

Oracle® Banking Branch Loan Service User Guide



Release 14.7.5.0.0

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September 2024

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

ORACLE®

Oracle Banking Branch Loan Service User Guide, Release 14.7.5.0.0

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Purpose

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

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.

Documentation Accessibility

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

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins [Critical Patches](#), [Security Alerts and Bulletins](#). All critical patches should be applied in

a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance [Oracle Software Security Assurance](#).

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

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.

Related Resources

For more information, see these Oracle resources:

- Getting Started User Guide
- Teller User Guide

Acronyms and Abbreviations

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

Table 1 List of Acronyms and Abbreviations

Abbreviation	Description
CASA	Current Account Savings Account
GL	General Ledger
LCY	Local Currency
FCY	Foreign Currency

Screenshot Disclaimer

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

Basic Actions

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

Table 2 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.
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.

Table 2 (Cont.) Basic Actions














Action	Applicable Stages	Description
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.
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 in 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.

Symbols and Icons

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

Symbols and Icons

Table 3 Symbols and Icons

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

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 Menu](#)
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 Menu

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

<p>Accounts</p> <ul style="list-style-type: none"> Consolidate Rollover Loan Activation Loan Adhoc Charges Loan Adhoc Refund Loan Disbursement Loan Write-Off Loan 360 Transaction Inquiry Transaction View & Reversal
<p>Balances</p> <ul style="list-style-type: none"> Account Statement Outstanding Balance Inquiry
<p>Instruction Preferences</p> <ul style="list-style-type: none"> Payment Preferences Loan Preferences
<p>Repayment</p> <ul style="list-style-type: none"> Loan Payment and Closure
<p>Schedule</p> <ul style="list-style-type: none"> 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.
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

Customer ID

Account Number

Account Description

Fetch

Customer ID	Account Number	Account Description	Branch
008475	001CONM180890004	RONY THOMAS	001
008475	000CONM180890036	RONY THOMAS	000
008475	000ABS3180890238	RONY THOMAS	000

Page of 6 (1 - 10 of 52 items) | < < 1 2 3 4 5 6 > >

2. In the **Account Number** section, specify the details to perform the search.
3. Click **Fetch**.

The account number is fetched and displayed in the table. For more information on fields, refer to field description table below:

Table 1-2 Account Search - Field Description

Field	Description
Customer ID	Specify the unique ID of the customer.
Account Number	Specify the account number of the customer.
Account Description	Specify the description for the account.
Customer ID	Displays the unique ID of the customer.
Account Number	Displays the account number of the customer.
Account Description	Displays the description for the account.
Branch	Displays the branch of customer's account.

4. Select the entry from the 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 ✕

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) |< < 1 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 Trail Details** section is displayed.

Figure 1-5 Audit Trail Details

Audit Trail Details ✕

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 1-3 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

The screenshot shows a 'Remarks' dialog box. At the top, there is a toolbar with icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (T), and text color (A). Below the toolbar is a large text area with the placeholder text 'Enter text here...'. To the right of the text area is a 'Post' button. Below the text area is a preview of the remark, showing a table with columns for date, time, and user ID. The preview shows: 21 Apr, 11:08:51, and LNDISB_INIT. The user ID is 'Ruban' and the remark text is 'Test'.

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.

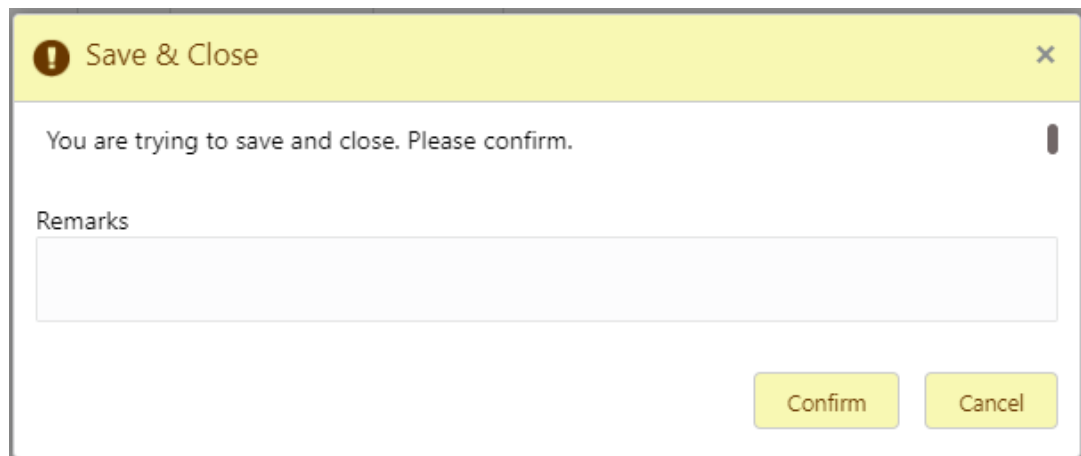
As you click **Save & Close**, the details are saved and the screen is closed. The next time you launch the screen with the same user ID, the saved details are displayed.

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

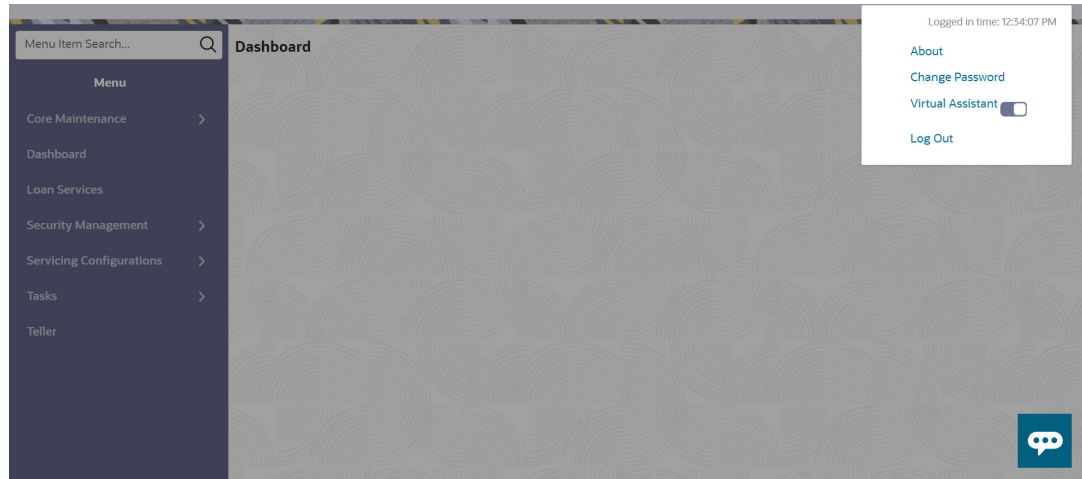
You can reduce the time taken to access the transaction screens through automatic text or voice processing using the Oracle Digital Assistant (ODA).

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.

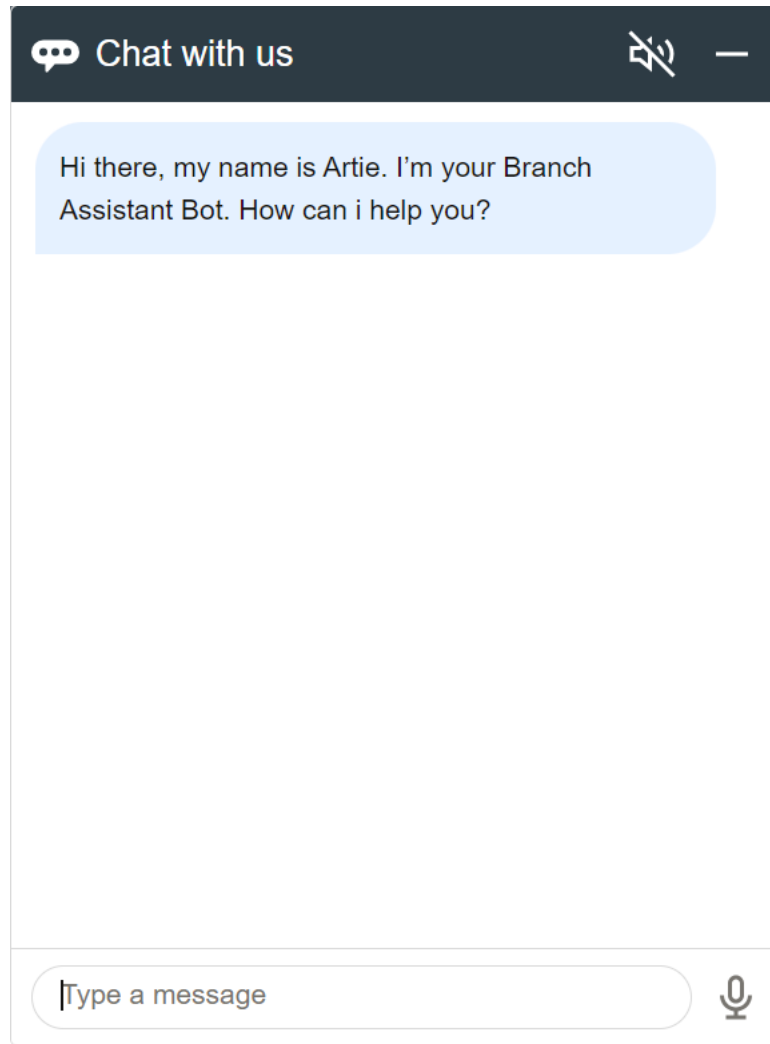
Figure 1-8 Virtual Assistant




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:



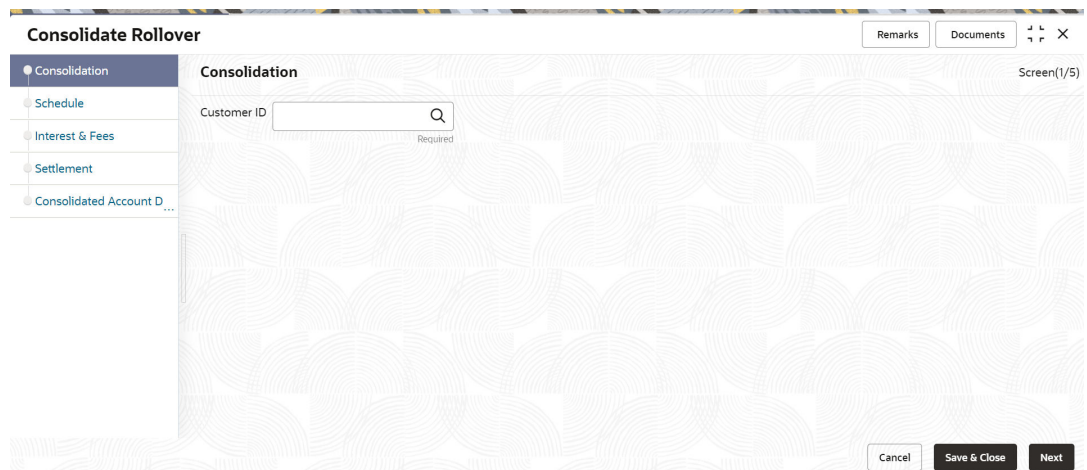
Note:


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

Consolidation Screen(1/5)

Customer ID

Accounts

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

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






The screenshot shows the 'Consolidate Rollover' application window. The 'Consolidation' tab is active. The interface includes a sidebar with navigation options: Consolidation (selected), Schedule, Interest & Fees, Settlement, and Consolidated Account D... The main area is titled 'Consolidation' and contains fields for Customer ID (008155), Rollover Amount (GBP 58,417.51), Driver Account (LN2ABS3180890004), and Rollover Product (ABS3 Home Loans). There are buttons for Audit, Cancel, Save & Close, and Next.

 **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:</p> <p>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:</p> <p>This field is displayed if you click Consolidate.</p>
Rollover Product	<p>Select the rollover product.</p> <p> Note:</p> <p>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:</p> <p>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

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 blue; 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>
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.

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

Field	Description
Tenure	Specify the tenure to be maintained.  Note: <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.
Frequency	Select the frequency for the new consolidated loan account.  Note: <p>By default, this field is not enabled. To enable the field, select the Customize option, displayed next to the Driver Basis field.</p>
Installment Amount	Specify the total installment amount.  Note: <p>By default, this field is not enabled. To enable the field, select the Customize option, displayed next to the Driver Basis field.</p>
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](#).

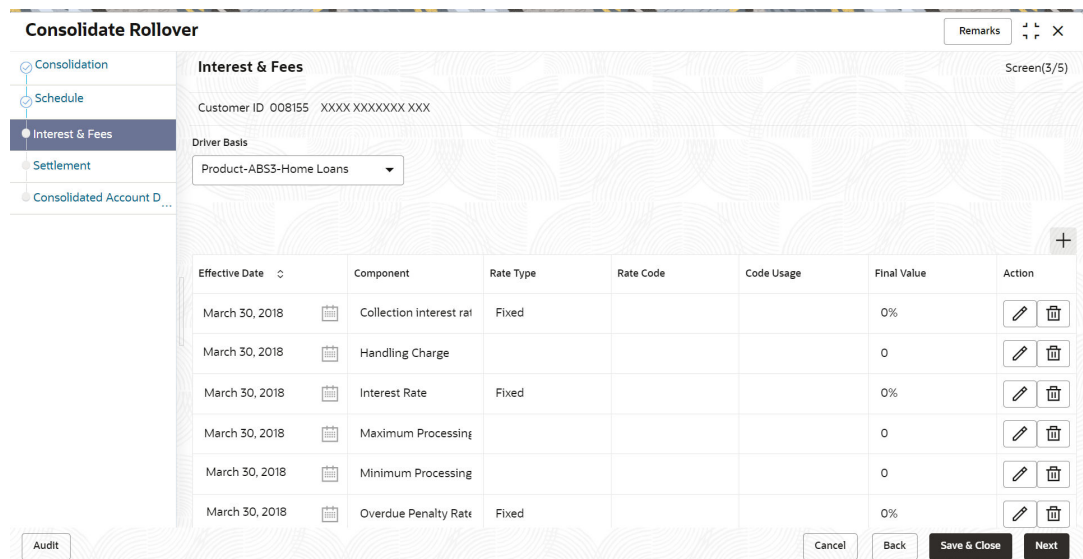
To define interest or fees:

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%	[Edit] [Delete]
March 30, 2018	Handling Charge				0	[Edit] [Delete]
March 30, 2018	Interest Rate	Fixed			0%	[Edit] [Delete]
March 30, 2018	Maximum Processing				0	[Edit] [Delete]
March 30, 2018	Minimum Processing				0	[Edit] [Delete]
March 30, 2018	Overdue Penalty Rate	Fixed			0%	[Edit] [Delete]

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.

Table 2-4 (Cont.) Interest & Fees tab – Field Description

Field	Description
Driver Basis	<p>Select the account or product for the driver basis.</p> <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.
Customize	<p>Select the option to enable the fields and edit the required details.</p> <p> Note:</p> <p>This field is displayed if you select the Driver Account (selected in Consolidation tab) as Driver Basis.</p>
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. <p> Note:</p> <p>This field is displayed if you select the Customize option, displayed next to the Driver Basis field.</p>


- You can add a new component for the product or account, by performing the following actions:
 - From the **Driver Basis** field, select an option.
 - 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


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	Select the rate code.  Note: This field is displayed if you select the Variable option from the Rate Type field.
Code Usage	Select the code usage. The options are: – Automatic – Periodic  Note: This field is displayed if you select the Variable option from the Rate Type field.
Value	Displays the value based on the option selected from the Rate Code field.
Variance	Specify the variance.  Note: This field is displayed if you select the Variable option from the Rate Type field.
Final Value	Displays the final value.  Note: This field is displayed if you select the Variable option from the Rate Type field.

- 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 ✕

Effective Date

Component

Rate Type Fixed Variable

Value

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-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin: 10px 0;"> <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-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin: 10px 0;"> <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:

1. 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.

2. 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



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

3. 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	Click the  icon and select the customer number for initiating the activation of the customer’s loan account. Note: For more information on fetching the customer ID, refer Fetch Customer ID .
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 interface. The 'Charge Details' tab is active, displaying the following fields and values:

- 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)

Navigation buttons at the bottom include 'Audit', 'Cancel', 'Save & Close', and 'Next'. A 'Remarks' field is visible in the top right corner.

- 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' application. The interface includes a navigation menu on the left with 'Charge Details' and 'Settlement Details' (selected). The main content area displays the following fields and controls:

- Account Number:** 000ABS3180890086 RONY THOMAS
- Pay:** Radio buttons for 'Now' and 'Later'.
- Pay Through:** Radio buttons for 'CASA' and 'Ledger'.
- Credit Account:** A text input field containing '313300011' with a search icon.

At the bottom of the screen, there are several action buttons: 'Audit', 'Cancel', 'Back', 'Save & Close', 'Next', and 'Submit'. The 'Remarks' field is visible in the top right corner, and the screen is labeled 'Screen(2/2)'.

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 'Loan Adhoc Charges' application interface. The main window is titled 'Settlement Details' and displays the following information:

- Account Number:** 000ABS3180890086 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'. A 'Remarks' field is visible in the top right corner.

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 in the Oracle Loan Adhoc Charges application. The form is titled 'Settlement Details' and includes the following fields and options:

- Pay:** Radio buttons for 'Now' and 'Later'.
- Pay Through:** Radio buttons for 'CASA' and 'Ledger'.
- Account:** A dropdown menu showing 'Account RONY THOMAS-000008475'.
- Account Amount:** 'ZAR 0.00'.
- Exchange Rate:** '1' with an 'Edit' link.
- Credit Account:** A search field containing '313300011'.

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 2-11 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 within the 'Loan Adhoc Charges' application. The form is titled 'Settlement Details' and shows the following fields and options:

- Pay:** Radio buttons for 'Now' and 'Later'.
- Pay Through:** Radio buttons for 'CASA' and 'Ledger'.
- Account:** A dropdown menu with 'Account' and 'Others' options.
- Type:** A dropdown menu set to 'CASA Within the Bank'.
- Account Number:** A text field containing 'LN2LCT1180890003'.
- Credit Account:** A text field containing '313300011' with a search icon to its right.

At the bottom of the form, there are several action buttons: 'Audit', 'Cancel', 'Back', 'Save & Close', 'Next', and 'Submit'. The top right corner shows a 'Remarks' field and a window title 'Screen(2/2)'.

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


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

Figure 2-21 Credit Account

- b. In the **Credit Account** section, specify the credit account number in the **Account Number** field and click **Fetch**.
 - c. Select the required number from the **Account Number** list displayed in the table.
4. Click **Submit**.

The screen is successfully submitted for authorization.

2.3.2 Settlement through Ledger

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

To pay adhoc charges by Ledger:

- 1. In the **Charge Details** tab, maintain the required details, and click **Next**.
The **Settlement Details** tab is displayed.

Figure 2-22 Settlement Details tab

- 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' form for a loan adhoc charge. 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 'Ledger Code' is 111100005, with a search icon and the text 'Cash in Vault'. The 'Currency' is GBP. The 'Credit Account' is 313300011, also with a search icon. At the bottom, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', 'Next', and 'Submit'.

- 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	Select the Now option to pay the adhoc charges. Note: If you select Later option, then a message is displayed that the settlement will be done in the next payment transaction.
Pay Through	Select the Ledger option to perform the settlement. Note: For information on CASA , refer Settlement through CASA .

Table 2-13 (Cont.) Settlement Details – Ledger – Field Description

Field	Description
Ledger Code	<p>Click the  icon and select the ledger code for performing the adhoc charges settlement.</p> <p>Note: For more information in fetching the ledger code, refer Fetch Ledger Code.</p>
Currency	Select the currency for the ledger amount.
Credit Account	<p>Displays the credit account where by default all the adhoc charges income are credited.</p> <p>Note: 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 Refund** 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

The screenshot shows the 'Loan Adhoc Refund' application window. The 'Refund Details' tab is active. The 'Account Number' field is empty and has a search icon to its right. Below the field, the word 'Required' is visible. The interface includes a left sidebar with 'Refund Details' and 'Payout' tabs. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Next'. A 'Remarks' field is visible in the top right corner.

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


The screenshot shows the 'Loan Adhoc Refund' application window with the 'Refund Details' tab populated. The 'Account Number' field contains 'LN2AMRV180890065' and a search icon. To the right of the field, the name 'RONY THOMAS' is displayed. The 'Value Date' is set to 'March 30, 2018'. The 'Refund Type' is 'Adhoc Refund'. Below these fields is a table with the following data:

Refund Nature	Refund Amount
Covid Relief Interest Credit	20.00
Total	20.00

The interface includes a left sidebar with 'Refund Details' and 'Payout' tabs. At the bottom, there are buttons for 'Cancel', 'Save & Close', and 'Next'. A 'Remarks' field is visible in the top right corner.

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

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

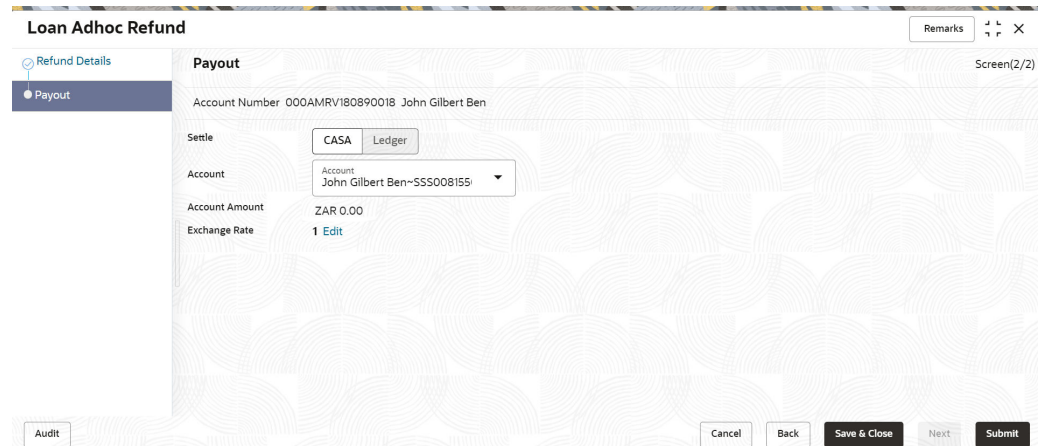
For more information on fields, refer to field description table below:

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; margin-top: 10px;"> <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; margin-top: 10px;"> <p> Note:</p> <p>For information if you select 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.</p> </div>

- For CASA account in foreign currency:

Figure 2-28 Payout - CASA Account in Foreign Currency






The screenshot shows the 'Payout' form in the 'Loan Adhoc Refund' application. The form is titled 'Payout' and is on 'Screen(2/2)'. It contains the following fields and values:

- Account Number:** 000AMRV180890018 John Gilbert Ben
- Settle:** A dropdown menu with 'CASA' selected and 'Ledger' as an alternative option.
- Account:** A dropdown menu with 'John Gilbert Ben~SSS008155' selected.
- Account Amount:** ZAR 0.00
- Exchange Rate:** 1 Edit

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

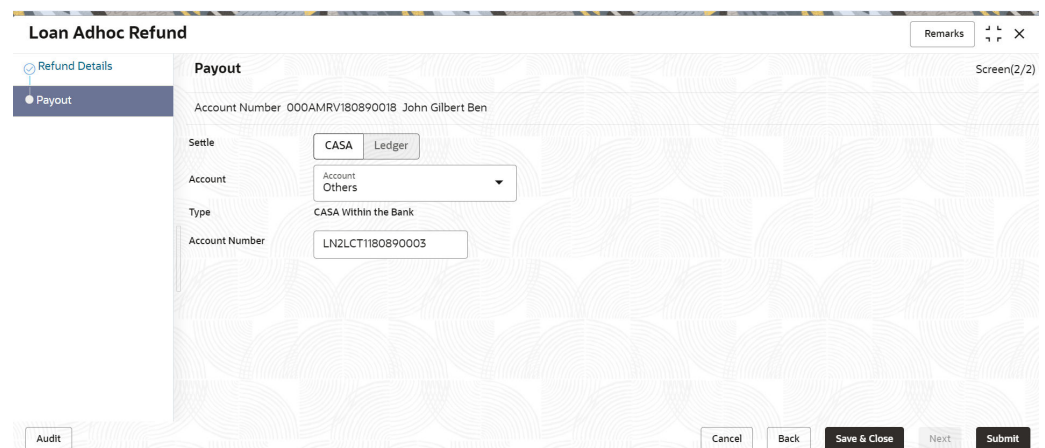
For more information on fields, refer to field description table below:

Table 2-16 Payout - CASA in Foreign Currency – 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 CASA account in foreign currency.  Note: For information if you select CASA in local currency, refer CASA in Local Currency . For information if you select the Other CASA option from the list, refer CASA within the Bank .
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.  Note: To modify the rate, you can click the Edit link.

- For CASA account within the bank:

Figure 2-29 Payout - CASA within the Bank





The screenshot displays the 'Payout' form within the 'Loan Adhoc Refund' application. The form is titled 'Payout' and shows the following details:

- 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:** 'CASA Within the Bank'
- Account Number:** LN2LCT1180890003

At the bottom of the form, there are several action buttons: 'Audit', 'Cancel', 'Back', 'Save & Close', 'Next', and 'Submit'. The 'Save & Close' button is highlighted in black.

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

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

Field	Description
Settle	<p>Select the CASA option to perform the settlement.</p> <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>For information on Ledger, refer Payout through Ledger.</p> </div>
Account	<p>Select the Other CASA option.</p> <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>For information if you select CASA in local currency, refer CASA in Local Currency.</p> <p>For information if you select CASA in foreign currency, refer CASA in Foreign Currency.</p> </div>
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 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 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:

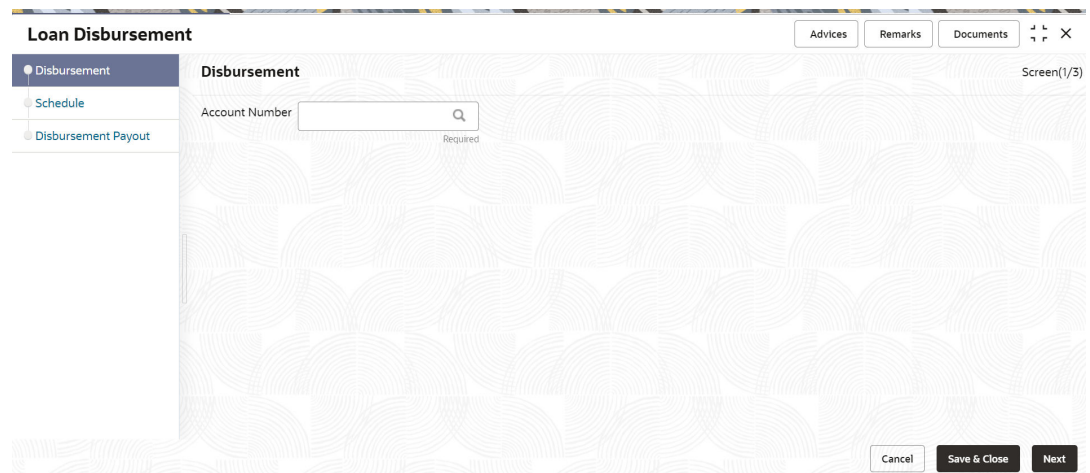
 **Note:**


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.

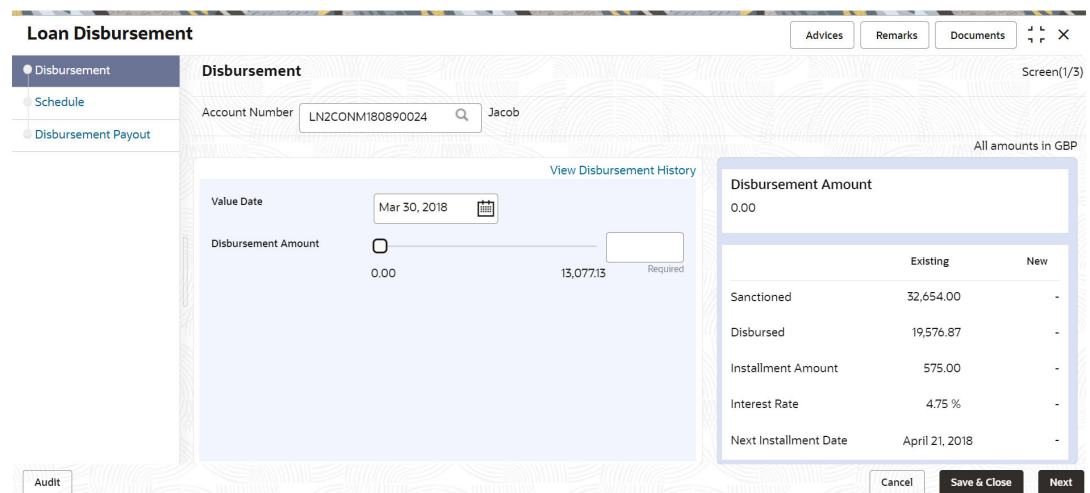
Figure 2-32 Loan Disbursement



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



 **Note:**

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

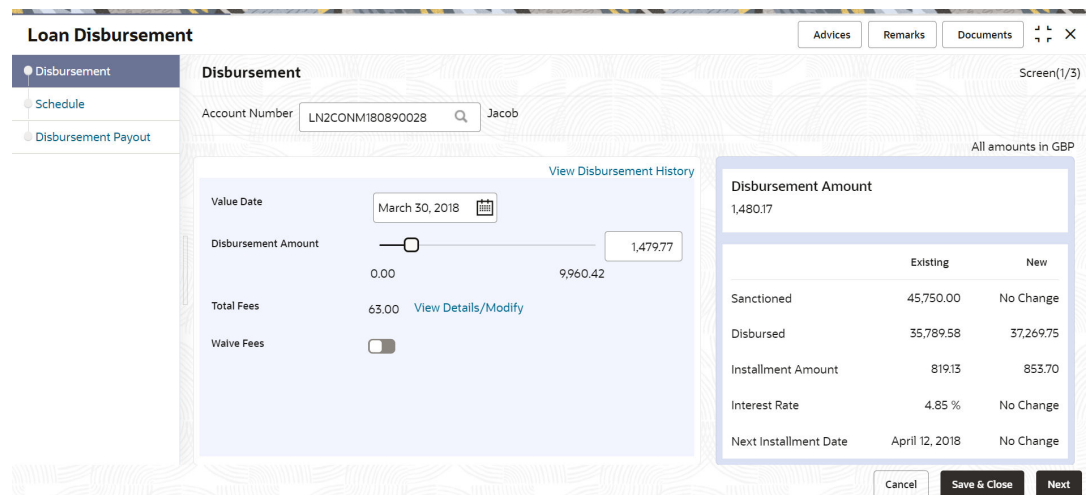
2.5.2 Settling Disbursement Amount

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



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> <div style="border: 1px solid #ccc; padding: 5px; 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>
Value Date	Select or specify the value date for making the payment.

Table 2-19 (Cont.) Disbursement tab – Field Description

Field	Description
Disbursement Amount	Specify the disbursement amount for making the payment.  Note: You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically. The account currency is also displayed adjacent to this field
Fees	Displays the fees amount for the account.  Note: <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 Ledger](#), and [Paying by Multi Mode Settlement](#).
- Click **Submit**.
The screen is successfully submitted for authorization.

2.5.3 Viewing Disbursement History

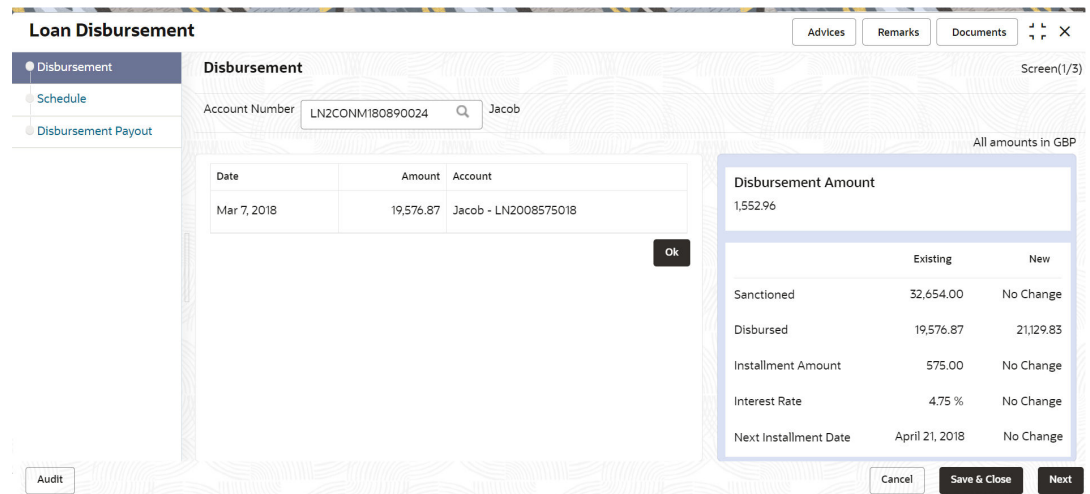
You can view the disbursement previously performed on the account.

To view disbursement history:

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

- 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. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <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> </div>

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: 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: 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: 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: 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: 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' application interface. The 'Schedule' tab is active, displaying account details for 'LN2CONM180890024 Jacob'. A table shows the schedule from 2018 to 2021. A summary panel on the right shows the 'Disbursement Amount' as 1,552.96 and compares 'Existing' and 'New' values for various categories like Sanctioned, Disbursed, and Next Installment Date.

Date	Rate	Principal	Interest	Fee	Due	Balance
EPI - Fixed (Mar 7, 2018 to Dec 21, 2021)						
▶ 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	5,883.43	152.29	0.00	6,035.72	5,432.73

	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 #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <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.

- 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:

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

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

Table 2-23 CASA - Local Currency – Field Description

Field	Description
Settle	<p>Select the CASA option to perform the settlement.</p> <p> Note:</p> <p>For information on Ledger, refer Settling Disbursement by 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, refer CASA in Foreign Currency.</p> <p>For information if you select the Others option from the list, refer CASA Within the Bank.</p>

- 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	<p>Select the CASA option to perform the settlement.</p> <p> Note:</p> <p>For information on Ledger, refer Settling Disbursement by Ledger.</p>
Account	<p>Select the CASA account in foreign currency.</p> <p> Note:</p> <p>For information if you select CASA in local currency, refer CASA in Local Currency.</p> <p>For information if you select the Others option from the list, refer CASA Within the Bank.</p>
Account Amount	<p>Displays the selected CASA account's currency and amount equivalent of the value specified in the Disbursement Amount field in the Disbursement 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 2-40 CASA Within the Bank

Loan Disbursement Advices Remarks Documents Screen(3/3)

Disbursement Payout

Account Number 000LRT3180890040 RONY THOMAS

All amounts in GBP

Multi Mode Settlement Options

Settle: CASA Ledger

Account:

Type: CASA Within the Bank

Account Number: RONY THOMAS




Exchange Rate: [Edit](#)

	Existing	New
Disbursement Amount	1,006.80	
Sanctioned	32,750.00	No Change
Disbursed	30,000.00	31,006.80
Installment Amount	969.20	1,001.73
Interest Rate	8.75 %	No Change
Next Installment Date	April 7, 2018	No Change

Cancel Back Save & Close 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.  Note: For information on Ledger , refer 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 Within the Bank type.
Account Number	Specify the CASA account within the bank for settling the disbursement.
Exchange Rate	Displays the current exchange rate of the amount.  Note: To modify the rate, you can click the Edit link.

- Click **Submit**.

The screen is successfully submitted for authorization.

2.5.7 Settling Disbursement by Ledger

You can perform the settlement using ledger.

To perform settlement through ledger:

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

Figure 2-41 Ledger

The screenshot shows the 'Disbursement Payout' screen for account 000LRT3180890040 RONY THOMAS. The 'Settle' field is set to 'Ledger'. The 'Ledger Code' is 313500010 and the 'Currency' is GBP. A summary table on the right shows the Disbursement Amount of 1,006.80 and a comparison of Existing vs New values for various fields.



	Existing	New
Sanctioned	32,750.00	No Change
Disbursed	30,000.00	31,006.80
Installment Amount	969.20	1,001.73
Interest Rate	8.75 %	No Change
Next Installment Date	April 7, 2018	No Change

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

Table 2-26 Ledger – Field Description

Field	Description
Settle	Select the Ledger option to perform the settlement. Note: For information on Ledger , refer Settling Disbursement by Ledger .

Table 2-26 (Cont.) Ledger – Field Description

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


6. Click **Submit**.

The screen is successfully submitted for authorization.

2.5.8 Paying by Multi Mode Settlement

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

To perform multi mode settlement:



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

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

Figure 2-42 Multi Mode Settlement Options

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

Table 2-27 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 2-43 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 2-44 Loan Write-Off Details

The screenshot shows the 'Loan Write-Off' interface. At the top, the account number '001AMRV180890059' and name 'Jacob' are displayed. The 'Value Date' is set to 'March 30, 2018'. The 'Write-Off' section has 'Amount' selected, with a value of '642.00'. A 'Write-Off Allocation' table is shown below, with columns for Component, Outstanding, and Write-Off. The table contains three rows: Principal (41,642.06 Outstanding, 642.00 Write-Off), Total (41,642.06 Outstanding, 642.00 Write-Off), and a footer indicating 'Page 1 of 1 (1-2 of 2 items)'. On the right, 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'. A 'Reduce Outstanding' toggle is at the bottom left, and 'Cancel' and 'Submit' buttons are at the bottom right.

Component	Outstanding	Write-Off
Principal	41,642.06	642.00
Total	41,642.06	642.00

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 2-28 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 2-28 (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 <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <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. </div>
Write-Off Allocation	<p>This section displays the component wise write-off allocation details.</p> <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <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> </div>
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> <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>By default, the write-off amount is displayed as of date.</p> </div>
Total	Displays the total of outstanding and write-off amount.
Reduce Outstanding	<p>Switch to <input checked="" type="checkbox"/> for reducing the amount from the total outstanding amount.</p> <p>Switch to <input type="checkbox"/> 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 2-45 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 2-29 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.
Write-Off Till Date	Displays the write-off amount as of date.
Total Outstanding	Displays the total outstanding amount of the account.

Table 2-29 (Cont.) Stimulation Details (Right widget) – Field Description

Field	Description
New Outstanding	Displays the new outstanding amount of the account. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-left: 20px;"> <p> Note:</p> <p>This field is displayed, if you have selected the Reduce Outstanding option.</p> </div>

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.

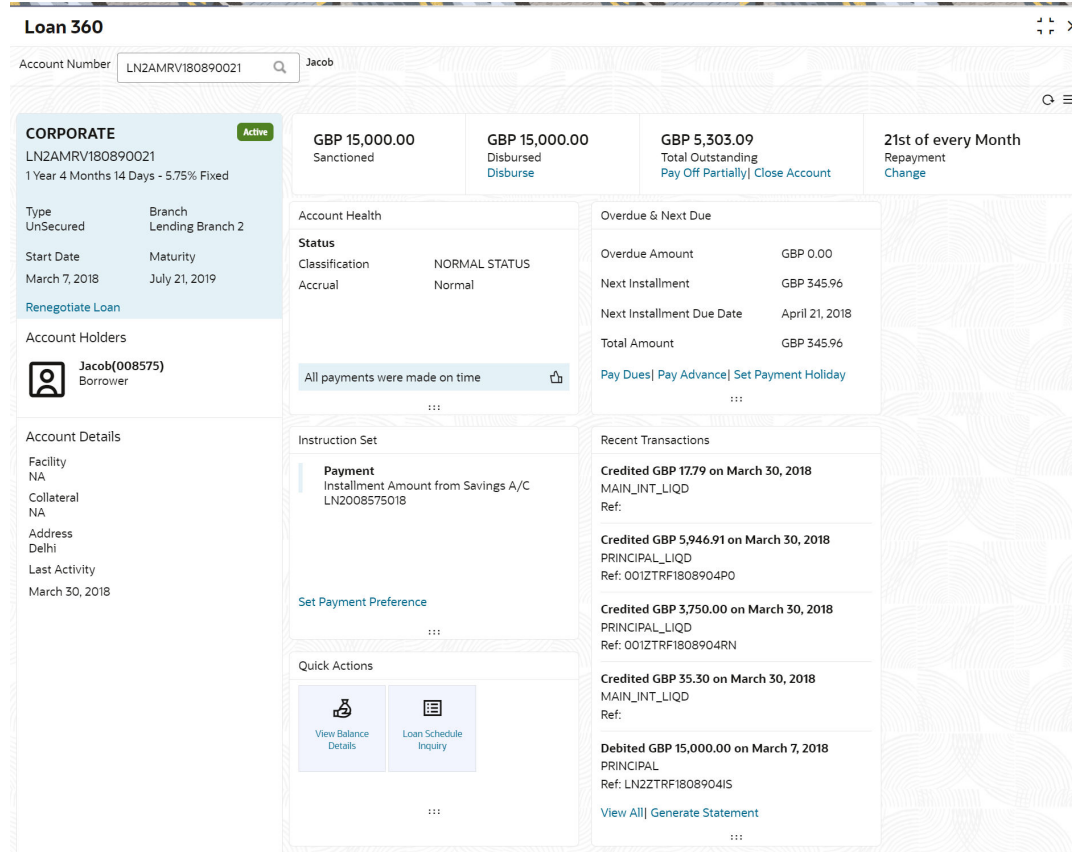
The **Loan 360** screen is displayed.

Figure 2-46 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 2-30 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.

Table 2-30 (Cont.) Loan 360 – Field Description




Field	Description
<Account Status>	<p>Displays the system defined status of the account.</p> <p> Note:</p> <p>The account statuses can be any of the following:</p> <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	<p>Displays the type of loan. The options are:</p> <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	<p>This section displays the following details of the account holders:</p> <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.
Address	Displays the default mailing address captured for the SOW/JAF account holder.
Last Activity	Displays the date of last activity.
Sanctioned	<p>Displays the loan amount sanctioned.</p> <p> Note:</p> <p>To view the latest sanctioned amount, click the  icon.</p>

Table 2-30 (Cont.) Loan 360 – Field Description
















Field	Description
Disbursed	<p>Displays the loan amount disbursed.</p> <p> Note:</p> <p>To view the latest sanctioned amount, click the  icon.</p>
Total Outstanding	<p>Displays the current total outstanding balance.</p> <p> Note:</p> <p>To view the latest sanctioned amount, click the  icon.</p>
Repayment	<p>Displays the repayment date as per the schedule.</p> <p> Note:</p> <p>To view the latest sanctioned amount, click the  icon.</p>
Account Health	<p>This widget displays the information that indicate the overall performance of an account.</p> <p> Note:</p> <p>If the account health is not good, then  icon is displayed.</p> <p>If the account health is good, then  icon is displayed.</p>
Status	This section displays the statuses of the account.
Classification	Displays the asset classification of the account.
Accrual	Displays the accrual status of the account.
Overdue & Next Due	<p>This widget displays the overdue as of date and next due details.</p> <p> Note:</p> <p>The Pay Now link displays in this section. This link is not applicable for the current release.</p>
Overdue Amount	Displays the overdue amount.

Table 2-30 (Cont.) Loan 360 – Field Description

Field	Description
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	<p>This widget displays the instructions set up on the account.</p> <p> Note:</p> <p>To set instruction, click the Set Instructions link. This link is not applicable for the current release.</p>
Payment	Displays the payment (drawdown) instruction set up for the account.
Accelerated Payment	<p>Displays the accelerated payment instruction set up for the account.</p> <p> Note:</p> <p>This field is not applicable for the current release.</p>
Recent Transactions	<p>Displays the last five transactions performed on the account.</p> <p> Note:</p> <p>To view all the transactions, click the View All Transactions link. This link is not applicable for the current release.</p>
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.

1. 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 2-47 Transaction Inquiry



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

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

Figure 2-48 Transaction Inquiry - Details

The screenshot shows the 'Transaction Inquiry' interface. At the top, the account number 'LN2ABS3180890259' and the name 'RONY THOMAS' are displayed. Below this is a 'Search' section with a 'Search Type' dropdown set to 'Last 10 Transactions' and an 'Amount Range' section with two empty input fields. A 'Search' button is located to the right. Below the search section is a 'Transactions' section with a 'Type to filter' input field. The main area contains a table of transactions with columns: Transaction Date & Time, Transaction Reference Number, Value Date, Description, Debit, Credit, Outstanding Balance, and Action. The table shows three transactions on April 6, 2024, all described as 'Loan Disbursement'. The first two have a debit of 0 and a credit of 100.00, while the third has a debit of 50,000.00 and a credit of 0. All have an outstanding balance of 50,000.00. The page number '1 of 1' and '1-3 of 3 items' are shown at the bottom.

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 2-31 Transaction Inquiry – Field Description







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

Table 2-31 (Cont.) Transaction Inquiry – Field Description

Field	Description
Date Range	Specify or select the date range for viewing the transaction. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 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 #ccc; background-color: #e6f2ff; padding: 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.
Transaction Reference Number	Displays the unique transaction number of the account.
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	<div style="text-align: center;">  </div> 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 2-49 Transaction Inquiry - Detailed View

Loan Disbursement : Dated January 17, 2024

Transactions

Mode	Account/Instrument	Branch	Debit/Credit	LCY Amount	FCY Amount	Exchang Rate
Account	006000000185 - John Matehew	006 - 006 Branch	Dr	USD 100.00		- 1
Account	30010004 - Retail Loan Disbursement Fee Income	BL2 - BILL BRANCH	Cr	USD 100.00		- 1

Other Information

Value Date
January 17, 2024

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 2-32 Transaction Inquiry - Detailed View – Field Description

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

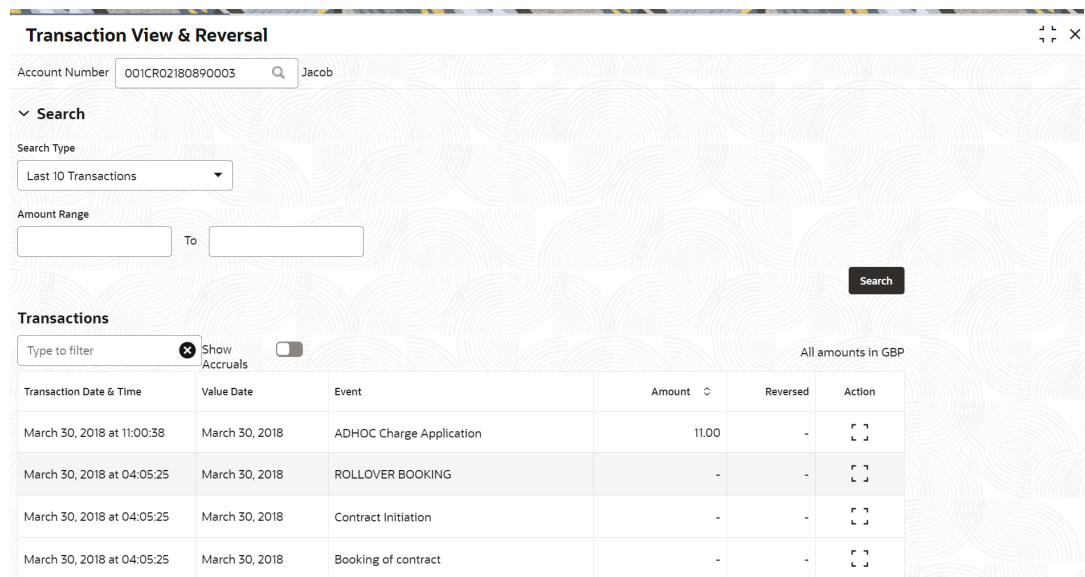
1. On the **Homepage**, from **Loan Service** mega menu, under **Accounts**, click **Transaction View & Reversal**. You can also open the screen by specifying **Transaction View & Reversal** in the search icon bar and selecting the screen.

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.



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 2-33 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> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note: As you specify the account number, the name of the account holder appears next to the account number.</p> </div>
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 2-33 (Cont.) Transaction View & Reversal – Field Description

Field	Description
Date Range	Specify or select the date range for viewing the transaction. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 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. • 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: 1px solid #ccc; background-color: #e6f2ff; padding: 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 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.

The screenshot shows the 'Transaction View & Reversal' interface. At the top, it displays 'Account Number 001CR02180890003'. Below this is the 'ADHOC Charge Application' section with a 'Summary' tab selected. The summary table contains the following data:

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 2-34 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**

The screenshot shows the 'Transaction Details' screen with three tabs: 'Transaction Details', 'Preferences', and 'Other Financial Details'. The 'Transaction Details' tab is active, showing 'Settlement Details' and 'Accounting Entries'.

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

Buttons: Cancel, Reverse

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

Table 2-35 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: 1px solid #0070C0; padding: 5px; 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: 1px solid #0070C0; padding: 5px; 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: 1px solid #0070C0; padding: 5px; 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.
Fee Details	<p>This section displays the fee details of the account.</p> <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>This section is displayed if charges or fees are collected as part of the event.</p> </div>

Table 2-35 (Cont.) Transaction Details tab – Field Description

Field	Description
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> <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <p>This section is displayed if accouting entries are related to the selected transaction.</p> </div>
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> <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <p>This section is displayed if there is a status change event for the transaction.</p> </div>
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

Table 2-36 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 2-36 (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 2-37 Other Financial Details - Field Description

Field	Description
Collateral Linkage	This section displays the collateral linkages detail.  Note: This section displays if a collateral is linked to the account.
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.  Note: This section is displayed if interest rate revision schedule is set up for the selected loan account.
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

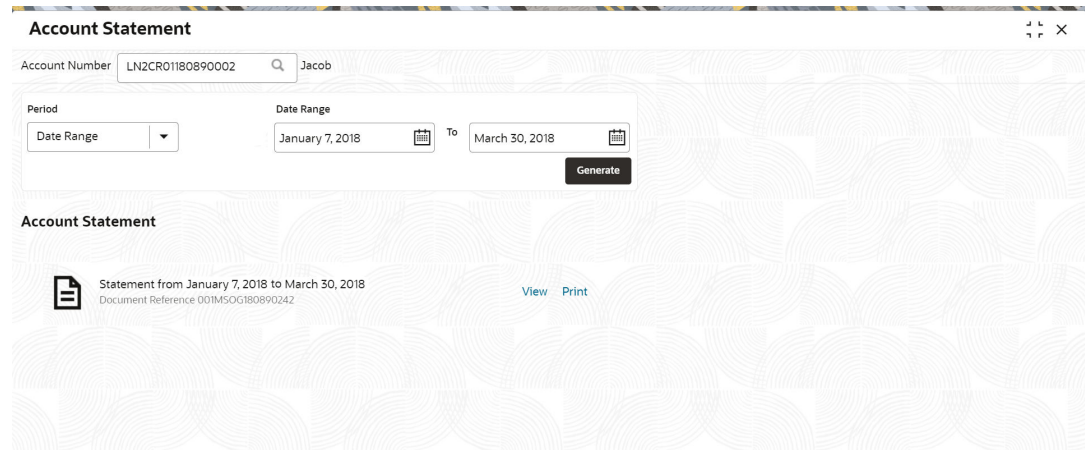
The screenshot shows the 'Account Statement' interface. At the top, there is a title bar with 'Account Statement' and window control icons. Below the title bar, there is a search bar labeled 'Account Number' with a magnifying glass icon and the word 'Required' underneath. Below the search bar, there 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. The first date picker is labeled 'Date Range' and has 'Required' underneath it. The second date picker is labeled 'To' and also has 'Required' underneath it. A 'Generate' button is located to the right of the 'To' date picker. The background of the screen has a repeating pattern of overlapping circles.

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	<p>Specify or select the date range for generating the statement.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <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. </div>
Account Statement	<p>This section displays the statements generated based on the period or date range. For information on the links displayed, refer to Step 5.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <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> </div>
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.

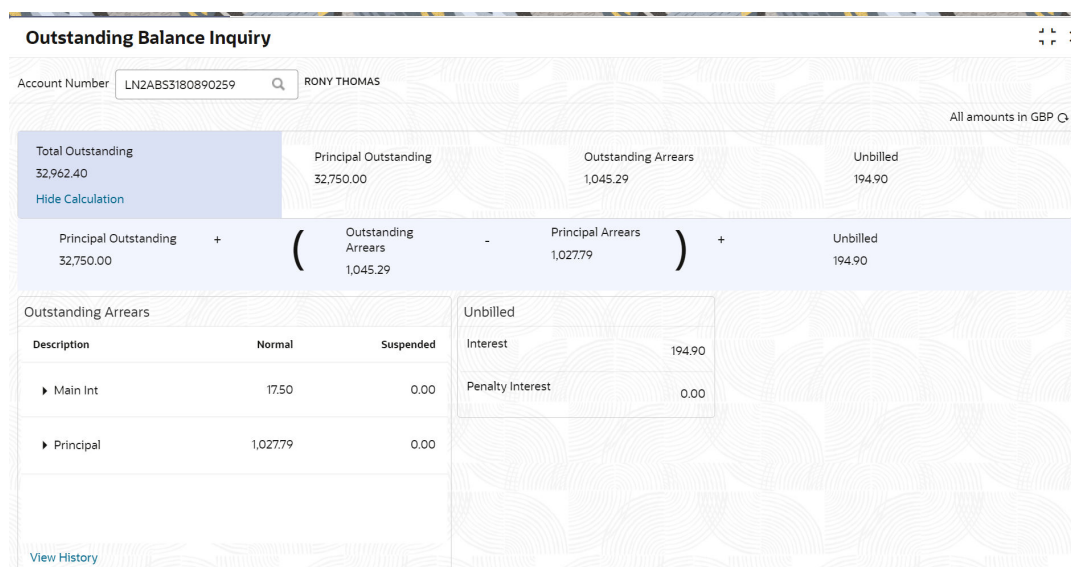
Figure 3-3 Outstanding Balance Inquiry



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



3. 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.
Outstanding Arrears	This section displays the break-up of the outstanding arrears.  Note: The Description column lists the arrear types. In case, any arrears are unpaid, then  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. If the Loan account moves to Suspended status, then the amount of all the arrears appear under the Suspended column.
Fees Arrears	Displays the fees arrears amount.
Interest Arrears	Displays the interest arrears amount.
Principal Arrears	Displays the principal arrears amount.

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







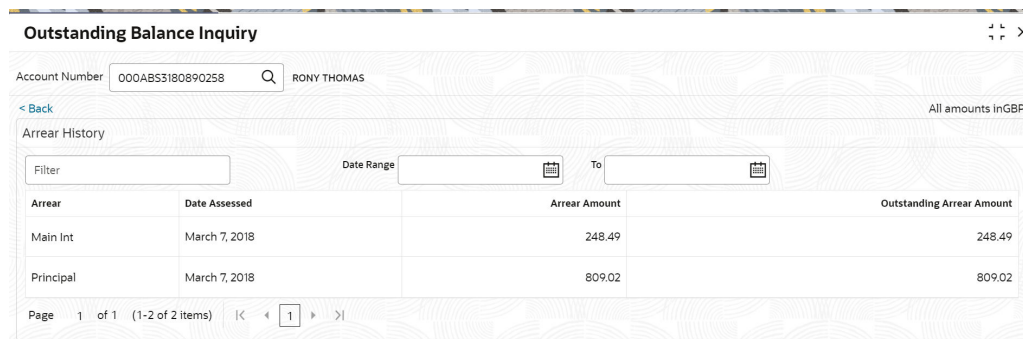
Field	Description
Penalty Arrears	<p>Displays the penalty arrears amount.</p> <p> Note: This value for this field is displayed only if penalty is applicable on the account.</p>
View History	Click this link to view the arrear history details. For more information, see Arrear History.
Unbilled	This section 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: This value for this field is displayed only if penalty is applicable on the account.</p>
Arrear History	<p>Displays the arrear history details.</p> <p> Note: This section is displayed, if you click the View Details link from the Outstanding Arrears section. The upper right corner mentions the currency of the arrear amount displayed.</p>
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  to view amount of both paid and unpaid arrears.</p> <p>Switch to  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.

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

Field	Description
Last Payment Date	Displays the last payment date on the account. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note: 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



- b. In the **Arrear History** section, specify and view the required details. For more information on fields, refer to field description table below:

Table 3-3 Arrear History - Field Description

Field	Description
Filter	Specify the details to filter the details displayed.
Date Range	Specify the start date from which you need to view the arrear.
To	Specify the end date till which you need to view the arrear.
Arrear	Displays the description for the arrear displayed.
Date Assessed	Displays the assessment date of the arrear.
Arrear Amount	Displays the arrear amount.
Outstanding Arrear Amount	Displays the outstanding arrear amount.

- c. Click the **Back** link 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

2. On the **Payment Preferences** screen, specify the account number in the **Account Number** field, and press **Tab** or **Enter**.

The details are displayed in the **Default Debit Account** and **Default Credit Account** sections.

Figure 4-2 View or Modify Payment Preferences

The screenshot shows the 'Payment Preferences' interface. At the top, there is a search bar for 'Account Number' containing '000ABS3180890258' and a dropdown showing 'RONY THOMAS'. Below this are two tables:

Components	Type	Account/Ledger	Branch	Currency	Verify Funds	Action
MAIN_INT	Ledger	261100005	000	GBP	Yes	
PRINCIPAL	Ledger	261100005	000	GBP	Yes	

Components	Account	Branch	Currency	Action
PRINCIPAL	261100005	000	GBP	


Buttons for 'Cancel' and 'Submit' are located at the bottom right.

3. 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.. <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>
Default Debit Account	This section displays the preferences set for the debit account.
Components	Displays the components for the debit account.
Type	Displays the type of account. The possible options are: <ul style="list-style-type: none"> • Account • Ledger
Account/Ledger	Displays the account or ledger number.
Branch	Displays the branch code.
Currency	Displays the account currency.
Verify Funds	Displays whether verification is required for the funds. The possible options are: <ul style="list-style-type: none"> • Yes • No
Action	Click the icon to edit the required details.

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

Field	Description
Default Credit Account	This section displays the preferences for the credit account.
Components	Displays the components for the credit account. The possible options are: <ul style="list-style-type: none">• Principal• Interest
Account	Displays the credit account number.
Branch	Displays the branch code.
Currency	Displays the account currency.
Action	Click the  icon to edit the required details.

- **Edit Debit Account**
 - a. In the **Default Debit Account** section, click the **Edit** icon from the **Action** field.
The **Edit Debit Account** section is displayed.

Figure 4-3 Edit Debit Account

Edit Debit Account ✕

Components

MAIN_INT

Type
Account ▼

10050000000000117 🔍

Branch

005

Currency

GBP

Verify Funds

Yes No

Required







Cancel
Save

- b. In the **Default Debit Account** section, edit the required details. For more information on fields, refer to field description table below:

Table 4-2 Edit Debit Account - Field Description

Field	Description
Components	Specify the components for the debit account.
Type	Select the type of account. The options are: <ul style="list-style-type: none"> – Account – Ledger

Table 4-2 (Cont.) Edit Debit Account - Field Description

Field	Description
<Account>	<p>Select the account number.</p> <p> Note:</p> <ul style="list-style-type: none"> – If the you select Type as Account, select the account number from the Account section that is displayed as you click the  icon. – If the you select Type as Ledger, select the account number from the Ledger section that is displayed as you click the  icon.
Branch	<p>Displays the branch code selected based on the selected account number.</p> <p> Note:</p> <p>This field is displayed if you select the Account option from the Type field.</p>
Currency	<p>Displays the currency selected based on the selected account number.</p> <p> Note:</p> <p>This field is displayed if you select the Account option from the Type field.</p>
Verify Funds	<p>Select whether fund verification is required for the selected account number.</p> <p> Note:</p> <p>This field is displayed if you select the Account option from the Type field.</p>

- c. Click **Save**.
- **Edit Credit Account**
 - a. In the **Default Credit Account** section, click the **Edit** icon from the **Action** field.
The **Edit Credit Account** section is displayed.

Figure 4-4 Edit Credit Account

Edit Credit Account ✕

Components

PRINCIPAL

AT10001130088



Branch

AT1

Currency

GBP

Cancel



Save

- b. In the **Default Credit Account** section, edit the required details. For more information on fields, refer to field description table below:

Table 4-3 Edit Credit Account - Field Description

Field	Description
Components	Specify the components for the credit account.

Table 4-3 (Cont.) Edit Credit Account - Field Description

Field	Description
<Account>	Select the account number.  Note: Click the  icon and fetch the account number from the Account section.
Branch	Displays the branch code selected based on the selected account number.
Currency	Displays the currency selected based on the selected account number.

- 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.

- 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 4-5 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 4-6 View or Modify Preferences

Loan Preferences
Remarks ⌵ ⌶ ⌷ ⌸ ×

Account Number John Gilbert Ben

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 4-4 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> <p> Note:</p> <p>As you specify the account number, the name of the account holder appears next to the account number.</p>
Account	In this section, you can view and modify the account related preferences.
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 <p> Note:</p> <p>By default, the Not to be sent option will be selected. You can modify the option if required.</p>
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> <p> Note:</p> <p>You can also increase the number by clicking the  icon and decrease the number by clicking the  icon.</p>

Table 4-4 (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 4-4 (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 Ledger**
You can perform the settlement using ledger.
- **Performing Multi Mode Settlement**
You can perform settlement through multi mode option, that is, settlement can done through CASA 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 1 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)

Loan Settlement Details
Account Number: 000AMR5180890005 John Gilbert Ben

All amounts in GBP

Value Date: Mar 30, 2018

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 000CN1Q180890002 for RONY THOMAS. The value date is March 30, 2018. The payment nature is 'Pay Dues' and the payment type is 'Installment Payment'. The amount due is 567.67, and the total fees are 45.00. The amount to pay is 612.67. A table on the right shows the breakdown of outstanding amounts:

	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:</p> <p>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:</p> <p>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:</p> <p>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:</p> <p>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: 5px; background-color: #E6F2FF;"> <p> Note: 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 displays the 'Loan Payment and Closure' interface for account number 000CN10180890002, belonging to RONY THOMAS. The 'Payment Type' is set to 'Allocate Arrears'. The 'Amount to pay' is 612.67. The 'Allocation' table shows the breakdown of the payment into components like MAIN_INT and PRINCIPAL. A summary table on the right shows 'Existing' and 'New' values for various outstanding amounts.

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




	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	<p>This section is displayed if you select the Allocate Arrears option from the Payment Type field.</p> <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <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	<p>Specify the amount to be paid towards the specific component.</p> <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The system validates the sum of Pay, Capitalize, and Waive for a specific component is not more than the value of respective component's Arrear amount. Based on this validation, an appropriate message is displayed.</p> </div>
Capitalize	<p>Specify the amount to be capitalized towards the specific component.</p> <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <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](#) 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

The screenshot shows the 'Loan Payment and Closure' application interface. At the top, there's a title bar with 'Loan Payment and Closure' and a 'Remarks' button. Below the title bar, there's a navigation pane with 'Loan Payment and Closure' selected. The main area shows the account number '000AMR5180890005' and the name 'John Gilbert Ben'. A note indicates 'All amounts in GBP'. The 'Arrears' section is highlighted, containing a table with the following data:

Arrears	Amount
MAIN_INT	777.02
ODIN_PNLTY	4.72
ODPR_PNLTY	96.12
PRINCIPAL	16,342.62
Total	

At the bottom of the table, there is an 'OK' button. The overall interface includes 'Audit', 'Cancel', 'Save & Close', and 'Next' buttons at the bottom.

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.

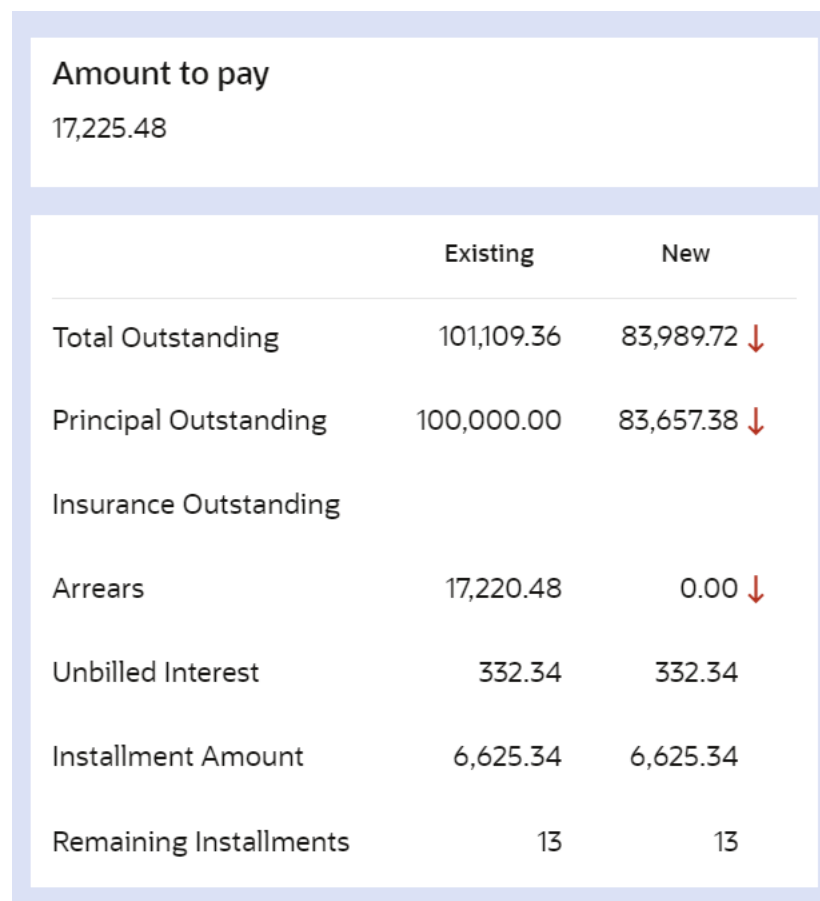
As you modify the amounts in the **Payment Details** or **Settlement Details** tabs, the impact on the new calculated amount is displayed with  or  indicator. The indicators are displayed to show if there is a increase or decrease in the payment amount as compared to the existing amount, after you make 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](#).
2. 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



The screenshot shows a widget titled 'Amount to pay' with a value of 17,225.48. Below this is a table comparing 'Existing' and 'New' amounts for various categories. The 'New' column includes red arrows indicating a decrease for Total Outstanding, Principal Outstanding, and Arrears.

	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

3. 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' is set to 'Pay Advance'. The 'Amount to pay' is 1,623.33. A 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; background-color: #E6F2FF;"> <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
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](#) 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 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	11,803.63	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.
	<div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <p>For information on other options, refer Paying by Pay Due Option, Paying by Pay Advance Option, and Paying by Close Account Option.</p> </div>
Collect Interest Till Date	Switch to <input checked="" type="checkbox"/> to collect all the unbilled interest till date. Switch to <input type="checkbox"/> to not to collect all the unbilled interest till date.
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> <p>If the specified amount is not enough to pay the principal balance, then you will not be able to proceed ahead with the transaction.</p> </div>
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](#) 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

The screenshot displays the 'Loan Payment and Closure' interface. The 'Payment Nature' is set to 'Close Account'. The 'Amount Due' is 11,848.63 and 'Total Fees' is 45.00. The 'Amount to pay' is 11,848.63. A summary table on the right shows the following details:

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

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.
	<p> Note:</p> <p>For information on other options, refer Paying by Pay Due Option, Paying by Pay Advance Option, and Paying by Partially Pay Off Option.</p>
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.
	<p> Note:</p> <p>You can only enter the amount equal or more than the amount specified in the Amount Due field.</p>

4. Click **Next**.
The **Loan Settlement Details** tab is displayed. For more information, refer [Performing Settlement through CASA](#) 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.
	<p> Note:</p> <p>You can edit the amount by clicking the field and specifying the amount.</p>

- 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' and the 'Account' dropdown is set to 'RONY THOMAS-000008475'. A summary table titled 'Amount to pay' is highlighted, showing the following data:

	Existing	New
Total Outstanding	32,305.67	0.00 ↓
Principal Outstanding	31,950.00	0.00 ↓
Insurance Outstanding		
Arrears	997.66	0.00 ↓
Unbilled Interest	152.15	0.00 ↓
Installment Amount	1,181.73	0.00 ↓
Remaining Installments	30	0 ↓

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: For information on Ledger, refer 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: For information on 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.</p> </div>

- For CASA account in foreign currency:

Figure 5-13 CASA Account in Foreign Currency

Loan Settlement Details
Loan Account Number 000ABS3180890238 RONY THOMAS

Multi Mode Settlement Options

Pay Through: CASA Ledger

Account: Account RONY THOMAS~000008475

Account Amount: QAR 16,175.33

Exchange Rate: 2 Edit




Amount to pay: 32,350.67

	Existing	New
Total Outstanding	32,305.67	0.00 ↓
Principal Outstanding	31,950.00	0.00 ↓
Insurance Outstanding		
Arrears	997.66	0.00 ↓
Unbilled Interest	152.15	0.00 ↓
Installment Amount	1,181.73	0.00 ↓
Remaining Installments	30	0 ↓

Cancel Back Save & Close Submit

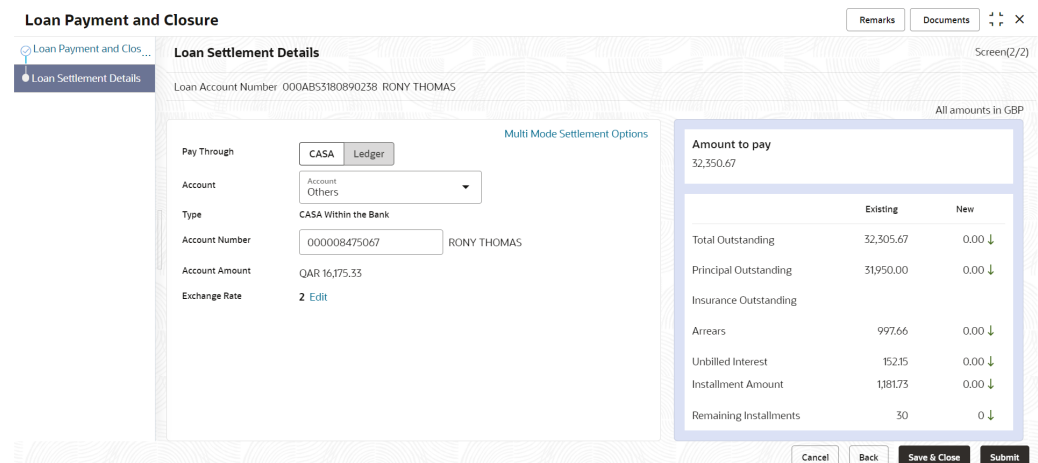
For more information on fields, refer to field description table below:

Table 5-10 CASA - Foreign Currency – Field Description

Field	Description
Pay Through	Select the CASA option to perform the settlement.  Note: For information on Ledger , refer Performing Settlement through Ledger .
Account	Select the CASA account in foreign currency.  Note: For information on 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 .
Account Amount	Displays the selected CASA account's currency and amount equivalent of the value specified in the Amount to pay field in the Loan Payment and Closure tab.
Exchange Rate	Displays the current exchange rate of the amount.  Note: To modify the rate, you can click the Edit link.

- For CASA account within the bank:

Figure 5-14 CASA Within the Bank



Loan Settlement Details

Loan Account Number 000AB53180890238 RONY THOMAS

All amounts in GBP

Multi Mode Settlement Options

Pay Through: CASA Ledger

Account:

Type:

Account Number: RONY THOMAS

Account Amount: QAR 16,175.33



Exchange Rate: 2 [Edit](#)

	Existing	New
Total Outstanding	32,305.67	0.00 ↓
Principal Outstanding	31,950.00	0.00 ↓
Insurance Outstanding		
Arrears	997.66	0.00 ↓
Unbilled Interest	152.15	0.00 ↓
Installment Amount	1,181.73	0.00 ↓
Remaining Installments	30	0 ↓

Buttons: [Cancel](#) [Back](#) [Save & Close](#) [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 Ledger , refer Performing Settlement through Ledger .
Account	Select the Others option.
Type	Select the CASA Within the Bank type.
Account Number	Specify the CASA account number for performing the settlement.
Account Amount	Displays the selected CASA account amount.
Exchange Rate	Displays the current exchange rate of the amount.  Note: To modify the rate, you can click the Edit link.

5. Click **Submit**.

The screen is successfully submitted for authorization.

5.1.10 Performing Settlement through Ledger

You can perform the settlement using ledger.


To perform settlement through ledger:

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

Figure 5-15 Ledger

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

Table 5-12 Ledger – Field Description

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

- Click **Submit**.

The screen is successfully submitted for authorization.

5.1.11 Performing Multi Mode Settlement

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

To perform multi mode settlement:


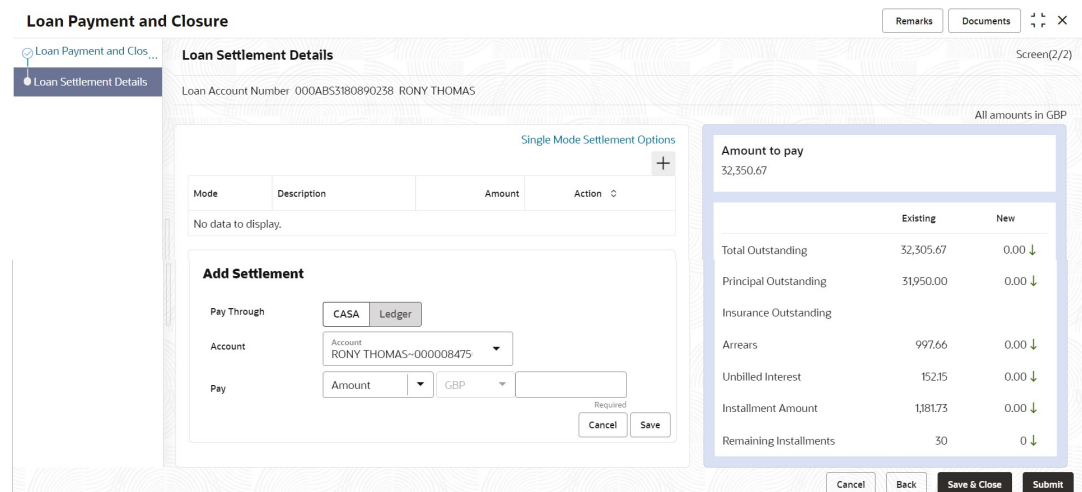
1. Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
2. From the **Loan Payment and Closure** tab, click **Next**.
The **Loan Settlement Details** tab is displayed.
3. Click the **Multi Mode Settlement Options** link.
4. Click the  icon, to add settlement modes.
The **Add Settlement** section is displayed.
The **Add Settlement** section is displayed. For more information on the **Add Settlement** section, refer [Performing Settlement through CASA](#) and [Performing Settlement through Ledger](#).

Figure 5-16 Multimode Settlement Option





The screenshot shows the 'Loan Settlement Details' screen. On the left, there is a 'Single Mode Settlement Options' table with columns: Mode, Description, Amount, and Action. Below this is the 'Add Settlement' form with fields for Pay Through (CASA/Ledger), Account (RONY THOMAS-000008475), and Pay (Amount, GBP). On the right, a summary table shows 'Amount to pay' (32,350.67) and a breakdown of outstanding amounts.

	Existing	New
Total Outstanding	32,305.67	0.00 ↓
Principal Outstanding	31,950.00	0.00 ↓
Insurance Outstanding		
Arrears	997.66	0.00 ↓
Unbilled Interest	152.15	0.00 ↓
Installment Amount	1,181.73	0.00 ↓
Remaining Installments	30	0 ↓

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 5-13 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](#)
Using the **Repayment Date Change** screen, you can modify the repayment date for the monthly loan account and view the new repayment date details.

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 the 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

The screenshot shows the 'Loan Payment Holiday' application window. The title bar includes 'Loan Payment Holiday' and a 'Remarks' field with a close icon. The main area is titled 'Payment Holiday Details' and features a search bar for 'Account Number' with a magnifying glass icon and a 'Required' label. The left sidebar has two tabs: 'Payment Holiday Details' (selected) and 'Revised Schedule'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Next'.

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: 000AMRV180890003 RONY THOMAS

Value Date: March 30, 2018

Period: Upcoming Payment Date Range Others

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: 000AMRV180890003 RONY THOMAS

Value Date: March 30, 2018

Period: Upcoming Payment Date Range Others

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: Pay Waive Capitalize

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: 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: 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: 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: 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="background-color: #e6f2ff; padding: 10px; margin: 10px 0;"> <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; margin: 10px 0;"> <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="background-color: #e6f2ff; padding: 10px; margin: 10px 0;"> <p> Note:</p> <p>This field is displayed, if you switch to <input 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="background-color: #e6f2ff; padding: 10px; margin: 10px 0;"> <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 <input checked="" type="checkbox"/> to waive the fees applied on the account. Switch to <input type="checkbox"/> 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:

- Navigate to the screen and fetch the account. For more information, refer [Navigating and Fetching Account](#).
- 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 main title is 'Loan Payment Holiday' with a 'Remarks' button and a close icon. Below the title, there are two tabs: 'Payment Holiday Details' (selected) and 'Revised Schedule'. The 'Payment Holiday Details' section contains the following fields and options:

- Account Number:** 000AMRV180890003 (with a search icon) and RONY THOMAS
- Value Date:** March 30, 2018 (with a calendar icon)
- Period:** Three buttons: 'Upcoming Payment', 'Date Range' (selected), and 'Others'
- Date Range:** February 1, 2019 (with a calendar icon) To February 7, 2019 (with a calendar icon)
- Skip Only Principal:** A toggle switch that is currently turned off.
- Interest Treatment:** Three buttons: 'Pay' (selected), 'Waive', and 'Capitalize'
- Total Fees:** 27.00 (with a 'View Details/Modify' link)
- Waive Fees:** A toggle switch that is currently turned off.

At the bottom right, there are three buttons: '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' field is set to 'Others', and the 'Date Range' is '2018-04-01 To 2018-05-02'. The 'Skip Only Principal' checkbox is checked. The 'Interest Treatment' options are 'Pay', 'Waive', and 'Capitalize'. The 'Total Fees' are '27.00' with a 'View Details/Modify' link. The 'Waive Fees' checkbox is unchecked. 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="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <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="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <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="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 6-3 (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.

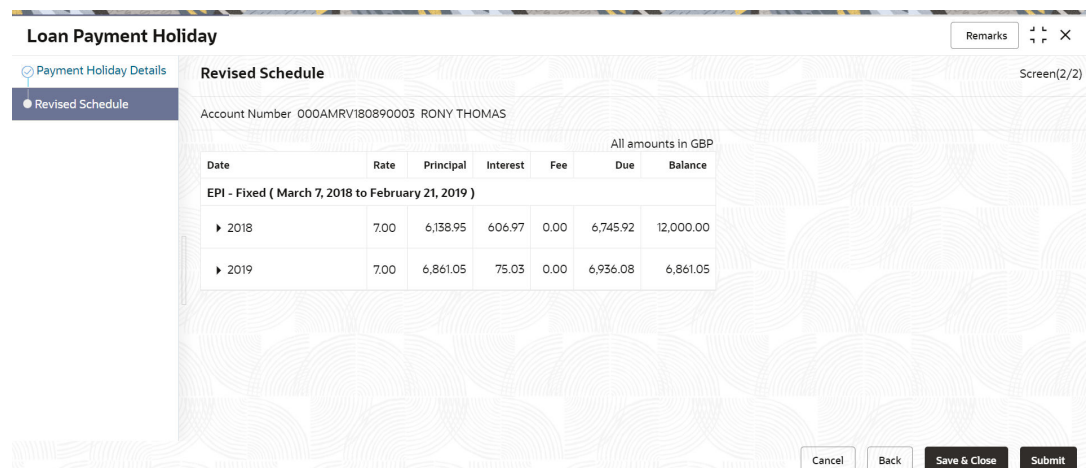
The revised schedule details are displayed year wise. To view schedule details for a particular year, you need to click the  icon.

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.

- 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: LN2AB53180890259 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 Reset

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

2. On the **Loan Renegotiation Initiation** screen, view or modify the values. Based on your action, view the amount stimulated 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
<p>Sanctioned Amount</p>	<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> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <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. </div>
<p>Maturity Date</p>	<p>Specify the maturity date of 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"> 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. </div>
<p>Current Installment</p>	<p>Specify the loan installment amount as per current schedule.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <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. </div>

- 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.

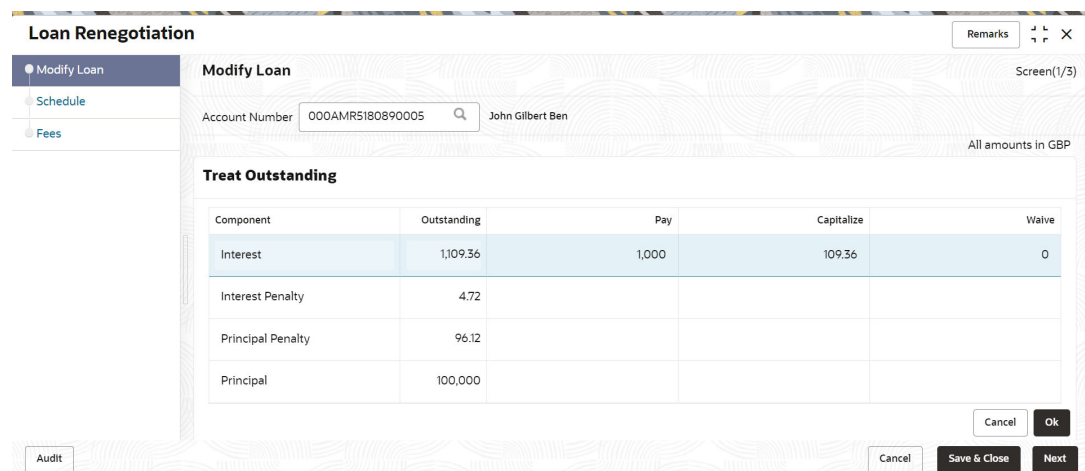
6.2.3 Treating Outstanding

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



The screenshot displays the 'Treat Outstanding' section of the Oracle Loan Renegotiation interface. The table below represents the data shown in the screenshot:

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			

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

Field	Description
Component	Select the loan component.  Note: This field is not editable if you select the Equated Principal Installment option from the Stage field.
No. of Schedules	Specify the number of schedules for the repayment stage.
Frequency	Select the frequency of installment payment. The options are: <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

Loan Renegotiation [Remarks] [Documents] [Screen(1/3)]

Modify Loan

Account Number: LNZABS3180890259 RONY THOMAS

All amounts in GBP

Rollover

Structure

First Due Date	Stage	Component	No. of Schedules	Frequency	Amount	Treatment	Action
April 1, 2018	Equated Principal Inst.	MAIN_INT	1	Monthly		Select	[Edit] [Delete]
May 7, 2018	Equated Principal Inst.	MAIN_INT	45	Monthly		Select	[Edit] [Delete]
January 24, 2022	Equated Principal Inst.	MAIN_INT	1	Bullet	829.59	Select	[Edit] [Delete]

Interest Rate Revision

Revision Date	Component	No. of Schedules	Frequency	Action
May 10, 2023	MAIN_INT	2	Monthly	[Edit] [Delete]

[Cancel] [OK] [Cancel] [Save & Close] [Next]

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	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 6-9 (Cont.) Rollover – Field Description

Field	Description
Component	Select the loan component.  Note: This field is not editable if you select the Equated Principal Installment option from the Stage field.
No. of Schedules	Specify the number of schedules for the repayment stage.
Frequency	Select the frequency of installment payment. The options are: <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**.

6.2.6 Modifying Interest or Fees

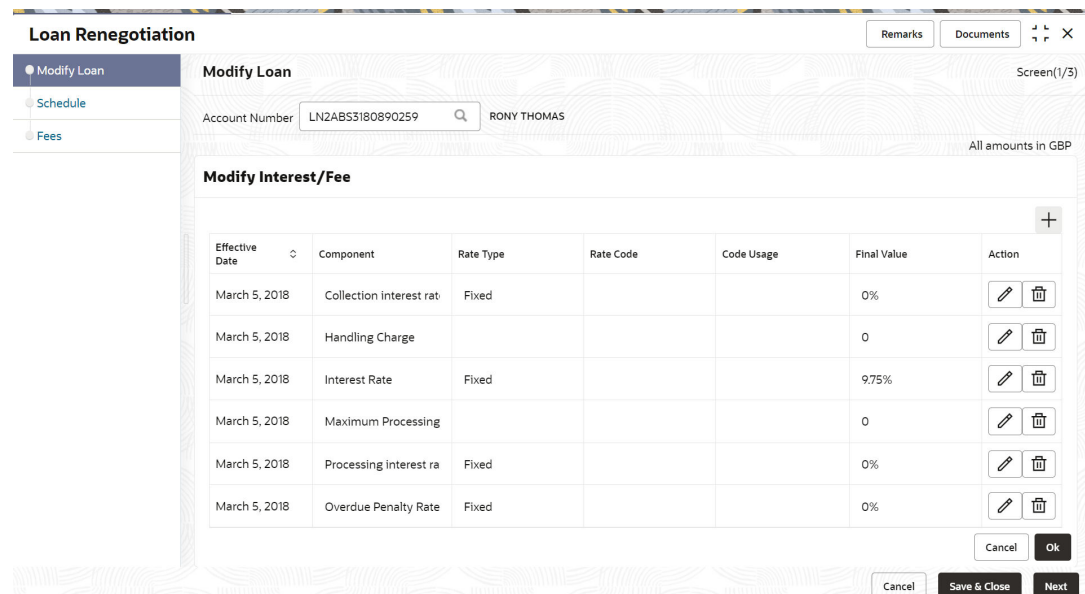
You can view the interest and fees components configured for the loan account. You can also add new or edit existing interest or fees detail.













To modify the interest or fees detail:

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

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

Figure 6-14 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%	 

 **Note:**

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


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

Figure 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 #0070c0; 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>
Code Usage	<p>Select the code usage for the component. The options are:</p> <ul style="list-style-type: none"> • Automatic • Periodic <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
Value	<p>Specify the value for the loan account.</p> <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.
Variance	<p>Specify the variance for the loan account.</p> <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>
Final Value	<p>Displays the final amount.</p> <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.
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:


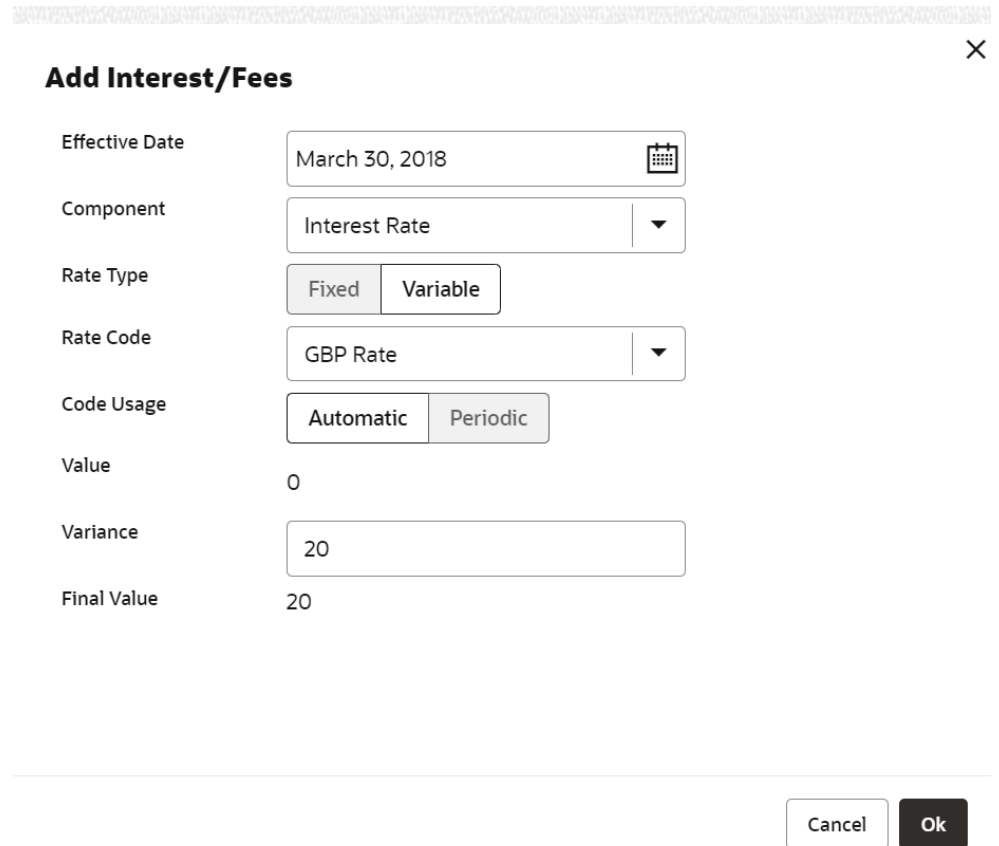

- a. From the **Modify Interest/Fees** section, click the  icon.
The **Add Interest/Fees** section is displayed.

Figure 6-16 Add Interest and Fees



Add Interest/Fees ×


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="735 367 1468 884"><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="735 1022 1468 1417"><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>
Total	<p>Displays the current and new total of all the components, that is, Principal, Interest, and Fees with an increase or decrease indicator.</p> <div data-bbox="735 1621 1468 1797"><p> Note:</p><p>The new total amount is displayed, if the Principal, Interest, or Fees amount is updated.</p></div>

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

Field	Description
Total Term	<p>Displays the current and new total term with an increase or decrease indicator.</p> <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>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.</p> </div>
Current Instalment	<p>Displays the current and new instalment amount with an increase or decrease indicator.</p> <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <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 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. </div>
Maturity Date	Displays the current or new maturity date.
Current Interest Rate	Displays the current or new interest type and rate.
Outstanding	<p>Displays the current and new outstanding amount with an increase or decrease indicator.</p> <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <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.

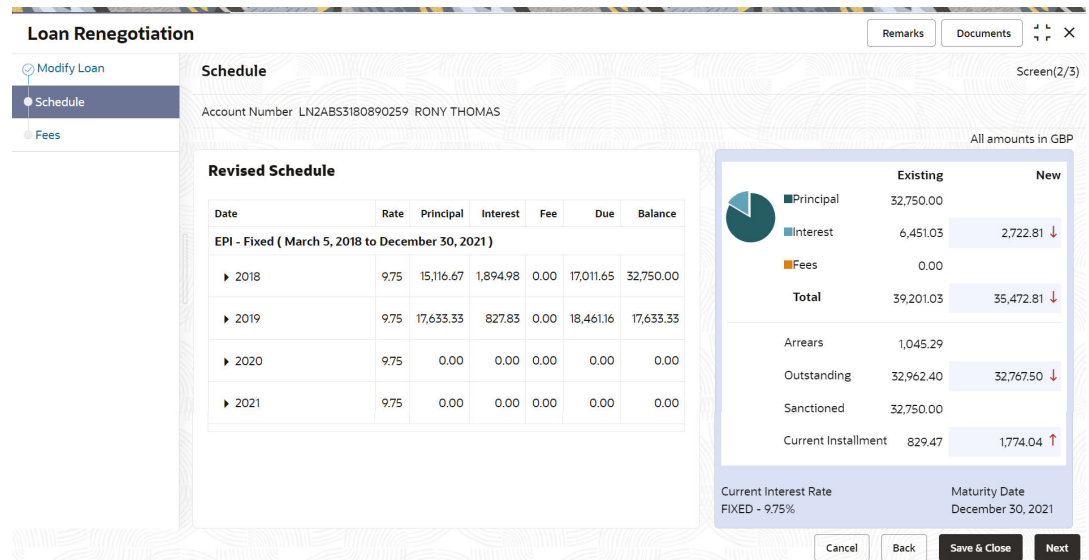
The revised schedule details are displayed year wise. To view schedule details for a particular year, you need to click the  icon.

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



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 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.

5. 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:

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

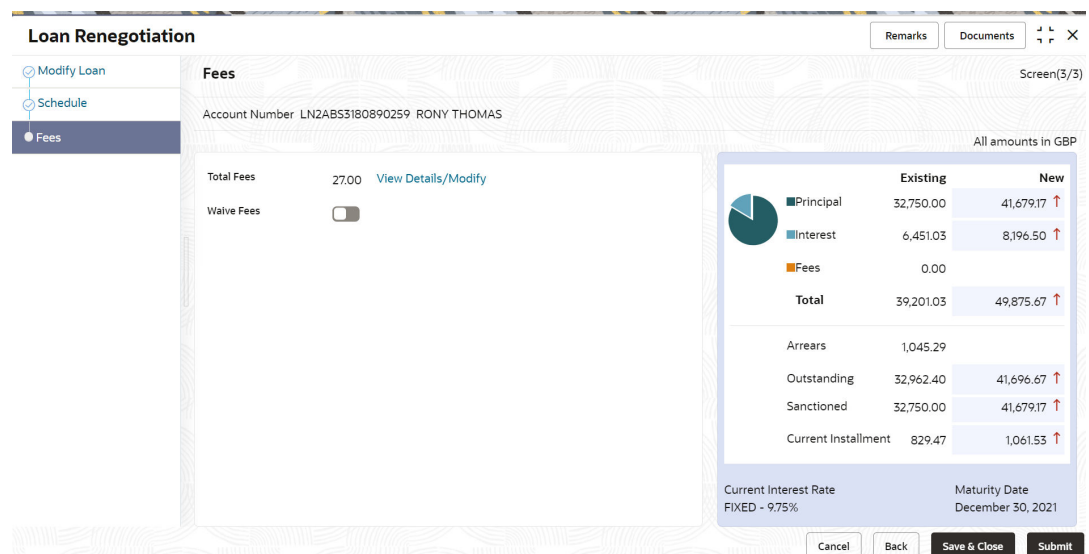
2. Click **Next**.

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

3. Click **Next**.

The **Fees** tab is displayed.

Figure 6-19 Fees tab



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

Note:

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

5. Click **Save & Close**.

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:

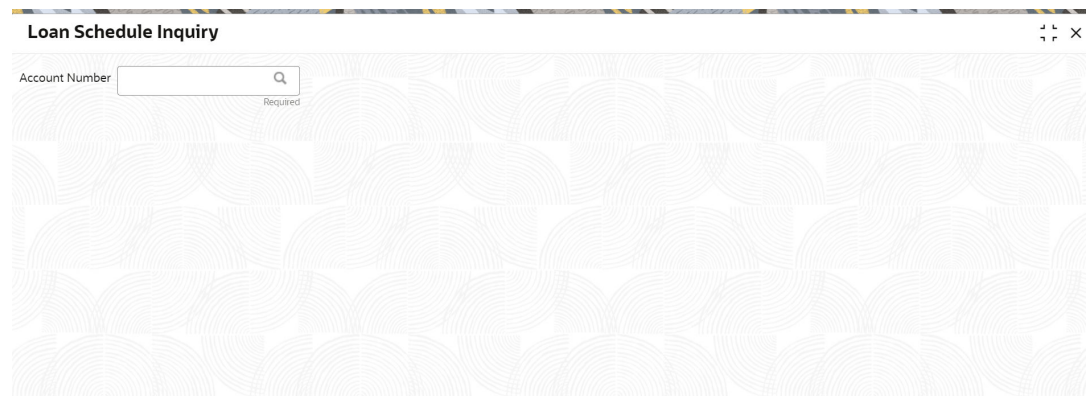
 **Note:**

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

1. 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.

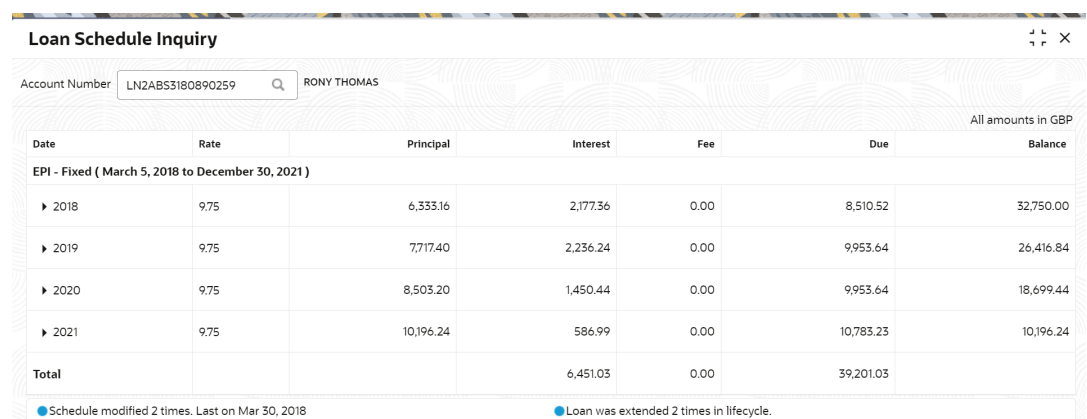
Figure 6-20 Loan Schedule Inquiry



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 in the search bar. Below the search bar, there is a table displaying the schedule details. The table has columns for Date, Rate, Principal, Interest, Fee, Due, and Balance. The data is for the period 'EPI - Fixed (March 5, 2018 to December 30, 2021)'. The table shows data for the years 2018, 2019, 2020, and 2021, along with a Total row. At the bottom of the table, there are two status indicators: 'Schedule modified 2 times. Last on Mar 30, 2018' and 'Loan was extended 2 times in lifecycle.' The text 'All amounts in GBP' is located at the top right of the table area.

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	


● Schedule modified 2 times. Last on Mar 30, 2018 ● Loan was extended 2 times in lifecycle.

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.
Date	Displays the year and the dates in a year when the arrear is raised.  Note: This column lists the years for which the schedule is generated. For each calendar year, the sum total of Principal, Interest, Fees, and Due amount is displayed in the respective columns. If you click <Closed drop-down icon> corresponding to a particular year, the monthly date schedule list for a year appears.
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

Using the **Repayment Date Change** screen, you can modify the repayment date for the monthly loan account and view the new repayment date details.

You can change the repayment dates for active loan accounts, but not for those in Closed, Matured, Written-off, or Charged-off status. The loan accounts can be amortized or non-amortized.

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 a web application interface for 'Repayment Date Change'. At the top, there is a title bar with the text 'Repayment Date Change' and a 'Remarks' tab with window control icons. Below the title bar, there is a search bar labeled 'Account Number' with a magnifying glass icon and a 'Required' label underneath. The main content area is mostly blank with a light gray background pattern. 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**.

Figure 6-23 Repayment Date Change_Details

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

Table 6-14 Repayment Date Change - Field Description






Field	Description
Account Number	Specify the account number.
New Details	This section displays the new repayment date change details.
Select Option	<p>Select the preferred repayment option. The options are:</p> <ul style="list-style-type: none"> • Specific day of the month: If you select this option, then select the day from the Select Day field. Also, the next payment date will be displayed with the updated selection. • Last day of the month: If you select the option, then the payment date displays the last date of the month. • Specific date: If you select this option, then you need to select a particular date from the Select Date field. <p> Note:</p> <p>The user is not permitted to choose the same existing repayment date for the new repayment date .</p>
Total Fees	<p>Displays the total amount of fees.</p> <p> Note:</p> <p>If fees is applicable for the loan account, then the Manage Fees link is displayed below this field. You can click this link to view the fee details or modify the fees. For more information, refer Manage Fees.</p>

Table 6-14 (Cont.) Repayment Date Change - Field Description

Field	Description
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> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This field is displayed, if fees is applicable for the loan account.</p> </div>
Existing details	This widget displays the existing repayment details of the account.
Previous Repayment Date	Displays the repayment date before updating the repayment details.
Next Repayment Date	Displays the next repayment date after updating the repayment details.
Pre-bill Days	Displays the pre-bill days for the account.
Bill generated?	Displays whether is bill is generated or not.

To manage fees:

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

Figure 6-24 Manage Fees

Manage fees
✕

All amounts in USD


Fees Details	Default Amount	Modified Amount
AMEND_FEE_DDAY	10	10.00
Total	10	10.00

Cancel Save

- b. In the **Manage Fees** section, you can maintain the fees as required. For more information on fields, refer to field description table below:

Table 6-15 Transaction Inquiry - Detailed View – 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.
Modified Amount	Displays the latest fees amount.

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

4. Click **Show Revised Schedule**.

The **Revised Schedule** screen is displayed.
The user can check the revised schedule details in this screen.

Figure 6-25 Revised Schedule

Revised schedule ✕

All amounts in GBP ^


i EPI - Fixed from February 5, 2018 to February 7, 2021

Date	Rate	Principal	Interest	Fee	Due	Balance
▶ 2018	7.75	5,970.46	2,061.24	0.00	8,031.70	31,950.00
▶ 2019	7.75	12,493.39	1,574.69	0.00	14,068.08	25,979.54
▶ 2020	7.75	12,330.57	565.17	0.00	12,895.74	13,486.15
▶ 2021	7.75	1,155.58	16.91	0.00	1,172.49	1,155.58

Close

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

Table 6-16 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.
Fee	Displays the amount of fees.
Due	Displays the amount due.
Balance	Displays the balance amount after every installment.

5. Click **Submit**.

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

A

Functional Activity Codes

This topic contains the functional activity codes available in the Loan Services.

Table A-1 Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Consolidate Rollover	LSR_FA_FETCH_ACCOUNTS_FOR_CONSOLIDATION	INQUIRY	Fetch the accounts for consolidation.
Consolidate Rollover	LSR_FA_SAVE_CONSOLIDATED_ROLLOVER_DRAFT	SAVE	Save the consolidated rollover draft.
Consolidate Rollover	LSR_FA_FETCH_CONSOLIDATED_ROLLOVER_DRAFT	INQUIRY	Fetch the consolidated rollover draft.
Consolidate Rollover	LSR_FA_SIMULATE_ROLLOVER_SETUP	SIMULATE	Simulate the rollover setup.
Consolidate Rollover	LSR_FA_CONSOLIDATION_INITIATION	INITIATION	Initiate the consolidate rollover.
Consolidate Rollover	LSR_FA_DELETE_CONSOLIDATED_ROLLOVER_DRAFT	DELETE	Delete the consolidated rollover draft.
Consolidate Rollover	LSR_FA_SIMULATE_PROD_SCHEDULE_SETUP	SIMULATE	Simulate the product schedule setup.
Consolidate Rollover	LSR_FA_SIMULATE_PRICE_DETAILS	SIMULATE	Simulate the price details.
Consolidate Rollover	LSR_FA_SIMULATE_PROD_PRICE_DETAILS	SIMULATE	Simulate the product price details.
Consolidate Rollover	LSR_FA_LOV_MANAGER	INQUIRY	Fetch the LOV Manager.
Consolidate Rollover	LSR_FA_CONSOLIDATION_APPROVAL	APPROVAL	Approve the consolidate rollover request.
Consolidate Rollover	LSR_FA_CONSOLIDATION_RETRY	RETRY	Retry the consolidated rollover.
Consolidate Rollover	LSR_FA_RETRV_CONSOLIDATED_ROLLOVER_HANDOFF	INQUIRY	Retrieve the consolidated rollover handoff data.
Consolidate Rollover	LSR_FA_HANDOFF_CONSOLIDATED_ROLLOVER_DRAFT	HANDOFF	Handoff the consolidated rollover draft.
Loan Activation	LSR_FA_FETCH_ACTIVATION_ACCTS	INQUIRY	Fetch the activation accounts.
Loan Activation	LSR_FA_ACTIVATE_ACCTS	SAVE	Activate the loan accounts.
Loan Activation	LSR_FA_FETCH_ACTIVATION_DRAFT	INQUIRY	Fetch the activation draft.
Loan Activation	LSR_FA_LOAN_ACTIVATION_INITIATION	INITIATION	Initiate the loan activation.
Loan Activation	LSR_FA_DELETE_ACTIVATION_DRAFT	DELETE	Delete the activation draft.
Loan Activation	LSR_FA_HANDOFF_ACTIVATION	HANDOFF	Activate the handoff.

Table A-1 (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Loan Activation	LSR_FA_LOAN_ACTIVATION_APPROVAL	APPROVAL	Approve the loan activation request.
Loan Activation	LSR_FA_LOAN_ACTIVATION_RETRY	RETRY	Retry the loan activation request.
Loan Adhoc Refund	LSR_FA_SAVE_ADHOC_REFUND_DRAFT	SAVE	Save the adhoc refund draft.
Loan Adhoc Refund	LSR_FA_FETCH_ADHOC_REFUND	INQUIRY	Fetch the adhoc refund details.
Loan Adhoc Refund	LSR_FA_FETCH_ADHOC_REFUND_DRAFT	INQUIRY	Fetch the adhoc refund draft.
Loan Adhoc Refund	LSR_FA_LOAN_ADHOC_REFUND_INIT	INITIATION	Initiate the loan adhoc refund request.
Loan Adhoc Refund	LSR_FA_CONVERT_AMOUNT_TO_CCY	INQUIRY	Convert the amount from one currency to another.
Loan Adhoc Refund	LSR_FA_DELETE_ADHOC_REFUND	DELETE	Delete the adhoc refund draft.
Loan Adhoc Refund	LSR_FA_HANDOFF_ADHOC_REFUND	HANDOFF	Handoff the adhoc refund.
Loan Adhoc Refund	LSR_FA_LOAN_ADHOC_REFUND_HANDOFF_RETRY	RETRY	Retry the loan adhoc refund handoff.
Loan Adhoc Refund	LSR_FA_LOAN_ADHOC_REFUND_APPROVAL	APPROVAL	Approve the loan adhoc refund.
Loan Disbursement	LSR_FA_DISB_SAVE	INITIATION / SAVE	Initiate and submit the loan disbursement request.
Loan Disbursement	LSR_FA_DISB_AUTH	APPROVAL	Approve the loan disbursement.
Loan Write-Off	LSR_FA_SAVE_WRITEOFF_DRAFT	SAVE	Save the write off draft.
Loan Write-Off	LSR_FA_FETCH_WRITEOFF_DRAFT	INQUIRY	Fetch the write off draft.
Loan Write-Off	LSR_FA_HEALTH_DETAILS_INQUIRY	INQUIRY	Inquire the account health details.
Loan Write-Off	LSR_FA_SIMULATE_WRITEOFF	SIMULATE	Simulate the write off.
Loan Write-Off	LSR_FA_LOAN_WRITEOFF_INIT	INITIATION	Initiate the loan write off.
Loan Write-Off	LSR_FA_DELETE_WRITEOFF	DELETE	Delete the write off draft.
Loan Write-Off	LSR_FA_HANDOFF_WRITEOFF	HANDOFF	Handoff the write off details.
Loan Write-Off	LSR_FA_LOAN_WRITEOFF_RETRY	RETRY	Retry the loan write off details.
Loan Write-Off	LSR_FA_LOAN_WRITEOFF_APPROVAL	APPROVAL	Approve the loan write off request.
Loan 360	LSR_FA_LOAN_DASHBOARD_INQUIRY	INQUIRY	Inquire the loan dashboard.
Transaction Inquiry	LSR_FA_FETCH_TRANSACTION_DETAILS	INQUIRY	Fetch the transaction details.

Table A-1 (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Transaction Inquiry	LSR_FA_FETCH_TRANSACTION_ITEMS	INQUIRY	Fetch the transaction items.
Transaction View & Reversal	LSR_FA_TVR_SAVE	INITIATION / SAVE	Initiate and submit the transaction view and reversal.
Transaction View & Reversal	LSR_FA_TVR_AUTH	APPROVAL	Approve the transaction view and reversal request.
Account Statement	LSR_FA_LOAN_STATEMENT_DSN_INQUIRY	INQUIRY	Inquire the loan statement DSN.
Account Statement	LSR_FA_LOAN_STATEMENT_GENERATE	CREATE	Generate the loan statement.
Account Statement	LSR_FA_LOAN_STATEMENT_INQUIRY	INQUIRY	Inquire the loan statement details.
Outstanding Balance Inquiry	LSR_FA_BALANCE_DETAILS_INQUIRY	INQUIRY	Inquire the outstanding balance details.
Payment Preferences	LSR_FA_PYMT_PREF_SAVE	INITIATION / SAVE	Initiate and submit the payment preference.
Payment Preferences	LSR_FA_PYMT_PREF_AUTH	APPROVAL	Approve the payment preference.
Payment Preferences	LSR_FA_POLICY_DEFN_QUERY	INQUIRY	CMC fetch of policy definition.
Loan Preferences	LSR_FA_ACCOUNT_PREFERENCES_INQUIRY	INQUIRY	Inquire the account preferences details.
Loan Preferences	LSR_FA_ACCOUNT_PREFERENCES_DRAFT	SAVE	Save the account preference draft.
Loan Preferences	LSR_FA_ACCOUNT_PREFERENCES_DRAFT_INQUIRY	INQUIRY	Fetch the account preference draft.
Loan Preferences	LSR_FA_DELETE_ACCOUNT_PREFERENCES	DELETE	Delete the account preferences data.
Loan Preferences	LSR_FA_ACCOUNT_PREFERENCES_HANDOFF	HANDOFF	Handoff the loan account preferences.
Loan Preferences	LSR_FA_ACCOUNT_PREFERENCES_APPROVAL	APPROVAL	Approve the loan account preferences.
Loan Payment and Closure	LSR_FA_PYMT_SAVE	INITIATION / SAVE	Initiate and submit the payment and closure request.
Loan Payment and Closure	LSR_FA_PYMT_AUTH	APPROVAL	Approve the payment and closure request.
Loan Payment and Closure	LSR_FA_POLICY_DEFN_QUERY	INQUIRY	CMC fetch of policy definition.
Loan Payment Holiday	LSR_FA_SIMULATE_ADVANCE_PAYMENT_FOR_HOLIDAY_PERIOD	SIMULATE	Simulate the advance payment for holiday period.
Loan Payment Holiday	LSR_FA_FETCH_DUES_PAYMENT_HOLIDAY	INQUIRY	Fetch the dues for payment holiday.
Loan Payment Holiday	LSR_FA_FETCH_FEES_PAYMENT_HOLIDAY	INQUIRY	Fetch the fees payment holiday.
Loan Payment Holiday	LSR_FA_FETCH_PERIOD_PAYMENT_HOLIDAY	INQUIRY	Fetch the period for payment holiday.

Table A-1 (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Loan Payment Holiday	LSR_FA_FETCH_DRAFT_PAYMENT_HOLIDAY	INQUIRY	Fetch the payment holiday draft.
Loan Payment Holiday	LSR_FA_FETCH_SCHEDULE_PAYMENT_HOLIDAY	INQUIRY	Fetch the schedule payment holiday.
Loan Payment Holiday	LSR_FA_SAVE_DRAFT_PAYMENT_HOLIDAY	SAVE	Save the payment holiday draft.
Loan Payment Holiday	LSR_FA_PAYMNT_HOLIDAY_INITIATION	INITIATION	Initiate the loan payment holiday request.
Loan Payment Holiday	LSR_FA_DELETE_PAYMENT_HOLIDAY_DATA	DELETE	Delete the payment holiday data.
Loan Payment Holiday	LSR_FA_HANDOFF_PAYMENT_HOLIDAY_DATA	HANDOFF	Handoff the payment holiday.
Loan Payment Holiday	LSR_FA_PAYMNT_HOLIDAY_APPROVAL	APPROVAL	Approve the loan payment holiday.
Loan Payment Holiday	LSR_FA_PAYMNT_HOLIDAY_RETRY	RETRY	Retry the loan payment holiday.
Loan Renegotiation	LSR_FA_ACCOUNT_DETAILS_INQUIRY	INQUIRY	Inquire the account details.
Loan Renegotiation	LSR_FA_ARREAR_DETAILS	INQUIRY	Fetch the arrear details.
Loan Renegotiation	LSR_FA_RENEGOTIATION_INITIATION	INITIATION	Initiate the loan renegotiation request.
Loan Renegotiation	LSR_FA_SAVE_RENEGOTIATED_DRAFT	SAVE	Save the renegotiated draft.
Loan Renegotiation	LSR_FA_FETCH_RENEGOTIATED_DRAFT	INQUIRY	Fetch the renegotiated draft.
Loan Renegotiation	LSR_FA_SIMULATE_ACCOUNT_DETAILS	SIMULATE	Simulate the account details.
Loan Renegotiation	LSR_FA_FETCH_RATE_VALUE	INQUIRY	Fetch the rate value.
Loan Renegotiation	LSR_FA_DELETE_RENEGOTIATED_DATA	DELETE	Delete the renegotiation draft.
Loan Renegotiation	LSR_FA_SIMULATE_SCHEDULE_SETUP	SIMULATE	Simulate the schedule setup.
Loan Renegotiation	LSR_FA_SIMULATE_PRICE_DETAILS	SIMULATE	Simulate the price details.
Loan Renegotiation	LSR_FA_RENEGOTIATION_APPROVAL	APPROVAL	Approve the loan renegotiation details.
Loan Renegotiation	LSR_FA_RENEGOTIATION_RETRY	RETRY	Retry the loan renegotiation details.
Loan Renegotiation	LSR_FA_HANDOFF_RENEGOTIATED_DATA	HANDOFF	Handoff the renegotiated data.
Loan Schedule Inquiry	LSR_FA_SCHEDULE_DETAILS_INQUIRY	INQUIRY	Inquire the schedule details.
Repayment Date Change	LSR_FA_REPYMT_DT_SAVE	INITIATION / SAVE	Initiate and submit the repayment date change.
Repayment Date Change	LSR_FA_REPYMT_DT_AUTO	APPROVAL	Approve the repayment date change.

Table A-1 (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Loan Adhoc Charges	LSR_FA_ADHOC_CHG_SAVE	INITIATION / SAVE	Initiate and submit the Loan Adhoc Charges.
Loan Adhoc Charges	LSR_FA_ADHOC_CHG_AUTO	APPROVAL	Approve the loan adhoc charge.

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