paying the payment.  <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>For details on additional choices, refer Paying by Pay Due Option, Paying by Partially Pay Off Option, and Paying by Close Account Option.</p> </div>
<b>Number of Installments</b>	Specify the number of installments for payment.

Table 1-86 (Cont.) Pay Advance - Field Description

Field	Description
<b>Amount Due</b>	Displays the total loan amount to be paid. The arrear inclusion amount is displayed below in this field.
<b>Settle Now</b>	Displays the amount to be paid and it is editable. Once the amount is modified, the <b>Simulate</b> option becomes available, and when it is clicked on, the due details are updated and shown.
<b>Total Fees</b>	Displays the fees amount to be paid.
<b>Fees Treatment</b>	There are two options to select the payment, that is <b>Pay Now</b> , and <b>Waive</b> . If <b>Waive</b> is selected, the total fees is updated as 0.
<b>Amount Payable</b>	Specify the total payment loan amount.  <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>An amount that is less than or equal to the total dues needs to be specified by the user to move forward successfully.</p> </div>
<b>Settlement Details</b>	It displays the settlement details.  <div style="text-align: center;">  </div> <p>Click  to edit the settlement details.</p>

4. Click **Submit**.

The screen is successfully submitted for authorization.

### 1.6.3.2.1.3 Paying by Pay Partially Option

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

#### To pay partial amount:

1. From the **Select Activity** field, select **Pay Partially** option.

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

Figure 1-132 Pay Partially

Details	Existing	New
Total outstanding	53,942.63	48,234.14
Principal outstanding	52,000.00	48,231.94
Arrears	5,097.55	4,484.41
Unbilled interest	613.14	0.00
Installment amount	2,545.19	2,545.19
Remaining installment	22	22

2. Select the appropriate option from the **Search by** field.
3. Provide the input based on the selection from the **Search by** field.

Table 1-87 PayPartially - Field Description



Field	Description
<b>Select Activity</b>	Select the <b>Pay Partially</b> for paying the payment.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>For information on other options, refer <a href="#">Paying by Pay Due Option</a> and <a href="#">Paying by Close Account Option</a>.</p> </div>
<b>Collect Unbilled Interest</b>	Switch to  to collect all the unbilled interest till date.  Switch to  to not to collect all the unbilled interest till date.
<b>Settle Now</b>	It displays the amount only when the <b>Collect Unbilled Interest</b> toggle is <b>ON</b> and it is editable.
<b>Re-computation Basis</b>	Select the option <b>Term</b> or <b>Installment</b> , and click <b>Simulate</b> to display the payment related fields. The due details are adjusted accordingly.
<b>Total Fees</b>	Displays the fees amount to be paid.

Table 1-87 (Cont.) PayPartially - Field Description

Field	Description
<b>Fees Treatment</b>	There are two options to select the payment, that is <b>Pay Now</b> , and <b>Waive</b> . If <b>Waive</b> is selected, the total fees is updated as 0.
<b>Amount Payable</b>	Specify the total payment loan amount. <b>Note:</b> You should specify amount less than or equal to the total dues to proceed ahead successfully.
<b>Settlement Details</b>	It displays the settlement details. Click the edit icon to edit the settlement details.

- Click **Submit**.

The screen is successfully submitted for authorization.

#### 1.6.3.2.1.4 Paying by Close Account Option

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

##### To pay by closing account:

- From the **Select Activity** field, select **Close Account** option.

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

Figure 1-133 Close Account

The screenshot displays the 'Loan Payment and Closure' interface. At the top, there are buttons for 'Remarks' and 'Documents'. Below this, the 'Search by' field is set to 'Account number', with the account number '000ABS3180890426' and the account description 'RONY THOMAS'. The 'Payment details' section shows the 'Value Date' as 'March 30, 2018'. Under 'Select Activity', the 'Close Account' option is selected. The 'Total Outstanding' is GBP 38,336.24, and 'Total Fees' is GBP 0.00. The 'Amount Payable' is also GBP 38,336.24. The 'Settlement details' table shows a 'Pay Through' of 'Customer account' with a description of '000008475178' and an amount of 'GBP 38,336.24'. On the right, the 'Due details' table shows 'All amounts in GBP' with columns for 'Details', 'Existing', and 'New'. The 'Due details' table includes rows for 'Total outstanding', 'Principal outstanding', 'Arrears', 'Unbilled interest', 'Installment amount', and 'Remaining installment'. The 'Remaining installment' row shows 16 remaining installments. At the bottom right, there are 'Cancel' and 'Submit' buttons.

- Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the **Search by** field.

**Table 1-88 Close Account - Field Description**

Field	Description
<b>Payment Nature</b>	Select the <b>Close Account</b> for paying the payment.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>For information on other options, refer <a href="#">Paying by Pay Due Option</a> and <a href="#">Paying by Pay Partially Option</a>.</p> </div>
<b>Total Outstanding</b>	Displays the total outstanding amount to be paid.
<b>Total Fees</b>	Displays the total fees amount to be paid.
<b>Amount Payable</b>	Displays the total payment loan amount.

4. Click **Submit**.

The screen is successfully submitted for authorization.

### 1.6.3.2.1.5 Manage Fees

You can view, or modify the fees applied on the loan account. Only for the loan account for which fees are configured the **Total Fees**.

**To view, or modify the fees applied:**

- From the **Loan Payment and Closure** screen, select the payment activity from the **Select Activity** field.

- To view or modify the fees:**

- Below the **Total Fees** field, click the **Manage Fees** link.

The **Manage Fees** section is displayed.

**Figure 1-134 Manage Fees**

Manage Fees		
Charge Details	Defaulted Amount	Modified Amount
HANDLNG_CHG	45.00	45.00
Total		45.00

- In the **Manage Fees** section, you can view or modify the fees details are required. For more information on fields, refer to field description table below:

**Table 1-89 Manage Fees - Field Description**

Field	Description
<b>Fees Details</b>	Displays the fees details applied on the account.
<b>Default Amount</b>	Displays the default fees amount on the account.
<b>Modified Amount</b>	Displays the latest fees amount. <b>Note:</b> You can edit the amount by clicking the field and specify the amount.

3. Click **Save** to close the screen.

### 1.6.3.2.1.6 Viewing Simulation Details

You can get a complete overview of the amount details are displayed in this widget on the right side of the screen.

**To view the stimulation details:**

1. From the **Payment Details** or **Settlement Details** section, update the values as required. In the right widget, the **New** amounts are displayed.

**Figure 1-135 Due Details**

All amounts in USD

Due details		
Details	Existing	New
Total outstanding	10,516.56	3,416.84
Delinquent due (a)	5,092.29	0.00
Other due (b)	310.00	10.00
Total due (c=a+b)	5,402.29	10.00
Current due (d)	1,697.43	0.00
Total current due (e=c+d)	7,099.72	10.00

2. You can view the compare the existing and new amounts displayed. For more information on fields, refer to field description table below:

**Table 1-90 Due Details – Field Description**

Field	Description
<b>Details</b>	Displays the details of the due amount. The details are as follows: <ul style="list-style-type: none"> <li>• <b>Total Outstanding:</b> Displays the total amount to be paid to close lending account.</li> <li>• <b>Delinquent due (a):</b> Displays the delinquency due amount.</li> <li>• <b>Other due (b):</b> Displays the dues and charges.</li> <li>• <b>Total due (c=a+b):</b> Displays the sum of delinquent due and other due.</li> <li>• <b>Current due (d):</b> Displays the bill generated but not due.</li> <li>• <b>Total Current due (e=c+d):</b> Displays the sum of total due and current due.</li> </ul>
<b>Existing</b>	Displays the existing due amount of the lending account.
<b>New</b>	Displays the new due amount of the lending account.

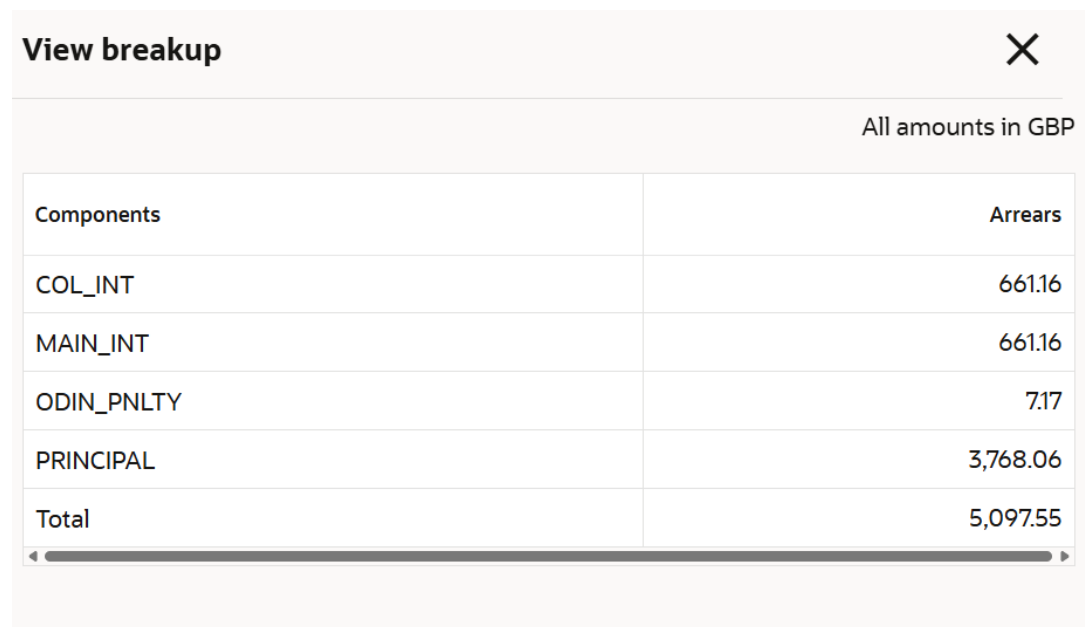
### 1.6.3.2.1.7 View Breakup of Amount Due

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

**To view due amount breakup:**

1. From the **Loan Payment and Closure** screen, select the **Pay Due** option from the **Select Activity** field.
2. From the **Payment Type** field, select the **Installment Payment** option.
3. Below the **Amount Due** field, click the **View Breakup** link.

The **View Breakup** screen is displayed.

**Figure 1-136 View Breakup**


The screenshot shows a mobile application interface for 'View breakup'. At the top right is a close button (X). Below the title, it states 'All amounts in GBP'. A table lists components and their corresponding arrears values.

Components	Arrears
COL_INT	661.16
MAIN_INT	661.16
ODIN_PNLTY	7.17
PRINCIPAL	3,768.06
<b>Total</b>	<b>5,097.55</b>

If the **Collected Unbilled Intetest** toggle is **ON**, then the following screen is displayed.

**Figure 1-137 View allocation**

View breakup <span style="float: right;">✕</span>			
All amounts in USD			
Components	Arrears	Unbilled	Pay
INT_ACT_ACT	499.80	152.27	652.07
PERIOD_NACCR_FEE	200.00	0.00	200.00
PRINCIPAL	9,791.22		9,791.22
LATE_FEE_PERC_IA	25.72	0.00	25.72
Total	10,516.74	0.00	10,669.01

- You can view the breakup in detail for the amount due. For more information on fields, refer to field description table below:

**Table 1-91 View Breakup - Field Description**

Field	Description
<b>Components</b>	Displays the components of the arrears.
<b>Arrears</b>	Displays the amount for each arrear component.
<b>Unbilled</b>	Displays the unbilled amount.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the <b>Collect Unbilled Interest</b> toggle is <b>ON</b>.</p> </div>
<b>Pay</b>	Displays the amount paid.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the <b>Collect Unbilled Interest</b> toggle is <b>ON</b>.</p> </div>
<b>Total</b>	Displays the total amount of arrears.

- Click **Close** icon to close the screen.

## 1.6.4 Statement Inquiry

You can perform statement inquiry of the loan account using the **Statement Inquiry** screen.

**To perform inquiry on transaction:**

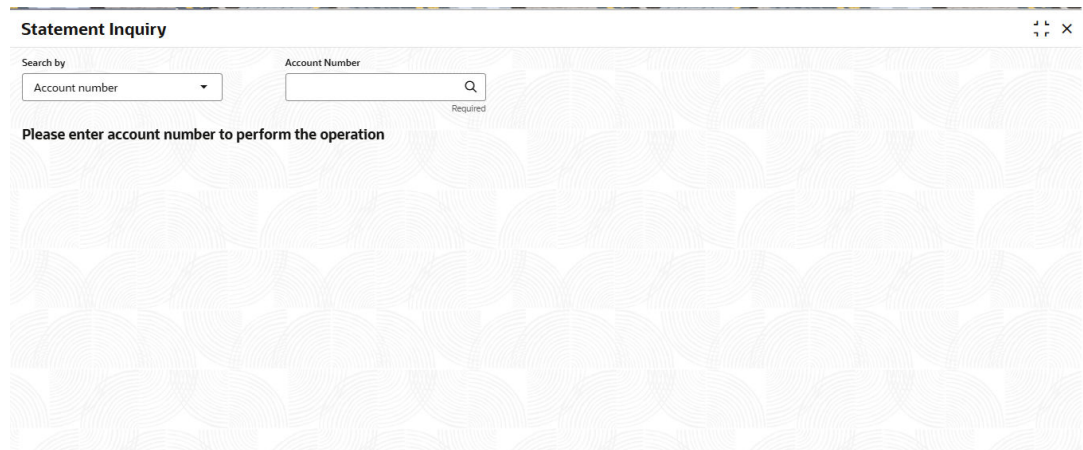
**Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Statement Inquiry**. User can also open the screen by specifying **Statement Inquiry** in the search icon bar and selecting the screen.

The **Statement Inquiry** screen is displayed.

**Figure 1-138 Statement Inquiry**



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The statement details are displayed.

**Figure 1-139 Existing Details**

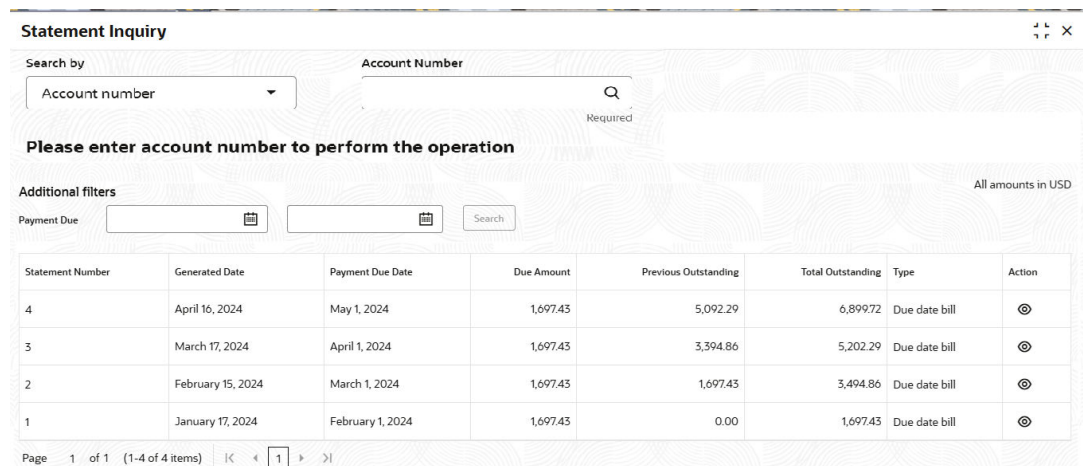



Table 1-92 Statement Inquiry – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p>
<b>Additional filters</b>	This section displays the filters to be applied for search.
<b>Payment Due</b>	<p>Select the date range for performing search.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p> <b>Note</b></p> <p>The <b>Search</b> button is enabled after you select or specify the date range.</p> </div>
<b>Statement Number</b>	Displays the sequential number of the statement.
<b>Generated Date</b>	Displays the statement generation date.
<b>Payment Due Date</b>	Displays the due date for the payment.
<b>Due Amount</b>	Displays the total due amount.
<b>Previous Outstanding</b>	Displays the previous outstanding amount, if any.
<b>Total Outstanding</b>	Displays the total outstanding amount.
<b>Type</b>	Displays the type of statement.
<b>Action</b>	Click the <b>View</b> icon, to view more information on the statement.

**To view more information on the statement:**

- a. From the **Action** field, click **View**.

The **Statement details** section is displayed.

Figure 1-140 Statement Details

Statement details											
Statement number 1 generated on April 30, 2024										All amounts in USD	
Due Amount	Payment Due Date	Outstanding Principal	Excess Amount	Interest Rate							
1,697.43	May 15, 2024	10,000.00	-	6.3							
<b>Amount due explanation</b>											
<b>Details</b>										<b>Amount</b>	
▶ Regular monthly payment										1,697.43	
Overdue payment										0.00	
Unpaid fees										0.00	
<b>Total due</b>										<b>1,697.43</b>	
<b>Transactions from April 15, 2024 to May 1, 2024</b>											
Date	Description	Fees & Charges	Payments								
May 1, 2024		-	2,500.00								
April 15, 2024	DSBR Fee Percentage Based Disbursed Amount	22.00	-								
April 15, 2024	Retail Loan Principal	-	-10,000.00								
Page 1 of 1 (1-3 of 3 items)  < < 1 > >											

- b. In the **Statement details** section, view the required details. For more information on fields, refer to field description table below.

Table 1-93 Statement details - Field Description

Field	Description
<b>Statement &lt;Number&gt; generated on &lt;Date&gt;</b>	Displays the statement number and date on which the statement was generated.
<b>Due Amount</b>	Displays the total amount due.
<b>Payment Due Date</b>	Displays the due date of the payment.
<b>Outstanding Principal</b>	Displays the outstanding principal amount.
<b>Excess Amount</b>	Displays the excess amount of the account, if any.
<b>Interest Rate</b>	Displays the rate of interest.
<b>Amount due explanation</b>	This section displays the explanation for the due amount.
<b>Details</b>	Displays the amount details. Click the <b>Expand</b> icon before the field, to view more information on the details.
<b>Amount</b>	Displays the amount.
<b>Total due</b>	Displays the total amount due.
<b>Transactions from &lt;Date Range&gt;</b>	This section displays the transaction details for a specific date range.
<b>Date</b>	Displays the transaction date.
<b>Description</b>	Displays the description for the transaction.
<b>Fees &amp; Charges</b>	Displays the fees and charges applied on the amount.

**Table 1-93 (Cont.) Statement details - Field Description**

Field	Description
Payments	Displays the amount paid, if any.

## 1.7 Schedule

Under **Schedule** menu, you can view and perform action on the schedule of a loan account.

This topic contains the following subtopics:

- [Loan Schedule Inquiry](#)  
User can view the loan schedule of an account using the **Loan Schedule Inquiry** screen.
- [Repayment Date Change](#)  
User can set a new repayment date for a loan account, based on the customer's request using the **Repayment Date Change** screen.
- [Modify Interest Rate](#)  
User can add or modify the future interest rates defined for a loan account using the **Modify Interest Rate** screen.
- [Modify Tenure and Installment](#)  
User can modify the existing tenure or installment based on customer request using the **Modify Tenure and Installment** screen.
- [Modify Penalty Interest Rate](#)  
User can modify the existing penalty interest rates or add a new line to define the future penalty interest rates for a retail account using the **Modify Penalty Interest Rate** screen.
- [Interest Rate Inquiry](#)  
User can view the interest rate history with individual details using the **Interest Rate Inquiry** screen.

### 1.7.1 Loan Schedule Inquiry

User can view the loan schedule of an account using the **Loan Schedule Inquiry** screen.

The application generates the loan schedule for the account based on the loan amount and displays the same only after the disbursement of loan.

**To inquire on the loan schedule:**

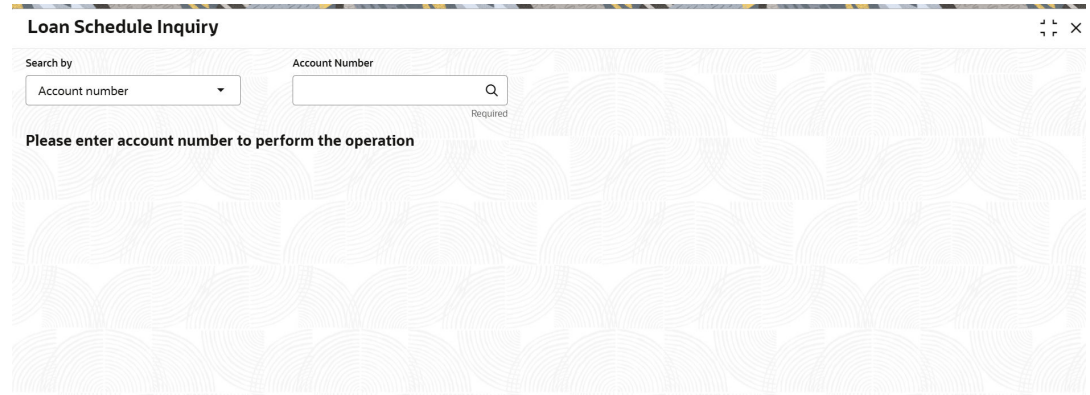
#### **Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Schedule**, click **Loan Schedule Inquiry**. User can also open the screen by specifying **Loan Schedule Inquiry** in the search icon bar and selecting the screen.

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

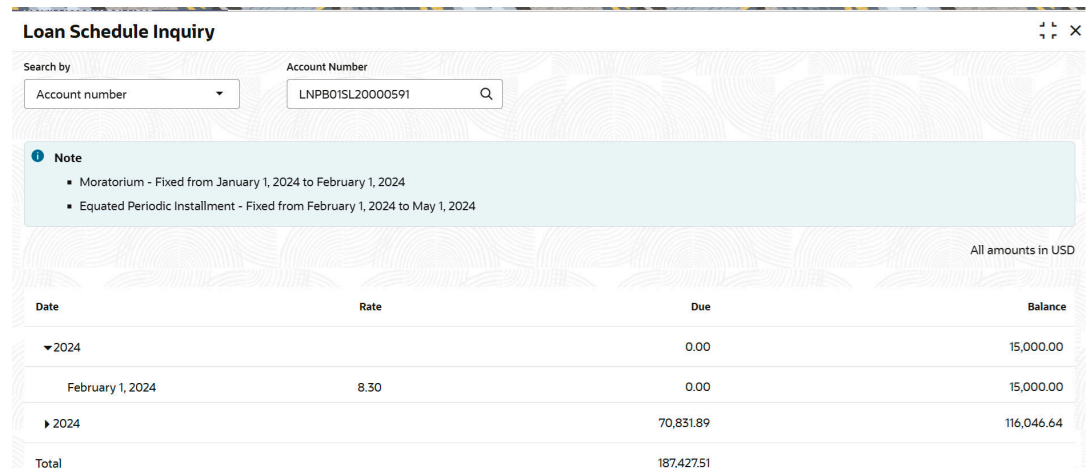
**Figure 1-141 Loan Schedule Inquiry**



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.


The schedule details of the account is displayed. By default, application displays the current period of the schedule highlighting the current month for the particular year. Also, a note is displayed mentioning about the schedule along with type and period. The following screen is displayed for a Billing Account:

**Figure 1-142 Loan Schedule Inquiry - Billing Account**



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

Table 1-94 Loan Schedule Inquiry - Billing Account - Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Date</b>	<p>Displays the year and the dates in a year when the arrears is raised.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This column lists the years for which the schedule is generated. For each calendar year, the sum total of <b>Interest</b>, <b>Fees</b>, and <b>Due</b> amount is displayed in the respective columns. If user click  corresponding to a particular year, the monthly date schedule list for a year appears.</p> </div>
<b>Rate</b>	Displays the rate of interest.
<b>Due</b>	Displays the amount due.
<b>Balance</b>	Displays the balance amount after every installment.
<b>Total</b>	Displays the total amount for the <b>Due</b> column.

The following screen is displayed for a Non-Billing Account:

**Figure 1-143 Loan Schedule Inquiry - Non-Billing Account**

**Loan Schedule Inquiry**

Search by: Account number | Account Number: LNP201SL20000612

**Note**  
▪ Equated Periodic Installment - Fixed from February 1, 2024 to May 1, 2024

All amounts in USD


Date	Rate	Principal	Interest	Fee	Due	Balance
▼2024		100,000.00	1,343.76	0.00	101,343.76	0.00
March 1, 2024	7.99	33,132.00	646.20	0.00	33,778.20	66,868.00
April 1, 2024	8.29	33,308.68	469.52	0.00	33,778.20	33,559.32
May 1, 2024	8.29	33,559.32	228.04	0.00	33,787.36	0.00
Total		100,000.00	1,343.76		101,343.76	

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

**Table 1-95 Loan Schedule Inquiry - Non-Billing Account – Field Description**

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>

Table 1-95 (Cont.) Loan Schedule Inquiry - Non-Billing Account – Field Description

Field	Description
<b>Date</b>	<p>Displays the year and the dates in a year when the arrears is raised.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This column lists the years for which the schedule is generated. For each calendar year, the sum total of <b>Interest, Fees, and Due</b> amount is displayed in the respective columns. If user click  corresponding to a particular year, the monthly date schedule list for a year appears.</p> </div>
<b>Rate</b>	Displays the rate of interest.
<b>Principal</b>	Displays the amount of principal arrears.
<b>Interest</b>	Displays the amount of interest.
<b>Fees</b>	Displays the amount of fees.
<b>Due</b>	Displays the amount due.
<b>Balance</b>	Displays the balance amount after every installment.
<b>Total</b>	Displays the total amount for the <b>Principal, Interest, Fees, and Due</b> columns.

4. View the details of the schedule.

## 1.7.2 Repayment Date Change

User can set a new repayment date for a loan account, based on the customer's request using the **Repayment Date Change** screen.

**To change the repayment date:**

### **Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Schedule**, click **Repayment Date Change**. User can also open the screen by specifying **Repayment Date Change** in the search icon bar and selecting the screen.

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

**Figure 1-144 Repayment Date Change**

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The details are displayed in the **New details** section and the previous details of the account is displayed in the **Existing details** widget.

**Figure 1-145 Repayment Date Change - New and Existing Details**




Pay Through	Description	Amount	Amount FCY
Customer account	LN2000002437 - John Matehew	USD 10.00	-

4. Perform the required action in the **New Details** section. For more information on fields, refer to field description table below:

Table 1-96 Repayment Date Change – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div data-bbox="755 877 1468 1155" style="border: 1px solid #ccc; padding: 10px; margin-top: 20px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>New details</b>	This section fields for updating the repayment date details.
<b>Select Option</b>	<p>Select the option for the repayment date. The options are:</p> <ol style="list-style-type: none"> <li><b>a. Last day of the month</b></li> <li><b>b. Specific day of the month</b></li> <li><b>c. Specific date</b></li> </ol> <div data-bbox="755 1444 1468 1785" style="border: 1px solid #ccc; padding: 10px; margin-top: 20px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>• Once you select an option from this field and select the date or day as required, the system calculates the repayment date and displays below this field as an information.</li> <li>• If the repayment date falls on a holiday, then a message that the installment date is a holiday and repayment schedule is adjusted to the next working date is displayed.</li> </ul> </div>

Table 1-96 (Cont.) Repayment Date Change – Field Description

Field	Description
<b>Select Day</b>	<p>Select the day of the month for repayment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if you select <b>Specific day of the month</b> option from the <b>Select Option</b> field.</p> </div>
<b>Select Date</b>	<p>Select the repayment date.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>User can select or specify a date from current date till the loan maturity date.</li> <li>This field is displayed if you select <b>Specific date</b> option from the <b>Select Option</b> field.</li> </ul> </div>
<b>Total Fees</b>	<p>Displays the total fees applicable for the loan.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>This field is displayed as user click <b>Simulate</b>.</li> <li>The value is displayed as zero as user switch to  in the <b>Waive Fees</b> field.</li> </ul> </div>
<b>Waive Fees</b>	<p>Switch to  to waive the fees applied on the account.</p> <p>Switch to  to retain the fees applied on the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed as user click <b>Simulate</b>.</p> </div>
<b>Fees Treatment</b>	<p>Select the option for treating the fees amount. The options are:</p> <ul style="list-style-type: none"> <li><b>Pay Now:</b> If you select this option, then <b>Settlement details</b> section is displayed.</li> <li><b>Pay Later</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if user select an option from the <b>Re-computation Basis</b> field, and click <b>Simulate</b>.</p> </div>

**Table 1-96 (Cont.) Repayment Date Change – Field Description**

Field	Description
<b>Settlement details</b>	<p>This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the <b>Add New Settlement</b> button. For more information, refer Pay Through Customer Account and Pay Through Other Customer's Account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This section is displayed, if <b>Pay Now</b> option is selected from the <b>Fees Treatment</b> field.</p> </div>
<b>Existing Details</b>	This widget displays the existing repayment date details.
<b>Previous Repayment Date</b>	Displays the repayment date that was previously set.
<b>Next Repayment Date</b>	Displays the next repayment date.

**To view or modify fees:**

- a. In the **New Details** section, click the **Manage Fees** link.

**Note**

If any fees is applicable for the loan account, then the **Manage Fees** link is displayed.

The **Manage Fees** section is displayed.

**Figure 1-146 Manage Fees**

**Manage Fees**

Charge Details	Defaulted Amount	Modified Amount
HANDLNG_CHG	45.00	45.00
Total		45.00

- b. In the **Manage Fees** section, user can view or modify the fees details are required. For more information on fields, refer to field description table below:

**Table 1-97 Manage Fees - Field Description**

Field	Description
<b>Charge Details</b>	Displays types of charges applied on the account.
<b>Charge Details</b>	Displays the details of the charge applied on the account.
<b>Defaulted Amount</b>	Displays the defaulted fees amount on the account.
<b>Modified Amount</b>	Displays the latest fees amount.

**Note**

User can edit the amount by clicking the field and specifying the amount.

- c. Click **OK**.

The **Manage Fees** section is closed.

**To view revised schedule:**

- a. On the **Repayment Date Change** screen, click **Show Revised Schedule**.

The **Revised Schedule** section is displayed.

**Figure 1-147 Revised Schedule**

**Revised Schedule** ✕

All amounts in USD ^

**Note** EPI - from May 1, 2024 to March 1, 2025

Date	Rate	Principal	Interest	Fee	Due	Balance
▶ 2024	7.99	57,351.24	3,537.42	0.00	60,888.66	
▼ 2025	7.99	42,648.76	678.94	0.00	43,327.70	
January 1, 2025	7.99	8,409.76	288.62	0.00	8,698.38	34,239.00
February 1, 2025	7.99	8,466.03	232.35	0.00	8,698.38	25,772.97
March 1, 2025	7.99	25,772.97	157.97	0.00	25,930.94	0.00

**Note**

For Billing accounts only **Date, Rate, Due** and **Balance** fields are displayed.

- b. User can view the revised schedule for the loan account. For more information on fields, refer to field description table below:

**Table 1-98 Revised Schedule - Field Description**

Field	Description
<b>Date</b>	<p>Displays the year and the dates in a year when the arrear is raised.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This column lists the years for which the schedule is generated. If user click the</p> <p style="text-align: center;">▶</p> <p>icon corresponding to a particular year, the monthly date schedule list for a year displays.</p> </div>
<b>Rate</b>	Displays the rate of interest.
<b>Principal</b>	Displays the amount of principal arrears.
<b>Interest</b>	Displays the amount of interest.
<b>Fees</b>	Displays the amount of fees.
<b>Due</b>	Displays the amount due.
<b>Balance</b>	Displays the balance amount after every installment.

- c. Click **Close**.

The **Revised Schedule** section is closed.

5. Click **Submit**.

**Note**

If there are any overrides for the given loan account, then override details are displayed.

The screen is successfully submitted for authorization.

## 1.7.3 Modify Interest Rate

User can add or modify the future interest rates defined for a loan account using the **Modify Interest Rate** screen.

**To modify interest rate of a loan account:**

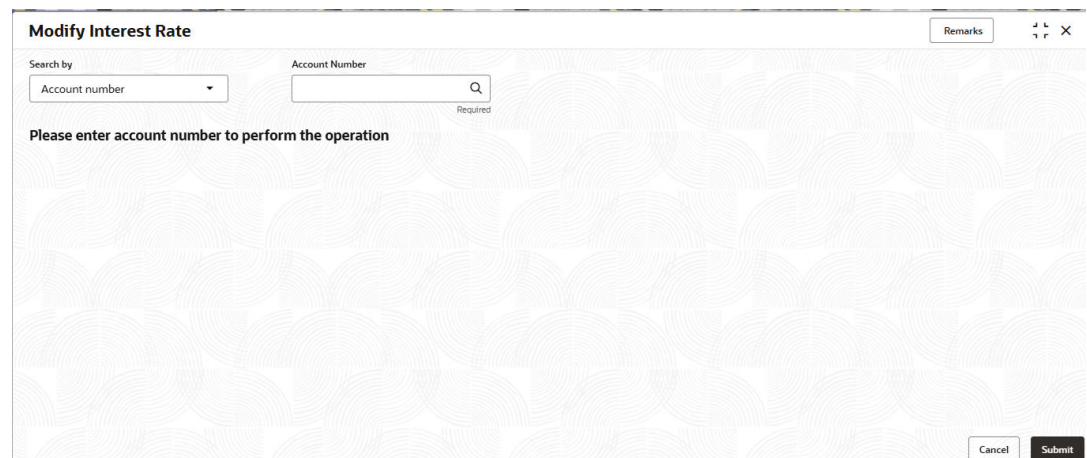
**Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Schedule**, click **Modify Interest Rate**. User can also open the screen by specifying **Modify Interest Rate** in the search icon bar and selecting the screen.

The **Modify Interest Rate** screen is displayed.

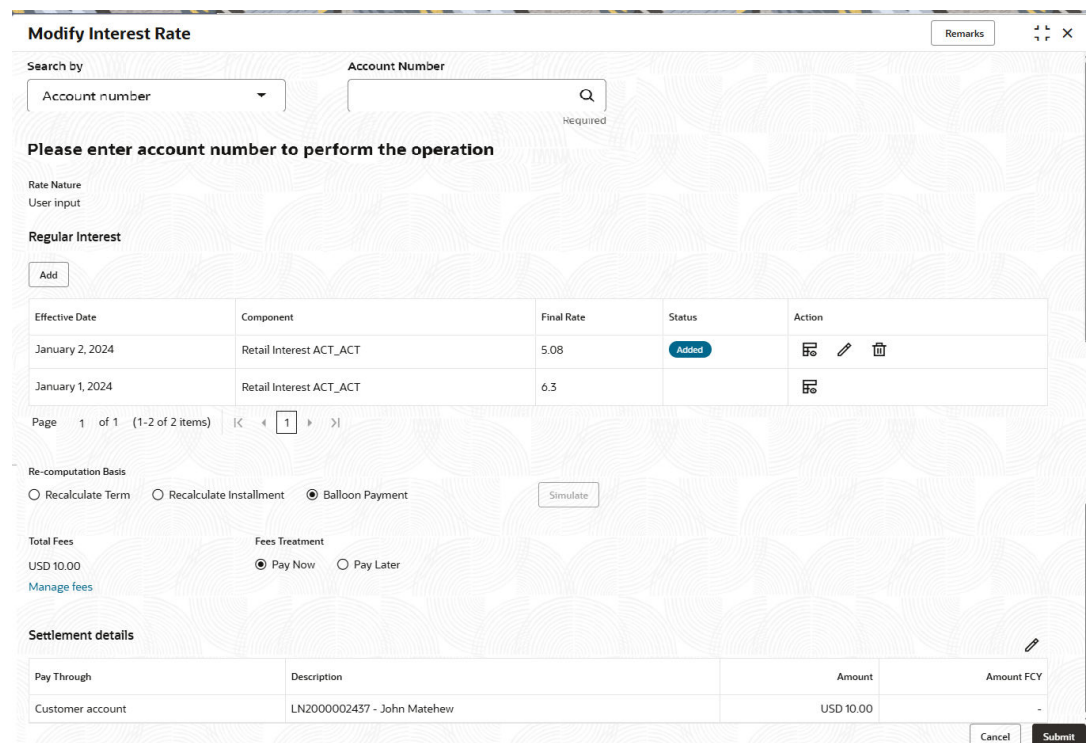
**Figure 1-148 Modify Interest Rate**



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The following interest details are displayed if **Rate Nature** is **User Input**.

**Figure 1-149 Interest Details for Rate Nature as User Input**



The following interest details are displayed if **Rate Nature** is **Rate code based**:

**Figure 1-150 Interest Details for Rate Nature as Rate Code Based**

4. On the **Modify Interest Rate** screen, perform the required action. For more information on fields, refer to field description table below:

**Table 1-99 Modify Interest Rate – Field Description**

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p>
<b>Rate Nature</b>	<p>Displays the nature of interest rate. The possible options are:</p> <ul style="list-style-type: none"> <li>• <b>User Input</b></li> <li>• <b>Rate code based</b></li> </ul>


Table 1-99 (Cont.) Modify Interest Rate – Field Description

Field	Description
<b>Regular Interest</b>	<p>This section displays the regular interest rate of the selected deposit account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>If no interest details are present for the account selected, then this section will display only the <b>Add</b> button. You can click <b>Add</b>, and proceed with adding the required interest details.</p> </div>
<b>Effective Date</b>	Displays the effective date of the interest.
<b>Component</b>	Displays the interest component.
<b>Rate Code</b>	<p>Displays the rate code of interest.</p> <p><b>Note:</b> This field is displayed if the <b>Rate Nature</b> is <b>Rate code based</b>.</p>
<b>Rate Type</b>	<p>Displays the rate type of interest.</p> <p><b>Note:</b> This field is displayed if the <b>Rate Nature</b> is <b>Rate code based</b>.</p>
<b>Final Rate</b>	Displays the final rate of interest.
<b>Status</b>	<p>Displays status of the interest rate. The possible options are:</p> <ul style="list-style-type: none"> <li>• <b>Added</b></li> <li>• <b>Edited</b></li> </ul>
<b>Action</b>	<p>Displays the actions that can be performed on the details added. The options are:</p> <ul style="list-style-type: none"> <li>• <b>View:</b> Click this icon to view more details of the interest.</li> <li>• <b>Edit:</b> Click this icon to edit the interest details.</li> <li>• <b>Delete:</b> Click this icon to delete the interest rate details added.</li> </ul>
<b>Re-computation Basis</b>	<p>Displays the basis for re-computing the interest rate. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Recalculate Term</b></li> <li>• <b>Recalculate Installment</b></li> <li>• <b>Balloon Payment</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>• User needs to select an option from the above list and click <b>Simulate</b> to proceed.</li> <li>• This field is displayed, if user update any details and click <b>Update</b> in the <b>Edit</b> section, updates the <b>Final Rate</b>, or when a new entry is added.</li> <li>• If user delete the newly updated details, then this field will not be displayed.</li> </ul> </div>

Table 1-99 (Cont.) Modify Interest Rate – Field Description

Field	Description
<b>Refresh Frequency</b>	<p>Select the option for refreshing the frequency. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Immediate</b></li> <li>• <b>Every Due Date</b></li> <li>• <b>Every Bill Generation Date</b></li> <li>• <b>Every N months</b></li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• This field is displayed if the <b>Rate Nature</b> is <b>Rate code based</b> and Rate type is changed to <b>Floating</b></li> <li>• This field is enabled after the user clicks <b>Simulate</b>.</li> </ul>
<b>Refresh Interval</b>	<p>Specify a value for refreshing the frequency in months.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• This field is displayed if the <b>Every N months</b> option is selected from the <b>Refresh Frequency</b> field.</li> <li>• This field is enabled after the user clicks <b>Simulate</b>.</li> </ul>
<b>Total Fees</b>	<p>Displays the total fees applicable for the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>This field is displayed if user select an option from the <b>Re-computation Basis</b> field, and click <b>Simulate</b>. You can also manage fees using the <b>Manage Fees</b> link displayed below this field.</p> </div> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>The <b>Manage Fees</b> link is displayed below this field.</p> </div>
<b>Fees Treatment</b>	<p>Select the option for treating the fees amount. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Pay Now:</b> If you select this option, then <b>Settlement details</b> section is displayed.</li> <li>• <b>Pay Later</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>This field is displayed if user select an option from the <b>Re-computation Basis</b> field, and click <b>Simulate</b>.</p> </div>

Table 1-99 (Cont.) Modify Interest Rate – Field Description

Field	Description
Settlement details	<p>This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the <b>Add New Settlement</b> button.</p> <div data-bbox="753 401 1463 562" style="border: 1px solid #ccc; padding: 10px;"><p> <b>Note</b></p><p>This section is displayed, if <b>Pay Now</b> option is selected from the <b>Fees Treatment</b> field.</p></div>


**To add interest details:**

- a. Click **Add** from the **Regular Interest** section.

The **Add regular interest** section is displayed.

Figure 1-151 Add Regular Interest

### Add regular interest ✕

**Effective Date**  
January 2, 2024 

**Component**  
Retail Interest ACT\_ACT ▼

**Rate**  
4.33

**Product Spread**  
0.25

**Discretionary Spread**  
0.25

**Rp Spread**

**Risk Spread**  
0.25

**Bundle Spread**

**Final Rate**  
5.08

- b. Specify or select the required details. For more information on fields, refer to field description table below:

**Table 1-100 Add regular interest - Field Description**

Field	Description
<b>Effective Date</b>	Select or specify the effective date for the interest to be charged.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>An effective date can be a backdated date.</p> </div>
<b>Component</b>	Select the interest component.
<b>Rate</b>	Specify the interest rate.
<b>Product Spread</b>	Specify the product spread for the interest.
<b>Discretionary Spread</b>	Specify the discretionary spread for the interest.
<b>Rp Spread</b>	Specify the Rp spread for the interest.
<b>Risk Spread</b>	Specify the risk spread for the interest.
<b>Bundle Spread</b>	Specify the bundle spread for the interest.
<b>Final Rate</b>	Displays the final rate of interest.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The value in this field is displayed only after you click <b>Get Final Rate</b>.</p> </div>

- c. Click **Get Final Rate**.  
d. Click **Update**.

The details are added and displayed in tabular format in the **Regular Interest** section.


**To edit the interest details:**

- a. From the **Action** field, click **Edit**.

The **Edit regular interest** section is displayed.

Figure 1-152 Edit Regular Interest

### Edit regular interest ✕

**Effective Date**  
January 2, 2024 

**Component**  
Retail Interest ACT\_ACT ▼

**Rate**  
4.33

**Product Spread**  
0.25

**Discretionary Spread**  
0.25

**Rp Spread**

**Risk Spread**  
0.24

**Bundle Spread**

**Final Rate**  
5.07

- b. You can edit the required details. For more information on the fields, refer the [Add](#).
- c. Click **Update**.

**To view interest details:**

- a. From the **Action** field, click **View**.

The **View regular interest** section is displayed.

Figure 1-153 View Regular Interest

### View regular interest ✕

**Effective Date**  
January 2, 2024

**Component**  
Retail Interest ACT\_ACT

**Rate**  
4.33

**Product Spread**

**Discretionary Spread**

**Rp Spread**

**Risk Spread**

**Bundle Spread**

**Final Rate**  
5.08

- b. You can view the required details. For more information on the fields, refer the [Add](#).

**To manage fees:**

- a. Click the **Manage Fees** link.

The **Manage Fees** section is displayed.

**Figure 1-154 Manage Fees**

Manage fees <span style="float: right;">✕</span>		
All amounts in USD		
Fees Details	Default Amount	Modified Amount
AMEND_FEE_RATE	5	5.00
Total	5	5.00

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

**Table 1-101 Manage Fees - Field Description**

Field	Description
<b>Fees Details</b>	Displays the details of the fees applicable for the account.
<b>Defaulted Amount</b>	Displays the fee amount defaulted.
<b>Modified Amount</b>	Specify the amount to be paid.

- b. Click **Save**.

**To view the revised schedule:**

- a. Select an option from the **Re-computation Basis** field and click **Simulate**.

The **Show Revised Schedule** button is enabled in the **Disbursement Details** section.

- b. Click **Show Revised Schedule**.

The **Revised Schedule** section is displayed.

**Figure 1-155 Revised Schedule**

**Revised Schedule** ✕

All amounts in USD <sup>^</sup>

**i** EPI - from May 1, 2024 to March 1, 2025

Date	Rate	Principal	Interest	Fee	Due	Balance
▶ 2024	7.99	57,351.24	3,537.42	0.00	60,888.66	
▼ 2025	7.99	42,648.76	678.94	0.00	43,327.70	
January 1, 2025	7.99	8,409.76	288.62	0.00	8,698.38	34,239.00
February 1, 2025	7.99	8,466.03	232.35	0.00	8,698.38	25,772.97
March 1, 2025	7.99	25,772.97	157.97	0.00	25,930.94	0.00

**Note**

For Billing accounts only **Date**, **Rate**, **Due** and **Balance** fields are displayed.

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

**Table 1-102 Revised Schedule - Field Description**

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

- Click **Submit**.

The screen is successfully submitted for authorization.

## 1.7.4 Modify Tenure and Installment

User can modify the existing tenure or installment based on customer request using the **Modify Tenure and Installment** screen.

Once the modification is done, the schedule impact is displayed and informed to the customer.

To modify tenure and installment:

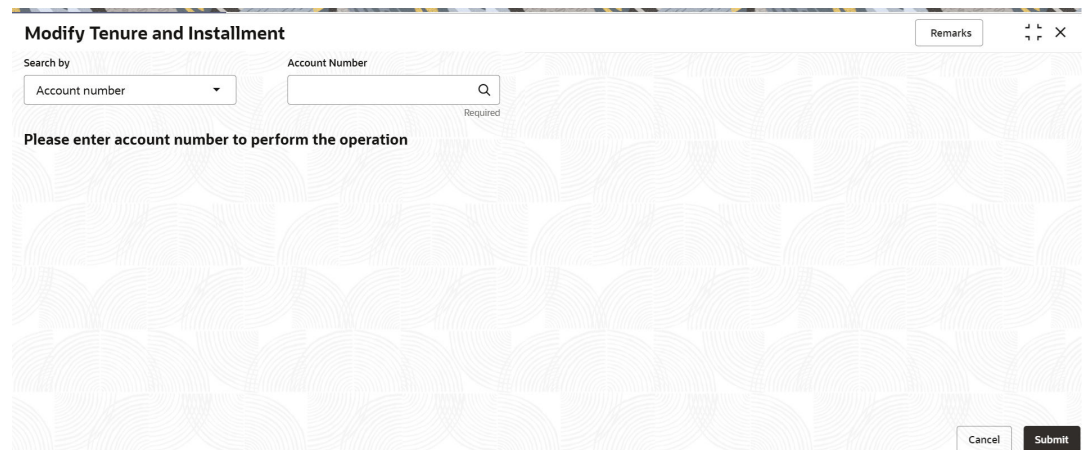
**Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Loan Service** mega menu, under **Schedule**, click **Modify Tenure and Installment**. User can also open the screen by specifying **Modify Tenure and Installment** in the search icon bar and selecting the screen.

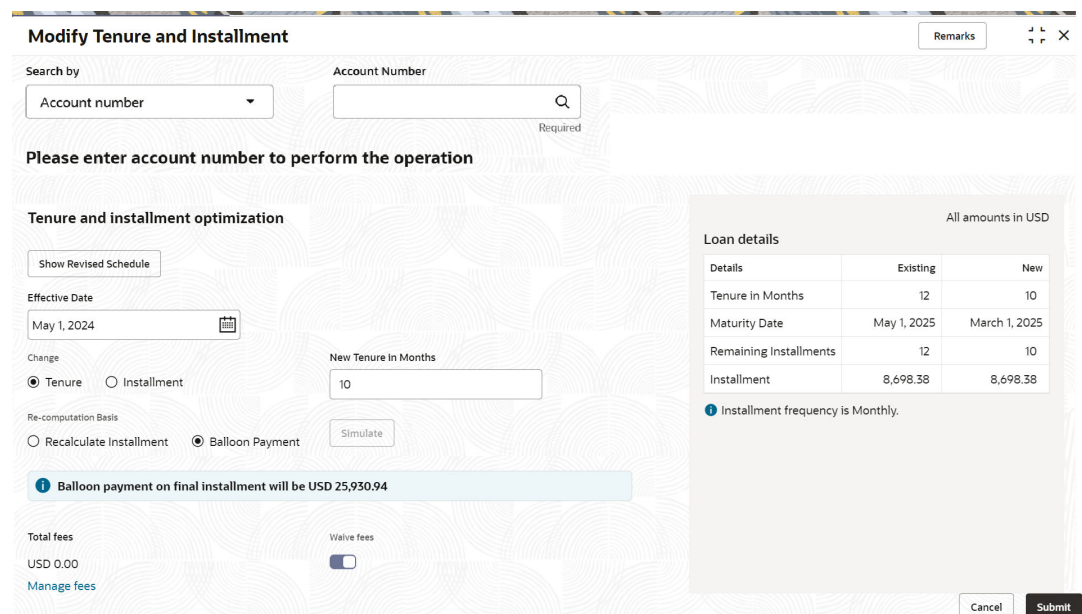
The **Modify Tenure and Installment** screen is displayed.

**Figure 1-156 Modify Tenure and Installment**



2. Select the appropriate option from the **Search by** field.
  3. Perform the required action, based on the option selected from the **Search by** field.
- The **Tenure and installment optimization** and **Loan details** sections are displayed.

**Figure 1-157 Modify Tenure and Installment Details**



4. In the **Tenure and installment optimization** section, user can perform the required action. For more information on fields, refer to field description table below:

**Table 1-103 Modify Tenure and Installment - Field Description**

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Tenure and installment optimization</b>	<p>This section displays the fields required for modification of tenure and installment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The following two buttons are displayed in this section:</p> <ul style="list-style-type: none"> <li>• <b>Show Revised Schedule:</b> This button is enabled only after user click <b>Simulate</b>. For more information, refer <a href="#">Revised Schedule</a>.</li> </ul> </div>
<b>Effective Date</b>	<p>Select or specify the effective date of the loan.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>An effective date can be a backdated date.</p> </div>

Table 1-103 (Cont.) Modify Tenure and Installment - Field Description




Field	Description
<b>Change</b>	Select the option for modification. The options are: <ul style="list-style-type: none"> <li>• <b>Tenure</b></li> <li>• <b>Installment</b></li> </ul>
<b>No. of Installments</b>	Specify the number of installments as requested by the customer. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if user select the <b>Tenure</b> option from the <b>Change</b> field.</p> </div>
<b>New Installment</b>	Specify the new installment as request by the customer. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if user select the <b>Installment</b> option from the <b>Change</b> field.</p> </div>
<b>Re-computation Basis</b>	Select the re-computation for modified details. The options are: <ul style="list-style-type: none"> <li>• <b>Recalculate Term</b></li> <li>• <b>Balloon Payment</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>There is <b>Simulate</b> button displayed next to this field. This button is displayed as user select an option from the <b>Change</b> field and specify the values based on the option selected. The button is enabled only after user select an option from the <b>Re-computation Basis</b> field.</p> </div>
<b>Total Fees</b>	Displays the total fees applicable for the loan. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>• This field is displayed as user click <b>Simulate</b>.</li> <li>• The value is displayed as zero as user switch to  in the <b>Waive Fees</b> field.</li> </ul> </div>

Table 1-103 (Cont.) Modify Tenure and Installment - Field Description

Field	Description
<b>Waive Fees</b>	<p>Switch to  to waive the fees applied on the account.</p> <p>Switch to  to retain the fees applied on the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed as user click <b>Simulate</b>.</p> </div>
<b>Fees Treatment</b>	<p>Select the option for treating the fees amount. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Pay Now</b>: If you select this option, then <b>Settlement details</b> section is displayed.</li> <li>• <b>Pay Later</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if user select an option from the <b>Re-computation Basis</b> field, and click <b>Simulate</b>.</p> </div>
<b>Settlement details</b>	<p>This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the <b>Add New Settlement</b> button.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This section is displayed, if <b>Pay Now</b> option is selected from the <b>Fees Treatment</b> field.</p> </div>
<b>Loan details</b>	This section displays the loan details and related values.
<b>Details</b>	Displays the loan details.
<b>Existing</b>	Displays the existing details of the loan.
<b>New</b>	<p>Displays the new details of the loan.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The new values are displayed after user click <b>Simulate</b>.</p> </div>

**To view the revised schedule:**

- a. Click **Show Revised Schedule**.

The **Revised Schedule** section is displayed.

**Figure 1-158 Revised Schedule**

**Revised Schedule** ✕

All amounts in USD ^

i EPI - from May 1, 2024 to March 1, 2025

Date	Rate	Principal	Interest	Fee	Due	Balance
▶ 2024	7.99	57,351.24	3,537.42	0.00	60,888.66	
▼ 2025	7.99	42,648.76	678.94	0.00	43,327.70	
January 1, 2025	7.99	8,409.76	288.62	0.00	8,698.38	34,239.00
February 1, 2025	7.99	8,466.03	232.35	0.00	8,698.38	25,772.97
March 1, 2025	7.99	25,772.97	157.97	0.00	25,930.94	0.00

i **Note**

For Billing accounts only **Date**, **Rate**, **Due** and **Balance** fields are displayed.

- b. User can view the revised schedule for the account. For more information on fields, refer to field description table below:

**Table 1-104 Revised Schedule - Field Description**

Field	Description
<b>Date</b>	Displays the year and the dates in a year when the arrear is raised. <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p><span style="color: #0070C0;">i</span> <b>Note</b></p> <p>This column lists the years for which the schedule is generated. If user click the ▶ icon corresponding to a particular year, the monthly date schedule list for a year displays.</p> </div>
<b>Rate</b>	Displays the rate of interest.
<b>Principal</b>	Displays the amount of principal arrears.
<b>Interest</b>	Displays the amount of interest.
<b>Fees</b>	Displays the amount of fees.
<b>Due</b>	Displays the amount due.
<b>Balance</b>	Displays the balance amount after every installment.

- c. Click **Close**.

**To manage fees:**

- a. Click **Simulate**.  
The **Manage Fees** link is displayed along with other fields.
- b. Click the **Manage Fees** link.  
The **Manage Fees** section is displayed.

**Figure 1-159 Manage Fees**

**Manage fees** ✕

All amounts in USD

Fees Details	Default Amount	Modified Amount
AMEND_FEE_RATE	5	5.00
Total	5	5.00

Cancel
Save

- c. In the **Manage Fees** section is displayed, specify the updated amount. For more information on fields, refer to field description table below:

**Table 1-105 Manage Fees – Field Description**

Field	Description
<b>Fees Details</b>	Displays the fees applied on the account.
<b>Defaulted Amount</b>	Displays the defaulted fees amount on the account.
<b>Modified Amount</b>	Displays the latest fees amount. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><span style="color: #0070C0;">i</span> <b>Note</b></p> <p>User can edit the amount by clicking the field and specifying the amount.</p> </div>
<b>Total</b>	Displays the total of default and modified amount.

- d. Click **Save**.
5. Click **Submit**.  
The screen is successfully submitted for authorization.

## 1.7.5 Modify Penalty Interest Rate

User can modify the existing penalty interest rates or add a new line to define the future penalty interest rates for a retail account using the **Modify Penalty Interest Rate** screen.

**To modify penalty interest rate of a retail account:**

**Note**

The fields marked as **Required** are mandatory.

1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Schedule**, click **Modify Penalty Interest Rate**. User can also open the screen by specifying **Modify Penalty Interest Rate** in the search icon bar and selecting the screen.

The **Modify Penalty Interest Rate** screen is displayed.

**Figure 1-160 Modify Penalty Interest Rate**

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The existing penalty interest details are displayed.

**Figure 1-161 Penalty Interest Details**

Effective Date	Component	Rate Code	Rate Type	Final Rate	Status	Action
January 1, 2024	Penalty Interest Actual/365	RL_FIXED_RATE - RL_FIXED_RATE	FIXED	11.63		
January 2, 2024	Penalty Interest Actual/365	RL_FIXED_RATE - RL_FIXED_RATE	FIXED	12.63	Added	

4. On the **Modify Penalty Interest Rate** screen, perform the required action. For more information on fields, refer to field description table below:

Table 1-106 Modify Penalty Interest Rate – Field Description

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p>
<b>Rate Nature</b>	Displays the nature of penalty interest rate.
<b>Penalty Interest</b>	<p>This section displays the penalty interest rate of the selected retail account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>If no penalty interest rate details are present for the account selected, then this section will display only the <b>Add</b> button. User can click <b>Add</b>, and proceed with adding the required penalty interest rate details.</p> </div>
<b>Effective Date</b>	Displays the effective date of the interest.
<b>Component</b>	Displays the interest component.
<b>Rate Code</b>	Displays the rate code of penalty interest.
<b>Rate Type</b>	Displays the rate type of penalty interest.
<b>Final Rate</b>	Displays the final rate of penalty interest.
<b>Status</b>	<p>Displays the status of the penalty interest.</p> <p><b>Note:</b> This field is displayed only after the user adds a new penalty detail or edits a existing penalty detail.</p>
<b>Action</b>	<p>Displays the actions that can be performed on the details added. The options are:</p> <ul style="list-style-type: none"> <li>• <b>View:</b> Click this icon to view more details of the penalty interest.</li> <li>• <b>Edit:</b> Click this icon to edit the penalty interest details.</li> <li>• <b>Delete:</b> Click this icon to delete the interest rate details added. This icon is displayed only for the newly added entry.</li> </ul>


**To add penalty interest details:**

- a. Click **Add** from the **Penalty Interest** section.

The **Add penalty interest** section is displayed.

Figure 1-162 Add penalty interest

### Add penalty interest ✕

**Effective Date**  
January 2, 2024 

**Component**  
Penalty Interest Actual/365 ▼

**Rate Type**  
Fixed

**Rate Code**  
RL\_FIXED\_RATE - RL\_FIXED\_R ▼

**Rate**  
11.13

**Fee Spread**  
0.2

**Product Spread**  
0.1

**User Discretionary Spread**  
0.1

**Risk Spread**  
0.1

**Rp Spread**  
0.1

**Bundle Spread**  
0.1

- b. Specify or select the required details. For more information on fields, refer to field description table below:

**Table 1-107 Add penalty interest - Field Description**

Field	Description
<b>Effective Date</b>	Select or specify the effective date for the penalty interest to be charged.
<b>Component</b>	Select the penalty interest component.
<b>Rate Type</b>	Displays the rate type for the penalty interest.
<b>Rate Code</b>	Select the rate code for penalty interest.
<b>Rate</b>	Displays the current rate.
<b>Fee Spread</b>	Specify the fee spread for the penalty interest.
<b>Product Spread</b>	Specify the product spread for the penalty interest.
<b>User Discretionary Spread</b>	Specify the user discretionary spread for the penalty interest.
<b>Risk Spread</b>	Specify the risk spread for the penalty interest.
<b>Rp Spread</b>	Displays the Rp spread for the penalty interest.
<b>Bundle Spread</b>	Displays the bundle spread for the interest.
<b>Final Rate</b>	Displays the final rate of penalty interest. <b>Note:</b> The value in this field is displayed only after the user clicks <b>Get Final Rate</b> .

- c. Click **Get Final Rate**.  
d. Click **Add**.

The details are added and displayed in tabular format in the **Penalty Interest** section.

**To edit the penalty interest details:**

- a. From the **Action** field, click **Edit**.

The **Edit penalty interest** section is displayed.

Figure 1-163 Edit penalty interest

### Edit penalty interest ✕

**Effective Date**  
January 1, 2024

**Component**  
Penalty Interest Actual/365

**Rate Type**  
Fixed

**Rate Code**  
RL\_FIXED\_RATE - RL\_FIXED\_R

**Rate**  
11.13

**Fee Spread**  
0.5

**Product Spread**  
0.1

**User Discretionary Spread**  
0.1

**Risk Spread**  
0.1

**Rp Spread**  
0.1

**Bundle Spread**  
0.1

[Get Final Rate](#)

- b. User can edit the required details. For more information on the fields, refer the [Add](#).
- c. Click **Update**.

**To view penalty interest details:**

- a. From the **Action** field, click **View**.

The **View penalty interest** section is displayed.

Figure 1-164 View enalty interest

### View penalty interest ✕

**Effective Date**  
January 1, 2024

**Component**  
Penalty Interest Actual/365

**Rate Type**  
Fixed

**Rate Code**  
RL\_FIXED\_RATE - RL\_FIXED\_RATE

**Rate**  
11.13

**Fee Spread**

**Product Spread**

**User Discretionary Spread**

**Risk Spread**

**Rp Spread**

**Bundle Spread**

- b. You can view the required details. The fields displayed in this section are not editable, user can only view the details. For more information on the fields, refer the [Add](#).
5. Click **Submit**.  
The screen is successfully submitted for authorization.

## 1.7.6 Interest Rate Inquiry

User can view the interest rate history with individual details using the **Interest Rate Inquiry** screen.

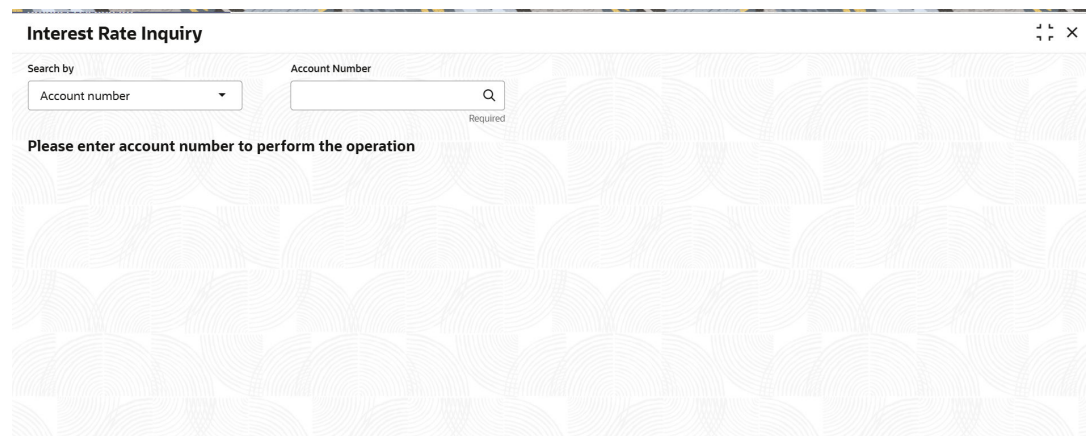
**To perform interest rate inquiry:**

### **Note**

The fields marked as **Required** are mandatory.

1. On the **Home** screen, from **Retail Lending Services** mega menu, under **Schedule**, click **Interest Rate Inquiry**. User can also open the screen by specifying **Interest Rate Inquiry** in the search icon bar and selecting the screen.  
The **Interest Rate Inquiry** screen is displayed.

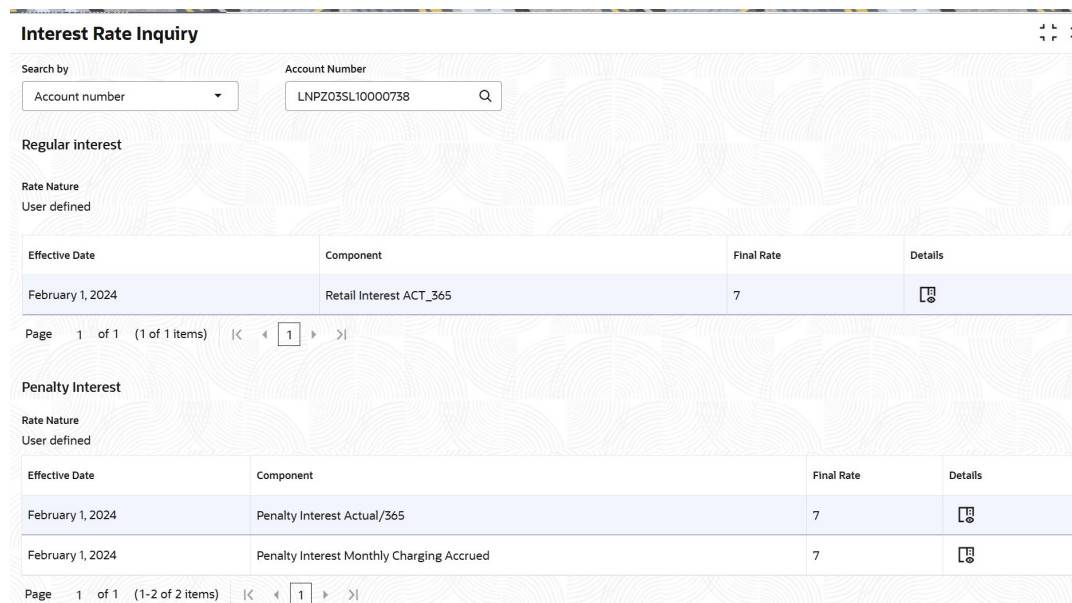
**Figure 1-165 Interest Rate Inquiry**



The screenshot shows the 'Interest Rate Inquiry' interface. At the top, there's a title bar with the text 'Interest Rate Inquiry' and window control icons. Below the title bar, there are two main input areas. The first is a 'Search by' dropdown menu with 'Account number' selected. The second is an 'Account Number' input field with a search icon and a 'Required' label below it. Below these fields, there is a message: 'Please enter account number to perform the operation'. The background of the screen has a subtle pattern of overlapping circles.

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.  
The interest rate details are displayed.

**Figure 1-166 Interest Rate Details**





4. On the **Interest Rate Inquiry** screen, view the interest rate details. For more information on fields, refer to field description table below:

**Table 1-108 Interest Rate Inquiry – Field Description**

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p><b>Note:</b> The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
<b>Regular Interest</b>	This section displays the regular interest details.
<b>Rate Nature</b>	<p>Displays the nature of interest. The possible options are:</p> <ul style="list-style-type: none"> <li>• <b>Rate Code</b></li> <li>• <b>User Defined</b></li> </ul>

Table 1-108 (Cont.) Interest Rate Inquiry – Field Description

Field	Description
<b>Effective Date</b>	Displays the date from which the interest was effective.
<b>Component</b>	Displays the component for the interest rate.
<b>Rate Code</b>	Displays the interest rate code. This field is displayed if the <b>Rate Nature</b> is displayed as <b>Rate Code</b> .
<b>Rate Type</b>	Displays the rate type for the interest. This field is displayed if the <b>Rate Nature</b> is displayed as <b>Rate Code</b> .
<b>Final Rate</b>	Displays the final rate for the interest rate.
<b>Details</b>	Click  to view more details on the regular interest.
<b>Penalty Interest</b>	This section displays the penalty interest details.
<b>Effective Date</b>	Displays the date from which the interest was effective.
<b>Component</b>	Displays the component for the interest rate.
<b>Rate Code</b>	Displays the interest rate code. This field is displayed if the <b>Rate Nature</b> is displayed as <b>Rate Code</b> .
<b>Rate Type</b>	Displays the rate type for the interest. This field is displayed if the <b>Rate Nature</b> is displayed as <b>Rate Code</b> .
<b>Final Rate</b>	Displays the final rate for the interest rate.
<b>Details</b>	Click  to view more details on the penalty interest.


- To view more details on the regular or penalty interest:
  - i. In the **Regular interest** section, click  from the **Details** field.  
The **View regular interest** section is displayed to the right of the screen.

Figure 1-167 View Regular Interest

### View regular interest ✕

**Effective Date**  
February 1, 2024

**Component**  
Retail Interest ACT\_365

**Rate**  
6

**Risk Based Spread**

**User Discretionary Spread**


**Product Spread**

**Risk Spread**

**Rp Spread**

**Bundle Spread**

**Fee Spread**

- ii. In the **Penalty interest** section, click  from the **Details** field.

The **View penalty interest** section is displayed to the right of the screen.

Figure 1-168 View Penalty Interest

### View penalty interest ✕

**Effective Date**  
February 1, 2024

**Component**  
Penalty Interest Actual/365

**Rate**  
6

**Risk Based Spread**

**User Discretionary Spread**

**Product Spread**

**Risk Spread**

**Rp Spread**

**Bundle Spread**

**Fee Spread**

- iii. In the **View regular interest** or **View penalty interest** section, view the details. For more information on fields, refer to field description table:

**Table 1-109 View Interest Details - Field Description**

Field	Description
<b>Effective Date</b>	Displays the date from which the interest was effective.
<b>Component</b>	Displays the component for the interest rate.
<b>Rate</b>	Displays the rate of interest.
<b>Risk Based Spread</b>	Displays the portion of the interest rate offered to borrowers that specifically compensates the bank for the borrower's credit risk or other risks inherent in lending.
<b>User Discretionary Spread</b>	Displays the interest rate margin that is applied to a loan or financial product at the discretion of the relationship manager, lender, or bank officer.
<b>Product Spread</b>	Displays the specific margin or interest rate differential added to the base rate for a particular banking product.
<b>Risk Spread</b>	Displays the portion of the interest rate charged on a loan, that specifically compensates the bank or lender for taking on credit risk or other borrower-related risks.
<b>Rp Spread</b>	Displays the risk premium spread
<b>Bundle Spread</b>	Displays the total interest rate margin or spread that is the sum of multiple individual pricing components, or spreads, bundled together to form the overall price offered to a customer.
<b>Fee Spread</b>	Displays the margin or difference between the fees collected from customers and the underlying expenses or costs the bank incurs to provide those services.
<b>Final Rate</b>	Displays the total interest rate that a customer is ultimately charged or receives on a loan, after all relevant pricing components and adjustments have been applied.

# 2

## Functional Activity Codes

**Table 2-1 Functional Activity Codes**

Screen Name/API Name	Functional Activity Code	Action	Description
<b>Loan Disbursement</b>	LSR_FA_LNDISB_AUTH	Authorization/ Handoff Retry	Approve, Reject or Retry the loan disbursement request.
<b>Loan Payment and Closure</b>	LSR_FA_LNPYMT_SAVE	Initiation	Initiate the loan payment and closure request.
<b>Loan Payment and Closure</b>	LSR_FA_LNPYMT_AUTH	Authorization/ Handoff Retry	Approve, Reject or Retry the loan payment and closure request.
<b>Transaction View and Reversal</b>	LSR_FA_LNTREV_SAVE	Initiation	Initiate the loan transaction view and reversal request.
<b>Transaction View and Reversal</b>	LSR_FA_LNTREV_AUTH	Authorization/ Handoff Retry	Approve, Reject or Retry the loan transaction view and reversal request.
<b>Loan 360</b>	LSR_FA_LNDETL_VIEW	View	Fetch and View the loan account details.
<b>Transaction Inquiry</b>	LSR_FA_LNFXIN_VIEW	View	Fetch and View transactions for an account.
<b>Schedule Inquiry</b>	LSR_FA_LNSHIN_VIEW	View	Fetch and View Schedule for an account.
<b>Outstanding Balance Inquiry</b>	LSR_FA_LNOBIN_VIEW	View	Fetch and View Outstanding balance details for an account.
<b>Account Statement</b>	LSR_FA_LNSTMT_VIEW	View	Fetch and View Account statement.
<b>Servicing Tasks Benefits</b>	BSR_FA_MYTRAN_VIEW	View	Fetch and View the servicing tasks widget on the dashboard.
<b>Manage SCRA/M LA</b>	LSR_FA_LNSCRA_SAVE	Initiation	Initiate the SCRA benefit activation and submit.
<b>Manage SCRA/M LA Benefits</b>	LSR_FA_LNSCRA_AUTH	Authorization/ Handoff Retry	Approve, Reject or Retry the SCRA benefit activation approval.
<b>APR History</b>	LSR_FA_LNAPRH_VIEW	View	Fetch and View APR history.

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