

Oracle® Banking Branch Loan Service User Guide



Release 14.7.1.0.0

F83486-01

May 2023

The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Preface

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

- [Audience](#)
- [Related Resources](#)
- [Conventions](#)
- [Icons, Buttons, and Shortcut Keys](#)
- [List of Topics](#)
- [Basic Actions](#)
- [Screenshot Disclaimer](#)

Audience

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

Related Resources

For more information, see these Oracle resources:

- [Getting Started User Guide](#)
- [Teller User Guide](#)

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	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 you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Videos and Images

Your company can use skins and styles to customize the look of the application, dashboards, reports, and other objects. It is possible that the videos and images

included in the product documentation look different than the skins and styles your company uses.

Even if your skins and styles are different than those shown in the videos and images, the product behavior and techniques shown and demonstrated are the same.

Icons, Buttons, and Shortcut Keys

The lists of icons, buttons and shortcut key that are used in the application to perform various tasks are covered in this topic.

Icons and Buttons

Table 1 Icons and Buttons

Icons and Buttons	Description
	Click to refresh details in a screen.
	Click to minimize a screen.
	Click to maximize a screen.
	Click to close a screen.
	Click to navigate to first page.
	Click to navigate to next page.
	Click to navigate to previous page.
	Click to navigate to last page.
	Click to perform a search.
	Click to edit a record.
	Click to delete a record.
	Click to save the details specified in a row.
	Click to select a date, month and year from a calendar.
OK	Click to confirm the details specified.
Back	Click to navigate to the previous tab.
Next	Click to navigate to the next tab.
Save and Close	Click to save the details specified and exist from the screen. The task appears in my pending task, from where you can take the task ahead on your next login.
Cancel	Click to cancel the action performed and exist the screen.
Submit	Click to submit the transaction for approval.
Audit	Click to view the audit details of a particular screen.

Table 1 (Cont.) Icons and Buttons

Icons and Buttons	Description
Remarks	Click to add or view remarks related to a screen.

Shortcut Key

Table 2 Shortcut Key

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

List of Topics

This manual is organized into the following topics:

Table 3 List of Topics

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

Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions.

Table 4 Basic Actions

Action	Applicable Stages	Description
Next	Initiation, Approval and Hand off Retry	On completion of input of all parameters for a particular stage, you can click Next to navigate to the next tab.

Table 4 (Cont.) Basic Actions

Action	Applicable Stages	Description
Back	Initiation, Approval and Hand off Retry	In case you missed to specify or need to modify the details in the previous tab, click to navigate to the previous tab.
Save & Close	Initiation	On click of Save & Close , the input details are saved, and the transaction screen is closed. In case a transaction must be closed midway due to a lack of sufficient information, the maker of the transaction can choose this option. The saved transaction details will be available in My Task . You can select the transaction from My Task and proceed with the transaction or delete it.
Cancel	Initiation, Approval and Hand off Retry	On click of Cancel , the transaction input is cancelled midway without saving any data. You are alerted that the input data would be lost before confirming the cancellation.
Submit	Initiation	After submitting the initiation stage, the system validates the transaction with the host and displays the errors or overrides if any. In case of an error, you can modify and resubmit or cancel the transaction. In case of an override, you can modify and resubmit or proceed with the transaction by accepting the overrides.
Approve	Approval	The system displays a section where approval remarks if any can be input. Click OK to submit. The transaction is sent to the Host system through OBRH. The Host system validates the transaction again and the transaction is created if all the validations are successful. If the transaction fails, the system displays an error message, and the transaction is moved to Hand-off retry stage. In this stage, the authorizer can retry or reject the transaction. On reject, the transaction is sent back to the maker to modify or delete it.
Reject	Approval and Hand off Retry	On click of Reject , a transaction is rejected is by the authorizer. The system displays a pop-up screen to capture the Rejection remarks if any. Click OK for the transaction to be routed back to the initiation stage. Subsequently, the maker can modify or delete the transaction details.
Minimize	Initiation, Approval and Hand-off Retry	On click of Minimize , the transaction input screen is minimized. When the screen is minimized, it appears as to a separate tab within the same web page.
Maximize	Initiation, Approval and Hand off Retry	On click of Maximize , the transaction input screen is maximized. You can proceed with the required action on the screen.
Reset	Hand off Retry	The Reset button clears all the details previously modified by you and populates the fields with default values.
Remarks	Initiation, Approval and Hand-off Retry	Remarks can be used either by the maker or the authorizer of the transaction to optionally capture useful information about the transaction.

Table 4 (Cont.) Basic Actions

Action	Applicable Stages	Description
Host Error	Hand Off Retry	Hand off Retry comes into use whenever a transaction input from the mid-office system fails authorization due to Host System rejection. The authorizer of the transaction can view the reason for Host rejection and take appropriate action.
Overrides	Initiation, Approval and Hand-off Retry	<p>If override messages had appeared during initiation stage and they were accepted by the maker during submission, the Overrides button appears in the Initiation screen if the transaction is subsequently rejected by the authorizer. On the Override Details section, click Decline to go back to the transaction screen to modify or cancel it, or click Accept to complete the initiation stage and move the transaction to the approval stage.</p> <p>The Overrides button is displayed in the Approval and Hand-off retry stage if there were any override messages generated during initiation and accepted by the maker. When the Overrides button is clicked, the system displays the overrides accepted by the maker. After verifying the transaction and override details, the authorizer can either approve or reject the transaction.</p> <p>The existing Approve Transaction section is modified to display the overrides, if any overrides are raised during the initiation submits.</p>
Document	Initiation, Approval and Hand-off Retry	The maker of the transaction can click Document to upload documents that are relevant to the transaction. Once uploaded, the documents are available for viewing during authorization or by the maker.
Change Log	Approval	When the authorizer clicks Change Log button, the system displays the changes made to the transaction in a pop-up window. By default, the change log is set to display only modified values. The Change Log button has two options, they are, All and Updated. The All button displays both modified and non-modified fields and the Updated button displays only the modified fields. The old and new values are displayed so that the authorizer can compare or verify the values and decide on further action. Also, the new values appear is red for easy recognition.
Delete	Initiation	The Delete button is applicable only for the Maker screen and that too when the screen is opened from the Task list. In other words, only saved tasks opened in editable mode have delete functionality.
Advices	Initiation	The Advices button helps the Maker to generate a pre-advice or acknowledgement to get a confirmation from his customer.

Screenshot Disclaimer

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

1

Overview of Loan Service

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

This topic contains the following subtopics:

- [Prerequisites](#)
Before you begin performing the transaction, you need to log in to **Oracle Banking Branch** homepage.
- [Main Menus](#)
The main menu of the **Loan Service** module is a mega menu that displays all the menu items visible at once.
- [Common Action](#)
The common actions for **Loan Service** screens are covered in this topic.
- [Oracle Digital Assistance](#)
You can reduce the time taken to access the transaction screens through automatic text or voice processing using the Oracle Digital Assistant (ODA).

1.1 Prerequisites

Before you begin performing the transaction, you need to log in to **Oracle Banking Branch** homepage.

For information on how to log in, refer to the *Getting Started User Guide*.

1.2 Main Menus

The main menu of the **Loan Service** module is a mega menu that displays all the menu items visible at once.

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

- **Accounts**
- **Balances**
- **Instruction Preferences**
- **Repayment**
- **Schedule**

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

Figure 1-1 Mega Menu – Loan Service

Accounts
Consolidate Rollover
Loan Activation
Loan Adhoc Charges
Loan Adhoc Refund
Loan Disbursement
Loan Write-Off
Loan 360
Transaction Inquiry
Transaction View & Reversal
Balances
Account Statement
Outstanding Balance Inquiry
Instruction Preferences
Payment Preferences
Loan Preferences
Repayment
Loan Payment and Closure
Schedule
Loan Payment Holiday
Loan Renegotiation
Loan Schedule Inquiry
Repayment Date Change

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

Table 1-1 Menu Item – Field Description

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

Table 1-1 (Cont.) Menu Item – Field Description

Field	Description
Schedule	Provides the screen using which you can view the schedule of a loan account.

1.3 Common Action

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

This topic contains the following subtopics:

- [Fetch Account Number](#)
The steps to fetch an account number is covered in this topic.
- [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.

1.3.1 Fetch Account Number

The steps to fetch an account number is covered in this topic.

To fetch an account number:

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

Figure 1-2 Account Search

Account Number ×

Account Number

Account Number
LN2CR01180890002
001CR02180890003
000ABS3180890002
000ABS3180890065
LN2AB01180890030
LN2HLL1180890002

Page of 60 (1-10 of 592 items) | < < 2 3 4 5 ... 60 > >

2. In the **Account Number** section, specify the account number in the **Account No** field.
3. Click **Fetch**.
The account number is fetched and displayed in the table.
4. Select the required number from the **Account No** list displayed in the table.

1.3.2 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 1-3 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.

1.3.3 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 1-4 Customer ID

Customer ID X

Customer ID

Fetch

Customer ID	Customer Name
001671	XXXXXXXX X XXXXX
001673	XXXXXXXX X XXXXX
001675	XXXXXXXX X XXXXX
001677	XXXXXXXX X XXXXX
001679	XXXXXXXX X XXXXX

Page of 261 (1 - 10 of 2607 items) |< < 2 3 4 5 ... 261 > >|

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

1.3.4 Audit Details

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

To view the audit details:

1. From the screen, click **Audit**.
The **Audit Trial Details** section is displayed.

Figure 1-5 Audit Trail Details

Audit Trail Details X

Serial Number	Stage Name	Date and Time	User ID	Status
No data to display.				

Close

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

Table 1-2 Audit Trail Details - Field Description

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

3. Click **Close**.

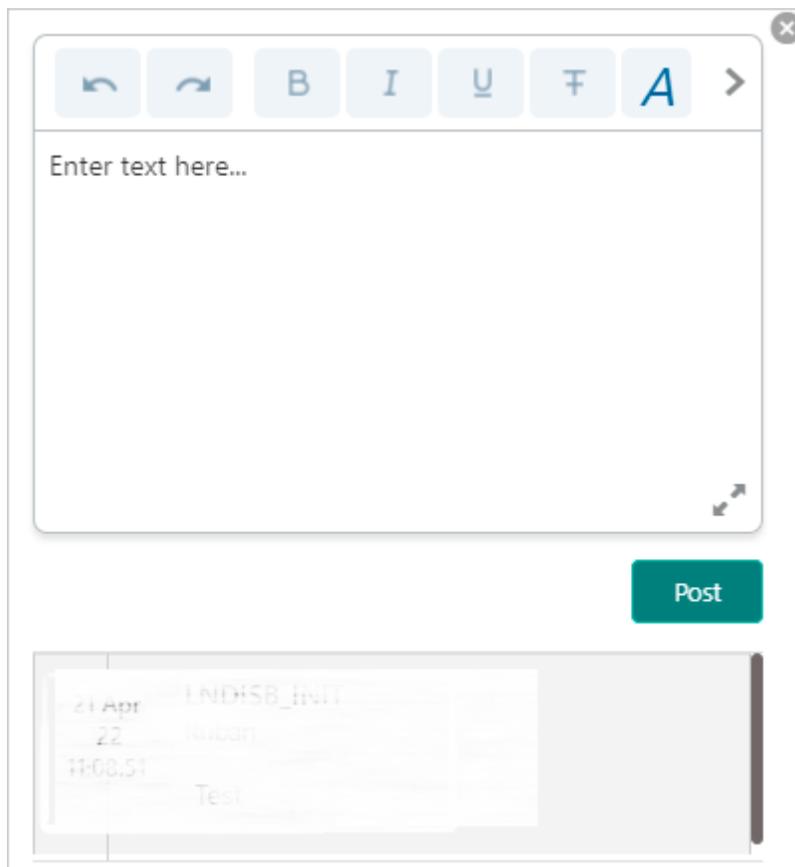
1.3.5 Remarks

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 1-6 Remarks



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

The remarks you posted as displayed in the section below.

1.3.6 Save & Close

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

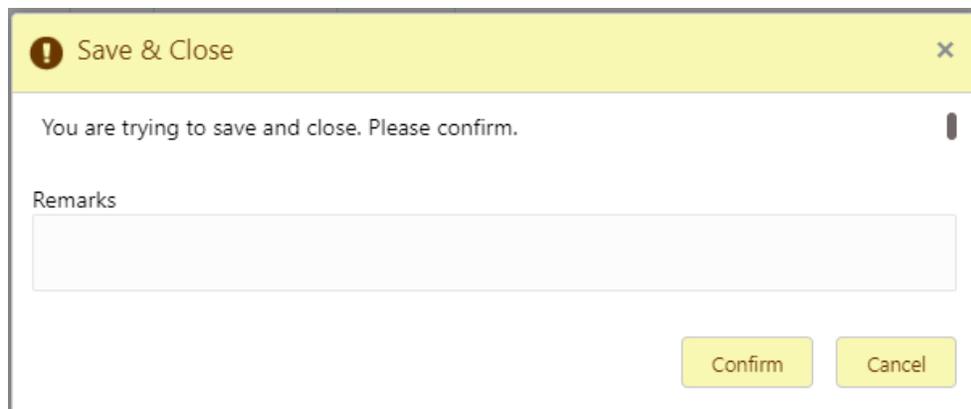
As you click **Save & Close**, the details are saved and the screen is closed. The next time you launch the screen with the same user ID, the saved details are displayed.

To save and close:

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

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

Figure 1-7 Save and Close Confirmation Message



3. Click **Confirm**.

The details are saved successfully and screen is closed.

1.4 Oracle Digital Assistance

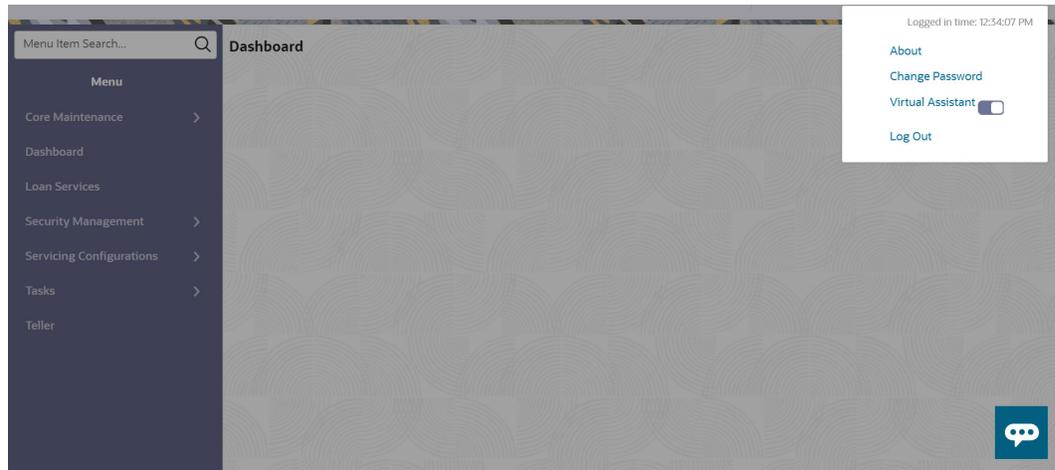
You can reduce the time taken to access the transaction screens through automatic text or voice processing using the Oracle Digital Assistant (ODA).

To enable and access the virtual assistant:

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

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

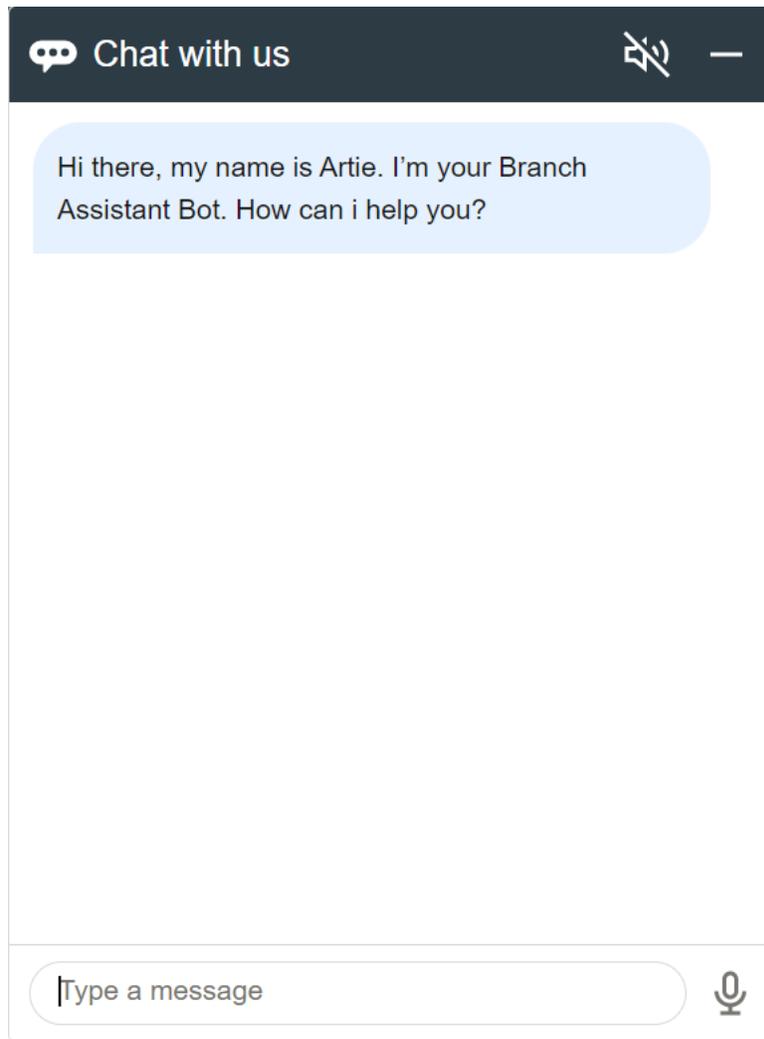
Figure 1-8 Virtual Assistant



2. Click .

The chat window is displayed.

Figure 1-9 Virtual Assistant Chat Window



3. Specify the query, for which you need assistant.
4. Specify the account number for the account type selected and click .

2

Accounts

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

This topic contains the following subtopics:

- [Consolidated Rollover](#)
You can consolidate the loan accounts having the same currency using the **Consolidated Rollover** screen. Once the accounts are consolidated, you can define the driving factors for various aspects for the new consolidated loan account.
- [Loan Activation](#)
You can initiate activation of the loan account, which are not yet initiated using the **Loan Activation** screen.
- [Loan Adhoc Charges](#)
You can initiate a transaction to collect adhoc charges for a loan account using the **Loan Adhoc Charges** screen.
- [Loan Adhoc Refund](#)
You can initiate a loan adhoc refund for a loan account using the **Loan Adhoc Refund** 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 Write-Off](#)
You can write-off the loan amount of the customer that is not coverable from the customer using the **Loan Write-Off** screen.
- [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 you to perform various transactions on the account.
- [Transaction Inquiry](#)
You 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](#)
You can view the loan transactions related to an account. If required, you can also initiate reversal of the transaction after due diligence using the **Transaction View & Reversal** screen.

2.1 Consolidated Rollover

You can consolidate the loan accounts having the same currency using the **Consolidated Rollover** screen. Once the accounts are consolidated, you can define the driving factors for various aspects for the new consolidated loan account.

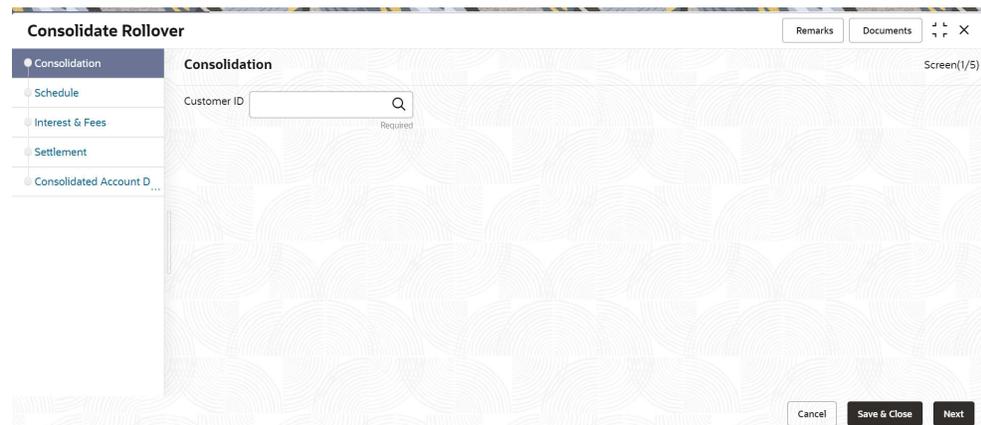
To consolidate loan accounts:

 **Note:**

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

1. On the **Homepage**, from **Loan Service** mega menu, under **Accounts**, click **Consolidated Rollover**. You can also open the screen by specifying **Consolidated Rollover** in the search icon bar and selecting the screen.
The **Consolidated Rollover** screen is displayed.

Figure 2-1 Consolidated Rollover



2. On the **Consolidated Rollover** screen, click the  icon or specify the customer ID in the **Customer** field, and press **Tab** or **Enter**.
In the **Consolidation** tab, the **Accounts** section with basic account details are displayed.

Figure 2-2 Consolidated Rollover – Account Details

Consolidate Rollover [Remarks] [Screen(1/5)]

Consolidation

Customer ID: 008575

Accounts

Account	Account	Account
AB01 - RETAIL	LCT1 - CORPORATE	AMRV - CORPORATE
Account: LN2AB01180890012	Account: LN2LCT1180890003	Account: LN2AMRV180890019
Total Outstanding: GBP 15,069.94	Total Outstanding: GBP 24,115.62	Total Outstanding: GBP 15,069.25
Principal Outstanding: GBP 15,000.00	Principal Outstanding: GBP 24,000.00	Principal Outstanding: GBP 15,000.00
Other Outstanding: GBP 69.94	Other Outstanding: GBP 115.62	Other Outstanding: GBP 69.25
Tenure: 1 Year 5 Months 5 Days	Tenure: 1 Year 2 Months 14 Days	Tenure: 1 Year 4 Months 14 Days
Interest Rate: 7.75% FIXED	Interest Rate: 7.85% FIXED	Interest Rate: 7.5% FIXED
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
AB01 - RETAIL	LRT3 - RETAIL	ABS3 - RETAIL
Account: LN2AB01180890016	Account: LN2LRT3180890010	Account: LN2ABS3180890152
Total Outstanding: GBP 34,865.93	Total Outstanding: GBP 13,000.00	Total Outstanding: GBP 85,667.04
Principal Outstanding: GBP 34,754.93	Principal Outstanding: GBP 13,000.00	Principal Outstanding: GBP 85,000.00
Other Outstanding: GBP 111.00	Other Outstanding: GBP 0.00	Other Outstanding: GBP 667.04
Tenure: 2 Years 19 Days	Tenure: 1 Year 4 Months 14 Days	Tenure: 1 Year 4 Months 14 Days
Interest Rate: 6.5% FIXED	Interest Rate: 7.74% FIXED	Interest Rate: 12.75% FIXED
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CR01 - RETAIL	ABS3 - RETAIL	CR01 - RETAIL
Account: LN2CR01180890009	Account: LN2ABS3180890103	Account: LN2CR01180890010

[Cancel] [Save & Close] [Next]

3. In the **Consolidation** tab, maintain the required details. For more information, refer [Consolidation Tab](#).
4. Click **Next**.
The **Schedule** tab is displayed. For more information, refer [Schedule Tab](#).
5. Click **Next**.
The **Interest & Fees** tab is displayed. For more information, refer [Interest & Fees Tab](#).
6. Click **Next**.
The **Settlement** tab is displayed. For more information, refer [Settlement Tab](#).
7. Click **Next**.
The **Consolidated Account Details** tab is displayed. For more information, refer [Consolidated Account Details Tab](#).
8. Click **Submit**.
The screen is successfully submitted for authorization.
 - [Consolidation Tab](#)
Using this tab, you can select the accounts to be consolidated.
 - [Schedule Tab](#)
Using this tab, you can view or define the schedule based on the product or account, for the newly consolidated loan account.

- **Interest & Fees Tab**
Using this tab, you can view or define the interest or fees based on the product or account for the newly consolidated loan account.
- **Settlement Tab**
Using this tab, you can define the settlement accounts for the newly consolidated loan account.
- **Consolidated Account Details Tab**
Using this tab, you can view the basic details for the newly consolidated loan account.

2.1.1 Consolidation Tab

Using this tab, you can select the accounts to be consolidated.

An error message is displayed for the specified loan account, if:

- There are no active accounts.
- Only one active account is available.
- Currency of more than one active account is not the same.

To consolidate accounts:

1. In the **Consolidation** tab, select the accounts to be consolidated, in the **Accounts** section.
2. Click **Consolidate**.

The **Accounts** section is minimized, and other related fields are displayed.

Figure 2-3 Consolidated Rollover – Consolidation tab

Note:

Click the  icon in the **Accounts** section, to view the account details.

3. In the **Consolidate** tab, maintain other required details. For more information on fields, refer to the field description table below:

Table 2-1 Consolidation tab – Field Description

Field	Description
Customer ID	<p>Click the  icon and select the customer number for initiating the activation of the customer's loan account.</p> <p> Note: For more information on fetching the customer ID, refer Fetch Customer ID.</p>
Accounts	This section displays the basic account details of the customer.
<Loan Type>	Displays the type of loan applied by the customer.
Account	Displays the account number of the loan product.
Total Outstanding	Displays the total outstanding amount of the loan product.
Principal Outstanding	Displays the principal outstanding amount of the loan product.
Other Outstanding	Displays the other outstanding amount of the loan product.
Tenure	Displays the tenure for the loan.
Interest Rate	Displays the interest rate applicable for the loan.
Rollover Amount	<p>Displays the sum of the Total Outstanding of all the loan accounts that are selected for consolidation.</p> <p> Note: This field is displayed if you click Consolidate.</p>
Rollover Product	<p>Select the rollover product.</p> <p> Note: This field is displayed if you click Consolidate. The list displays product code and description. For more information, refer Fetch Rollover Product.</p>
Driver Account	<p>Select the driver's account.</p> <p> Note: This field is displayed if you click Consolidate and the loan accounts you have selected for consolidation are of same product.</p>

- To fetch rollover product:

- a. Click  icon from the **Rollover Product** field.
The **Rollover Product** section is displayed.

Figure 2-4 Rollover Product

Rollover Product ×

Product

Product	Product Description
AB01	Home Loans
ABS3	Home Loans
AMR5	Home Loan
AMRV	Home Loan
CN10	Home Loans
CN11	Home Loan

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- b. In the **Rollover Product** section, specify the product name in the **Product** field.
- c. Click **Fetch**.
The product is fetched and displayed in the table.
- d. Select the product from the **Product** or **Product Description** list displayed in the table.
- **To modify the rollover amount:**
 - a. From the **Rollover Amount** field, click **Modify**.
The **Rollover Amount Breakup** section is displayed. The amount breakup is displayed for the loan accounts selected for consolidation.

Figure 2-5 Rollover Amount Breakup

X

Rollover Amount Breakup

RETAIL (LN2ABS3180890004)	
Principal Outstanding	34,910.27
Other Outstanding Remove	206.58
RETAIL (LN2ABS3180890006)	
Principal Outstanding	23,187.28
Other Outstanding Remove	113.38
Additional Principal Amount	0.00
Total Rollover Amount	58,417.51
Total Other Outstanding Settled	0.00

- b. In the **Rollover Amount Breakup** section, perform the required action. For more information on fields, refer to the field description table below:

Table 2-2 Rollover Amount Breakup – Field Description

Field	Description
<Loan Product and Loan Account Number>	Displays the loan product selected for consolidation along with the loan account number.
Principal Outstanding	Displays the total principal outstanding amount for the specific loan account.

Table 2-2 (Cont.) Rollover Amount Breakup – Field Description

Field	Description
Other Outstanding	<p>Displays the other outstanding amount including unbilled, for the specific loan account.</p> <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> – You can click the Remove link from the specific loan account, to settle outstanding amount from the respective account's settlement account. – As you remove the other outstanding amount, an indicator that the other outstanding amount will be debited from the loan's settlement account along with account balance is displayed below this field. – On click of Remove, if the balance is insufficient, then a message with an indicator is displayed below this field. To add the amount back, click the Add Back link. </div>
Additional Principal Amount	Specify the additional principal amount.
Total Rollover Amount	Displays the total rollover amount of all loan accounts, including Additional Principal Amount (if captured).
Total Other Outstanding Settled	Displays the total outstanding settled amount.

- c. Click **OK**.

 **Note:**

If you have combined two loan accounts having the same settlement account and click **OK**, then system validates if the settlement account have sufficient balance to pay off the two loan account's total amount. In case of insufficient balance, an error message is displayed that settlement account of the two accounts do have sufficient balance to pay off the **Other Outstanding**. Here, you need to click the **Add Back** link displayed next to **Other Outstanding** to proceed.

4. Click **Next**.

The **Schedule** tab is displayed.

2.1.2 Schedule Tab

Using this tab, you can view or define the schedule based on the product or account, for the newly consolidated loan account.

The prerequisites are as follows:

- Select accounts for consolidation. For more information, refer [Consolidation Tab](#).

To define schedule:

1. In the **Schedule** tab, maintain the schedule for the consolidated account.

Figure 2-6 Schedule tab

The screenshot shows the 'Consolidate Rollover' application interface. The 'Schedule' tab is active, displaying various configuration fields. The 'Customer ID' is 008155. The 'Driver Basis' is set to 'Product-ABS3-Home Loans' with the 'Customize' checkbox checked. The 'Start Date' is Apr 30, 2018, and the 'Frequency' is Monthly. The 'Maturity Date' is Mar 30, 2019. The 'Tenure' is 1 Year, 0 Months, and 0 Days. The 'Installation Amount' is 0.00. A table below these fields shows the schedule details:

First Due Date	Stage	Component	No. of Schedules	Frequency
Apr 30, 2018	Equated Principal Installment	MAIN_INT	11	Monthly
Mar 30, 2019	Equated Principal Installment	MAIN_INT	1	Bullet

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

Table 2-3 Schedule tab – Field Description

Field	Description
Customer ID	Displays the customer ID specified in the Consolidation tab.
Driver Basis	<p>Select the account or product for the driver basis.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> • This field is enabled if the Driver Account field is displayed in the Consolidation tab. • If the Driver Account field is not displayed in the Consolidation tab, then the value defined in the Rollover Product field in the Consolidation tab is displayed in this field. In this case, the field is not enabled. • If the product of the selected Driver Account and Rollover Product fields are different in the Consolidation tab, then the field displays the product selected in the Rollover Product field. Also, the Driver Basis field is not enabled for editing. • Only after you select an option from this field, other fields are displayed in this tab. </div>

Table 2-3 (Cont.) Schedule tab – Field Description

Field	Description
Customize	Select the option to enable the fields and edit the required details.
Start Date	Specify the start date for the newly consolidated loan account.
Tenure	Specify the tenure to be maintained. <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <ul style="list-style-type: none"> By default, this field is not enabled. To enable the field, select the Customize option, displayed next to the Driver Basis field. If you specify a new value in this field, then the Show Revised Schedule button is displayed. As you click this button, the revised schedule is displayed based on the new number of schedules mentioned. </div>
Frequency	Select the frequency for the new consolidated loan account. <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <p>By default, this field is not enabled. To enable the field, select the Customize option, displayed next to the Driver Basis field.</p> </div>
Installment Amount	Specify the total installment amount. <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <p>By default, this field is not enabled. To enable the field, select the Customize option, displayed next to the Driver Basis field.</p> </div>
Maturity Date	Displays the maturity date for the new consolidated loan account.
First Due Date	Displays the first due date for the new consolidated loan account.
Stage	Displays the schedule stage for the new consolidated loan account.
Component	Displays the component for the new consolidated loan account.
No. of Schedules	Displays the number of schedules for the new consolidated loan account.
Frequency	Displays the frequency for the new consolidated loan account.

2. Click **Next**.

The **Interest & Fees** section is displayed

2.1.3 Interest & Fees Tab

Using this tab, you can view or define the interest or fees based on the product or account for the newly consolidated loan account.

The prerequisites are as follows:

- Select accounts for consolidation. For more information, refer [Consolidation Tab](#).
- View or define schedule. For more information, refer [Schedule Tab](#).

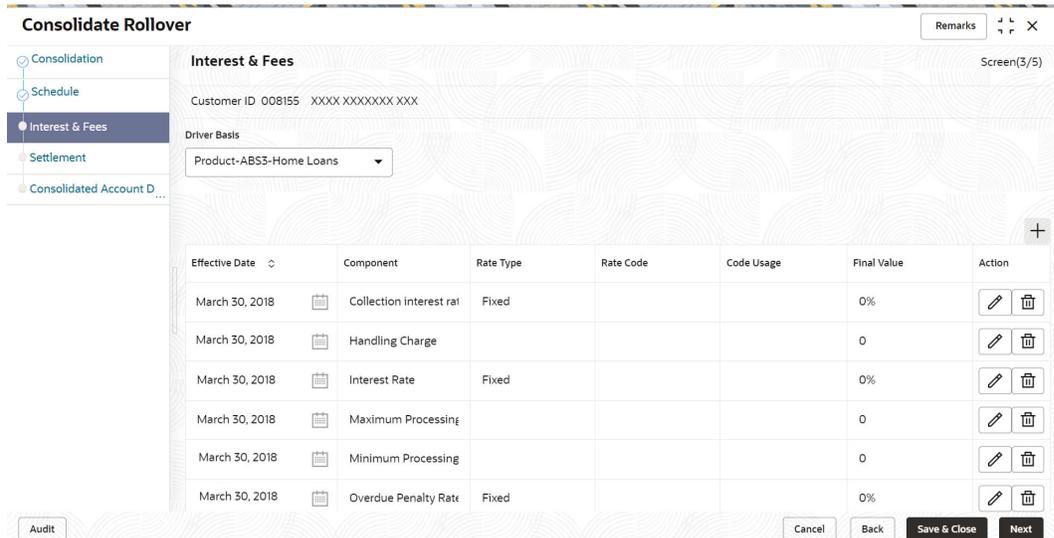
To define interest or fees:

1. In the **Interest & Fees** tab, maintain the required details for the consolidated account.

 **Note:**

- If the **Driver Basis** field displays the product selected in the **Rollover Product** field in the **Consolidation** tab, then the **Customize** field will not be displayed. The fields will be available for modification, that is, you can **Add**, **Edit**, and **Delete** the required details.
- If the **Driver Basis** field is account based, then **Customize** field is displayed. Only on selection of the **Customize** field, you will be able to **Add**, **Edit**, and **Delete** the details.

Figure 2-7 Interest & Fees tab



Effective Date	Component	Rate Type	Rate Code	Code Usage	Final Value	Action
March 30, 2018	Collection interest rat	Fixed			0%	 
March 30, 2018	Handling Charge				0	 
March 30, 2018	Interest Rate	Fixed			0%	 
March 30, 2018	Maximum Processing				0	 
March 30, 2018	Minimum Processing				0	 
March 30, 2018	Overdue Penalty Rate	Fixed			0%	 

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

Table 2-4 Interest & Fees tab – Field Description

Field	Description
Customer ID	Displays the customer ID specified in the Consolidation tab.
Driver Basis	<p>Select the account or product for the driver basis.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> This field is enabled if the product of the Driver Account and Rollover Product is same in the Consolidation tab. If the product of the selected Driver Account and Rollover Product fields are different in the Consolidation tab, then the field displays the product selected in the Rollover Product field. Also, the Driver Basis field is not enabled for editing. </div>
Customize	<p>Select the option to enable the fields and edit the required details.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This field is displayed if you select the Driver Account (selected in Consolidation tab) as Driver Basis.</p> </div>
Effective Date	Displays the date from which the interest and fees are applicable.
Component	Displays the interest and fees component.
Rate Type	Displays the type of rate.
Rate Code	Displays the rate code.
Code Usage	Displays the code usage.
Final Value	Displays the final value.
Action	<p>Displays the actions you can perform on the interest and fees details. The following icons are displayed:</p> <ul style="list-style-type: none">  : You can click this icon, to edit the details in a row. For more information, refer Edit Details.  : You can click this icon, to delete the row. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This field is displayed if you select the Customize option, displayed next to the Driver Basis field.</p> </div>

- You can add a new component for the product or account, by performing the following actions:
 - a. From the **Driver Basis** field, select an option.
 - b. Select the **Customize** option, displayed next to the **Driver Basis** field.
 - c. Click **Add**.

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

Figure 2-8 Modify Interest and Fees

Modify Interest/Fees ✕

Effective Date Required

Component Required

Value GBP ▼ 0.00

Cancel Ok

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

Table 2-5 Add Component – Field Description

Field	Description
Effective Date	Select or specify the date from which the interest and fees are applicable.
Component	Select the interest and fees component.
Rate Type	Select the type of rate. The options are: <ul style="list-style-type: none"> – Fixed – Variable

Table 2-5 (Cont.) Add Component – Field Description

Field	Description
Rate Code	<p>Select the rate code.</p> <p> Note: This field is displayed if you select the Variable option from the Rate Type field.</p>
Code Usage	<p>Select the code usage. The options are:</p> <ul style="list-style-type: none"> – Automatic – Periodic <p> Note: This field is displayed if you select the Variable option from the Rate Type field.</p>
Value	<p>Displays the value based on the option selected from the Rate Code field.</p>
Variance	<p>Specify the variance.</p> <p> Note: This field is displayed if you select the Variable option from the Rate Type field.</p>
Final Value	<p>Displays the final value.</p> <p> Note: This field is displayed if you select the Variable option from the Rate Type field.</p>

- d. Click **OK**.
- You can edit the component for the product or account, by performing the following actions:
 - a. Select the product from the **Driver Basis** field.
 - b. Select the **Customize** option, displayed next to the **Driver Basis** field.
 - c. From the **Action** field, click the  icon.

The **Modify Interest/Fees** section is displayed with values defined earlier.

Figure 2-9 Modify Interest and Fees

Modify Interest/Fees X

Effective Date: March 30, 2018

Component: Collection interest rate

Rate Type: Fixed Variable

Value: 0

Cancel Ok

For more information on fields, refer [Table 2-5](#).

d. You can edit the required details and click **OK**.

2. Click **Next**.

The **Settlement** tab is displayed.

2.1.4 Settlement Tab

Using this tab, you can define the settlement accounts for the newly consolidated loan account.

The prerequisites are as follows:

- Select accounts for consolidation. For more information, refer [Consolidation Tab](#).
- View or define schedule. For more information, refer [Schedule Tab](#).
- View or define interest and fees. For more information, refer [Interest & Fees Tab](#).

To define settlement accounts:

1. In the **Settlement** tab, maintain the required details for the consolidated account.

Figure 2-10 Settlement tab

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

Table 2-6 Settlement Tab – Field Description

Field	Description
Customer ID	Displays the customer ID specified in the Consolidation tab.
Driver Basis	Displays the account for the driver basis. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <ul style="list-style-type: none"> This field is displayed if the Driver Account field is displayed in the Consolidation tab. By default, the field displays the account selected in the Driver Account field in the Consolidation tab. </div>
Customize	Select the option to enable the fields and edit the required details.
Transaction	Displays the type of transaction.
Type	Displays the account type.
Account/Ledger	Specify the account or ledger for settlement. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <ul style="list-style-type: none"> By default, a value is displayed in this field. To edit, select the Customize option, displayed next to the Driver Basis field. For more information on fetching the account or ledger number, refer Fetch Account or Ledger. </div>
Branch	Displays the branch of the account or ledger account.
Currency	Displays the currency of the amount.

- To fetch account or ledger account:
 - a. Click  icon from the **Account/Ledger** field.

Figure 2-11 Account Number

Account Number ✕

Account Number Customer Name Branch

Account Number	Customer Name	Currency	Branch
0000000004	John Gilbert Ben	GBP	NM1
000000007076	CORP1	GBP	000
000000007087	CORP1	GBP	000
000000007167	CORP1	GBP	000
000000007189	CORP1	GBP	000
000000007291	CORP1	GBP	000

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- b. In the **Account Number** section, specify the details in the **Account Number**, **Customer Name**, or **Branch** field.
- c. Click **Fetch**.
The required information is fetched and displayed in the table.
- d. Select the required entry from the **Account Number**, **Customer Name**, **Currency**, or **Branch** list displayed in the table.

 **Note:**

If the **Driver Account** field is not displayed in the **Consolidation** tab, then by default the fields are enabled.

2. Click **Next**.
The **Consolidated Account Details** tab is displayed.

2.1.5 Consolidated Account Details Tab

Using this tab, you can view the basic details for the newly consolidated loan account.

The prerequisites are as follows:

- Select accounts for consolidation. For more information, refer [Consolidation Tab](#).
- View or define the schedule. For more information, refer [Schedule Tab](#).
- View or define interest and fees. For more information, refer [Interest & Fees Tab](#).

- Define settlement accounts. For more information, refer [Settlement Tab](#).

To view consolidated account details:

- In the **Consolidated Account Details** tab, view the details or summary of consolidation.

Figure 2-12 Consolidated Account Details tab

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

Table 2-7 Consolidated Account Details tab – Field Description

Field	Description
Customer ID	Displays the customer ID specified in the Consolidation tab.
Value Date	Displays the current system date as the value date.
Total Rollover Amount	Displays the total amount of rollover.
Interest Rate	Displays the rate of interest applicable for the new consolidated account.
Installment Amount	Displays the installment amount for the new consolidated account.
Number of Installments	Displays the number of installments for the new consolidated account.
Maturity Date	Displays the maturity date for the new consolidated account.
Tenure	Displays the tenure in terms of years, months, and days for the new consolidated account.

- Click **Submit**.

The screen is successfully submitted for authorization.

2.2 Loan Activation

You can initiate activation of the loan account, which are not yet initiated using the **Loan Activation** screen.

To initiate loan account activation:

 **Note:**

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

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

The **Loan Activation** screen is displayed.

Figure 2-13 Loan Activation



The screenshot shows the 'Loan Activation' screen. At the top, there is a title bar with the text 'Loan Activation' and buttons for 'Remarks', 'Documents', and window controls (maximize, refresh, close). Below the title bar, there is a search field labeled 'Customer ID' with a search icon and a 'Required' label. The main area of the screen is currently blank with a light gray background pattern. At the bottom of the screen, there are three buttons: 'Audit', 'Cancel', and 'Submit'.

2. On the **Loan Activation** screen, click the  icon or specify the customer number in the **Customer** field, and press **Tab** or **Enter**.

The **Accounts** section with basic account details are displayed.

 **Note:**

If customer have multiple loan account to be initiated, then each loan account appears in a tile in the **Accounts** section.

Figure 2-14 Loan Activation - Account Details

- On the **Loan Activation** screen, in the **Accounts** section, select the check box in the tile, to initiate the activation of the loan account. For more information on fields, refer to field description table below:

Table 2-8 Loan Activation – Field Description

Field	Description
Customer ID	<p>Click the  icon and select the customer number for initiating the activation of the customer's loan account.</p> <p>Note: For more information on fetching the customer ID, refer Fetch Customer ID.</p>
Accounts	This section displays the basic account details of the customer.
<Loan Type>	Displays the type of loan applied by the customer.
Account Number	Displays the loan account number to be initiated for activation.
Booking Date	Displays the account booking date.
Value Date	Displays the value date on which the loan account was booked.
Sanctioned	Displays the sanctioned loan amount with currency.
Term	Displays the term for the loan.
Rate of Interest	Displays the rate of interest to be applied on the loan account.
Number of Installment	Displays the total number of loan installments.

 **Note:**

You can select only a single account from the **Accounts** section, for initiating the activation.

4. Click **Submit**.

The transaction is submitted for authorization.

2.3 Loan Adhoc Charges

You 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 **Loan Service** mega menu, under **Accounts**, click **Loan Adhoc Charges**. You 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 2-15 Loan Adhoc Charges

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

The details are displayed in the **Charge Details** tab.



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 2-16 Charge Details tab

The screenshot shows the 'Loan Adhoc Charges' application window with the 'Charge Details' tab selected. The form contains the following fields:

- Account Number:** 000ABS3180890086 (with a search icon and 'RONY THOMAS' displayed next to it)
- Value Date:** March 30, 2018 (with a calendar icon)
- Component:** ADHOC CHARGE 1 (dropdown menu)
- Charge Type:** ADCH (dropdown menu)
- Amount:** GBP 10.00 (with a currency dropdown and a numeric input field)

Buttons at the bottom include 'Audit', 'Cancel', 'Save & Close', and 'Next'. The top right corner has 'Remarks', window controls, and 'Screen(1/2)'.

- On the **Charges Details** tab, perform the action for initiating the loan adhoc charges. For more information on fields, refer to field description table below:

Table 2-9 Charge Details tab – Field Description

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

4. Click **Next**.

The **Settlement Details** tab is displayed. For more information on this tab, refer [Settlement through CASA](#) and [Settlement through Ledger](#).

5. Click **Submit**.

The transaction is submitted for authorization.

- [Settlement through CASA](#)
You can perform settlement towards the adhoc charges through your CASA accounts.
- [Settlement through Ledger](#)
You can perform settlement towards the adhoc charges through your Ledger accounts.

2.3.1 Settlement through CASA

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

To settle charges by CASA:

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

The **Settlement Details** tab is displayed.

Figure 2-17 Settlement Details tab

The screenshot shows the 'Settlement Details' tab in the 'Loan Adhoc Charges' system. The account number is 000ABS3180890086 for RONY THOMAS. The 'Pay' field has 'Now' selected. The 'Pay Through' field has 'CASA' selected. The 'Credit Account' field contains '315300011'. The interface includes buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', 'Next', and 'Submit'. A 'Remarks' field is visible in the top right corner.

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

Figure 2-18 Settlement Details - CASA Account in Local Currency

The screenshot shows the 'Settlement Details' form in the 'Loan Adhoc Charges' system. The form is titled 'Settlement Details' and includes the following fields and options:

- Account Number:** 000AB53180890086 RONY THOMAS
- Pay:** Radio buttons for 'Now' and 'Later'.
- Pay Through:** Radio buttons for 'CASA' and 'Ledger'.
- Account:** A dropdown menu showing 'Account RONY THOMAS~000008475'.
- Credit Account:** A text input field containing '313300011' with a search icon.

At the bottom of the form, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', 'Next', and 'Submit'. The top right corner shows 'Remarks', a refresh icon, and a close icon. The bottom right corner indicates 'Screen(2/2)'.

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

Table 2-10 Settlement Details – CASA Account in Local Currency – Field Description

Field	Description
Pay	<p>Select the Now option to pay the adhoc charges.</p> <p> Note:</p> <p>If you select Later option, then a message is displayed that the settlement will be done in the next payment transaction.</p>
Pay Through	<p>Select the CASA option to perform the settlement.</p> <p> Note:</p> <p>For information on Ledger, refer Settlement through Ledger.</p>
Account	<p>Select the CASA account in local currency.</p> <p> Note:</p> <p>For information if you select CASA in foreign currency from the list, refer CASA in Foreign Currency.</p> <p>For information if you select the Other CASA option from the list, refer CASA within the Bank.</p>

Table 2-10 (Cont.) Settlement Details – CASA Account in Local Currency – Field Description

Field	Description
Credit Account	<p>Displays the credit account where by default all the adhoc charges income are credited.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>If required, you can select other credit number by clicking the  icon. For more information, refer Fetch Credit Account.</p> </div>

- For CASA account in foreign currency:

Figure 2-19 Settlement Details - CASA Account in Foreign Currency

The screenshot shows the 'Settlement Details' form. At the top, it says 'Loan Adhoc Charges' and 'Remarks'. Below that, there are tabs for 'Charge Details' and 'Settlement Details'. The 'Settlement Details' section shows the following information:

- Account Number: 000AB53180890086 RONY THOMAS
- Pay: Now Later
- Pay Through: CASA Ledger
- Account:
- Account Amount: ZAR 0.00
- Exchange Rate: 1 [Edit](#)
- Credit Account:

At the bottom, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', 'Next', and 'Submit'.

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

Table 2-11 Settlement Details - CASA Account in Foreign Currency – Field Description

Field	Description
Pay	<p>Select the Now option to pay the adhoc charges.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>If you select the Later option, then a message is displayed that the settlement will be done in the next payment transaction.</p> </div>

Table 2-11 (Cont.) Settlement Details - CASA Account in Foreign Currency – Field Description

Field	Description
Pay Through	Select the CASA option to perform the settlement.  Note: For information on Ledger , refer Settlement through Ledger .
Account	Select the CASA account in foreign currency.  Note: For information if you select CASA in local currency from the list, refer CASA in Local Currency . For information if you select the Other CASA option from the list, refer CASA within the Bank .
Credit Account	Displays the credit account where, by default all the adhoc charges income are credited.  Note: If required, you can select other credit number by clicking the  icon. For more information, refer Fetch Credit Account .

- For CASA accounts within the bank:

Figure 2-20 Settlement Details - CASA within the Bank

The screenshot displays the 'Settlement Details' form in the Oracle Loan Adhoc Charges application. The form is titled 'Settlement Details' and shows the account number '000AB53180890086 RONY THOMAS'. The 'Pay' field has 'Now' selected. The 'Pay Through' field has 'CASA' selected. The 'Account' dropdown is set to 'Others'. The 'Type' field is 'CASA Within the Bank'. The 'Account Number' field contains 'LN2LCT180890003'. The 'Credit Account' field contains '313300011' and has a search icon. At the bottom, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', 'Next', and 'Submit'.

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

Table 2-12 Settlement Details - CASA Within the Bank – Field Description

Field	Description
Pay	<p>Select the Now option to pay the adhoc charges.</p> <p> Note:</p> <p>If you select Later option, then a message is displayed that the settlement will be done in the next payment transaction.</p>
Pay Through	<p>Select the CASA option to perform the settlement.</p> <p> Note:</p> <p>For information on Ledger, refer Settlement through Ledger.</p>
Account	<p>Select the account from which the adhoc charges is to be settled.</p> <p> Note:</p> <p>For information if you select the CASA in local currency from the list, refer CASA in Local Currency. For information if you select CASA in foreign currency from the list, refer CASA in Foreign Currency.</p>
Type	Displays the type as CASA Within the Bank .
Account Amount	Displays the available CASA amount.
Credit Account	<p>Displays the credit account where by default all the adhoc charges income are credited.</p> <p> Note:</p> <p>If required, you can select other credit number by clicking the  icon. For more information, refer Fetch Credit Account.</p>

- To fetch the credit account:
 - a. From the **Credit Account** field, click the  icon.

Figure 2-22 Settlement Details tab

The screenshot shows the 'Settlement Details' tab in the 'Loan Adhoc Charges' application. The account number is 000ABS3180890086 for RONY THOMAS. The 'Pay' field has 'Now' and 'Later' options. The 'Pay Through' field has 'CASA' and 'Ledger' options. The 'Credit Account' field contains the value 313300011. At the bottom, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', 'Next', and 'Submit'.

- From the **Pay Through** field, select the **Ledger** option. The fields related to ledger are displayed.

Figure 2-23 Settlement through Ledger Account

The screenshot shows the 'Settlement Details' tab with the 'Ledger' option selected in the 'Pay Through' field. This has revealed additional fields: 'Ledger Code' with the value 111100005 and the label 'Cash in Vault', and 'Currency' with the value GBP. The 'Credit Account' field still contains 313300011. The same set of buttons is visible at the bottom.

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

Table 2-13 Settlement Details – Ledger – Field Description

Field	Description
Pay	<p>Select the Now option to pay the adhoc charges.</p> <p> Note:</p> <p>If you select Later option, then a message is displayed that the settlement will be done in the next payment transaction.</p>
Pay Through	<p>Select the Ledger option to perform the settlement.</p> <p> Note:</p> <p>For information on CASA, refer Settlement through CASA.</p>
Ledger Code	<p>Click the  icon and select the ledger code for performing the adhoc charges settlement.</p> <p> Note:</p> <p>For more information in fetching the ledger code, refer Fetch Ledger Code.</p>
Currency	<p>Select the currency for the ledger amount.</p>
Credit Account	<p>Displays the credit account where by default all the adhoc charges income are credited.</p> <p> Note:</p> <p>If required, you can select other credit number by clicking the  icon. For more information, refer Fetch Credit Account.</p>

4. Click **Submit**.

The screen is successfully submitted for authorization.

2.4 Loan Adhoc Refund

You can initiate a loan adhoc refund for a loan account using the **Loan Adhoc Refunds** screen.

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

To initiate loan adhoc refund:



Note:

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

1. On the **Homepage**, from **Loan Service** mega menu, under **Accounts**, click **Loan Adhoc Refund**. You can also open the screen by specifying **Loan Adhoc Refund** in the search icon bar and selecting the screen.

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

Figure 2-24 Loan Adhoc Refund

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

The details are displayed in the **Loan Adhoc Refund** tab.

Figure 2-25 Loan Adhoc Refund tab

3. On the **Loan Adhoc Refund** tab, perform the action for initiating the loan adhoc refund. For more information on fields, refer to field description table below:

Table 2-14 Loan Adhoc Refund tab – Field Description

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

4. Click **Next**.
The **Payout** tab is displayed. For more information on this tab, refer [Payout through CASA](#) and [Payout through Ledger](#).
5. Click **Submit**.
The transaction is submitted for authorization.

- [Payout through CASA](#)
You can perform settlement towards the adhoc refund through your CASA accounts.
- [Payout through Ledger](#)
You can perform settlement towards the adhoc refund through your Ledger accounts.

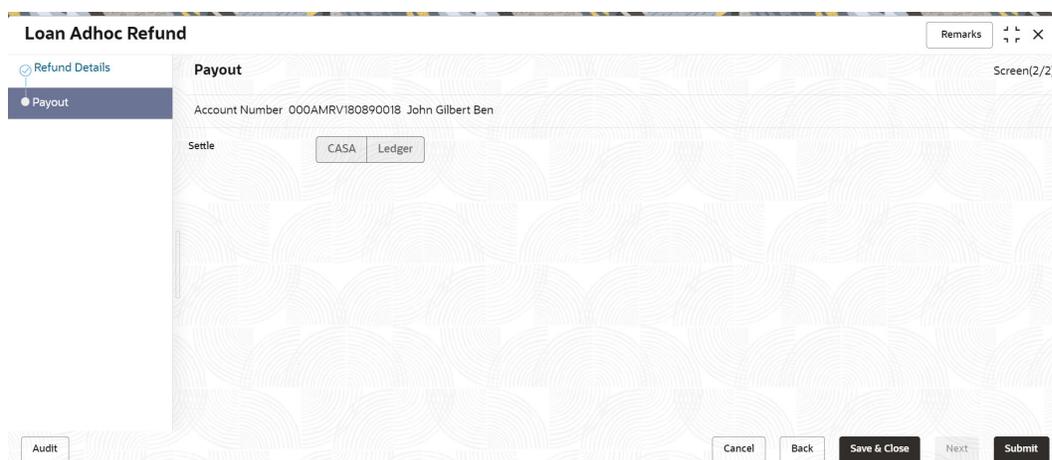
2.4.1 Payout through CASA

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

To pay by CASA:

1. In the **Payout** tab, maintain the required details, and click **Next**.
The **Payout** tab is displayed.

Figure 2-26 Payout tab



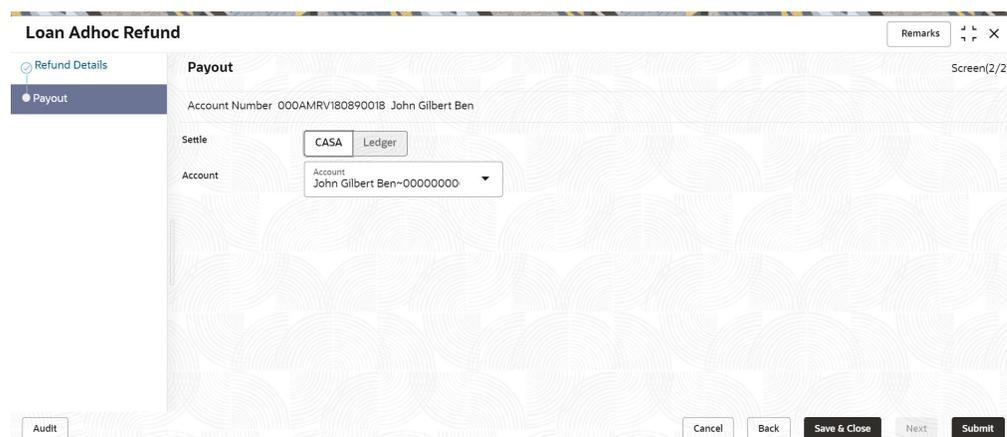
The screenshot shows the 'Loan Adhoc Refund' application window. The 'Payout' tab is selected in the left-hand navigation menu. The main content area displays the 'Payout' section with the following details:

- Account Number: 000AMRV180890018 John Gilbert Ben
- Settle: A dropdown menu with 'CASA' and 'Ledger' options.

At the bottom of the window, there are several buttons: 'Audit', 'Cancel', 'Back', 'Save & Close', 'Next', and 'Submit'. The 'Next' button is highlighted, indicating it is the next step in the process.

2. From the **Settle** field, select the **CASA** option.
The fields related to **CASA** are displayed.
3. You can perform settlement through CASA using any of the following actions:
 - For CASA account in local currency:

Figure 2-27 Payout - CASA Account in Local Currency



The screenshot shows the 'Loan Adhoc Refund' application window. The 'Payout' tab is selected in the left-hand navigation menu. The main content area displays the 'Payout' section with the following details:

- Account Number: 000AMRV180890018 John Gilbert Ben
- Settle: A dropdown menu with 'CASA' and 'Ledger' options.
- Account: A dropdown menu with the selected account 'John Gilbert Ben~00000000'.

At the bottom of the window, there are several buttons: 'Audit', 'Cancel', 'Back', 'Save & Close', 'Next', and 'Submit'. The 'Next' button is highlighted, indicating it is the next step in the process.

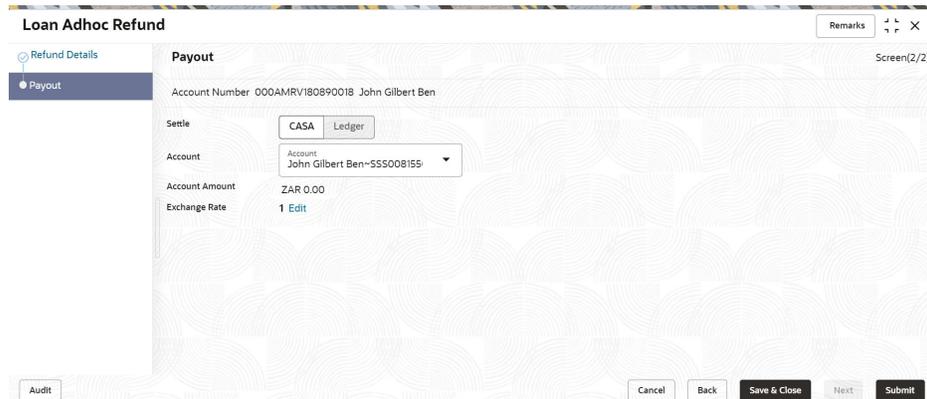
For more information on fields, refer to field description table below:

Table 2-15 Payout - CASA in Local Currency – Field Description

Field	Description
Settle	<p>Select the CASA option to perform the settlement.</p> <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <p>For information on Ledger, refer Payout through Ledger.</p> </div>
Account	<p>Select the CASA account in local currency.</p> <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <p>For information if you select CASA in foreign currency, refer CASA in Forgein Currency. For information if you select the Other CASA option from the list, refer CASA within the Bank.</p> </div>

- For CASA account in foreign currency:

Figure 2-28 Payout - CASA Account in Foreign Currency



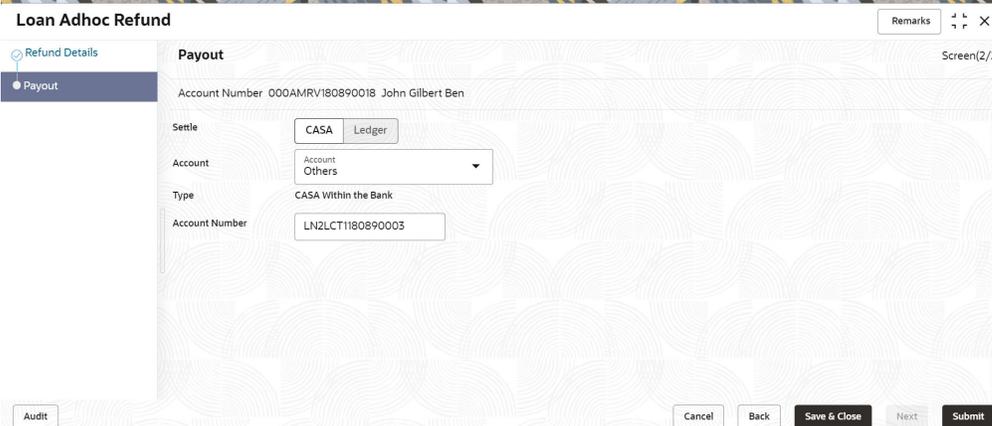
For more information on fields, refer to field description table below:

Table 2-16 Payout - CASA in Foreign Currency – Field Description

Field	Description
Settle	Select the CASA option to perform the settlement. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 5px;"> <p> Note: For information on Ledger, refer Payout through Ledger.</p> </div>
Account	Select the CASA account in foreign currency. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 5px;"> <p> Note: For information if you select CASA in local currency, refer CASA in Local Currency. For information if you select the Other CASA option from the list, refer CASA within the Bank.</p> </div>
Account Amount	Displays the foreign currency specified in the Refund Amount field in the Loan Adhoc Refund tab.
Exchange Rate is <Currency and Rate>	Displays the current exchange rate of the amount. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 5px;"> <p> Note: To modify the rate, you can click the Edit link.</p> </div>

- For CASA account within the bank:

Figure 2-29 Payout - CASA within the Bank



The screenshot shows the 'Payout' form in the 'Loan Adhoc Refund' application. The form is titled 'Payout' and includes the following fields and values:

- Account Number:** 000AMRV180890018 John Gilbert Ben
- Settle:** A radio button group with 'CASA' selected and 'Ledger' unselected.
- Account:** A dropdown menu with 'Account Others' selected.
- Type:** A dropdown menu with 'CASA Within the Bank' selected.
- Account Number:** LN2LCT1180890003

At the bottom of the form, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', 'Next', and 'Submit'. The top right corner shows 'Remarks' and 'Screen(2/2)'.

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

Table 2-17 Payout - CASA Within the Bank – Field Description

Field	Description
Settle	Select the CASA option to perform the settlement.  Note: For information on Ledger , refer Payout through Ledger .
Account	Select the Other CASA option.  Note: For information if you select CASA in local currency, refer CASA in Local Currency . For information if you select CASA in foreign currency, refer CASA in Foreign Currency .
Type	Displays the type as CASA Within the Bank .
Account Number	Specify the CASA account number for performing the adhoc refund.

4. Click **Submit**.

The screen is successfully submitted for authorization.

2.4.2 Payout through Ledger

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

To pay by Ledger:

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

Figure 2-30 Payout tab

- From the **Settle** field, select the **Ledger** option.
The fields related to ledger are displayed.

Figure 2-31 Payout - Ledger Account

- From the **Payout** tab, perform the required settlement action through Ledger. For more information on fields, refer to field description table below:

Table 2-18 Payout - Ledger – Field Description

Field	Description
Settle	<p>Select the Ledger option to perform the settlement.</p> <p> Note: For information on CASA, refer Payout through CASA.</p>

Table 2-18 (Cont.) Payout - Ledger – Field Description

Field	Description
Ledger Code	<p>Click the  icon and select the ledger code for performing the adhoc charges settlement.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note:</p> <p>For more information in fetching the ledger code, refer Fetch Ledger Code.</p> </div>
Currency	Select the currency for the ledger amount.

4. Click **Submit**.

The screen is successfully submitted for authorization.

2.5 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.

This topic contains the following subtopics:

- [Navigating and Fetching Account](#)
The steps to navigate and fetch the account number is covered in this topic.
- [Settling Disbursement Amount](#)
You can pay the pending disbursement amount, if any for the loan account.
- [Viewing Disbursement History](#)
You can view the disbursement previously performed on the account.
- [Viewing Simulation Details](#)
Based on your actions performed on **Disbursement Amount** field from the **Disbursement** tab, on the right widget, the system updates and displays the updated value in the **New** field.
- [Viewing the Schedule](#)
You can view the revised schedule details based on the actions performed on the **Disbursement** tab.
- [Settling Disbursement by CASA](#)
You can pay your disbursement using your CASA account.
- [Settling Disbursement by Instrument](#)
You can pay the disbursement amount using an instrument.
- [Settling Disbursement by Ledger](#)
You can perform the settlement using ledger.
- [Paying by Multi Mode Settlement](#)
You can disbursement through multi mode option, that is, disbursement can done through CASA, Instrument, and Ledger at once.

2.5.1 Navigating and Fetching Account

The steps to navigate and fetch the account number is covered in this topic.

To navigate and fetch account number:



Note:

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

1. On the **Homepage**, from **Loan Service** 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 2-32 Loan Disbursement

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

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

Figure 2-33 Disbursement tab

The screenshot shows the 'Disbursement' tab in the 'Loan Disbursement' application. The account number is LN2CONM180890024. The value date is Mar 30, 2018. The disbursement amount is 0.00, with a required amount of 13,077.13. A summary table on the right shows the following details:

	Existing	New
Sanctioned	32,654.00	-
Disbursed	19,576.87	-
Installment Amount	575.00	-
Interest Rate	4.75 %	-
Next Installment Date	April 21, 2018	-

Note:

After specifying the loan account number, the screen will display details only if there are pending disbursements amount for the loan account.

2.5.2 Settling Disbursement Amount

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

To pay disbursement amount:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).

Figure 2-34 Disbursement tab

The screenshot shows the 'Disbursement' tab in the 'Loan Disbursement' application. The account number is LN2CONM180890028. The value date is March 30, 2018. The disbursement amount is 1,480.17, with a required amount of 9,960.42. Total fees are 63.00. A summary table on the right shows the following details:

	Existing	New
Sanctioned	45,750.00	No Change
Disbursed	35,789.58	37,269.75
Installment Amount	819.15	853.70
Interest Rate	4.85 %	No Change
Next Installment Date	April 12, 2018	No Change

2. On the **Loan Disbursement Initiation** screen, specify the disbursement amount. For more information on fields, refer to field description table below:

Table 2-19 Disbursement tab – Field Description

Field	Description
Account Number	<p>Click the  icon or specify the account number for settling the disbursement.</p> <p> Note:</p> <p>As you specify the account number, the name of the account holder appears next to the account number.</p>
Value Date	Select or specify the value date for making the payment.
Disbursement Amount	<p>Specify the disbursement amount for making the payment.</p> <p> Note:</p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically. The account currency is also displayed adjacent to this field</p>
Fees	<p>Displays the fees amount for the account.</p> <p> Note:</p> <ul style="list-style-type: none"> This field is displayed if you specify the amount or drag the slider of the Disbursement Amount field. <i>Waiving and modification of fees are not applicable for this release.</i>

- Based on the disbursement amount specified, the updated amounts are displayed in the **New** field in the right widget. You can compare the **Existing** and **New** values and decide accordingly about proceeding ahead.
 - You can also view the disbursement history of the account by clicking the **View Disbursement History** link. For more information, refer [Viewing Disbursement History](#).
- Click **Next**.
The **Schedule** tab is displayed. For more information on this tab, refer [Viewing the Schedule](#).
- Click **Next**.
The **Disbursement Payout** tab is displayed. For more information on this tab, refer [Settling Disbursement by CASA](#), [Settling Disbursement by Instrument](#), [Settling Disbursement by Ledger](#), and [Paying by Multi Mode Settlement](#).
- Click **Submit**.

The screen is successfully submitted for authorization.

2.5.3 Viewing Disbursement History

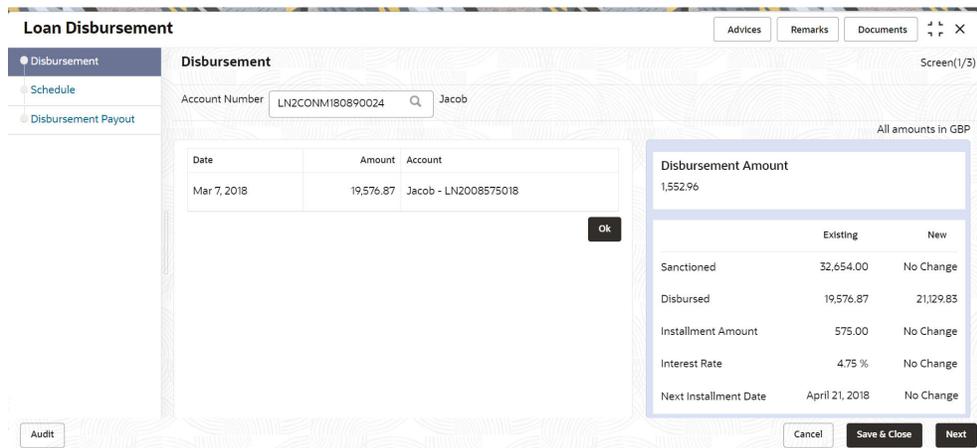
You can view the disbursement previously performed on the account.

To view disbursement history:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. From the **Disbursement** tab, click **View Disbursement History** link.

The fields are displayed in a section.

Figure 2-35 View Disbursement



3. You can view the disbursement details previously performed on the account. For more information on fields, refer to field description table below:

Table 2-20 Disbursement History – Field Description

Field	Description
Date	Displays the date on which the disbursement was performed.
Amount	Displays the disbursement amount paid.
Account	Displays the account details from which the disbursement was performed.

4. Click **OK**.
The **Disbursement** tab is displayed again.

2.5.4 Viewing Simulation Details

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

To view the simulation details:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. From the **Disbursement** tab, update the disbursement value as required
The system displays the updated value in the **New** field in the right widget.

Figure 2-36 Simulation Details (Right widget)

All amounts in GBP

Disbursement Amount		
1,552.96		
	Existing	New
Sanctioned	32,654.00	No Change
Disbursed	19,576.87	21,129.83
Installment Amount	575.00	No Change
Interest Rate	4.75 %	No Change
Next Installment Date	April 21, 2018	No Change

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

Table 2-21 Simulation Details (Right widget) - Field Description

Field	Description
Disbursement Amount	Displays the total disbursement amount of the loan account.
Sanctioned	Displays the existing and new loan sanctioned amount.
Rolled Over	Displays the amount for which new loan account has been created.

 **Note:**

This field is displayed if in the **Loan Disbursement** screen, when a loan account of manual disbursement product is created through consolidated rollover with additional principal is retrieved.

Table 2-21 (Cont.) Simulation Details (Right widget) - Field Description

Field	Description
Additional Principal	<p>Displays the additional principal amount captured during the consolidated rollover for initial disbursement.</p> <p> Note:</p> <p>This field is displayed if in the Loan Disbursement screen, when a loan account of manual disbursement product is created through consolidated rollover with additional principal is retrieved.</p>
Disbursed	<p>Displays the existing (total of previously disbursed amount) and new (total disbursed amount including current disbursement) disbursed amount.</p> <p> Note:</p> <p>The new disbursed amount is displayed if you update the value in the Disbursement Amount field.</p>
Installment Amount	<p>Displays the existing and new current installment amount.</p> <p> Note:</p> <p>The new disbursed amount is displayed if you update the value in the Disbursement Amount field.</p>
Interest Rate	<p>Displays the existing and new current interest rate.</p> <p> Note:</p> <p>The new disbursed amount is displayed if you update the value in the Disbursement Amount field.</p>
Installment Date	<p>Displays the existing and new current installment date.</p> <p> Note:</p> <p>The new disbursed amount is displayed if you update the value in the Disbursement Amount field.</p>

2.5.5 Viewing the Schedule

You can view the revised schedule details based on the actions performed on the **Disbursement** tab.

The revised schedule details are displayed year wise. To view schedule details for a particular year, you need to click the ▶ icon.

To view schedule details:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. In the **Disbursement** tab, perform the required action. For more information, refer [Settling Disbursement Amount](#).

3. Click **Next**.

The **Schedule** tab section is displayed.

Figure 2-37 Schedule tab

The screenshot shows the 'Loan Disbursement' interface with the 'Schedule' tab selected. The account number is LN2CONM180890024 Jacob. The schedule is for 'EPI - Fixed (Mar 7, 2018 to Dec 21, 2021)'. The table below shows the schedule details:

Date	Rate	Principal	Interest	Fee	Due	Balance
▶ 2018	4.75	4,284.83	709.12	0.00	4,993.95	19,576.87
▶ 2019	4.75	5,351.03	684.49	0.00	6,035.52	15,554.61
▶ 2020	4.75	5,610.54	424.98	0.00	6,035.52	10,613.48
▶ 2021	4.75	5,885.43	152.29	0.00	6,035.72	5,432.73

On the right, the 'Disbursement Amount' summary shows a total of 1,552.96. Below this is a comparison table:

	Existing	New
Sanctioned	32,654.00	No Change
Disbursed	19,576.87	21,129.83
Installment Amount	575.00	No Change
Interest Rate	4.75 %	No Change
Next Installment Date	April 21, 2018	No Change

4. You can view the revised schedule for amortized or non-amortized accounts. For more information on fields, refer to field description table below:

Table 2-22 Schedule - Field Description

Field	Description
Date	<p>Displays the year and the dates in a year when the arrear is raised.</p> <div style="border: 1px solid #0070c0; padding: 5px; background-color: #e6f2ff;"> <p> Note:</p> <p>This column lists the years for which the schedule is generated. If you click the  icon corresponding to a particular year, the monthly date schedule list for a year displays.</p> </div>
Rate	Displays the rate of interest.
Principal	Displays the amount of principal arrears.
Interest	Displays the amount of interest.
Fees	Displays the amount of fees.
Due	Displays the amount due.
Balance	Displays the balance amount after every installment.

5. Click **Submit**.

The screen is successfully submitted for authorization.

2.5.6 Settling Disbursement by CASA

You can pay your disbursement using your CASA account.

To pay disbursement by CASA:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. From the **Loan Disbursement Initiation** tab, click **Next**.
The **Schedule** tab is displayed.
3. From the **Schedule** tab, click **Next**.
The **Disbursement Payout** tab is displayed.
4. From the **Settle** field, select the **CASA** option.
The fields related to **CASA** are displayed.
5. You can perform settlement through CASA using any of the following actions:
 - For CASA account in local currency:

Figure 2-38 CASA Account in Local Currency

The screenshot shows the 'Disbursement Payout' screen in the Loan Disbursement system. The 'Settle' field is set to 'CASA' and the 'Account' field is set to 'Jacob-LN2008575018~GBP'. A summary table shows the Disbursement Amount as 1,552.96. The table also lists Sanctioned, Disbursed, and Next Installment Date.

	Existing	New
Sanctioned	32,654.00	No Change
Disbursed	19,576.87	21,129.83
Installation Amount	575.00	No Change
Interest Rate	4.75 %	No Change
Next Installment Date	April 21, 2018	No Change

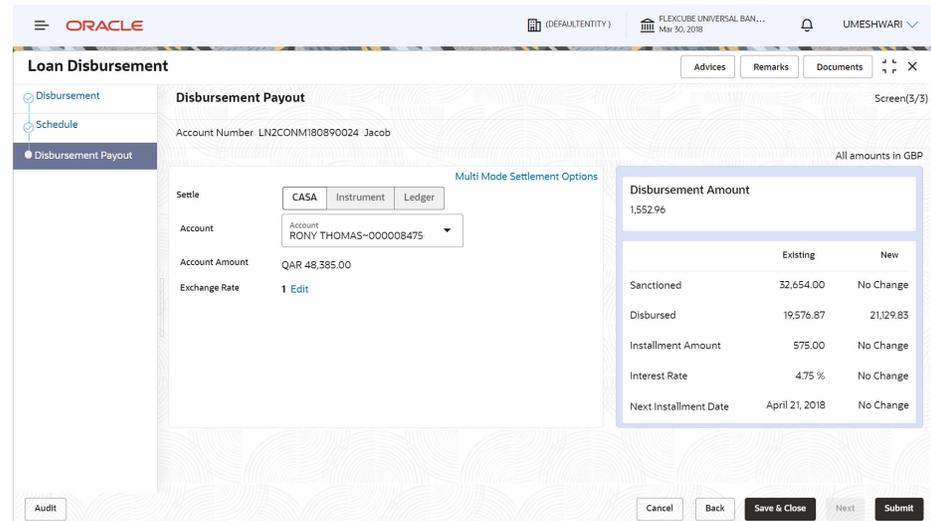
For more information on fields, refer to field description table below:

Table 2-23 CASA - Local Currency – Field Description

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

- For CASA account in foreign currency:

Figure 2-39 CASA Account in Foreign Currency



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

Table 2-24 CASA - Foreign Currency – Field Description

Field	Description
Settle	Select the CASA option to perform the settlement. Note: For information on Instrument and Ledger , refer Settling Disbursement by Instrument and Settling Disbursement by Ledger .
Account	Select the CASA account in foreign currency. Note: For information if you select CASA in local currency, refer CASA in Local Currency . For information if you select the Others option from the list, refer CASA Within the Bank and CASA Outside the Bank .
Account Amount	Displays the selected CASA account's currency and amount equivalent of the value specified in the Disbursement Amount field in the Disbursement tab.

Table 2-24 (Cont.) CASA - Foreign Currency – Field Description

Field	Description
Exchange Rate	Displays the current exchange rate of the amount. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note: To modify the rate, you can click the Edit link.</p> </div>

- For CASA account within the bank:

Figure 2-40 CASA Within the Bank

Loan Disbursement [Advices] [Remarks] [Documents] [Screen(3/3)]

Disbursement Payout

Account Number LN2CONM180890024 Jacob

All amounts in GBP

Multi Mode Settlement Options

Settle: CASA Instrument Ledger

Account:

Type: CASA Within the Bank CASA Outside the Bank

Account Number: RONY THOMAS

Exchange Rate: 1 [Edit](#)

	Existing	New
Disbursement Amount	1,552.96	
Sanctioned	32,654.00	No Change
Disbursed	19,576.87	2,129.85
Installment Amount	575.00	No Change
Interest Rate	4.75 %	No Change
Next Installment Date	April 21, 2018	No Change

[Audit] [Cancel] [Back] [Save & Close] [Next] [Submit]

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

Table 2-25 CASA Within the Bank – Field Description

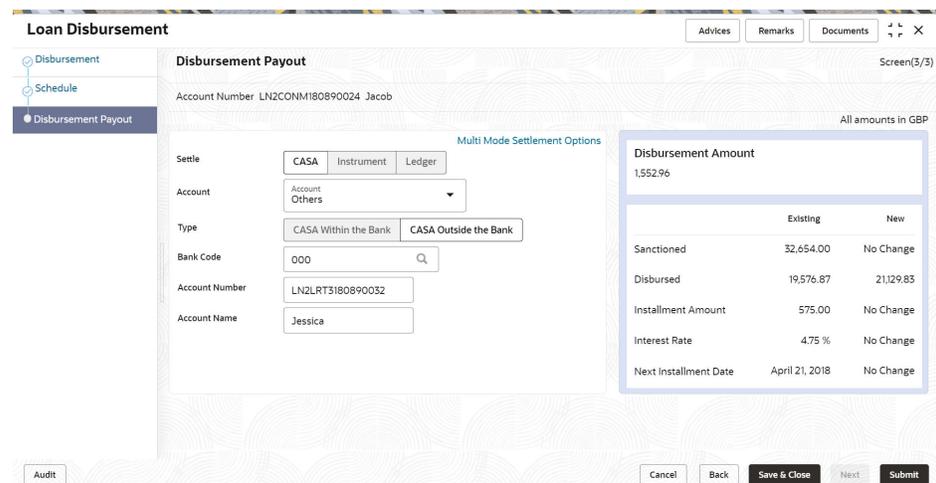
Field	Description
Settle	Select the CASA option to perform the settlement. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note: For information on Instrument and Ledger, refer Settling Disbursement by Instrument and Settling Disbursement by Ledger.</p> </div>

Table 2-25 (Cont.) CASA Within the Bank – Field Description

Field	Description
Account	Select the Others option. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <p>For information if you select CASA in local currency, refer CASA in Local Currency. For information if you select CASA in foreign currency, refer CASA in Foreign Currency.</p> </div>
Type	Select the CASA Within the Bank type. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <p>For information on CASA Outside the Bank, refer CASA Outside the Bank.</p> </div>
Account Number	Specify the CASA account within the bank for settling the disbursement.
Exchange Rate	Displays the current exchange rate of the amount. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <p>To modify the rate, you can click the Edit link.</p> </div>

- For CASA account outside the bank:

Figure 2-41 CASA Outside the Bank



Loan Disbursement | Advices | Remarks | Documents | Screen(5/3)

Disbursement Payout
Account Number LN2CONM180890024 Jacob

All amounts in GBP

Multi Mode Settlement Options

Settle: CASA Instrument Ledger

Account:

Type: CASA Within the Bank CASA Outside the Bank

Bank Code:

Account Number:

Account Name:

	Existing	New
Sanctioned	32,654.00	No Change
Disbursed	19,576.87	21,129.85
Installment Amount	575.00	No Change
Interest Rate	4.75 %	No Change
Next Installment Date	April 21, 2018	No Change

Audit | Cancel | Back | Save & Close | Next | Submit

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

Table 2-26 CASA Outside the Bank – Field Description

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

6. Click **Submit**.

The screen is successfully submitted for authorization.

2.5.7 Settling Disbursement by Instrument

You can pay the disbursement amount using an instrument.

To pay disbursement by instrument:

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

- The **Schedule** tab is displayed.
- From the **Schedule** tab, click **Next**.
The **Disbursement Payout** tab is displayed.
 - From the **Settle** field, select the **Instrument** option.
The fields related to **Instrument** are displayed.

Figure 2-42 Instrument

	Existing	New
Sanctioned	32,654.00	No Change
Disbursed	19,576.87	21,129.83
Installment Amount	575.00	No Change
Interest Rate	4.75 %	No Change
Next Installment Date	April 21, 2018	No Change

- You can perform disbursement by instrument as required. For more information on fields, refer to field description table below:

Table 2-27 Instrument – Field Description

Field	Description
Settle	Select the Instrument option to perform the settlement. Note: For information on CASA and Ledger , refer Settling Disbursement by CASA and Settling Disbursement by Ledger .
Type	Select the instrument type. The options are: <ul style="list-style-type: none"> Banker's Cheque Demand Draft

Table 2-27 (Cont.) Instrument – Field Description

Field	Description
Payable Bank & Branch	Click the  icon and select the bank and branch name paying the disbursement. Note: For more information on fetching the bank and branch name, refer Fetch Payable Bank and Fetch Payable Branch .
Issuing Branch	Specify the issuing branch name.
Instrument	Specify the instrument details like code, number, and date.
Payee Name	Specify the payee name on the instrument.
Payee Address	Specify the payee address details.

- To fetch the payable bank:
 - From the **Payable Bank & Branch** field, click the  icon from the first field.
The **Bank Code** section is displayed.

Figure 2-43 Bank Code



Bank Code ×

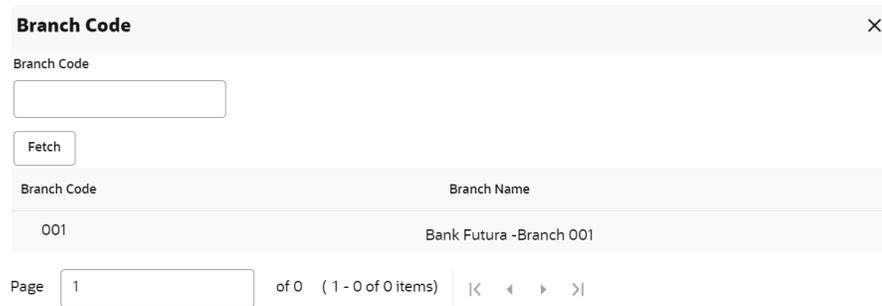
Fetch

000	Test1
-----	-------

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

- Specify the code in the **Bank Code** field and click **Fetch**.
 - Select the code displayed in the table.
- To fetch the payable branch:
 - From the **Payable Bank & Branch** field, click the  icon from the first field.
The **Branch Code** section is displayed.

Figure 2-44 Branch Code



Branch Code [X]

Branch Code

Fetch

Branch Code	Branch Name
001	Bank Futura -Branch 001

Page of 0 (1 - 0 of 0 items) |< < > >|

- b. Specify the code in the **Branch Code** field and click **Fetch**.
 - c. Select the code displayed in the table.
6. Click **Submit**.
 The screen is successfully submitted for authorization.

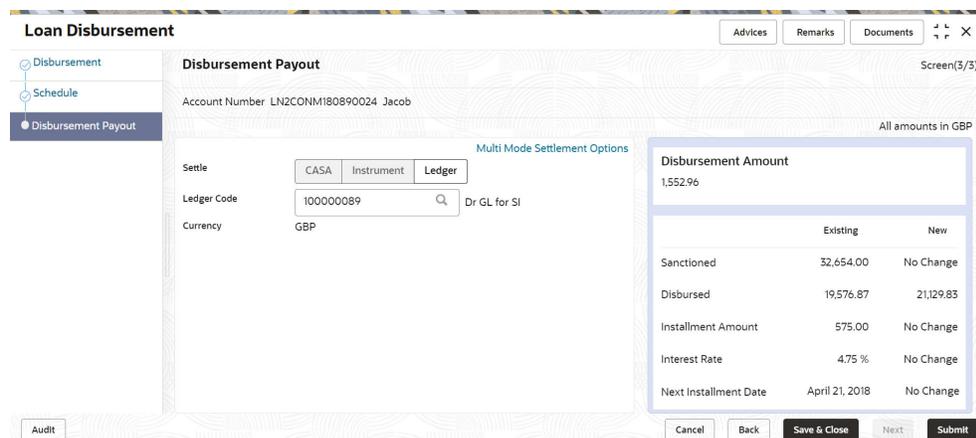
2.5.8 Settling Disbursement by Ledger

You can perform the settlement using ledger.

To perform settlement through ledger:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. From the **Loan Disbursement Initiation** tab, click **Next**.
 The **Schedule** tab is displayed.
3. From the **Schedule** tab, click **Next**.
 The **Disbursement Payout** tab is displayed.
4. From the **Settle** field, select the **Ledger** option.
 The fields related to ledger option are displayed.

Figure 2-45 Ledger



Loan Disbursement [Advices] [Remarks] [Documents] [X]

Disbursement Payout (Screen 3/3)

Account Number LN2CONM180890024 Jacob

All amounts in GBP

Multi Mode Settlement Options

Settle: Instrument

Ledger Code: Dr GL for SI

Currency:

	Existing	New
Disbursement Amount	1,552.96	
Sanctioned	32,654.00	No Change
Disbursed	19,576.87	21,129.83
Installment Amount	575.00	No Change
Interest Rate	4.75 %	No Change
Next Installment Date	April 21, 2018	No Change

Audit [Cancel] [Back] [Save & Close] [Next] [Submit]

5. Specify the details in the required fields. For more information on fields, refer to field description table below:

Table 2-28 Ledger – Field Description

Field	Description
Settle	Select the Ledger option to perform the settlement.  Note: For information on Instrument and Ledger , refer Settling Disbursement by Instrument and Settling Disbursement by Ledger .
Ledger Code	Click the  icon and select the ledger code for performing the adhoc charges settlement.  Note: For more information in fetching the ledger code, refer Fetch Ledger Code .
Currency	Select the currency for the ledger amount.

- Click **Submit**.

The screen is successfully submitted for authorization.

2.5.9 Paying by Multi Mode Settlement

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

To perform multi mode settlement:

- Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
- From the **Loan Disbursement Initiation** tab, click **Next**.
The **Schedule** tab is displayed.
- From the **Schedule** tab, click **Next**.
The **Disbursement Payout** tab is displayed.
- Click the **Multi Mode Settlement Options** link.
- Click the  icon, to add settlement modes.

The **Add Settlement** section is displayed. For more information on the **Add Settlement** section, refer [Settling Disbursement by CASA](#), [Settling Disbursement by Instrument](#), and [Settling Disbursement by Ledger](#).

Figure 2-46 Multi Mode Settlement Options

The screenshot shows the 'Loan Disbursement' interface. The main area is titled 'Disbursement Payout' and shows 'Single Mode Settlement Options'. A table with columns 'Mode', 'Description', 'Amount', and 'Action' is currently empty. Below it is an 'Add Settlement' form with fields for 'Settle' (CASA, Instrument, Ledger), 'Account' (Jacob-LN2008575018-GBP), and 'Pay' (Amount, GBP, 200.00). On the right, a 'Disbursement Amount' summary table shows 'Existing' and 'New' values for various categories.

	Existing	New
Sanctioned	32,654.00	No Change
Disbursed	19,576.87	21,129.83
Installment Amount	575.00	No Change
Interest Rate	4.75 %	No Change
Next Installment Date	April 21, 2018	No Change

- Click **Save**.
The settlement is added in the table above.
- You can edit or delete the settlement entry if required. For more information on fields, refer to field description table below:

Table 2-29 Multi Mode Settlement Options – Field Description

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

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

2.6 Loan Write-Off

You 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.

You can get an overview of the amount based on the write-off amount or percentage specified, in the right widget. For more information, refer [Simulation Details](#).

 **Note:**

- If you write-off full 100% of the loan amount, then post write-off, the account is marked as closed.
- You cannot perform write-off on the account that is not disbursed.

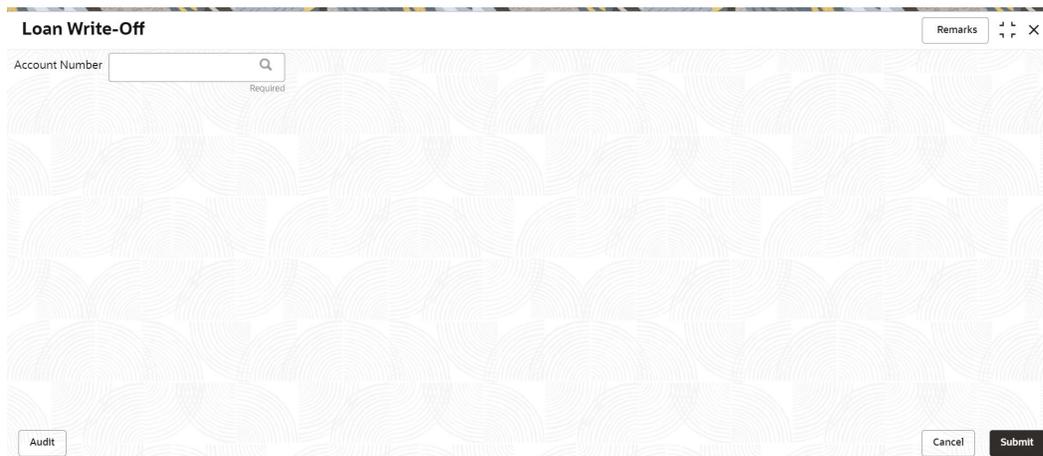
To perform loan write-off: **Note:**

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

1. On the **Homepage**, from **Loan Service** mega menu, under **Accounts**, click **Loan Write-Off**. You 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 2-47 Loan Write-Off



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

The loan write-off details of the account is displayed.

Figure 2-48 Loan Write-Off Details

The screenshot shows the 'Loan Write-Off' interface. At the top, the account number '00IAMRV180890059' and name 'Jacob' are displayed. The 'Value Date' is set to 'March 30, 2018'. The 'Write-Off' section shows a 'Write-Off Amount' of 642.00. Below this is a 'Write-Off Allocation' table with columns for Component, Outstanding, and Write-Off. The table contains three rows: Principal (41,642.06), Total (41,642.06), and Write-Off (642.00). A 'Reduce Outstanding' toggle is visible at the bottom left. On the right side, a summary box shows 'Write-Off Amount: 642.00', 'Loan Classification: NORMAL STATUS', 'Write-Off Till Date: 8,328.42', and 'Total Outstanding: 41,642.06'. The interface includes a 'Remarks' field at the top right and 'Cancel' and 'Submit' buttons at the bottom right.

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

Table 2-30 Loan Write-Off – Field Description

Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number for which the statement is to be generated.</p> <p>Note: As you specify the account number, the name of the account holder appears next to the account number.</p>
Value Date	<p>Specify the value date for performing the write-off.</p> <p>Note: By default, the fields displays the current posting date. You can specify only a current or a back date.</p>

Table 2-30 (Cont.) Loan Write-Off – Field Description

Field	Description
Write-Off	<p>Select the write-off option. The options are:</p> <ul style="list-style-type: none"> • Amount • Percentage <p> Note:</p> <ul style="list-style-type: none"> • If you select the Amount option, then you need to specify the amount in the field and the percentage is calculated by the system based on the total outstanding amount and displayed adjacent to the field. Also, you can specify amount equal to or less than the total outstanding amount. • If you select the Percentage option, specify the write-off percentage from the loan amount.
Write-Off Allocation	<p>This section displays the component wise write-off allocation details.</p> <p> Note:</p> <p>If the total allocation amount do not match with the total write-off amount, then the system displays an error message that allocation is not matching</p>
Component	Displays the write-off components.
Outstanding	Displays the outstanding amount component wise.
Write-Off	<p>Specify the write-off amount from each component.</p> <p> Note:</p> <p>By default, the write-off amount is displayed as of date.</p>
Total	Displays the total of outstanding and write-off amount.
Reduce Outstanding	<p>Switch to  for reducing the amount from the total outstanding amount.</p> <p>Switch to  for not reducing the amount from the total outstanding amount.</p>
Right Widget	For information on this widget, refer Simulation Details .

4. Click **Submit**.

The transaction is submitted for authorization.

- [Simulation Details](#)
You can get a complete overview of the amount details displayed in this widget on the right side of the screen.

2.6.1 Simulation Details

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

As you specify the write-off amount or percentage, the values in this widget are recomputed and displayed. Also, the amount currency is displayed above the widget. Accordingly, you can decide whether the new amounts your requirements and take appropriate actions.

To perform loan write-off:

Figure 2-49 Stimulation Details (Right widget)

Write-Off Amount	30.00
Loan Classification	NORMAL STATUS
Write-Off Till Date	4,164.21
Total Outstanding	41,642.06
New Outstanding	41,612.06

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

Table 2-31 Stimulation Details (Right widget) – Field Description

Field	Description
Write-Off Amount	Displays the total write-off amount of the account.
Loan Classification	Displays the loan classification type.

Table 2-31 (Cont.) Stimulation Details (Right widget) – Field Description

Field	Description
Write-Off Till Date	Displays the write-off amount as of date.
Total Outstanding	Displays the total outstanding amount of the account.
New Outstanding	Displays the new outstanding amount of the account.

 **Note:**

This field is displayed, if you have selected the **Reduce Outstanding** option.

2.7 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 you to perform various transactions on the account.

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

To view loan details and perform required actions:



Note:

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

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

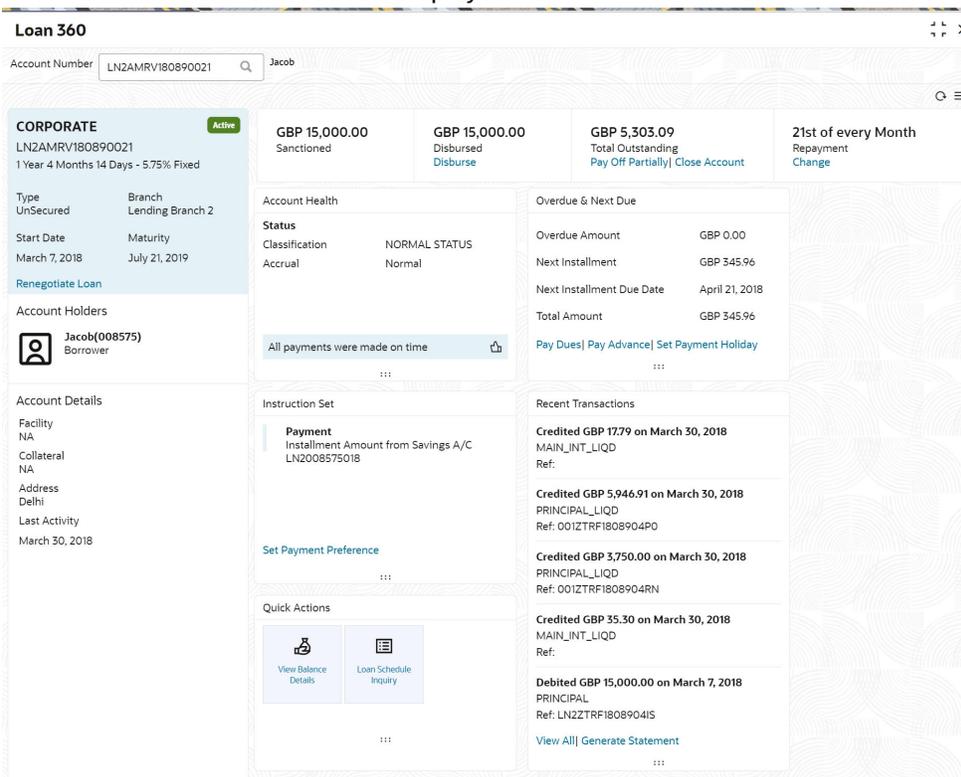
The **Loan 360** screen is displayed.

Figure 2-50 Loan 360



- On the **Loan 360** screen, specify the account number in the **Account Number** field, and press **Tab** or **Enter**.

The loan details of the account is displayed.



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

Table 2-32 Loan 360 – Field Description

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

Table 2-32 (Cont.) Loan 360 – Field Description

Field	Description
Address	Displays the default mailing address captured for the SOW/JAF account holder.
Last Activity	Displays the date of last activity.
Sanctioned	Displays the loan amount sanctioned.  Note: To view the latest sanctioned amount, click the  icon.
Disbursed	Displays the loan amount disbursed.  Note: To view the latest sanctioned amount, click the  icon.
Total Outstanding	Displays the current total outstanding balance.  Note: To view the latest sanctioned amount, click the  icon.
Repayment	Displays the repayment date as per the schedule.  Note: To view the latest sanctioned amount, click the  icon.
Account Health	This widget displays the information that indicate the overall performance of an account.  Note: If the account health is not good, then  icon is displayed. If the account health is good, then  icon is displayed.
Status	This section displays the statuses of the account.

Table 2-32 (Cont.) Loan 360 – Field Description

Field	Description
Classification	Displays the asset classification of the account.
Accrual	Displays the accrual status of the account.
Overdue & Next Due	This widget displays the overdue as of date and next due details.  Note: The Pay Now link displays in this section. This link is not applicable for the current release.
Overdue Amount	Displays the overdue amount.
Next Instalment	Displays the next installment amount due.
Next Instalment Due Date	Displays the next installment due date.
Total Amount	Displays the total amount due.
Instructions Set	This widget displays the instructions set up on the account.  Note: To set instruction, click the Set Instructions link. This link is not applicable for the current release.
Payment	Displays the payment (drawdown) instruction set up for the account.
Accelerated Payment	Displays the accelerated payment instruction set up for the account.  Note: This field is not applicable for the current release.
Recent Transactions	Displays the last five transactions performed on the account.  Note: To view all the transactions, click the View All Transactions link. This link is not applicable for the current release.
Quick Actions	This section displays the links to screens to perform quick actions on the account.

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

 **Note:**

- You can also launch the screens for performing various transactions on the account by clicking the  icon. A list of links displays under various menus. Click the required link from the list that displays. For more information on how to perform the transactions using the links, see the respective chapters. For image reference, see [Mega Menu – Loan Service](#) screenshot.
- You 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.

2.8 Transaction Inquiry

You 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 **Loan Service** mega menu, under **Accounts**, click **Transaction Inquiry**. You 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 2-51 Transaction Inquiry



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

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

Figure 2-52 Transaction Inquiry - Details

Transaction Inquiry

Account Number LN2AB53180890259 RONY THOMAS

Search

Search Type
Last 10 Transactions

Amount Range
To

Transactions

Type to filter

All amounts in GBP

Transaction Date & Time	Value Date	Description	Debit	Credit	Outstanding Balance	Action
March 30, 2018 at 03:38:08	March 30, 2018	ADCH_CHG Adhoc Charges	54.75	-	32,750.00	
March 30, 2018 at 03:25:48	March 5, 2018	PRINCIPAL	32,750.00	-	32,750.00	

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

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

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

4. On the **Transaction Inquiry** screen, view the details of the transaction. For more information on fields, refer to field description table below:

Table 2-33 Transaction Inquiry – Field Description

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

Table 2-33 (Cont.) Transaction Inquiry – Field Description

Field	Description
Search Type	Select the search type based on which the search is to be performed. The options are: <ul style="list-style-type: none"> • Last 10 Transactions • Last Month • Last 2 Months • Last 3 Months • Date Range
Date Range	Specify or select the date range for viewing the transaction. <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> • This field is displayed and enabled, if you select the Date Range from the Search Type field. <ul style="list-style-type: none"> – The from date should be greater than the loan account creation date. – The To date should be lesser than the current system date. • This field is displayed and not enabled, if you select the Last Month, Last 2 Months, or Last 3 Months options from the Search Type field. </div>
Amount Range	Specify the amount range to search and view the transactions within the specified amount range.
Transactions	This section displays the fetched transaction details of the account. <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> • By default, the Transaction section displays the last 10 transactions of the account. • You can search a specific transaction by entering the details in the field provided in this section. As you specify a value in the field, the details in the table are filtered and displayed. </div>
Transaction Date & Time	Displays the date and time when the transaction was performed.
Value Date	Displays the value date of the transaction.
Description	Displays the description for the transaction.
Debit	Displays the transaction's debit amount with currency.
Credit	Displays the transactions' credit amount with currency.
Outstanding Balance	Displays the outstanding balance of the transaction.
Action	 Click the  icon to view more details of the transaction. For more information, refer the Actions .

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

- a. From the **Actions** field, click the  icon to view more details of a specific transaction.

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

Figure 2-53 Transaction Inquiry - Detailed View

ADCH_CHG Adhoc Charges : Dated 2018-03-30

Transactions

Account/Instrument	Branch	Debit/Credit	LCY Amount	FCY Amount	Exchange Rate
000008475089 - RONY THOMAS	000 - FLEXCUBE UNIVERSAL BANK	Dr	GBP 54.75	-	-
313300010 - Adhoc charge Income	LN2 - Lending Branch 2	Cr	GBP 54.75	-	-

Other Information

Event	Value Date
ADHOC Charge Application	2018-03-30

Close

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

Table 2-34 Transaction Inquiry - Detailed View – Field Description

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

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

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

2.9 Transaction View & Reversal

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

This topic contains the following subtopics:

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

2.9.1 View Transaction Details

You can view the transactions that are initiated by you and the system in this screen.

To view the transaction details:



Note:

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

1. On the **Homepage**, from **Loan Service** mega menu, under **Accounts**, click **Transaction View & Reversal**. You 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. On the **Transaction View & Reversal** screen, click the  icon or specify the account number in the **Account Number** field, and press **Tab** or **Enter**. For more information on search, refer [Fetch Account Number](#).

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

Transaction View & Reversal

Account Number: 001CRO2180890003 Jacob

Search

Search Type: Last 10 Transactions

Amount Range: To

Search

Transactions

Type to filter Show Accruals All amounts in GBP

Transaction Date & Time	Value Date	Event	Amount	Reversed	Action
March 30, 2018 at 11:00:38	March 30, 2018	ADHOC Charge Application	11.00	-	
March 30, 2018 at 04:05:25	March 30, 2018	ROLLOVER BOOKING	-	-	
March 30, 2018 at 04:05:25	March 30, 2018	Contract Initiation	-	-	
March 30, 2018 at 04:05:25	March 30, 2018	Booking of contract	-	-	

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

- a. From the **Search** section, select or specify required search criteria.
- b. Click **Search**.

The required transactions are displayed in the **Transactions** section.

4. On the **Transaction View & Reversal** screen, view the details of the transaction. For more information on fields, refer to field description table below:

Table 2-35 Transaction View & Reversal – Field Description

Field	Description
Account Number	<p>Click the icon and select the account number or specify the account number to view the transaction details and perform if required perform the reversal.</p> <p> Note:</p> <p>As you specify the account number, the name of the account holder appears next to the account number.</p>
Search	This section displays the search options, which can be used to search the required transactions of the account.
Search Type	<p>Select the search type based on which the search is to be performed. The options are:</p> <ul style="list-style-type: none"> • Last 10 Transactions • Last Month • Last 2 Months • Last 3 Months • Date Range

Table 2-35 (Cont.) Transaction View & Reversal – Field Description

Field	Description
Date Range	Specify or select the date range for viewing the transaction. <div style="border-left: 2px solid #0070C0; padding-left: 10px; background-color: #E6F2FF;"> <p> Note:</p> <ul style="list-style-type: none"> • This field is displayed and enabled, if you select the Date Range from the Search Type field. • The from date should be greater than the loan account creation date. • The To date should be lesser than the current system date. </div>
Amount Range	Specify the amount range to search and view the transactions within the specified amount range.
Transactions	This section displays the fetched transaction details of the account. <div style="border-left: 2px solid #0070C0; padding-left: 10px; background-color: #E6F2FF;"> <p> Note:</p> <ul style="list-style-type: none"> • By default, the Transaction section displays the last 10 transactions of the account. • You can filter the transaction by entering the transaction details in the field provided in this section. As you specify a value in the field, the details in the table are filtered, and displayed. </div>
Show Accruals	Switch to  to view the accrual transactions of the account. Switch to  to hide the accrual transactions of the account.
Transaction Date & Time	Displays the date and time when the transaction was performed.
Value Date	Displays the value date of the transaction.
Event	Displays the event description.
Amount	Displays the transaction amount.
Reversed	Displays whether the transaction is reversed.
Action	 Click the  icon to view more details of the transaction. For more information, refer the Perform Reversal of Transaction .

2.9.2 Perform Reversal of Transaction

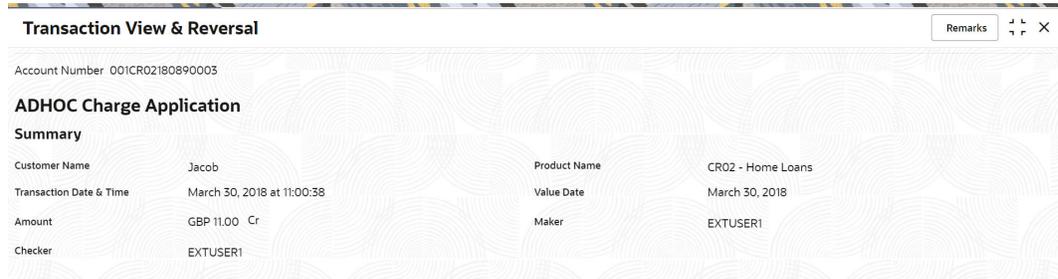
You can initiate a reversal of the loan transaction only after the due diligence is completed on the loan account.

To perform reversal of transaction:

1. 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.



Transaction View & Reversal Remarks 

Account Number 001CR02180890003

ADHOC Charge Application

Summary

Customer Name	Jacob	Product Name	CR02 - Home Loans
Transaction Date & Time	March 30, 2018 at 11:00:38	Value Date	March 30, 2018
Amount	GBP 11.00 Cr	Maker	EXTUSER1
Checker	EXTUSER1		

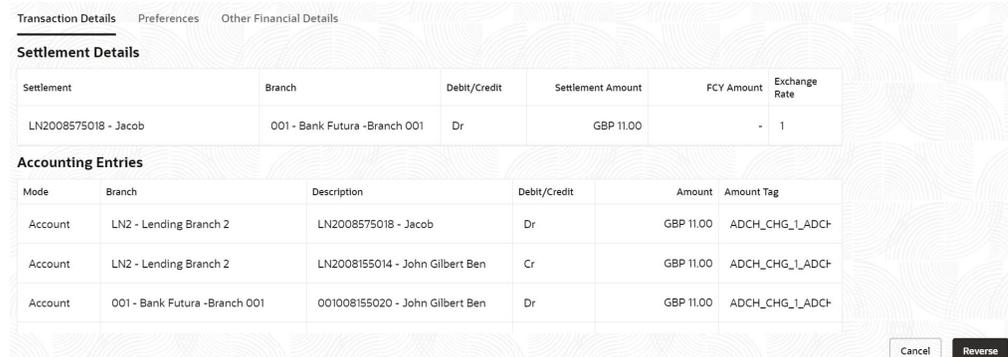
- You can view the transaction summary. For more information on fields, refer to field description table below:

Table 2-36 Transaction Reversal - Summary – Field Description

Field	Description
<Event Name>	This section displays the event name for which the reversal is being performed.
Summary	This section displays the transaction summary of the account.
Customer Name	Displays the customer number and name.
Product Name	Displays the product code and description.
Transaction Date & Time	Displays the date and time, when the transaction was performed.
Value Date	Displays the value date of the transaction.
Amount	Displays the transaction amount with debit or credit indicator.
Maker	Displays the maker name who has performed the transaction along with date and time details.
Checker	Displays the checker name who has performed the transaction along with date and time details.

- You can view more information related to the account transactions, in the following tabs:

- Transaction Details**



Transaction Details Preferences Other Financial Details

Settlement Details

Settlement	Branch	Debit/Credit	Settlement Amount	FCY Amount	Exchange Rate
LN2008575018 - Jacob	001 - Bank Futura -Branch 001	Dr	GBP 11.00	-	1

Accounting Entries

Mode	Branch	Description	Debit/Credit	Amount	Amount Tag
Account	LN2 - Lending Branch 2	LN2008575018 - Jacob	Dr	GBP 11.00	ADCH_CHG_1_ADCH
Account	LN2 - Lending Branch 2	LN2008155014 - John Gilbert Ben	Cr	GBP 11.00	ADCH_CHG_1_ADCH
Account	001 - Bank Futura -Branch 001	001008155020 - John Gilbert Ben	Dr	GBP 11.00	ADCH_CHG_1_ADCH

Cancel Reverse

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

Table 2-37 Transaction Details tab – Field Description

Field	Description
Settlement Details	This section displays all the settlement details related to the account.
Settlement	<p>Displays the account or GL number along with the description.</p> <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>For external accounts, this field displays the external account number and name.</p> </div>
Branch	Displays the branch name and code.
Debit/Credit	Displays whether the transaction is of debit or credit in nature.
Settlement Amount	Displays the settlement amount in local currency.
FCY Amount	Displays the amount in foreign currency.
Exchange Rate	Displays the exchange rate in case of foreign currency.
Component Details	<p>This section displays the component details, which is settled during the transaction.</p> <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This section is displayed if component details are present for the selected transaction.</p> </div>
Component	Displays the name of the component.
Due	Displays the amount due.
Paid	Displays the amount paid.
Waived	Displays the waived amount.
Capitalized	Displays the capitalized amount.
Write Off Details	<p>This section displays the write-off details of the account.</p> <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This section will be displayed if there are write off events for the selected transaction.</p> </div>
Amount Written Off	Displays the write-off amount.

Table 2-37 (Cont.) Transaction Details tab – Field Description

Field	Description
Fee Details	<p>This section displays the fee details of the account.</p> <p> Note:</p> <p>This section is displayed if charges or fees are collected as part of the event.</p>
Charges	Displays the charges for the fees was charged.
Settlement Amount	Displays the settlement amount along with currency.
Settlement	Displays the settlement account number and name.
Accounting Entries	<p>This section displays the accounting entries detail of the account.</p> <p> Note:</p> <p>This section is displayed if accounting entries are related to the selected transaction.</p>
Mode	Displays mode of the accounting entries as Account or Ledger .
Branch	Displays the branch where the transaction was performed.
Description	Displays the account or GL number along with description.
Debit/Credit	Displays whether the entries are of debit or credit in nature.
Amount	Displays the local currency amount.
Amount Tag	Displays the description for the amount tag.
Status	<p>This section displays the status of the events.</p> <p> Note:</p> <p>This section is displayed if there is a status change event for the transaction.</p>
Loan Current Status	Displays the current status of the loan account.
Loan New Status	Displays the new status of the loan account.
Effective Date	Displays the date from which the loan status is effective.

- Preferences

Transaction Details **Preferences** Other Financial Details

Loan Preferences

Account

Statement Facility	None	Status Change Mode	Auto
Rate Change Impact	Change Installment	Partial TD Block Release	No
Bulk Payment	No	Provisioning Preferences	Auto

Liquidation

Partial Liquidation	No	Track Receivable	Yes
Salary Block	No	Liquidation of Back Value Schedules	No

Rollover

Allow Rollover	Yes	Rollover Mode	Auto
User Defined Element Basis	Account	Schedule Basis	Account

Loan Components

Component	Waive	Internal Rate of Return
ADHOC CHARGE	No	No
ADHOC CHARGE 1	No	No
ADHOC CHARGE 2	No	No
ADHOC CHARGE 3	No	No
Audit Fees	No	No

[Show More...](#) 1-5 of 18 Items

Settlement Preferences

Default Debit Account

Component	Type	Account/Ledger	Branch	Currency	Verify Funds
ADHOC CHARGE	Account	LN2008155014 - John Gilbert Ben	LN2 - Lending Branch 2	GBP	Yes
ADHOC CHARGE 1	Account	LN2008155014 - John Gilbert Ben	LN2 - Lending Branch 2	GBP	Yes
ADHOC CHARGE 2	Account	LN2008155014 - John Gilbert Ben	LN2 - Lending Branch 2	GBP	Yes
ADHOC CHARGE 3	Account	LN2008155014 - John Gilbert Ben	LN2 - Lending Branch 2	GBP	Yes
Audit Fees	Account	LN2008155014 - John Gilbert Ben	LN2 - Lending Branch 2	GBP	Yes

[Show More...](#) 1-5 of 18 Items

Default Credit Account

Component	Account/Ledger	Branch	Currency
PRINCIPAL	LN2008155014 - John Gilbert Ben	LN2 - Lending Branch 2	GBP

Cancel Reverse

Table 2-38 Preferences tab – Field Description

Field	Description
Loan Preferences	This section displays the detail of loan account preferences.
Account	This section displays the account details.
Statement Facility	Displays the frequency of the statement.
Status Change Mode	Displays the mode as Auto or Manual .
Rate Change Impact	Displays the impact of rate change as Change Term or Change Installment .
Partial TD Block Release	Displays whether to release partial TD block or not.
Bulk Payment	Displayed whether bulk payment is allowed or not.
Provisioning Preferences	Displays the preferences for provisions as Auto or Manual .
Liquidation	This section displays the liquidation details.
Partial Liquidation	Displays whether partial liquidation is allowed or not.
Track Receivable	Displays whether to track receivables or not.
Salary Block	Displays whether to block salary or not.
Liquidation of Back Value Schedules	Displays whether liquidation of back value schedules are allowed or not.
Rollover	This section displays the rollover details.
Allow Rollover	Displays whether rollover of account is allowed or not.
Rollover Mode	Displays the mode of rollover as Auto or Manual .

Table 2-38 (Cont.) Preferences tab – Field Description

Field	Description
User Defined Element Basis	Displays the basis of user defined element as Account or Contract .
Schedule Basis	Displays the basis of schedule as Contract or Account .
Loan Components	This section displays the loan component details.
Component	Displays the name of the component.
Waive	Displays whether waive is allowed or not.
Internal Rate of Return	Displays the internal rate of return is allowed or not.
Settlement Preferences	This section displays the settlement preferences details of the account.
Default Debit Account	This section displays the default debit account details.
Component	Displays the name of the component.
Type	Displays the type as Account , GL , or External Account .
Account/Ledger	Displays the account or ledger number along with account name or description.
Branch	Displays the branch code and name.
Currency	Displays the settlement currency.
Verify Funds	Displays whether to verify funds or not.
Default Credit Account	This section displays the default credit account details.
Component	Displays the name of the component.
Type	Displays the type as Account , GL , or External Account .
Account/Ledger	Displays the account or ledger number along with account name or description.
Branch	Displays the branch code and name.
Currency	Displays the settlement currency.

- Other Financial Details**

Transaction Details Preferences Other Financial Details

Schedule Details

First Due Date	Stage	Component	No. Of Schedule	Frequency	EMI Amount	Amount	Treatment
April 11, 2018	Equated Principal Installme	MAIN_INT	29	Monthly	-	-	
October 27, 2020	Equated Principal Installme	MAIN_INT	1	Bullet	GBP 1,579.42	-	

Interest Rate/Fees

Effective Date	Component	Rate Type	Rate Code	Code Usage	Final Value
March 30, 2018	HANDL_CHG				33
March 30, 2018	INTEREST_RATE	Fixed			5.25%

Table 2-39 Other Financial Details - Field Description

Field	Description
Collateral Linkage	This section displays the collateral linkages detail. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;">  Note: This section displays if a collateral is linked to the account. </div>
Linkage Order	Displays the order of collateral linkage.
Limit	Displays the
Limit Value	Displays the value of the limit.
Linked Amount	Displays the amount linked to the collateral.
Schedule Details	This section displays the schedule details of the account.
First Due Date	Displays the first due date of the schedule.
Stage	Displays the stage of the schedule.
Component	Displays the name of the component.
No. Of Schedule	Displays the number of schedules for the stage or components.
Frequency	Displays the frequency of the schedule.
EMI Amount	Displays the user defined EMI amount.
Amount	Displays the schedule amount.
Treatment	Displays the schedule treatment as Waive or Capitalize .
Interest Rate Revision	This section displays the interest rate revision details of the loan. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;">  Note: This section is displayed if interest rate revision schedule is set up for the selected loan account. </div>
First Due Date	Displays the first due date of the schedule.
Component	Displays the name of the component.
No. Of Schedule	Displays the number of schedules for the stage or components.
Frequency	Displays the frequency of the schedule.
Interest Rate/Fees	This section displays the user defined elements or value.
Effective Date	Displays the effective date of the element.
Component	Displays the name of the component.
Rate Type	Displays the type of rate as Fixed or Variable .
Rate Code	Displays the rate code, if the Rate Type is Variable .
Code Usage	Displays the rate code usage as Automatic or Periodic .
Final Value	Displays the final value of the component.

5. Click **Reversal**.

The screen is successfully submitted for authorization.

 **Note:**

If you click **Cancel**, then **Transaction View & Reversal** screen is displayed again.

3

Balances

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

This topic contains the following subtopics:

- [Account Statement](#)
You 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](#)
You can inquire about the outstanding balance of an account using the **Outstanding Balance Inquiry** screen.

3.1 Account Statement

You 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.

To view the account statement:



Note:

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

1. On the **Homepage**, from **Loan Service** mega menu, under **Balances**, click **Account Statement**. You can also open the screen by specifying **Account Statement** in the search icon bar and selecting the screen.

The **Account Statement** screen is displayed.

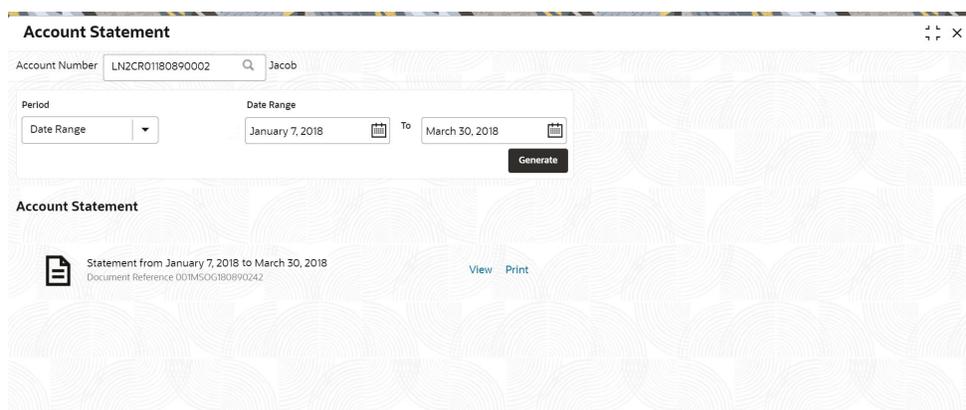
Figure 3-1 Account Statement

The screenshot shows the 'Account Statement' interface. At the top, there is a title bar with the text 'Account Statement' and window control icons. Below the title bar, there is a search bar labeled 'Account Number' with a magnifying glass icon and the word 'Required' underneath. Below the search bar, there is a 'Period' section with a dropdown menu labeled 'Date Range'. To the right of the dropdown is a 'Date Range' section with two date pickers separated by 'To'. The first date picker is labeled 'Required' and the second is also labeled 'Required'. Below the date pickers is a 'Generate' button.

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

The **Account Statement** section is displayed.
The statements are displayed if they are generated for the account number on the given system date.

Figure 3-2 Account Statement for Required Period



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

Table 3-1 Account Statement – Field Description

Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number for which the statement is to be generated.</p> <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <p>As you specify the account number, the name of the account holder appears next to the account number.</p> </div>
Period	<p>Select the period for generating the statement. The option are:</p> <ul style="list-style-type: none"> • Date Range • Last Month • Last 2 Months • Last 3 Months

Table 3-1 (Cont.) Account Statement – Field Description

Field	Description
Date Range	Specify or select the date range for generating the statement.  Note: <ul style="list-style-type: none"> If you have selected the Date Range option from the Period 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. You can edit the date provided it is within the loan account creation date and the current system date. If you have selected the Last Month, Last 2 Months, or Last 3 Months options from the Period field, then the from and to dates are displayed and the field is not enabled for further edits.
Account Statement	This section displays the statements generated based on the period or date range. For information on the links displayed, refer to Step 5 .  Note: <p>If you generate the statement more than once on the same system date, then the latest statement generated is displayed first and followed by the earlier generated statements.</p>
Statement From <Date> to <Date>	Displays the from and to date for which the statement is generated.
Generated By	Displays the name of the person who generated the statement.
Document Reference	Displays a document reference number for the generated statement.

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

3.2 Outstanding Balance Inquiry

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

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

To inquire on the outstanding balance:



Note:

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

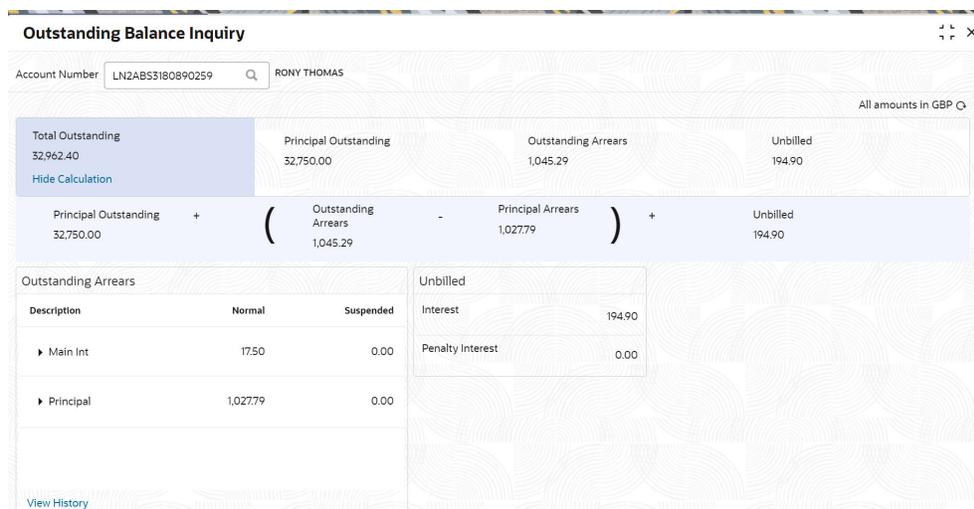
1. On the **Homepage**, from **Loan Service** mega menu, under **Balances**, click **Outstanding Balance Inquiry**. You can also open the screen by specifying **Outstanding Balance Inquiry** in the search icon bar and selecting the screen. The **Outstanding Balance Inquiry** screen is displayed.

Figure 3-3 Outstanding Balance Inquiry



2. On the **Outstanding Balance Inquiry** screen, specify the account number in the **Account Number** field, and press **Tab** or **Enter**. The balance details of the account are displayed.

Figure 3-4 Outstanding Balance Inquiry – Outstanding Balance Details of Account



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

Table 3-2 Outstanding Balance Inquiry – Field Description

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

Table 3-2 (Cont.) Outstanding Balance Inquiry – Field Description

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

Table 3-2 (Cont.) Outstanding Balance Inquiry – Field Description

Field	Description
Arrear History	<p>Displays the arrear history details.</p> <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This section is displayed, if you click the View Details link from the Outstanding Arrears section. The upper right corner mentions the currency of the arrear amount displayed.</p> </div>
Filter	Specify any keywords in this free text search field to filter the details in the grid.
Date Range	Select or specify the start date of the period for which you want to search the records.
To	Select or specify the end date of the period for which you want to search the records.
Show Only Paid	<p>Switch to <input type="checkbox"/> to view amount of both paid and unpaid arrears.</p> <p>Switch to <input checked="" type="checkbox"/> to view amount for only the paid amount arrears.</p>
Arrear	Displays all the arrears raised on the account.
Date Assessed	Displays the date on which the arrear was raised on the account.
Arrear Amount	Displays the arrear amount.
Outstanding Arrear Amount	Displays the outstanding arrear amount on the account.
Last Payment Date	<p>Displays the last payment date on the account.</p> <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The date appears only if a payment is made to the account.</p> </div>

4. View the balance details.
5. To view the outstanding arrear history:
 - a. Click the **View History** link in the **Outstanding Arrears** section.

The **Arrear History** section displays. The system defaults all the arrears in descending order for the arrears raised, paid, or unpaid.

Figure 3-5 Outstanding Balance Inquiry – Arrear History

Account Number LN2ABS5180890259 RONY THOMAS

< Back All amounts in GBP

Arrear History

Filter Date Range To Show only Paid

Arrear	Date Assessed	Arrear Amount	Outstanding Arrear Amount	Last Payment Date
Main Int	March 7, 2018	17.50	17.50	
Principal	March 7, 2018	1,027.79	1,027.79	

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

- b. On the **Arrear History** section, specify the required details in the **Filter** field to filter the records.
- c. Specify the start and end date of the period in the **Date Range** and **To** fields, respectively, to view records for a specific period.
- d. Switch to to view amount of both paid and unpaid arrears. Switch to to view amount for only the paid amount arrears.
- e. Click **Back** to navigate to **Outstanding Balance Inquiry** screen.

4

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](#)
You can view and modify payment preferences to the loan account using the **Payment Preferences** screen.
- [Loan Preferences](#)
You can view or modify the loan account preferences that were set during the account opening process using the **Preferences** screen.

4.1 Payment Preferences

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

You cannot modify the preferences for the account if instructions are already executed.
To view or modify the payment preferences:



Note:

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

1. On the **Homepage**, from **Loan Service** mega menu, under **Instructions & Preferences**, click **Payment Preferences**. You 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 4-1 Payment Preferences

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

Figure 4-2 Account Search

Account Number	Customer Name
LN2CR01180890002	Jacob
000ABS3180890153	RONY THOMAS
001CR02180890003	Jacob
000ABS3180890002	RONY THOMAS
000ABS3180890065	FAISAL
LN2AB01180890030	Jacob

- From the section, in the **Account No** or **Customer Name** field, specify the account number or customer name that is to be fetched.
- Click **Fetch**.

The account number or customer name is fetched and displayed in the table. Select the displayed option. The account number and name of the account holder are displayed on the screen.

Figure 4-3 View or Modify Payment Preferences

The screenshot shows the 'Payment Preferences' interface. At the top, the account number '000AMR5180890005' is entered, and the account holder's name 'John Gilbert Ben' is displayed. Below this, there are three main sections:

- Default Debit Account:** A table with columns for Components, Type, Account/Ledger, Branch, Currency, and Verify Funds. It lists 'INTEREST' and 'PRINCIPAL' components, both as 'Ledger' type, with account '261100005', branch '000', and currency 'GBP'.
- Default Credit Account:** A table with columns for Components, Account, Branch, and Currency. It lists 'PRINCIPAL' component with account '261100005', branch '000', and currency 'GBP'.
- Periodic EMI Change Instruction:** Fields for 'Instruction Frequency' (set to 'None'), 'Instruction End Date', 'Minimum Equated Monthly Installment' (set to 'GBP'), and 'Maximum Equated Monthly Installment' (set to 'GBP'). There is also a table for 'Effective Date', 'Change By', and 'Action' which currently shows 'No data to display'.

Buttons for 'Audit', 'Cancel', and 'Submit' are located at the bottom of the form.

5. On the **Payment Preferences** screen, perform the required actions. For more information on fields, refer to field description table below:

Table 4-1 Payment Preferences – Field Description

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

Table 4-1 (Cont.) Payment Preferences – Field Description

Field	Description
Account/Ledger	<p>Select or specify the account or ledger number.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>Click the  icon to search the account or ledger number.</p> </div>
Branch	Displays the branch code.
Currency	Displays the account currency.
Verify Funds	<p>Select whether to verify the funds. The options are:</p> <ul style="list-style-type: none"> • Yes • No
Default Credit Account	This section displays the preferences for the credit account.
Components	<p>Displays the components for the credit account. The possible options are:</p> <ul style="list-style-type: none"> • Principal • Interest
Account	<p>Select or specify the account number.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>Click the  icon to search the account number.</p> </div>
Branch	Displays the branch code.
Currency	Displays the account currency.
Equated Monthly Instalment Change Instruction	<p>This section displays the preferences set for the equated monthly instalment change. You can add new equated monthly instalment change instruction or modify the existing instructions.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This section will not be displayed for non-amortized loan accounts.</p> </div>
Instruction Frequency	<p>Select the frequency for the instruction. The options are:</p> <ul style="list-style-type: none"> • Yearly • Once in 2 Years • Once in 3 Years • Once in 5 Years • Half Yearly • Quarterly

Table 4-1 (Cont.) Payment Preferences – Field Description

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

6. Click the  icon, to add a new instruction.
7. Set the monthly change instructions in the row added.
8. Click **Submit**.

4.2 Loan Preferences

You can view or modify the loan account preferences that were set during the account opening process using the **Preferences** screen.

You cannot perform the modification, if the accounts are in Closed, Full Written Off, or Charged Off status.

To view or modify preferences:

 **Note:**

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

1. On the **Homepage**, from **Loan Service** mega menu, under **Instructions & Preferences**, click **Loan Preferences**. You can also open the screen by specifying **Loan Preferences** in the search icon bar and selecting the screen.

The **Loan Preferences** screen is displayed.

Figure 4-4 Loan Preferences



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

The loan preferences are displayed.

Figure 4-5 View or Modify Preferences

Loan Preferences
Remarks ⌵ ⌶ ✕

Account Number

Account

Statement Facility

Stop Future Disbursements

Rate Change Impact

Bulk Payment
No

Status Change Mode

Maximum Renegotiations
 ⌵ ⌶

Partial TD Block Release

Provisioning Preference
Auto

Liquidation

Partial Liquidation

Salary Block
No

Track Receivable

Liquidation of Back Value Schedules
No

Rollover

Allow Rollover

User Defined Element Basis
Account

Rollover Mode
Auto

Schedule Basis
Account

Loan Components

Components	Waive		Include in Internal Rate of Return	
Adhoc Charge	NA		No	⌵
Handling Charge	NA		No	⌵
Interest	No	⌵	No	⌵
Interest Penalty	No	⌵	No	⌵
Principal Penalty	No	⌵	No	⌵
Prepayment Penalty	No	⌵	No	⌵
Principal	No	⌵	No	⌵
Processing Charge	NA		No	⌵
Provisioning	NA		No	⌵

- On the **Loan Preferences** screen, view or modify the required preferences. For more information on fields, refer to field description table below:

Table 4-2 Loan Preferences – Field Description

Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number to view or modify the loan preferences.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>As you specify the account number, the name of the account holder appears next to the account number.</p> </div>
Account	<p>In this section, you can view and modify the account related preferences.</p>
Statement Facility	<p>Select the statement facility for an account. The options are:</p> <ul style="list-style-type: none"> • Not to be sent • Monthly • Yearly • Fortnightly • Weekly • Bi- Monthly • Half Yearly • Quarterly <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>By default, the Not to be sent option will be selected. You can modify the option if required.</p> </div>
Status Change Mode	<p>Select the mode for status change. The options are:</p> <ul style="list-style-type: none"> • Auto • Manual
Stop Future Disbursement	<p>Select whether future disbursement is to be stopped. The options are:</p> <ul style="list-style-type: none"> • Yes • No
Maximum Renegotiations	<p>Specify the maximum number of renegotiations allowed on the account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>You can also increase the number by clicking the  icon and decrease the number by clicking the  icon.</p> </div>

Table 4-2 (Cont.) Loan Preferences – Field Description

Field	Description
Rate Change Impact	Select the appropriate option for rate change impact. The options are: <ul style="list-style-type: none"> • Change Term • Change Installment
Partial TD Block Release	Select whether partial TD block release is to be applied. The option are: <ul style="list-style-type: none"> • Yes • No
Bulk Payment	Displays whether bulk payment is allowed on the account.
Provisioning Preference	Displays the preference set for provisioning. The possible options are: <ul style="list-style-type: none"> • Auto • Manual • Not Applicable
Liquidation	In this section, you can view or modify the liquidation related preferences.
Partial Liquidation	Select whether the partial liquidation is applicable for the account. The options are: <ul style="list-style-type: none"> • Yes • No
Track Receivable	Select whether the track receivable is applicable for the account.
Salary Block	Displays whether the salary block is allowed on the account.
Liquidation of Back Value Schedules	Displays whether liquidation of back value schedules are allowed on the account.
Rollover	In this section, you can view and modify the rollover related preferences.
Allow Rollover	Switch to  for not allowing rollover on the account. Switch to  for allowing rollover on the account.
Rollover Mode	Displays the rollover mode for the account. The possible options are: <ul style="list-style-type: none"> • Auto • Manual <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>This field is displayed, if you switch to  in the Allow Rollover field.</p> </div>

Table 4-2 (Cont.) Loan Preferences – Field Description

Field	Description
User Defined Element Basis	<p>Displays the basis for user defined element. The possible options are:</p> <ul style="list-style-type: none"> • Contract • Product <p> Note:</p> <p>This field is displayed, if you switch to  in the Allow Rollover field.</p>
Schedule Basis	<p>Displays the basis for schedule. The possible options are:</p> <ul style="list-style-type: none"> • Contract • Product <p> Note:</p> <p>This field is displayed, if you switch to  in the Allow Rollover field.</p>
Loan Components	In this section, you can view and modify the loan components related preferences.
Component	Displays the name of the component.
Waive	<p>Select whether to waive the component. The options are:</p> <ul style="list-style-type: none"> • Yes • No <p> Note:</p> <p>The field displays NA and is not enabled for Charge component.</p>
Internal Rate of Return	<p>Select whether the internal rate of return is applicable. The options are:</p> <ul style="list-style-type: none"> • Yes • No

4. Click **Submit**.

The screen is successfully submitted for authorization.

5

Repayment

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

This topic contains the following subtopics:

- [Loan Payment and Closure](#)
You can make the payment towards a loan account using the **Loan Payment and Closure** screen.

5.1 Loan Payment and Closure

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

This topic contains the following subtopics:

- [Navigating and Fetching Account](#)
The steps to navigate and fetch the account number is covered in this topic.
- [Paying by Pay Due Option](#)
You can pay the due loan amount by installment or existing arrears of a loan account. This option will be available only if there are existing arrears due as on the value date. This topic describes the systematic instructions for paying the due amount.
- [Viewing Breakup of Amount Due](#)
You can view the breakup details of the due amount, only if you have selected the **Installment Payment** option from the **Payment Type** field in the **Loan Payment and Closure** tab.
- [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.
- [Paying by Pay Advance Option](#)
You can make payment by paying the advance amount. The **Pay Advance** option will not be available, if the loan account is in post maturity date.
- [Paying by Partially Pay Off Option](#)
You can make payment by paying partial loan amount. Once the payment is done, the principal amount is reduced from the loan amount. The **Partially Pay Off** option will not 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.
- [Viewing, Modifying, or Waiving Fees](#)
You can view, modify, or waive the fees applied on the loan account. Only for the loan account for which fees are configured the **Total Fees** and **Waive Fees** field are displayed.

- [Performing Settlement through CASA](#)
You can perform your settlement through your CASA account.
- [Performing Settlement through Instrument](#)
You can perform settlement using an instrument.
- [Performing Settlement through Ledger](#)
You can perform the settlement using ledger.
- [Performing Multi Mode Settlement](#)
You can perform settlement through multi mode option, that is, settlement can be done through CASA, Instrument, and Ledger at once.

5.1.1 Navigating and Fetching Account

The steps to navigate and fetch the account number is covered in this topic.

To navigate and fetch account number:



Note:

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

1. On the **Homepage**, from **Loan Service** 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 5-1 Loan Payment and Closure

2. On the **Loan Payment and Closure** screen, specify the account number in the **Account Number** field, and press **Tab** or **Enter**. You can also click the icon to search the account number . A section is displayed.

Figure 5-2 Fetch Account Number

Account Number ✕

Account Number Customer Name

Account Number	Customer Name
LN2CR01180890002	Jacob
000ABS3180890153	RONY THOMAS
001CR02180890003	Jacob
000ABS3180890002	RONY THOMAS
000ABS3180890065	FAISAL
LN2AB01180890030	Jacob

Page of 75 (1-10 of 746 items) < 1 2 3 4 5 ... 75 >

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

The account number or name is fetched and displayed in the table. Select the displayed option. The account number and name of the account holder are displayed on the screen.

Figure 5-3 Loan Payment and Closure tab

Loan Payment and Closure Remarks ✕

Loan Payment and Closure Screen(1/2)

Account Number John Gilbert Ben

All amounts in GBP

Value Date

Payment Nature

Amount to pay
0.00

	Existing	New
Total Outstanding	101,109.36	0.00
Principal Outstanding	100,000.00	0.00
Insurance Outstanding		0.00
Arrears	17,220.48	0.00
Unbilled Interest	332.34	0.00
Installment Amount	6,625.34	0.00
Remaining Installments	13	0

5.1.2 Paying by Pay Due Option

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

To pay towards dues:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. From the **Loan Payment and Closure** tab, select the **Pay Due** option from the **Payment Nature** field.
 - To make payment by installment, select the **Installment Payment** option from the **Payment Type** field.

Figure 5-4 Pay Dues – Installment Payment

The screenshot shows the 'Loan Payment and Closure' interface. The account number is 000CN10180890002 and the account name is RONY THOMAS. The value date is set to March 30, 2018. The 'Payment Nature' is 'Pay Dues' and the 'Payment Type' is 'Installment Payment'. The 'Amount Due' is 567.67 and 'Total Fees' are 45.00. The 'Amount to pay' is 612.67. A table on the right shows the 'Amount to pay' breakdown:

	Existing	New
Total Outstanding	11,803.63	11,235.96 ↓
Principal Outstanding	11,750.00	11,235.96 ↓
Insurance Outstanding		
Arrears	526.11	0.00 ↓
Unbilled Interest	41.56	0.00 ↓
Installment Amount	526.11	526.11
Remaining Installments	23	23

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

Table 5-1 Pay Due - Installment Payment – Field Description

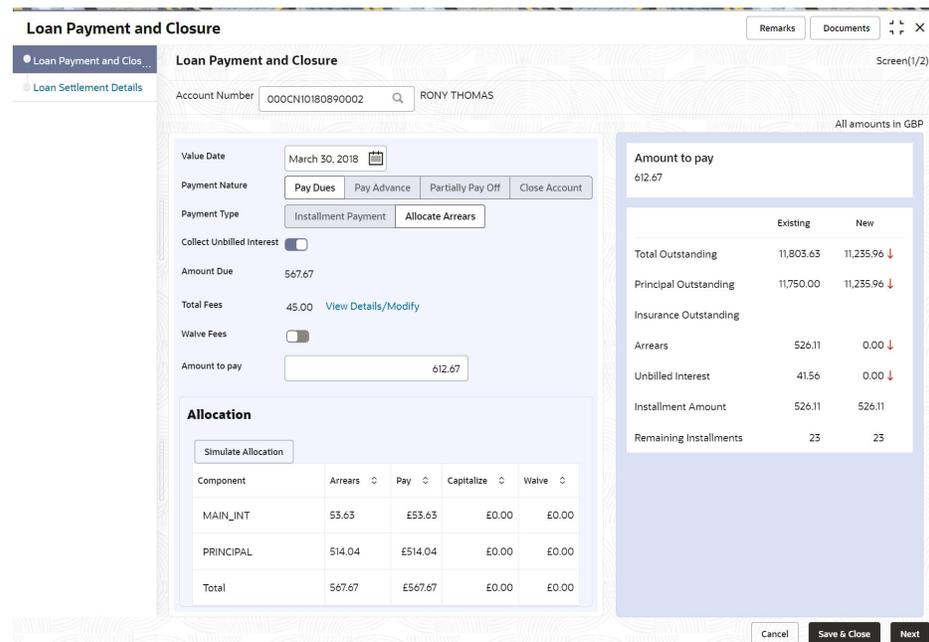
Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number for paying the installment due.</p> <p>Note: As you specify the account number, the name of the account holder appears next to the account number.</p>
Value Date	<p>Specify the due date on which the payment is to be done.</p> <p>Note: By default, the current posting date is displayed in this field. You can edit the date, if required.</p>
Payment Nature	<p>Select the Pay Dues for paying the payment.</p> <p>Note: For information on other options, refer Paying by Pay Advance Option, Paying by Partially Pay Off Option, and Paying by Close Account Option.</p>
Payment Type	<p>Select the appropriate type for paying the loan payment. The options are:</p> <ul style="list-style-type: none"> – Installment Payment: The following fields are displayed, if you select this option. – Allocate Arrears: For more information on the related fields, refer Allocate Arrears.
Collect Interest Till Date	<p>Switch to  to collect all the unbilled interest till date.</p> <p>Switch to  to not to collect all the unbilled interest till date.</p>
Amount Due	<p>Displays the total loan amount to be paid.</p> <p>Note: You can view the details of amount due. For more information, refer Viewing Breakup of Amount Due.</p>
Fees	<p>Displays the fees amount to be paid.</p>

Table 5-1 (Cont.) Pay Due - Installment Payment – Field Description

Field	Description
Amount to Pay	Specify the total payment loan amount. <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>You should specify amount less than or equal to the total dues to proceed ahead successfully.</p> </div>

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

Figure 5-5 Pay Dues - Allocate Arrears



The screenshot shows the Oracle Loan Payment and Closure interface. The account number is 000CN10180890002 for RONY THOMAS. The value date is March 30, 2018. The payment nature is Pay Dues, and the payment type is Allocate Arrears. The amount due is 567.67, and the total fees are 45.00. The amount to pay is 612.67. The allocation table shows the following details:

Component	Arrears	Pay	Capitalize	Waive
MAIN_INT	53.63	£53.63	£0.00	£0.00
PRINCIPAL	514.04	£514.04	£0.00	£0.00
Total	567.67	£567.67	£0.00	£0.00

The Amount to pay table shows the following details:

	Existing	New
Total Outstanding	11,803.63	11,235.96 ↓
Principal Outstanding	11,750.00	11,235.96 ↓
Insurance Outstanding		
Arrears	526.11	0.00 ↓
Unbilled Interest	41.56	0.00 ↓
Installment Amount	526.11	526.11
Remaining Installments	23	23

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

Table 5-2 Pay Due - Allocate Arrears – Field Description

Field	Description
<Other Fields>	For information on the fields above this section, refer Installment Payment .

Table 5-2 (Cont.) Pay Due - Allocate Arrears – Field Description

Field	Description
Allocation	This section is displayed if you select the Allocate Arrears option from the Payment Type field. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <ul style="list-style-type: none"> – You can specify either pay, capitalize, waive the existing arrears, or perform combination of three. – You need to total allocation amount should be less or equal to the arrears amount. – To view the amounts after updating the allocations, click Stimulate Allocation. </div>
Component	Displays the components for the allocation.
Arrears	Displays the arrears amount.
Pay	Specify the amount to be paid towards the specific component.
Capitalize	Specify the amount to be capitalized towards the specific component. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <p>For Principal Arrears, this field is not enabled for editing.</p> </div>
Waive	Specify the amount to be waived towards the specific component.
Total	Displays the total of arrears and pay amount.

3. Click **Next**.

The **Loan Settlement Details** tab is displayed. For more information, refer [Performing Settlement through CASA](#), [Performing Settlement through Instrument](#), and [Performing Settlement through Ledger](#).

4. Click **Submit**.

The screen is successfully submitted for authorization.

5.1.3 Viewing Breakup of Amount Due

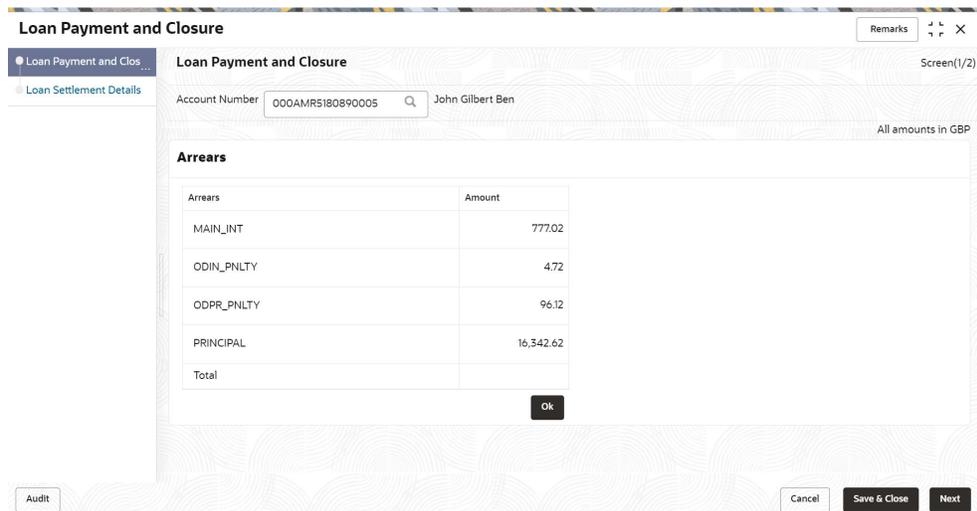
You can view the breakup details of the due amount, only if you have selected the **Installment Payment** option from the **Payment Type** field in the **Loan Payment and Closure** tab.

To view due amount breakup:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).

2. From the **Loan Payment and Closure** tab, select the **Pay Due** option from the **Payment Nature** field.
3. From the **Payment Type** field, select the **Installment Payment** option.
4. From the **Amount Due** field, click the **View Breakup** link.
The **Arrears** section is displayed.

Figure 5-6 View Amount Breakup



5. You can view the breakup in detail for the amount due. For more information on fields, refer to field description table below:

Table 5-3 View Breakup - Field Description

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

6. Click **OK**.

5.1.4 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.

As you modify the amounts in the **Payment Details** or **Settlement Details** tabs, the impact on the new calculated amount is displayed with  or  indicator. The indicators are displayed to show if there is a increase or decrease in the payment amount as compared to the existing amount, after you make the modifications. Also, the amount currency is displayed at top of the widget.

To view the stimulation details:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).

- From the **Payment Details** or **Settlement Details** tab, update the required values as required

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

Figure 5-7 Right Widget

Amount to pay		
17,225.48		
	Existing	New
Total Outstanding	101,109.36	83,989.72 ↓
Principal Outstanding	100,000.00	83,657.38 ↓
Insurance Outstanding		
Arrears	17,220.48	0.00 ↓
Unbilled Interest	332.34	332.34
Installment Amount	6,625.34	6,625.34
Remaining Installments	13	13

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

Table 5-4 Amount to pay – Field Description

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

5.1.5 Paying by Pay Advance Option

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

To pay advance amount:

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

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

Figure 5-8 Pay Advance

The screenshot shows the 'Loan Payment and Closure' interface. The 'Payment Nature' field is set to 'Pay Advance'. The 'Amount to pay' field is 1,623.33. A summary table on the right shows the following data:

	Existing	New
Total Outstanding	11,803.63	10,321.77 ↓
Principal Outstanding	11,750.00	10,321.77 ↓
Insurance Outstanding		
Arrears	526.11	0.00 ↓
Unbilled Interest	41.56	0.00 ↓
Installment Amount	526.11	526.11
Remaining Installments	23	21 ↓

3. You can perform the required action. For more information on fields, refer to field description table below:

Table 5-5 Pay Advance - Field Description

Field	Description
Payment Nature	Select the Pay Advance for paying the payment.
	<div style="border: 1px solid #0070C0; padding: 10px; margin: 10px 0;"> <p> Note:</p> <p>For information on other options, refer Paying by Pay Due Option, Paying by Partially Pay Off Option, and Paying by Close Account Option.</p> </div>
Payment	Select the payment option. The options are: <ul style="list-style-type: none"> • No. of Installment • Holiday for a period

Table 5-5 (Cont.) Pay Advance - Field Description

Field	Description
No. of Installment	Specify the number of installments for paying the advance.
	<div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <ul style="list-style-type: none"> This field appears if you select the No. of Installment option from the Payment field. You cannot specify the value as zero, more or equal to pending number of installments. </div>
Holiday	Specify or select the end date for the holiday.
	<div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <ul style="list-style-type: none"> This field appears if you select the Holiday for a period option from the Payment field. The next installment date is displayed adjacent to this field. </div>
Amount Due	Displays the total loan amount to be paid.
Fees	Displays the fees amount to be paid.
Amount to Pay	Specify the total payment loan amount.
	<div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <ul style="list-style-type: none"> As you specify installments in the No. of Installments field, by default the amount in this field is calculated and displayed. Based on this amount, the actual number of installments paid in advance is displayed, along with the next installment date. </div>

4. Click **Next**.

The **Loan Settlement Details** tab is displayed. For more information, refer [Performing Settlement through CASA](#), [Performing Settlement through Instrument](#), and [Performing Settlement through Ledger](#).

5. Click **Submit**.

The screen is successfully submitted for authorization.

5.1.6 Paying by Partially Pay Off Option

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

To pay partial amount:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. From the **Payment Nature** field, select **Partially Pay Off** option.

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

Figure 5-9 Partial Pay Off

The screenshot shows the 'Loan Payment and Closure' interface. The 'Payment Nature' field is set to 'Partially Pay Off'. The 'Amount to pay' field is set to 200.00. A table on the right shows the 'Amount to pay' breakdown:

	Existing	New
Total Outstanding	11,805.63	11,648.63 ↓
Principal Outstanding	11,750.00	11,607.07 ↓
Insurance Outstanding		
Arrears	526.11	371.11 ↓
Unbilled Interest	41.56	41.56
Installment Amount	526.11	526.11
Remaining Installments	23	23

3. You can perform the required action. For more information on fields, refer to field description table below:

Table 5-6 Partially Pay Off - Field Description

Field	Description
Payment Nature	Select the Partially Pay Off for paying the payment.

Note:

For information on other options, refer [Paying by Pay Due Option](#), [Paying by Pay Advance Option](#), and [Paying by Close Account Option](#).

Table 5-6 (Cont.) Partially Pay Off - Field Description

Field	Description
Collect Interest Till Date	Switch to  to collect all the unbilled interest till date.
	Switch to  to not to collect all the unbilled interest till date.
Fees	Displays the fees amount to be paid.
Amount to Pay	Specify the total payment loan amount.

 **Note:**

If the specified amount is not enough to pay the principal balance, then you will not be able to proceed ahead with the transaction.

Change	Select whether to change to Term or Installment option.
---------------	---

4. Click **Next**.

The **Loan Settlement Details** tab is displayed. For more information, refer [Performing Settlement through CASA](#), [Performing Settlement through Instrument](#), and [Performing Settlement through Ledger](#).

5. Click **Submit**.

The screen is successfully submitted for authorization.

5.1.7 Paying by Close Account Option

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

To pay by closing account:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. From the **Payment Nature** field, select **Close Account** option.

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

Figure 5-10 Close Account

3. You can perform the required action. For more information on fields, refer to field description table below:

Table 5-7 Close Account - Field Description

Field	Description
Payment Nature	Select the Close Account for paying the payment.
Amount Due	Displays the total loan amount to be paid.
Fees	Displays the fees amount to be paid.
Amount to Pay	Specify the total payment loan amount.

Note:

For information on other options, refer [Paying by Pay Due Option](#), [Paying by Pay Advance Option](#), and [Paying by Partially Pay Off Option](#).

Note:

You can only enter the amount equal or more than the amount specified in the **Amount Due** field.

4. Click **Next**.
The **Loan Settlement Details** tab is displayed. For more information, refer [Performing Settlement through CASA](#), [Performing Settlement through Instrument](#), and [Performing Settlement through Ledger](#).
5. Click **Submit**.
The screen is successfully submitted for authorization.

5.1.8 Viewing, Modifying, or Waiving Fees

You can view, modify, or waive the fees applied on the loan account. Only for the loan account for which fees are configured the **Total Fees** and **Waive Fees** field are displayed.

To view, modify, or waive the fees applied:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. From the **Loan Payment and Closure** tab, select the nature of payment from the **Payment Nature** field.
 - **To view or modify the fees:**
 - a. From the **Total Fees** field, click the **View Details/Modify** link.
The **Manage Fees** section is displayed.

Figure 5-11 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, you can view or modify the fees details are required. For more information on fields, refer to field description table below:

Table 5-8 Manage Fees - Field Description

Field	Description
Charge Details	Displays types of charges applied on the account.
Charge Details	Displays the details of the charge applied on the account.
Defaulted Amount	Displays the defaulted fees amount on the account.
Modified Amount	Displays the latest fees amount.

 **Note:**
You can edit the amount by clicking the field and specifying the amount.

- c. Click **OK**.
The **Manage Fees** section is closed.
- **To waive the fees:**
 - a. From the **Waive Fees** field, switch to  to waive the fees applied on the account.
The value in **Total Fees** is displayed as 0.
 - b. Click **Next**.
 - c. Click **Submit**.

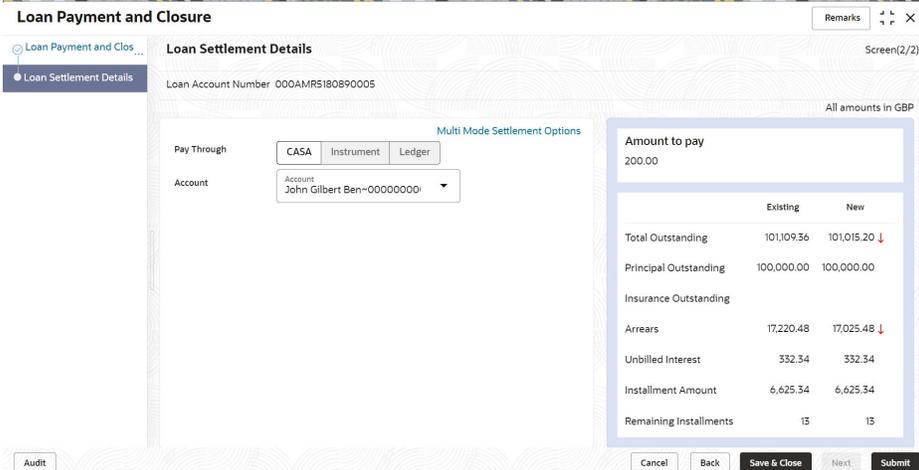
5.1.9 Performing Settlement through CASA

You can perform your settlement through your CASA account.

To perform settlement through CASA:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. From the **Loan Payment and Closure** tab, click **Next**.
The **Loan Settlement Details** tab is displayed.
3. From the **Pay Through** field, select the **CASA** option.
The fields related to **CASA** are displayed.
4. You can perform settlement through CASA using any of the following actions:
 - For CASA account in local currency:

Figure 5-12 CASA Account in Local Currency



The screenshot shows the 'Loan Settlement Details' screen. The 'Pay Through' field is set to 'CASA'. The 'Account' dropdown is set to 'John Gilbert Ben-00000000'. A summary table titled 'Amount to pay' shows the following data:

	Existing	New
Total Outstanding	101,109.36	101,015.20 ↓
Principal Outstanding	100,000.00	100,000.00
Insurance Outstanding		
Arrears	17,220.48	17,025.48 ↓
Unbilled Interest	332.34	332.34
Installment Amount	6,625.34	6,625.34
Remaining Installments	15	15

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

Table 5-9 CASA - Local Currency – Field Description

Field	Description
Pay Through	Select the CASA option to perform the settlement. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p>Note:</p> <p>For information on Instrument and Ledger, refer Performing Settlement through Instrument, and Performing Settlement through Ledger.</p> </div>
Account	Select the CASA account in local currency. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p>Note:</p> <p>For information on CASA in foreign currency, refer CASA in Foreign Currency.</p> <p>For information if you select the Other CASA option from the list, refer CASA Within the Bank and CASA Outside the Bank.</p> </div>

- For CASA account in foreign currency:

Figure 5-13 CASA Account in Foreign Currency

The screenshot displays the 'Loan Settlement Details' screen in the Oracle Loan Payment and Closure system. The interface includes a breadcrumb trail, a 'Remarks' button, and a 'Screen(2/2)' indicator. The main content area shows the 'Loan Settlement Details' for Loan Account Number 000AMR5180890005. The 'Multi Mode Settlement Options' section has 'CASA' selected. The 'Account' dropdown is set to 'John Gilbert Ben~000008155'. The 'Account Amount' is USD 900.00, and the 'Exchange Rate' is 1. A table on the right, titled 'Amount to pay 200.00', shows a comparison of 'Existing' and 'New' values for various loan metrics. At the bottom, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', 'Next', and 'Submit'.

	Existing	New
Total Outstanding	101,109.36	101,015.20 ↓
Principal Outstanding	100,000.00	100,000.00
Insurance Outstanding		
Arrears	17,220.48	17,025.48 ↓
Unbilled Interest	332.34	332.34
Installment Amount	6,625.34	6,625.34
Remaining Installments	13	13

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

Table 5-10 CASA - Foreign Currency – Field Description

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

- For CASA account within the bank:

Figure 5-14 CASA Within the Bank

Loan Settlement Details
Loan Account Number: 000AMR5180890005
All amounts in GBP

Multi Mode Settlement Options

Pay Through: **CASA** | Instrument | Ledger

Account: Account Others

Type: **CASA Within the Bank** | CASA Outside the Bank

Account Number: 000008475067 | RONY THOMAS

Account Amount: [Field]

Exchange Rate: 1 | Edit

	Existing	New
Total Outstanding	101,109.36	101,015.20 ↓
Principal Outstanding	100,000.00	100,000.00
Insurance Outstanding		
Arrears	17,220.48	17,025.48 ↓
Unbilled Interest	332.34	332.34
Installment Amount	6,625.34	6,625.34
Remaining Installments	13	13

Amount to pay: 200.00

Buttons: Audit, Cancel, Back, Save & Close, Next, Submit

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

Table 5-11 CASA Within the Bank – Field Description

Field	Description
Pay Through	Select the CASA option to perform the settlement. Note: For information on Instrument and Ledger , refer Performing Settlement through Instrument , and Performing Settlement through Ledger .
Account	Select the Other CASA option.
Type	Select the CASA Within the Bank type. Note: For information on CASA Outside the Bank , refer CASA Outside the Bank .
Account Number	Specify the CASA account number for performing the settlement.
Account Amount	Displays the selected CASA account amount.

Table 5-11 (Cont.) CASA Within the Bank – Field Description

Field	Description
Exchange Rate	Displays the current exchange rate of the amount. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note: To modify the rate, you can click the Edit link.</p> </div>

- For CASA account outside the bank:

Figure 5-15 CASA Outside the Bank

The screenshot shows the 'Loan Payment and Closure' interface. On the left, there's a sidebar with 'Loan Settlement Details'. The main area is titled 'Multi Mode Settlement Options'. It features several input fields: 'Pay Through' (radio buttons for 'CASA', 'Instrument', 'Ledger'), 'Account' (dropdown menu with 'Others' selected), 'Type' (radio buttons for 'CASA Within the Bank' and 'CASA Outside the Bank'), 'Bank Code' (text field with '002'), 'Account Number' (text field with '000008475067'), and 'Account Name' (text field with 'RONY THOMAS'). On the right, there's a table titled 'Amount to pay' showing 'Existing' and 'New' values for various categories: Total Outstanding, Principal Outstanding, Insurance Outstanding, Arrears, Unbilled Interest, Installment Amount, and Remaining Installments. At the bottom, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', 'Next', and 'Submit'.

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

Table 5-12 CASA Outside the Bank – Field Description

Field	Description
Pay Through	Select the CASA option to perform the settlement. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note: For information on Instrument and Ledger, refer Performing Settlement through Instrument, and Performing Settlement through Ledger.</p> </div>
Account	Select the Other CASA option.

Table 5-12 (Cont.) CASA Outside the Bank – Field Description

Field	Description
Type	Select the CASA Outside the Bank type.  Note: For information on CASA Within the Bank , refer CASA Within the Bank .
Bank Code	Select the bank code in which you have the CASA account.
Account Number	Specify the CASA account number which is present in the outside bank.
Account Name	Specify the name of the CASA account holder.

5. Click **Submit**.

The screen is successfully submitted for authorization.

5.1.10 Performing Settlement through Instrument

You can perform settlement using an instrument.

To perform settlement through instrument:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. From the **Loan Payment and Closure** tab, click **Next**.
The **Loan Settlement Details** tab is displayed.
3. From the **Pay Through** field, select the **Instrument** option.
4. You can perform settlement through **Instrument**, using any of the following actions:
 - For instrument type is own bank cheque:

Figure 5-16 Own Bank Cheque

The screenshot displays the 'Loan Settlement Details' form in the Oracle Loan Payment and Closure system. The form is titled 'Loan Settlement Details' and shows the loan account number '000AMRS180890005'. The settlement options are set to 'CASA' and 'Instrument', with the type selected as 'Own Bank Cheque'. The drawer account number is '123456', the cheque date is 'March 30, 2018', and the cheque number is '00000987876'. A summary table on the right shows the 'Amount to pay' of 200.00 and compares 'Existing' and 'New' values for various outstanding amounts.

	Existing	New
Total Outstanding	101,109.36	101,015.20 ↓
Principal Outstanding	100,000.00	100,000.00
Insurance Outstanding		
Arrears	17,220.48	17,025.48 ↓
Unbilled Interest	332.34	332.34
Installment Amount	6,625.34	6,625.34
Remaining Installments	13	13

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

Table 5-13 Own Bank Cheque – Field Description

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

- For instrument type is other bank cheque:

Figure 5-17 Other Bank Cheque

Loan Settlement Details
Loan Account Number: 000AMR5180890005
All amounts in GBP

Multi Mode Settlement Options

Pay Through: CASA Instrument Ledger

Type: Own Bank Cheque Other Bank Cheque

Clearing Type:

Cheque Date:

Cheque Number:

Drawer Account Number:

Drawer Name:

Routing Number:

Amount to pay: 200.00

	Existing	New
Total Outstanding	101,109.36	101,015.20 ↓
Principal Outstanding	100,000.00	100,000.00
Insurance Outstanding		
Arrears	17,220.48	17,025.48 ↓
Unbilled Interest	332.34	332.34
Installment Amount	6,625.34	6,625.34
Remaining Installments	13	13

Audit

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

Table 5-14 Other Bank Cheque – Field Description

Field	Description
Pay Through	Select the Instrument option to perform the settlement. Note: For information on CASA and Ledger , refer Performing Settlement through CASA , and Performing Settlement through Ledger .
Type	Select the Other Bank Cheque type. Note: For information on Own Bank Cheque , refer Own Bank Cheque .
Clearing Type	Specify the clearing type of the cheque. Note: You can also fetch by clicking the  icon. For more information, refer Clearing Type .

Table 5-14 (Cont.) Other Bank Cheque – Field Description

Field	Description
Cheque Date	Specify the cheque date for settlement.
Cheque Number	Specify the cheque number for settlement.
Drawer Account Number	Specify the account number of the drawer on cheque.
Drawer Name	Specify the name of the drawer on cheque.
Routing Number	Specify the routing number of the cheque.

 **Note:**

You can also fetch by clicking the  icon. For more information, refer [Routing Number](#).

– To fetch the clearing type code:

- a. From the **Clearing Type** field, click the  icon.
The **Clearing Type/Network Code** section is displayed.

Figure 5-18 Clearing Type/Network Code



- b. Specify the clearing type or network code in the **Clearing Type/Network Code** field and click **Fetch**.
 - c. Select the type or code displayed in the **Clearing Type/Network Code** field in the table.
- To fetch the routing number:

- a. From the **Routing Number** field, click the  icon.
The **Routing Number** section is displayed.

Figure 5-19 Routing Number

Routing Number [X]

Routing Number Bank Code Branch

[] [] []

Fetch

Routing Number	Bank Code	Branch
988483313	000	FLEXCUBE UNIVERSAL BANK

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

- b. Specify the number in the **Routing Number** field and click **Fetch**.
 - c. Select the routing number displayed in the **Routing Number** field in the table.
5. Click **Submit**.

The screen is successfully submitted for authorization.

5.1.11 Performing Settlement through Ledger

You can perform the settlement using ledger.

To perform settlement through ledger:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. From the **Loan Payment and Closure** tab, click **Next**.
The **Loan Settlement Details** tab is displayed.
3. From the **Pay Through** field, select the **Ledger** option.
The fields related to ledger option are displayed.

Figure 5-20 Ledger

Loan Payment and Closure [Remarks] [X]

Loan Settlement Details [Screen(2/2)]

Loan Account Number 000AMR5180890005

All amounts in GBP

Multi Mode Settlement Options

Pay Through: CASA | Instrument | **Ledger**

Ledger Code: 111100002 [Search] Cash in Vault - LCY

Currency: GBP

	Existing	New
Total Outstanding	101,109.36	101,015.20 ↓
Principal Outstanding	100,000.00	100,000.00
Insurance Outstanding		
Arrears	17,220.48	17,025.48 ↓
Unbilled Interest	332.34	332.34
Installment Amount	6,625.34	6,625.34
Remaining Installments	13	13

Audit [Cancel] [Back] [Save & Close] [Next] [Submit]

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

Table 5-15 Ledger – Field Description

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

- Click **Submit**.

The screen is successfully submitted for authorization.

5.1.12 Performing Multi Mode Settlement

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

To perform multi mode settlement:

- Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
- From the **Loan Payment and Closure** tab, click **Next**.
The **Loan Settlement Details** tab is displayed.
- Click the **Multi Mode Settlement Options** link.

- Click the  icon, to add settlement modes.

The **Add Settlement** section is displayed.

The **Add Settlement** section is displayed. For more information on the **Add Settlement** section, refer [Performing Settlement through CASA](#), [Performing Settlement through Instrument](#), and [Performing Settlement through Ledger](#).

Figure 5-21 Multimode Settlement Option

The screenshot shows the 'Loan Settlement Details' page for Loan Account Number 000AMR5180890005. It features a 'Single Mode Settlement Options' section with a table for adding settlements. The table currently has no data. Below the table is an 'Add Settlement' form with fields for 'Pay Through' (CASA, Instrument, Ledger), 'Account' (John Gilbert Ben-00000000), 'Amount' (70.00), and 'Pay' (GBP). A summary table on the right shows 'Amount to pay' of 200.00 and compares 'Existing' and 'New' values for various categories like Total Outstanding, Principal Outstanding, Arrears, etc.

5. Click **Save**.
The settlement is added in the table above.
6. You can edit or delete the settlement entry if required. For more information on fields, refer to field description table below:

Table 5-16 Multi Mode Settlement Options – Field Description

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

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

6

Schedule

Under **Schedule** menu, you can view and perform action on the schedule of a loan account.

This topic contains the following subtopics:

- [Loan Payment Holiday](#)
You can initiate a loan payment holiday for the loan account using the **Loan Payment Holiday** screen.
- [Loan Renegotiation](#)
You can simulate the transaction and check if the result of the simulation fulfills the borrower's requirement using the **Loan Renegotiation** screen. It also provides flexibility to simulate various options and perform single variation event or combination of variation events.
- [Loan Schedule Inquiry](#)
You can view the loan schedule of an account using the **Loan Schedule Inquiry** screen.
- [Repayment Date Change](#)
You can view the repayment date details and if required change the repayment date of a loan account for which repayment frequency is monthly using the **Repayment Date Change** screen.

6.1 Loan Payment Holiday

You can initiate a loan payment holiday for the loan account using the **Loan Payment Holiday** screen.

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

This topic contains the following subtopics:

- [Navigating and Fetching Account](#)
The steps to navigate and fetch the account number is covered in this topic.
- [Applying Repayment Holiday for Upcoming Payments](#)
You can select the installments from your next six installments displayed, for which repayment holiday is to be applied.
- [Applying Repayment Holiday for a Date Range](#)
You can select the from and to date, based on which the repayment holiday will be applied to the schedules in these date range.
- [Applying Repayment Holiday for Other Period](#)
You can select a reason to apply repayment holiday to the schedules.
- [Viewing and Managing Fees](#)
You can view and manage the fees applied on the account.

- [Viewing Revised Schedule](#)
You can view the revised schedule details based on the actions performed on the **Payment Holiday Details** tab.

6.1.1 Navigating and Fetching Account

The steps to navigate and fetch the account number is covered in this topic.

To navigate and fetch account number:



Note:

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

1. On the **Homepage**, from **Loan Service** mega menu, under **Schedule**, click **Loan Payment Holiday**. You can also open the screen by specifying **Loan Payment Holiday** in the search icon bar and selecting the screen.

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

Figure 6-1 Loan Payment Holiday

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

The related fields are displayed in the **Payment Holiday Details** tab

Figure 6-2 Payment Holiday Details tab

Loan Payment Holiday Remarks [icon] [icon] X

Payment Holiday Details Screen(1/2)

Account Number

Value Date [calendar icon]

Period

Skip Only Principal

Total Fees 27.00 [View Details/Modify](#)

Waive Fees

6.1.2 Applying Repayment Holiday for Upcoming Payments

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

To apply repayment holiday for upcoming payments:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. From the **Period** field, select the **Upcoming Payment** option.

The fields related to upcoming payment are displayed.

Figure 6-3 Upcoming Payment

Loan Payment Holiday Remarks [icon] [icon] X

Payment Holiday Details Screen(1/2)

Account Number

Value Date [calendar icon]

Period

Upcoming Payments All amounts in GBP

	Date	Due
<input checked="" type="checkbox"/>	May 21, 2018	1,142.13
<input type="checkbox"/>	June 21, 2018	1,142.13
<input type="checkbox"/>	July 21, 2018	1,142.13
<input type="checkbox"/>	September 21, 2018	1,142.13
<input type="checkbox"/>	October 21, 2018	1,142.13

Skip Only Principal

Interest Treatment

Total Fees 27.00 [View Details/Modify](#)

Waive Fees

- On the **Loan Payment Holiday** screen, perform the action for applying the repayment holiday for upcoming payments. For more information on fields, refer to field description table below:

Table 6-1 Upcoming Payments – Field Description

Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number for defining payment holiday.</p> <p> Note:</p> <p>As you specify the account number, the name of the account holder appears next to the account number.</p>
Value Date	<p>Select or specify the value date for performing the transaction.</p> <p> Note:</p> <p>By default, the system displays the current date. If required, you can specify a future date. A back date is allowed only if no financial event has happened on the holiday period.</p>
Period	<p>Select the Upcoming Payments option.</p> <p> Note:</p> <p>For more information on Date Range option, refer Applying Repayment Holiday for a Date Range. For more information on Other option, refer Applying Repayment Holiday for Other Period.</p>
Upcoming Payments	<p>Displays the repayment amount due amount date wise. The details are displayed in the Date and Due fields accordingly.</p> <p> Note:</p> <p>You need to select payments to applying the repayment holiday.</p>

Table 6-1 (Cont.) Upcoming Payments – Field Description

Field	Description
<p>Skip Only Principal</p>	<p>Switch to <input checked="" type="checkbox"/> for repaying the interest part only that is, the principal schedule will be excluded during the repayment holiday period.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>Principal schedule is amortized for the remaining period or for the tenor of the loan. For simple loans (Bearing Loans), the principal is recalculated for the remaining schedules.</p> </div> <p>Switch to <input type="checkbox"/> for including the principal and interest during the repayment holiday period.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>Outstanding Principal is amortized for the remaining period or for the tenor of the loan. For Simple Loans (Bearing Loans), the interest schedules for the period is also skipped.</p> </div>
<p>Interest Treatment</p>	<p>Select the appropriate option for treating the interest. The options are:</p> <ul style="list-style-type: none"> • Pay • Waive • Capitalise <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This field is displayed, if you switch to <input checked="" type="checkbox"/> from the Skip Only Principal field.</p> </div>
<p>Total Fees</p>	<p>Displays the fee amount along with currency charged on the loan account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>To view the fee details or modify the fees, click the View Details/Modify link displayed next to this field. For more information, refer Viewing and Manage Fees.</p> </div>

Table 6-1 (Cont.) Upcoming Payments – Field Description

Field	Description
Waive Fees	Switch to  to waive the fees applied on the account. Switch to  to retain the fees applied on the account.

- Click **Next**.

 **Note:**

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

- Holiday interest formula is not maintained.
- Number of payments selected is not within the maximum **Interest Only Period** maintained at the product level. This validation is applicable only if **Skip Only Principal** is switched to .
- Selected schedules is not of continuous period.
- Final schedule is on the holiday period.
- Any selected schedule is partially or fully paid.
- No schedules exists of the loan account.

The **Revised Schedule** tab is displayed.

- Click **Submit**.

The screen is successfully submitted for authorization.

6.1.3 Applying Repayment Holiday for a Date Range

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

To apply repayment holiday for a date range:

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

The fields related to date range are displayed.

Figure 6-4 Date Range

The screenshot shows the 'Loan Payment Holiday' interface. The 'Payment Holiday Details' tab is active. The 'Account Number' field contains '000AMRV180890003' and the account holder's name 'RONY THOMAS' is displayed. The 'Value Date' is set to 'March 30, 2018'. The 'Period' is set to 'Date Range'. The 'Date Range' is defined from 'February 1, 2019' to 'February 7, 2019'. The 'Skip Only Principal' checkbox is unchecked. The 'Interest Treatment' is set to 'Pay'. The 'Total Fees' are '27.00'. The 'Waive Fees' checkbox is unchecked. At the bottom right, there are buttons for 'Cancel', 'Save & Close', and 'Next'.

3. On the **Loan Payment Holiday** screen, perform the action for applying the repayment holiday for a date range. For more information on fields, refer to field description table below:

Table 6-2 Date Range – Field Description

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

Table 6-2 (Cont.) Date Range – Field Description

Field	Description
Period	<p>Select the Date Range option.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note:</p> <p>For more information on Upcoming Payments option, refer Applying Repayment Holiday for Upcoming Payments.</p> <p>For more information on Other option, refer Applying Repayment Holiday for Other Period.</p> </div>
Date Range	<p>Select or specify the from and To date for which holiday period is to be applied.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note:</p> <p>You need to specify a date equal or lesser than Value Date in the To field.</p> </div>
Skip Only Principal	<p>Switch to <input checked="" type="checkbox"/> repaying the interest part only that is, the principal schedule will be excluded during the repayment holiday period.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note:</p> <p>Principal schedule is amortized for the remaining period or for the tenor of the loan. For simple loans (Bearing Loans), the principal is recalculated for the remaining schedules.</p> </div> <p>Switch to <input type="checkbox"/> for including the principal and interest during the repayment holiday period.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note:</p> <p>Outstanding Principal is amortized for the remaining period or for the tenor of the loan. For Simple Loans (Bearing Loans), the interest schedules for the period is also skipped.</p> </div>

Table 6-2 (Cont.) Date Range – Field Description

Field	Description
Interest Treatment	<p>Select the appropriate option for treating the interest. The options are:</p> <ul style="list-style-type: none"> • Pay • Waive • Capitalise <p> Note:</p> <p>This field is displayed, if you switch to  from the Skip Only Principal field.</p>
Total Fees	<p>Displays the fee amount along with currency charged on the loan account.</p> <p> Note:</p> <p>To view the fee details or modify the fees, click the View Details/Modify link displayed next to this field. For more information, refer Viewing and Manage Fees.</p>
Waive Fees	<p>Switch to  to waive the fees applied on the account.</p> <p>Switch to  to retain the fees applied on the account.</p>

4. Click **Next**.

 **Note:**

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

- Holiday interest formula is not maintained.
- Specified date range is not within the maximum **Interest Only Period** at the product level. This validation is applicable only if **Skip Only Principal** is switched to .
- Final schedule is on the holiday period.
- Any selected schedule is partially or fully paid.
- Holiday period is already set for the schedules.
- No schedules exists of the loan account

The **Revised** Schedule tab is displayed.

5. Click **Submit**.

The screen is successfully submitted for authorization.

6.1.4 Applying Repayment Holiday for Other Period

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

To apply repayment holiday for other period:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. From the **Period** field, select the **Other** option.

The fields related to date range are displayed.

Figure 6-5 Others

The screenshot shows the 'Loan Payment Holiday' application window. The 'Payment Holiday Details' section is active. The 'Account Number' field contains '000AMRV180890003' and the account holder's name 'RONY THOMAS' is displayed next to it. The 'Value Date' is set to 'March 30, 2018'. The 'Period' dropdown is set to 'Others', and the 'Date Range' is '2018-04-01 To 2018-05-02'. The 'Skip Only Principal' toggle is turned off. The 'Interest Treatment' options are 'Pay', 'Waive', and 'Capitalize'. The 'Total Fees' are '27.00' with a 'View Details/Modify' link. The 'Waive Fees' toggle is also turned off. At the bottom right, there are 'Cancel', 'Save & Close', and 'Next' buttons.

3. On the **Loan Payment Holiday** screen, perform the action for applying the repayment holiday for other period. For more information on fields, refer to field description table below:

Table 6-3 Others – Field Description

Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number for defining payment holiday.</p> <p>Note:</p> <p>As you specify the account number, the name of the account holder appears next to the account number.</p>

Table 6-3 (Cont.) Others – Field Description

Field	Description
Value Date	<p>Select or specify the value date for performing the transaction.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>By default, the system displays the current date. If required, you can specify a future date. A back date is allowed only if no financial event has happened on the holiday period.</p> </div>
Period	<p>Select the Other option.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>As you select the Other option, you need to select an appropriate option from the list displayed adjacent to the field.</p> <p>For more information on Upcoming Payments option, refer Applying Repayment Holiday for Upcoming Payments.</p> <p>For more information on Date Range option, refer Applying Repayment Holiday for a Date Range.</p> </div>
Skip Only Principal	<p>Switch to <input checked="" type="checkbox"/> repaying the interest part only that is, the principal schedule will be excluded during the repayment holiday period.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>Principal schedule is amortized for the remaining period or for the tenor of the loan. For simple loans (Bearing Loans), the principal is recalculated for the remaining schedules.</p> </div> <p>Switch to <input type="checkbox"/> for including the principal and interest during the repayment holiday period.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>Outstanding Principal is amortized for the remaining period or for the tenor of the loan. For Simple Loans (Bearing Loans), the interest schedules for the period is also skipped.</p> </div>

Table 6-3 (Cont.) Others – Field Description

Field	Description
Interest Treatment	<p>Select the appropriate option for treating the interest. The options are:</p> <ul style="list-style-type: none"> • Pay • Waive • Capitalise <p> Note:</p> <p>This field is displayed, if you switch to  from the Skip Only Principal field.</p>
Total Fees	<p>Displays the fee amount along with currency charged on the loan account.</p> <p> Note:</p> <p>To view the fee details or modify the fees, click the View Details/Modify link displayed next to this field. For more information, refer Viewing and Manage Fees.</p>
Waive Fees	<p>Switch to  to waive the fees applied on the account.</p> <p>Switch to  to retain the fees applied on the account.</p>

4. Click **Next**.

 **Note:**

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

- Holiday interest formula is not maintained.
- Holiday period is not within the maximum **Interest Only Period** maintained at the product level. This validation is applicable only if **Skip Only Principal** is switched to .
- Final schedule is on the holiday period.
- Any selected schedule is partially or fully paid.
- Holiday period is already set for the schedules.
- No schedules exists of the loan account.

The **Revised Schedule** tab is displayed.

5. Click **Submit**.

The screen is successfully submitted for authorization.

6.1.5 Viewing and Managing Fees

You can view and manage the fees applied on the account.

To view or manage fees:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. From the **Period** field, select the **Upcoming Payment**, **Date Range**, or **Others** option.
The fields based on the **Period** option selected are displayed.

Note:

The **Total Fees** and **Waive Fees** fields are displayed for all the **Period** option.

3. From the **Total Fees** field, click the **View Details/Modify** link.
The **Manage Fees** section is displayed.

Figure 6-6 Manage Fees

Manage Fees		
Charge Details	Defaulted Amount	Modified Amount
HANDLNG_CHG	31.00	31.00
Total		31.00

4. You can view the fees details or modify the fees charged. For more information on fields, refer to field description table below:

Table 6-4 Manage Fees – Field Description

Field	Description
Charge Details	Displays the details of the charge applied on the account.
Defaulted Amount	Displays the defaulted fees amount on the account.

Table 6-4 (Cont.) Manage Fees – Field Description

Field	Description
Modified Amount	<p>Displays the latest fees amount.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>You can edit the amount by clicking the field and specifying the amount.</p> </div>

- Click **OK**.
The **Manage Fees** section is closed.

6.1.6 Viewing Revised Schedule

You can view the revised schedule details based on the actions performed on the **Payment Holiday Details** tab.

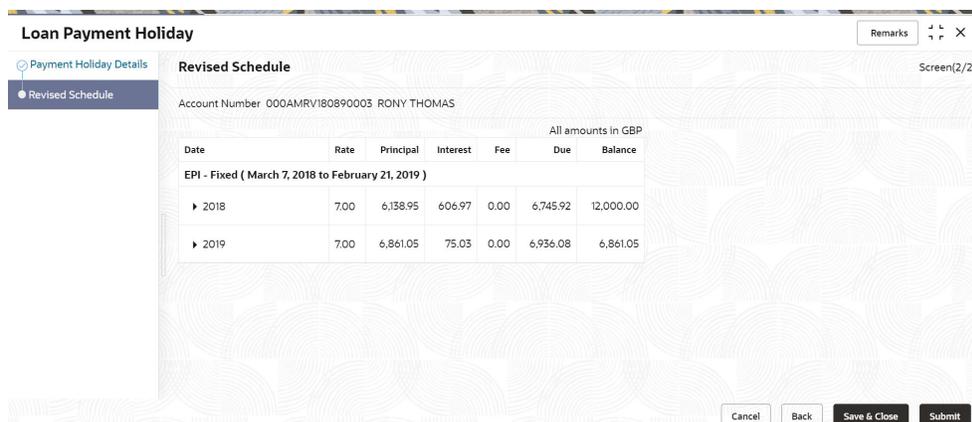
The revised schedule details are displayed year wise. To view schedule details for a particular year, you need to click the  icon.

To view revised schedule details:

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

The **Revised Schedule** tab is displayed.

Figure 6-7 Revised Schedule



Date	Rate	Principal	Interest	Fee	Due	Balance
EPI - Fixed (March 7, 2018 to February 21, 2019)						
▶ 2018	7.00	6,138.95	606.97	0.00	6,745.92	12,000.00
▶ 2019	7.00	6,861.05	75.03	0.00	6,936.08	6,861.05

- You can view the revised schedule for amortized or non-amortized accounts. For more information on fields, refer to field description table below:

Table 6-5 Revised Schedule - Field Description

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

6.2 Loan Renegotiation

You can simulate the transaction and check if the result of the simulation fulfills the borrower's requirement using the **Loan Renegotiation** screen. It also provides flexibility to simulate various options and perform single variation event or combination of variation events.

This topic contains the following subtopics:

- [Navigating and Fetching Account](#)
The steps to navigate and fetch the account number is covered in this topic.
- [Modifying Loan Details](#)
The **Modify Loan** tab displays the values as maintained in the host. Here, you can update the values based on the minimum and maximum range based on the parameter maintained in the host.
- [Treating Outstanding](#)
You can allocate the arrears on the loan account. The **Treat Outstanding** section displays the outstanding arrears component wise. Here, you can pay, capitalize, or waive the arrears.
- [Modifying Schedule Details](#)
You can view the upcoming schedules. If there is any change in the term, the system will fetch and display the schedule structure until maturity considering the term change. You can also add new or edit existing structure or interest rate revision details.
- [Modifying Rollover Details](#)
You can view the re-draw of schedules considering the rolling over of the loan to new loan schedule starting from current value date until to maturity.
- [Modifying Interest or Fees](#)
You can view the interest and fees components configured for the loan account. You can also add new or edit existing interest or fees detail.
- [Viewing Simulation Details](#)
Based on your actions performed on **Value Date**, **Sanctioned**, **Term**, and **Current Installment** fields from the **Modify Loan** tab, the system updates and displays the value on the right widget.

- [Viewing Revised Schedule](#)
You can view the revised schedule details based on the actions performed on the **Modify Loan** tab.
- [Viewing Fee Charged](#)
You can view the fees charged on the account.

6.2.1 Navigating and Fetching Account

The steps to navigate and fetch the account number is covered in this topic.

To navigate and fetch account number:



Note:

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

1. On the **Homepage**, from **Loan Service** mega menu, under **Schedule**, click **Loan Renegotiation**. You can also open the screen by specifying **Loan Renegotiation** in the search icon bar and selecting the screen.

The **Loan Renegotiation** screen is displayed.

Figure 6-8 Loan Renegotiation

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

The details in the **Modify Loan** tab and the stimulation details on the right widget are displayed.

Figure 6-9 Existing Loan Details

Loan Renegotiation Remarks Documents Screen(1/3)

Modify Loan

Account Number LN2ABS3180890259 RONY THOMAS

All amounts in GBP

Value Date: March 30, 2018

Sanctioned: 32,750.00 (Range: 32,750.00 to 163,750.00)

Maturity Date: December 30, 2021

Current Installment: 829.47 (Range: 0.00 to 4,147.35)

Buttons: Treat Outstanding, Modify Schedule, Rollover, Modify Interest/Fee

Existing	
Principal	32,750.00
Interest	6,451.03
Fees	0.00
Total	39,201.03
Arrears	1,045.29
Outstanding	32,962.40
Sanctioned	32,750.00
Current Installment	829.47

Current Interest Rate: FIXED - 9.75% Maturity Date: December 30, 2021

Buttons: Cancel, Save & Close, Next

6.2.2 Modifying Loan Details

The **Modify Loan** tab displays the values as maintained in the host. Here, you can update the values based on the minimum and maximum range based on the parameter maintained in the host.

You can update the values by moving the slider or specifying the value. If you update by moving the slider, then the system updates the **Loan Amount**, **Term**, and **Current Installment** values. If you specify the value, then the system adjusts the slider of the **Loan Amount**, **Term**, and **Current Installment** fields accordingly.

Based on your actions, the values are updated and displayed in the right widget. For more information, refer [Viewing Stimulation Details](#).

To modify the loan details:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).

Figure 6-10 Modify Loan tab

	Existing	New
Principal	32,750.00	
Interest	6,451.03	3,536.55 ↓
Fees	0.00	
Total	39,201.03	36,286.55 ↓
Arrears	1,045.29	
Outstanding	32,962.40	32,767.50 ↓
Sanctioned	32,750.00	
Current Installment	829.47	1,389.89 ↑

- On the **Loan Renegotiation Initiation** screen, view or modify the values. Based on your action, view the amount simulated and perform the required actions. For more information on fields, refer to field description table below:

Table 6-6 Modify Loan Details – Field Description

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

Table 6-6 (Cont.) Modify Loan Details – Field Description

Field	Description
Sanctioned Amount	<p>Specify the loan amount for performing the renegotiation. You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p> <p> Note:</p> <ul style="list-style-type: none"> • Only if there is available balance in the facility sanctioned, you can increase the loan amount. • You can decrease the loan amount only to the extent of disbursed loan amount. • In case the loan is fully disbursed, then no loan decrease will be allowed. • You cannot increase or decrease the loan amount, if the account is in IOI, IOA, MOR, or P&I stage. • The loan amount cannot be 0 and also exceed 5 times more than the current loan amount. • If the loan account which has reached the maturity date and still the loan account status is active due to arrears, then this field is not enabled.
Maturity Date	<p>Specify the maturity date of the loan account.</p> <p> Note:</p> <ul style="list-style-type: none"> • You can select a maturity date equal or greater than the current system date. • You can select a maturity date equal or less than the Max Tenor defined for the Product (of the Selected Loan Account) at the Host.
Current Installment	<p>Specify the loan installment amount as per current schedule.</p> <p> Note:</p> <ul style="list-style-type: none"> • You can specify the minimum and maximum installment within the specified amount range. • If the loan account which has reached the maturity date and still the loan account status is active due to arrears, then this field is not enabled.

- In the **Modify Loan** tab, you can also modify the following loan details:

- a. **Treat Outstanding:** For more information, refer [Treating Outstanding](#).
 - b. **Modify Schedule:** For more information, refer [Modifying Schedule Details](#).
 - c. **Rollover:** For more information, refer [Modifying Rollover Details](#).
 - d. **Modify Interest/Fee:** For more information, refer [Modifying Interest or Fees](#).
3. Click **Next**.
The **Schedule** tab is displayed.

 **Note:**

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

4. Click **Next**.
The **Fees** tab is displayed.
5. Click **Submit**.
The screen is successfully submitted for authorization.

6.2.3 Treating Outstanding

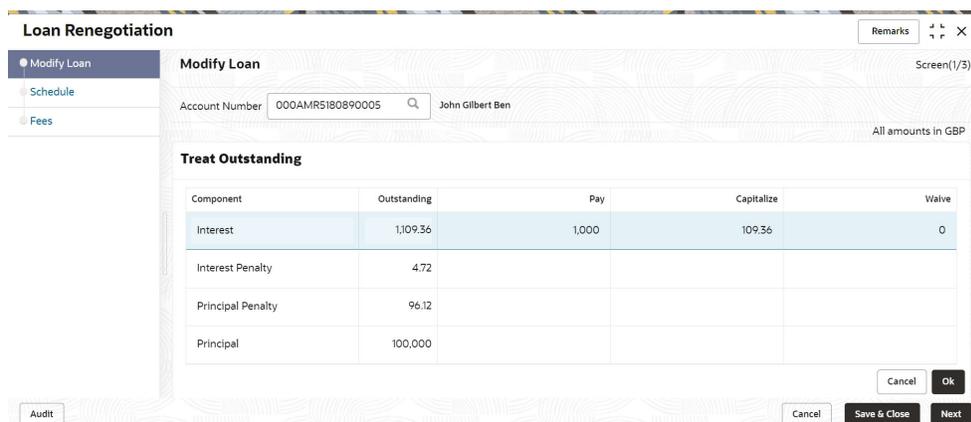
You can allocate the arrears on the loan account. The **Treat Outstanding** section displays the outstanding arrears component wise. Here, you can pay, capitalize, or waive the arrears.

To treat the outstanding:

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

The **Treat Outstanding** section is displayed.

Figure 6-11 Treat Outstanding



Loan Renegotiation Remarks [icon] [icon] [icon]

Modify Loan Screen(1/3)

Account Number

All amounts in GBP

Treat Outstanding

Component	Outstanding	Pay	Capitalize	Waive
Interest	1,109.36	1,000	109.36	0
Interest Penalty	4.72			
Principal Penalty	96.12			
Principal	100,000			

[Cancel] [Ok]

[Audit] [Cancel] [Save & Close] [Next]

3. You can specify the amounts in the appropriate fields. For more information on fields, refer to field description table below:

Table 6-7 Treat Outstanding – Field Description

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

4. Click **OK**.

6.2.4 Modifying Schedule Details

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

Note:

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

To modify the schedule details:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. Click the **Modify Schedule** link.

Note:

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

The **Modify Schedule** section is displayed.

Figure 6-12 Modify Schedule

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

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

Table 6-8 Modify Schedule – Field Description

Field	Description
Structure	This section displays the schedule structure.
First Due Date	Specify the due date on which the schedule installment is due.
Stage	Select the applicable loan stage. For amortized loan account, the following are the options: <ul style="list-style-type: none"> • Equated Principal Installment • Interest Only Installment • Moratorium For non amortized loan account, the following are the options: <ul style="list-style-type: none"> • Interest and Principal Installment • Interest Only Installment • Moratorium

Table 6-8 (Cont.) Modify Schedule – Field Description

Field	Description
Component	Select the loan component. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This field is not editable if you select the Equated Principal Installment option from the Stage field.</p> </div>
No. of Schedules	Specify the number of schedules for the repayment stage.
Frequency	Select the frequency of installment payment. The options are: <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Yearly
Amount	Specify the installment amount to be paid.
Treatment	Select the schedule treatment. The options are: <ul style="list-style-type: none"> • Capitalize • Waive
<Action>	Displays the actions you can perform on the structure details. The following icons are displayed: <ul style="list-style-type: none"> •  : You can click this icon, to edit the details in a row. •  : You can click this icon, to delete the row. •  : You can click this icon, to confirm the details added in the row.
Interest Rate Revision	This section the revision schedule for interest rates.
Revision Date	Select or specify the date on which the revised interest rate is applied for the account.
Component	Select the loan component on which revised interest rate is applicable.
No. of Schedules	Specify the number of schedules for which revised interest rate is applicable.
Frequency	Select the frequency of rate revision. The options are: <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Yearly
<Action>	Displays the actions you can perform on the structure details. The following icons are displayed: <ul style="list-style-type: none"> •  : You can click this icon, to edit the details in a row. •  : You can click this icon, to delete the row. •  : You can click this icon, to confirm the details added in the row.

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

- a. From the **Structure** or **Interest Rate Revision** section, click the  icon.
- b. Select or specify the details as required.
- c. From the **Action** field, click the  icon.

The details are added successfully.

4. Click **OK**.

6.2.5 Modifying Rollover Details

You can view the re-draw of schedules considering the rolling over of the loan to new loan schedule starting from current value date until to maturity.

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

Note:

You will not be allowed to perform the rollover on the loan account, if:

- Rollover is not set at the account level.
- You have breached the maximum number of allowed rollovers.

To modify the rollover details:

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

Note:

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

The **Rollover** section is displayed.

Figure 6-13 Rollover

Note:

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

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

Table 6-9 Rollover – Field Description

Field	Description
Structure	This section displays the schedule structure.
First Due Date	Specify the due date on which the schedule installment is due.
Stage	<p>Select the applicable loan stage. For amortized loan account, the following are the options:</p> <ul style="list-style-type: none"> • Equated Principal Installment • Interest Only Installment • Moratorium <p>For non amortized loan account, the following are the options:</p> <ul style="list-style-type: none"> • Interest and Principal Installment • Interest Only Installment • Moratorium

Table 6-9 (Cont.) Rollover – Field Description

Field	Description
Component	<p>Select the loan component.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This field is not editable if you select the Equated Principal Installment option from the Stage field.</p> </div>
No. of Schedules	Specify the number of schedules for the repayment stage.
Frequency	<p>Select the frequency of installment payment. The options are:</p> <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Yearly
Amount	Specify the installment amount to be paid.
Treatment	<p>Select the schedule treatment. The options are:</p> <ul style="list-style-type: none"> • Capitalize • Waive
<Action>	<p>Displays the actions you can perform on the structure details. The following icons are displayed:</p> <ul style="list-style-type: none"> •  : You can click this icon, to edit the details in a row. •  : You can click this icon, to delete the row. •  : You can click this icon, to confirm the details added in the row.
Interest Rate Revision	This section the revision schedule for interest rates.
Revision Date	Select or specify the date on which the revised interest rate is applied for the account.
Component	Select the loan component on which revised interest rate is applicable.
No. of Schedules	Specify the number of schedules for which revised interest rate is applicable.
Frequency	<p>Select the frequency of rate revision. The options are:</p> <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Yearly
<Action>	<p>Displays the actions you can perform on the structure details. The following icons are displayed:</p> <ul style="list-style-type: none"> •  : You can click this icon, to edit the details in a row. •  : You can click this icon, to delete the row. •  : You can click this icon, to confirm the details added in the row.

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

- From the **Structure** or **Interest Rate Revision** section, click the  icon.
- Select or specify the details as required.
- From the **Action** field, click the  icon.

The details are added successfully.

- Click **OK**.

6.2.6 Modifying Interest or Fees

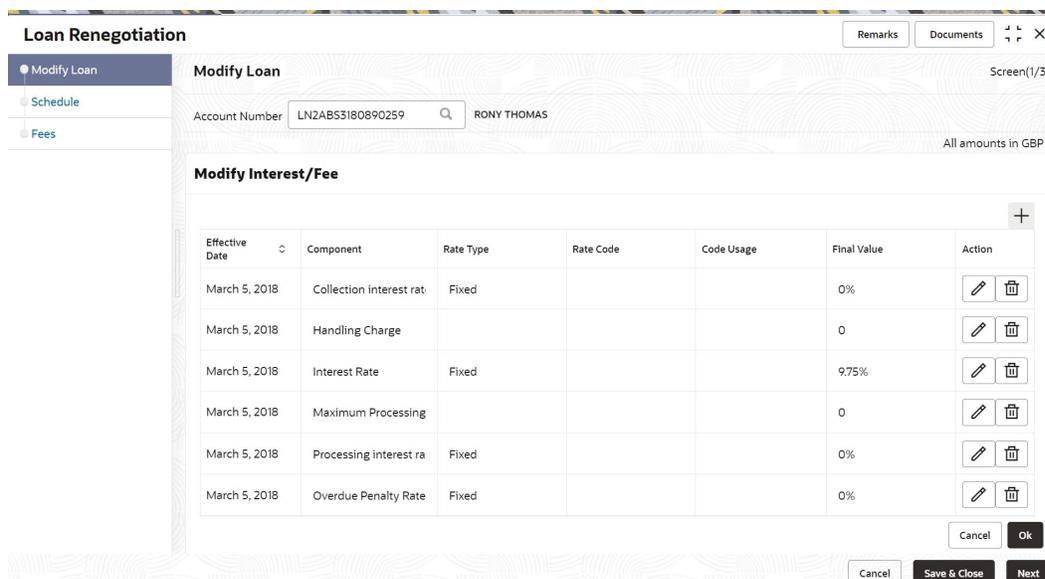
You can view the interest and fees components configured for the loan account. You can also add new or edit existing interest or fees detail.

To modify the interest or fees detail:

- Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
- Click the **Modify Interest/Fees** link.

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

Figure 6-14 Modify Interest/Fee



Loan Renegotiation Remarks Documents Screen(1/3)

Modify Loan

Account Number LN2AB53180890259 RONY THOMAS

All amounts in GBP

Modify Interest/Fee

Effective Date	Component	Rate Type	Rate Code	Code Usage	Final Value	Action
March 5, 2018	Collection interest rat	Fixed			0%	 
March 5, 2018	Handling Charge				0	 
March 5, 2018	Interest Rate	Fixed			9.75%	 
March 5, 2018	Maximum Processing				0	 
March 5, 2018	Processing interest ra	Fixed			0%	 
March 5, 2018	Overdue Penalty Rate	Fixed			0%	 

Cancel Ok

Cancel Save & Close Next

 **Note:**

By default, the existing interest or fees details of the account is displayed.

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

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

Figure 6-15 Modify Interest/Fees - Edit

✕

Modify Interest/Fees

Effective Date	March 5, 2018
Component	Service Tax Rate ▼
Rate Type	<input type="radio"/> Fixed <input checked="" type="radio"/> Variable
Rate Code	Floating rate ▼
Code Usage	<input checked="" type="radio"/> Automatic <input type="radio"/> Periodic
Value	0
Variance	200
Final Value	200

4. You can maintain the details in this section as required. For more information on fields, refer to field description table below:

Table 6-10 Modify Interest/Fees – Edit - Field Description

Field	Description
Effective Date	Select or specify the effective date of the component value. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>You cannot specify the date less than the date specified in the Value Date field in the Modify Loan tab.</p> </div>

Table 6-10 (Cont.) Modify Interest/Fees – Edit - Field Description

Field	Description
Component	<p>Displays the loan component.</p> <p> Note:</p> <p>The component user defined element is of following type:</p> <ul style="list-style-type: none">• Rate• Rate Code• Number
Rate Type	<p>Select the rate type associated for the component. The options are:</p> <ul style="list-style-type: none">• Fixed• Variable <p> Note:</p> <ul style="list-style-type: none">• This field is displayed if:<ul style="list-style-type: none">– The Component User Defined Element type is Rate or Rate Code, and you have select the Fixed option from the Rate Type field.– The Component User Defined Element type is Rate or Rate Code, and you have selected the Variable option from the Rate Type field.
Rate Code	<p>Select the rate code associated for the component.</p> <p> Note:</p> <p>This field is displayed if, the Component User Defined Element type is Rate or Rate Code, and you have selected the Variable option from the Rate Type field.</p>

Table 6-10 (Cont.) Modify Interest/Fees – Edit - Field Description

Field	Description
Code Usage	<p>Select the code usage for the component. The options are:</p> <ul style="list-style-type: none"> • Automatic • Periodic <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This field is displayed if, the Component User Defined Element type is Rate or Rate Code, and you have selected the Variable option from the Rate Type field.</p> </div>
Value	<p>Specify the value for the loan account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> • This field is displayed after you click the  icon from the Action field, only if the Component User Defined Element type is Rate or Rate Code, and you have select the Fixed option from the Rate Type field. • By default, this field displays a value and it is not editable if Component User Defined Element type is Rate or Rate Code, and you have select the Variable option from the Rate Type field. • By default, this field displays a value and currency, and it is not editable if Component User Defined Element type is Number. </div>
Variance	<p>Specify the variance for the loan account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This field is displayed after you click the  icon from the Action field, only if the Component User Defined Element type is Rate or Rate Code, and you have selected the Variable option from the Rate Type field.</p> </div>

Table 6-10 (Cont.) Modify Interest/Fees – Edit - Field Description

Field	Description
Final Value	<p>Displays the final amount.</p> <div style="border: 1px solid #0070c0; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> The sum of the amount you entered in the Value and Variance field is displayed in this field. This field is displayed if, the Component User Defined Element type is Rate or Rate Code, and you have selected the Variable option from the Rate Type field. </div>
Action	<p>Displays the actions you can perform on the structure details. The following icons are displayed:</p> <ul style="list-style-type: none">  : You can click this icon, to edit the details in a row.  : You can click this icon, to delete the row.

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

- a. From the **Modify Interest/Fess** section, click the  icon.
The **Add Interest/Fees** section is displayed.

Figure 6-16 Add Interest and Fees

Add Interest/Fees X

Effective Date: March 30, 2018

Component: Interest Rate

Rate Type: Fixed Variable

Rate Code: GBP Rate

Code Usage: Automatic Periodic

Value: 0

Variance: 20

Final Value: 20

Cancel Ok

For field description, refer [Modify Interest/Fees – Edit - Field Description](#).

- b. Select or specify the details as required.
- c. Click **OK**.

The details are added successfully.

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

5. Click **OK**.

6.2.7 Viewing Simulation Details

Based on your actions performed on **Value Date**, **Sanctioned**, **Term**, and **Current Installment** fields from the **Modify Loan** tab, the system updates and displays the value on the right widget.

If there is an increase in the value compared to earlier value, then the  icon is displayed next to the field. If there is a decrease in the value compared to earlier

value, then the  icon is displayed. Also for quick reference, the fields having a new or updated value is highlighted with a different color compared to the values that are not changed. A Pie Chart representing the Principal, Interest, and Fees values also appears for a graphical representation. Each time you move the slider or specify the value, the amount and terms are recomputed and displayed. Here, accordingly you

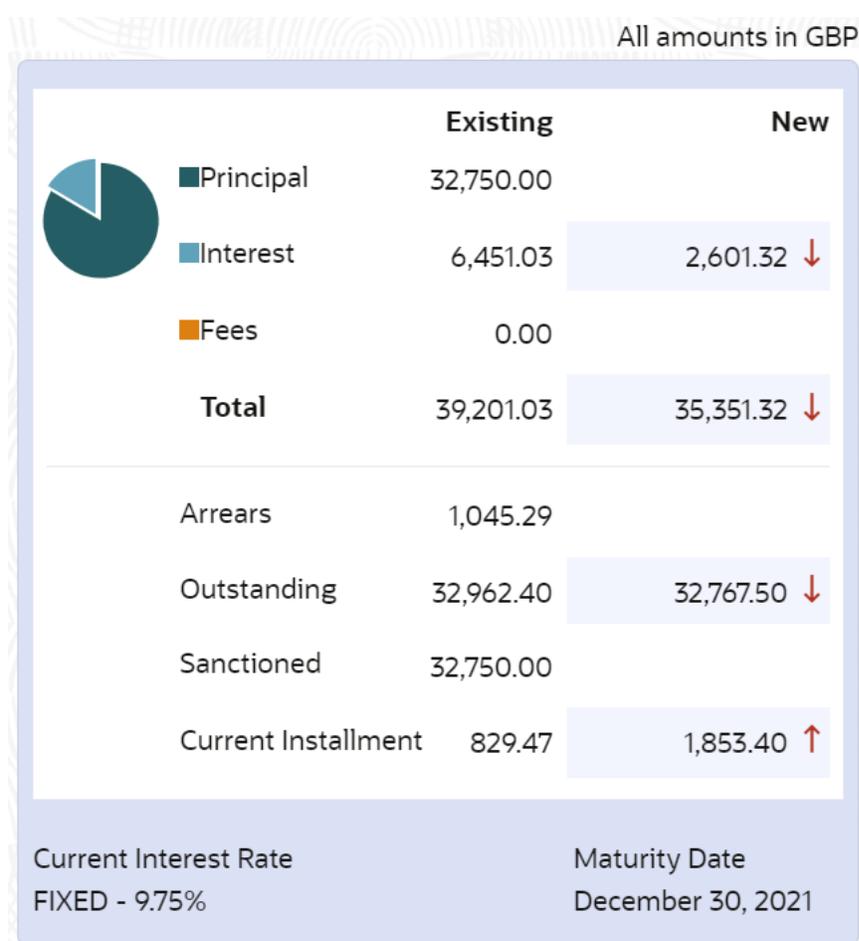
can decide whether the new amounts and term can meet your requirements and take appropriate actions. In addition, to understand the widget better, a legend is displayed at the bottom of the widget.

To view the stimulation details:

1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. From the **Modify Loan** tab, update the values as required. For more information, refer [Modifying Loan Details](#).

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

Figure 6-17 Right widget with Indicator



3. You can view the updates values. For more information on fields, refer to field description table below:

Table 6-11 Right Widget - Field Description

Field	Description
Principal	<p>Displays the current and new principal amount with an increase or decrease indicator.</p> <div data-bbox="712 392 1378 936"><p> Note:</p><p>The new principal amount appears adjacent to the field, only if the following actions are performed in the Modify Loan tab:</p><ul style="list-style-type: none">• Increase or decrease the loan amount.• Increase or decrease the loan term.• Increase or decrease the loan installment amount.• Perform a combined transaction by changing the loan amount and term.• Perform rollover on the account.• Perform a combined transaction by changing the loan amount and installment amount.• Increase the amount and change the repayment or rate type.</div>
Interest	<p>Displays the current and new interest amount with an increase or decrease indicator.</p> <div data-bbox="712 1075 1378 1497"><p> Note:</p><p>The new principal amount appears adjacent to the field, only if the following actions are performed in the Modify Loan tab:</p><ul style="list-style-type: none">• Increase or decrease the loan amount.• Increase or decrease the loan term.• Increase or decrease the loan installment amount.• Perform a combined transaction by changing the loan amount and term.• Perform rollover on the account.</div>
Fees	<p>Displays the current and new fees amount with an increase or decrease indicator.</p>

Table 6-11 (Cont.) Right Widget - Field Description

Field	Description
Total	Displays the current and new total of all the components, that is, Principal , Interest , and Fees with an increase or decrease indicator.  Note: The new total amount is displayed, if the Principal , Interest , or Fees amount is updated.
Total Term	Displays the current and new total term with an increase or decrease indicator.  Note: The new total term appears below the field, only if there is increase or decrease of the Term or Current Instalment from the Modify Loan tab.
Current Instalment	Displays the current and new instalment amount with an increase or decrease indicator.  Note: The new principal amount appears adjacent to the field, only if the following actions are performed in the Modify Loan tab: <ul style="list-style-type: none">• Increase or decrease of loan amount.• Increase or decrease the loan term.• Increase or decrease the loan installment amount.• Perform a combined transaction by changing the loan amount and term.• Perform rollover on the account.
Maturity Date	Displays the current or new maturity date.
Current Interest Rate	Displays the current or new interest type and rate.

Table 6-11 (Cont.) Right Widget - Field Description

Field	Description
Outstanding	Displays the current and new outstanding amount with an increase or decrease indicator.
<div style="border: 1px solid #0070C0; padding: 10px; margin: 10px 0;"> <p> Note:</p> <p>The new outstanding amount is displayed only after there is increase or decrease in the Sanctioned field from the Modify Loan tab.</p> </div>	
Arrears	Displays the arrears on the account after there is an increase or decrease of loan amount.
Sanctioned Amount	Displays the current or new sanctioned amount.

6.2.8 Viewing Revised Schedule

You can view the revised schedule details based on the actions performed on the **Modify Loan** tab.

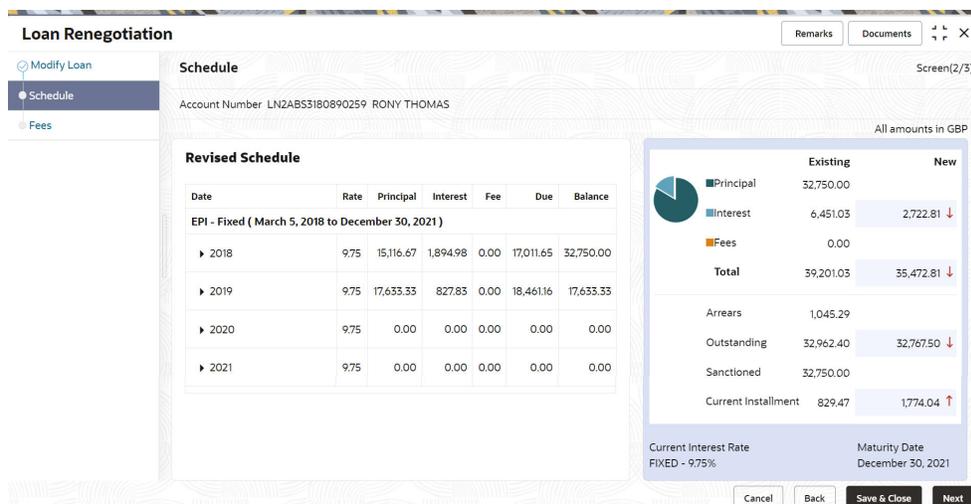
The revised schedule details are displayed year wise. To view schedule details for a particular year, you need to click the  icon.

To view revised schedule details:

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

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

Figure 6-18 Schedule tab



- You can view the revised schedule for amortized or non-amortized accounts. For more information on fields, refer to field description table below:

Table 6-12 Revised Schedule - Field Description

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

- Click **Submit**.

The screen is successfully submitted for authorization.

6.2.9 Viewing Fee Charged

You can view the fees charged on the account.

To view the fees:

- Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
- Click **Next**.
The **Revised Schedule** section is displayed in the **Schedule** tab.
- Click **Next**.
The **Fees** tab is displayed.

Figure 6-19 Fees tab

Loan Renegotiation Remarks Documents Screen(3/3)

Modify Loan
Schedule
Fees

Account Number LN2AB53180890259 RONY THOMAS

All amounts in GBP

Total Fees 27.00 [View Details/Modify](#)

Waive Fees

	Existing	New
Principal	32,750.00	41,679.17 ↑
Interest	6,451.03	8,196.50 ↑
Fees	0.00	
Total	39,201.03	49,875.67 ↑
Arrears	1,045.29	
Outstanding	32,962.40	41,696.67 ↑
Sanctioned	32,750.00	41,679.17 ↑
Current Installment	829.47	1,061.53 ↑

Current Interest Rate: FIXED - 9.75% Maturity Date: December 30, 2021

Cancel Back Save & Close Submit

- You can view the fees charged on the account.

Note:

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

- Click **Save & Close**.

6.3 Loan Schedule Inquiry

You 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.

- On the **Homepage**, from **Loan Service** mega menu, under **Schedule**, click **Loan Schedule Inquiry**. You 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 6-20 Loan Schedule Inquiry



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

The schedule details of the account is displayed. By default, application displays the current period of the schedule highlighting the current month for the particular year.

Figure 6-21 Loan Schedule Inquiry – Schedule Details of Account

The screenshot shows the 'Loan Schedule Inquiry' application window with the account number 'LN2ABS3180890259' and the name 'RONY THOMAS' entered. The table below shows the schedule details. The text 'All amounts in GBP' is located in the top right corner of the table area. At the bottom of the screenshot, there are two status messages: 'Schedule modified 2 times. Last on Mar 30, 2018' and 'Loan was extended 2 times in lifecycle.'

Date	Rate	Principal	Interest	Fee	Due	Balance
EPI - Fixed (March 5, 2018 to December 30, 2021)						
▶ 2018	9.75	6,333.16	2,177.36	0.00	8,510.52	32,750.00
▶ 2019	9.75	7,717.40	2,236.24	0.00	9,953.64	26,416.84
▶ 2020	9.75	8,503.20	1,450.44	0.00	9,953.64	18,699.44
▶ 2021	9.75	10,196.24	586.99	0.00	10,783.23	10,196.24
Total			6,451.03	0.00	39,201.03	

3. On the **Loan Schedule Inquiry** screen, view the required details. For more information on fields, refer to field description table below:

Table 6-13 Loan Schedule Inquiry – Field Description

Field	Description
Account Number	Specify the account number. Note: The upper right corner mentions the currency of the amounts displayed on the screen.

Table 6-13 (Cont.) Loan Schedule Inquiry – Field Description

Field	Description
Date	<p>Displays the year and the dates in a year when the arrear is raised.</p> <div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <p>This column lists the years for which the schedule is generated. For each calendar year, the sum total of Principal, Interest, Fees, and Due amount is displayed in the respective columns.</p> <p>If you click <i><Closed drop-down icon></i> corresponding to a particular year, the monthly date schedule list for a year appears.</p> </div>
Rate	Displays the rate of interest.
Principal	Displays the amount of principal arrears.
Interest	Displays the amount of interest.
Fees	Displays the amount of fees.
Due	Displays the amount due.
Balance	Displays the balance amount after every installment.
Total	Displays the total amount for the Interest, Fees, and Due columns.
Loan modified <number of times modified> times. Last Modified on <Date-Month-Year>	Displays the number of modifications done to the loan account and the last modification date, if any.
Loan extended <number of times extended> times in lifecycle. Last Modified on <Date-Month-Year>	Displays the number of extensions done on the loan account and the last modification date, if any.

4. View the details of the schedule.

Click the  icon corresponding to the required year to view monthly dates of scheduled installments in a particular year.

6.4 Repayment Date Change

You can view the repayment date details and if required change the repayment date of a loan account for which repayment frequency is monthly using the **Repayment Date Change** screen.

The account can be either an amortized or non-amortized loan account. You cannot perform repayment change date for accounts in Closed, Matured, Written-off, or Charged off status.

To view or update the repayment date:

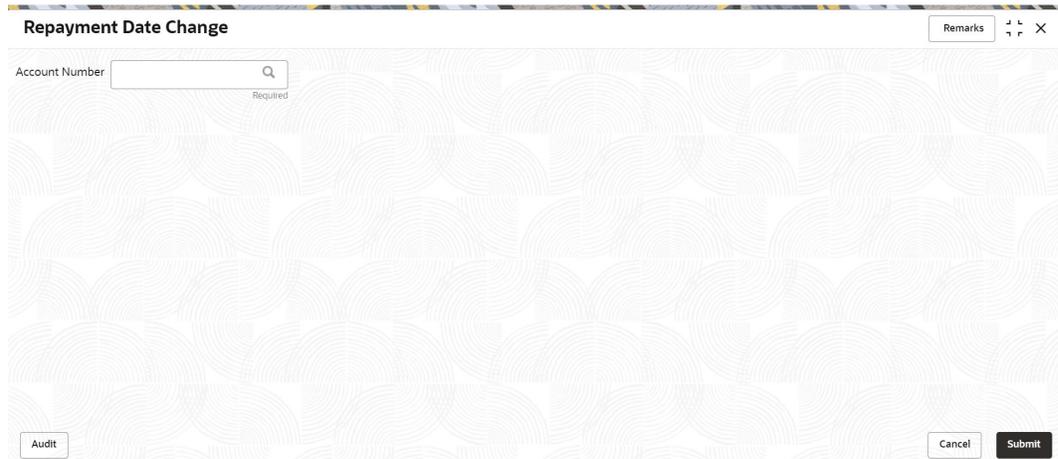
 **Note:**

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

1. On the **Homepage**, from **Loan Service** mega menu, under **Schedule**, click **Repayment Date Change**. You 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 6-22 Repayment Date Change



The screenshot shows the 'Repayment Date Change' screen. The title bar includes the text 'Repayment Date Change' and 'Remarks' with window control icons. The main content area features an 'Account Number' input field with a search icon and a 'Required' label below it. At the bottom of the screen, there are three buttons: 'Audit', 'Cancel', and 'Submit'.

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

 **Note:**

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

Figure 6-23 Repayment Date Change - Non Amortized Account

Revised Schedule

Date	Rate	Principal	Interest	Fee	Due	Balance
IPI - Fixed (March 7, 2018 to January 21, 2021)						
▶ 2018	7.50	2,100.00	983.84	0.00	3,083.84	21,000.00
▶ 2019	7.50	8,400.00	1,181.03	0.00	9,581.03	18,900.00
▶ 2020	7.50	8,400.00	551.68	0.00	8,951.68	10,500.00
▶ 2021	7.50	2,100.00	39.61	0.00	2,139.61	2,100.00
Total			2,756.16	0.00	23,756.16	

3. On the **Repayment Date Change** screen, for non amortized accounts, perform the required action. For more information on fields, refer to field description table below:

Table 6-14 Repayment Date Change: Non-Amortized Account - Field Description

Field	Description
Account Number	Specify the account number.
Principal	This section displays the current and new date for repaying the principal amount.
Current	Displays the current repayment date of principal amount.
New	Select the new repayment option for repaying the principal amount.
Interest	This section displays the current and new date for repaying the interest amount.
Current	Displays the current repayment date of interest amount.
New	Select the new repayment date of interest amount.
Revised Schedule	This section is displayed as you click Show Revised Schedule . <div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note: To the right of this section, the currency of the amounts displayed.</p> </div>

Table 6-14 (Cont.) Repayment Date Change: Non-Amortized Account - Field Description

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

 **Note:**

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

Figure 6-24 Repayment Date Change - Amortized Account

Repayment Date Change
Remarks  

Account Number

Repayment Date

Current: 7th of every month

New:

Revised Schedule All amounts in GBP

Date	Rate	Principal	Interest	Fee	Due	Balance
EPI - Fixed (March 5, 2018 to December 30, 2021)						
▶ 2018	9.75	6,307.56	2,387.37	0.00	8,694.93	32,750.00
▶ 2019	9.75	7,973.62	2,225.90	0.00	10,199.52	26,442.44
▶ 2020	9.75	8,785.66	1,413.86	0.00	10,199.52	18,468.82
▶ 2021	9.75	9,683.16	516.60	0.00	10,199.76	9,683.16
Total			6,543.73	0.00	39,293.73	

Narrative

- On the **Repayment Date Change** screen, for amortized accounts, perform the required action. For more information on fields, refer to field description table below:

Table 6-15 Repayment Date Change - Amortized Account

Field	Description
Account Number	Specify the account number.
Repayment Date	This section displays the current date and gives you an option to select the new date.
Current	Displays the current repayment date.
New	<p>Select the repayment option for repaying the principal amount. The options are:</p> <ul style="list-style-type: none"> • End of every month • Specific Day <div style="border: 1px solid #0070c0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>If you select Specific Day option, then you need to select date from the list displayed adjacent to this field.</p> </div>
Revised Schedule	<p>This section is displayed as you click Show Revised Schedule.</p> <div style="border: 1px solid #0070c0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>To the right of this section, the currency of the amounts displayed.</p> </div>
Date	<p>Displays the year and the dates in a year when the arrear is raised. This column lists the years for which the schedule is generated. If you click the  icon corresponding to a particular year, the monthly date schedule list for a year displays</p>
Rate	Displays the rate of interest.
Principal	Displays the amount of principal arrears.
Interest	Displays the amount of interest.
Fees	Displays the amount of fees.
Due	Displays the amount due.
Balance	Displays the balance amount after every installment.
Total	Displays the total amount for the Interest, Fees, and Due columns.
Narrative	Specify narration if any.

- Click **Submit**.

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

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