Oracle® Banking Retail Lending Servicing Cloud Services
Retail Lending Servicing Cloud Services User Guide

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Contents

3   Operation

4 Functional Activity Codes

Preface

Purpose

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

Before You Begin

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

Module Definitions

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

Table   Definitions

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

Table   (Cont.) Definitions

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

Module Pre-requisite

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

Audience

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

Table   Audience

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

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.

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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.

Related Resources

This is the start of your topic.

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.
italic	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.

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table   Acronyms and Abbreviations

Abbreviation	Description
OBRH	Oracle Banking Routing Hub
OBRLS	Oracle Banking Retail Loans Servicing
BRD	Business Requirement Document

Table   (Cont.) Acronyms and Abbreviations

Abbreviation	Description
TDD	Technical design document
PII	Personal Identification Information
MIS Details	Management Information System Details
KYC	Know Your Customer
ISD Code	International Subscriber Dialing code
Email Id	Electronic mail address
TIN	Tax Identification Number
SSN	Social Security Number
CIF	Customer Information File
FCUBS	FLEXCUBE Universal Banking
E-Sign	Electronic Signature
PEP	Politically Exposed Person
FIDM	Financial Institution Data Match
AML	Anti–Money Laundering
FATCH	Foreign Account Tax Compliance Act
SDN	Specially Designated Nationals
CIBIL Score	Credit Information Bureau (India) Limited score
TIN	Tax Identification Number
FATCA	Foreign Account Tax Compliance Act
DOB	Date of Birth
OFAC	Office of Foreign Assets Control

Basic Actions

The basic actions performed in the screens are as follows:

Table   Basic Actions

Actions	Description
New	Click **New** to add a new record. The system initiates a new record and enables the user to specify the required data. The fields marked with required are mandatory.
Save	Click **Save** to save the details entered or selected in the screen.
Unlock	Click **Unlock** to update the details of an existing record. The system displays an existing record in editable mode. • This button is displayed only for the records that are already created.
Authorize	Click **Authorize** to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. • This button is displayed only for the already created records. For more information on the process, refer Authorization Process.
Approve	Click **Approve** to approve the action on selected record. • This button is displayed once you click **Authorize**.

Table   (Cont.) Basic Actions

Actions	Description
Reject	Click **Reject** to reject the action on the selected record. • This button is displayed once you click **Authorize**.
Audit	Click **Audit** to view the maker details, checker details of the record. • This button is displayed only for the records that are already created.
Close	Click **Close** to close a record. This action is available only when a record is created.
Confirm	Click **Confirm** to confirm the action performed.
Cancel	Click **Cancel** to cancel the action performed.
Compare	Click **Compare** to view the comparison of the field values of previous record and the current record. • This button is displayed in the widget once you click **Authorize**.
View	Click **View** to view the details in a particular modification stage. • This button is displayed in the widget once you click **Authorize**.
View Difference only	Click **View Difference only** to view a comparison through the field element values of old record and the current record, which has undergone changes. • This button is displayed once you click **Compare**.
Expand All	Click **Expand All** to expand and view all the details in the sections. • This button is displayed once you click **Compare**.
Collapse All	Click **Collapse All** to hide the details in the sections. • This button is displayed once you click **Compare**.
OK	Click **OK** to confirm the details in the screen.

Table   (Cont.) Basic Actions

Actions	Description
Auto Authorization	The auto authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Auto authorization as follows: 1. Create the fact value as **LIFECYCLECODE**. 2. Create Rule to enable Auto authorization for any servicing screen and add the expression in Rule for that screen's lifecycle code. 3. While creating a Rule the product processor should be given as LOAN and fact should be selected as **LIFECYCLECODE**. For example: 1. IF (LIFECYCLECODE == LNRDCH) output Section1 LEVEL:0 Create or modify a Rule Group with Name ApprovalRuleGroup and map the Rule(s) created in the step (2). ⓘ **Note** • You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group. • For more information, refer to the Oracle Banking Common Core User Guide to create Fact, Rule and Rule Group. Multi-Level Authorization Initiation Multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. • You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group. Note: For more information, refer to the Oracle Banking Common Core User Guide to create Fact, Rule and Rule Group

Table   (Cont.) Basic Actions

Actions	Description
Multi-Level Authorization	The multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Multi-level authorization as follows: 1. Create the fact value as **LIFECYCLECODE**. 2. Create Rule to enable Multi-level authorization for any servicing screen and add the expression in the Rule for that screen's lifecycle code. 3. While creating a Rule the product processor should be given as LOAN and fact should be selected as **LIFECYCLECODE**. For Example: IF (LIFECYCLECODE == LNRDCH) output Section1 LEVEL:1~LSR_FA_LNRDCH_AUTH, LEVEL:2~LSR_FA_LNRDCH_AUTH ⓘ **Note** • If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like LVELE:1~<FUNCTIONAL_ACTIVITY_CODE1>, LVELE:2~<FUNCTIONAL_ACTIVITY_CODE2> . Create or modify a Rule Group with name ApprovalRuleGroup and map the rule(s) created in the step (2). • You can define one single rule for all the screens and add the expression for the life cycle code or you can define individual rule for each screen and map to the rule group. • The maker checker validation will be provided if the same maker tries to authorize the single or multi-level approval tranaction.

Symbols and Icons

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

Table   Symbols and Icons - Common

Symbol/Icon	Function
⌐⌐	Minimize

Table   (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Maximize
	Close
	Perform Search
	Open a list
	Date Range
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
+	Click this icon to add a new row.
-	Click this icon to delete a row, which is already added.
	Calendar
	Alerts
	Unlock Option

Table   (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	View Option
	Reopen Option

Table   Symbols and Icons - Widget

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

Prerequisite

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

Module Post-requisite

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

1
Retail Lending Servicing - An Overview

This topic describes the overview about Retail Lending Servicing application.

Oracle Banking Retail Lending Servicing Cloud Service has been purposefully crafted to address the diverse challenges faced by banks and financial institutions at every stage of their lending processes, ranging from initial design to final execution.

Oracle Banking Retail Lending Servicing Cloud Service caters to the multifaceted needs of banks and financial lending institutions by offering a comprehensive suite of capabilities spanning lending and leasing domains. This solution encompasses extensive functionalities that enable banks and financial institutions to swiftly introduce sophisticated products, expand their customer base, reduce overall ownership and transaction costs, all while enhancing security, reliability, performance, and scalability in their operations.

It has been meticulously developed from the ground up, incorporating microservices, Event-Driven Architecture, and a cloud-first approach. This design allows organizations to rapidly adapt to evolving market demands and evolving customer expectations, providing them with a competitive edge.

The unique value proposition of Oracle Banking Retail Lending Servicing Cloud Service lies in its ability to provide your business with entirely customizable processes and a top-tier framework that supports all your lending requirements. It offers unparalleled functional coverage and harnesses enterprise data to assist you in making informed decisions regarding product offerings and lending.

Furthermore, Oracle Banking Retail Lending Servicing Cloud Service enhances your business flexibility by reducing the time it takes to bring products to market. Oracle Banking Retail Lending Servicing Cloud Service supports a variety of consumer financial products, including

- loans (such as closed-end, fixed-rate, variable-rate, secured, and unsecured programs for vehicles, personal, and home equity loans)
- lines of credit (equipped with tools to manage revolving credit programs like home equity and unsecured lines of credit)
- leases (covering consumer financial and operating leases with comprehensive and sophisticated termination programs and processing capabilities).

This service offers multiple access channels, including traditional customer service models and web-based self-service options. Its customer-centric data model promotes transparency throughout the entire customer relationship, enabling banks and financial lending institutions to swiftly identify new revenue opportunities while encouraging cross-selling of products.

Moreover, Oracle Banking Retail Lending Servicing Cloud Service provides standard API's and web services to facilitate 24x7 customer self-service for all user transactions.

Figure 1-1   List of configurations required to be done across CommonCore and Retail Lending Servicing prior to Account Onboarding

List of configurations required to be done across CommonCore and Retail Lending prior to Account Onboarding

Step1
CommonCore

Country Definition
Currency Definition
Business Identifier Codes (BIC) Directory
Host Code
External Bank Parameters
Role Definition
User Creation
Language Code
Branch Creation
Local Holiday
Operational Ledger - Bank Parameters Maintenance
Operational Ledger - Chart of Accounts
Product Processor
Charge Codes
Upload Source
Asset Codes
Transaction Codes
Interest Rate*
Local Bank Directory*
Rule*
Scoring Feature*
Pricing Model Maintenance*
RP Online Configuration*
Transport Fact Mapping*
Fact*
Bundle*

*Not Mandatory

Step2
RetailLending

Lending Policy Parameters
Asset Classification Preferences
Auto Number Generation
Business Components Definition
Product Segment Definition
Product Definition
Batch Category

Step3
Create Account

2

Maintenance

This topic describes branch level configurations and product maintenances that need to be done in order to start using the application.

This topics contains following subtopics:

- [Retail Lending Policy](#)
  This topic describes the information to configure Bank level Retail Lending Policy.

- [Auto Number Generation](#)
  This topic describes the information on how to configure the Auto Number Generation.

- [Lookups](#)
  This topic describes the information on how to configure the Look-ups.

- [Business Components](#)
  This topic describes the information to configure the business components.

- [Asset Classification Plan](#)
  This topic describes the Plan for classification of an asset.

- [Product Segment](#)
  Product Segment encapsulates defining various attributes of different types of lending products offered by financial institutions.

- [Product](#)
  This topic describes the information about defining the product.

- [Restructure Plan](#)
  This topic describes to define a Hardship - Restructure program with various Hardship Benefits/Restructuring amendment can be formed in the System.

- [PII Mask](#)
  This topic describes the systematic procedures used to view PII Mask Maintenance.

- [Batch Category](#)
  This topic describes the information to view the batch summary, maintenance and its operations.

- [Facts Configuration for Criteria Based Conditions](#)
  This topic describes the systematic procedures used to view Facts Configuration.

- [Data Files Definitions](#)
  This topic describes the information to view information pertaining to the various output data files that the system can generate.

2.1 Retail Lending Policy

This topic describes the information to configure Bank level Retail Lending Policy.

Maintain bank-level features and parameters that are applicable across all branches and financing products. Some of the features include maintaining options for Holiday processing for batch, Delinquency tracking level and frequency, Provisioning Frequency, Inter system settlement preferences etc.

This topic contains following subtopics:

- **Create Retail Lending Policy**
  This topic describes the systematic instructions to create bank level Lending policy parameters.

- **View Retail Lending Policy**
  This topic describes the systematic instructions to view various retail lending policy.

2.1.1 Create Retail Lending Policy

This topic describes the systematic instructions to create bank level Lending policy parameters.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Retail Lending Policy**, then click **Create Retail Lending Policy**.

   The **Create Retail Lending Policy** screen is displayed.

Figure 2-1   Create Retail Lending Policy

3. Specify the fields on **Create Retail Lending Policy** screen.

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-1   Create Retail Lending Policy - Field Description

Field	Description
Backdating Allowed Within(Days)	Specify the number of days within which posting of back dated transaction is allowed.

Table 2-1   (Cont.) Create Retail Lending Policy - Field Description

Field	Description
Reversal Allowed Within(Days)	Specify the number of days within which reversal of a transaction is allowed.
Holiday Batch Processing Till	Select the end of day batch processing option in case of holidays. The allowed values are: • **Next Working Day - 1** The bank will process until the next working day (minus one day), considering holidays. • **System Date** The bank will process up to the current system date. The allowed values are defined by the lookup type HOLIDAY_PROCESS.
Payoff Quote Validity Days	Specify the payoff quote validity days. During payoff quote generation, the bank derives the validity of the payoff quote using the logic **Today + Future Payoff Days**.
Effective Interest Rate Variant	Select the interest rate variant from the drop-down list. The available options are: • **Not Applicable** • **APR (Annual Percentage Rate)** The allowed values are defined by the lookup type CASHFLOW_METHOD.
Maximum Number of Retries for Auto Debits	Specify the maximum retries allowed in case of failure of auto debit of installment amount.
Interest Period Basis	Select the interest period basis from the drop-down list. The available options are: • **Include From Date** • **Include To Date** System will use this option to calculate the no of days for which interest will be computed, by including either start date of loan or including end date of loan. The allowed values are defined by the lookup type INT_PERIOD_BASIS.
MAPR	Specify the value for Military Annual Percentage Rate (MAPR). The MLA (Military Lending Act) applies to active duty servicemembers (including those on active Guard or active Reserve duty), spouses, and certain dependents. Servicemembers have specific rights under the Military Lending Act (MLA). Financial institutions cannot charge more than a set Military Annual Percentage Rate (MAPR), which includes costs such as fees, premiums, and other applicable charges when calculating the interest rate, with some exceptions. This field applicable for US Entity.
Interest Rate for SCRA	Specify the maximum interest rate that may be charged on during the period of the servicemember's qualifying military service. The SCRA offers additional safeguards for servicemembers to protect their rights when legal or financial transactions negatively impact them during military or uniformed service. Under the Servicemembers Civil Relief Act (SCRA), the maximum interest rate that can be charged on certain types of loans. This field applicable for US Entity.
Asset Classification	Specify the fields under this section.

Table 2-1　(Cont.) Create Retail Lending Policy - Field Description

Field	Description
Asset Tracking	Select the asset tracking from the drop-down list. Specify the value for Status change batch processing for delinquency. The available options are: • **Account** - The asset classification applies specifically to the account in question, regardless of the status of other accounts held by the same Party. • **Party** - The asset classification must consider all accounts, determine the worst status among them, and apply that classification at the Party level. The allowed values are defined by the lookup type DQ_TRACKING.
Balance Transfer	Specify the fields under this section. Retail lending supports balance transfers from one ledger bucket to another based on pre-configurations. The support is in the form of an asset classification plan wherein the lender can define the days past due, status codes and accrual status in the form of **Continue accruals**, **Contingent accruals**, **Stop Accruals**, and **Reverse Accruals**. Further, the interface provides an option to the lender to opt for balance movements among the various status codes.
Income	Switch ⬤ to enable the income. Balance transfer, as a feature, will apply to the Income category across interest and fee components due to a status change. Switch ⬤ to disable the income. Balance transfer, as a feature, will not apply to the Income category across interest and fee components due to a status change.
Event Based Fees	Switch ⬤ to include the fees based on events. This means that balance transfer for receivable components, in the event of a status change, will apply to fee components classified as event-based in the business component definition for fees. Consequently, the auto-population of accounting entries for these components will be performed at the Product Segment level. Switch ⬤ to exclude the fees. This means that balance transfer for receivable components, in the event of a status change, will not apply to fee components classified as event-based in the business component definition for fees.
Contingent Accounting	Specify the fields under this section.
Contingent Accounting Required	Toggle to introduced at the lending policy for contingent accounting. If the flag is enabled, contingent accounting will be passed to the extent of the sanctioned amount during onboarding.
Contingent Asset Ledger	Click on the Search icon to select the general ledger account head.
Contingent Asset Ledger Description	Displays the Contingent Asset Ledger description, which is based on the selected general ledger account head for the contingent asset ledger.
Contingent Liability Ledger	Click on the Search icon to select the general ledger account head.
Contingent Liability Ledger Description	Displays the Contingent Asset Ledger description, which is based on the selected general ledger account head for the contingent liability ledger.
Provisioning Details	Specify the fields under this section.

Table 2-1   (Cont.) Create Retail Lending Policy - Field Description

Field	Description
Provisioning Frequency	The process of building reserves to mitigate against events like borrower defaults is known as provisioning. Specify the value for Provisioning as per a pre-defined frequency. Select the frequency from the drop-down list. The available options are: • **Monthly** • **Quarterly** This feature applies to Non-Billing Accounts. To enable or disable the Billing Feature, refer to the Product Segment Preference settings. The allowed values are defined by the lookup type PROV_FRQ.
Provisioning Criteria	Specify the value for provisioning as per a pre-defined criteria. Provisioning Batch will process to compute provisions as per the predefined frequency and Criteria. Select the criteria as **Calendar** from the drop-down list. The allowed values are defined by the lookup type PROV_CRITERIA.
Inter System Settlement Preferences	Specify the fields under this section.
Settlement Mode	Select the destination system to which Retail Lending application needs to communicate for settlement of funds. Select the settlement mode from the drop-down list. The allowed values are: • **Ledger Account** • **Current Account and Savings Account** • **Automated Clearing House** • **Excess Settlement Mode** • **Insurance Settlement Mode**' The allowed values are defined by the lookup type SETTLEMENT_MODE.
System Code	Click 🔍 icon and select the system code from the list.
Settlement General Ledger	Click 🔍 icon and select the general ledger from the list. Accounting is posted to this Inter-system Legder account while settlement of funds.
Directory Key	Specify the directory Key for referring bank directory values maintained for Automated Clearing House. The Common Core Local Bank Directory screen records the Bank Directory, allowing multiple products to reference the data and validate the Local Bank Code before forwarding payment requests to OBPM. The participant banks for different networks are distinguished using the Network Directory Key. For more information, refer Common Core User Guide.

4. Click **Save** to save the details.

   The Retail Lending Policy is successfully created and can be viewed using the [View Retail Lending Policy](#) screen.

2.1.2 View Retail Lending Policy

This topic describes the systematic instructions to view various retail lending policy.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Retail Lending Policy**, then click **View Retail Lending Policy**. The **View Retail Lending Policy** screen is displayed.

Figure 2-2   View Retail Lending Policy

3. Specify the fields on **View Retail Lending Policy** screen.

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

Table 2-2   View Retail Lending Policy - Field Description

Field	Description
Code	Displays the bank code.
Description	Displays the description of the bank code.
Authorization Status	Displays the authorization status of the record. The options are: • **Authorized** • **Unauthorized**
Record Status	Displays the status of the record. The options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

2.2 Auto Number Generation

This topic describes the information on how to configure the Auto Number Generation.

Auto Number Generation can be configured to be included in the reference number generation for the following entities and selection criteria:

• **Loan Account Number**

• **Customer Number**

• **Vendor Number**

• **Work Order Number**

• **Invoice Number**

System uses the definition in this screen to generate these numbers automatically based on a predefined logic instead of any random numbers that the system may generate. For example, logic to generate loan account number can be configured to include constants like LN, Branch Code, Product Code, Record creation Year, Date or Month and/or system or user generated

sequence. Example: LN000PR0120240000001 LN - Constant, 000- Branch Code, PR01-Product Code, 2024 - Year of account creation, 0000001 - 7 digit user generated sequence.

User can create and manage definitions for auto number generation using this screen.

This topic contains following subtopics:

- **Create Definition**
  This topic describes the systematic instructions to configure Auto Number Generation by inputting various details.

- **View Definition**
  This topic describes the systematic instructions to view the configuration of Auto Number generation.

2.2.1 Create Definition

This topic describes the systematic instructions to configure Auto Number Generation by inputting various details.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Auto Number Generation**, then click **Create Definition**.

   The **Create Definition** screen is displayed.

Figure 2-3   Create Definition

3. Specify the fields on **Create Definition** screen.

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-3   Create Definition - Field Description

Field	Description
Branch	Click 🔍 icon and select the branch from the list. The value *.* represents Auto Number maintenance, which can be commonly referred by all the branches. The maintenance can be performed for a specific branch with branch Code value also other than *.* (Common maintenance for all branches).
Entity Type	Specify the type from the drop-down list. The available options are: • **Account Number** • **Quote ID**
User Sequence # Reset Frequency	This field refers to the frequency at which system will reset the User Sequence, if it is part of auto number generation logic. Select the frequency from the drop-down list. The available options are: • **None** • **Daily** • **Weekly** • **Monthly** • **Quarterly** • **Semi-Annual** • **Annual** .
Maximum Length	This field indicates the maximum length of the entity number that system should generate. Specify the maximum length. For entity type account number maximum length allowed is 36.
Length	This field refers to whether the length of sequence number generated will be variable or fixed length. The available options are: • **Variable** • **Fixed** For both the above options, the length of entity reference number can be maximum upto Maximum Length. If it is fixed and total length of reference number is less than the maximum length, then zeroes are prefixed to system sequence number. If it is variable, then zeroes are not prefixed to system sequence number.
Add Check Digit	Switch 🔘 to add the check digit. Refers to whether the system should add a check digit to the end of the reference number. Switch ⬜ to avoid adding the check digit.
Validate Sequence	Click on **Validate Sequence** button to view the sample reference number that will get generated as per the format configuration done
Sequence	Specify the sequence in which the fields of reference number will be ordered while generating the same. For example, lets say first field in the sequence is a constant, say LN and the second field is branch code, followed by third field product code, then generated reference number will be always having LN+ branch code value+Product code value in that order.

Table 2-3   (Cont.) Create Definition - Field Description

Field	Description

Units	This refers to type or nature of reference fields like constant or viariable or julian date that forms the components of reference number generation logic.
	The available options are:
	• **Constant** - Constant value mentioned will be used as it is in number generation logic.
	• **Record Creation Year/Month(YYYYMM)** - This refers to the year and month of reference number genration. The parameter's length is 6 (eg) 201401 for Jan 2014.
	• **Record Creation Year(YYYY)** - This refers to the year of reference number generation. The parameter's length is 4. eg. 2014.
	• **Record Creation Year(YY)** - -This refers to the year of reference number generation. The parameter's length is 2. eg. 14.
	• **Record Creation Month(MM)** - This refers to the month of reference number generation.The parameter's length is 2. Eg. 01/02/03 etc.
	• **Record Creation Date(DD)** - This refers to the date of reference number generation.The parameter's length is 2. Eg. 15 for 15th day of the month.
	• **User Sequence Number > Length** - The allowed value is integer. The length will be aligned with the user input value. The system should always start the sequence number with 1 and pad it with zeros based on the length specified.
	• **Random Number > Length** - The allowed value is interger. The length will be aligned with the user input value. The system should generate a random number of this length..
	• **System Sequence Number > Length** - The allowed value is integer. The length will be aligned with the user input value. The system should produce the sequence number by referring to system sequence and not padding it with zeros..
	• **Julian Date** - The parameter's length is always 5, where the first two digits are the year's final figures, while the last three digits represent the day of the year.
	• **Variable Code** - When **Units** is selected as a variable, the **Value** field will have a drop-down. The available options are:
	  – **Branch Code** -The system will return the value of the branch code. The length of which is always 3.
	  – **Product Segment Code** - The system will return the value of the product segment code, the length of which is always 4.

Value	Specify the value based on the **Units** selected.
Enabled	Click on toggle status to enable the parameter to be used in the number generation.

4. Click **Save** to save the details.

   The Auto Number Generation is successfully created and can be viewed using the View Definition screen.

2.2.2 View Definition

This topic describes the systematic instructions to view the configuration of Auto Number generation.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Auto Number Generation**, then click **View Definition**.

   The **View Definition** screen is displayed.

Figure 2-4   View Definition
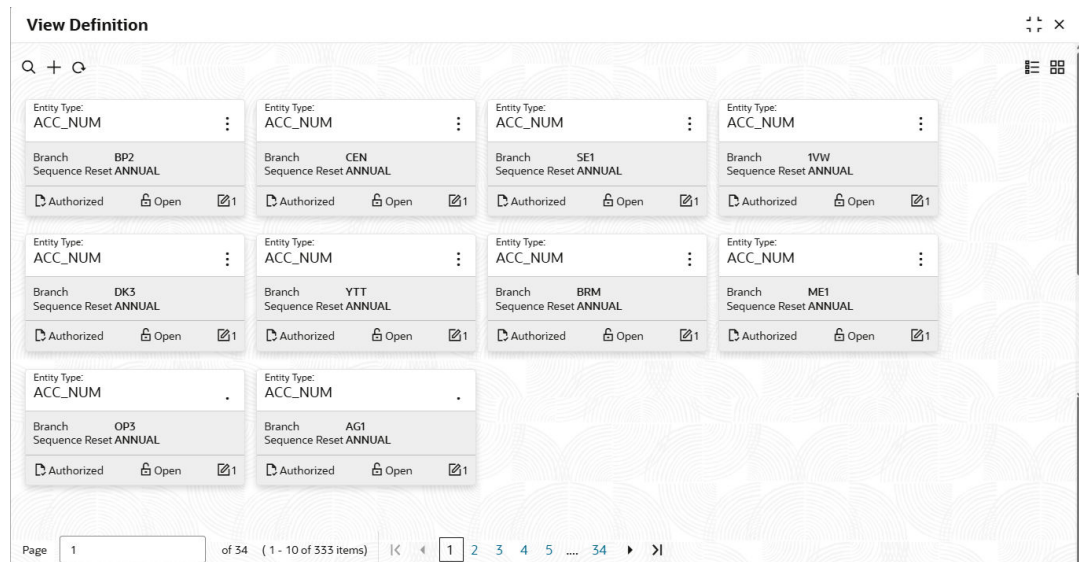
3. Specify the fields on **View Definition** screen.

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

Table 2-4   View Definition - Field Description

Field	Description
Entity type	Displays the entity type.
Branch	Displays the branch code.
Sequence Reset	Displays the frequency of the record. The options are: • **Weekly** • **Semi-Annual** • **Quarterly** • **Monthly** • **Daily** • **Annual** • **None**
Authorization Status	Displays the authorization status of the record. The options are: • **Authorized** • **Unauthorized**
Record Status	Displays the status of the record. The options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

2.3 Lookups

This topic describes the information on how to configure the Look-ups.

The lookup maintenance allows the user to define the allowed set of values for a drop-down field. Fields that make use of this looks up will accept only the entries stored in this maintenance, at the time of processing.

Lets say, for lookup type ACCRUAL_FREQUENCY, the look up values are defined as MONTHLY, DAILY. When a drop-down field like Interest Accrual frequency is attached to above look up type, only MONTHLY and DAILY are considered as allowed values for selection. The look up types can be configured as system driven or user defined. System driven look up types are preshipped with the product and only the description can be modified. This way the features supported in **Oracle Banking Retail Loan Servicing** can be controlled. Also, this configuration allows the user to define their own values and use them for processing.

This topic contains following subtopics:

- **Create Lookup**
  This topic describes the steps used to create lookup definitions.

- **View Lookup**
  This topic describes the systematic procedures used to view lookup definitions by revising various particulars.

2.3.1 Create Lookup

This topic describes the steps used to create lookup definitions.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Lookups**, then click **Create Lookup**.

   The **Create Lookup** screen is displayed.

   Figure 2-5   Create Lookup

3. Specify the fields on **Create Lookup** screen.

   > ⓘ **Note**
   >
   > The fields marked as **Required** are mandatory.

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

Table 2-5   Create Lookup - Field Description

Field	Description
Type	Specify the unique name for look up type that is to be used while attaching the same to a field.
Description	Specify the short description for lookup type.
System Defined	Displays the value is system defined or not for the lookup type. **Note:** • The value of this field will be **Yes** for the majority of the product shipped lookup codes, which cannot be changed or removed. • The value of this field will be **No** for a user-defined code. By default, the value is **No**.
Lookup Codes	Specify the details under this section.
Code	Specify the unique lookup code for the defined lookup type.
Description	Specify the short description for lookup code.
Sort	Specify the unique sort order for the lookup code. Look up codes are sorted and displayed as per this order while showing up the list of values.
System Defined	Displays the value is system defined or not for the lookup type. **Note:** • The value of this field will be **Yes** for the majority of the product shipped lookup codes, which cannot be changed or removed. • The value of this field will be **No** for a user-defined code. By default, the value is **No**.
Sub Code 1	Specify the sub code 1 used for processing logic. This is used to handle small use case or filter to show value or do some action; to avoid hard coding or explicit parameter. For example, look up type is defined as VILLAGEC_ODES and codes refer to the village codes, Sub Type 1 can be defined as District of the village and Sub Type 2 can be defined as Taluk of the village
Sub Code 2	Specify the sub code 2 used for processing logic. This is used to handle small use case or filter to show value or do some action; to avoid hard coding or explicit parameter.
Active	Switch ⬤ to enable lookup codes for the type. Switch ◯ to disable lookup codes for the type.

4. Click **Save** to save the details.

   The Lookups is successfully created and can be viewed using the View Lookup screen.

2.3.2 View Lookup

This topic describes the systematic procedures used to view lookup definitions by revising various particulars.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Lookups**, then click **View Lookup**.

   The **View Lookup** screen is displayed.

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Figure 2-6   View Lookup

3. Specify the fields on **View Lookup** screen.

Table 2-6   View Lookup - Field Description

Field	Description
Type	Displays the lookup type.
Description	Displays the description of the lookup.
System Defined	Displays the value of the system defined. The available options are: • **Yes** • **No**
Authorization Status	Displays the authorization status of the record. The options are: • **Authorized** • **Unauthorized**
Record Status	Displays the status of the record. The options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

2.4 Business Components

This topic describes the information to configure the business components.

When a bank or financial institution lends money to an individual or entity, the borrower is required to repay the principal amount along with additional obligations. These obligations typically include interest on the borrowed amount, fees for processing the loan, taxes, penalties for delayed payments, and insurance premiums if applicable. Each of these elements contributes to the total repayment amount and plays a crucial role in structuring a loan or lease.

To manage these different financial elements efficiently, Oracle Retail Lending Servicing System defines them as Business Components. A Business Component represents each type of amount collected from the borrower throughout the loan or lease lifecycle—whether it is principal, interest, or fees.

The Business Component Definition screen allows banks to configure and maintain these components based on their applicability to different lending products, ensuring standardized processing and accurate financial management. Each component can be linked to a specific Loan or Lease product, ensuring flexibility in defining repayment structures, accrual methodologies, and financial reporting.

1. **Principal** - The Principal Amount refers to the actual loan amount disbursed to the customer, which forms the base on which interest and repayment calculations are performed.

2. **Interest** - Interest is the cost charged to the customer for borrowing funds. Different types of interest are supported:

   • **Regular Interest** - The standard interest charged as per the loan agreement.

   • **Penal Interest** - Additional interest applied on overdue amounts.

   Interest calculations are governed by predefined rules, such as interest rates, compounding methods, and accrual frequency.

3. **Fees & Charges** - Various fees and charges may be applicable throughout the loan lifecycle. These are managed using configurable component codes, such as,

   • **Processing Fee** - One-time fee charged at the time of loan processing.

   • **Late Payment Fee** - Fee levied when a payment is missed beyond the due date.

   • **Prepayment Fees** - Fee applicable when the loan is repaid before the scheduled term.

   These fees are system-configurable and can be applied based on the bank's product policies.

This topic contains the following subtopics:

• [Create Business Component](#)
  This topic describes the systematic procedure for creating the component using various preferences.

• [View Business Component](#)
  This topic describes the systematic instructions to view the list of configured components.

2.4.1 Create Business Component

This topic describes the systematic procedure for creating the component using various preferences.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Business Components**, then click **Create Business Component**.

   The **Create Business Component** screen is displayed.

Figure 2-7   Create Business Component

3. Specify the fields on **Create Business Component** screen.

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-7   Create Business Component - Field Description

Field	Description
Type	Select the type from the drop-down list. The available options are: • **Principal** • **Interest** • **Fees** • **Tax** • **Down Payment** • **Insurance** The allowed values are defined by the lookup type COMP_CODE_TYPES.
Code	Specify the code for component type.
Description	Specify the short description for component type.

4. Under **Type** field, select **Principal** to display the fields on **Principal** component.

   The **Create Business Component - Principal** screen is displayed.

Figure 2-8   Create Business Component - Principal

5. Specify the fields on **Create Business Component - Principal** screen.

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-8   Create Business Component - Principal - Field Description

Field	Description
Type	Displays the component type as **Principal**.
Code	Specify the code for component.
Description	Specify the description for component.

6. Under **Type** field, select **Interest** to display the fields on **Interest** component.

The **Create Business Component - Interest** screen displays.

Figure 2-9   Create Business Component - Interest

7. Specify the fields on **Create Business Component - Interest** screen.

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-9   Create Business Component - Interest - Field Description

Field	Description
Type	Displays the component type as **Interest**.
Code	Specify the code for component.
Description	Specify the description for component.
Interest Category	Select the category from the drop-down list. The available options are: • **Regular Interest** • **Penalty Interest** - Penalty Interest is applicable for Non-Billing Accounts. Refer Product Segment for enabling Billing Functionality. The allowed values are defined by the lookup type INT_CATEGORY.

Table 2-9   (Cont.) Create Business Component - Interest - Field Description

Field	Description
Basis Component	This field refers to the amount basis up on which the business component type will be computed. For regular interest, this component basis will refer to **PRINCIPAL**.
	Click 🔍 icon and select the basis component from the list.
	This field is displayed only if the **Interest Category** is selected as **Regular Interest**.
	This field is displayed as drop-down list if the **Interest Category** is selected as **Penalty Interest**.
	The available options are:
	• **Principal Overdue**
	• **Interest Overdue**
	• **Installment Overdue**
	The allowed values are defined by the lookup type FEE_BASIS_ELEMENT.
Balance Base	Select the balance from the drop-down list. The available options are:
	• **Expected Balance**
	• **Outstanding Balance**
	This field displays only if the **Interest Category** is selected as **Regular Interest**.
	The allowed values are defined by the lookup type BALANCE_BASE.
Accrual Required	Click the toggle to enable the accrual. The toggle is disabled by default.
	When accrual is enabled, interest is recognized as income at the accrual frequency mentioned, even before interest is due/received
Accrual Frequency	Select the frequency at which accrual entries are to be posted, from the drop-down list. The available values are:
	• **Daily**
	• **Monthly**
	This field is displayed only if the **Accrual Required** is enabled.
	The allowed values are defined by the lookup type ACCRUAL_FREQUENCY.

Table 2-9   (Cont.) Create Business Component - Interest - Field Description

Field	Description
Day Count Convention	This field refers to the method used to derive the no of days computed at the time of calculation of interest. The numerator refers to method of calculating of no of days in the interest period. If it is **ACTUAL**, then it is the actual no of days between start date and end date of the interest computation period (including start date and excluding end date). Denominator refers to the total no of days in a year. If it is **ACTUAL**, a leap year will be taken as 366 days and a non-leap year will be taken as 365 days. If it is 365/360, no of days is taken as 365/360, irrespective of the leap year. Select the value from the drop-down list. The available options are: • **ACTUAL/ACTUAL** • **ACTUAL/365** • **ACTUAL/360** • **30US/360** • **'30/360ISDA** The allowed values are defined by the lookup type DAY_COUNT_CONVENTION.
Grace Days for Penalty	Specify the number of days after which penalty interest will be applied. A grace period allows a borrower to postpone payment for a short duration beyond the due date without incurring Penalty Interest or triggering default. This field displays only if the **Interest Category** is selected as **Penalty Interest**.
Charging Frequency	Select the frequency from the drop-down list. The available options are: • **Daily** • **Installment Due Date and Post Maturity Daily** Specify the frequency in which Penalty Interest calculated balances to be charged to the account. The allowed values are defined by the lookup type PENL_CHARGE_FREQUENCY.

8. Under **Type** field, select **Fees** to display the fields on **Fees** component.

   The **Create Business Component - Fees** screen is displayed.

Figure 2-10   Create Business Component - Fees

9. Specify the fields on **Create Business Component - Fees** screen.

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-10   Create Business Component - Fees - Field Description

Field	Description
Type	Displays the component type as **Fees**.
Code	Specify the code for component.
Description	Specify the description for component.
Fee Type	Select the type from the drop-down list. The available options are: • **Events** - In case of fee to be charged on specific event everytime the event occurs or periodic/scheduled in nature or to be raised in manually/adhoc application. • **Periodic** - The fees are defined for a specific periodicity. The Frequency and periodicity are defined further in linking the Fee in Product Segment. The allowed values are defined by the lookup type FEE_TYPE.
Basis Element	Select the element type from the drop-down list. The available options are: • **Fixed Amount** • **Principal Overdue** • **Interest Overdue** • **Installment Overdue** • **Sanctioned Amount** • **Disbursed Amount** • **Principal Outstanding** • **Additional Sanction Amount** • **Prepaid Amount** • **Installment Amount** • **User Input** The **Basis Element** is defaulted to **Fixed Amount** if the **Assessment Method** is selected as **Adhoc Based**. The allowed values are defined by the lookup type FEE_BASIS_ELEMENT.
Accrual Required	Click the toggle to enable the accrual. The toggle is disabled by default. When accrual is enabled, interest is recognized as income at the accrual frequency mentioned, even before interest is due/received
Accrual Frequency	Select the frequency at which accrual entries are to be posted, from the drop-down list. The available values are: • **Daily** • **Monthly** This field is displayed only if the **Accrual Required** is enabled. The allowed values are defined by the lookup type ACCRUAL_FREQUENCY.

Table 2-10   (Cont.) Create Business Component - Fees - Field Description

Field	Description
Amortization Method	Select the method from the drop-down list. The options are: • **Linear or Straight Line Method** • **Yield Based**
Day Count Convention	This field refers to the method used to derive the no of days computed at the time of calculation of interest. The numerator refers to method of calculating of no of days in the interest period. If it is **ACTUAL**, then it is the actual no of days between start date and end date of the interest computation period (including start date and excluding end date). Denominator refers to the total no of days in a year. If it is **ACTUAL**, a leap year will be taken as 366 days and a non-leap year will be taken as 365 days. If it is 365/360, no of days is taken as 365/360, irrespective of the leap year. Select the value from the drop-down list. The available options are: • **ACTUAL/ACTUAL** • **ACTUAL/365** • **ACTUAL/360** The allowed values are defined by the lookup type FEE_AMORT_METHOD.

10. Click **Save** to save the details.

    The Business Components is successfully created and can be viewed using the View Business Component screen.

2.4.2 View Business Component

This topic describes the systematic instructions to view the list of configured components.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Business Components**, then click **View Business Component**.

    The **View Business Component** screen is displayed.

Figure 2-11   View Business Component

3. Specify the fields on **View Business Component** screen.

Table 2-11   View Business Component - Field Description

Field	Description
Type	Displays the component type. The options are: • **Principal** • **Interest** • **Fees**
Component Code	Displays the code of the component.
Description	Displays the description of the component.
Authorization Status	Displays the authorization status of the record. The options are: • **Authorized** • **Unauthorized**
Record Status	Displays the status of the record. The options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

2.5 Asset Classification Plan

This topic describes the Plan for classification of an asset.

The **Asset Classification Plan** plan consolidates the criteria for asset classification, asset classification codes, and various other classification Plan. This plan is linked to a classification criterion, and multiple criteria can be associated with the same plan. Currently, the supported asset classification criterion is the **Arrear Payment Criterion**. Under this criterion, assets are classified based on the number of days the borrower has not paid the overdue amounts.

Asset classification Plan are linked to the product segment, causing all loan accounts under that product segment to follow the same classification preference plan. The status of a loan account is automatically determined during the end of day batch process, based on the classification criteria of the plan and the arrears due condition the account falls under. Loan account status can move forward, indicating a longer past due tenor and worsening status, or move in reverse, indicating a shorter past due tenor due to repayment and improving status.

This topic contains the following subtopics:

- [Create Asset Classification Plan](#)
  This section describes the steps for creating asset classification Plan.

- [View Asset Classification Preferences](#)

2.5.1 Create Asset Classification Plan

This section describes the steps for creating asset classification Plan.

Classification preference is identified by a unique plan code, and the plan is linked to a classification criterion. Within the classification criterion, multiple rules can be created. Each rule corresponds to a status code, indicating the status an account should be moved to upon satisfying the rule condition.

For the **Classification Criteria** - **Arrear payment**, rules are based on **Past Due Tenor**. This field refers to the number of days borrower has not paid the arrears due. Lets say, if borrower has not paid arrears for 30 days or more, asset classification status code **Doubtful** can be attached. If borrower has not paid arrears for say 60 days or more, status code with higher severity say **Substandard** can be attached. Based on the increasing no of Past Due Tenor, increasing severity status codes to be attached.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Asset Classification Plan**, then click **Create Asset Classification Plan**

   The **Create Asset Classification Plan** screen is displayed.

Figure 2-12   Create Asset Classification Plan

3. Specify the fields on **Create Asset Classification Plan** screen.

> (i) **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-12   Create Asset Classification Plan - Field Description

Field	Description
Plan Code	Specify the unique plan code.
Plan Description	Specify the description of plan code.
Classification Method	Select the classification method from the drop-down list. This field is defaulted to **Automatic** and is disabled. This means the asset classification will be automatically performed by the system as part of the end of day batch processing, based on the configurations set up.
Classification Criteria	Select the criteria from the drop-down list. This field is defaulted to **Arrear Payments**. This option refers to classifying loan accounts based on tenor (number of days) for which the arrears remain unpaid.
Arrears Criteria	Specify the fields under this section. Dues unpaid by the borrower are also referred to as arrears. The fields under this section represent the definition for classification criteria for unpaid arrears
Rule number	Displays the total number of criteria associated with the plan. Each classification criteria will be linked to a rule.
Serial Number	Displays the number of rows defined under the criteria. It will be increased automatically for each new row added under the rule.
Past Due Tenor	Specify the number of days during which the borrower has not paid arrears owed to the lender.
Past Due Tenor (Days)	This field refers to the tenor unit of Past Due Tenor. It is defaulted to **Days**.
Status Code	Click $\mathbb{Q}$ icon and select the status code from the list. The codes are defined in **Asset Classification Codes**. The first status code is mandatory to defined as **NORM**.
Severity	Based on the selected status code, the system automatically displays the severity associated with that status code.
Description	Based on the selected status code, the system automatically displays the description associated with that status code.
Accrual Status	Select the status from the drop-down list. The available options are: • **Continue Accrual** - The loan accounts transitioning to this status will continue the accrual process for business components configured for accrual, such as interest and fees, in the real ledgers. • **Contingent Accrual** -When loan accounts move to this status, the interest accrued to date but not collected continue to reside in the real ledgers while the new accruals will be tracked under the contingent receivable ledgers Enabling this feature is subject to lending policy parameters definition for event based fees. • **Reverse Accrual** - When loan accounts move to this status, the accruals recorded up to that point are reversed. • **Stop Accrual** - When loan accounts move to this status, the accrual process will be halted for all accruing business components.

Table 2-12   (Cont.) Create Asset Classification Plan - Field Description

Field	Description
General Ledger balance Movement	Click the toggle status to enable this parameter. This field determines whether the preference plan enables general ledger balance transfer between a pair of status codes. If enabled, the status change processing event will transfer balances among components, as applicable, using the general ledger codes defined at the segment The balances referred here are for assets, receivables and incomes. This field needs to be understood in conjunction with balance and income transfer features as defined in the lending policy parameters

4. Click **Save** to save the details.

   The Asset Classification Plan is successfully created and can be viewed using the View Asset Classification Preferences screen.

2.5.2 View Asset Classification Preferences

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Asset Classification Plan**, then click **View Asset Classification Plan**

   The **View Asset Classification Preferences** screen is displayed.

Figure 2-13   View Asset Classification Preferences
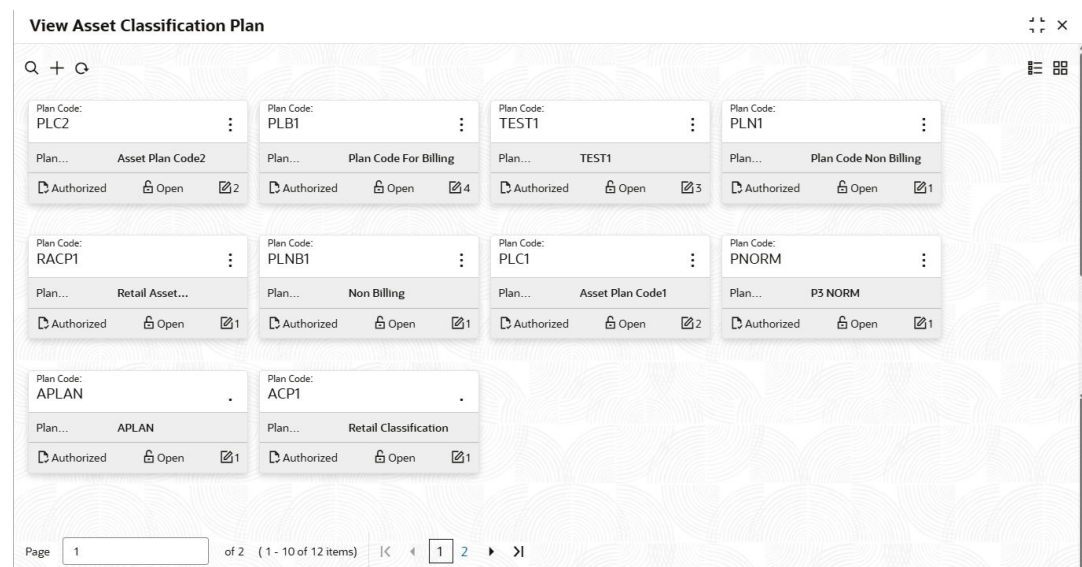
3. Specify the fields on **View Asset Classification Preferences** screen.

Table 2-13   View Asset Classification Preferences - Field Description

Field	Description
Plan Code	Displays the plan code defined.
Plan Description	Displays the description of the plan code.

Table 2-13 (Cont.) View Asset Classification Preferences - Field Description

Field	Description
Authorization Status	Displays the authorization status of the record. The options are: • **Authorized** • **Unauthorized**
Record Status	Displays the status of the record. The options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

2.6 Product Segment

Product Segment encapsulates defining various attributes of different types of lending products offered by financial institutions.

The lending account inherits the attributes of the product segment and also the product and some of these preferences can be modified at account level.

This topic contains following subtopics:

- **Create Product Segment**
  This section describes the systematic instructions to create a product segment in Retail Lending.

- **View Product Segment**
  This topic provides the systematic instructions to view the list of configured products.

2.6.1 Create Product Segment

This section describes the systematic instructions to create a product segment in Retail Lending.

Product Segment allows defining the type of product segment which can be classified either of Loan or Lease.

It facilitates configuring various attributes of a segment starting with associating revenue generating components like Principal, Interest and Fees.

The segment can be expanded by defining preferences specific to supported currencies, interest rates derivation, amount and term based range for disbursements, borrower communication mechanisms, delinquency and provisions processing, life cycle events, and finally the general ledger codes for accounting purposes.

This topic contains the following subtopics:

- **Basic Details**
  This topic describes about configuring type of the product segment as Loan or Lease and its brief description and validity period.

- **Component Linkage**
  This topic describes about configuring applicable business components to the product segment.

- **Preferences**
  This section describes adding transaction level preferences for the product segment.

- **Asset Classification and Provisioning**
  This section is about tracking the account's performance in terms of timely repayments, also known as delinquency processing.

- **Accounting Roles and Ledgers**
  This section illustrates defining general ledgers for related accounting roles. Accounting roles are dynamically created by the segment based on the attributes associated with the components linked to the segment.

- **Events and Accounting**
  This topic describes the life cycle events of lending product segment and accounting entries passed in each of the life cycle events.

2.6.1.1 Basic Details

This topic describes about configuring type of the product segment as Loan or Lease and its brief description and validity period.

Product creation starts with basic details wherein the product code and its description will be detailed. The product will be classified as per its purpose based on the product type field. The product validity will be defined in terms of its start date and end date respectively.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Product Segment**, then click **Create Product Segment**.

   The **Basic Details** screen is displayed.

Figure 2-14   Basic Details

3. Specify the fields on **Basic Details** screen.

   > ⓘ **Note**
   >
   > The fields marked as **Required** are mandatory.

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

Table 2-14   Basic Details - Field Description

Field	Description
Code	Specify a unique code. A product code can be of a maximum of 4 characters that includes alphabets and numerical values. Special and negative character inputs are not supported.
Description	Specify the description of the code. The description can be of a maximum of 240 characters that includes alphabets, numerical and restricted special characters.
Type	Select the type as **Loan** from the drop-down list. The available options are: • **Loan** • **Lease** **Note: Lease** is for future use.
Start Date	Specify the start date from when the product segment is valid. **Note:** Onboarding a loan account with start date before the start date of the product segment code is not allowed.
End Date	Specify the end date till which the product segment is valid. **Note:** Onboarding a loan account under a product segment where the end date has elapsed is restricted.

4. Click **Cancel** to discard the changes and close the window.

5. Click **Save and Close** to save and close the details.

6. Click **Next** to save and navigate to the next screen (**Component Linkage**).

2.6.1.2 Component Linkage

This topic describes about configuring applicable business components to the product segment.

In **Component Linkage** screen, **Business Components** are displayed grouped together under **Component Type**. Business components defined using **Create Business Component** screen are listed under each component type and available for linkage to the product segment in this screen.
For more information on Business Component, refer to Create Business Component.

To link business component to product segment, follow the below steps.

*   **Method 1**:

    –   Type the **Business Component Code** in filter by Component Code field.

    –   System lists all the components matching the typed code.

    –   Select the component from the list shown. Link Component toggle, basic details of the component, and its preferences are displayed on the right.

    –   Enable the component toggle to link the component.

*   **Method 2**:

    –   Click on the **Expand** icon besides **Principal**.

    –   Select the principal component from the list shown. Link Component toggle, basic details of the component, and its preferences are displayed on the right.

    –   Enable the component toggle to link the component.

    –   Repeat the above steps for linking **Interest**, **Fees**, **Insurance** and any other components.

> – To delink the business components, select the component and click on the toggle to disable.

1. Click **Next** in the **Basic Details** screen to link the components.

   The **Component Linkage** screen displays.

> ⓘ **Note**
>
> The Components defined in the **Component Linkage** will be displayed.

Figure 2-15   Component Linkage
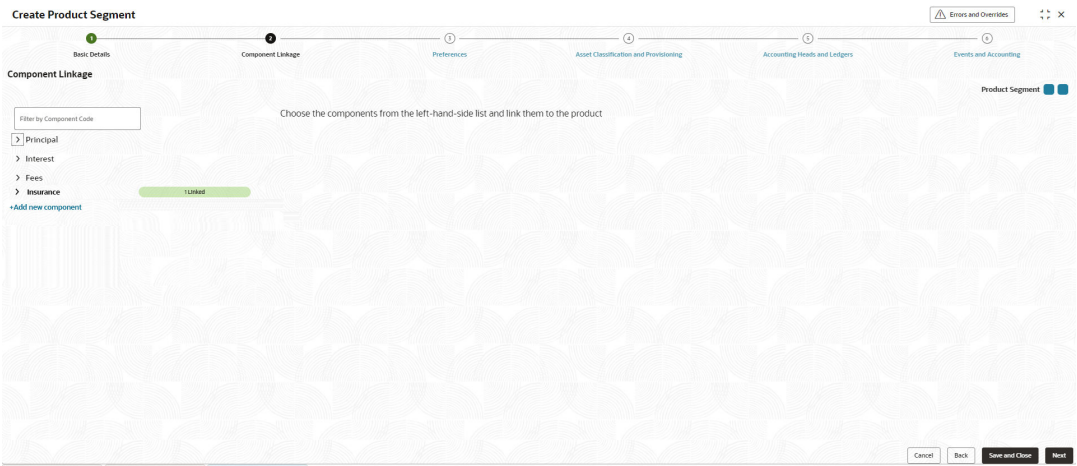
Principal

2. Specify the fields on **Principal** screen.

   Refer above to link the Principal component. On linking **Principal** component, below component details are displayed.

Figure 2-16   Principal
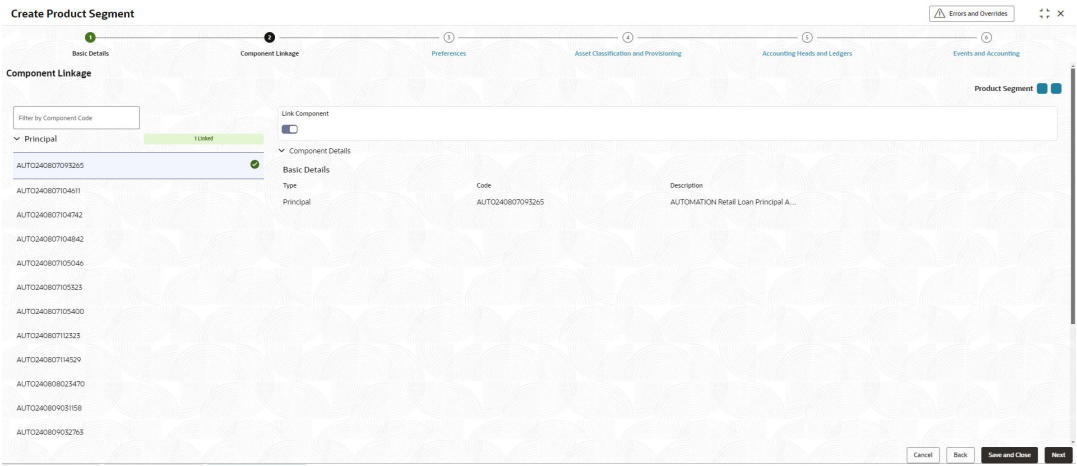
> **ⓘ Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-15   Principal - Field Description

Field	Description
Type	Displays the type of component as **Principal**.
Code	Displays the unique code of principal component .
Description	Displays the description of the principal component code

Interest

3. Specify the fields on **Interest** screen.

   Before enabling the **Link** toggle, user is required to define **Princing Preferences** for **Interest** and **Currency wise Interest Rate preferences**.

   Interest Pricing Preferences refer to attributes based on which Interest Rate and Spread applicable on loan account is determined across the term of the loan.

   Currency wise Interest Rate preferences refer to Minimum and Maximum Rate and Spread that can be allowed on the account for each of the allowed product currencies.

Figure 2-17   Interest - Basic Details and Component Preferences

> ⓘ **Note**
>
>   The fields marked as **Required** are mandatory.

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

Table 2-16   Interest - Basic Details and Component Preferences

Field	Description
Type	Displays the type of component as **Interest**.
Code	Displays the unique code of interest component .
Description	Displays the description of the interest component code

> ⓘ **Note**
>
>   The fields marked as **Required** are mandatory.

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

Table 2-17   Interest - Currency Wise Rate Preferences - Field Description

Field	Description
Currency	Click 🔍 icon and select the currency from the list. **Note:** One currency is to be mandatorily selected.
Minimum Rate	This is the minimum interest rate allowed for the interest type component. Specify the minimum rate value up to 6 decimals. **Note:** While onboarding loan account or during life cycle of loan, an error is displayed if final interest rate of account goes below the specific minimum rate.
Maximum Rate	This is the maximum interest rate allowed for the interest type component. Specify the maximum rate value up to 6 decimals. **Note:** While onboarding loan account or during life cycle of loan, an error is displayed if final interest rate of account exceeds this maximum rate.
Minimum Spread Rate	This is the minimum spread rate for the interest type component. Specify the minimum spread rate value up to 6 decimals. **Note:** While onboarding loan account or during the life cycle of loan, an error is displayed if spread value goes below the minimum spread rate.
Maximum Spread Rate	This is the maximum spread rate for the interest type component. Specify the maximum spread rate value up to 6 decimals. **Note:** While onboarding loan account or during the life cycle of loan, an error is displayed if spread value exceeds the maximum spread rate.
Floor Rate	The **Floor Rate** should be set up greater than the **Minimum Rate** and less than the **Ceiling Rate**. **Note**: The borrower is charged the floor rate if the calculated interest rate (benchmark rate + margin) is lower than the floor rate.
Ceiling Rate	The **Ceiling Rate**should be set up greater than the **Maximum Rate**. **Note**: The borrower is charged the ceiling rate if the calculated interest rate is higher than the ceiling rate.
Action	Displays the action. The user can edit or delete the record.

Fees

4. Specify the fields on **Component Linkage - Fees** screen.

   Before enabling Link Component toggle, user need to specify charge code of the fees. Below Component Details are displayed.

Figure 2-18   Fees

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-18   Fee - Basic Details and Component Preferences

Field	Description
Type	Displays the type of component as **Fee**.
Code	Displays the unique code of fee component.
Description	Displays the description of the fee component code
Fee Type	Displays the type from the drop-down list. Options are: • Events - In case of fee to be charged on specific event everytime the event occurs or periodic/scheduled in nature or to be raised in manually/adhoc application. This allow attaching fees on BOOK event. • Periodic - The fees are defined for a specific periodicity. The Frequency and periodicity are defined further in linking the Fee in Product Segment. The allowed values are defined by the lookup type FEE_TYPE.

Table 2-18   (Cont.) Fee - Basic Details and Component Preferences

Field	Description
Basic Element	Displays the element type from the drop-down list. The available options are: • **Fixed Amount** • **Sanctioned Amount** • **Disbursed Amount** • **Prepaid Amount** • **Installment Amount** The **Basis Element** is defaulted to **Fixed Amount** if the **Assessment Method** is selected as **Adhoc Based** at a transaction level. The allowed values are defined by the lookup type FEE_BASIS_ELEMENT.
Accrual Required	Display whether accrual required is enabled or disabled. When accrual is enabled, interest is recognized as income at the accrual frequency mentioned, even before interest is due/received

Table 2-19   Fees - Additional Preferences and Pricing Preferences - Field Description

Field	Description
Include in Installment	Click the toggle status to enable this feature. This toggle should be enabled if the said component is required to be considered in the installment amount.
Include in APR	Click the toggle status to enable this feature. This toggle to be enabled, if the said component is required to be considered for computation under the **Annual Percentage Rate**.
Include in MAPR	Click the toggle status to enable this feature. This toggle to be enabled, if the said component is required to be considered for computation under the **Military Annual Percentage Rate**.
Charge Code	Amount of fees or percentage of fees to be applied is decided based on the Charge Code. Click $\mathbb{Q}$ icon and select the code from the list. Charge code maintained are displayed in the list. For more information on charge code, refer Charge Code in Common Core User Guide.
Charge Code Description	Displays the description of the charge code selected.

Insurance

This allows linking Insurance Components to Product Segment.

5. Specify the fields on **Component Linkage - Insurance** screen.

Before enabling Link Component toggle, user need to specify charge code of the fees. Below Component Details are displayed.

Figure 2-19   Insurance

> **ⓘ Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-20   Insurance - Field Description

Field	Description
Include in Installment	Click the toggle status to enable this feature. This toggle should be enabled if the said component is required to be considered in the installment amount.
Include in APR	Click the toggle status to enable this feature. This toggle to be enabled, if the said component is required to be considered for computation under the **Annual Percentage Rate**.
Premium Collection	Allows user to define whether the Insurance Premium be collected be credited directly to the Insurance Company or via Escrow Account.
Force Place Insurance	Click the toggle status to enable this feature. This toggle to be enabled, then system will debit the Premium amount from the Customer Loan Account to pay the Insurance Premium in case the Insurance Premium had failed from CASA account. By default value this is disabled. **Note**: For the future release.

6. Click **Cancel** to close the details without saving.

7. Click **Back** to navigate to previous screen (**Basic Details)**.

8. Click **Save and Close** to save the details.

9. Click **Next** to save and navigate to the next screen (**Preferences**).

2.6.1.3 Preferences

This section describes adding transaction level preferences for the product segment.

Preferences is about associating supported currencies to the segment along with defining a range for the loan amount to be disbursed and its term. Additional aspects like exchange rates for foreign currency products and miscellaneous features can also be defined, as applicable

1. Click **Next** in the **Component Linkage** screen to add the Preferences.

   The **Preferences** screen displays.

Figure 2-20   Preferences
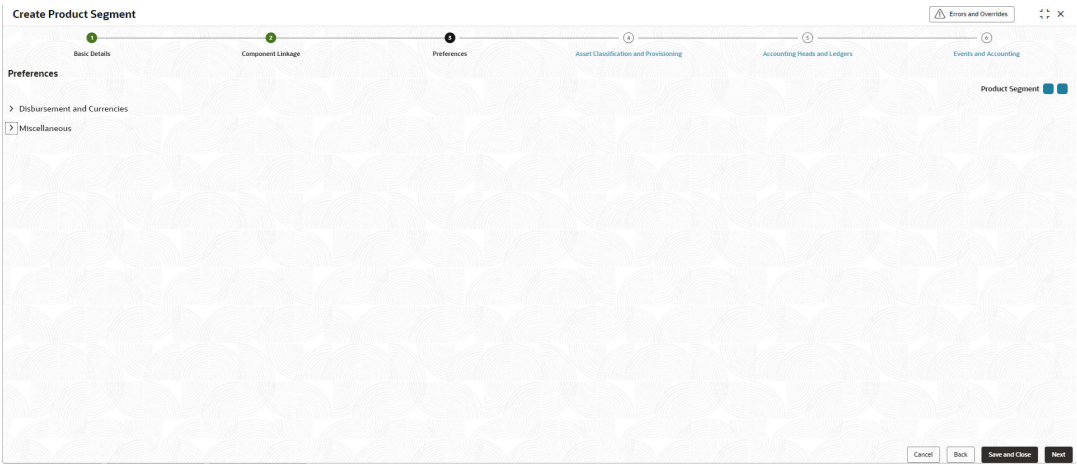
2. Specify the fields on **Preferences** screen.

Figure 2-21   Disbursement and Currencies

This section is about permissible currencies for disbursement along with a range for amount and tenor combinations. The range as defined in this section will be validated during account opening and related life cycle events.
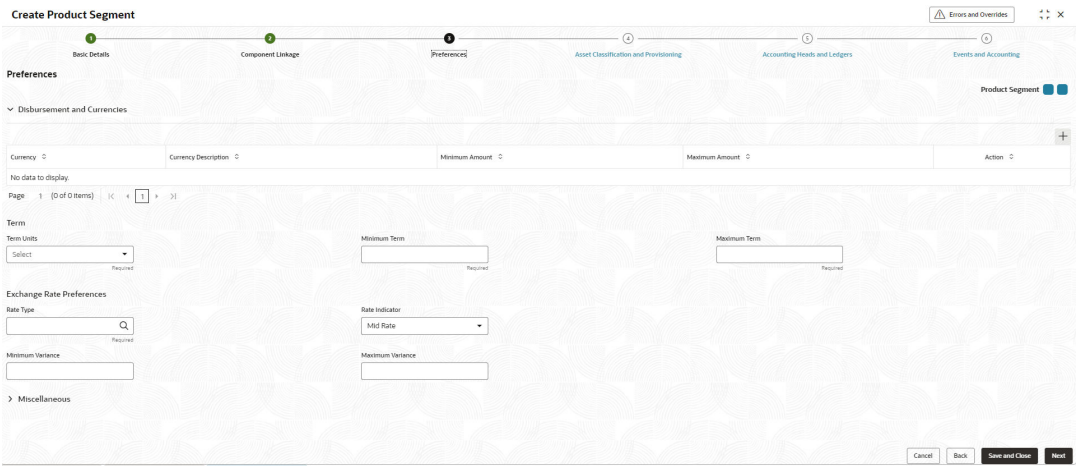
For more information on fields, refer to the field description table.

Table 2-21   Disbursement and Currencies - Field Description

Field	Description
Currency	Click 🔍 icon and select the currency from the list. **Note:** One Currency to be selected from the list. The currency linked in the component and in disbursement ought to be same.
Currency Description	Displays the description of the currency selected.
Minimum Amount	Specify the minimum amount for loan account opened under the product segment in the specified currency.
Maximum Amount	Specify the maximum amount for the loan account opened under the product segment in the specified currency.
Term Units	Select the term units as either of **Months**, **YEARS**, or **SCHEDULE** from the drop-down list. The term of the loan account will be specified in this term unit for the accounts opened under this product segment.
Minimum Term	Specify the minimum term for the loan account opened under the product segment.
Maximum Term	Specify the maximum term for the loan account opened under the product segment.
Rate Type	The rate type is referred for currency conversion when account currency is different from local currency. Click 🔍 icon and select the type from the list. The rate types maintained are displayed in the list. This section is for products that supports the lending life-cycle for currencies in addition to or other than the local currency. The rate types as defined in the common core will be available for the user to choose. **Note:** Currently, Loan accounts can be opened only in local currency.
Rate Indicator	The rate indicator refers to the value of rate to be considered while currency conversion in case of loan account currency being different from local currency. The available options are: • **Mid Rate** • **Buy Rate** • **Sell Rate**
Minimum Variance	Specify the minimum variance for the loan account. This field determines the minimum deviation in absolute terms that the user can opt for, as compared to the actual exchange rate, during account disbursement.
Maximum Variance	Specify the maximum variance for the loan account. This field determines the maximum deviation in absolute terms that the user can opt for, as compared to the actual exchange rate, during account disbursement.

Figure 2-22   Miscellaneous

The section on miscellaneous is about certain aspects that are related to the servicing of the loan accounts.

This feature allows defining whether revision of sanctioned amount upwards/downwards is allowed.

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

Table 2-22   Miscellaneous - Field Description

Field	Description
Sanctioned Amount Revision	Lending Institution can allow revision of sanction amount upwards/downwards based on borrower credentials like age, salary, occupation, credit score and repayment capacity. Specify the fields under this section . **Note:** This is applicable only for non-billing accounts.
Allow Upwards	Lending Institution can allow revision of sanction amount upwards or downwards based on borrower credentials like age, salary, occupation, credit score and repayment capacity. Specify the fields under this section. **Note**: • The **Multi disbursement** should be enabled to allow sanction revision upwards. • This is applicable only for non-billing accounts.
Allow Downwards	Lending Institution can allow revision of sanction amount upwards or downwards based on borrower credentials like age, salary, occupation, credit score and repayment capacity. Specify the fields under this section. **Note:** This is applicable only for non-billing accounts.
Buffer Days(Auto Closure)	This field refers to the period required to complete the formalities related to loan account closure post the full repayment of loan by the borrower. Specify the number of days after which loan account will be marked as closed, following the full repayment of loan.
Credit Bureau Portfolio Type	Select the portfolio type from the drop-down list. This field is currently disabled and is for future use.
Credit Bureau Account Type	Select the account type from the drop-down list. This field is currently disabled and is for future use.

Table 2-22   (Cont.) Miscellaneous - Field Description

Field	Description
Billing Required	Click the toggle status to enable, if billing advices/notices to be generated for the product. **Note:** Billing advice includes due details of business components with Include in Installment enabled.
Collect Unbilled Interest	Click the toggle status to enable, to consider unbilled interest along with installment due for payment during manual and auto payments. **Note:** On manual payment, flag on UI will be defaulted as per this field and will be allowed to modify. This field is only applicable if **Billing Required** is selected.
Receivable Tracking	Specify the fields under this section.
Partial Funds Auto Payment	Click the toggle status to enable this feature. Enable this feature if the lender intends to collect partial funds from the borrower's savings account during auto-payment in event of the account not having adequate funds to collect the entire dues
Write-Off	Specify the fields under this section. The account can be written off if the lender does not expect the borrower to repay his obligations. Where the account has been fully written-off, the lender can choose to wait for a pre-configured term before it can be marked as closed.
Term Units	Select the term after write-off after which the account can be closed from the drop-down list. The available options are: • **Months** • **Years**
Term	Specify the term.
Write-Off Ledger	Click 🔍 icon and define a expense ledger for write-off processing.
Ledger Description	Displays the description of the ledger selected.
Provisions	The lender can define component and status-wise provisions for a loan account.
Provision expense Ledger	Click 🔍 icon and define a expense ledger for provisions processing.
Provision Ledger Description	Displays the description of the expense ledger selected.

3. Click **Cancel** to close the details without saving.

4. Click **Back** to navigate to previous screen (**Business Components**).

5. Click **Save and Close** to save the details.

6. Click **Next** to save and navigate to the next screen (**Asset Classification and Provisioning**).

2.6.1.4 Asset Classification and Provisioning

This section is about tracking the account's performance in terms of timely repayments, also known as delinquency processing.

Accounts will be tracked as per contractual repayments vis-à-vis the repayments actually made by the borrower.

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The tracking is based on an asset classification plan code that defines the criteria for repayments tracking. The criteria, method, days past due matrix and eligible components for tracking are all derived from the asset classification plan.

The plan will also facilitate defining the applicable status codes, related accrual status and parameters for general ledger balance movement, as opted for.

For more information about defining the status codes and asset classification preferences – please refer to the relevant sections on status codes and asset classification preferences respectively

1. Click **Next** in the **Preferences** screen to define the classification and provisioning.

   The **Asset Classification and Provisioning** screen displays.

Figure 2-23   Asset Classification and Provisioning

2. Specify the fields on **Asset Classification and Provisioning** screen.

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

Table 2-23   Asset Classification- Field Description

Field	Description
Asset Classification Preferences	Displays the list of authorized asset classification preferences. The user can choose the one that is applicable to the product in question.

Table 2-24   Eligible Components - Field Description

Field	Description
+ button	Click to add a new row.
Component Code	Select the desired component from a pre-defined list of component codes as are associated to the product.
Component Type	The component type associated with the component code chosen will be displayed.

Table 2-24   (Cont.) Eligible Components - Field Description

Field	Description
Description	The component description associated with the component code chosen will be displayed.
Action	The component codes can be added or removed as applicable, using the action button.

Table 2-25   Payment Appropriation Preferences - Field Description

Field	Description
Longest Overdue First	The toggle can be used to enable the consideration for longest overdue first. If enabled, payment will consider the longest overdue arrears first followed by the appropriation sequence for arrears settlements.
Severity	The severity as carried forward from the asset classification preferences will be displayed.
Status Code	The status codes as carried forward from the asset classification preferences will be displayed.
Status Code Description	The status code description, as applicable for the related status code, as carried forward from the asset classification preferences will be displayed.
Appropriation Sequence	Appropriation sequence for adjusting dues on payments made by the borrowers will be specified using the **Click Here** link. Refer **Appropriation Sequence Updation** screenshot for more information. The lender can define appropriation sequence for every status code for components associated to the product. The behavior of this parameter will correlate to the longest overdue first parameter, as applicable. **Note**: • To support the reversal of allocated payments (including those post-backdated transactions and post-backdated allocated payments), the sequence of allocation must be recorded to enable automated reversal and reposting. • This feature restricts user-entered allocations, providing additional flexibility to support bank-level restrictions on supported allocated payment sequences.
Provision Percentage	Specify the Provision Percentage. Values allowed between greater than 0 and less than or equal to 100, with up to 2 decimal places. This field gets displayed only if the **Billing Required** toggle is disabled in **Preferences**.
Billed	Click the toggle status to enable the billing for the component code. This field gets displayed only if the **Billing Required** toggle is enabled in **Preferences**.
Action	The component codes can be added or removed as applicable, using the action button. The appropriation sequence can also be edited, as required.

Figure 2-24   Appropriation Sequence

3. On **Asset Classification and Provisioning** screen, click **Accounting Heads and Ledgers** tab.

   The **Accounting Heads and Ledgers** screen is displayed.

Figure 2-25   Accounting Heads and Ledgers

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

Table 2-26   Accounting Roles and Ledgers - Field Description

Field	Description
Component Code	Displays the Business component code linked in Component Linkage section.
Accounting Head	Displays the accounting head creatred.
Head Description	Displays the description of the accounting head.
General Ledger Account Head	Click 🔍 icon and select the appropriate general ledger from the list. The ledgers are defined in common core and available for the lender to select.
General Ledger Description	Displays the description of the general ledger selected.

4. On **Asset Classification and Provisioning** screen, click **Events and Accounting** tab.

   The **Events and Accounting** screen is displayed.

Figure 2-26   Events and Accounting

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

Table 2-27   Events and Accounting - Field Description

Field	Description
Event Code	Displays the event codes.
Description	Displays the description of the event codes.
Accounting Entries	For more information on defining the accounting entries, refer **Event and Accounting**.

5. Click **Cancel** to close the details without saving.

6. Click **Back** to navigate to previous screen (**Preferences**).

7. Click **Save and Close** to save the details.

8. Click **Next** to save and navigate to the next screen (**Asset Heads and ledgers**).

2.6.1.5 Accounting Roles and Ledgers

This section illustrates defining general ledgers for related accounting roles. Accounting roles are dynamically created by the segment based on the attributes associated with the components linked to the segment.

Roles and ledgers are about accounting treatment for components associated to the product as per their purpose and objectives for which they were defined. The definition spawns across heads like assets, liabilities, receivables, expenses, payable and incomes. The application shall display the above heads for all the associated components. The lender will have an option to define a general ledger against each of the heads, as applicable.

1. Click **Next** in the **Asset Classification and Provisioning** screen to define the roles.

The **Accounting Roles and Ledgers** screen displays.

Figure 2-27   Accounting Roles and Ledgers

2. Specify the fields on **Accounting Roles and Ledgers** screen.

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

Table 2-28   Accounting Roles and Ledgers - Field Description

Field	Description
Accounting Head	Displays the accounting head created as explained in Annexure 1.
Head Description	Displays the description of the accounting head.
General Ledger Account Head	Click 🔍 icon and select the appropriate general ledger from the list. The ledgers are defined in common core and available for the lender to select.
General Ledger Description	Displays the description of the general ledger selected.

3. Click **Cancel** to close the details without saving.

4. Click **Back** to navigate to previous screen (**Asset Classification and Provisioning**.

5. Click **Save and Close** to save the details.

6. Click **Next** to save and navigate to the next screen (**Event and Accounting**).

2.6.1.6 Events and Accounting

This topic describes the life cycle events of lending product segment and accounting entries passed in each of the life cycle events.

Events defined in the form of lookups are defaulted in the events and accounting section. The application will default accounting entries for events, as applicable. The lender will have the option of modifying the entries or adding them, as applicable. Additionally, fees can be associated with events in the same section.

For the list of events supported, please refer to Annexure -2. For list of amount tags, please refer to Annexure-3. For list of accounting entries for each of the events, please refer to Annexure-4.

For each of these events, specify the following details in this section.

1. Fees applicable for each of the events.

2. Advices to be sent to customer for each of the events.

3. Transaction code for the accounting entries passed in these events.

1. Click **Next** in the **Accounting Roles and Ledgers** screen to define the roles.

The **Events and Accounting** screen displays.

Figure 2-28   Events and Accounting

2. The **Events and Accounting** screen displays the following details.

Table 2-29   Events and Accounting - Field Description

Field	Description
Event Code	Displays the event codes.
Description	Displays the description of the event codes.

3. Click the **Click here** link under the heading **Fees** shown along the row of event code to link the fees to respective event.

The **Events and Accounting - Fees** screen displays.

Figure 2-29   Events and Accounting - Fees

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

Table 2-30   Events and Accounting - Fees - Field Description

Field	Description
Event Sub-Type	Fees can be associated with the following event sub-types: • **First Disbursement** • **Prepayments** • **Amendments** – **Term Change** – **Repayment Date Change** – **Installment Change** – **Term Change** – **Rate Change** • **Pyramid Law Late Fee** - Ability to differentiate between regular and pyramid law late fee assessment. Late fee will not be charged if bill amount is paid irrespective of Liquidation Order.
Fee Component Code	Select the component from the drop-down list. The business components of type **Fees** linked to product segment are displayed in this list.
Component Description	Displays the description of the fee component selected.
Actions	Click on **Save** icon to save the added record. Click on **Edit** icon to modify the details of added record. Click on **Delete** icon to delete the record.

4. Click **OK** to save the data and close the panel.

5. Click the **Click here** link under the heading **Accounting Entries** shown along the row of event code. This shows Accounting entries. Please refer to Annexure 4 for the list of accounting entries. Specify the Transaction Code for each row of accounting entries.

The **Events and Accounting - Accounting Entries** screen displays.

Figure 2-30   Events and Accounting - Accounting Entries

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

Table 2-31   Events and Accounting - Accounting Entries - Field Description

Field	Description
Entry Pair	This field displays the serial no of the accounting pair. The accounting pair refers to the pair of debit and credit entries posted with the same amount tag. This is shown incrementally for each accounting pair.
Accounting Head	This field displays the accounting head against which the accounting will be passed. Please refer to Accounting Heads and Ledgers section to know the mapping of Ledger accounts to respective accounting heads.
Amount Tag	This field displays the amount tag for which accounting is passed. Amount tag refer to the amount/value of the business component in a specific event. Please refer to Annexure 3 for list of amount tags and value derived for the same.
Debit / Credit	This field displays the type of accounting entry passed. It can be: • **Debit** • **Credit**
Transaction Code	Specify the transaction code for accounting. Transaction codes as defined in common core will be available for the lender to select. The purpose of transaction code is to easily differentiate among transactions and to assist the lender in borrower communication.
Netting Indicator	Click the toggle status to enable this feature. This toggle can be appropriately enabled if two sets of accounting need to be combined and displayed in the customer account (Oracle Banking Accounts product).

6. Click **OK** to save the data and close the panel.

7. Click **Cancel** to close the details without saving.

8. Click **Back** to navigate to previous screen (**Accounting Roles and Ledgers**.

9. Click **Save and Close** to save the details.

   The Product Definition is successfully created and can be viewed using the View Product Segment screen.

2.6.2 View Product Segment

This topic provides the systematic instructions to view the list of configured products.

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

1. On **Homescreen**, click **Retail Lending**, under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Product Segment Definition**, under **Product Segment Definition**, click **View Product Segment**.

   The **View Product Segment** screen displays.

Figure 2-31   View Product Segment
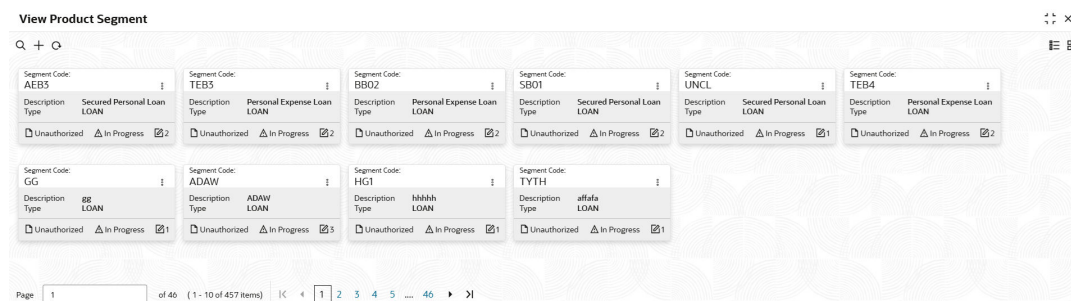
For more information on fields, refer to the field description table.

Table 2-32   View Product Segment – Field Description

Field	Description
Product Code	Displays the product code.
Product Description	Displays the description of the product code.
Product Type	Displays the product type.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

2.7 Product

This topic describes the information about defining the product.

Loan products are often offered with different types of business components like interest, fees, tax applicable and different types of interest rate charts like fixed/floating or term/amount/rule based rates and different stages of schedule like Interest Only Installment (IOI) or Equated Periodic Installment (EPI) etc depending on the type of customer segment to who the loan product is being offered and also the purpose of loan.

Loan products help in configuring all these attributes and all these attributes are combined to derive a loan account repayment schedule. For example, A student loan can be created with floating interest rate with quarterly rate reset frequency with loan repayment schedule like Interest only Installment (IOI) for initial years until education is over followed by Equated Periodic Installment (EPI) with increasing installment amount every 2 years.

There can be multiple products created under a product segment each catering to different purposes of the loan with different stages of schedule, interest rates and other preferences. A Loan account inherits the properties of both the loan product and product segment under which it is created.

This topic contains the following subtopics:

- [Create Product](#)
  This topic describes the steps to create a new Product.

- [View Product](#)
  This topic provides the systematic instructions to view the list of configured products.

2.7.1 Create Product

This topic describes the steps to create a new Product.

This topics contains following subtopics:

- [Basic Details](#)
  This topic describes capturing basic details related to identification of products like Product Description, validity period of the product and Product segment under which it is created.

- [Business Components](#)
  This topic describes about configuring various types of Business components applicable to the product.

- [Product Preference](#)
  This topic describes about configuring various loan account specific preferences applicable for the accounts created under this product.

- [Restriction Preference](#)
  This topic describes about configuring products to allowed or disallowed branches and/or customer categories.

- [Stage Definition](#)
  This topic describes about configuring the repayment schedule of the loan accounts opened under this product.

2.7.1.1 Basic Details

This topic describes capturing basic details related to identification of products like Product Description, validity period of the product and Product segment under which it is created.

1. On **Home** screen, click **Retail Lending**, under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Product**, under **Product** screen, click **Create Product**.

   The **Basic Details** screen is displayed.

   Figure 2-32　Basic Details

3. Specify the fields on **Basic Details** screen.

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-33   Basic Details - Field Description

Field	Description
Code	Specify a unique code. A product code can be of a maximum of 4 characters that includes alphabets and numerical values. Special and negative character inputs are not supported.
Description	Specify the description of the code. The description can be of a maximum of 240 characters that includes alphabets, numerical and restricted special characters.
Product Segment Code	Click 🔍 icon and select the code as **Loan** from the drop-down list.
Product Segment Description	Displays description of the product Segment code selected.
Start Date	Specify the start date for the product, and the system will allow the backdated start date. However, The system validates the date during on-boarding of account and displays an error if loan start date is less than the start date of product code.
End Date	Specify the end date for the product, and the system will allow the future date. On Loan account onboarding, loan start date will need to be with in the start date and end date of product under which the loan account is opened. **Note:** Start date and End date of product will need to be with in the start and end date of product segment to which it is linked.
Type	Select the loan type from the drop-down list. The available options are: • **Loan** • **Lease** • **Loan Against Deposit** **Note: Lease** is for future use. The allowed values are defined by the lookup type LOAN_TYPE.

4. Click **Cancel** to discard the changes and close the window.

5. Click **Save and Close** to save and close the details.

6. Click **Next** to save and navigate to the next screen (**Business Components**).

2.7.1.2 Business Components

This topic describes about configuring various types of Business components applicable to the product.

All the business components defined for the product segment are defaulted to the product and Loan officer creating the product can deselect the components not applicable for this product.

New business components cannot be added directly to the product. They need to be added to the product segment and in turn to the product.

In this section, Loan officer can only de-link the components not applicable for the product. Also, in this section loan officer can configure the pricing preferences for interest components and charge code applicable for fee components.

In this section, the system allows linking Insurance Components to Product Segment with **Include in APR** option.

1. Click **Next** in the **Basic Details** screen to link the components.

    The **Business Components** screen is displayed.

Figure 2-33   Business Components
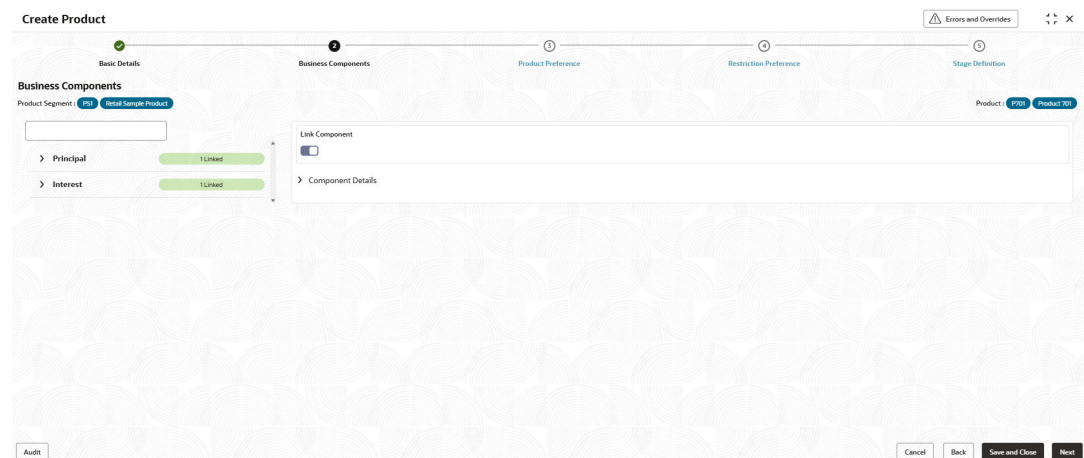
Principal

2. Specify the fields on **Principal** screen.

    The Principal type components defined in the Business Components section of Product segment are listed here. Click on toggle status to disable the component selected.

> ⓘ **Note**
>
> Atleast one principal component type needs to be enabled.

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Figure 2-34   Principal
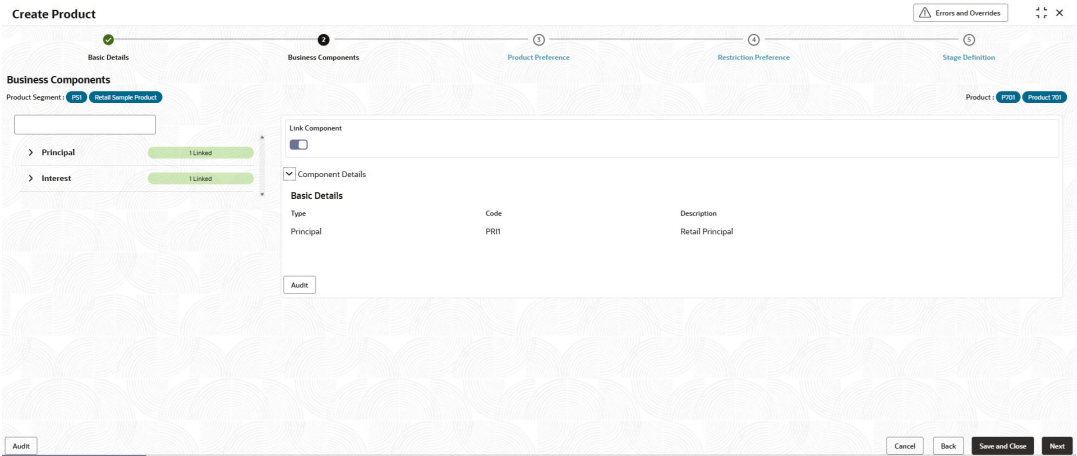
For more information on fields, refer to the field description table.

Table 2-34   Principal - Field Description

Field	Description
Type	Displays the type of component.
Code	Displays the unique code.
Description	Displays the description of the code.

Interest

3. Specify the fields on **Interest** screen.

The Interest type components defined in the Business Components section of Product segment are listed here. The user can link the component code by specifying the pricing preferences and currency wise rate preferences for interest and enable the toggle.

Figure 2-35   Interest - Basic Details and Component Preferences
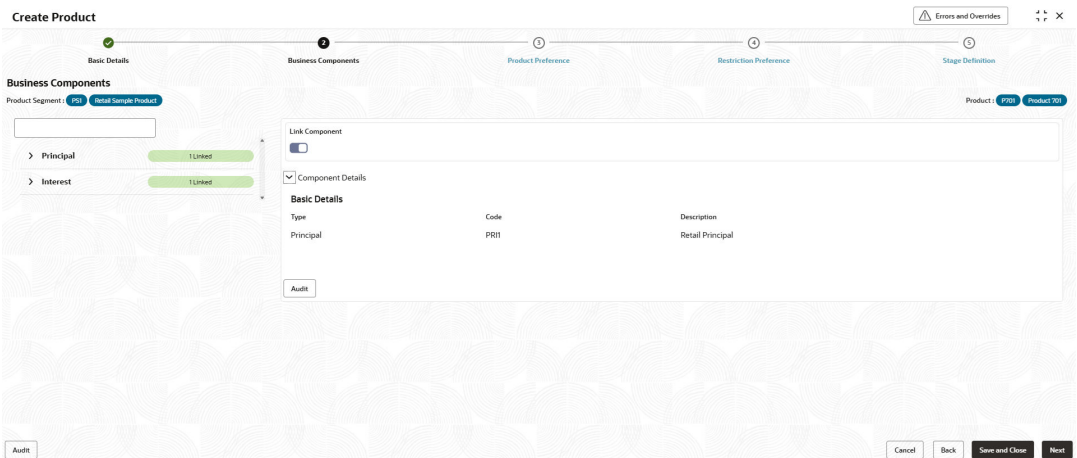
For more information on fields, refer to the field description table.

Table 2-35   Interest - Basic Details and Component Preferences

Field	Description
Type	Displays the type of component as **Interest**.
Code	Displays the unique code of interest component .
Description	Displays the description of the interest component code

Figure 2-36   Interest - Pricing Preferences

Interest pricing preferences for different periods are captured in this section. For example, For first 3 years the interest to remain fixed, followed by floating rate for the remaining term can be configured in this section as below.

Table 2-36   Interest Pricing Preferences

Serial Number	Period	Unit	Rate Application
1	3	Years	Fixed
2	999	Years	Floating

> ### ⓘ Note
>
> The fields marked as **Required** are mandatory.

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

Table 2-37   Interest - Interest Pricing Preferences - Field Description

Field	Description
Pricing Preferences	Section displays the pricing preferencesfor different periods.
Default Period	Specify the default period.
Unit	Specify the unit from the drop-down list. The available options are: • **Days** • **Months** • **Years** The allowed values are defined by the lookup type PERIOD_UNIT.
Pricing Type	Specify the pricing type from the drop-down list. The other values are: • **User Defined** • **Rate Code Based** • **Price Code Based** • **Deposit Rate Based** If it is User Defined, then interest rate value is directly given at the time of on-boarding loan account. If it is Rate Code Based, interest rate value is derived based on the rate code maintenance configuration in common code User can modify the same. The allowed values are defined by the lookup type PRICING_TYPE.
Default Rate	Specify the default rate. This field is enabled only if the **Pricing Type** is selected as **User Defined**. **Note**: If **Pricing Type** is **User Defined**, system default Rate Application as **Fixed**. and the field gets disabled
Rate Application	Specifies the rate application based on the selected pricing type. When the pricing type is **User Defined**, the rate application is defaulted to **NULL** and disabled. For **Rate Code Based** or **Price Code Based** pricing types, selecting a rate application is **mandatory**; otherwise, an error message is displayed.
Rate Code	Specify the rate code. This field is enabled only if the **Pricing Type** is selected as **Rate Code Based**.
Price Code	Specify the price code. This field is enabled only if the **Pricing Type** is selected as **Price Code Based**.
Currency Wise Rate Preferences	Section displays the currency wise rate preferences.
Currency	Displays the currency selected.

Table 2-37   (Cont.) Interest - Interest Pricing Preferences - Field Description

Field	Description
Minimum Rate	Specify the minimum rate for the interest type component. This value is populated from **Currency Wise Rate Preference** setup at product segment and can be modified. Specify the minimum rate value up to 6 decimals and ensure that the value is less than the Maximum rate and also within the range of product segment level minimum rate and maximum rate for the same component. Also, note that system validates during account on-boarding and also during the Life cycle of the loan and displays an error if final rate of loan account goes below the minimum rate or goes above the maximum rate.
Maximum Rate	Specify the maximum rate for the interest type component. This value is populated from **Currency Wise Rate Preference** setup and can be modified. Specify the maximum rate value up to 6 decimals and ensure that the value is more than the above field minimum rate and also within the range of product segment level minimum rate and maximum rate for the same component. Also, note that system validates during account on-boarding and also during the Life cycle of the loan and displays an error if final rate of loan account goes below the minimum rate or goes above the maximum rate.
Minimum Spread Rate	Specify the minimum spread rate for the interest type component. This value is populated from **Currency Wise Rate Preference** setup and can be modified. Specify the minimum spread rate value up to 6 decimals and ensure that the value is within the range of product level minimum spread rate and maximum spread rate for the same component defined in product. Also, note that system validates this value either during account on-boarding or during the Life cycle of the loan and displays an error if spread value goes below the minimum spread rate or if minimum spread rate is greater than maximum spread rate.
Maximum Spread Rate	Specify the maximum spread rate for the interest type component. This value is populated from **Currency Wise Rate Preference** setup and can be modified. Specify the maximum spread rate value up to 6 decimals and ensure that the value is within the range of product level minimum spread rate and maximum spread rate for the same component defined in product. Also, note that system validates this value either during account on-boarding or during the Life cycle of the loan and displays an error if spread value goes below the minimum spread rate or if minimum spread rate is greater than maximum spread rate.
Floor Rate	Specify the floor rate. **Note**: The **Floor Rate** should be set up greater than the **Minimum Rate** and less than the **Ceiling Rate**.
Ceiling Rate	Specify the ceiling rate. **Note**: The **Ceiling Rate** should be set up greater than the **Maximum Rate**.

Table 2-37   (Cont.) Interest - Interest Pricing Preferences - Field Description

Field	Description
Action	Displays the actions to be taken on record. The available options are: • **Edit** - Click to edit the record. As user clicks this icon, the fields becomes ediable. User can edit the required details and click **Save**. • **Delete** - Click to delete the record.

Fees

4. Specify the fields on **Fees** screen.

   The Fee type components defined in the Business Components section of Product segment are listed here. The user can link the component code by specifying the charge code preferences and enabling the toggle.

Figure 2-37   Fees

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-38   Fees - Field Description

Field	Description
Charge Code	Select the charge code from the list. Displays the charge codes from **Charge Code** maintenance screen.
Charge Code Description	Displays the description of the charge code selected.

Table 2-38   (Cont.) Fees - Field Description

Field	Description
First Due Date	This is applicable only for periodic fees component. It is defaulted as **First Due Date**. The first due of periodic fees will be same as installment due date and further fee due dates will be by adding fee frequency to the previous due date. The allowed values are defined by the lookup type FEE_FIRST_DUE_DATE.
Fee Frequency	This is frequency of charging the periodic fees. The allowed values are : • **MONTHLY** • **QUARTERLY** • **ANNUALLY** • **HALF YEARLY** The allowed values are defined by the lookup type FEE_FREQUENCY.

Insurance

5. Specify the fields on **Insurance** screen.

The Insurance type components defined in the Business Components section of Product segment are listed here. Click on toggle status to disable the component selected.

Figure 2-38   Insurance

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-39   Insurance - Component Details - Field Description

Field	Description
Component Details - Basic Details	This section displays the basic details of component.
Type	Displays the type of component as **Interest**.
Code	Displays the unique code.
Description	Displays the description of the code.
Preferences	This section displays the preferences of component.
Include in Installment	Click the toggle status to enable this feature. This toggle should be enabled if the said component is required to be considered in the installment amount.
Include in APR	Click the toggle status to enable this feature. This toggle to be enabled, if the said component is required to be considered for computation under the **Annual Percentage Rate**.

6. Click **Cancel** to close the details without saving.

7. Click **Back** to navigate to previous screen (**Basic Details**.

8. Click **Save and Close** to save the details.

9. Click **Next** to save and navigate to the next screen (**Product Preference**).

2.7.1.3 Product Preference

This topic describes about configuring various loan account specific preferences applicable for the accounts created under this product.

This topic describes about configuring various loan account preferences applicable for the accounts created under this product and these preferences control the account's behavior throughout its life cycle. Preference related to Term, Amount and Currencies and lifecycle events like disbursement, repayment, closure etc are configured in this section. The sections following, go into greater detail on the preferences, intended functionality, and related parameters.

1. Click **Next** in the **Business Components** screen to add the preferences.

   The **Contract Preferences - Primary** screen is displayed.

Figure 2-39   Contract Preferences - Primary
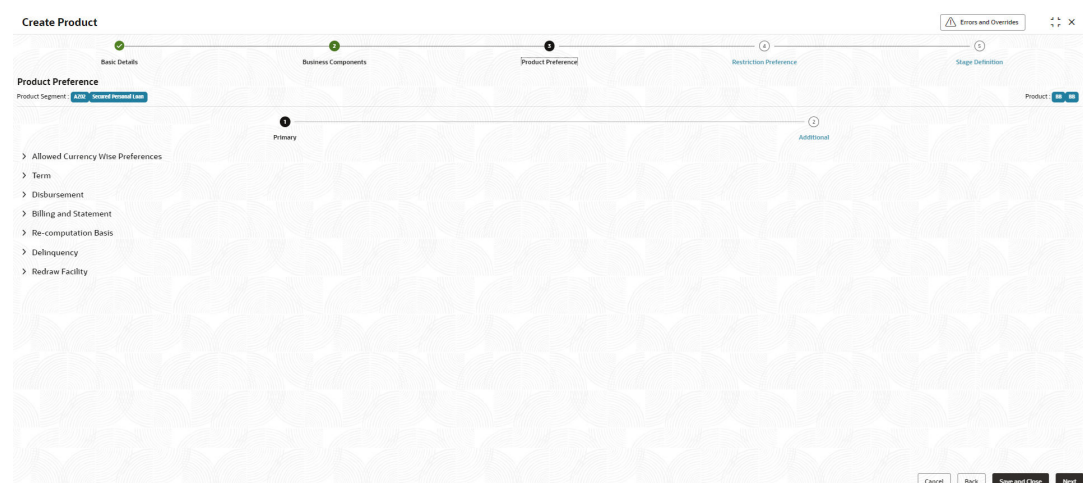
Allowed Currency Wise Preference

2. Specify the fields on **Contract Preferences - Primary** screen.

This section describes the list of allowed currencies under which loan accounts of this product can be opened. Currencies defined in Product segment are defaulted and enabled here. They can disabled by toggling the **Action** button.

On loan account onboarding validation is done to ensure the loan amount lies within the range of minimum amount and maximum amount.

Figure 2-40   Allowed Currency Wise Preference

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

Table 2-40   Allowed Currency Wise Preference - Field Description

Field	Description
Currency	Displays the currency selected for a loan account.
Minimum Amount	Displays the minimum amount in the specified currency for a loan account opened under the product. User can modify the same.
Maximum Amount	Displays the maximum amount in the specified currency for the loan account opened under the product. User can modify the same.
Closure Balance Waiver Limit	Specify the closure balance waiver limit. When full payoff of loan, when total outstanding is less than small balance waiver limit, the outstanding will be waived automatically and account will be marked as paid off.
Closure Balance Forfeiture Limit	Specify the closure balance forfeiture limit. During full payoff of loan, when amount paid is more than total due, excess amount is forfeited and account will be marked as paid off.

Table 2-40　(Cont.) Allowed Currency Wise Preference - Field Description

Field	Description
Action	Indicates if the allowed currency wise preference is enabled or not. By default, this option is enabled. **Note:** Enabling at least one currency row is required.

Figure 2-41　Term

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

Table 2-41　Term - Field Description

Field	Description
Term Units	Displays the term units as selected in product segment → prefernces → term → term units.
Minimum Term	Specify the minimum term for a account opened under the product.
Maximum Term	Specify the maximum term for a account opened under the product.

Figure 2-42　Disbursement

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

Table 2-42   Disbursement - Field Description

Field	Description
Auto Disbursement	Toggle to enable the auto disbursement. The toggle is enabled by default but will be allowed to disable.
Multi Disbursement Allowed	Toggle to enable the multiple disbursement. The toggle is enabled by default but will be allowed to disable.
Schedule Drawn On	Select the schedule drawn from the drop-down list. The available options are: • **Sanction Amount** • **Outstanding Principal Amount** If schedule is drawn on Sanction Amount, installment amount is computed on sanctioned amount and schedule is drawn for the same installment amount. If schedule is drawn on Outstanding Principal amount, installment amount is computed on outstanding principal at the time of disbursement and schedule is re-computed on every disbursement The allowed values are defined by the lookup type SCHEDULE_DRAWN_ON.
Days to First Payment	Specify the number of days post first disbursement, when the first payment will become due on the loan account. For example, if a loan account is disbursed on 10-Jan and Days to First payment is say 45 days, then first payment due date is derived as 24-Feb. Subsequent payment dates of loan are derived by adding the frequency of installment payment to the first due date derived. The allowed values are: • **Anniversary** • **30** • **45** • **60** • **90** The allowed values are defined by the lookup type DAYS_FIRST_PAYMENT.
Update Collateral Utilization	Toggle this to enable collateral utilization on disbursement and de-utilization on payment, for the secured loans. The toggle is enabled by default. If not checked, utilization against collateral will not be done. **Note**: Blocking of collateral for the Collateral linkage amount will be done as a default behavior for secured loans.

Figure 2-43   Billing and Statement

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

Table 2-43   Billing and Statement - Field Description

Field	Description
Billing Required	This field indicates if loan billing notice to be generated or not. The toggle is disabled by default and can be modified to enable.
Payment Tolerance Percentage	Specify the tolerange percentage for the payment. This is the threshold percentage of payment amount that must be achieved before a due amount is considered PAID or UNPAID. **Note**: It is only supported for **billing accounts**. And allowed values for Payment Tolerant Percentage are from 1 to 100, with up to 2 decimal places. See the **Examples - Payment Tolerance Percentage** below for related examples.
Billing Post Maturity Lag Days	Specify the number of days after maturity date, when loan billing notice will be sent to the customer, after every lag days is crossed, if the loan account is not fully settled. Input in this field is required if **Billing Required** is enabled. For example if this field is maintained as 15 days and 10-Jan is the maturity date, then Post maturity bill will be sent every 15 days on 25-Jan, 09-Feb, 24-Feb and so on until the loan is fully repaid.
Statement Frequency	Select the frequency from the drop-down list, when the loan account statement needs to be generated. The allowed values are defined by the lookup type STMT_FREQ. **Note**: Billing Accounts supports weekly, biweekly and quarterly frequencies.

Table 2-43   (Cont.) Billing and Statement - Field Description

Field	Description
Start Month	Specify the month on which statement generation will begin. This field is required if statement frequency is greater than Monthly. Valid values are Jan, Feb, Mar etc. If frequency is Quarterly and Start month is Feb, then statement will be generated every Feb, May, Aug and Nov. The allowed values are defined by the lookup type MONTH.
Statement Date	Specify the date when the statement is to be generated as per the statement frequency. If statement frequency is Quarterly and Start Month is Feb and Statement Date is 5, then statement will be generated on 5-Feb, 5-May, 5-Aug and 5-Nov.
Installment Frequency	Select the multiple installment frequency when the installment amount will become due for payment from the drop-down list. The available options are: • **Monthly** • **Quarterly** • **Weekly** • **Half Yearly** The allowed values are defined by the lookup type INST_FREQ.
Pre-bill Days	Specify the number of days before the schedule due date for generating the billing notice. Input in this field is required if **Installment Frequency** is captured.
Minimum Days between Installments	Input in this field is required when **Billing Required** is not selected and **Installment Frequency** is captured.

Figure 2-44   Examples: Payment Tolerance Percentage

Paid 95

Bill Number	Bill Due Amt	Pmt Receive	Bill Generation	Bill Due Dt	Payment Tolerance %	Bill Status
1	100	95	16-Jan-25	01-Feb-25	95	Paid

Paid 95

Bill Number	Bill Due Amt	Pmt Receive	Bill Generation	Bill Due Dt	Payment Tolerance %	Bill Status
1	100	100	16-Jan-25	01-Feb-25	95	Paid
2	100	90	14-Feb-25	01-Mar-25	95	Unpaid

Paid 110

Bill Number	Bill Due Amt	Pmt Receive	Bill Generation	Bill Due Dt	Payment Tolerance %	Bill Status
1	100	100	16-Jan-25	01-Feb-25	95	Paid
2	100	100	14-Feb-25	01-Mar-25	95	Paid
3	100	100	16-Mar-25	01-Apr-25	95	Paid

Figure 2-45   Rate Revision and Re-computation Basis

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

Table 2-44   Re-computation Basis - Field Description

Field	Description
Refresh Frequency	This field refers to the frequency at which the rate changes at rate code/price code level to be propagated to loan account. This field is applicable when Interest Pricing level, Rate Application is selected as Floating for interest component. Select the frequency from the drop-down list. The available options are: • **Immediate** • **Every Due Date** • **Every Bill Generation Date** • **Every N months** The allowed values are defined by the lookup type RATE_REFRESH_FREQUENCY.
Refresh Interval	Specify the refresh interval. This field refers to refresh period when rate revision is to be triggered if Refresh frequency is **Every N months**. Specify the refresh interval in months. Allowed value can be from 1 – 12 months.
Event	Select the event from the drop-down list. The available options are: • **Disbursement** • **Payment** • **Amendment Initiation** • **Rate Revision** The allowed values are defined by the lookup type PRODUCT_EVENTS_RECOMPBASIS.

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Table 2-44   (Cont.) Re-computation Basis - Field Description

Field	Description
Re-computation Basis	Select the recoputation basis from the drop-down list. The available options are: • **Recalculate Term** - The installment amount remains same as before the operation and term is recomputed. • **Recalculate Installment** - The term remains the same as before and Installment amount is recomputed. • **Balloon Payment** - Neither the term nor the installment is changed, anything excess will be adjusted in maturity schedule or schedules with zero dues are drawn. The allowed values are defined by the lookup type RECOMPUTE_BASIS.

Figure 2-46   Delinquency

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

Table 2-45   Delinquency - Field Description

Field	Description
Payment Grace Days	Specify the number of grace days to be provided for payment of dues after the instalment has become due. Account is not levied penalty if payment is done within the grace days. Example: Due date: 10th January 2024, Grace 3 days, If payment done on or before 13th January 2024, penalty will not be levied.
Time Bar Years	This field is for future use.

Figure 2-47   Redraw Facility
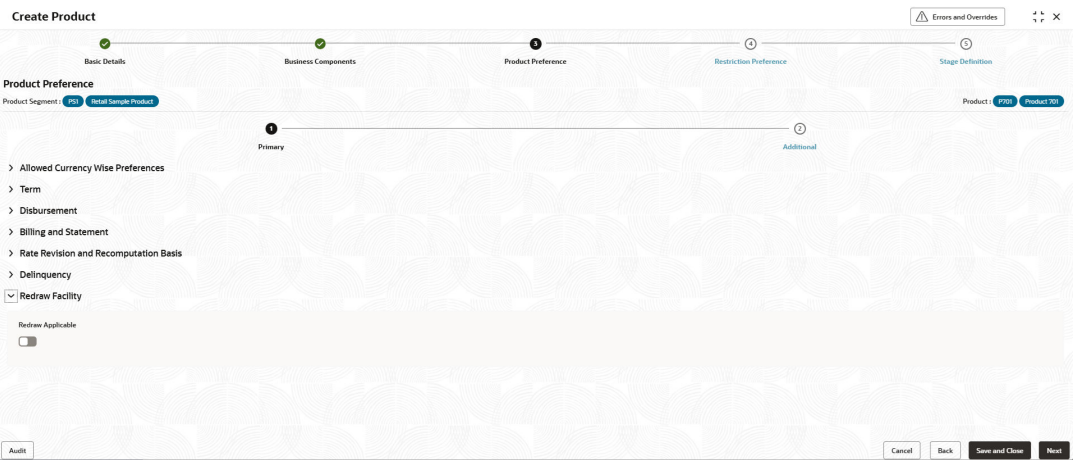
For more information on fields, refer to the field description table.

Table 2-46   Redraw Facility - Field Description

Field	Description
Redraw Applicable	This feature allows to refund the excess amount paid by customer. Click the toggle status to enable this feature.

3. On **Product Preference** screen, click **Additional** tab.

   The **Product Preference - Additional** screen displays.

Figure 2-48   Product Preference - Additional

Figure 2-49   Installment Day Cap Rules

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

Table 2-47   Installment Day Cap Rules - Field Description

Field	Description
Minimum Installment Day	Specify the minimum start day for the the repayment frequency. For example, For the minimum installment frequency set to monthly and the minimum installment day set to 10, any installment or schedule due date ranging from the 1st to the 9th cannot be accepted during the onboarding or installment change operation, as the minimum start day is the 10th.
Maximum Installment Day	Specify the maximum start day for the the repayment frequency. At the Product level or at account level, if the user wants the date to be month end then the Due Date Day has to be entered as 31. In such a case the system will validate that the First Installment Due Date is the last day of that month and not do an exact comparison with 31. Also going forward all due dates will be month end. The system should also validate that the Product Level Due Date Day is within the Minimum Installment Day and Maximum Installment Day otherwise an error will be thrown "Due Date Day is not within the range of Minimum Installment Day and Maximum Installment Day". The system should also validate that the Account Level Due Date Day is within the Minimum Installment Day and Maximum Installment Day.

For example1: Product Level Due Date Day = 10

Defaults to Account Level, User modifies to 20

All Installments for the frequencies Monthly and above will have the Day part of the Installment Due Date as 20

20-Feb-2025

20-Mar-2025 |
Date Change Gap Days	Specify the gap days between each date change operation is captured.
Maximum Number of Date Change in a Year	Specify the maximum number of installment date changes allowed within a year.
Maximum Number of Date Change in Life	Specify the maximum number of loan term installment date changes allowed within a lifetime.

Table 2-47 (Cont.) Installment Day Cap Rules - Field Description

Field	Description
Maximum Number of Advance Installments Allowed	Specify the maximum number of advance installments that can be paid as advance payment. **Note:** If it is not maintained, there is no restriction on the number of advance payments allowed.

Figure 2-50 Term Cap Rules
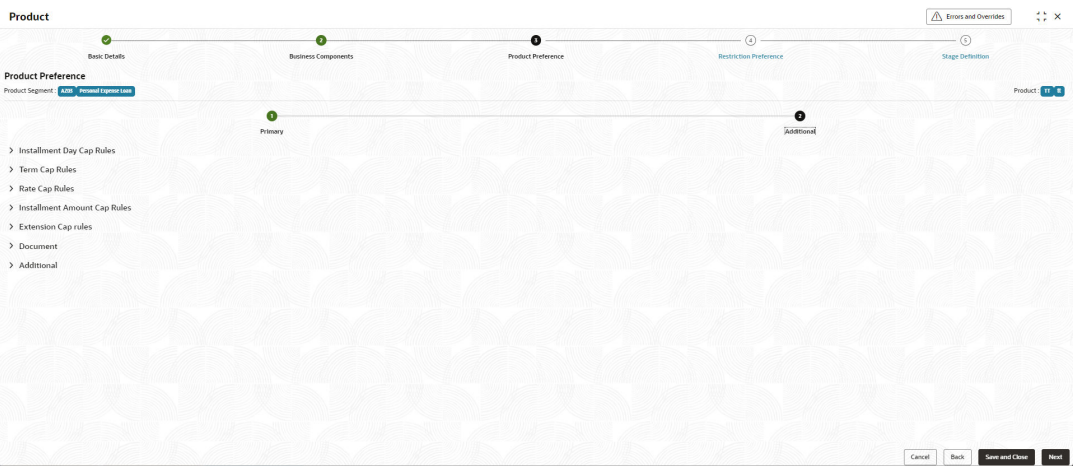

For more information on fields, refer to the field description table.

Table 2-48 Term Cap Rules - Field Description

Field	Description
Maximum Number of Term Increase in Life	Specify the maximum number of term increase in life. If there is a term increase, the system tracks the occurrence count. When this count (for the entire duration) exceeds the allowed number of term increases, the system will display an error message: Term Increase is not allowed as it exceeds the maximum number of term increases permitted during the lifetime. This validation is only applicable if the field is not blank; if the field is blank, the validation will be skipped.
Maximum Number of Term Increase in a Year	Specify the maximum number of term increase in year. When there is a Term Increase, the system tracks the occurrence count for the year. If the count exceeds the allowed limit, the system will display the error message: Term Increase is not allowed as it exceeds the maximum number of term increases permitted in a year. This validation is only applied if the field value is not blank; if the field is blank, the validation will be skipped. The value will be compared with the original or booking-time term value to determine whether there is an increase or decrease.

Table 2-48   (Cont.) Term Cap Rules - Field Description

Field	Description
Maximum Number of Term Decrease in Life	Specify the maximum number of term decrease in life. When there is a Term Decrease, the system tracks the occurrence count for the entire duration. If the count exceeds the allowed limit, the system will display the error message: Term Decrease is not allowed as it exceeds the maximum number of term decreases permitted during the lifetime. This validation will only apply if the field value is not blank; if the field is blank, the validation will be skipped. The count will be compared against the original or booking-time term value to determine whether there is an increase or decrease.
Maximum Number of Term Decrease in a Year	Specify the maximum number of term decrease in year. For a Term Increase, the system tracks the occurrence count within a year. If the count exceeds the allowed limit, the system will display the error message: Term Decrease is not allowed as it exceeds the maximum number of term decreases permitted in a year. This validation is only triggered if the field value is not blank; if the field is blank, the validation will be skipped. The value will be compared to the original or booking-time term value to assess whether there is an increase or decrease.

Figure 2-51   Rate Cap Rules

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

Table 2-49   Rate Cap Rules - Field Description

Field	Description
Maximum Number of Rate Changes in a Year	Specify the maximum number of rate changes allowed in a year. For an interest rate change, the system tracks the occurrence count within a year. If the number of changes exceeds the allowed limit, the system will display the error message: Interest Rate Increase is not allowed as it exceeds the maximum number of rate changes allowed in a year. This validation will only be applied if the field value is not blank; if the field is blank, the validation will be skipped.

Table 2-49   (Cont.) Rate Cap Rules - Field Description

Field	Description
Maximum Number of Rate Changes in Life	Specify the maximum number of rate changes allowed in a lifetime. For an interest rate change, the system tracks the occurrence count over the entire life term. If the number of increases exceeds the allowed limit, the system will display the error message: Interest Rate Increase is not allowed as it exceeds the maximum number of interest rate increases allowed during the life term. This validation will only be applied if the field value is not blank; if the field is blank, the validation will be skipped.
Maximum percentage of Rate Change Increase in Life	Specify the maximum percentage of rate changes allowed in a lifetime. For the maximum number of term increases allowed in a year, the system tracks the difference (including spread or net interest) from the original interest rate value. If the cumulative difference exceeds the specified field value over the life term, the system will display the error message: Interest Rate Increase is not allowed as it exceeds the maximum percentage of rate change increase in the life term. This validation will only be applied if the field value is not blank; if the field is blank, the validation will be skipped.
Maximum percentage of Rate Change Increase in a Year	Specify the maximum percentage of rate changes allowed in a year. For an interest rate increase, the system tracks the difference from the original value at the start of the year. If the difference (including spread or net interest) exceeds the specified field value within a year, the system will display the error message: "Interest Rate Increase is not allowed as it exceeds the minimum percentage of rate change increase in the life term." This validation will only be applied if the field value is not blank; if the field is blank, the validation will be skipped.
Maximum percentage of Rate Change Decrease in Life	Specify the maximum percentage of rate changes allowed in a lifetime. For an interest rate decrease, the system tracks the difference from the original value. If the decrease (including spread, i.e., net interest) exceeds the specified field value over the life term, the system will display the error message: Interest Rate Increase is not allowed as it exceeds the minimum percentage of rate change increase in the life term. This validation will only be applied if the field value is not blank; if the field is blank, the validation will be skipped.
Maximum percentage of Rate Change Decrease in a Year	Specify the maximum percentage of rate changes allowed in a year. For an interest rate decrease, the system tracks the difference from the original value at the start of the year. If the decrease (including spread, i.e., net interest) exceeds the specified field value within a year, the system will display the error message: Interest Rate Increase is not allowed as it exceeds the minimum percentage of rate change increase in the life term. This validation will only be applied if the field value is not blank; if the field is blank, the validation will be skipped.

Figure 2-52   Installment Amount Cap Rules

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

Table 2-50   Installment Amount Cap Rules - Field Description

Field	Description
Maximum Amount Increase in a Year	Specify the maximum amount increase allowed in a year. For an Installment/EMI Amount Increase, the system tracks the total amount of increase within a year. If the increase exceeds the value specified in the field, the system will display the error message: Installment Amount Increase is not allowed as it exceeds the maximum installment amount increase allowed in a year and log the error in the exception table. This validation is only applied if the field value is not blank; if the field is blank, the validation will be skipped.
Maximum Amount Increase in Life	Specify the maximum amount increase allowed in a year. For an Installment/EMI Amount Increase, the system tracks the total amount of increase over the life term, starting from the original or initial value. If the increase over the life term exceeds the specified field value, the system will display the error message: sInstallment Amount Increase is not allowed as it exceeds the maximum installment amount increase allowed during the life term and log the error in the exception table. This validation will only be triggered if the field value is not blank; if the field is blank, the validation will be skipped.
Maximum Number of Advance Installments Allowed	Specify the maximum number of installments that can be paid as advance payment. If it is maintained as zero, advance payment will be disallowed for all the accounts of this product.
Minimum Number of Installment for Partial Payoff	Specify the minimum number of installments for which partial payoff can be prepaid.
Accelerated Payment Allowed	Click the toggle status to allow the accelerated payment.
Minimum Lock-in Period	Specify the lock in period(in Days) which is the minimum period before which an early settlement of loans.
Minimum Notice Period for Settlement	Specify the minimum duration or notice period in the given unit(Days)for the early and final premature settlement of the loan.

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Figure 2-53   Extension Cap rules

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

Table 2-51   Extension Cap rules - Field Description

Field	Description
Maximum Term for Extensions in a Year	Specify the maximum term(Days) of extension allowed in a year. During the payment suspension, the system will validate the gap in days between the maturity date and the revised maturity date upon extending the repayment holiday.
Maximum Term for Extensions in Life	Specify the maximum term of extension allowed in Life. During payment suspension, the system will validate the gap in days between the maturity date and the revised maturity date following a repayment holiday extension.
Extension Gap in Months	Specify the gap in months between two extension transactions. During payment suspension, the system will validate the gap in months.
Maximum Number of Extensions in a Year	Specify the maximum term of extension allowed in a year. During payment suspension, the system will validate the count of extensions.
Maximum Number of Extensions in Life	Specify the maximum term of extension allowed in a life. During payment suspension, the system will validate the count of extensions.
Minimum Payment before Extension	Specify the minimum payment amount before posting extension. During a payment extension, the system will track the total payment amount received to date.

Figure 2-54   Document

This section is currently not supported

Figure 2-55   Additional

This section is currently not supported

4. Click **Cancel** to close the details without saving.

5. Click **Back** to navigate to previous screen (**Business Components**.

6. Click **Save and Close** to save the details.

7. Click **Next** to save and navigate to the next screen (**Restriction Preference**).

2.7.1.4 Restriction Preference

This topic describes about configuring products to allowed or disallowed branches and/or customer categories.

These restrictions maintained at product level are validated while on-boarding loan account.

Note:

- Branch Code restriction will be applicable on the branch where the account is getting opened.

- Customer category code restriction will be applicable on customer category of the primary customer of the loan account.

- You can configure either the allowed list or the disallowed list for a product, but not both at the same time.

1. Click **Next** in the **Product Preference** screen to define the stage.

   The **Restriction Preference** screen is displayed.

Figure 2-56   Restriction Preference - Category Code Restriction

2. Select the **Category Code Restriction** tab.

   The **Restriction Preference - Category Code Restriction** screen is displayed.
   You can create a product with allowed/ disallowed list of Customer Categories in Restriction preference.

   a. Select the appropriate option allow/disallow some products for configuring restriction preferences.

   b. Specify the fields on the **Restriction Preference - Category Code Restriction** screen.

Table 2-52   Restriction Preference - Category Code Restriction - Field Description

Field	Description
Category Code Restriction	The list of allowed/disallowed customer categories can be configured in this section. **Note**: Customer category code restriction will be applicable on customer category of the primary customer of the loan account.
Restriction Details	Select the restriction details from the drop-down list. The available options are: • **Allowed** • **Disallowed** **Note**: The **Allowed** option requires a minimum of one customer category code to be added. For the **Disallowed** option, you can add a list of category codes, but this is not mandatory.
Customer Category Details	The Customer categories maintained in Core Maintenance → View Customer Category are shown in the picklist for adding the customer categories.
+ button	Click to add a row.
Delete	Click to delete a row that is already selected.
Customer Categories Code	Specify the allowed/disallowed customer category code from the drop-down list.
Customer Category Description	Displays the customer category description.
Action	Displays the actions to be taken for restriction preference. The available options are: • **Edit** - Click to edit the restriction preference. As user clicks this icon, the fields becomes ediable. User can edit the required details and click **Save**. • **Delete** - Click to delete the restriction preference record.

3. Select the **Branch Code Restriction** tab.

   The **Restriction Preference - Branch Code Restriction** screen is displayed.
   You can create a product with allowed/disaloowed list of branch codes in Restriction preference.

   a. Select the appropriate option allow/disallow some products for configuring restriction prefernces.

   b. Specify the fields on the **Restriction Preference - Branch Code Restriction** screen.

Figure 2-57   Restriction Preference - Branch Code Restriction

Table 2-53   Restriction Preference - Branch Code Restriction - Field Description

Field	Description
Restriction Details	Select the restriction details from the drop-down list. The available options are: • **Allowed** • **Disallowed** **Note**: The **Allowed** option requires a minimum of one branch code to be added. For the **Disallowed** option, you can add a list of branch codes, but this is not mandatory.
Branch Code Details	The Branch Codes maintained in Core Maintenance → External Branch Parameters → View External Branch Parameters are shown in the picklist of adding the branch codes.
+ button	Click to add a row.
Delete	Click to delete a row that is already selected.
Branch Code	Specify the allowed/disallowed branch code from the drop-down list.
Branch Description	Displays the branch description,
Action	Displays the actions to be taken for restriction preference. The available options are: • **Edit** - Click to edit the restriction preference. As user clicks this icon, the fields becomes ediable. User can edit the required details and click **Save**. • **Delete** - Click to delete the restriction preference record.

4. Perform one of the following action:

   • Click **Cancel** to close the details without saving.

   • Click **Back** to go back to previous tab.

   • Click **Save and Close** to save the details.

   • Click **Next** to save and navigate to the next screen.

2.7.1.5 Stage Definition

This topic describes about configuring the repayment schedule of the loan accounts opened under this product.

This topic describes the instructions to configure various stages of loan product. Each stage can be any of the below installment payment types - Interest only Installment (IOI), Moratorium(MOR), Equated Periodic Installment (EPI), Post Maturity Installment (PMI) etc. Single or multiple of these stages can be defined for the product. Loan repayment schedule is drawn using the above stage definition. For example, we can configure a student education loan to have MOR stage followed EPI stage.

1. Click **Next** in the **Restriction Preference** screen to define the stage.

   The **Stage Definition** screen is displayed.

Figure 2-58   Stage Definition

2. Specify the fields on **Stage Definition** screen.

Table 2-54   Stage Definition - Field Description

Field	Description
+ button	Click to add a row.
- button	Click to delete a row that is already selected.
Stage Name	Specify the name for each stage as per bank's naming convention.
Stage Type	Select the stage type from the drop-down list. The available options are: • **Equated Periodic Installment** • **Interest Only Installment** • **Moratorium** • **User Defined Schudule** . The allowed values are defined by the lookup type STAGE_TYPE
Installment Computation Method	Select the method as **PMT Formula Method** from the drop-down list. The available options are: • **PMT Formula Method** • **Annuity Method** • **PMT Recursive Formula Method** This field indicates the formula for the computation of installment amount for the stage. The allowed values are defined by the lookup type COMP_METHOD.
Installment Due Type	This field indicates whether the installments will become due at the beginning of the installment period or at the end. Select the due type as **Arrears** from the drop- down list. In this type of method, the installment is due at the end of the installment cycle. The allowed values are defined by the lookup type INST_TYPE.
Installment Frequency	This field indicates the frequency when the installment amount will become due for payment for the configured stage. Different stages can be configured to have different payment frequency. Select the frequency from the drop- down list. The allowed values are defined by the lookup type INST_FREQ.

Table 2-54   (Cont.) Stage Definition - Field Description

Field	Description
Component Applicable	Select the component as **All Components** from the drop-down list. This field indicates different definitions for each component type at the stage level. The allowed values are defined by the lookup type COMP_APPLICABLE.
Default Stage Duration	Specify the default stage duration which percolates or defaulted down to the account. The allowed values are defined by the lookup type STAGE_UNIT.
Maximum Stage Duration	Specify the maximum stage duration (cumulative) allowed for the stage type at the account level.
Stage Duration Unit	Select the duration as **Months** from the drop-down list. This field is unit value of duration for the values entered in **Default Stage Duration** and **Maximum Stage Duration**. For example, maximum stage definition and stage duration unit can be expressed as 36 months, which means maximum duration of the configured stage in loan account can be only upto 36 months.
Interest Compunding Frequency	This field is defaulted to None. **Note**: This field is for future use.
Excess Interest Behavior	This field specifies the treatment for the excess interest amount (i.e. when the interest amount computed for the schedule period is more than the installment amount). Select the interest behaviour from the drop-down list. The available options are: • **Capitalize** • **Charge** • **Carry Forward to Subsequent Installments** The allowed values are defined by the lookup type EXCESS_INT_TREATMENT.
End of period behavior	This field specifes the treatment for accrued components (i.e Interest) at the end of the stage term. The available options are: • **No Treatment Required** • **Carry Forward to First Installmen** • **Capitalize Interest** • **Spread across loan term equally** • **Carry Forward with Notional Captalization** The allowed values are defined by the lookup type END_PERIOD_BEHAVIOUR.

3. Click **Back** to go back to previous tab.
4. Click **Cancel** to close the details without saving.
5. Click **Save and Close** to save the details.

   The Contract Template is successfully created and can be viewed using the View Product screen.

2.7.2 View Product

This topic provides the systematic instructions to view the list of configured products.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Product**, then click **View Product**.

The **View Product** screen is displayed.

Figure 2-59   View Product
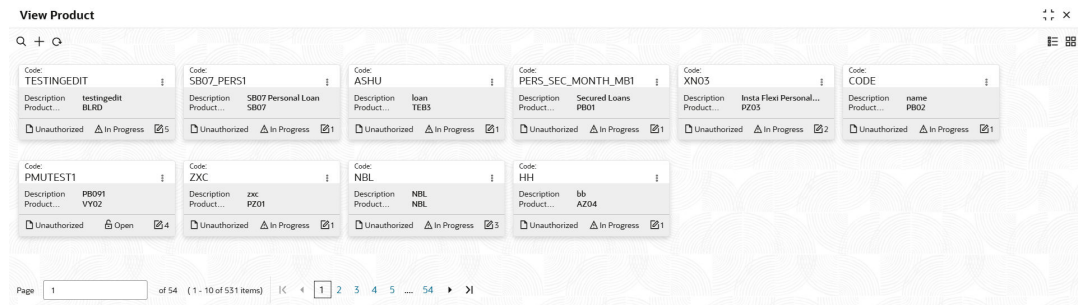
For more information on fields, refer to the field description table.

Table 2-55   View Product – Field Description

Field	Description
Code	Displays the code for the product.
Description	Displays the description of the Product Code.
Product code	Displays the product code selected.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

2.8 Restructure Plan

This topic describes to define a Hardship - Restructure program with various Hardship Benefits/Restructuring amendment can be formed in the System.

This topic contains the following subtopics:

- [Create Restructure Plan](#)
  This topic describes the instructions to capture the hardship restructure as distinct programs.

- [View Restructure Plan](#)
  This topic describes the systematic procedures used to view restructure definitions.

2.8.1 Create Restructure Plan

This topic describes the instructions to capture the hardship restructure as distinct programs.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Restructure Plan**, then click **Create Restructure Plan**.

   The **Create Restructure Plan** screen is displayed.

Figure 2-60   Create Restructure Plan

3. Specify the fields on **Create Restructure Plan** screen.

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-56   Create Restructure Plan - Field Description

Field	Description
Restructure Plan Code	Specify the unique plan code.
Restructure Plan Description	Specify the description for plan code defined.
Maximum Allowed Duration Period	Specify the maximum allowed period for benefit plan to an lending account. The benefit plan can be applied to a Lending Account multiple times, but the total cumulative period cannot exceed the specified limit.
Duration Unit	Select the units from the drop-down list. The available options are: • **Months**
Start Date	Specify the start date for the benefit plan.
End Date	Specify the end date for the account condition to effect.

Table 2-56   (Cont.) Create Restructure Plan - Field Description

Field	Description
Advanced Rules Required	Click the toggle status to enable this feature. This indicates whether using the advanced expression builder is required for applying the benefit plan to the account. **Note:** This field is for future use.
Batch Processing Required	Click the toggle status to distinguish the restructure plan for online processing or batch processing. **Note:** This field is for future use.
Bill Suspension	The fields under **Bill Suspension** are described below:
Required	Click the toggle status to indicate the bill suspension is required.
Interest Rate Restructure	The fields under **Interest Rate Restructure** are described below:
Required	Click the toggle status to indicate whether interest rate restructure is required. When enabled, the system will capture the reduced interest rate or period value from the servicing layer and apply it to the lending account.
Restructure Period Interest Rate	Specify the net interest rate considered during restructure period.
Fee Waiver	The fields under **Fee Waiver** are described below:
Required	Click the toggle status to indicates whether a fee waiver (for any fees not linked to installments) is required. When enabled, the system will capture the component values and waiver details from the servicing layer and apply them to the lending account.
Add New	Click this icon to add fee waiver details.
Component Code	Select the component code from the drop-down list. The system to fetch from Business Component Maintenance - Fee Type Component (Active and Open Records).
Component Code Description	Displays the description of the component code selected.

4. Click **Save** to save the details.

   The Lookups is successfully created and can be viewed using the View Restructure Plan screen.

2.8.2 View Restructure Plan

This topic describes the systematic procedures used to view restructure definitions.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Restructure Plan**, then click **View Restructure Plan**.

   The **View Restructure Plan** screen is displayed.

Figure 2-61   View Restructure Plan

3. Specify the fields on **View Restructure Plan** screen.

Table 2-57   View Restructure Plan - Field Description

Field	Description
Restructure Plan Code	Displays the plan code.
Restructure Plan Description	Displays the description of the plan code.
Authorization Status	Displays the authorization status of the record. The options are: • **Authorized** • **Unauthorized**
Record Status	Displays the status of the record. The options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

2.9 PII Mask

This topic describes the systematic procedures used to view PII Mask Maintenance.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **PII Mask**.

    The **View Lookup** screen is displayed.

Figure 2-62   PII Mask

3. Specify the fields on **PII Mask** screen.

Table 2-58   PII Mask Maintenance - Field Description

Field	Description
PII Mask Key	Displays the mask key.
Mask Description	Displays the description of the mask.
Authorization Status	Displays the authorization status of the record. The options are: • **Authorized** • **Unauthorized**
Record Status	Displays the status of the record. The options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

4. On **PII Mask**, click 🔍 icon.

The **PII Mask - Search** screen is displayed.

Figure 2-63   PII Mask - Search

5. On **PII Mask - Search** screen, specify the **Search Filter** to fetch the required PII attributes.

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

Table 2-59   PII Mask - Search - Field Description

Field	Description
Authorization Status	Select the authorization status from the drop-down list. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Select the record status from the drop-down list. The available options are: • **Open** • **Closed**
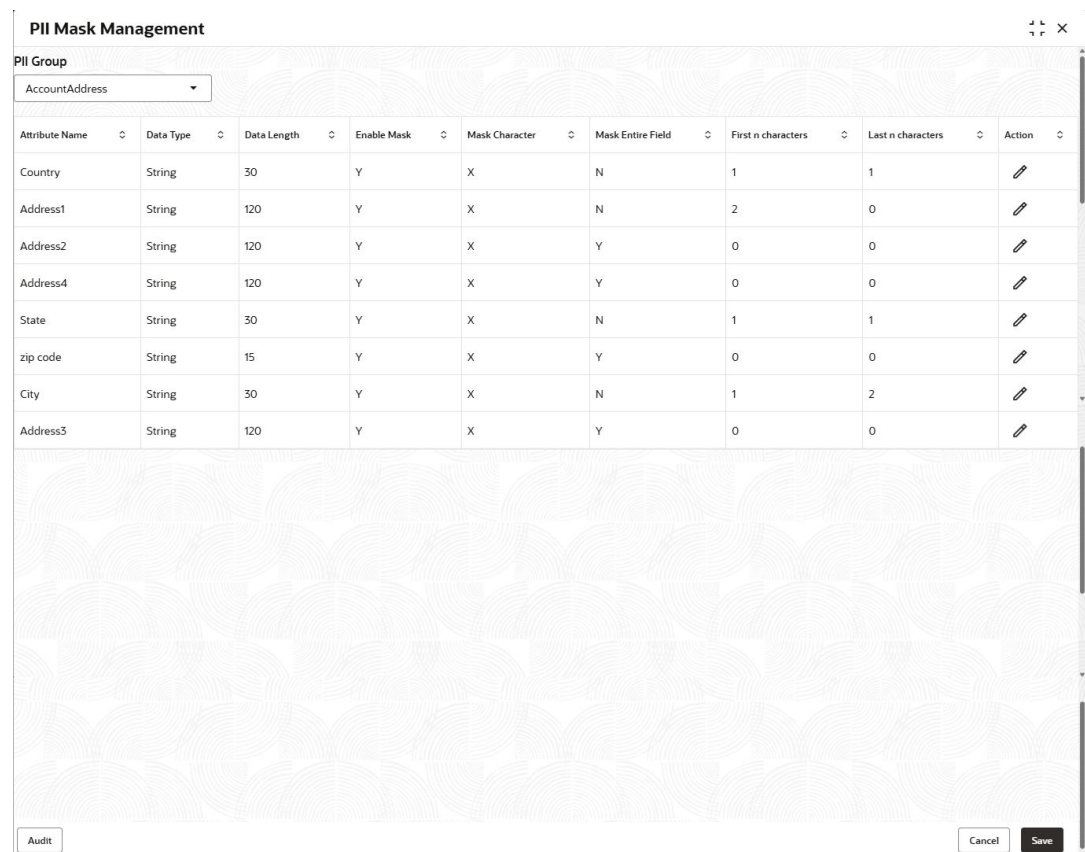
6. Click **Search** to display the required PII Maintenance.

7. On **PII Mask** screen, click ⋮ icon to **Unlock**, **Delete**, **Authorize** or **View** the created PII maintenance.

8. Click **Unlock** to modify the created system parameter.

The **PII Mask Management** screen is displayed.

Figure 2-64   PII Mask Management

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

Table 2-60   PII Mask Management - Field Description

Field	Description
PII Group	Displays the List of PII groups. user can select different group from list. User can modify the same.
Attribute Name	The list shall be auto-populated based on the selected PII group.
Data Type	This field shall be prepopulated corresponding to each attribute.
Data Length	This field shall be prepopulated corresponding to each attribute.
Enable Mask	This field is diabled by default. If the user enables (sets it to 'Y'), the system shall apply masking to the corresponding attribute across the functionalities.
Mask Character	The masking character shall be determined based on the data type: • **VARCHAR**: Displayed as **X**. • **Date**: It can be left blank. The default masked value will be **01-01-1800**. • **Number**: A random number will be generated for masking.
Mask Entire Field	Click the tog gle to enable this feature.
First n characters	Enabled only if **Mask Entire Field** is disabled. Indicates the number of characters from the start of the field to be masked.
Last n characters	Enabled only if **Mask Entire Field** is disabled. Indicates the number of characters from the end of the field to be masked.
Action	This functionality is only available in Edit mode and allows the user to edit the selected PII record. A popup will be displayed containing the fields mentioned above. Only the **Mask Enabled** and **Mask Entire Field** fields are editable.

9. Click **Save** to update the modified fields.

2.10 Batch Category

This topic describes the information to view the batch summary, maintenance and its operations.

This topic contains the following subtopics:

• Batch Job Maintenance
  This topic describes the systematic instructions to configure the category and job details.

• View Batch Job Summary
  This topic describes the systematic procedures used to view batch job summaries.

2.10.1 Batch Job Maintenance

This topic describes the systematic instructions to configure the category and job details.

This topic contains the following subtopics:

• Category Details
  This topic describes the systematic procedures used to create the category details.

• Job Details
  This topic describes the systematic procedures used to create the job details.

2.10.1.1 Category Details

This topic describes the systematic procedures used to create the category details.

1. On **Homescreen**, click **Retail Lending**, under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Batch Category**, under **Batch Category**, click **Batch Job Maintenance**.

   The **Batch Job Maintenance - Category Details** screen is displayed.

Figure 2-65   Batch Job Maintenance - Category Details
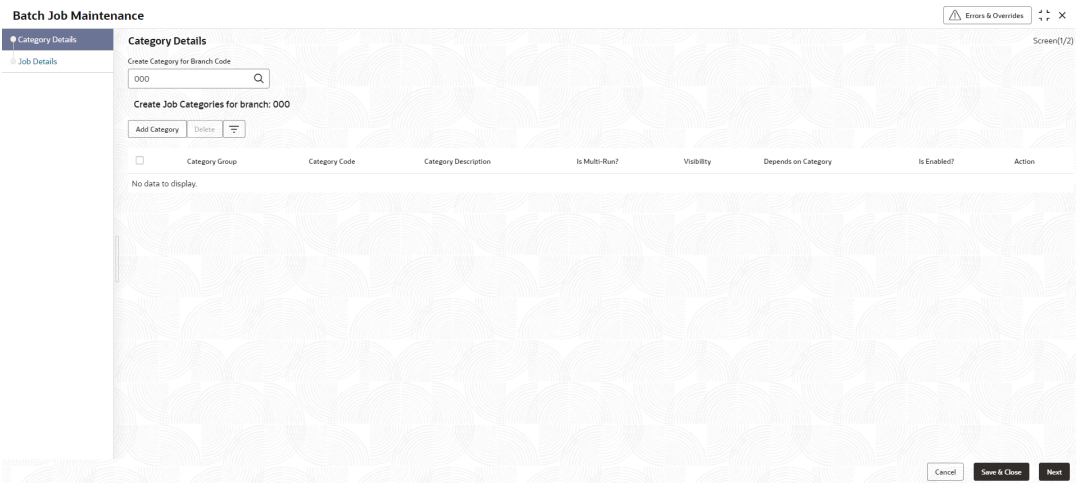
3. Specify the fields on **Batch Job Maintenance - Category Details** screen.

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-61   Batch Job Maintenance - Category Details - Field Description

Field	Description
Create Category for Branch Code	Click 🔍 and select the branch code from the list.

4. Click **Copy Resource** button to copy resource.

   The **Copy Resource** screen is displayed.
   For more information on fields, refer to the field description table.

Table 2-62   Copy Resource - Field Description

Field	Description
Copy To Branch	Select the copy to to from the drop-down list. The branch code are displayed in the drop-down.
Copy To All Branch	Select the copy from the drop-down list.

5. Click on **Add Category** to create the job categories for the branch selected.

   The **Add Job Category** screen is displayed.

Figure 2-66   Add Job Category

6. Specify the fields on **Add Job Category** screen.

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-63   Add Job Category

Field	Description
Category Group	Select the category group from the drop-down list. The available options are: • **GENERIC** • **CUTOFF** • **EOD** • **HOUSEKEEPING** • **EOFI** • **FLIPDATE** • **BOD** • **RELEASE_CUTOFF**
Category Code	Specify the unique code for every branch.
Category Description	Specify the description of the category code.
Visibility	Select the visibility from the drop-down list. The available options are: • **Functional** • **Technical** • **Any**
Depends on Category	Select the depends on category from the drop-down list.
Routing Condition	Select the condition from the drop-down list. The available options are: • **METHOD_BASED**
Condition Name	Specify the condition name for the category.
Is Enabled?	Click the toggle status to enable the parameter.
Multi-Run?	Click the toggle status to enable the parameter.

7. Click **Cancel** to discard the changes and close the window.

8. Click **Save and Close** to save and close the details.

9. Click **Next** to save and navigate to the next screen (**Job Details**).

2.10.1.2 Job Details

This topic describes the systematic procedures used to create the job details.

1. Click **Next** on the **Batch Job Maintenance** screen.

   The **Batch Job Maintenance - Job Details** screen is displayed.

Figure 2-67   Batch Job Maintenance - Job Details
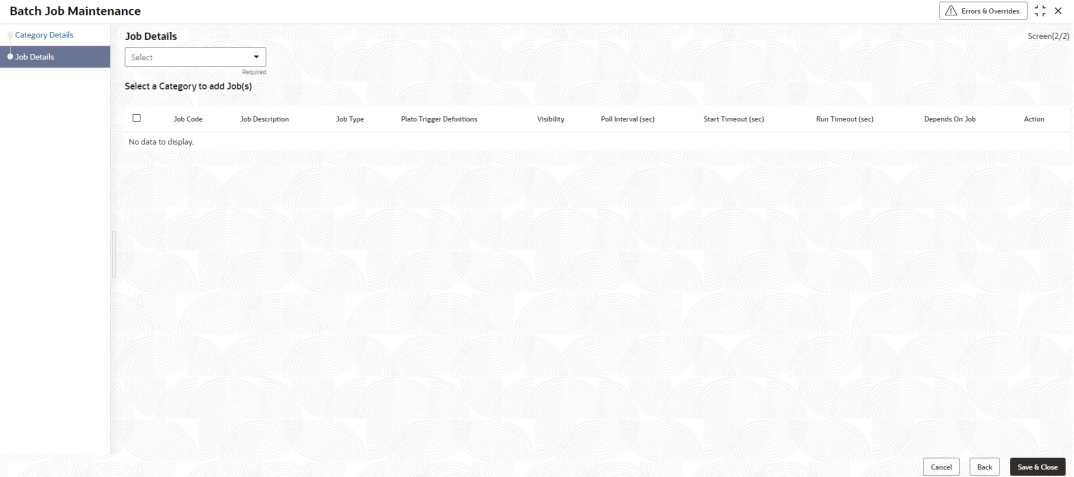
2. Specify the fields on **Batch Job Maintenance - Job Details** screen.

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-64   Batch Job Maintenance - Job Details - Field Description

Field	Description
Job Details	Select the job details from the drop-down list. The categories groups defined in the ce

3. Click **Graph View** button to display the details in the graphical format.

The **Graph View of Categories And Jobs** screen is displayed.

4. Click **Add Job** to create job under specified category.

The **Create Job under Category** screen is displayed.

Figure 2-68   Create Job under Category

Create Job under category: aaaa   ✕

Job Code   Job Description

                                                  Required

BATCH   API

Visibility   ▼   Poll Interval (sec)
       Required   Required

Start Timeout (sec)   Run Timeout (sec)
       Required   Required

Plato Trigger Definitions ▼   Depends On Job
       Required

                                  Cancel   Save   Save & Next

5. On **Create Job under Category** screen, click **BATCH** tab to define configuration.

The **BATCH** screen is displayed.

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Figure 2-69   BATCH

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

Table 2-65   Create Job under Category - BATCH - Field Description

Field	Description
Job Code	Displays the job code based on the seletced trigger definitions.
Job Description	Displays the description of the job based on the seletced trigger definitions.
Visibility	Displays the visibilty for the job selected. User can modify the same.
Poll Interval (sec)	Displays the details of poll interval in seconds. User can modify the same.
Start Timeout (sec)	Displays the start timeout in seconds. User can modify the same.

Table 2-65   (Cont.) Create Job under Category - BATCH - Field Description

Field	Description
Run Timeout (sec)	Displays the run timeout in seconds. User can modify the same.
Plato Trigger Definitions	Select the plato trigger definitions from the drop-down list.
Depends On Job	Select the job from the drop-down list. The available options are: • **TBSDateChange** • **flipdate**
Failure Threshold	Displays the failure threshold. User can modify the same.

6. On **Create Job under Category** screen, click **API** tab to define configuration.

The **Create Job under Category - API** screen is displayed.

Figure 2-70   Create Job under Category - API

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

Table 2-66   Create Job under Category - API - Field Description

Field	Description
Job Code	Click 🔍 icon and select the code from the list.
Job Description	Displays the description of the job based on the seletced job code.
Is Polling Required?	Click this toggle status to enable this feature.
Poller Invocation Type	Displays the poller innovation type. Select the type from the drop-down list. User can modify the same. The available options are: • **STREAM** • **LIBRARY**
Poller Job Name	Specify the job name of the poller.
Source	Displays the source as **Input** from the list. User can modify the same.
API URI	Displays the URI of the API for the selected job code. User can modify the same.
Method Type	Displays the method for the selected job code. User can modify the same.
Path Parameters	Specify the path parameters for the job code.
Query Parameters	Displays the query parameters for the job. User can modify the same.
Body	Dsiplays the body. User can modify the same.
Service Header	Displays the service header for the job code.
Is via OBRH?	Click the toggle status to enable this feature.
Service Consumer	Specify the service consumer for the job. This field gets displayed only if the **Is via OBRH?** toggle is enabled.
Service Consumer Service	Specify the service consumer for the job. This field gets displayed only if the **Is via OBRH?** toggle is enabled.

7. Click **Cancel** to discard the changes and close the window.

8. Click **Back** to get to previous screen.

9. Click **Save and Close** to save the details.

2.10.2 View Batch Job Summary

This topic describes the systematic procedures used to view batch job summaries.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Batch Category**, then click **View Batch Job Summary**.

   The **View Batch Job Summary** screen is displayed.

Figure 2-71   View Batch Job Summary

3. Specify the fields on **View Batch Job Summary** screen.

Table 2-67   View Batch Job Summary - Field Description

Field	Description
Branch Code	Displays the branch code.
Total Categories	Displays the total number of categories.
Total Jobs	Displays the total number of Jobs.
Authorization Status	Displays the authorization status of the record. The options are: • **Authorized** • **Unauthorized**
Record Status	Displays the status of the record. The options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

2.11 Facts Configuration for Criteria Based Conditions

This topic describes the systematic procedures used to view Facts Configuration.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Facts Configuration for Criteria Based Conditions**.

The **Facts Configuration for Criteria Based Conditions** screen is displayed.

Figure 2-72   Facts Configuration for Criteria Based Conditions

3. Specify the fields on **Facts Configuration for Criteria Based Conditions** screen.

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-68   Facts Configuration for Criteria Based Conditions - Field Description

Field	Description
Domain	Displays the domain type.
Authorization Status	Displays the authorization status of the record. The options are: • **Authorized** • **Unauthorized**
Record Status	Displays the status of the record. The options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.
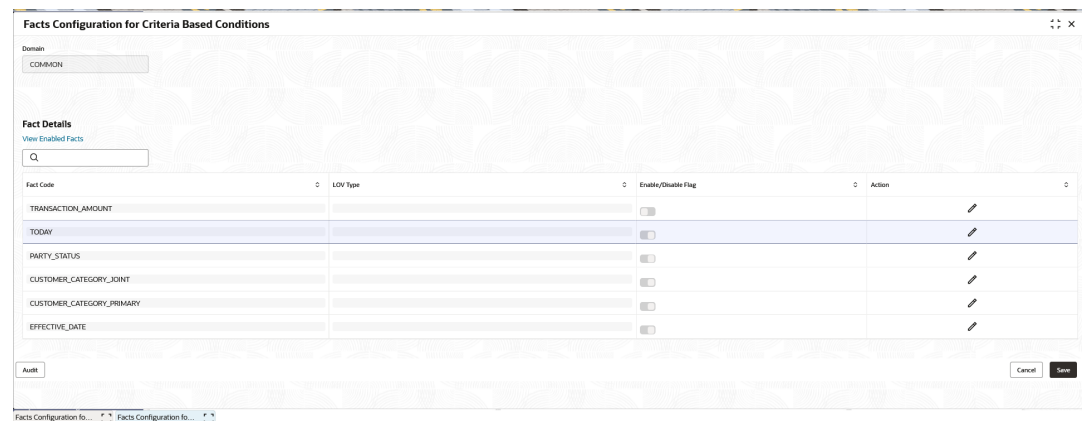
4. Click ⋮ icon to perform the actions **Copy**, **Unlock**, **Delete**, **Authorize**, and **Close**.

5. Click **Unlock** to update the details of an existing record.

The system displays an existing record in editable mode.

Figure 2-73   Facts Configuration for Criteria Based Condition

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-69   Facts Configuration for Criteria Based Conditions- Editable mode - Field Description

Field	Description
Domain	Displays the domain type.
Facts Details	This section displays the fact details.
View Enable Facts	Click on the link to view the enabled fact along with the Facts and respective LOV type.
Fact Code	Displays the fact code.
LOV Type	Displays the LOV type with respect to Fact code.
Enable/Disable Flag	Toggle to enable the facts at the domain level.
Action	Displays the action. The user can edit the record.

2.12 Data Files Definitions

This topic describes the information to view information pertaining to the various output data files that the system can generate.

This topic contains the following subtopics:

- Create Data File Definitions
  This topic describes the systematic procedure for creating the data file definitions. The system uses the Data Files definitions screen to outline the file layouts of each data file produced within the system, including the length and data type of each column name.

- View Data File Definitions
  This topic provides the systematic instructions to view the list of configured products. This screen will provide the user to define a format mask for each column name within each data file.

2.12.1 Create Data File Definitions

This topic describes the systematic procedure for creating the data file definitions. The system uses the Data Files definitions screen to outline the file layouts of each data file produced within the system, including the length and data type of each column name.

This allow the user to configure data files.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Data File Definitions**, then click **Create Data File Definitions**.

   The **Create Data File Definitions** screen is displayed.

3. Specify the fields on **Create Data File Definitions** screen.

Figure 2-74   Create Data File Definitions

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

Table 2-70   Create Data File Definitions - Field Description

Field	Description
Name	Name of data file definition
Description	Data file description
File Name	Specify data file name. Prefix used for files generated for this Data File. This is the only field on the Data File Definitions screen that can or should be modified by your Administrator. **Note**: The generated file name will be in the form of <FILE NAME>_<BRANCH ID>_<PROCESS DATE FORMAT>_<PROCESS ID>.DAT. The inclusion of<BRANCH ID> depends entirely on the associated batch process.
Component Format	Select the format of output data (FIXED, VARIABLE and FIXEDDELIMITED) from the drop-down list. The available options are: • **FIXED** - For files with a **FIXED** type, no line terminator is added. Instead, the lines are padded with empty spaces to ensure a fixed length, as specified in the configuration. This guarantees that each line conforms to the required length without any additional line-ending characters. • **VARIABLE** - For files with a **VARIABLE** type, a line terminator is appended at the end of each line. The specific terminator—CRLF, LF, or CR—is determined based on the configuration settings. • **FIXEDDELIMITED** - For files with a **FIXEDDELIMITED** type, at first the lines are padded with empty spaces to ensure a fixed length, as specified in the configuration. A line terminator is appended at the end of each line.

Table 2-70   (Cont.) Create Data File Definitions - Field Description

Field	Description
Delimiter	Specify the delimiter (column separator used with VARIABLE format).
Terminator	Select the Terminator from the drop-down list. The available options are: • **UNDEFINED** • **CARRIAGE RETURN** • **LINE FEED** • **CARRIAGE RETURN AND LINE FEED** **Note**: This is not applicable for **FIXED** of the **Component Format**.
Padding Type	Select the padding type from the drop-down list. The available options are: • **Right** • **Left** **Note**: This is applicable only for **FIXED** and **FIXEDDELIMITED** of the **Component Format**.
System Defined	Select the checkbox if user wish to maintain the data file definition as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Component Definition	This section provides the definition for multiple Component types available in a data file.
Component Sequence	Sequence in which the Component processed in file.
Component Name	Name of the Component.
Derivation Required	This will indicate if the Component is a derived value or a direct value from the selected field.
Derivation Logic	User can derive the Component, if it's not a direct.
Field Definition	Define Field Description.
Action	Displays the action. The user can edit or delete.

4. Click on the **Field Definition** icon to provide the definition for the list of fields under each Component type.

The **Field Definition** screen is displayed .
The **Field Definitions** is a the child section for **Component Definitions** and and consist of the following fields. This section provides the definition for the list of fields under each Component type, with Length of the field and Format mask.

a. Click on the **+** icon, and enter details in the **Field Definitions** section.

Figure 2-75   Create Data File Definitions - Field Definition

> ### ⓘ Note
>
> The fields marked as **Required** are mandatory.

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

Table 2-71   Field Definitions- Field Description

Field	Description
Field Name	Define Field Name.
Field Description	Define Field Description.
Data Type	This is the Data type (CHARACTER, DATE, NUMBER and INTEGER) of the field.

Table 2-71   (Cont.) Field Definitions- Field Description

Field	Description
Format Mask	Create a New Lookup for Format Mask and use the Sub code to filter out the applicable format masks for the data type. The options are: • **Data Type** • **CHARACTER - Not Applicable** • **DATE - Following list of format Masks** – **YYMMDD** – **HH24MI** – **YYYYDDDD** – **YYDDD** – **DDD** – **MM/DD/YYYY** – **MM/DD/YYYY HH24:MI:SS** – **YYYYMMDDHH24MI** – **YYYYMMDD** – **MMDDYY** – **CCYYMMDD** – **YYYY** – **MM/YYYY** • **NUMBER: Following list of formats Masks** – **ZERO FILL 2 DIGITS** – **ZERO FILL 4 DIGITS** – **ZERO FILL 3 DIGITS** – **ZERO FILL 5 DIGITS** – **ZERO FILL 6 DIGITS** – **ZERO FILL 7 DIGITS** – **ZERO FILL 8 DIGITS** – **ZERO FILL 9 DIGITS** – **ZERO FILL 10 DIGITS** – **ZERO FILL 12 DIGITS** – **(9, 2) 999999999.90** – **(10, 2) 9999999999.99** – **(4, 6) 9999.999990** – **(4,4) 9999.9990** – **BLANK FILL 10 DIGITS** – **(AMT 5,2) $99,999.90** – **(AMT 7,2) $9,999,999.90** – **(AMT 8,2) $99,999,999.90** • **INTEGER: Following list of formats Masks** – **ZERO FILL 1 DIGIT**
Length	The field Length.
Source Node	The Source Node from which the source field gets selected.
Source Field	The Source Field. There should be an "NOT APPLICABLE" option should available if there is no Source field associated.
Derivation Required	Indicate if the field is a derived value or a direct value from the selected field.
Derivation Logic	It derive the field value, if it's not a direct value.

b. Click **Save** to save the details.

The **Create Data File Definitions** screen is displayed.

5. Click **Save** to save the details.

The Data File Definitions is successfully created and can be viewed using the View Data File Definitions screen.

2.12.2 View Data File Definitions

This topic provides the systematic instructions to view the list of configured products. This screen will provide the user to define a format mask for each column name within each data file.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Data File Definitions**, then click **View Data File Definitions**.

The **View Data File Definitions** screen is displayed.

Figure 2-76   View Data File Definitions
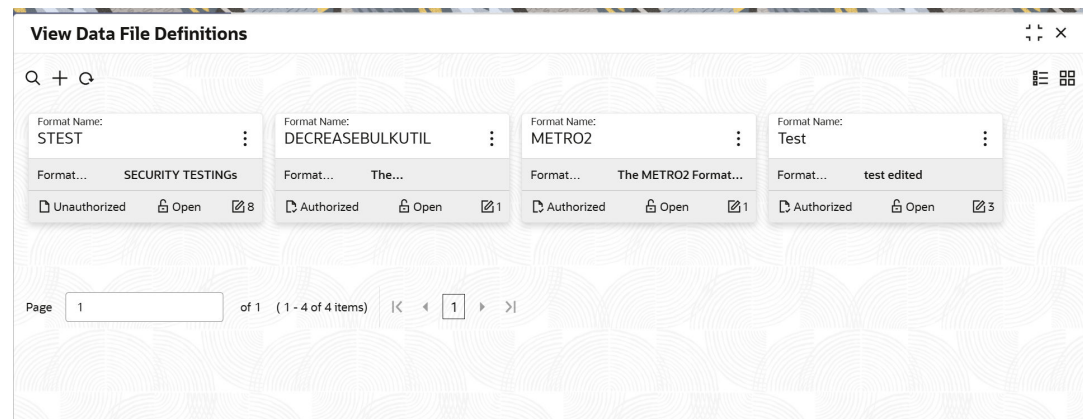
For more information on fields, refer to the field description table.

Table 2-72   View Data File Definition – Field Description

Field	Description
Format Name	Displays the name of the format.
Format Description	Displays the format description
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

3

Operation

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

This topics contains following subtopics:

- **Account On-boarding**
  This topic describes about the creating the loan account.

- **Batch Operations**
  This topic describes the information to view the batch summary, maintenance and its operations.

- **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).

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

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

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

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

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

3.1 Account On-boarding

This topic describes about the creating the loan account.

One of the key expectations from financial institutions today is to provide a smooth, seamless, and fast customer journey, while ensuring compliance with all applicable regulatory requirements. As part of this broader objective, the **Loan Account Onboarding** process into the loan servicing system plays a critical role within the overall loan origination lifecycle.

The specific onboarding requirements can vary across financial institutions — ranging from straightforward account creation with basic data capture to fully comprehensive onboarding, where all loan, party, and collateral details are captured upfront to support immediate servicing and disbursal.

This section describes how the **Loan Account Onboarding** process works in the servicing system, ensuring consistency, compliance, and readiness for servicing operations immediately upon account creation.

The **Loan Account Record** is the central object created in the servicing system during onboarding. Each loan account is created directly in **Active** status, with all necessary details captured upfront. The Loan Account Record consists of the following sections:

For more information on creating the loan account, refer Retail Loans Origination User Guide

Basic Details

This section captures the **core attributes** of the loan account. These attributes form the foundational data required to onboard the account into the servicing system.

As part of Basic Details, the following information is captured:

- **Account Number**
  This is the unique identifier for the loan account in the servicing system. If **Auto Generation** of account numbers is enabled, this field is not required in the onboarding request — the system will automatically generate the account number. If auto generation is disabled, the account number must be provided in the request.

- **Product Segment Code & Product Segment Type**
  These fields identify the broader product segment to which the loan account belongs. The **Product Segment Definition** encapsulates multiple attributes common across lending products, such as eligibility criteria, regulatory reporting parameters, and operational policies.

- **Product Code & Product Type**
  These fields identify the specific product within the selected product segment. Each **Product** defines key operational aspects, including:

  Multiple products can exist under a product segment, each catering to different customer segments or loan purposes.

- **Currency**
  The currency of the loan account. This must match one of the currencies configured at the product level.

- **Loan Amount**
  The sanctioned loan amount, which must be explicitly provided during onboarding.

- **First Installment Date**
  This is the date the first installment becomes due.

- **Account Onboarding Date**
  The date the loan account is officially onboarded into the servicing system. This typically aligns with the disbursement date or account approval date.

- **Account Open Date**
  The date on which the account is officially considered "open." This may match the onboarding date but can be separately provided to align with regulatory reporting needs.

- **Account Status**
  This indicates the current lifecycle status of the loan account. At onboarding, this is always set to **ACTIVE**.

Party Information

As part of Party Information, the following details are captured:

- **Party ID**

Unique identifier for each Party associated with the loan account. This could be an existing Party already present in the system or a newly created Party during onboarding.

- **Primary Indicator**
  This field identifies whether the Party is the **Primary Party** responsible for the loan or a **Joint Party**.

- **Percentage Share**
  For cases where there are multiple Parties associated with the loan, the user can capture the **Percentage Share** for each Party. This indicates the proportionate ownership or liability of each Party.

- **Relationship Type**
  This field captures the relationship between the Party and the loan — for example, **Cosigner**, **Coborrower**, or other applicable relationship types based on the institution's policy.

Collateral Information

As part of Collateral Information, the following details are captured:

- **Collateral IDs**
  A list of **Collateral IDs** associated with the loan account. These IDs refer to records maintained in the **Enterprise Collateral System**.

- **Collateral Type**
  This is the type of collateral like Property, Vehicle, Jewellery etc that is securing the loan as defined in Enterprise collateral system.

- **Linkage Type**
  The allowed options are Primary or Secondary. Primary refers to collateral linked to the loan is a primary security used to cover the loan outstanding. Secondary security is for reporting purposes.

- **Collateral category and Sub-category**

  - Collateral category and Sub-category are further classification of collateral under the collateral type. Both these fields are optional and free text fields and additional information captured

  - Under collateral type property, Collateral category can be like UnderConstructionHome , FreeLand etc

  - Collateral sub-category can be like 2BHK, VILLA which is sub-classification under collateral category.

- **Collateral currency**
  This is the currency of the collateral linkage amount.

- **Collateral Linkage Amount**
  It is the amount of collateral value that is used for covering the loan outstanding. Collateral linkage amount need to be more than or equal to loan sanction amount Lets say, If a Collateral value is 10 Lakhs, for Loan sanction Amount of 5 Lakhs, collateral amount linked to loan can be 5 or any value greater than 5 lakhs.

- **Collateral Details Management**
  While the loan servicing system captures and links the **Collateral IDs**, all additional collateral details (such as valuation, lien details, and ownership) are managed directly within the **Enterprise Collateral System**. Any updates or modifications to collateral records must be performed in that system.

Disbursement Instruction Details

Multiple disbursement instructions can be captured in this section and for each disbursement instruction multiple Settlement Accounts can be captured. Each settlement record can have a distinct Settlement Mode and corresponding account details, providing flexibility in defining how the disbursement is to be processed and routed.

As part of Disbursement Details, the following information is captured:

* **Disbursement Date**
  The planned disbursement date for each disbursement segment, representing the valuedate of the disbursement. Multiple disbursement records can be captured on the sameday, with each record triggering a separate disbursement event.

* **Disbursement Amount**
  The planned disbursement amount recorded against each disbursement record.

* **Itemization Type**
  This field indicates the purpose of the disbursement. This field is non-mandatory and used primarily for **reporting purposes**.

* **Disbursement Recipient / Disbursement To**
  The recipient of the disbursement, such as a school, dealer, or customer.

* **Settlement Details**
  System allows capturing **multiple Settlement Accounts** for each disbursement record with distinct

  – Settlement Mode

  – Settlement Account details

  – Settlement Amount

  This enables the user to distribute a single disbursement amount across different settlement channels or accounts based on operational requirements.

* **Settlement Mode**
  Multiple disbursement **settlement modes** are supported based on look up type.

  SETTLEMENT_MODE:

  – **Internal CASA accounts** – Direct settlement within the institution's internal accounts. Requires a valid **Settlement Account**, which must be an internal CASA account maintained within the bank's core banking system.

  – The system validates the account status and currency against the disbursement currency.

* **Ledger Account (LEDGER)**

  – Requires a valid **General Ledger (GL) Account**.

  – This option is typically used for disbursements processed through cash transactions or internal ledger postings.

* **External accounts via ACH** – Settlement through **Automated Clearing House (ACH)** fordisbursements to external bank accounts.

  – Requires completion of **ACH-related details** (such as Routing Number, Account Number, and Account Type).

  – Used when the disbursement is processed to an external account through ACH or other electronic payment channels.

– Following details are to be captured if settlement mode is External accounts via ACH. [Refer https://confluence.oraclecorp.com/confluence/display/OBRLS/ Story+1%3A+ACH+-+OBPM+Integration to add below details]

* ACH Routing no

* Name on Account

* Type of account

* Standard Entry Class Code

- **Settlement Account**
Account number to which settlement amount is to be disbursed. Based on settlement mode, internal CASA account no or ledger account number or external account number to be provided.

- **Settlement Amount**
Settlement amount that is to be disbursed to settlement account. Sum of the Settlement amount across different settlement modes need to sum up to disbursement amount.

Auto Payment Instruction Details

As part of Auto Payment Instruction Details, the following information is captured:

- **Activation Date**
The date from which the **payment instruction** becomes applicable.

- **End Date**
The date until which the **payment instruction** remains applicable

Applicable Fees Information

As part of **Applicable Fees Information**, the following details are captured:

- **List of Fees**
The list of fees applicable to the loan account.

- **Fee Amount**
If the origination system overrides the default fee amount, the overridden value is captured.

- **Satisfaction Options**
The user has three options to **satisfy** the fee:

  Pay Now – The fee is paid immediately.

- **Pay Later** – The fee remains due and will be settled later.

- **Capitalize** – The fee is added to the loan principal.

- **Waived Fees**
If the fee is **waived** at the origination stage, it will be marked as waived and will not be applied

Stage Information

When defining a loan account, banks can structure the repayment schedule into multiple **stages**, each representing a different phase in the loan lifecycle. These stages dictate how **interest and principal payments** are handled over time, allowing flexibility based on the borrower's financial situation.

For example, a loan might be structured as follows:

1. **Moratorium (MOR) Stage** – A **grace period** during which the borrower is not required to make any principal or interest payments. This is typically used for student loans, project finance, or loans with deferred repayment start dates.

2. **Interest-Only Installment (IOI) Stage** – A period where the borrower **only pays interest**, while the principal remains unchanged. This is common in real estate financing, where cash flows may not be immediate.

3. **Equated Periodic Installment (EPI) Stage** – The standard loan repayment phase, where the borrower repays both **principal and interest** in fixed periodic installments (e.g., monthly EMIs).

The transition from one stage to another is predefined in the loan agreement and configured during **account onboarding**. Each stage has its own **duration, installment frequency, and end-period behavior**, ensuring structured repayment aligned with the borrower's cash flow and the bank's risk management policies.

As part of **Stage Information**, the following details are captured:

- **Stage Name**
  A user-defined name for each stage, based on the bank's naming convention.

- **Stage Type**
  The type of stage selected from a predefined list of stage types:

  – **IOI** – Interest Only Installment

  – **EPI** – Equated Periodic Installment

  – **MOR** – Moratorium

  – **UDS**- User Defined Schudule

- **Duration**
  The default duration for each stage, which is then applied at the account level.

- **Installment Frequency**
  The frequency at which installments are scheduled:

  – **Monthly**

  – **Weekly**

  – **Biweekly**

- **End Period Behavior**
  Defines how unpaid components (e.g., interest) are handled at the end of the stage's term. Available options include:

- **Capitalize Arrears** – Unpaid amounts are added to the loan principal.

- **Carry Forward to First Installment** – Unpaid amounts are carried over to the first installment of the next stage.

- **Excess Interest Treatment**
  Specifies how excess interest (when the computed interest for a schedule period exceeds the installment amount) is handled:

  – **Capitalize (CAPITALIZE)** – Excess interest is added to the principal.

  – **Carry Forward (CARRY_FWD)** – Excess interest is carried forward to subsequent installments until it is fully adjusted.

  – **Charge (CHARGE)** – The excess interest is charged separately.

Interest Rate Preferences

The Interest Rate Preferences section defines how the interest rate is determined and applied to the loan account. This includes pricing mechanisms, spread configurations, and final rate calculations.

- **Effective From (Resolved Date)**: Indicates the date from which the assigned interest rate becomes effective. The first period starts from the Account Opening Date.

- **Pricing Type**: Determines how the interest rate is set for the loan. Only the following options are applicable:

  – **User Defined Rate**: The interest rate is manually provided at the time of account onboarding.

  – **Rate Code Based**: The interest rate is derived from predefined floating rate codes.

- **Rate Application**: Specifies whether the interest rate remains constant or varies over time.

  – **Fixed**: The interest rate remains unchanged throughout the loan tenure, even if the rate code changes.

  – **Floating**: The interest rate updates dynamically based on modifications in rate codes.

- **Spread Category**: Multiple spread records can be captured, categorized under specific types to allow for detailed breakdowns.

- **Spread**: Captures or displays the resolved bank spread based on loan terms.

- **Rate or Rate Code**: Captures or displays the resolved interest rate based on the selected pricing method.

- **Final Rate**: The total interest rate applied to the loan, should be sent as:
  Final Rate = Interest Rate + Sum of All Spread

Insurance Information

Please refer to below link for adding insurance details. [https://confluence.oraclecorp.com/confluence/display/OBRLS/Insurance+Processing#InsuranceProcessing-AccountOnboarding]

Add details only for below field

- Component Code

- Premium Amount

- Currency

- Partner Code

- Insurance collection type

Common Settlement Details

This section allows capturing settlement details for Disbursement/Repayment instruction types. The settlement account details captured are used for execution of auto payment instructions or payment of fees / insurance collected as part of booking event. These account details are referred for auto disbursement as well if settlement accounts are not provided as part of disbursement schedule.

- **Instruction Type**-The purpose of this field is to identify the type of Settlement Instruction, whether for Disbursements or Repayments. For Disbursement only 1 Instruction can be captured while for Repayment multiple instructions can be captured.

- **Account Currency**- The cross currency Disbursements are not applicable and thus the Account Currency should be same as the Loan Account Currency.

- **Priority** -This field defines which settlement instruction to execute in priority for the Repayment. In case, the first settlement instruction is failing, the system should try for the next Settlement Instruction.

- **Settlement Mode (CASA, Clearing, External Account)**

Settlement Mode

Multiple disbursement **settlement modes** are supported based on look up type

SETTLEMENT_MODE:

- **Internal CASA accounts** – Direct settlement within the institution's internal accounts. Requires a valid **Settlement Account**, which must be an internal CASA account maintained within the bank's core banking system.

- The system validates the account status and currency against the disbursement currency.

Ledger Account (LEDGER)

- Requires a valid **General Ledger (GL) Account**.

- This option is typically used for disbursements processed through cash transactions or internal ledger postings.

External accounts via ACH – Settlement through **Automated Clearing House (ACH)** fordisbursements to external bank accounts.

- – Requires completion of **ACH-related details** (such as Routing Number, Account Number, and Account Type).

  - Used when the disbursement is processed to an external account through ACH or other electronic payment channels.

  - Following details are to be captured if settlement mode is External accounts via ACH. [Refer to https://confluence.oraclecorp.com/confluence/display/OBRLS/Story+1%3A+ACH+-+OBPM+Integration to add below details]

    * ACH Routing no

    * Name on Account

    * Type of account

    * Standard Entry Class Code

Bundling

Fee Benefit → Spread → Specific tenor

- Lookup Code → FEE_SPREAD will be introduced under Lookup definition for SPREAD_CATEGORY

  - Origination → Charge simulation request → passes the bundle code in addition to the present request inputs event-wise

  - The charge simulation service will be enhanced to pass the bundle code for CommonCore (PDS) to fetch the bundle benefits for the respective event

  - CommonCore (PDS) will process the charge simulation request by fetching the bundle benefits for the respective component based on the bundle code passed and shall return the following component-wise:

    * Component Code

    * Original Fee Amount

    * Bundle Margin Amount

    * Final Fee Amount

   – In event of the component in question not defined in the bundle code, the Bundle Margin Amount will be returned as 'Zero' wherein the computation will be as per the present support sans bundle benefits

   – The final fee amount will be included in the account onboarding request, as per the existing process

- Bundle Code, Bundle Type, Benefits Applicable Tenure and benefits applicable end-date will be stored against the respective loan account

Fee Benefit → Spread → Perpetual

- Origination → Charge simulation request → passes the bundle code in addition to the present request inputs event-wise

- CommonCore (PDS) will process the charge simulation request by fetching the bundle benefits for the respective component based on the bundle code passed and shall return the following component-wise:

   – Component Code

   – Original Fee Amount

   – Bundle Margin Amount

   – Final Fee Amount

- In event of the component in question not defined in the bundle code, the Bundle Margin Amount will be returned as 'Zero' wherein the computation will be as per the present support sans bundle benefits

- The final fee amount will be included in the account onboarding request, as per the existing process

- ·Bundle Code, Bundle Type, Benefits Applicable Tenure and benefits applicable end-date will be stored against the respective loan account. The benefits applicable end-date will be updated as the account maturity date

MLA Information

The **MLA (Military Lending Act) Information** section enables the bank to identify and process loans extended to customers who are **Service Members on Active Duty** or their **covered dependents**, in accordance with the **Military Lending Act (MLA)** regulations.

This section becomes applicable during **Account Onboarding** when the customer's eligibility or status requires MLA compliance checks.

Purpose

Banks must ensure that all loans covered under MLA comply with Military APR limits. The MLA Information captured during onboarding forms the basis for subsequent **Military APR (MAPR)** validation.

Capturing MLA Details

When the customer applying for a loan is identified as a Service Member or dependent on active duty, the user should capture the following information.

MLA Applicable

- Indicates whether the account falls under **Military Lending Act (MLA)** applicability.

- This flag may be received from the **Origination System** or manually set by the user.

- When set to **Yes**, additional MLA fields become mandatory for input.

Service Member Party ID

- Unique identifier of the Service Member in the Party system.
- Used to link the loan account with the corresponding Service Member.

Active Duty Start Date

- Specifies the date from which the Service Member is on **active duty**.
- Determines the start of the MLA coverage period.

Active Duty End Date

- Indicates the end date of the Service Member's active duty (if available).
- Optional field; may be left blank if the active duty period is ongoing.

Order Number

- Reference number of the **military orders** authorizing active duty service.
- Optional input for documentation and audit tracking.

Reference Number

- Unique identifier of the **Active Duty record** maintained in the Party system.
- Enables traceability and linkage between loan account and Party's Active Duty record.

3.2 Batch Operations

This topic describes the information to view the batch summary, maintenance and its operations.

This topic contains the following subtopics:

- [Batch Failure Inquiry](#)
  This topic describes the systematic procedures for batch failure inquiry.
- [Batch Job Operations](#)
  This topic describes the systematic instructions for operating a batch job.

3.2.1 Batch Failure Inquiry

This topic describes the systematic procedures for batch failure inquiry.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Batch Category**, then click **Batch Failure Inquiry**.

   The **Batch Failure Inquiry** screen is displayed.

Figure 3-1　Batch Failure Inquiry

3. Specify the fields on **Batch Failure Inquiry** screen.

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

Table 3-1   Batch Failure Inquiry - Field Description

Field	Description
Error Code	Select the error code from the drop-down list.
Processing Date	Specify the processing date.
Event Code	Select the event code from the drop-down list. The available options are: • **All** • **Booking** • **Initiation** • **Disbursement** • **Rescission** • **Interest Accruals** • **Fee Accruals** • **Bill Generation** • **Paidoff** • **Closed** • **Fee Amendments** • **Payments** • **Amendment Booking** • **Amendment Initiation** • **Non-financial Amendment** • **Waivers** • **Rollover** • **Rollover Amendment** • **Rate Revision** • **Status Change** • **Provisioning** • **WriteOff** • **Account Reversal** • **PayOff Quote Event** • **Payment Reversal** • **Accrual Components Balance Update** • **Event reversal** • **Adhoc fees Assessment** • **Late Payment Fees Assessment** • **Periodic Scheduled Fees Assessment** • **Account Restructure** • **Due Date Balance and Schedule Update** • **Amendment Reset Counter** • **Payment Return Fee** • **Excess Payment** • **Refund** • **Forfeiture** • **Disbursement Reversal**
Branch Code	Click on 🔍 and select the branch code from the list.

4. Click on **Search** to display the details related to batch failure.

5. Click download icon to download the batch failure.

3.2.2 Batch Job Operations

This topic describes the systematic instructions for operating a batch job.

1. On **Homescreen**, click **Retail Lending**, under **Retail Lending**, click **Maintenance**.

2. Under **Maintenance**, click **Batch Category**, under **Batch Category**, click **Batch Job Operations**.

   The **Batch Job Operations** screen is displayed.

Figure 3-2   Batch Job Operations

3. Specify the fields on **Batch Job Operations** screen.

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

Table 3-2   Batch Job Operations - Field Description

Field	Description
Branch Code 006	Click 🔍 and select the branch code from the list.
Time Period	Select the time period from the drop-down list. The available options are: • **Today** • **Yesterday** • **Date** • **Previous Working Day**
Today Till Next Working date	Displays the date of the next working date. This field gets displayed only if the **Time Period** is selected as **Today**.
Date	Select the date. This field gets displayed only if the **Time Period** is selected as **Date**.
Till Today	Displays the date of the till today. This field gets displayed only if the **Time Period** is selected as **Previous Working Day**.

4. Click on **Allow auto refresh** toggle status to set the time for auto refresh.

   The **Set Auto Refresh** screen is displayed.

Figure 3-3   Set Auto Refresh

Table 3-3   Set Auto Refresh - Field Description

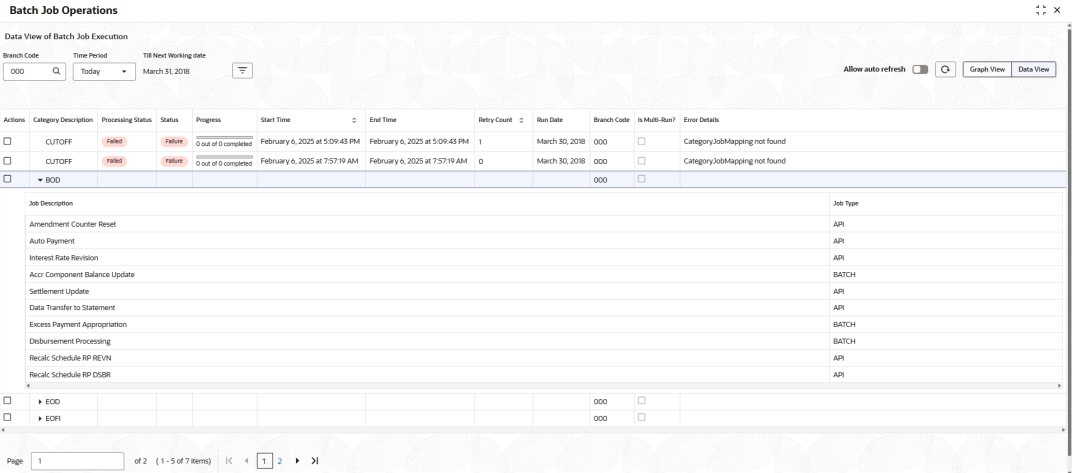| Field	Description
Time	Specify the time internal ffor which the batch has to auto refresh.
Unit	Select the unit as **Seconds** from the drop-down list.

5. Click on **Graph View** to displays the details in graphical format.

Figure 3-4   Graph View

6. Click on **Data View** to displays the details in table format.

Figure 3-5   Data View

3.3 Common Action

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

This topic contains the following subtopics:

- **Fetch Ledger Code**
  The steps to fetch a ledger code is covered in this topic.

- **Fetch Customer ID**
  The steps to fetch the customer ID is covered in this topic.

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

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

- **Save & Close**
  The steps to save the details specified or selected in the screen and close the screen are covered in this topic.

- **Settlement Details**
  This topic provides a systematic instruction on adding settlement details for retail loans.

3.3.1 Fetch Ledger Code

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

To fetch a ledger code:

1. From the screen, click the 🔍 icon from the**Ledger Code** field.

   The **Ledger Code** section is displayed.

Figure 3-6   Fetch Ledger Code

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.

3.3.2 Fetch Customer ID

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

To fetch customer ID:

1. From the screen, click the 🔍 icon from the **Customer ID** field.

    The **Customer ID** section is displayed.

Figure 3-7   Customer ID

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.

3.3.3 Audit Details

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

To view the audit details:

1. From the screen, click **Audit**.

   The **Audit Trial Details** section is displayed.

Figure 3-8   Audit Trail Details

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

Table 3-4   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**.

3.3.4 Remarks

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

To post a remark:

1. From the screen, click **Remarks**, on the top right.

A section to specify remarks is displayed.

Figure 3-9   Remarks

2. Specify the remarks as required.

3. Click **Post**.

The remarks you posted as displayed in the section below.

3.3.5 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 3-10   Save and Close Confirmation Message
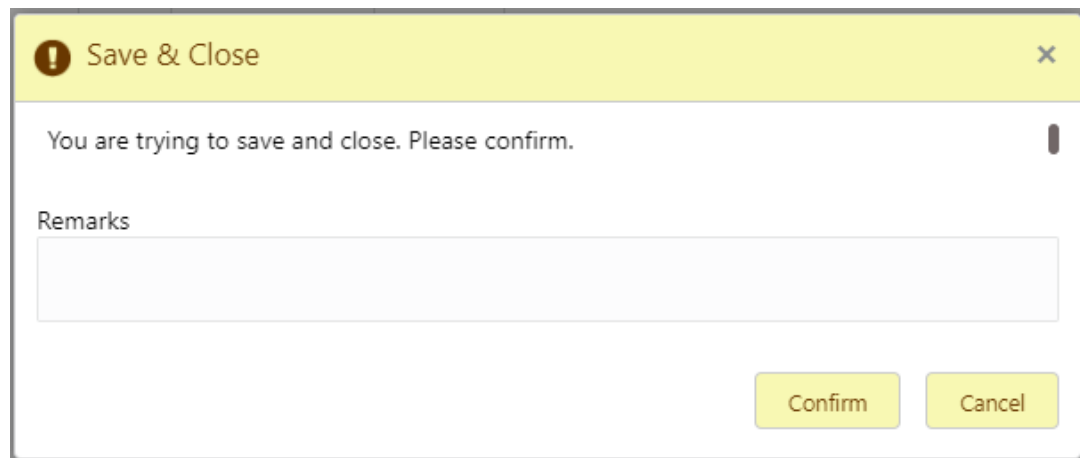
3. Click **Confirm**.

The details are saved successfully and screen is closed.

3.3.6 Settlement Details

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

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

- Add Settlement through Customer Account
  User can settle the amount using the customer account.

- Edit Settlement through Customer Account
  User can settle the amount using the customer account.

- Add Settlement through Other Customer's Account
  User can settle the amount using the other customer's account.

- Edit Settlement through Other's Customer Account
  User can settle the amount using the customer account.

- Add Settlement through Ledger
  User can settle the disbursement amount using a ledger account.

- **Edit Settlement through Ledger**
  User can settle the amount using the customer account.
- **Add Settlement through External Account**
  User can settle the disbursement amount using an external account.
- **Edit Settlement through External Account**
  User can settle the disbursement amount using an external account.

3.3.6.1 Add Settlement through Customer Account

User can settle the amount using the customer account.

To settle amount through customer account:

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

   The **Add settlement** section is displayed.

Figure 3-11   Add Settlement

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

   The fields for adding customer account details are displayed.

Figure 3-12   Add Customer Account

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

Table 3-5   Settlement through customer account – Field Description

Field	Description
Pay Through	Select the **Customer** account option from the list. The other options are: • **Other customer's account**: For more information, refer Pay Through Other Customer's Account. • **Ledger**: For more information, refer Pay Through Ledger. • **External account**: For more information, refer Pay Through External Account.
Account	Select the settlement account.
Account Holder	Displays the account holder's name as user selects the account number.
Pay	Select the option for payment. The options are: • **Amount** • **Percentage**

Table 3-5   (Cont.) Settlement through customer account – Field Description

Field	Description
Amount	Specify the amount to be disbursed. ⓘ **Note** This field is displayed if **Amount** option is selected from the **Pay** field.
Percentage	Specify the percentage of amount to be disbursed. ⓘ **Note** • This field is displayed if **Percentage** option is selected from the **Pay** field. • Based on the perentage specified, the value is calculated and displayed in the **Amount** field.

4. Click **Save**.

   The details are added and displayed in a tabular format.

Figure 3-13   Settlement Details Added

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

Table 3-6   Settlement Details Added – Field Description

Field	Description
Pay Through	Displays the option selected for pay through.
Description	Displays the account number and account holder's name.
Amount	Displays the settlement amount.
Amount FCY	Displays the amount in foreign currency.
Action	Displays the action that can be performed on the details added. The options are: • **Edit**: Click to edit the settlement details. As user clicks this icon, An **Edit** section is displayed. User can edit the required details and click **Save**. • **Delete**: Click to delete the settlement details added. This icon is enabled, if multiple settlements are added to from the account.

5. Click **Add**.

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

3.3.6.2 Edit Settlement through Customer Account

User can settle the amount using the customer account.

To settle amount through customer account:

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

   The **Edit settlement** section is displayed.

Figure 3-14   Edit Settlement

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

Table 3-7   Edit Settlement – Field Description

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

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

   The **Edit** details in the screen are displayed.

Figure 3-15   Edit Customer Account

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

Table 3-8   Settlement through Customer Account – Field Description

Field	Description
Pay Through	Select the **Customer** account option from the list. The other options are: • **Other customer's account**: For more information, refer . • **Ledger**: For more information, refer .
Account	Select the settlement account.
Account Holder	Displays the account holder's name as user selects the account number.
Pay	Select the option for payment. The options are: • **Amount** • **Percentage**
Amount	Specify the amount to be disbursed.
Percentage	Specify the percentage of amount to be disbursed. **Note**: • This field is displayed if **Percentage** option is selected from the **Pay** field. • Based on the perentage specified, the value is calculated and displayed in the **Amount** field.

5. Click **Save**.

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

3.3.6.3 Add Settlement through Other Customer's Account

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

To settle amount through other customer's account:

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

   The **Add settlement** section is displayed.

   Figure 3-16   Add Settlement

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

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

Figure 3-17   Pay Through Other Customer's Account

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

Table 3-9   Settlement through other customer's account – Field Description

Field	Description
Pay Through	Select the **Other customer's account** option from the list. The other options are: • **Customer account**: For more information, refer Pay Through Customer Account. • **Ledger**: For more information, refer Pay Through Ledger. • **External account**: For more information, refer Pay Through External Account.
Account Number	Select the settlement account.
Account Holder	Displays the account holder's name as user selects the account number.
Pay	Select the option for payment. The options are: • **Amount** • **Percentage**

Table 3-9 (Cont.) Settlement through other customer's account – Field Description

Field	Description
Amount	Specify the amount to be disbursed. ⓘ **Note** This field is displayed if **Amount** option is selected from the **Pay** field.
Percentage	Specify the percentage of amount to be disbursed. ⓘ **Note** • This field is displayed if **Percentage** option is selected from the **Pay** field. • Based on the perentage specified, the value is calculated and displayed in the **Amount** field.

4. Click **Save**.

The details are added and displayed in a tabular format.

Figure 3-18 Other Customer's Account Added

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

Table 3-10   Settlement Details Added – Field Description

Field	Description
Pay Through	Displays the option selected for pay through.
Description	Displays the account number and account holder's name.
Amount	Displays the settlement amount.
Amount FCY	Displays the amount in foreign currency.
Action	Displays the action that can be performed on the details added. The options are: • **Edit** : Click to edit the settlement details. As user clicks this icon, An **Edit** section is displayed. User can edit the required details and click **Save**. • **Delete** : Click to delete the settlement details added. This icon is enabled, if multiple settlements are added to from the account.

5. Click **Add**.

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

3.3.6.4 Edit Settlement through Other's Customer Account

User can settle the amount using the customer account.

To settle amount through customer account:

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

The **Edit settlement** screen is displayed.

Figure 3-19   Edit Settlement

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

Table 3-11   Edit Settlement – Field Description

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

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

    The **Edit** details in the screen are displayed.

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Figure 3-20   Edit Other's Customer Account

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

Table 3-12   Settlement through Other's Customer Account – Field Description

Field	Description
Pay Through	Select the **Other's customer account** account option from the list. The other options are: • **Customer account**: For more information, refer . • **Ledger**: For more information, refer .
Account Number	Select the settlement account.
Account Holder	Displays the account holder's name as user selects the account number.
Pay	Select the option for payment. The options are: • **Amount** • **Percentage**
Amount	Specify the amount to be disbursed.
Percentage	Specify the percentage of amount to be disbursed. **Note**: • This field is displayed if **Percentage** option is selected from the **Pay** field. • Based on the perentage specified, the value is calculated and displayed in the **Amount** field.

5. Click **Save**.

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

3.3.6.5 Add Settlement through Ledger

User can settle the disbursement amount using a ledger account.

To settle disbursement amount through ledger account:

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

   The **Add settlement** section is displayed.

Figure 3-21   Add Settlement

2. Select the **Ledger** option from the **Pay Through** field.

   The fields for adding ledger account details are displayed.

Figure 3-22   Ledger

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

Table 3-13   Settlement through ledger – Field Description

Field	Description
Pay Through	Select the **Ledger** option from the list. The other options are: • **Customer account**: For more information, refer Pay Through Customer Account. • **Other customer's account**: For more information, refer Pay Through Other Customer's Account. • **External account**: For more information, refer Pay Through External Account.
Ledger Number	Select the settlement account.
Ledger Name	Displays the ledger name as user selects the ledger number.
Pay	Select the option for disbursement payment. The options are: • **Amount** • **Percentage**
Amount	Specify the amount to be disbursed. ⓘ **Note** This field is displayed if **Amount** option is selected from the **Pay** field.

Table 3-13   (Cont.) Settlement through ledger – Field Description

Field	Description
Percentage	Specify the percentage of amount to be disbursed. ⓘ **Note** • This field is displayed if **Percentage** option is selected from the **Pay** field. • Based on the perentage specified, the value is calculated and displayed in the **Amount** field.

4. Click **Save**.

   The details are added and displayed in a tabular format.

Figure 3-23   Ledger Account Added

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

Table 3-14   Settlement Details Added – Field Description

Field	Description
Pay Through	Displays the option selected for pay through.
Description	Displays the account number and account holder's name.
Amount	Displays the disbursement amount.
Amount FCY	Displays the amount in foreign currency.
Action	Displays the action that can be performed on the details added. The options are: • **Edit** : Click to edit the settlement details. As user clicks this icon, An **Edit** section is displayed. User can edit the required details and click **Save**. • **Delete** : Click to delete the settlement details added. This icon is enabled, if multiple settlements are added to from the account.

5. Click **Add**.

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

3.3.6.6 Edit Settlement through Ledger

User can settle the amount using the customer account.

To settle amount through ledger:

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

The **Edit settlement** screen is displayed.

Figure 3-24   Edit Settlement

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

Table 3-15   Edit Settlement – Field Description

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

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

The **Edit** details in the screen are displayed.

Figure 3-25   Edit Ledger

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

Table 3-16   Settlement through Ledger – Field Description

Field	Description
Pay Through	Select the **Ledger** account option from the list. The other options are: • **Customer account**: For more information, refer . • **Other's customer account**: For more information, refer .
Ledger Number	Select the ledger account number.
Ledger Name	Displays the ledger name as user selects the ledger number.

Table 3-16   (Cont.) Settlement through Ledger – Field Description

Field	Description
Pay	Select the option for payment. The options are: • **Amount** • **Percentage**
Amount	Specify the amount to be disbursed.
Percentage	Specify the percentage of amount to be disbursed. **Note**: • This field is displayed if **Percentage** option is selected from the **Pay** field. • Based on the perentage specified, the value is calculated and displayed in the **Amount** field.

5. Click **Save**.

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

3.3.6.7 Add Settlement through External Account

User can settle the disbursement amount using an external account.

To settle disbursement amount through external account:

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

The **Add settlement** section is displayed.

Figure 3-26   Add Settlement

2. Select the **External Account** option from the **Pay Through** field.

The fields for adding external account details are displayed.

Figure 3-27   External Account

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

Table 3-17   Settlement through external account – Field Description

Field	Description
Pay Through	Select the **External Account** option from the list. The other options are: • **Customer account**: For more information, refer Pay Through Customer Account. • **Other customer's account**: For more information, refer Pay Through Other Customer's Account. • **Ledger**: For more information, refer Pay Through Ledger.
Account Number	Specify the account for performing the disbursement.
Customer Name	Specify the customer name of the external account.
Routing Number	Select the routing number for settling the disbursement amount.
Participant Name	Displays the name of the participant.
Account Type	Select the account type for settling the disbursement amount. The options are: • **Savings Account** • **Checking Account**

Table 3-17   (Cont.) Settlement through external account – Field Description

Field	Description
Pay	Select the option for disbursement payment. The options are: • **Amount** • **Percentage**
Amount	Specify the amount to be disbursed. ⓘ **Note** This field is displayed if **Amount** option is selected from the **Pay** field.
Percentage	Specify the percentage of amount to be disbursed. ⓘ **Note** • This field is displayed if **Percentage** option is selected from the **Pay** field. • Based on the perentage specified, the value is calculated and displayed in the **Amount** field.

4. Click **Save**.

   The details are added and displayed in a tabular format.

Figure 3-28   External Account Added

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

Table 3-18   Settlement Details Added – Field Description

Field	Description
Pay Through	Displays the option selected for pay through.
Description	Displays the account number and account holder's name.
Amount	Displays the disbursement amount.
Amount FCY	Displays the amount in foreign currency.
Action	Displays the action that can be performed on the details added. The options are: • **Edit** : Click to edit the settlement details. As user clicks this icon, An **Edit** section is displayed. User can edit the required details and click **Save**. • **Delete** : Click to delete the settlement details added. This icon is enabled, if multiple settlements are added to from the account.

5. Click **Add**.

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

3.3.6.8 Edit Settlement through External Account

User can settle the disbursement amount using an external account.

To settle disbursement amount through external account:

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

   The **Edit settlement** section is displayed.

Figure 3-29   Edit Settlement

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

Table 3-19   Edit Settlement – Field Description

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

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

   The **Edit** details in the screen are displayed.

Figure 3-30   Payment through External Account

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

Table 3-20   Settlement through external account – Field Description

Field	Description
Pay Through	Select the **External Account** option from the list. The other options are: • **Customer account**: For more information, refer Pay Through Customer Account. • **Other customer's account**: For more information, refer Pay Through Other Customer's Account. • **Ledger**: For more information, refer Pay Through Ledger.
Account Number	Specify the account for performing the disbursement.
Customer Name	Specify the customer name of the external account.
Routing Number	Select the routing number for settling the disbursement amount.
Participant Name	Displays the name of the participant.
Account Type	Select the account type for settling the disbursement amount. The options are: • **Savings Account** • **Checking Account**
Pay	Select the option for disbursement payment. The options are: • **Amount** • **Percentage**

Table 3-20   (Cont.) Settlement through external account – Field Description

Field	Description
Amount	Specify the amount to be disbursed. ⓘ **Note** This field is displayed if **Amount** option is selected from the **Pay** field.
Percentage	Specify the percentage of amount to be disbursed. ⓘ **Note** • This field is displayed if **Percentage** option is selected from the **Pay** field. • Based on the perentage specified, the value is calculated and displayed in the **Amount** field.

5. Click **Save**.

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

3.4 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 3-31   Virtual Assistant
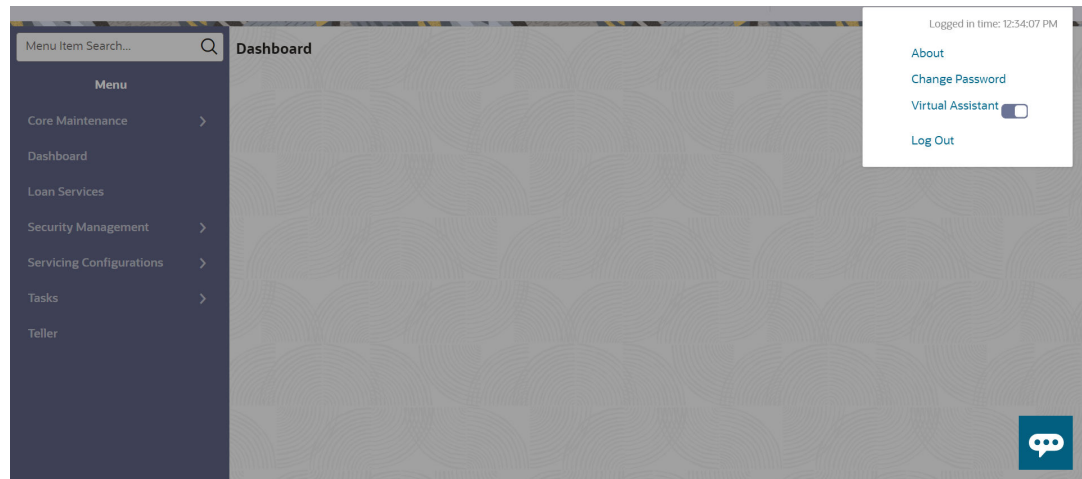
2. Click .

   The chat window is displayed.

Figure 3-32   Virtual Assistant Chat Window
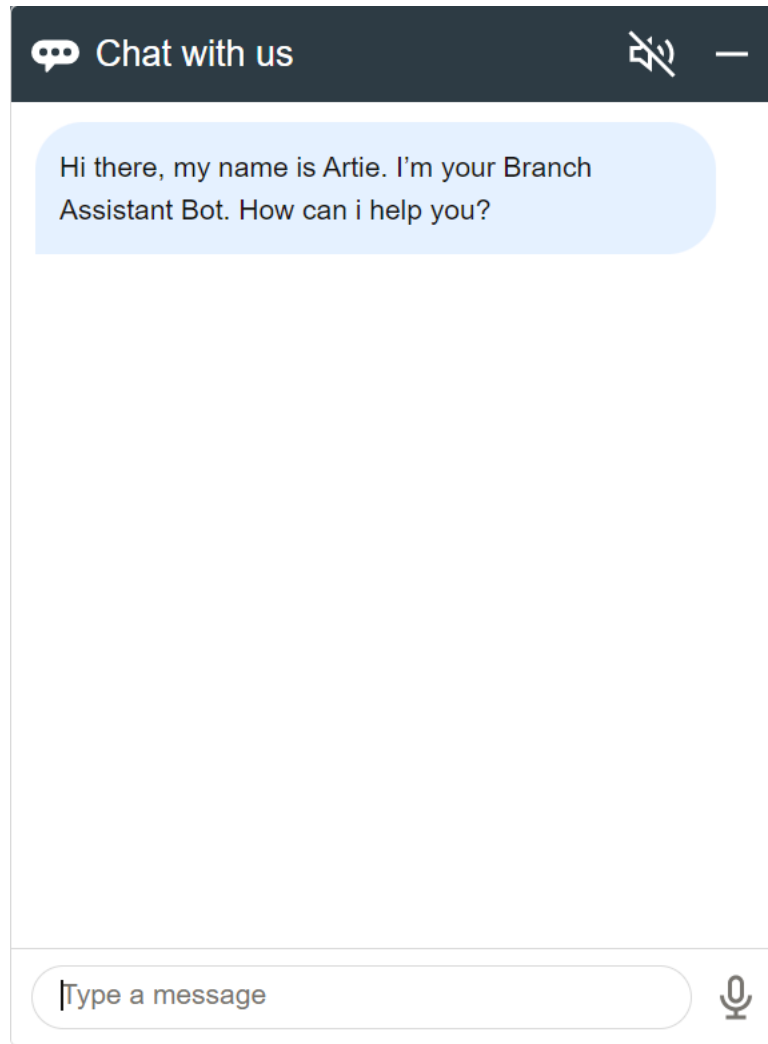
3. Specify the query, for which you need assistant.

4. Specify the account number for the account type selected and click ◁ .

3.5 Accounts

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

This topic contains the following subtopics:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3.5.1 Loan Adhoc Charges

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

To initiate loan adhoc charges:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

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

Figure 3-33   Loan Adhoc Charges

2. Select the appropriate option from the **Search by** field.

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

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

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

Figure 3-34   Loan Adhoc Charge Details

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

Table 3-21   Loan Adhoc Charges– Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Charge Details	This section displays the charge of the retail lending account.

Table 3-21   (Cont.) Loan Adhoc Charges– Field Description

Field	Description
Value Date	Displays the value date of the charge.
Component	Select the loan component type.
Amount	Specify the amount to pay for adhoc charges. ⓘ **Note** The amount currency is displayed in this field and it is not enabled.
Pay Charge	Select the option for the paying the charge amount. The options are: • **Now**: If user selects this option, then **Settlement Details** section is displayed. • **Later**
Settlement details	This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the **Add New Settlement** button. User can settle by **CASA** and **Ledger**. For more information, refer #unique_116.

5. Click **Submit**.

    The transaction is submitted for authorization.

3.5.2 Loan Disbursement

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

To view the simulation details:

ⓘ **Note**

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

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

    The **Loan Disbursement** screen is displayed.

Figure 3-35   Loan Disbursement

2. Select the appropriate option from the **Search by** field.

   The disbursement details are displayed.

Figure 3-36   Disbursement Details

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

Table 3-22   Loan Disbursement – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Disbursement Details	In this section, the fields related to performing disbursement are displayed. Also, user can view the disbursement history.
Value Date	Select or specify the value date of disbursement.
Yet to be disbursed	Displays the total amount yet to be disbursed to the account holder.
Disburse Now	Specify the amount to be disbursed.
Disbursement Reason	Specify the reason for performing the disbursement.
Re-computation Basis	Displays the basis for re-computing the interest rate. The options are: • **Recalculate Term** • **Recalculate Installment** • **Balloon Payment** ⓘ **Note** • User needs to select an option from the above list and click **Simulate** to proceed. • This field is displayed for subsequent disbusrement onwards, that is, for the first disbursement, this field will not be displayed.

Table 3-22   (Cont.) Loan Disbursement – Field Description

Field	Description
Total Fees	Displays the total fees applicable on the account for disbursement. ⓘ **Note** The **Manage Fees** link is displayed below this field.
Fees Treatment	Displays the action to be taken for fee treatment. The options are: • **Pay Now** • **Pay Later** • **Capitalize**
Due details	This section displays the current and new details based on the specified disburse now amount.
Details	Displays current and new details for Sanctioned, Disbursed, Installment Amount, Interest Rate and Next Installment Date.
Existing	Displays the existing disbursement amount.
New	Displays the new disbursement amount. ⓘ **Note** This amount is displayed as the user click **Simulate**.
Settlement details	This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the **Add New Settlement** button. For more information, refer Pay Through Customer Account, Pay Through Other Customer's Account, Pay Through Ledger, and Pay Through External Account. ⓘ **Note** This section is displayed, if **Pay Now** or **Capitalize** option is selected from the **Fees Treatment** field.

To view the revised schedule:

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

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

b. Click **Show Revised Schedule**.

The **Revised Schedule** section is displayed.

Figure 3-37   Revised Schedule

Revised Schedule   ✕

All amounts in USD ˄

ⓘ EPI - from May 1, 2024 to March 1, 2025

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

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

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

Table 3-23   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 **Expand** 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 total amount due.
Balance	Displays the principal balance amount after every installment.

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

  The **Disbursement history** section is displayed.

Figure 3-38   Disbursement History

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

Table 3-24   Disbursement history - Field Description

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

4. Click **Submit**.

   The screen is successfully submitted for authorization.

3.5.3 Loan 360

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

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

To view loan details and perform required actions:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Loan 360** screen is displayed.

Figure 3-39   Loan 360

2.   Select the appropriate option from the **Search by** field.

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

     The loan details of the account is displayed.

Figure 3-40   Loan Details of the Account

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

Table 3-25   Loan 360 – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
<Personal Details widget>	This widget displays the basic details of the loan account holder on the left side of the screen.
<Loan Offer>	Displays loan offer description under which the loan account is opened. For example, Personal Loan or Home Loan.
<Account Status>	Displays the system defined status of the account. ⓘ **Note** The account statuses can be any of the following: • **Active** • **Paid Off** • **Closed** • **Written Off**
<Account Number>	Displays the loan account number.
<Interest Details>	Displays the interest rate and type. This field appears as a link. As you click the link, you can view the interest breakup in detail. Once viewed the breakup details, click the **Close** icon to exit the pop-up.
<Loan Term – Interest Rate and Rate Type>	Displays the term of the account in year and months. It also displays the current interest rate.

Table 3-25   (Cont.) Loan 360 – Field Description

Field	Description
Type	Displays the type of loan. The possible options are: • **Secured** • **Unsecured**
Branch	Displays the name of the branch where the loan account is currently serviced.
Start Date	Displays the start date of the loan account.
Maturity	Displays the maturity date of the loan.
Account Holders	This section displays the following details of the account holders: • <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	Displays the loan amount sanctioned. ⓘ **Note** To view the latest sanctioned amount, click the ⟳ icon.
Disbursed	Displays the loan amount disbursed. ⓘ **Note** To view the latest sanctioned amount, click the ⟳ icon.
Closure Amount as of today	Displays the current total outstanding balance. ⓘ **Note** To view the latest sanctioned amount, click the ⟳ icon.
Closure Amount as <Value Date>	Displays the amount along with currency for the value date.

Table 3-25   (Cont.) Loan 360 – Field Description

Field	Description
Repayment Frequency	Displays the repayment frequency as on current system date. ⓘ **Note** To view the latest sanctioned amount, click the ⟳ icon.
Account Health	This widget displays the information that indicate the overall performance of an account. ⓘ **Note** If the account health is not good, then ⚠ icon is displayed. If the account health is good, then ⚠ icon is displayed.
Status	This section displays the statuses of the account. ⓘ **Note** • If at origination level, the party status is set as to be followed, then **Derived** or **Expected** status is displayed in this section. • If the account is freezed manually, then a **Frozen** status is displayed in this section.
Classification	Displays the asset classification of the account.
Accrual	Displays the accrual status of the account.
Number of Default Occurrence	Displays the number of default occurance for the lending account.
Days Past Due	Displays the number of days the amount is due.
Date of First default	Displays the date on which the account was due for first instance.
Amount Provisioned	Displays the provisioned amount for the account.
Overdue & Next Due	This widget displays the overdue as of date and next due details. ⓘ **Note** The **Pay Now** link displays in this section. This link is not applicable for the current release.
Total Amount	Displays the total overdue amount.
Oldest Due Date	Displays the oldest due date of the selected account.
Current Due	Displays the current due amount on the account.

Table 3-25　(Cont.) Loan 360 – Field Description

Field	Description
Next Installment Due Date	Displays the next installment amount due.
Next Installment Due Date	Displays the next installment due date.
Total Amount	Displays the total amount due.
Excess Payment	Displays the excess amount available in the account with a negative sign.
Instructions Set	This widget displays the instructions set up on the account. ⓘ **Note** To set instruction, click the **Set Instructions** link. This link is not applicable for the current release.
Payment	Displays the payment (drawdown) instruction set up for the account.
Accelerated Payment	Displays the accelerated payment instruction set up for the account. ⓘ **Note** This field is not applicable for the current release.
Account Condition	This widget displays condition name maintained at the Maintain Account Condition screen. Also, the start and end date are displayed here. If you click the View all link, it will navigate to the Maintain Account Condition screen. If there are no data, then a message that no account conditions are tagged is displayed.
Recent Transactions	Displays the last five transactions performed on the account. ⓘ **Note** To view all the transactions, click the **View All Transactions** link. This link is not applicable for the current release.
Quick Actions	This section displays the links to screens to perform quick actions on the account.

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

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

3.5.4 Loan Write-Off

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

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

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

To perform loan write-off:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

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

Figure 3-41   Loan Write-Off

2. Select the appropriate option from the **Search by** field.

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

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

Figure 3-42   Loan Write-Off Details

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

Table 3-26   Loan Write-Off – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note**: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Write-Off information	This section displays the current write-off details of the account.
Value Date	Displays the value date for the write-off.
Total Outstanding	Displays the total outstanding amoount of the account.
Loan Status	Displays the status of the loan account.
Written-off Till Date	Displays the total amount written-off till date for the account.
Write-Off	Select the write-off option. The options are: • **Full** • **Partial**
Component	Displays the write-off components **Note**: This field is displayed as the user selects an option from the **Write-Off** field. .
Outstanding Amount	Displays the outstanding amount component wise. **Note**: This field is displayed as the user selects an option from the **Write-Off** field.
Full/Partial	Select the write-off type to be set for the component. The options are: • **Full**: If this option is selected, then the total write-off amount is displayed in the **Write-Off Amount** field. • **Partial**: If this option is selected, then user can specify the write-off amount less or equal to the total outstnding amount in the **Write-Off Amount** field. **Note**: • This field is displayed as user selects the **Partial** option from the **Write-Off** field. • This field is enabled once the **Edit** icon is clicked from the **Action** field. • Once updates are made, click the **Save** icon from the **Action** field.

Table 3-26   (Cont.) Loan Write-Off – Field Description

Field	Description
Write-Off Amount	Specify the write-off amount less or equal to the total outstanding amount. **Note**: • This field is displayed as user selects the **Partial** option from the **Write-Off** field. • This field is enabled if **Partial** option is selected from the **Full/Partial** field. • If Full option is selected from the **Full/Partial** field, then this field displays the current outstanding amount. • Once updates are made, click the **Save** icon from the **Action** field.
Action	Displays the following icons: • **Edit**: Click this icon to update the write-off type and amount. • **Save**: Click this icon to save any changes. This icon is displayed when updates are made to the write-off. **Note**: This field is displayed as the user selects an option from the **Write-Off** field.
Remarks	Specify remarks for the write-off, if any.

5. Click **Submit**.

   The transaction is submitted for authorization.

3.5.5 Transaction Inquiry

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

To perform inquiry on transaction:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Transaction Inquiry** screen is displayed.

Figure 3-43   Transaction Inquiry

2. Select the appropriate option from the **Search by** field.

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

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

Figure 3-44   Transaction Inquiry - Details

4. If the **Transaction** section does not display the transactions user 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.

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

Table 3-27   Transaction Inquiry – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
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: • **Last 10 Transactions** • **Last Month** • **Last 2 Months** • **Last 3 Months** • **Date Range**

Date Range	Specify or select the date range for viewing the transaction.
	
	ⓘ **Note**
	• This field is displayed and enabled, if user 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.
	• This field is displayed and not enabled, if user select the **Last Month**, **Last 2 Months**, or **Last 3 Months** options from the **Search Type** field.

Table 3-27   (Cont.) Transaction Inquiry – Field Description

Field	Description
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. ⓘ **Note** • By default, the **Transaction** section displays the last 10 transactions of the account. • User can search a specific transaction by entering the details in the field provided in this section. As user specify a value in the field, the details in the table are filtered and displayed.
Transaction Date & Time	Displays the date and time when the transaction was performed.
Value Date	Displays the value date of the transaction.
Description	Displays the description for the transaction.
Debit	Displays the transaction's debit amount with currency.
Credit	Displays the transactions' credit amount with currency.
Outstanding Balance	Displays the outstanding balance of the transaction.
Action	Click the ⌐⌐ icon to view more details of the transaction. For more information, refer the [Actions](#).

6. 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 3-45   Transaction Inquiry - Detailed View

ADCH_CHG Adhoc Charges : Dated 2018-03-30

Transactions

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

Other Information

Event	Value Date
ADHOC Charge Application	2018-03-30

Close

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

Table 3-28   Transaction Inquiry - Detailed View – Field Description

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

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

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

3.5.6 Transaction View & Reversal

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

> ⓘ **Note**
>
> For an Account, when online transactions are posted during batch execution, their **Value Date** will be either **current** or **backdated** and the **Transaction Date** is determined as per the table below.
>
> The ability to backdate transactions is currently limited. We are planning to address this in a future update.
>
> **Table 3-29   Rule for Transaction Date**
>
> | BRN_AVAIL_STAT | END_OF_INPUT | Account under batch execution | Transaction Execution | Transaction Date |
> | --- | --- | --- | --- | --- |
> | Y | Not Applicable | Not Applicable | Immediate | User Input |
> | N | N | Y | Wait for XXsec for the batch to be complete and process the transaction. Forcefully process if exceeded more than XX sec. | Next Working Day |
> | | | N | Wait for XXsec for the batch to be complete and process the transaction. Forcefully process if exceeded more than XX sec. | Next Working Day |
> | N | F | Not Applicable | Immediate | Next Working Day |
> | N | B | Y | Wait for XXsec for the batch to be complete and process the transaction. Forcefully process if exceeded more than XX sec. | Todays Date |
> | | | N | Immediate | Todays Date |

This topic contains the following subtopics:

- [Perform Reversal of Transaction](#)
  User can initiate a reversal of the loan transaction only after the due diligence is completed on the loan account.

- [View Transaction Details](#)
  User can view the transactions that are initiated by user and the system in this screen.

3.5.6.1 Perform Reversal of Transaction

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

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

> ⓘ **Note**
>
> The **Reversal** button is displayed, if:
>
> - Reversal is allowed for the account
> - Account is already reversed
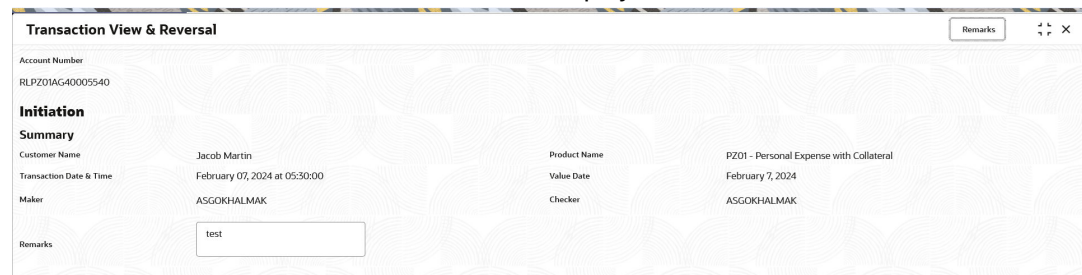
To perform reversal of transaction:

1. To launch the screen, fetch account number, and view the account related transaction details, refer <u>View Transaction Details</u>.

2. From the **Transaction View & Reversal** screen, in the **Transactions** section, click ⌐⌐ from the **Action** field.

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

Transaction View & Reversal				Remarks	⤢ ✕
Account Number					
RLPZ01AG40005540					
Initiation					
Summary					
Customer Name	Jacob Martin		Product Name	PZ01 - Personal Expense with Collateral	
Transaction Date & Time	February 07, 2024 at 05:30:00		Value Date	February 7, 2024	
Maker	ASGOKHALMAK		Checker	ASGOKHALMAK	
Remarks	test				

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

   Table 3-30   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.

Table 3-30 (Cont.) Transaction Reversal - Summary – Field Description

Field	Description
Checker	Displays the checker name who has performed the transaction along with date and time details.
Remarks	Displays the reason for rejection. ⓘ **Note** This field is displayed, if reversal transactions have ACH involved.

4. User can view more information related to the account transactions, in the following tabs:

- **Transaction Details**

Figure 3-46 Transaction Details

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

Table 3-31 Transaction Details tab – Field Description

Field	Description
Settlement Details	This section displays all the settlement details related to the account.
Settlement	Displays the account or GL number along with the description. ⓘ **Note** For external accounts, this field displays the external account number and name.
Branch	Displays the branch name and code.
Debit/Credit	Displays whether the transaction is of debit or credit in nature.

Table 3-31 (Cont.) Transaction Details tab – Field Description

Field	Description
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	This section displays the component details, which is settled during the transaction. ⓘ **Note** This section is displayed if component details are present for the selected transaction.
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	This section displays the write-off details of the account. ⓘ **Note** This section will be displayed if there are write off events for the selected transaction.
Amount Written Off	Displays the write-off amount.
Fee Details	This section displays the fee details of the account. ⓘ **Note** This section is displayed if charges or fees are collected as part of the event.
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	This section displays the accounting entries detail of the account. ⓘ **Note** This section is displayed if accouting entries are related to the selected transaction.
Mode	Displays mode of the accounting entries as **Account** or **Ledger**.
Branch	Displays the branch where the transaction was performed.

Table 3-31   (Cont.) Transaction Details tab – Field Description

Field	Description
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.
Amendment Details	This section displays the amendment details of the lending account.
Details	Displays the amendment details.
Old	Displays the old amendment amount.
New	Displays the new amendment amount.
Re-computation Basis	Displays the basis for the re-computation.
Status	This section displays the status of the events. ⓘ **Note** This section is displayed if there is a status change event for the transaction.
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**

Table 3-32   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**.

Table 3-32   (Cont.) Preferences tab – Field Description

Field	Description
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**.
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**

Table 3-33   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.
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.

Table 3-33   (Cont.) Other Financial Details - Field Description

Field	Description
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 user click **Cancel**, then **Transaction View & Reversal** screen is displayed again.

3.5.6.2 View Transaction Details

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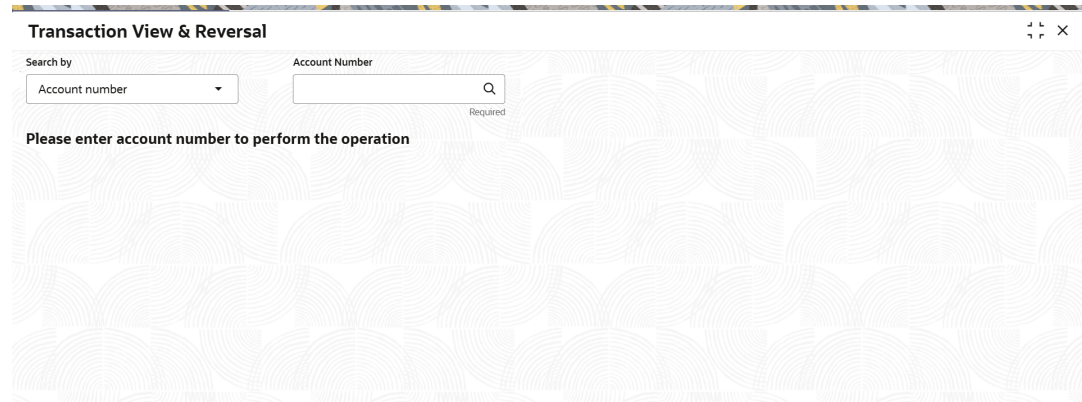
To view the transaction details:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

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

2. Select the appropriate option from the **Search by** field.

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

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

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

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

   b. Click **Search**.

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

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

Table 3-34   Transaction View & Reversal – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
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: • **Last 10 Transactions** • **Last Month** • **Last 2 Months** • **Last 3 Months** • **Date Range**
Date Range	Specify or select the date range for viewing the transaction. ⓘ **Note** • This field is displayed and enabled, if user 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.
Amount Range	Specify the amount range to search and view the transactions within the specified amount range.

Table 3-34   (Cont.) Transaction View & Reversal – Field Description

Field	Description
Transactions	This section displays the fetched transaction details of the account. ⓘ **Note** • By default, the **Transaction** section displays the last 10 transactions of the account. • User can filter the transaction by entering the transaction details in the field provided in this section. As users specify a value in the field, the details in the table are filtered, and displayed.
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.

3.5.7 Manage Hardship

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

This topic contains the following subtopics:

- Create Hardship
  User can create a hardship for the loan account.

- Edit or Withdraw Hardship
  User can edit the hardship details created for the loan account.

3.5.7.1 Create Hardship

User can create a hardship for the loan account.

To create a hardship:
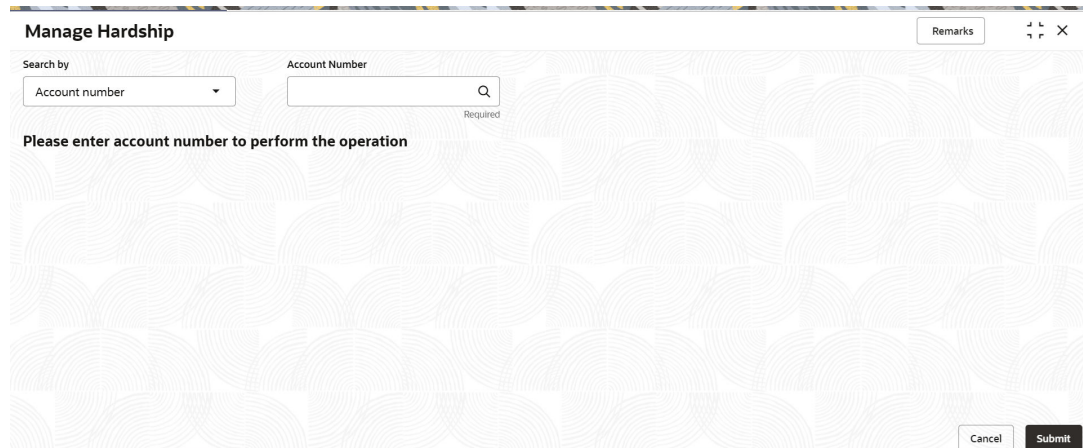
ⓘ **Note**

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

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

   The **Manage Hardship** screen is displayed.
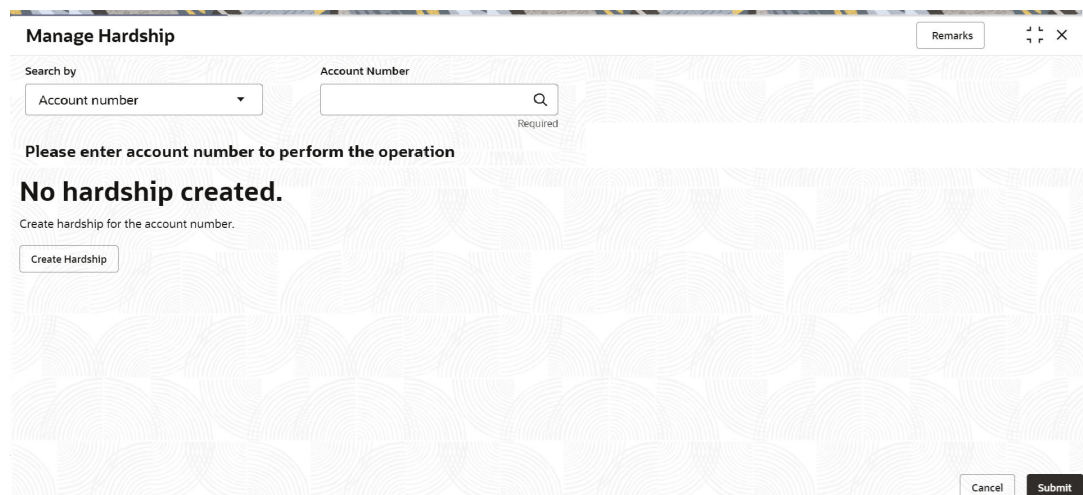
   Figure 3-47   Manage Hardship

2. Select the appropriate option from the **Search by** field.

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

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

   Figure 3-48   Manage Hardship - No Hardship Created

4. Click **Create Hardship**.

   The **Create Hardship** section is displayed.

Figure 3-49   Manage Hardship - Create

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

Table 3-35   Create Hardship - Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.

Table 3-35   (Cont.) Create Hardship - Field Description

Field	Description
Create Hardship	This section displays the fields required to create a hardship for the loan account.
Plan Code	Select the plan code for the hardship.
Description	Displays the description for the plan code selected.
Start Date	Select or specify the start date for the plan code.
End Date	Select or specify the end date for the plan code.
Current Installment	Displays the current installment amount of the loan account.
Reduced Installment	Specify the amount to be reduced from the current installment. ⓘ **Note** A message is displayed below this field that the amount should be not be more than the amount displayed in the **Current Installment** field.

6. Click **Submit**.

    The screen is successfully submitted for authorization.

3.5.7.2 Edit or Withdraw Hardship

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

To edit or withdraw the hardship

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

    The **Manage Hardship** screen is displayed.

Figure 3-50   Manage Hardship

2. Select the appropriate option from the **Search by** field.

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

   The **Hardship details** section is displayed.

   > ⓘ **Note**
   >
   > This section is displayed if any hardship is already created for the account.

Figure 3-51   Manage Hardship - Details

4. User can edit or withdraw the hardship maintained on the account.

   • If user click **Edit**, then **Edit hardship** section is displayed.

Figure 3-52   Manage Hatrdship - Edit

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

Figure 3-53   Manage Hardship - Withdraw

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

Table 3-36   Edit or Withdraw Hardship - Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Edit/Withdraw Hardship	This section displays the harship details maintained for the loan account. ⓘ **Note** • If you click **Edit**, then the **Edit Harship** section is displayed. • If you click **Withdraw**, then the **Withdraw Hradship** section is displayed.
Plan Code	Displays the plan code for the hardship.
Description	Displays the description for the plan code selected.
Start Date	Displays the start date for the plan code.
End Date	Select or specify the end date for the plan code. ⓘ **Note** This field is enabled only in **Edit Withdraw** section.
Current Installment	Displays the current installment amount of the loan account.

Table 3-36   (Cont.) Edit or Withdraw Hardship - Field Description

Field	Description
Reduced Installment	Displays the amount to be reduced from the current installment.

6. Click **Submit**.

   The screen is successfully submitted for authorization.

3.5.8 Manage SCRA/MLA Benefits

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

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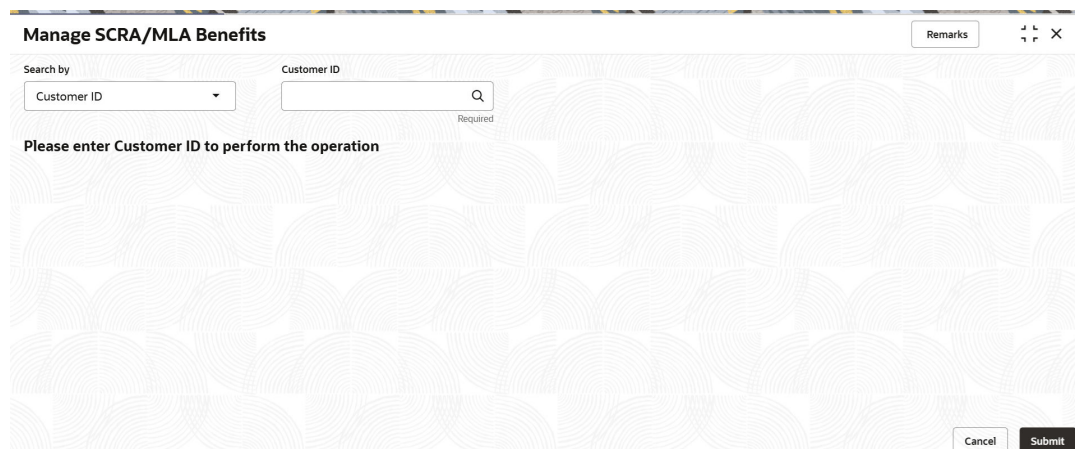
To submit the SCRA request:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

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

Figure 3-54   SCRA Benefit Activation

2. On the **Manage SCRA/MLA Benefits** screen, perform search to fetch the details.

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

Figure 3-55   SCRA Benefit Activation - Member Details

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

Table 3-37   Manage SCRA/MLA Benefits – Field Description

Field	Description
Search by	The customer ID is set as the default search option. Users can specify the customer ID directly in the adjacent field or search for an customer ID by clicking the Search icon. Other search options available in the Search by field are SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an customer ID, the respective IDs have to be input entirely in the adjacent field for the system to display the customre ID. For a given search criteria, multiple account numbers may be linked. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Customer ID is chosen as the search criteria, the label of the adjacent field is displayed as the Customre ID. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Customer Name	Displays the customer name based on the ID selected.
Service member details	This section displays details of the service member.
Select Member	Select the service member based on whom the SCRA benefit is to be applied.
Name	Displays the name of the selected service member.
Customer ID	Displays the customer ID of the service member.
Service Branch	Displays the service branch of the member.
Employee ID	Displays the unique employee ID of the service member.
Rank	Displays the rank of the selected service member. For example, Private, Specialist, and so on.
Status	Displays the current employment status of the service member. For example, Full-time, Part-time, Temporary, Retired, and so on.
Service End Date	Displays the member's service end date.
Remarks	Displays the remarks, if any.
Duty details - <Service Member Name>	This section displays the duty details of the selected service member.
Unit Name	Displays the unit name of the service member.
Order Number	Displays the member's order number.
Start Date	Displays the start date of duty.
End Date	Displays the end date of the duty.
Notification Date	Displays the notification date of the duty.

Table 3-37 (Cont.) Manage SCRA/MLA Benefits – Field Description

Field	Description
SCRA Basis	Select the option to set the SCRA basis for the required duty. ⓘ **Note** If only one entry is displayed in the table, then this field will be selected by default and you will not be able to make any changes.
Select Benefit Activity	Select the appropriate option for performing benefit activity. The options are: • **Activate** • **Terminate**
Account details - <Service Member Name>	This section displays the account details of the selected member. ⓘ **Note** • This section is displayed if **Activate** option is selected from the **Select Benefit Activity** field. • If the selected service member do not have any duty details, then a message that no details to display is displayed in this section. • If no accounts are eligible for the SCRA benefit, then a message conveying the same is displayed.
Account	Displays the account number of the member. ⓘ **Note** The account number is displayed as link in this field. If you click the link, it navigates you the Loan 360 screen of the respective loan account.
Opening Date	Displays the opening date of the account.
Status	Displays the current status of the account.
Product	Displays the product under which the account is opened.
MLA Applied	Displays whether MLA is applied on the account or not.
SCRA Status	Displays the status of the SCRA request.
Apply SCRA	Select the account for which SCRA benefit is to be applied.
Re-computation Basis	Displays the re-computation basis for the account. The possible options are: • **Recalculate Term** • **Recalculate Installment** • **Balloon Payment**
Benefit details	This section displays the benefit details of the account. **Note:** This section is displayed if **Terminate** option is selected from the **Select Benefit Activity** field.

Table 3-37 (Cont.) Manage SCRA/MLA Benefits – Field Description

Field	Description
Account	Displays the account number of the member. ⓘ **Note** The account number is displayed as link in this field. If you click the link, it navigates you the <u>Loan 360</u> screen of the respective loan account.
Benefit Applied	Displays the benefit applied for the account.
Benefit Start Date	Displays the start date of the benefit.
Benefit End Date	Displays the end date of the benefit.
Action	Displays the **Edit** icon to edit the benefit end date.
Status	Displays the current status of the benefit. **Note:** This field is displayed if user clicks **Edit** from the **Action** field and updates the details.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

3.5.9 Maintain Account Condition

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

To maintain account condition:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

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

Figure 3-56   Maintain Account Condition

2. Select the appropriate option from the **Search by** field.

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

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

Figure 3-57   Active Account Condition Details

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

Table 3-38   Maintain Account Condition - Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Active Account Conditions	This section displays the details of the active conditions that are already added for the account. ⓘ **Note** If there are no conditions added to the account, then you can click **Add Condition**, to add new condition to the account. For more information, refer Add Condition.
Account Condition	Displays the condition added for the account.
Start Date	Displays the condition's start date for the account.
End Date	Displays the condition's end date for the account.

Table 3-38 (Cont.) Maintain Account Condition - Field Description

Field	Description
Status	Displays the status of the condition. The possible option is: • **Added** ⓘ **Note** This field is displayed only when the user adds a new condition or edits the existing condition. If the user deletes the newly added or edited condition, then this field will be removed from the display.
Action	Displays the following actions that can be performed on the account conditions: • ✎ : Click this icon to edit the account condition details. If you click this icon, the **Edit** section is displayed. For more information, refer Add Condition, as the fields are same as displayed in the **Add Condition** section. • 🗑 : Click this icon to delete the payout details.

• **To add condition:**

   a. In the **Active Account Conditions** section, click **Add Condition**.

   The **Add Condition** section is displayed.

Figure 3-58   Add Condition

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

Table 3-39   Add Condition – Field Description

Field	Description
Account Condition	Select or specify the condition to be maintained for the account.
Start Date	Select or specify the condition's start date for the account.
End Date	Select or specify the condition's end date for the account.

c. Click **Add**.

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

3.5.10 Loan Disbursement Schedule

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

To view the loan disbursement schedule:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

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

Figure 3-59   Loan Disbursement Schedule

2. On the **Loan Disbursement Schedule** screen, perform search to fetch the details.

   The **Disbursement Details** and **Schedule details** sections are displayed.

Figure 3-60   Loan Disbursement Details

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

Table 3-40   Loan Disbursement Schedule – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Disbursement Details	This section displays the existing disbursement details.
Sanctioned Amount	Displays the loan sanctioned amount.
Disbursed till date	Displays the amount disbursed till date.
Yet to be disbursed	Displays the amount yet to be disbursed as of today.
Schedule details	This section displays the disbursement schedule. ⓘ **Note** If no disbursement schedule is defined for the account, then no details are displayed in this section, and only the **Add New Schedule** button is displayed.
Planned Date	Displays the planned date for disbursement.
Amount	Displays the amount to be disbursed.
Disbursement Reason	Displays the reason for performing the disbursement.
Status	Displays status of the new disbursement schedule. The possible option is: • **Added**

Table 3-40　(Cont.) Loan Disbursement Schedule – Field Description

Field	Description
Action	Displays the actions that can be performed on the details added. The options are: • **Edit**: Click this icon to edit the disbursement schedule details. • **Delete**: Click this icon to delete the disbursement schedule added.
Total	Displays the total amount to be disbursed.

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

The **Add disbursement schedule** section is displayed.

Figure 3-61　Add Disbursement

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

Table 3-41   Add disbursement schedule – Field Description

Field	Description
Planned Date	Select or specify the planned date for performing the disbursement.
Amount (Maximum value can be XXX)	Specify the amount to be disbursed. ⓘ **Note** The maximum value in the field name is displayed based on the calculation below: Yet to be disbursed - Total Amount (each time you add new disbursement and launch the Add disbursement schedule section).
Disbursement Reason	Specify the reason for performing the disbursement.

ⓘ **Note**

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

c. Click **Add**.

The details are added and displayed in tabular format in the **Schedule details** section.

a. To view the disbursement history, click **Disbursement History** from **Disbursement Details** section.

The **Disbursement Details** section is displayed.

Figure 3-62   Disbursement History

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

Table 3-42   Disbursement History – Field Description

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

4. Click **Submit**.

    The screen is successfully submitted for authorization.

3.5.11 Forfeit Excess Amount

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

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

To forfeit the excess amount:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

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

Figure 3-63   Forfeit Excess Amount

2. Select the appropriate option from the **Search by** field.

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

Figure 3-64   Forfeit Details

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

Table 3-43　Forfeit Excess Amount – Field Description

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

5. Click **Submit**.

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

3.5.12 Refund Excess Amount

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

To refund the excess amount:

ⓘ **Note**

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

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

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

Figure 3-65   Refund Excess Amount

2. Select the appropriate option from the **Search by** field.

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

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

Figure 3-66   Refund Not Allowed

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

Figure 3-67   Refund Allowed

4. In the **Refund Details** section, specify the fields.

   The details are displayed in the refund and settlement sections.

Figure 3-68   Refund and Settlement Details

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

Table 3-44   Refund Excess Amount – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Refund details	This section displays the details of the refund amount.
Value Date	Displays the system date as the value date.
Excess Amount	Displays the excess amount available on the account.
Refund Amount	Specify the amount to be refunded. ⓘ **Note** This amount cannot be more than the **Excess Amount**.
Settlement details	This section displays the existing settlement details. If no settlement details are present for the account, then user can **Add new settlement details** using the Add New Settlement button. For more information, refer Pay Through Customer Account and Add Settlement through Customer Account
Pay Through	Displays the pay option selected for the settlement. The possible options are: • **Customer Account** • **Other Customer's Account**
Description	Displays the account number and name of the customer.
Amount	Displays the settement amount.
Amount FCY	Displays the amount if it is in forgein currency.

Table 3-44   (Cont.) Refund Excess Amount – Field Description

Field	Description
Remarks	Specify remarks for the refund, if any.

5. Click **Submit**.

The transaction is submitted for authorization.

3.5.13 Manual Provision

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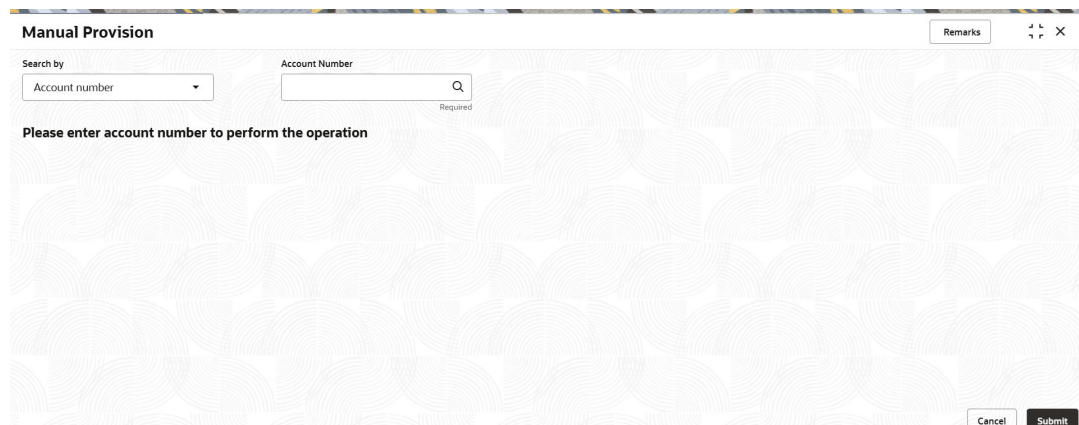
To define provision manually:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

The **Manual Provision** screen is displayed.

Figure 3-69   Manual Provision

2. Select the appropriate option from the **Search by** field.

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

The manual provision details are displayed.

Figure 3-70   Manual Provision Details

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

Table 3-45   Manual Provision – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Provision details	This section displays the provision details of the selected loan account.
Effective Date	Displays the current system date.

Table 3-45   (Cont.) Manual Provision – Field Description

Field	Description
Account Status	Displays the current account status as received from host. ⓘ **Note** This field is displayed if the **Status** for the organization (bank) is set at **Loan Account Level**.
Expected Account Status	Displays the account's expected status as received from host. ⓘ **Note** This field is displayed if the **Status** for the organization (bank) is set at **Party Level**.
Derived Account Status	Displays the account's derived status as received from host. ⓘ **Note** This field is displayed if the **Status** for the organization (bank) is set at **Party Level**.
Component	Displays the component of loan account, that are applicable for provision.
Provisioned Till Date	Displays the total amount provisioned for the component till date.
Outstanding Balance	Displays the outstanding amount for the component as on date.
Amount	Specify the amount to be provisioned for the selected loan account. ⓘ **Note** This field is enabled if user clicks the **Edit** icon from the **Action** field. Also, a message that the value should not be greater than the outstanding balance value is displayed in this field.
Action	Displays the following icons: • **Edit**: Click this icon to specify the provision amount for the selected loan account. • **Save**: Click this icon to save the provision amount specified in the **Amount** field. This icon is displayed only after the user clicks the **Edit** icon.
Remarks	Specify remarks for the provision, if any.

5. Click **Submit**.

The screen is successfully submitted for authorization.

3.5.14 Freeze Account Status

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

To freeze the account status:

> ⓘ **Note**
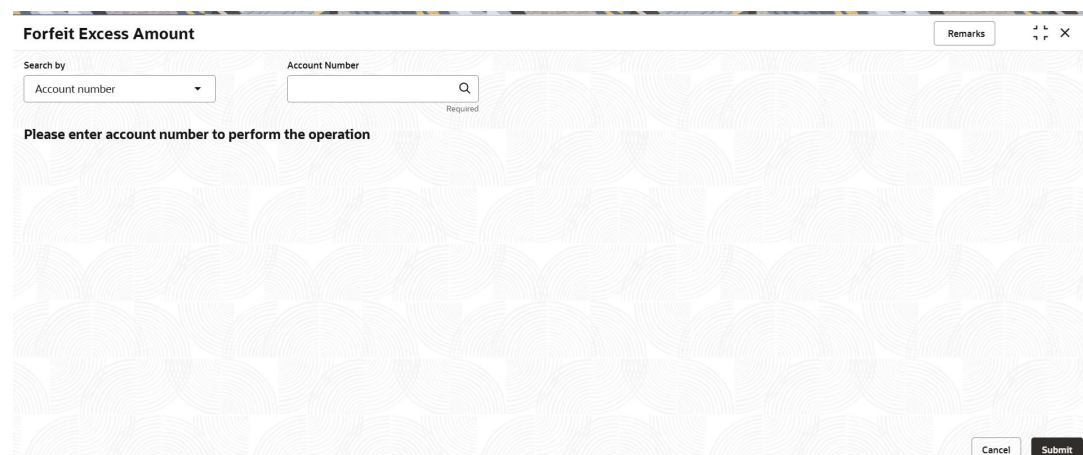>
> The fields marked as **Required** are mandatory.

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

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

   Figure 3-71   Freeze Account Status

2. Select the appropriate option from the **Search by** field.

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

   The account freeze details are displayed.

   Figure 3-72   Status Freeze Details

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

Table 3-46   Freeze Account Status – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Status freeze details	This section displays the details of account status on freeze.
Existing Status	Displays the current status of freeze.
Freeze Start Date	Displays the start date of the account freeze.
Freeze End Date	Displays the end date of the account freeze. ⓘ **Note** This field is enabled if the user clicks the **Edit** icon.
Remarks	Specify remarks for freezing the account, if any. ⓘ **Note** This field is displayed if the user clicks the **Edit** icon.

5. Click **Submit**.

The transaction is submitted for authorization.

3.5.15 Failed Events Inquiry

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

To inquiry failed events:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

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

   Figure 3-73   Failed Events Inquiry

2. Select the appropriate option from the **Search by** field.

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

4. In the **Failed Events Inquiry** screen, specify the fields for performing search.

5. Click **Search**.

   Based on the search, the details are displayed.

Figure 3-74   Failed Events Details

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

Table 3-47   Failed Events Inquiry – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.

Table 3-47   (Cont.) Failed Events Inquiry – Field Description

Field	Description
Search	This section displays the fields to perform the search.
Select Period	Select the period for inquiring the failed events. The options are: • **Last 10 Transactions** • **Date Range**
Start Date	Select or specify the start date from which the user needs to view the failed events. **Note**: This field is displayed if **Date Range** option is selected from the **Select Period** field.
End Date	Select or specify the end date till which the user needs to view the failed events. **Note**: This field is displayed if **Date Range** option is selected from the **Select Period** field.
Select Event	Select for the specific option to view the failed events.
Select Mode	Select the mode of operation. The options are: • **Batch** • **Online**
Failed Events	This section displays the list the of failed event details based on the search performed. User can perform search within this section using the field displayed below the section header. **Note**: This section is displayed as the user clicks **Search**.
Transaction Date & Time	Displays the date and time the transaction was performed.
Event	Displays the event name.
Mode	Displays the mode of transaction. The possible options are: • **Batch** • **Online**
Error Details	Displays the error details of the failed events.

3.6 Balances

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

This topic contains the following subtopics:

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

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

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

3.6.1 Account Statement

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

Account Statement, applicable only for Non billing Account.

To view the account statement:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Account Statement** screen is displayed.

   Figure 3-75   Account Statement

2. Select the appropriate option from the **Search by** field.

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

4. 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 3-76   Account Statement for Required Period

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

Table 3-48   Account Statement – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.

Table 3-48   (Cont.) Account Statement – Field Description

Field	Description
Period	Select the period for generating the statement. The options are: • **Date Range** • **Last Month** • **Last 2 Months** • **Last 3 Months**
Date Range	Specify or select the date range for generating the statement. ⓘ **Note** • If user 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. user can edit the date provided it is within the loan account creation date and the current system date. • If user have selected the **Last Month**, **Last 2 Months**, or **Last 3 Months** options from the **Period** field, then the from and to dates are displayed and the field is not enabled for further edits.
Account Statement	This section displays the statements generated based on the period or date range. For information on the links displayed, refer to Step 5. ⓘ **Note** If user generate the statement more than once on the same system date, then the latest statement generated is displayed first and followed by the earlier generated statements.
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.

6. From the **Account Statement** section, user 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.

3.6.2 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 **Retail Lending Services** mega menu, under **Balances**, click **Outstanding Balance Inquiry**. You can also open the screen by specifying **Outstanding Balance Inquiry** in the search icon bar and selecting the screen.

   The **Outstanding Balance Inquiry** screen is displayed.

   Figure 3-77   Outstanding Balance Inquiry

2. Select the appropriate option from the **Search by** field.

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

   The balance details of the account are displayed.

Figure 3-78   Outstanding Balance Inquiry – Outstanding Balance Details of Account

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

Table 3-49   Outstanding Balance Inquiry – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Total Outstanding	Displays the different parameters used to calculate the total outstanding balance. ⓘ **Note** If you click the **Show Calculation** link, the formula used to calculate the total outstanding amount is displayed. To hide the formula, click **Hide Calculation** link.
Principal Outstanding	Displays the principal outstanding arrears as of today's date.
Outstanding Arrears	Displays the other arrears outstanding as of today's date. ⓘ **Note** Here, both normal arrears and suspended arrears are displayed.
Unbilled	Displays the regular interest, penalty interest, and uncollected interest that are yet to be charged.

Table 3-49   (Cont.) Outstanding Balance Inquiry – Field Description
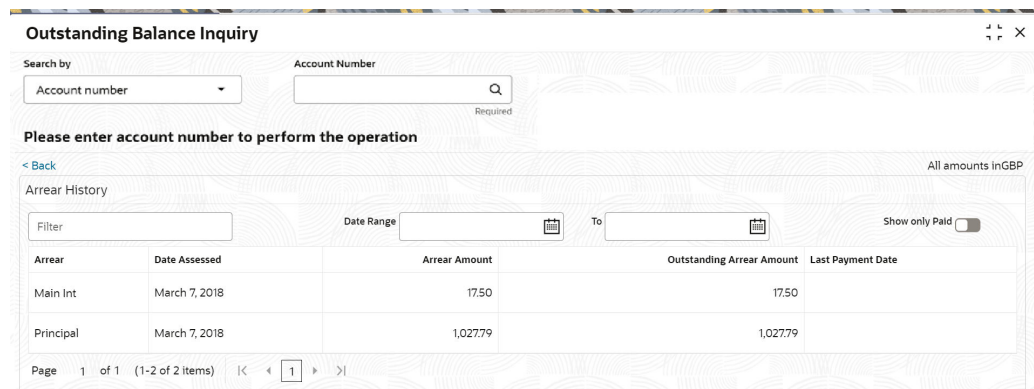
Field	Description
Outstanding Arrears	This section displays the break-up of the outstanding arrears. ⓘ **Note** The **Description** column lists the arrear types. In case, any arrears are unpaid, then ▶ appears corresponding to the arrear type. If you click this icon, it displays the amount of unpaid 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.
Penalty Arrears	Displays the penalty arrears amount. ⓘ **Note** This value for this field is displayed only if penalty is applicable on the account.
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	Displays the amount of penalty for accrued interest. ⓘ **Note** This value for this field is displayed only if penalty is applicable on the account.
Arrear History	Displays the arrear history details. ⓘ **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.

Table 3-49   (Cont.) Outstanding Balance Inquiry – Field Description

Field	Description
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	Switch to ⬜ to view amount of both paid and unpaid arrears. Switch to 🔵 to view amount for only the paid amount arrears.
Arrear	Displays all the arrears raised on the account.
Date Assessed	Displays the date on which the arrear was raised on the account.
Arrear Amount	Displays the arrear amount.
Outstanding Arrear Amount	Displays the outstanding arrear amount on the account.
Last Payment Date	Displays the last payment date on the account. ⓘ **Note** The date appears only if a payment is made to the account.

5. View the balance details.

6. 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 3-79   Outstanding Balance Inquiry – Arrear History

    b. On the **Arrear History** section, specify the required details in the **Filter** field to filter the records.

    c. Specify the start and end date of the period in the **Date Range** and **To** fields, respectively, to view records for a specific period.

d. Switch to [toggle] to view amount of both paid and unpaid arrears. Switch to [toggle] to view amount for only the paid amount arrears.

e. Click **Back** to navigate to **Outstanding Balance Inquiry** screen.

3.6.3 Manage Balances

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

To manage balances:
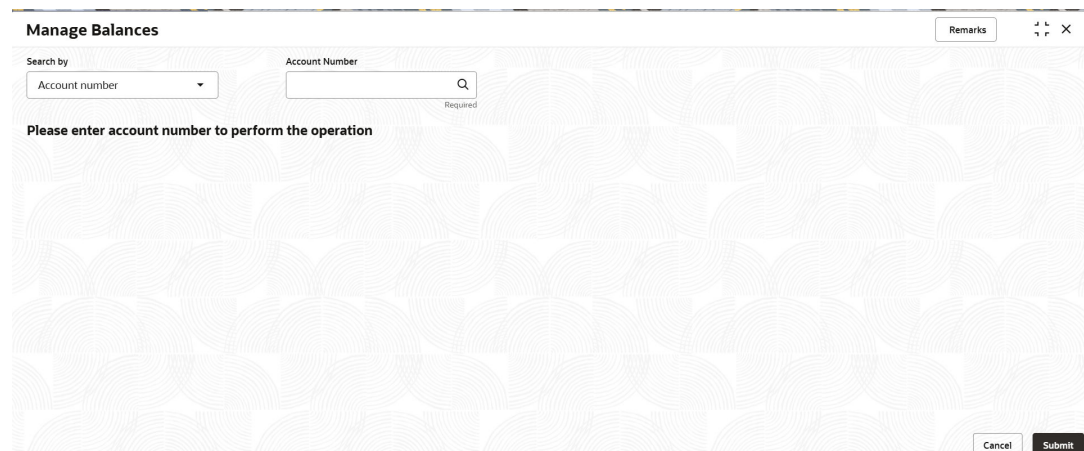
> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Manage Balances** screen is displayed.

Figure 3-80   Manage Balances

2. Select the appropriate option from the **Search by** field.

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

   The balance details are displayed.

Figure 3-81   Balance Details

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

Table 3-50   Manage Balances – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Balance details	This section displays the balance details of the selected loan account.

Table 3-50 (Cont.) Manage Balances – Field Description

Field	Description
Value Date	Displays the current system date.
Select Activity	Select the activity to be performed on the balance amount. The options are: • **Waive** • **Capitalize** ⓘ **Note** This field is displayed only for non-billing loan account.
Component	Displays the component of loan account.
Amount Overdue	Displays the total overdue loan amount.
Amount Not Yet Due	Displays the loan amount that is not due.
Total Balance	Displays the total of the balance loan amount.
Full/Partial	Select the option for managing the balance. The options are: • **Full** • **Partial** ⓘ **Note** This field is enabled if the user clicks the **Edit** icon from the **Action** field. Also, if the user double clicks this field, the field is enabled.
Waive Amount	Displays the amount to be waived. ⓘ **Note** • This field is displayed if user selects **Waive** option from the **Select Activity** field. • This field is enabled if user selects **Partial** option from the **Full/Partial** field. User can specify the partial amount to be waived in this field.
Capitalize Amount	Displays the amount to be capitalized. • This field is displayed if user selects **Capitalize** option from the **Select Activity** field. • This field is enabled if user selects **Partial** option from the **Full/Partial** field. User can specify the partial amount to be capitalized in this field.
Action	Displays the following icons: • **Edit**: Click this icon to specify the provision amount for the selected loan account. • **Save**: Click this icon to save the provision amount specified in the **Amount** field. This icon is displayed only after the user clicks the **Edit** icon.

Table 3-50   (Cont.) Manage Balances – Field Description

Field	Description
Re-computation Basis	Select the re-computation basis for the balance amount. The options are: • **Recalculate Term** • **Recalculate Installment** • **Balloon Payment** ⓘ **Note** This field is displayed if, • For non-biiling accounts, if user selects **Capitalize** option from the **Select Activity** field. • For billing account, if waive amount for Principal component is more than the overdue amount.
Remarks	Specify remarks for managing balance, if any.

5. Click **Submit**.

The screen is successfully submitted for authorization.

3.7 Instruction Preferences

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

This topic contains the following subtopics:

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

3.7.1 Payment Preferences

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

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

ⓘ **Note**

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

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

The **Payment Preferences** screen is displayed.

Figure 3-82   Payment Preferences

2. Select the appropriate option from the **Search by** field.

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

4. If the payment preferences are already maintained during Origination, then the details are displayed in the respective sections. Here, user can edit the details, if required. If no preferences are maintained, then user can add the details in this screen.

   • For more information on adding the preference details, refer Add Payment Preference Details.

   • For more information on editing the preference details, refer Edit Payment Preference Details.

   The details are displayed in the respective sections.

Figure 3-83   Payment Preference Added

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

Table 3-51   Payment Preference – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Default debit account and **Default credit account**	The **Default debit account** section displays a message that default debit account is not added along with the **Add Debit Account** button. For more information refer Add Debit Account. The **Default credit account** section displays a message that default credit account is not added along with the **Add Credit Account** button. For more information refer Add Credit Account.
Type	Displays the type of debit account.
Account/Ledger	Displays the account or ledger account number.
Account Name	Displays the account name.
Branch	Displays the branch code.
Currency	Displays the amount currency.
Status	Displays the status of the debit account. The possible option is: • **Added**
Action	Displays the following action that can be performed: • ✎ : Click this icon to edit the account condition details. If you click this icon, the **Edit** section is displayed. For more information, refer Edit Payment Preference Details.
Auto payment window	This section displays a message that an auto payment is defined for the account along with the **Add New** button. For more information refer Add Auto Payment.
Start Date	Displays the start date of the payment.
End Date	Displays the end date of the payment.

Table 3-51 (Cont.) Payment Preference – Field Description

Field	Description
Status	Displays the status of the payment. The possible option is: • **Added**
Action	Displays the following actions that can be performed on the account conditions: • ✎ : Click this icon to edit the autp payment details. • 🗑 : Click this icon to delete the auto payment.

5. Click **Submit**.

The screen is successfully submitted for authorization.

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

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

3.7.1.1 Add Payment Preference Details

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

To add the preference details:

1. On the **Payment Preferences** screen, perform the search.

2. User can add the preferences details as required in the respective sections.

- **Add Debit Account**

To add debit account:

a. Click **Add Debit Account** from the **Default debit account** section.

The **Add debit account** section is displayed.

Figure 3-84   Add Debit Account

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

Table 3-52   Add debit account - Field Description

Field	Description
Type	Select the type of debit account. The options are: • **Account** • **External Account**

Table 3-52   (Cont.) Add debit account - Field Description

Field	Description
Account Number	Select the account number from the list. ⓘ **Note** This field is displayed, if you select **Account** option from the **Type** field.
Branch	Displays the branch code for the selected account number.
Currency	Displays the account currency.
Account Number	Specify the external account number. ⓘ **Note** This field is displayed, if you select the **External Account** from the **Type** field.
Customer Name	Specify the customer name of the external account. ⓘ **Note** This field is displayed, if you select the **External Account** from the **Type** field.
Routing Number	Select the external account's routing number. For more information, refer Routing Number. ⓘ **Note** This field is displayed, if you select the **External Account** from the **Type** field.
Account Type	Select the type for the external account. ⓘ **Note** This field is displayed, if you select the **External Account** from the **Type** field.

Table 3-52 (Cont.) Add debit account - Field Description

Field	Description
Standard Entry Class Code	Select the appropriate code for the standard entry class. The options are: • **Internet-Initiated/Mobile Entries** • **Telephone Initiated** • **Corporate Credit or Debit** • **Pre-arranged Payment or Deposit** ⓘ **Note** This field is displayed, if you select the **External Account** from the **Type** field.

To add routing number:

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

The **Routing Number** section is displayed.

Figure 3-85 Routing Number

ii. User can specify the details in the **Routing Number** or **Participant Name** fields.

iii. Click **Fetch**.

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

c. Click **Add**.

• **Add Credit Account**

To add credit account:

a. Click **Add credit Account** from the **Default credit account** section.

The **Add credit account** section is displayed.

Figure 3-86   Add Credit Account

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

Table 3-53   Add credit account – Field Description

Field	Description
Select Account	Click the 🔍 icon and select the credit account number or specify the account number.
Branch	Displays the branch code for the selected account number.
Currency	Displays the account currency.

c. Click **Add**.

- **Auto Payment Window**

To add new auto payment:

a. Click **Add New** from the **Auto payment window** section.

The **Add auto payment** section is displayed.

Figure 3-87   Add Auto Payment

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

Table 3-54   Add Auto Payment – Field Description

Field	Description
Start Date	Select the start date for the auto payment.
End Date	Select the end date for the auto payment.

c.   Click **Add**.

3.7.1.2 Edit Payment Preference Details

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

To edit the preference details:

- On the **Payment Preference** screen, to edit refer the following:

  - **Edit Debit Account**

    1. In the **Default debit account** section, click the **Edit** icon from the **Action** field.

       The **Edit debit account** section is displayed.

       Figure 3-88   Edit Debit Account

    2. In the **Default debit account** section, edit the required details. For more information, refer Add Debit Account, as the fields are same as displayed in the **Add debit account** section.

    3. Click **Save**.

  - **Edit Credit Account**

    1. In the **Default credit account** section, click the **Edit** icon from the **Action** field.

       The **Edit credit account** section is displayed.

Figure 3-89   Edit Credit Account

2. In the **Edit credit account** section, edit the required details. For more information, refer Add Credit Account, as the fields are same as displayed in the **Add credit account** section.

3. Click **Save**.

- **Auto Payment Window**

  1. In the **Auto payment window** section, click the **Edit** icon from the **Action** field.

     The **Edit auto payment** section is displayed.

Figure 3-90   Edit Auto Payment

2. In the **Edit auto payment** section, edit the required details. For more information, refer Add Auto Payment, as the fields are same as displayed in the **Add auto payment** section.

3. Click **Save**.

3.8 Repayment

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

This topic contains the following subtopics:

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

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

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

- [Statement Inquiry](#)
  You can peform statement inquiry of the loan account using the **Statement Inquiry** screen.

3.8.1 Bill Status Inquiry

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

To perform inquiry on the bill status:
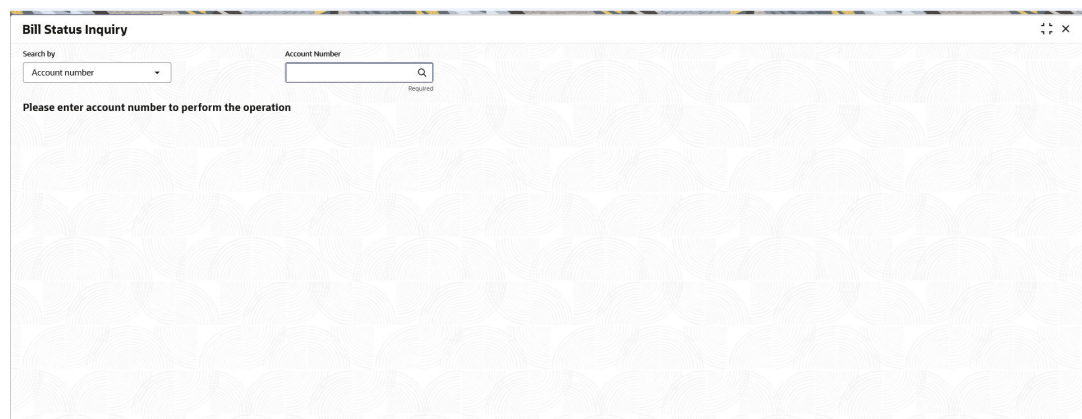
> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

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

Figure 3-91   Bill Status Inquiry

2. Select the appropriate option from the **Search by** field.

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

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

Figure 3-92   Bill Status Details - Additional Filters and Details

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

Table 3-55   Bill Status Inquiry – Field Description

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

Table 3-55 (Cont.) Bill Status Inquiry – Field Description

Field	Description
Bill Number	Displays the sequence number of the bill.
Bill Generated Date	Displays the date on which the bill is generated.
Payment Due Date	Displays the exact payment due date, with no grace period allowed.
Pay By Date	Displays the date by which payment is due, along with the permitted grace days.
Bill Due Amount	Displays the total bill amount due.
Excess Paid	Displays the excess amount for the next bill. This is displayed if payment transaction results in excess amount after payment appropriation. Refer to the **Repayment feature** for details, and see the **Excess Paid** below for related examples. This is auto-populated when the **Payment Type** is selected as **Future**. Note: This functionality supported for **billing accounts**.
Payment Amount	Displays the amount paid.
Bill Status	Displays the current status of the bill.
Bill Type	Displays the type of bill. The possible options are: • **Due Date Bill** • **Post Maturity Bill**

Figure 3-93 Example: Excess Paid

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

3.8.2 Closure Quote

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

To provide a closure quote:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

    The **Closure Quote** screen is displayed.

Figure 3-94   Closure Quote

2. Select the appropriate option from the **Search by** field.

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

   The **Quote details** section is displayed.

Figure 3-95   Closure Quote Details

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

Table 3-56   Closure Quote – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Quote Details	This section displays the details to be maintained for closure quote.
Quote Date	Specify or select the date as requested by the customer for the closure quote.
Payable Amount	Displays the total amount payable by the customer.
Assess Fees	Select to manage the fees amount. ⓘ **Note** This field is displayed if fees is applicable for the account.
Total Fees	Displays the total fees on the account. ⓘ **Note** This field is displayed if **Assess Fees** option is selected.
Fees Treatment	Select the treatment type of fees. The options are: • **Now** • **Later**

Table 3-56   (Cont.) Closure Quote – Field Description

Field	Description
Allocation	This widget displays the split of the components and their amount contributing to Payable Amount. ⓘ **Note** The total amount in this widget will tally with payable amount, if fees applicable is set to **Yes**, and the payable amount will be updated with fees value. Similarly, the widget will also display the pay off quote fees.
Details	Displays the details of the fees allocated.
Amount	Displays the allocated amount. ⓘ **Note** If the loan account has excess amount, then the amount is displayed with a negative sign.
Settlement details	This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the **Add New Settlement** button. For more information, refer #unique_116.

5. Click **Generate Quote**.

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

6. Click **Submit**.

   The screen is successfully submitted for authorization.

3.8.3 Loan Payment and Closure

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

This topic contains the following subtopics:

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

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

3.8.3.1 Billing Account

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

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

Figure 3-96   Excess Amount Process Flow Diagram
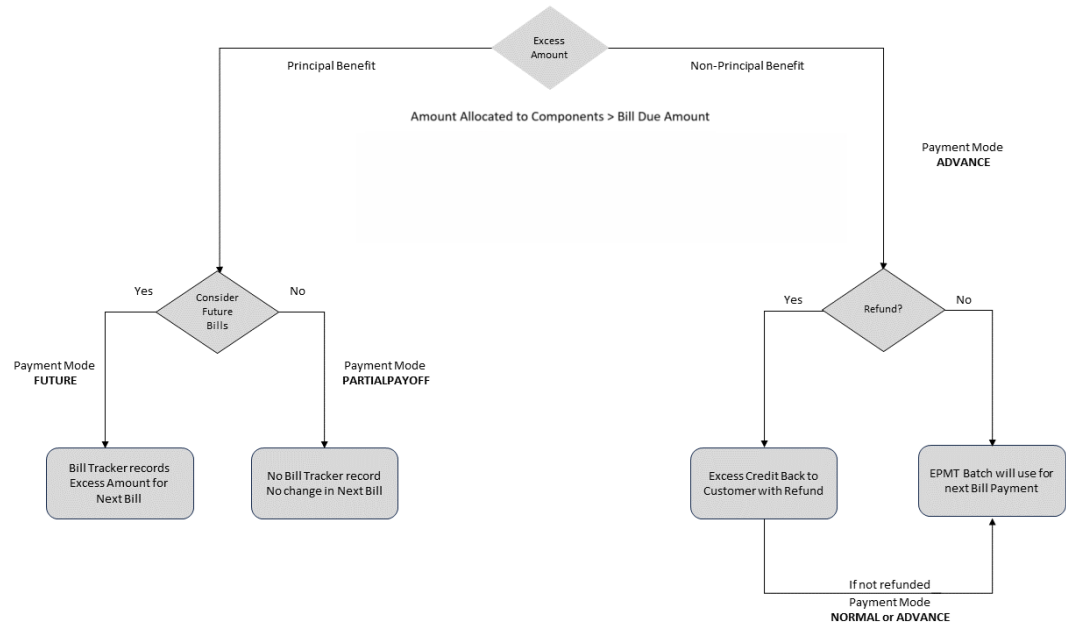
Table 3-57   Payment Type Code

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

This topic contains the following subtopics:

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

3.8.3.1.1 Payment and Closure Details for Billing Accounts

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

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

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

   Figure 3-97   Loan Payment and Closure

2. Select the appropriate option from the **Search by** field.

3. Provide the input based on the selection from the **Search by** field.

   The payment and closure details are displayed.

   Figure 3-98   Payment and Close Details

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

Table 3-58   Loan Payment and Closure – Field Description

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

- [Paying by Pay Bills Option](#)
  You can pay the due loan amount by full payment or managing the allocation. This topic describes the systematic instructions for paying the bills.

- [Paying by Close Account Option](#)
  You can make payment by repaying the entire outstanding loan amount and close the loan account.

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

- [Edit Settlement through Customer Account](#)
  User can settle the amount using the customer account.

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

- [Edit Settlement through Ledger](#)
  User can settle the amount using the customer account.

- [Edit Settlement through External Account](#)
  User can settle the disbursement amount using an external account.

3.8.3.1.1.1 Paying by Pay Bills Option

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

To pay towards bills:

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

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

Figure 3-99   Pay Bills Option

2. Perform the required payment actions. For more information on fields, refer to field description table below:

Table 3-59   Pay Bills – Field Description

Field	Description
Select Activity	Select the **Pay Bills** for paying the payment. **ⓘ Note** For information on Close Account, refer Paying by Close Account Option.
Amount Due	Displays the total loan amount to be paid.
Settle Now	Displays the amount to be paid and it is editable. Once the amount is updated, the **Simulate** button is enabled. Also, the due details are adjusted and displayed.
Consider for future bills	Select to consider the bill for future calculation.
Total Fees	Displays the fees amount to be paid.
Amount Payable	Displays the total payment loan amount. **ⓘ Note** You should specify amount less than or equal to the total dues to proceed ahead successfully.
Settlement Details	Displays the settlement details. **ⓘ Note** • If already the settlement details are added for the account, then the details are displayed in this section. If required, you can click **Edit**, to edit any settlement details. • If no settlement details are present, then you can click **Add Settlement** and proceed ahead.

To manage the allocation:

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

Figure 3-100   Manage Allocation

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

Table 3-60   Manage Allocation – Field Description

Field	Description
Component	Displays the components for the allocation.
Billed	Displays whether the particular component is billed or not.
Balance	Displays the balance amount.
Pay	Displays the amount to be paid. You can edit the amount by double clicking the row.
Action	Displays the following icons: • **Edit**: Click this icon to edit the **Pay** amount. • **Save**: Click this icon to save the updates. This icon is displayed only after the **Edit** icon is displayed.

Table 3-60   (Cont.) Manage Allocation – Field Description

Field	Description
Excess Amount	Displays the excess amount, if any. If a payment transaction results in an **excess amount** after appropriation, that excess amount is captured for the specific transaction. ⓘ **Note** This field is displayed if there is a difference between the amount specified in the **Settle Now** and **Pay** fields.

b. Click **Simulate**.

c. Click **Update**.

3. Click **Submit**.

The screen is successfully submitted for authorization.
Allocated Payment Reversal Repost for Billing Accounts

Reversal and repost of allocated payment is based on below rules & the liquidation order:

- Rule 1: New Component balance due = Old Component balance Paid, system should allocate new component balance due

- Rule 2: New Component balance due < Old Component balance paid, system should allocate new component balance due and remaining will got excess amount.

- Rule 3: New Component balance due > Old Component balance paid, system should allocate old component balance paid and remaining will got excess amount.

Table 3-61   Liquidation Order

Component	Billed
Interest	Y
Principal	Y
Adhoc Fee	Y
Interest	N
Principal	N

Example 1:

Figure 3-101   Example 1

Bill is raised on 01-Jan-25 for 110 (Principal - 100 and Interest 10)

Adhoc Fee of 20 is posted on 09-Jan-25

Payment of 10 is posted on 12-Jan-25. This appropriates to Interest based on liquidation order. During allocation 10 is allocated to Adhoc Fee.

On receiving, backdated payment of 120 on 10-Jan-25, system performs below:

a. Reverse 20 payment as of 09-Jan-25

b. Apply 120 Payment with values date of 10-Jan-25
Interest - 10

Principal - 100

Adhoc Fee - 10

c. Reapply 10 Payment of 12-Jan-25
Interest - 0 Rule 1

Principal - 0 Rule 1

Adhoc Fee - 10 - Rule 1

Example 2:

Figure 3-102   Example 2

Bill is raised on 01-Jan-25 for 110 (Principal - 100 and Interest 10)

Adhoc Fee of 10 is posted on 09-Jan-25

Payment of 10 is posted on 12-Jan-25. This appropriates to Interest based on liquidation order. During allocation 10 is allocated to Adhoc Fee.

On receiving, backdated payment of 120 on 10-Jan-25, system performs below:

a. Reverse 10 payment as of 09-Jan-25

b. Apply 120 Payment with value date of 10-Jan-25
Interest - 10

Principal - 100

Adhoc Fee - 10

c. Reapply 10 Payment of 12-Jan-25
Interest - 0 Rule 1

Principal - 0 Rule 1

Adhoc Fee - 0 - Rule 2

Remaining goes to Excess - 10

Example 3:

Figure 3-103   Example 3

Txn Date	Event	Txn Amt	Comments
09-Jan-25	ADHOC FEE	10	
12-Jan-25	Payment	110	

	Comp	Billed	Due	Paid
Simulate	Interest	Billed	10	10
	Principal	Billed	100	100
	Adhoc fee	Billed	10	0
	Interest	Unbilled	450	0
	Principal	Unbilled	4550	0

	Comp	Billed	Due	Paid
Allocate	Interest	Billed	10	10
	Principal	Billed	100	90
	Adhoc fee	Billed	10	10
	Interest	Unbilled	450	0
	Principal	Unbilled	4550	0

Txn Date	Event	Txn Amt	Comments
09-Jan-25	ADHOC FEE	10	
10-Jan-25	Payment	120	

	Comp	Billed	Due	Paid
Simulate	Interest	Billed	10	10
	Principal	Billed	100	100
	Adhoc fee	Billed	10	10
	Interest	Unbilled	450	0
	Principal	Unbilled	4550	0

12-Jan-25	Payment	110

	Comp	Billed	Due	Paid	Comments
Replay Allocated	Interest	Billed	0	0	Rule 2 New Component balance due < Old Component balance paid, system should allocate new component balance due and remaining will got excess amount.
	Principal	Billed	0	0	Rule 2 New Component balance due < Old Component balance paid, system should allocate new component balance due and remaining will got excess amount.
	Adhoc fee	Billed	0	0	Rule 2 New Component balance due < Old Component balance paid, system should allocate new component balance due and remaining will got excess amount.
	Interest	Unbilled	450	0	Rule 3 New Component balance due > Old Component balance paid, system should allocate old component balance paid and remaining will got excess amount.
	Principal	Unbilled	4550	0	Rule 3 New Component balance due > Old Component balance paid, system should allocate old component balance paid and remaining will got excess amount.
	Excess			110	

Bill is raised on 01-Jan-25 for 110 (Principal - 100 and Interest 10)

Adhoc Fee of 110 is posted on 09-Jan-25

Payment of 10 is posted on 12-Jan-25. This appropriates to Interest, Prinicipal based on liquidation order. During allocation 110 is allocated as follow: P-90 I- 10, Adhoc Fee- 10

On receiving, backdated payment of 120 on 10-Jan-25, system performs below:

a. Reverse 110 payment as of 09-Jan-25

b. Apply 120 Payment with value date of 10-Jan-25
Interest - 10

Principal - 100

Adhoc Fee - 10

c. Reapply 110 Payment of 12-Jan-25
Interest - 0 Rule 1

Principal - 0 Rule 1

Adhoc Fee - 0 - Rule 2

Remaining goes to Excess - 110

3.8.3.1.1.2 Paying by Close Account Option

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

To pay by closing account:

1. From the **Select Activity** field, select **Close Account** option.

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

Figure 3-104   Close Account

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

Table 3-62   Close Account - Field Description

Field	Description
Payment Nature	Select the **Close Account** for paying the payment. ⓘ **Note** For information on other options, refer Paying by Pay Due Option and Paying by Pay Partially Option.
Total Outstanding	Displays the total outstanding amount to be paid.
Total Fees	Displays the total fees amount to be paid.
Amount Payable	Displays the total payment loan amount.

3. Click **Submit**.

   The screen is successfully submitted for authorization.

3.8.3.1.1.3 Viewing Simulation Details

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

To view the stimulation details:

1. From the **Payment Details** or **Settlement Details** section, update the values as required.

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

Figure 3-105   Due Details

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

Table 3-63   Due Details – Field Description

Field	Description
Details	Displays the details of the due amount. The details are as follows: • **Total Outstanding**: Displays the total amount to be paid to close lending account. • **Delinquent due (a)**: Displays the delinquency due amount. • **Other due (b)**: Displays the dues and charges. • **Total due (c=a+b)**: Displays the sum of delinquent due and other due. • **Current due (d)**: Displays the bill generated but not due. • **Total Current due (e=c+d)**: Displays the sum of total due and current due.
Existing	Displays the existing due amount of the lending account.
New	Displays the new due amount of the lending account.

3.8.3.1.1.4 Edit Settlement through Customer Account

User can settle the amount using the customer account.

To settle amount through customer account:

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

   The **Edit settlement** section is displayed.

Figure 3-106   Edit Settlement

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

Table 3-64   Edit Settlement – Field Description

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

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

   The **Edit** details in the screen are displayed.

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Figure 3-107   Edit Customer Account

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

Table 3-65   Settlement through Customer Account – Field Description

Field	Description
Pay Through	Select the **Customer** account option from the list. The other options are: • **Other customer's account**: For more information, refer . • **Ledger**: For more information, refer .
Account	Select the settlement account.
Account Holder	Displays the account holder's name as user selects the account number.
Pay	Select the option for payment. The options are: • **Amount** • **Percentage**
Amount	Specify the amount to be disbursed.
Percentage	Specify the percentage of amount to be disbursed. **Note**: • This field is displayed if **Percentage** option is selected from the **Pay** field. • Based on the perentage specified, the value is calculated and displayed in the **Amount** field.

5. Click **Save**.

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

3.8.3.1.1.5 Edit Settlement through Other's Customer Account

User can settle the amount using the customer account.

To settle amount through customer account:

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

   The **Edit settlement** screen is displayed.

   Figure 3-108   Edit Settlement

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

   Table 3-66   Edit Settlement – Field Description

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

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

   The **Edit** details in the screen are displayed.

Figure 3-109   Edit Other's Customer Account

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

Table 3-67   Settlement through Other's Customer Account – Field Description

Field	Description
Pay Through	Select the **Other's customer account** account option from the list. The other options are: • **Customer account**: For more information, refer . • **Ledger**: For more information, refer .
Account Number	Select the settlement account.
Account Holder	Displays the account holder's name as user selects the account number.
Pay	Select the option for payment. The options are: • **Amount** • **Percentage**
Amount	Specify the amount to be disbursed.
Percentage	Specify the percentage of amount to be disbursed. **Note**: • This field is displayed if **Percentage** option is selected from the **Pay** field. • Based on the perentage specified, the value is calculated and displayed in the **Amount** field.

5. Click **Save**.

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

3.8.3.1.1.6 Edit Settlement through Ledger

User can settle the amount using the customer account.

To settle amount through ledger:

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

   The **Edit settlement** screen is displayed.

Figure 3-110   Edit Settlement

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

Table 3-68   Edit Settlement – Field Description

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

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

   The **Edit** details in the screen are displayed.

Figure 3-111   Edit Ledger

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

Table 3-69   Settlement through Ledger – Field Description

Field	Description
Pay Through	Select the **Ledger** account option from the list. The other options are: • **Customer account**: For more information, refer . • **Other's customer account**: For more information, refer .
Ledger Number	Select the ledger account number.
Ledger Name	Displays the ledger name as user selects the ledger number.
Pay	Select the option for payment. The options are: • **Amount** • **Percentage**
Amount	Specify the amount to be disbursed.
Percentage	Specify the percentage of amount to be disbursed. **Note**: • This field is displayed if **Percentage** option is selected from the **Pay** field. • Based on the perentage specified, the value is calculated and displayed in the **Amount** field.

5. Click **Save**.

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

3.8.3.1.1.7 Edit Settlement through External Account

User can settle the disbursement amount using an external account.

To settle disbursement amount through external account:

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

   The **Edit settlement** section is displayed.

Figure 3-112   Edit Settlement

Edit settlement					✕
Pay Through	Description	Amount	Amount FCY	Action	
Customer account	000008475178	GBP 5,106.55	-	✏️ 🗑️	

Close   Add   Update & Close

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

Table 3-70   Edit Settlement – Field Description

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

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

   The **Edit** details in the screen are displayed.

Figure 3-113　Payment through External Account

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

Table 3-71　Settlement through external account – Field Description

Field	Description
Pay Through	Select the **External Account** option from the list. The other options are: • **Customer account**: For more information, refer Pay Through Customer Account. • **Other customer's account**: For more information, refer Pay Through Other Customer's Account. • **Ledger**: For more information, refer Pay Through Ledger.
Account Number	Specify the account for performing the disbursement.
Customer Name	Specify the customer name of the external account.
Routing Number	Select the routing number for settling the disbursement amount.
Participant Name	Displays the name of the participant.
Account Type	Select the account type for settling the disbursement amount. The options are: • **Savings Account** • **Checking Account**
Pay	Select the option for disbursement payment. The options are: • **Amount** • **Percentage**

Table 3-71   (Cont.) Settlement through external account – Field Description

Field	Description
Amount	Specify the amount to be disbursed. ⓘ **Note** This field is displayed if **Amount** option is selected from the **Pay** field.
Percentage	Specify the percentage of amount to be disbursed. ⓘ **Note** • This field is displayed if **Percentage** option is selected from the **Pay** field. • Based on the perentage specified, the value is calculated and displayed in the **Amount** field.

5. Click **Save**.

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

3.8.3.2 Non-Billing Account

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

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

3.8.3.2.1 Payment and Closure Details for Non-Billing Accounts

In this topic, the payment and settlement details for the non-billing acocounts are explained.

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

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

Figure 3-114   Loan Payment and Closure

2. Select the appropriate option from the **Search by** field.

3. Provide the input based on the selection from the **Search by** field.

   The payment and closure details are displayed.

Figure 3-115   Loan Payment and Closure Details

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

Table 3-72   Loan Payment and Closure – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria.
	The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Payment Details	In this section, the fields related to perform payments are displayed. Also, user can view the details of the existing payment details.
Value Date	Select or specify the value date for making the payment.
Select Activity	Select the appropriate option for the paying the payment. The available options are **Pay Advance**, **Pay Dues**, **Pay Partially**, and **Close Account**. The default option selected is **Pay Dues**.

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

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

- Paying by Close Account Option
  You can make payment by repaying the entire outstanding loan amount and close the loan account.

- Manage Fees
  You can view, or modify the fees applied on the loan account. Only for the loan account for which fees are configured the **Total Fees**.

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

- **View Breakup of Amount Due**
  You can view the breakup details of the due amount, only if you have selected the **Installment Payment** option from the **Payment Type** field in the **Loan Payment and Closure** screen.

3.8.3.2.1.1 Paying by Pay Dues Option

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

To pay towards dues:

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

   - To make payment by installment, select the **Installment** option from the **Payment Type** field.

Figure 3-116   Loan Payment and Closure Details

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

Table 3-73   Pay Due - Installment Payment – Field Description

Field	Description
Select Activity	Select the **Pay Dues** for paying the payment. ⓘ **Note** For information on other options, refer Paying by Pay Partially Option and Paying by Close Account Option.
Collect Unbilled Interest	Switch to ⬤ to collect all the unbilled interest till date. Switch to ◯ to not to collect all the unbilled interest till date.
Amount Due	Displays the total loan amount to be paid. ⓘ **Note** You can view the details of amount due. For more information, refer View Breakup.
Settle Now	It displays the amount to be paid and it is editable. After adjusted the amount, the **Simulate** option is enabled and after click the **Simulate** option, the due details are adjusted and displayed.
Total Fees	Displays the fees amount to be paid.
Fees Treatment	There are two options to select the payment, that is **Pay Now**, and **Waive**. If **Waive** is selected, the total fees is updated as 0.
Amount Payable	Specify the total payment loan amount. ⓘ **Note** You should specify amount less than or equal to the total dues to proceed ahead successfully.
Settlement Details	It displays the settlement details. Click the **Edit** icon to edit the settlement details. For more information, refer Add Settlement through Customer Account, Add Settlement through Other Customer's Account, Edit Settlement through External Account, and Edit Settlement through Ledger.

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

Figure 3-117   Pay Dues - Allocate Arrears

Figure 3-118   Manage Allocation

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

Table 3-74   Pay Due - Allocate Arrears – Field Description

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

Manage Allocation	This link is displayed if you select the **Allocate Arrears** option from the **Payment Type** field.
	
	ⓘ **Note**
	   – 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**.

Component	Displays the components for the allocation.
Arrears	Displays the arrears amount.

Table 3-74   (Cont.) Pay Due - Allocate Arrears – Field Description

Field	Description
Pay	Specify the amount to be paid towards the specific component. ⓘ **Note** 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.
Action	Displays the **Edit** icon. User can only update the **Pay** amount post clicking the **Edit** icon.
Total	Displays the total of arrears and pay amount.

If the **Collected Unbilled Intetest** toggle is **ON**, then the **View allocation** link is displayed. The following screen is displayed:

Figure 3-119   View Allocation

View allocation

All amounts in USD

Components	Arrears (a)	Arrears paid (b)	Unbilled (c)	Unbilled paid (d)	Pay (b + d)
INT_ACT_ACT	499.80	499.80	152.27	152.27	652.07
PERIOD_NACCR_FEE	200.00	200.00	0.00	0.00	200.00
PRINCIPAL	9,791.22	9,791.22			9,791.22
LATE_FEE_PERC_IA	25.72	25.72	0.00	0.00	25.72
Total	10,516.74	25.72	0.00	0.00	10,669.01

Table 3-75   View Allocation - Field Description

Field	Description
Components	Displays the components of the arrears.
Arrears (a)	Displays the amount for each arrear component.
Arrears paid (b)	Displays the arrears paid
Unbilled (c)	Displays the unbilled amount.
Unbilled paid (d)	Displays the unbilled paid amount.
Pay (b + d)	Displays the amount paid.
Total	Displays the total amount of arrears.

2. Click **Submit**.

The screen is successfully submitted for authorization.

3.8.3.2.1.2 Paying by Pay Partially Option

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

To pay partial amount:

1. From the **Select Activity** field, select **Pay Partially** option.

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

Figure 3-120   Pay Partially

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

Table 3-76   PayPartially - Field Description

Field	Description
Select Activity	Select the **Pay Partially** for paying the payment. ⓘ **Note** For information on other options, refer Paying by Pay Due Option and Paying by Close Account Option.
Collect Unbilled Interest	Switch to ⬤ to collect all the unbilled interest till date. Switch to ⬜ to not to collect all the unbilled interest till date.
Settle Now	It displays the amount only when the **Collect Unbilled Interest** toggle is **ON** and it is editable.
Re-computation Basis	Select the option **Term** or **Installment**, and click **Simulate** to display the payment related fields. The due details are adjusted accordingly.
Total Fees	Displays the fees amount to be paid.
Fees Treatment	There are two options to select the payment, that is **Pay Now**, and **Waive**. If **Waive** is selected, the total fees is updated as 0.
Amount Payable	Specify the total payment loan amount. **Note**: You should specify amount less than or equal to the total dues to proceed ahead successfully.
Settlement Details	It displays the settlement details. Click the edit icon to edit the settlement details.

3. Click **Submit**.

   The screen is successfully submitted for authorization.

3.8.3.2.1.3 Paying by Close Account Option

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

To pay by closing account:

1. From the **Select Activity** field, select **Close Account** option.

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

Figure 3-121   Close Account

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

Table 3-77   Close Account - Field Description

Field	Description
Payment Nature	Select the **Close Account** for paying the payment. ⓘ **Note** For information on other options, refer Paying by Pay Due Option and Paying by Pay Partially Option.
Total Outstanding	Displays the total outstanding amount to be paid.
Total Fees	Displays the total fees amount to be paid.
Amount Payable	Displays the total payment loan amount.

3. Click **Submit**.

   The screen is successfully submitted for authorization.

3.8.3.2.1.4 Manage Fees

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

To view, or modify the fees applied:

- From the **Loan Payment and Closure** screen, select the payment activity from the **Select Activity** field.

  - **To view or modify the fees:**

1. Below the **Total Fees** field, click the **Manage Fees** link.

   The **Manage Fees** section is displayed.

Figure 3-122   Manage Fees

2. 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 3-78   Manage Fees - Field Description

Field	Description
Fees Details	Displays the fees details applied on the account.
Default Amount	Displays the default fees amount on the account.
Modified Amount	Displays the latest fees amount. **Note**: You can edit the amount by clicking the field and specify the amount.

3. Click **Save** to close the screen.

3.8.3.2.1.5 Viewing Simulation Details

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

To view the stimulation details:

1. From the **Payment Details** or **Settlement Details** section, update the values as required.

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

Figure 3-123   Due Details

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

Table 3-79   Due Details – Field Description

Field	Description
Details	Displays the details of the due amount. The details are as follows: • **Total Outstanding**: Displays the total amount to be paid to close lending account. • **Delinquent due (a)**: Displays the delinquency due amount. • **Other due (b)**: Displays the dues and charges. • **Total due (c=a+b)**: Displays the sum of delinquent due and other due. • **Current due (d)**: Displays the bill generated but not due. • **Total Current due (e=c+d)**: Displays the sum of total due and current due.
Existing	Displays the existing due amount of the lending account.
New	Displays the new due amount of the lending account.

3.8.3.2.1.6 View Breakup of Amount Due

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

To view due amount breakup:

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

2. From the **Payment Type** field, select the **Installment Payment** option.

3. Below the **Amount Due** field, click the **View Breakup** link.

   The **View Breakup** screen is displayed.

Figure 3-124   View Breakup

If the **Collected Unbilled Intetest** toggle is **ON**, then the following screen is displayed.

Figure 3-125   View allocation

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

Table 3-80   View Breakup - Field Description

Field	Description
Components	Displays the components of the arrears.
Arrears	Displays the amount for each arrear component.
Unbilled	Displays the unbilled amount. ⓘ **Note** This field is displayed if the **Collect Unbilled Interest** toggle is **ON**.
Pay	Displays the amount paid. ⓘ **Note** This field is displayed if the **Collect Unbilled Interest** toggle is **ON**.
Total	Displays the total amount of arrears.

5. Click **Close** icon to close the screen.

3.8.4 Statement Inquiry

You can peform statement inquiry of the loan account using the **Statement Inquiry** screen.

To perform inquiry on transaction:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

The **Statement Inquiry** screen is displayed.

Figure 3-126   Statement Inquiry

2. Select the appropriate option from the **Search by** field.

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

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

   The statement details are displayed.

Figure 3-127   Existing Details

Table 3-81   Statement Inquiry – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria.
	The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
Additional filters	This section displays the filters to be applied for search.
Payment Due	Select the date range for performing search. ⓘ **Note** The **Search** button is enabled after you select or specify the date range.
Statement Number	Displays the sequential number of the statement.
Generated Date	Displays the statement generation date.
Payment Due Date	Displays the due date for the payment.
Due Amount	Displays the total due amount.
Previous Outstanding	Displays the previous outstanding amount, if any.
Total Outstanding	Displays the total outstanding amount.
Type	Displays the type of statement.
Action	Click the **View** icon, to view more information on the statement.

To view more information on the statement:

a. From the **Action** field, click **View**.

The **Statement details** section is displayed.

Figure 3-128   Statement Details

Statement details   ✕

Statement number 1 generated on April 30, 2024   All amounts in USD

Due Amount	Payment Due Date	Outstanding Principal	Excess Amount	Interest Rate
1,697.43	May 15, 2024	10,000.00	-	6.3

Amount due explanation

Details	Amount
▸ Regular monthly payment	1,697.43
Overdue payment	0.00
Unpaid fees	0.00
Total due	**1,697.43**

Transactions from April 15, 2024 to May 1, 2024

Date	Description	Fees & Charges	Payments
May 1, 2024		-	2,500.00
April 15, 2024	DSBR Fee Percentage Based Disbursed Amount	22.00	-
April 15, 2024	Retail Loan Principal	-	-10,000.00

Page   1   of 1   (1-3 of 3 items) |◁ ◁ [1] ▷ ▷|

b. In the **Statement details** section, view the required details. For more information on fields, refer to field description table below.

Table 3-82   Statement details - Field Description

Field	Description
Statement <Number> generated on <Date>	Displays the statement number and date on which the statement was generated.
Due Amount	Displays the total amount due.
Payment Due Date	Displays the due date of the payment.
Outstanding Principal	Displays the outstanding principal amount.
Excess Amount	Displays the excess amount of the account, if any.
Interest Rate	Displays the rate of interest.
Amount due explanation	This section displays the explanation for the due amuont.
Details	Displays the amount details. Click the **Expand** icon before the field, to view more information on the details.
Amount	Displays the amount.
Total due	Displays the total amount due.
Transactions from <Date Range>	This section displays the transaction details for a specific date range.
Date	Displays the transaction date.
Description	Displays the description for the transaction.
Fees & Charges	Displays the fees and charges applied on the amount.

Table 3-82　(Cont.) Statement details - Field Description

Field	Description
Payments	Displays the amount paid, if any.

3.9 Schedule

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

This topic contains the following subtopics:

- Loan Schedule Inquiry
  User can view the loan schedule of an account using the **Loan Schedule Inquiry** screen.

- Repayment Date Change
  User can set a new repayment date for a loan account, based on the customer's request using the **Repayment Date Change** screen.

- Modify Interest Rate
  User can add or modify the future interest rates defined for a loan account using the **Modify Interest Rate** screen.

- Modify Tenure and Installment
  User can modify the existing tenure or installment based on customer request using the **Modify Tenure and Installment** screen.

- Modify Penalty Interest Rate
  User can modify the existing penalty interest rates or add a new line to define the future penalty interest rates for a retail account using the **Modify Penalty Interest Rate** screen.

3.9.1 Loan Schedule Inquiry

User can view the loan schedule of an account using the **Loan Schedule Inquiry** screen.

The application generates the loan schedule for the account based on the loan amount and displays the same only after the disbursement of loan.

To inquire on the loan schedule:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

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

Figure 3-129   Loan Schedule Inquiry

2. Select the appropriate option from the **Search by** field.

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

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

Figure 3-130   Loan Schedule Inquiry – Schedule Details of Account

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

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

Table 3-83   Loan Schedule Inquiry – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Date	Displays the year and the dates in a year when the arrears is raised. ⓘ **Note** This column lists the years for which the schedule is generated. For each calendar year, the sum total of **Interest**, **Fees**, and **Due** amount is displayed in the respective columns. If user click ▶ 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.

Table 3-83   (Cont.) Loan Schedule Inquiry – Field Description

Field	Description
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.

5. View the details of the schedule.

3.9.2 Repayment Date Change

User can set a new repayment date for a loan account, based on the customer's request using the **Repayment Date Change** screen.

To change the repayment date:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Repayment Date Change** screen is displayed.

   Figure 3-131   Repayment Date Change

2. Select the appropriate option from the **Search by** field.

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

   The details are displayed in the **New details** section and the previous details of the account is displayed in the **Existing details** widget.

Figure 3-132   Repayment Date Change - New and Existing Details

4. Perform the required action in the **New Details** section. For more information on fields, refer to field description table below:

Table 3-84   Repayment Date Change – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.

Table 3-84 (Cont.) Repayment Date Change – Field Description

Field	Description
New details	This section fields for updating the repayment date details.
Select Option	Select the option for the repayment date. The options are: a. **Last day of the month** b. **Specific day of the month** c. **Specific date** ⓘ **Note** Once you select an option from this field and select the date or day as required, the system calculates the repayment date and displays below this field as an information.
Select Day	Select the day of the month for repyament. ⓘ **Note** This field is displayed if you select **Specific day of the month** option from the **Select Option** field.
Select Date	Select the repayment date. ⓘ **Note** • User can select or specify a date from current date till the loan maturity date. • This field is displayed if you select **Specific date** option from the **Select Option** field.
Total Fees	Displays the total fees applicable for the loan. ⓘ **Note** • This field is displayed as user click **Simulate**. • The value is displayed as zero as user switch to in the **Waive Fees** field.

Table 3-84 (Cont.) Repayment Date Change – Field Description

Field	Description
Waive Fees	Switch to ⬛ to waive the fees applied on the account. Switch to ⬜ to retain the fees applied on the account. ⓘ **Note** This field is displayed as user click **Simulate**.
Fees Treatment	Select the option for treating the fees amount. The options are: • **Pay Now**: If you select this option, then **Settlement details** section is displayed. • **Pay Later** ⓘ **Note** This field is displayed if user select an option from the **Re-computation Basis** field, and click **Simulate**.
Settlement details	This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the **Add New Settlement** button. For more information, refer Pay Through Customer Account and Pay Through Other Customer's Account. ⓘ **Note** This section is displayed, if **Pay Now** option is selected from the **Fees Treatment** field.
Existing Details	This widget displays the existing repayment date details.
Previous Replayment Date	Displays the repayment date that was previously set.
Next Repayment Date	Displays the next repayment date.

To view or modify fees:

a. In the **New Details** section, click the **Manage Fees** link.

ⓘ **Note**

    If any fees is applicable for the loan account, then the **Manage Fees** link is displayed.

The **Manage Fees** section is displayed.

Figure 3-133   Manage Fees

b. In the **Manage Fees** section, user can view or modify the fees details are required. For more information on fields, refer to field description table below:

Table 3-85   Manage Fees - Field Description

Field	Description
Charge Details	Displays types of charges applied on the account.
Charge Details	Displays the details of the charge applied on the account.
Defaulted Amount	Displays the defaulted fees amount on the account.
Modified Amount	Displays the latest fees amount. ⓘ **Note** User can edit the amount by clicking the field and specifying the amount.

c. Click **OK**.

The **Manage Fees** section is closed.

To view revised schedule:

a. On the **Repayment Date Change** screen, click **Show Revised Schedule**.

The **Revised Schedule** section is displayed.

Figure 3-134   Revised Schedule

Note

For Billing accounts only **Date**, **Rate**, **Due** and **Balance** fields are displayed.
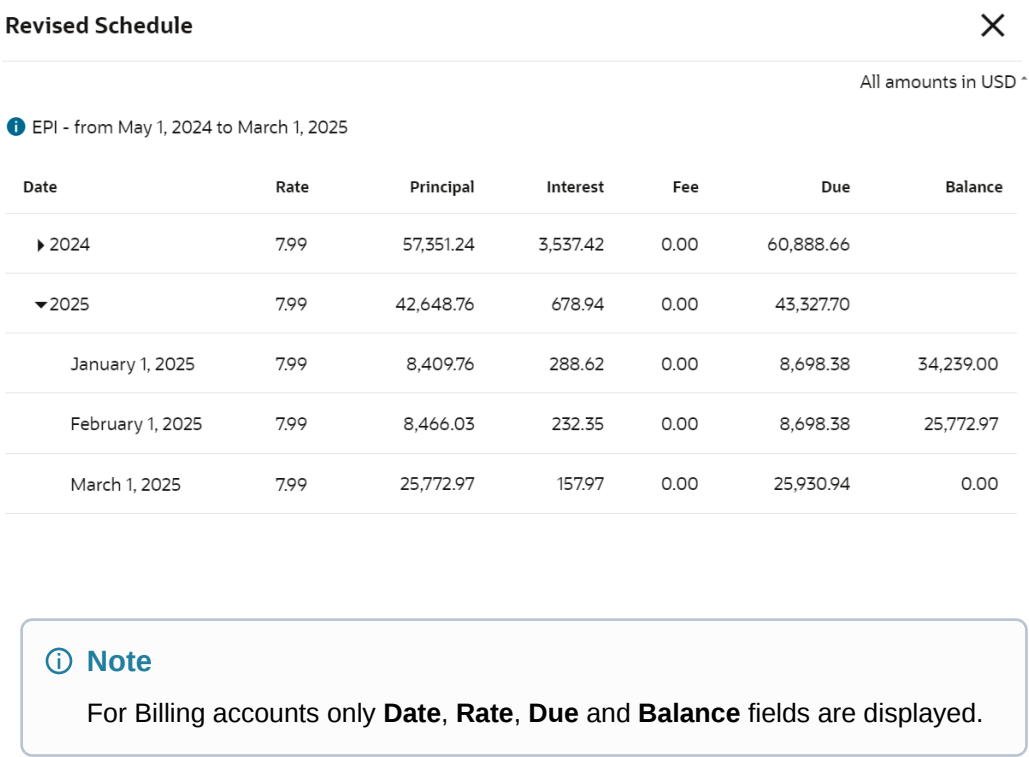
b. User can view the revised schedule for the loan account. For more information on fields, refer to field description table below:

Table 3-86   Revised Schedule - Field Description

Field	Description
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. If user 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.

      c. Click **Close**.

         The **Revised Schedule** section is closed.

5. Click **Submit**.

> ⓘ **Note**
>
> If there are any overrides for the given loan account, then override details are displayed.

The screen is successfully submitted for authorization.

3.9.3 Modify Interest Rate

User can add or modify the future interest rates defined for a loan account using the **Modify Interest Rate** screen.

To modify interest rate of a loan account:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

The **Modify Interest Rate** screen is displayed.

Figure 3-135   Modify Interest Rate

2. Select the appropriate option from the **Search by** field.

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

The following interest details are displayed if **Rate Nature** is **User Input**.

Figure 3-136   Interest Details for Rate Nature as User Input

The following interest details are displayed if **Rate Nature** is **Rate code based**:

Figure 3-137   Interest Details for Rate Nature as Rate Code Based

4. On the **Modify Interest Rate** screen, perform the required action. For more information on fields, refer to field description table below:

Table 3-87   Modify Interest Rate – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
Rate Nature	Displays the nature of interest rate. The possible options are: • **User Input** • **Rate code based**
Regular Interest	This section displays the regular interest rate of the selected deposit account. ⓘ **Note** If no interest details are present for the account selected, then this section will display only the **Add** button. You can click **Add**, and proceed with adding the required interest details.
Effective Date	Displays the effective date of the interest.
Component	Displays the interest component.
Rate Code	Displays the rate code of interest. **Note:** This field is displayed if the **Rate Nature** is **Rate code based**.
Rate Type	Displays the rate type of interest. **Note:** This field is displayed if the **Rate Nature** is **Rate code based**.
Final Rate	Displays the final rate of interest.
Status	Displays status of the interest rate. The possible options are: • **Added** • **Edited**
Action	Displays the actions that can be performed on the details added. The options are: • **View**: Click this icon to view more details of the interest. • **Edit**: Click this icon to edit the interest details. • **Delete**: Click this icon to delete the interest rate details added.

Table 3-87   (Cont.) Modify Interest Rate – Field Description

Field	Description

Re-computation Basis	Displays the basis for re-computing the interest rate. The options are:
	• **Recalculate Term**
	• **Recalculate Installment**
	• **Balloon Payment**
	
	ⓘ **Note**
	    • This field is displayed, if user update any details and click **Update** in the **Edit** section.
	    • If user delete the newly updated details, then this field will not be displayed.

Refresh Frequency	Select the option for refreshing the frequency. The options are: • **Immediate** • **Every Due Date** • **Every Bill Generation Date** • **Every N months** **Note:** • This field is displayed if the **Rate Nature** is **Rate code based**. • This field is enabled after the user clicks **Simulate**.
Refresh Interval	Specify a value for refreshing the frequency in months. **Note:** • This field is displayed if the **Every N months** option is selected from the **Refresh Frequency** field. • This field is enabled after the user clicks **Simulate**.

Total Fees	Displays the total fees applicable for the account.
	
	ⓘ **Note**
	    This field is displayed if user select an option from the **Re-computation Basis** field, and click **Simulate**.
	    You can also manage fees using the **Manage Fees** link displayed below this field.
	
	    ⓘ **Note**
	        The **Manage Fees** link is displayed below this field.

Table 3-87   (Cont.) Modify Interest Rate – Field Description

Field	Description
Fees Treatment	Select the option for treating the fees amount. The options are: • **Pay Now**: If you select this option, then **Settlement details** section is displayed. • **Pay Later** ⓘ **Note** This field is displayed if user select an option from the **Re-computation Basis** field, and click **Simulate**.
Settlement details	This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the **Add New Settlement** button. For more information, refer Pay Through Customer Account and Pay Through Other Customer's Account. ⓘ **Note** This section is displayed, if **Pay Now** option is selected from the **Fees Treatment** field.

To add interest details:

a. Click **Add** from the **Regular Interest** section.

The **Add regular interest** section is displayed.

Figure 3-138   Add Regular Interest

b. Specify or select the required details. For more information on fields, refer to field description table below:

Table 3-88   Add regular interest - Field Description

Field	Description
Effective Date	Select or specify the effective date for the interest to be charged.
Component	Select the interest component.
Rate	Specify the interest rate.
Product Spread	Specify the product spread for the interest.
Discretionary Spread	Specify the discretionary spread for the interest.
Rp Spread	Specify the Rp spread for the interest.
Risk Spread	Specify the risk spread for the interest.
Bundle Spread	Specify the bundle spread for the interest.
Final Rate	Displays the final rate of interest. ⓘ **Note** The value in this field is displayed only after you click **Get Final Rate**.

c. Click **Get Final Rate**.

d. Click **Update**.

The details are added and displayed in tabular format in the **Regular Interest** section.

To edit the interest details:

a. From the **Action** field, click **Edit**.

The **Edit regular interest** section is displayed.

Figure 3-139   Edit Regular Interest

b. You can edit the requried details. For more information on the fields, refer the Add.

c. Click **Update**.

To view interest details:

a. From the **Action** field, click **View**.

The **View regular interest** section is displayed.

Figure 3-140   View Regular Interest

b. You can view the requried details. For more information on the fields, refer the <u>Add</u>.

To manage fees:

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

The **Manage Fees** section is displayed.

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

Table 3-89   Manage Fees - Field Description

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

b. Click **Save**.

To view the revised schedule:

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

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

b. Click **Show Revised Schedule**.

The **Revised Schedule** section is displayed.

Figure 3-141   Revised Schedule

Revised Schedule						✕
						All amounts in USD ^

ⓘ EPI - from May 1, 2024 to March 1, 2025

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

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

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

Table 3-90   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 **Expand** 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.

3.9.4 Modify Tenure and Installment

User can modify the existing tenure or installment based on customer request using the **Modify Tenure and Installment** screen.

Once the modification is done, the schedule impact is displayed and informed to the customer.
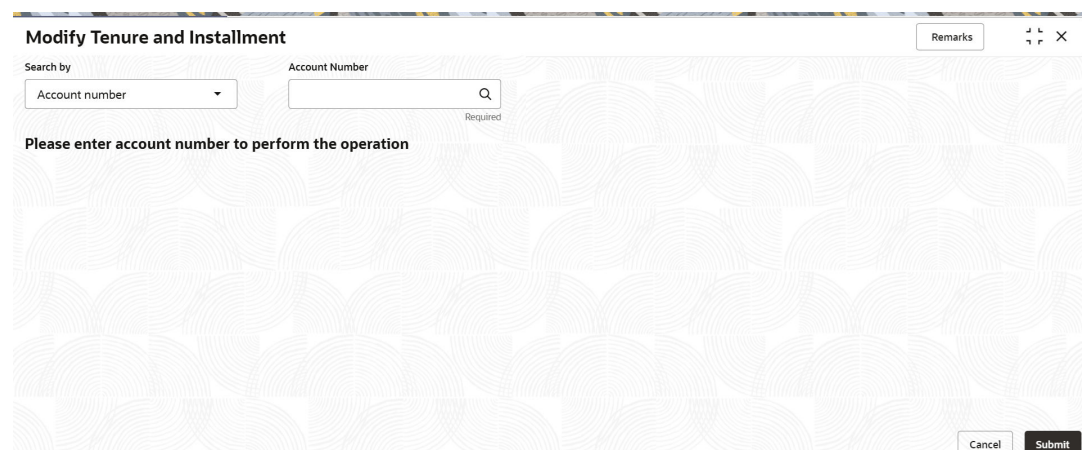
To modify tenure and installment:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

The **Modify Tenure and Installment** screen is displayed.

Figure 3-142   Modify Tenure and Installment

2. Select the appropriate option from the **Search by** field.

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

   The **Tenure and installment optimization** and **Loan details** sections are displayed.

Figure 3-143   Modify Tenure and Installament Details

4. In the **Tenure and installment optimization** section, user can perform the required action. For more information on fields, refer to field description table below:

Table 3-91   Modify Tenure and Installament - Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ⓘ **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Tenure and installment optimization	This section displays the fields required for modification of tenure and installment. ⓘ **Note** The following two buttons are displayed in this section: • **Show Revised Schedule**: This button is enabled only after user click **Simulate**. For more information, refer Revised Schedule.
Effective Date	Select or specify the effective date of the loan. ⓘ **Note** User can specify or select a date earlier than the current system date and later than the loan's maturity date.
Change	Select the option for modification. The options are: • **Tenure** • **Installment**

Table 3-91   (Cont.) Modify Tenure and Installament - Field Description

Field	Description
No. of Installments	Specify the number of installments as requested by the customer. ⓘ **Note** This field is displayed if user select the **Tenure** option from the **Change** field.
New Installment	Specify the new installment as request by the customer. ⓘ **Note** This field is displayed if user select the **Installment** option from the **Change** field.
Re-computation Basis	Select the re-computation for modified details. The options are: • **Recalculate Term** • **Balloon Payment** ⓘ **Note** There is **Simulate** button displayed next to this field. This button is displayed as user select an option from the **Change** field and specify the values based on the option selected. The button is enabled only after user select an option from the **Re-computation Basis** field.
Total Fees	Displays the total fees applicable for the loan. ⓘ **Note** • This field is displayed as user click **Simulate**. • The value is displayed as zero as user switch to ⬤ in the **Waive Fees** field.
Waive Fees	Switch to ⬤ to waive the fees applied on the account. Switch to ◯ to retain the fees applied on the account. ⓘ **Note** This field is displayed as user click **Simulate**.

Table 3-91   (Cont.) Modify Tenure and Installament - Field Description

Field	Description
Fees Treatment	Select the option for treating the fees amount. The options are: • **Pay Now**: If you select this option, then **Settlement details** section is displayed. • **Pay Later** ⓘ **Note** This field is displayed if user select an option from the **Re-computation Basis** field, and click **Simulate**.
Settlement details	This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the **Add New Settlement** button. For more information, refer Pay Through Customer Account and Pay Through Other Customer's Account. ⓘ **Note** This section is displayed, if **Pay Now** option is selected from the **Fees Treatment** field.
Loan details	This section displays the loan details and related values.
Details	Displays the loan details.
Existing	Displays the existing details of the loan.
New	Displays the new details of the loan. ⓘ **Note** The new values are displayed after user click **Simulate**.

To view the revised schedule:

a. Click **Show Revised Schedule**.

   The **Revised Schedule** section is displayed.

Figure 3-144   Revised Schedule

Revised Schedule							✕
						All amounts in USD ^	
ⓘ EPI - from May 1, 2024 to March 1, 2025							
Date	**Rate**	**Principal**	**Interest**	**Fee**	**Due**	**Balance**	
▸ 2024	7.99	57,351.24	3,537.42	0.00	60,888.66		
▾ 2025	7.99	42,648.76	678.94	0.00	43,327.70		
January 1, 2025	7.99	8,409.76	288.62	0.00	8,698.38	34,239.00	
February 1, 2025	7.99	8,466.03	232.35	0.00	8,698.38	25,772.97	
March 1, 2025	7.99	25,772.97	157.97	0.00	25,930.94	0.00	

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

b. User can view the revised schedule for the account. For more information on fields, refer to field description table below:

Table 3-92   Revised Schedule - Field Description

Field	Description
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. If user 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.

c. Click **Close**.

To manage fees:

a. Click **Simulate**.

The **Manage Fees** link is displayed along with other fields.

b. Click the **Manage Fees** link.

The **Manage Fees** section is displayed.

Figure 3-145   Manage Fees

Manage fees   ✕

All amounts in USD

Fees Details	Default Amount	Modified Amount
AMEND_FEE_RATE	5	5.00
Total	5	5.00

Cancel   **Save**

c. In the **Manage Fees** section is displayed, specify the updated amount. For more information on fields, refer to field description table below:

Table 3-93   Manage Fees – Field Description

Field	Description
Fees Details	Displays the fees applied on the account.
Defaulted Amount	Displays the defaulted fees amount on the account.
Modified Amount	Displays the latest fees amount. ⓘ **Note** User can edit the amount by clicking the field and specifying the amount.
Total	Displays the total of default and modified amount.

d. Click **Save**.

5. Click **Submit**.

The screen is successfully submitted for authorization.

3.9.5 Modify Penalty Interest Rate

User can modify the existing penalty interest rates or add a new line to define the future penalty interest rates for a retail account using the **Modify Penalty Interest Rate** screen.

To modify penalty interest rate of a retail account:

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Modify Penalty Interest Rate** screen is displayed.

   Figure 3-146   Modify Penalty Interest Rate

2. Select the appropriate option from the **Search by** field.

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

   The existing penalty interest details are displayed.

   Figure 3-147   Penalty Interest Details

4. On the **Modify Penalty Interest Rate** screen, perform the required action. For more information on fields, refer to field description table below:

Table 3-94   Modify Penalty Interest Rate – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
Rate Nature	Displays the nature of penalty interest rate.
Penalty Interest	This section displays the penalty interest rate of the selected retail account. ⓘ **Note** If no penalty interest rate details are present for the account selected, then this section will display only the **Add** button. User can click **Add**, and proceed with adding the required penalty interest rate details.
Effective Date	Displays the effective date of the interest.
Component	Displays the interest component.
Rate Code	Displays the rate code of penalty interest.
Rate Type	Displays the rate type of penalty interest.
Final Rate	Displays the final rate of penalty ineterest.
Status	Displays the status of the penalty interest. **Note**: This field is displayed only after the user adds a new penalty detail or edits a existing penalty detail.
Action	Displays the actions that can be performed on the details added. The options are: • **View**: Click this icon to view more details of the penalty interest. • **Edit**: Click this icon to edit the penalty interest details. • **Delete**: Click this icon to delete the interest rate details added. This icon is displayed only for the newly added entry.

To add penalty interest details:

a. Click **Add** from the **Penalty Interest** section.

The **Add penalty interest** section is displayed.

Figure 3-148   Add penalty interest

b. Specify or select the required details. For more information on fields, refer to field description table below:

Table 3-95   Add penalty interest - Field Description

Field	Description
Effective Date	Select or specify the effective date for the penalty interest to be charged.
Component	Select the penalty interest component.
Rate Type	Displays the rate type for the penalty interest.
Rate Code	Select the rate code for penalty interest.
Rate	Displays the current rate.
Fee Spread	Specify the fee spread for the penalty interest.
Product Spread	Specify the product spread for the penalty interest.
User Discretionary Spread	Specify the user discretionary spread for the penalty interest.
Risk Spread	Specify the risk spread for the penalty interest.
Rp Spread	Displays the Rp spread for the penalty interest.
Bundle Spread	Displays the bundle spread for the interest.
Final Rate	Displays the final rate of penalty interest. **Note**: The value in this field is displayed only after the user clicks **Get Final Rate**.

c. Click **Get Final Rate**.

d. Click **Add**.

The details are added and displayed in tabular format in the **Penalty Interest** section.

To edit the penalty interest details:

a. From the **Action** field, click **Edit**.

The **Edit penalty interest** section is displayed.

Figure 3-149   Edit penalty interest

b. User can edit the requried details. For more information on the fields, refer the <u>Add</u>.

c. Click **Update**.

To view penalty interest details:

a. From the **Action** field, click **View**.

The **View penalty interest** section is displayed.

Figure 3-150   View enalty interest

    b.   You can view the requried details. The fields displayed in this section are not editable, user can only view the details. For more information on the fields, refer the Add.

5.   Click **Submit**.

The screen is successfully submitted for authorization.

4
Functional Activity Codes

Table 4-1   List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_AMEND	AMEND	Service Api Modify by Lookup Type
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_AUTHORIZE	AUTHORIZE	Service Api Authorize by Lookup Type
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_CLOSE	CLOSE	Service Api Close by Lookup Type
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_DELETE	DELETE	Service Api Delete by Lookup Type
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_GETLOOKUPCODES	Not Applicable	Service Api Call for get Lookup
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_NEW	NEW	Service Api Create Lookup Type and Code
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_REOPEN	REOPEN	Service Api Reopen by Lookup Type
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_VIEW	VIEW	Service Api Fetch by Lookup Type
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_VIEW_LOOKUP	LOOKUP	Service Api Call for get By Lookup Code
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_VIEWALL	VIEWALL	Service Api Fetch All Lookup Types and Codes
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_ACTIONS	ACTIONS	Querying the Available Actions on the Lookup Type
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_AMEND	AMEND	Modification of a Lookup Type
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_AUTHORIZE	AUTHORIZE	Authorizing the Lookup Type
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_AUTHQUERY	AUTHQUERY	Querying all Unauthorized Lookup Types
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_CLOSE	CLOSE	Closing a Lookup Type
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_COPY	COPY	Copying a Lookup Type
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_DELETE	DELETE	Deleting an Unauthorized Lookup Type
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_GETLOOKUPCODES	Not Applicable	Querying the lookup Details for a List of lookup type codes
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_HISTORY	HISTORY	Viewing the Different Versions of Lookup Modifications

Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_NEW	NEW	Creating a New Lookup Type
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_REOPEN	REOPEN	Reopening a Closed Lookup Type
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_VALIDATE_ACC_LOVS	Not Applicable	Validate LookupType of Account
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_VALIDATE_LOV	Not Applicable	Validating a Given Lookup Type
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_VIEW	VIEW	Querying a Lookup Type Record for a Given ID
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_VIEW_LOOKUP	LOOKUP	Querying the Lookup Type Record Based on Lookup Type Code
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_VIEWALL	VIEWALL	Querying all the Lookup Types
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_VIEWCHANGES	VIEWCHANGES	Viewing the Lookup type Changes Before Authorization
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_AMEND	AMEND	Modification of Asset Classification Preferences
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_AUTHORIZE	AUTHORIZE	Authorizing the Asset Classification Preferences
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_AUTHQUERY	AUTHQUERY	Fetching all Unauthorized Asset Classification Preferences
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_CLOSE	CLOSE	Closing the Asset Classification Preferences
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_COPY	COPY	Copy Asset Classification Preferences
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_DELETE	DELETE	Deleting the Asset Classification Preferences

Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_ HISTORY	HISTORY	Viewing the Different Versions of Asset Classification Preferences
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_ NEW	NEW	Creating Asset Classification Preferences
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_ REOPEN	REOPEN	Reopening a Closed Asset Classification Preferences Record
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_ VIEW	VIEW	Querying an Asset Classification Preferences Record for a Given ID
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_ VIEW_PLAN_CODE	CODE	Querying Asset Classification Preference By Plan Code
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_ VIEWALL	VIEWALL	Querying all the Asset Classification Preferences
Asset Classification Preference	OBRL_LN_FA_ASSETSERVICE_MANT _AMEND	AMEND	Service Api Modify Plan Code
Asset Classification Preference	OBRL_LN_FA_ASSETSERVICE_MANT _AUTHORIZE	AUTHORIZE	Service Api Approve Plan Code
Asset Classification Preference	OBRL_LN_FA_ASSETSERVICE_MANT _CLOSE	CLOSE	Service Api Close Plan Code
Asset Classification Preference	OBRL_LN_FA_ASSETSERVICE_MANT _DELETE	DELETE	Service Api Delete Plan Code

Table 4-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Asset Classification Preference	OBRL_LN_FA_ASSETSERVICE_MANT_NEW	NEW	Service Api Create Plan Code
Asset Classification Preference	OBRL_LN_FA_ASSETSERVICE_MANT_REOPEN	REOPEN	Service Api Reopen Plan Code
Asset Classification Preference	OBRL_LN_FA_ASSETSERVICE_MANT_VIEW	VIEW	Service Api Fetch By Plan Code
Asset Classification Preference	OBRL_LN_FA_ASSETSERVICE_MANT_VIEWALL	VIEWALL	Service Api Fetch All Plan Code
Business Components	OBRL_LN_FA_CMP_MANT_AMEND	AMEND	Modification of Component Details
Business Components	OBRL_LN_FA_CMP_MANT_AUTHORIZE	AUTHORIZE	Authorizing the Component Record
Business Components	OBRL_LN_FA_CMP_MANT_AUTHQUERY	AUTHQUERY	Fetching all Unauthorized Components
Business Components	OBRL_LN_FA_CMP_MANT_CLOSE	CLOSE	Closing a Component Record
Business Components	OBRL_LN_FA_CMP_MANT_COMP_LIST	Not Applicable	Querying the Component Details for a List of Components
Business Components	OBRL_LN_FA_CMP_MANT_DELETE	DELETE	Deleting an Unauthorized Component Record
Business Components	OBRL_LN_FA_CMP_MANT_HISTORY	HISTORY	Viewing the Different Versions of Component Modifications
Business Components	OBRL_LN_FA_CMP_MANT_NEW	NEW	Creating a Component

Table 4-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Business Components	OBRL_LN_FA_CMP_MANT_REOPEN	REOPEN	Reopening a Closed Component Record
Business Components	OBRL_LN_FA_CMP_MANT_VIEW	VIEW	Querying the Details for a Given Component Code
Business Components	OBRL_LN_FA_CMP_MANT_VIEW_COMP_ID	Not Applicable	Querying the Component Details for a Given ID
Business Components	OBRL_LN_FA_CMP_MANT_VIEWALL	VIEWALL	Querying all the Components
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_AMEND	AMEND	Service Api Modify Business Components
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_AUTHORIZE	AUTHORIZE	Service Api Approve By Business Component
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_CLOSE	CLOSE	Service Api Close By Business Component
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_COMP_LIST	LIST	Service Api Fetch By List of Business Components
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_DELETE	DELETE	Service Api Delete By Business Component
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_NEW	NEW	Service Api Create Business Component
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_REOPEN	REOPEN	Service Api Reopen By Business Component
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_VIEW	VIEW	Service Api Fetch By Business Component
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_VIEWALL	VIEWALL	Service Api Fetch All Business Components

Table 4-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Fact Maintenance	OBRL_LN_FA_FACT_ACTIONS	ACTIONS	Querying the Available Actions on the Fact
Fact Maintenance	OBRL_LN_FA_FACT_AMEND	AMEND	Modification of a Fact Flag
Fact Maintenance	OBRL_LN_FA_FACT_AUTHORIZE	AUTHORIZE	Authorizing the Fact
Fact Maintenance	OBRL_LN_FA_FACT_AUTHQUERY	AUTHQUERY	Querying all Unauthorized Facts
Fact Maintenance	OBRL_LN_FA_FACT_CLOSE	CLOSE	Closing a Fact
Fact Maintenance	OBRL_LN_FA_FACT_DELETE	DELETE	Deleting an Unauthorized Fact
Fact Maintenance	OBRL_LN_FA_FACT_REOPEN	REOPEN	Reopening a Closed Fact
Fact Maintenance	OBRL_LN_FA_FACT_VIEW	VIEW	Querying a Fact Record for a Given ID
Fact Maintenance	OBRL_LN_FA_FACT_VIEWALL	VIEWALL	Querying all the Facts
Fact Maintenance	OBRL_LN_FA_FACTSERVICE_AMEND	AMEND	Service Api Modify by Domain Based Facts
Fact Maintenance	OBRL_LN_FA_FACTSERVICE_AUTHORIZE	AUTHORIZE	Service Api Approve by Domain Based Facts
Fact Maintenance	OBRL_LN_FA_FACTSERVICE_CLOSE	CLOSE	Service Api Approve by Domain Based Facts
Fact Maintenance	OBRL_LN_FA_FACTSERVICE_DELETE	DELETE	Service Api Delete by Domain Based Facts
Fact Maintenance	OBRL_LN_FA_FACTSERVICE_REOPEN	REOPEN	Service Api Reopen by Domain Based Facts
Fact Maintenance	OBRL_LN_FA_FACTSERVICE_VIEW	VIEW	Service Api Fetch by Domain Based Facts
Fact Maintenance	OBRL_LN_FA_FACTSERVICE_VIEWALL	VIEWALL	Service Api Fetch All Domain Based Facts
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITION_ACTIONS	ACTIONS	Querying the Available Actions on the Identifier Definition Record

Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITION_AMEND	AMEND	Modification of an Identifier Definition Record
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITION_AUTHORIZE	AUTHORIZE	Authorizing the Identifier Definition
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITION_AUTHQUERY	AUTHQUERY	Fetching all Unauthorized Identifier Definition Record
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITION_CLOSE	CLOSE	Closing the Identifier Definition Record
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITION_COPY	COPY	Copying an Identifier Definition Record
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITION_DELETE	DELETE	Deleting the Identifier Definition Record
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITION_GEN_NUM	NUM	Generating the Identifier
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITION_GET_ALL_BRN	BRN	LOV for get ALL Branch in auto number generation
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITION_HISTORY	HISTORY	Viewing the Different Versions of Identifier Definition Modifications
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITION_NEW	NEW	Creating an Identifier Definition
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITION_REOPEN	REOPEN	Reopening a Closed Identifier Definition Record
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITION_VALIDATE_LOV	LOV	Validating a Given Identifier Definition
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITION_VIEW	VIEW	Querying an Identifier Definition for a Given ID
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITION_VIEWALL	VIEWALL	Querying all the Identifier Definition Records
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITION_VIEWCHANGES	VIEWCHANGES	Viewing the Identifier Definition Changes Before Authorization
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIONSERVICE_AMEND	AMEND	Service Api Modify by Identifier Definition
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIONSERVICE_ANG_CONFIG	Not Applicable	Service Api Generate Sequency in Identifier Definition
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIONSERVICE_AUTHORIZE	AUTHORIZE	Service Api Authorize by Identifier Definition
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIONSERVICE_CLOSE	CLOSE	Service Api Close by Identifier Definition
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIONSERVICE_DELETE	DELETE	Service Api Delete by Identifier Definition
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIONSERVICE_GEN_NUM	NUM	Service Api Generate Sequency in Identifier Definition
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIONSERVICE_NEW	NEW	Service Api Create Identifier Definition

Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIONSERVICE_REOPEN	REOPEN	Service Api Reopen by Identifier Definition
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIONSERVICE_VIEW	VIEW	Service Api Fetch by Identifier Definition
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIONSERVICE_VIEWALL	VIEWALL	Service Api Fetch All Identifier Definition
PII Mask Maintenance	OBRL_LN_FA_PIIMASK_ACTIONS	ACTIONS	Querying the Available Actions on the PII Mask Details
PII Mask Maintenance	OBRL_LN_FA_PIIMASK_AMEND	AMEND	Modification of a PII Mask Attributes
PII Mask Maintenance	OBRL_LN_FA_PIIMASK_AUTHORIZE	AUTHORIZE	Authorizing the PII Mask Details
PII Mask Maintenance	OBRL_LN_FA_PIIMASK_AUTHQUERY	AUTHQUERY	Querying all Unauthorized PII Mask
PII Mask Maintenance	OBRL_LN_FA_PIIMASK_DELETE	DELETE	Delete of a PII Mask Attributes
PII Mask Maintenance	OBRL_LN_FA_PIIMASK_HISTORY	HISTORY	Modification of a PII Mask Attributes
PII Mask Maintenance	OBRL_LN_FA_PIIMASK_VIEW	VIEW	Querying a PII Mask Record for a Given ID
PII Mask Maintenance	OBRL_LN_FA_PIIMASK_VIEWALL	VIEWALL	Querying all the PII Mask
PII Mask Maintenance	OBRL_LN_FA_PIIMASKSERVICE_AMEND	AMEND	Service Api Modifying PIImask
PII Mask Maintenance	OBRL_LN_FA_PIIMASKSERVICE_AUTHORIZE	AUTHORIZE	Service Api Approve by PIImask
PII Mask Maintenance	OBRL_LN_FA_PIIMASKSERVICE_DELETE	DELETE	Service Api Delete by PIImask
PII Mask Maintenance	OBRL_LN_FA_PIIMASKSERVICE_VIEW	VIEW	Service Api Fetching by PIImask
PII Mask Maintenance	OBRL_LN_FA_PIIMASKSERVICE_VIEWALL	VIEWALL	Service Api Fetching PIImask
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_AMEND	AMEND	Modifying Lending Policy Maintenance

Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_AUTHORIZE	AUTHORIZE	Authorizing Lending Policy Maintenance
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_AUTHQUERY	AUTHQUERY	Querying all Unauthorized Lending Policy Maintenance
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_CLOSE	CLOSE	Closing a Lending Policy Maintenance
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_DELETE	DELETE	Deleting Unauthorized Lending Policy Maintenance
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_HISTORY	HISTORY	Viewing the Different Versions of Lending Policy Modifications
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_NEW	NEW	Creating Lending Policy Maintenance
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_REOPEN	REOPEN	Reopening a Closed Lending Policy Maintenance
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_VIEW	VIEW	Querying Lending Policy Maintenance for a Given ID
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_VIEW_BANK_CODE	Not Applicable	Querying the Lending Policy Maintenance for a Given Bank/Entity Code
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_VIEWALL	VIEWALL	Querying All the Lending Policy Maintenance
Lending Policy Maintenance	OBRL_LN_FA_POLICYSERVICES_AMEND	AMEND	Service Api Modify a Policy
Lending Policy Maintenance	OBRL_LN_FA_POLICYSERVICES_AUTHORIZE	AUTHORIZE	Service Api Authorize a Policy
Lending Policy Maintenance	OBRL_LN_FA_POLICYSERVICES_DELETE	DELETE	Service Api Modify a Policy

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Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Lending Policy Maintenance	OBRL_LN_FA_POLICYSERVICES_NEW	NEW	Service Api Create a Policy
Lending Policy Maintenance	OBRL_LN_FA_POLICYSERVICES_VIEW	VIEW	Service Api Fetch a Policy
Lending Policy Maintenance	OBRL_LN_FA_POLICYSERVICES_VIEWALL	VIEWALL	Service Api Call for get Policy
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_AGGREGATE	AGGREGATE	Get Aggregate Resource
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_AMEND	AMEND	Modify the Product
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_AMEND_SERVICE	SERVICE	Modify the Product
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_AUTHORIZE	AUTHORIZE	Authorize the Product
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_AUTHORIZE_SERVICE	SERVICE	Authorize the Product
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_AUTHQUERY	AUTHQUERY	Get Basic Detail Auth Query
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_CLOSE	CLOSE	Close the product by given ID
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_CLOSE_SERVICE	SERVICE	Close the product by given ID
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_COPY	COPY	Copy the product
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_DELETE	DELETE	Delete the product
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_DELETE_SERVICE	DELETE	Delete the product
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_GEN_ACC_ENTRY	Not Applicable	Generates Accounting entry for given Event
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_GEN_ACC_ENTRY_SERVICE	Not Applicable	Generates Accounting entry for given Event

Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_GEN _ACC_ROLE	Not Applicable	Generates Accounting Role for given components
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_GEN _ACC_ROLE_SERVICE	Not Applicable	Generates Accounting Role for given components
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_GEN _STATUS_ACC_ENTRY	Not Applicable	Generates Status based Accounting entry
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_GEN _STATUS_ACC_ENTRY_SERVICE	Not Applicable	Generates Status based Accounting entry
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_HIST ORY	HISTORY	Get Resource History of Product
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_NEW	NEW	Create the Product
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_NEW _SERVICE	SERVICE	Create the Product
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_PRIN T	PRINT	Print the Product
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_REM OVELOCK	REMOV ELOCK	Remove Resource Lock
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_REO PEN	REOPE N	Reopen the product by given ID
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_REO PEN_SERVICE	REOPE N	Reopen the product by given ID
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_SUB MIT	SUBMIT	Submit the Product
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_UNA UTH	UNAUT H	Get Unauthorized resource
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VALI DATE	VALIDAT E	Validate Resource
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VIE W	VIEW	Get Product by Resource Id
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VIE W_ASSET_PLAN	Not Applicable	Get Product Segment by Asset Plan

Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VIEW_ASSET_PLAN_SERVICE	Not Applicable	Get Product Segment by Asset Plan
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VIEW_PRODSEG_ID	Not Applicable	Get Product details by Product Segment Code
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VIEW_PRODSEG_ID_SERVICE	Not Applicable	Get Product details by Product Segment Code
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VIEWALL	VIEWALL	Get all valid products
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VIEWALL_SERVICE	Not Applicable	Get all valid products
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VIEWCHANGES	VIEWCHANGES	Product View Changes
Product	OBRL_LN_FA_PRODUCT_AMEND	AMEND	Update Product Definition
Product	OBRL_LN_FA_PRODUCT_AMEND_SERVICE	SERVICE	Update Product Definition
Product	OBRL_LN_FA_PRODUCT_AUTHORIZE	AUTHORIZE	Authorize Product Definition
Product	OBRL_LN_FA_PRODUCT_AUTHORIZE_SERVICE	Not Applicable	Authorize Product Definition
Product	OBRL_LN_FA_PRODUCT_CLOSE	CLOSE	Close Product Definition
Product	OBRL_LN_FA_PRODUCT_CLOSE_SERVICE	Not Applicable	Close Product Definition
Product	OBRL_LN_FA_PRODUCT_DELETE	DELETE	Delete Product Definition
Product	OBRL_LN_FA_PRODUCT_DELETE_SERVICE	Not Applicable	Delete Product Definition
Product	OBRL_LN_FA_PRODUCT_GETSUMMARY_SERVICE	Not Applicable	Get summary
Product	OBRL_LN_FA_PRODUCT_NEW	NEW	Create Product Definition
Product	OBRL_LN_FA_PRODUCT_NEW_SERVICE	Not Applicable	Create Product Definition
Product	OBRL_LN_FA_PRODUCT_REMOVELOCK	REMOVELOCK	Remove lock of Product Definition
Product	OBRL_LN_FA_PRODUCT_REOPEN	REOPEN	Reopen Product Definition
Product	OBRL_LN_FA_PRODUCT_REOPEN_SERVICE	SERVICE	Reopen Product Definition

Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Product	OBRL_LN_FA_PRODUCT_SUBMIT	SUBMIT	Submit Product Definition
Product	OBRL_LN_FA_PRODUCT_VALIDATE	VALIDATE	Validate Product Definition
Product	OBRL_LN_FA_PRODUCT_VIEW	VIEW	View Product Definition
Product	OBRL_LN_FA_PRODUCT_VIEW_COMP_ID	Not Applicable	Query linked Product for the given component Code and Product Segment code
Product	OBRL_LN_FA_PRODUCT_VIEW_COMP_ID_SERVICE	SERVICE	Query linked Product for the given component Code and Product Segment code
Product	OBRL_LN_FA_PRODUCT_VIEW_TMPL	Not Applicable	View Product Definition by template code
Product	OBRL_LN_FA_PRODUCTSERVICE_VIEW_TMPL	Not Applicable	Service Api Call for get Product
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_APPLY	Not Applicable	Apply Restructure
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_ACTIONS	ACTIONS	RESTRUCTURE_DEF_ACTIONS
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_AMEND	AMEND	RESTRUCTURE_DEF_AMEND
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_AUTHORIZE	AUTHORIZE	RESTRUCTURE_DEF_AUTHORIZE
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_AUTHQUERY	AUTHQUERY	RESTRUCTURE_DEF_AUTHQUERY
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_CLOSE	CLOSE	RESTRUCTURE_DEF_CLOSE
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_COPY	COPY	RESTRUCTURE_DEF_COPY
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_DELETE	DELETE	RESTRUCTURE_DEF_DELETE

Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_GETALLACTIVE	Not Applicable	RESTRUCTURE_DEF_GETALLACTIVE
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_GETBYPLANCODE	Not Applicable	RESTRUCTURE_DEF_GETBYPLANCODE
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_HISTORY	HISTORY	RESTRUCTURE_DEF_HISTORY
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_NEW	NEW	RESTRUCTURE_DEF_NEW
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_REOPEN	REOPEN	RESTRUCTURE_DEF_REOPEN
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_VALIDATE_LOV	Not Applicable	RESTRUCTURE_DEF_VALIDATE_LOV
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_VIEW	VIEW	RESTRUCTURE_DEF_VIEW
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_VIEWALL	VIEWALL	RESTRUCTURE_DEF_VIEWALL
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_VIEWCHANGES	VIEWCHANGES	RESTRUCTURE_DEF_VIEWCHANGES
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_EXTEND	Not Applicable	Extend Restructure
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_FETCH	Not Applicable	Fetch Active Restructure
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_VALIDATE	Not Applicable	Validate Restructure
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_WITHDRAW	Not Applicable	Withdraw Restructure

Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Batch Category	SLPR_FA_BATCH_JOB_FETCHALL	FETCHALL	Fetch All Authorized Jobs
Batch Category	SLPR_FA_BAT_CATEG_VIEW_BATCH_JOBS	Not Applicable	Batch Category View Jobs Summary
Batch Category	SLPR_FA_BATCH_CATEGORY_COPY	COPY	Copy Resource
Batch Category	SLPR_FA_BATCH_CATEGORY_AMEND	AMEND	Batch Category Amend
Batch Category	SLPR_FA_BATCH_CATEGORY_AUTHORIZE	AUTHORIZE	Batch Category Authorize
Batch Category	SLPR_FA_BATCH_CATEGORY_DELETE	DELETE	Batch Category Delete
Batch Category	SLPR_FA_BATCH_CATEGORY_NEW	NEW	Batch Category New
Batch Category	SLPR_FA_BATCH_CATEGORY_REMOVELOCK	REMOVELOCK	Batch Category Remove Lock
Batch Category	SLPR_FA_BATCH_CATEGORY_SUBMIT	SUBMIT	Batch Category Submit
Batch Category	SLPR_FA_BATCH_CATEGORY_VALIDATE	VALIDATE	Batch Category Validate
Batch Category	SLPR_FA_BATCH_CATEGORY_VIEW	VIEW	View Batch Category Definition
Batch Category	SLPR_FA_BATCH_CATEGORY_EXEC_SUMMARY	SUMMARY	Category Execution Summary
Batch Category	SLPR_FA_BATCH_CATEGORY_VIEWCAT_BRNCODE	Not Applicable	View Batch Category By Branch Code
Batch Category	SLPR_FA_BATCH_CATEGORY_VIEW_JOBS	Not Applicable	Batch Category View Jobs
Batch Category	SLPR_FA_BATCH_CATEGORY_PROGRESS_DETAILS	Not Applicable	Get Job Progress Details
Batch Category	SLPR_FA_BATCH_CATEGORY_EXECUTE	Not Applicable	Execute Category

Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Batch Category	SLPR_FA_BATCH_CATEGORY_INQUIRE	Not Applicable	Inquires category status
Batch Category	SLPR_FA_BATCH_CATEGORY_STOP EXECUTE	Not Applicable	I Stop Category Execution
Batch Category	SLPR_FA_BATCH_CATEGORY_JOB_STATISTICS	Not Applicable	Get Job Statistics
Batch Category	SLPR_FA_BATCH_CATEGORY_MODIFY	MODIFY	Update Category Attributes
Batch Category	SLPR_FA_BATCH_JOB_MODIFY	MODIFY	Update Job Attributes
Batch Category	SLPR_FA_BATCH_CATEGORY_ENABLE_DISABLE	Not Applicable	Enable Disable Resources
Batch Category	SLPR_FA_EXECBATCH_SUMMARY	Not Applicable	Job Execution Batch Summary
Batch Category	SLPR_FA_JOB_STATISTICS	Not Applicable	Get Job Statistics
Batch Category	SLPR_FA_DASHBOARD_SUMMARY	Not Applicable	Dashboard Summary
Batch Category	SLPR_FA_FETCH_RECORD	Not Applicable	Fetch records
Batch Category	SLPR_FA_BATCH_CATEGORY_DASHBOARD_STATISTICS	Not Applicable	Batch Category Dashboard Summary View
API to Fetch Event Details	OBRL_FA_ACCOUNT_EVENT_DETAILS	Not Applicable	Event Details
API to Fetch Event Exception Inquiry	OBRL_FA_ACCOUNT_EVENT_EXCEPTION_INQUIRY	Not Applicable	Event Exception Inquiry
API to Fetch Event Inquiry	OBRL_FA_ACCOUNT_EVENT_INQUIRY	Not Applicable	Event Inquiry

Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API to Handoff to Common Core Lending Entity	OBRL_FA_ACCOUNT_HANDOFF	Not Applicable	Account Handoff
API to Fetch Account Numbers	OBRL_FA_ACCOUNT_NOS_VIEWALL	Not Applicable	Account Numbers
API to Fetch Account Details	OBRL_FA_ACCOUNT_VIEW	Not Applicable	Account View
API to Trigger Adhoc fees charging process	OBRL_FA_ADHOC_FEE_CHARGING	Not Applicable	Trigger Adhoc fees charging process
API to Create Account Condition	OBRL_FA_AMENDMENT_ACC_COND	Not Applicable	Create Account Condition
API to Fetch Account Condition	OBRL_FA_AMENDMENT_ACC_COND_VIEW	Not Applicable	Fetch Account Condition
API to Financial Amendment Create	OBRL_FA_AMENDMENT_FIN_CREATE	Not Applicable	Financial Amendment Create
API to Non Financial Amendment Create	OBRL_FA_AMENDMENT_NON_FIN_CREATE	Not Applicable	Non Financial Amendment Create
API to Financial Amendment Simulation	OBRL_FA_AMENDMENT_SIM_CREATE	Not Applicable	Financial Amendment Simulation

Table 4-1　(Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API to Apply Scra Benefit	OBRL_FA_APPLY_SCRA	Not Applicable	Apply Scra Benefit
API to Inquire Balance	OBRL_FA_BALANCE_ENQUIRY	Not Applicable	Balance Data
API to Inquire Balance Currency Wise	OBRL_FA_BALANCE_ENQUIRY_CCY	Not Applicable	Balance Data
API to Inquire Balance Details	OBRL_FA_BALANCE_VIEW	Not Applicable	Balance Details
API to fetch Billing Details Inquiry	OBRL_FA_BILLING_DETAILS_ENQUIRY	Not Applicable	Billing Details Inquiry
API to Billing Data	OBRL_FA_BILLING_ENQUIRY	Not Applicable	Billing Data
API to Simulation for Loan Disbursement	OBRL_FA_DISBSIMULATION	Not Applicable	Simulation for Loan Disbursement
API for API for Loan Disbursement	OBRL_FA_DISBURSEMENT	Not Applicable	API for Loan Disbursement
API for Disbursement Instructions	OBRL_FA_DSBR_INSTRUCTIONS	Not Applicable	Disbursement Instructions
API for Fetch Disbursement Instructions	OBRL_FA_DSBR_INSTRUCTIONS_VIEW	Not Applicable	Fetch Disbursement Instructions

Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Functional Activity for EMI Calculator	OBRL_FA_EMICAL	Not Applicable	Functional Activity for EMI Calculator
API for event reversal	OBRL_FA_EVENTREVERSAL_SERVICE	Not Applicable	event reversal
API for Forfeit Excess Amount to Bank	OBRL_FA_EXCESS_FORFEIT	Not Applicable	Forfeit Excess Amount to Bank
API for Refund Excess Amount to Customer	OBRL_FA_EXCESS_REFUND	Not Applicable	Refund Excess Amount to Customer
API for Fetch API for getting account statistics	OBRL_FA_FETCH_ACC_STATS	Not Applicable	Fetch API for getting account statistics
API for Fetch all charges details of account	OBRL_FA_FETCH_ALL_CHARGES	Not Applicable	Fetch all charges details of account
API for Get PayOff Quote details	OBRL_FA_GET_PAYOFFQUOTE	Not Applicable	Get PayOff Quote details
API for Wrapper API for fetching Rate Code based interest and RP Benefit	OBRL_FA_INTEREST	Not Applicable	Wrapper API for fetching Rate Code based interest and RP Benefit

Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Manual Payment Allocate	OBRL_FA_PAYMENT_ALLOCATE	Not Applicable	Manual Payment Allocate
API for Payment Instructions	OBRL_FA_PAYMENT_INSTRUCTIONS	Not Applicable	Payment Instructions
API for Manual Payment populate	OBRL_FA_PAYMENT_POPULATE	Not Applicable	Manual Payment populate
API for Manual Payment Save	OBRL_FA_PAYMENT_SAVE	Not Applicable	Manual Payment Save
API for Manual Payment Simulate	OBRL_FA_PAYMENT_SIMULATE	Not Applicable	Manual Payment Simulate
API for Post ACH Notification	OBRL_FA_POST_NOTIFICATION	Not Applicable	Post ACH Notification
API for Save Pay Off Quote Request	OBRL_FA_SAVE_PAYOFFQUOTE	Not Applicable	Save Pay Off Quote Request
API for Functional Activity for OBRL SCHEDULE SERVICE	OBRL_FA_SCHEDULE	Not Applicable	Functional Activity for OBRL SCHEDULE SERVICE
API for Schedule Inquiry	OBRL_FA_SCHEDULE_ENQUIRY	Not Applicable	Schedule Inquiry
API for Inquiry of accounts for SCRA eligibility	OBRL_FA_SCRA_INQUIRY	Not Applicable	Inquiry of accounts for SCRA eligibility

Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Simulated Charges	OBRL_FA_SIMULATED_CHARGES	Not Applicable	Simulated Charges
API for Asset Classification Status Freeze	OBRL_FA_STATUS_FREEZE	Not Applicable	Asset Classification Status Freeze
API for Asset Classification Status Freeze EndDate Update	OBRL_FA_STATUS_FREEZE_ENDDATE_MODIFY	Not Applicable	Asset Classification Status Freeze EndDate Update
API for Download Statement	OBRL_FA_STMNT_DOWNLOAD	Not Applicable	Download Statement
API for Fetch Statement Details	OBRL_FA_STMNT_FETCHMSG	Not Applicable	Fetch Statement Details
API for Statement generation	OBRL_FA_STMNT_GENERATE	Not Applicable	Statement generation
API for Generate Statement Batch	OBRL_FA_STMNT_GENERATEBATCH	Not Applicable	Generate Statement Batch
API for Txn Inquiry Details	OBRL_FA_STMNT_TXNDETAILS	Not Applicable	Txn Inquiry Details
API for Txn Inquiry Items	OBRL_FA_STMNT_TXNITEMS	Not Applicable	Txn Inquiry Items
API for Event Exception Inquiry	OBRL_FA_STMT_EVENT_EXCEPTION_ENQUIRY	Not Applicable	Event Exception Inquiry

Table 4-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Update Scra Benefit	OBRL_FA_UPDATE_SCRA	Not Applicable	Update Scra Benefit
API for Writeoff Operation	OBRL_FA_WRITEOFF	Not Applicable	Writeoff Operation
Data File Definition	SLPR_FA_FILEGENDETAILS_AUTHORIZE	AUTHORIZE	Authorize File Generation Details
Data File Definition	SLPR_FA_FILEGENDETAILS_AUTHQUERY	AUTHQUERY	Auth Query File Generation Details
Data File Definition	SLPR_FA_FILEGENDETAILS_CLOSE	CLOSE	Close File Generation Details
Data File Definition	SLPR_FA_FILEGENDETAILS_DELETE	DELETE	Delete File Generation Details
Data File Definition	SLPR_FA_FILEGENDETAILS_HISTORY	HISTORY	Get History of File Generation Details
Data File Definition	SLPR_FA_FILEGENDETAILS_REOPEN	REOPEN	Reopen File Generation Details
Data File Definition	SLPR_FA_FILEGENDETAILS_NEW	NEW	Create File Generation Details
Data File Definition	SLPR_FA_FILEGENDETAILS_VIEWALL	VIEWALL	Retrieve All File Generation Details
Data File Definition	SLPR_FA_FILEGENDETAILS_VIEW	VIEW	Retrieve File Generation Detail
Data File Definition	SLPR_FA_FILEGENDETAILS_AMEND	AMEND	Update File Generation Details
Data File Definition	SLPR_FA_FILEGENDETAILS_COPY	COPY	Copy File Generation Details
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_NEW	NEW	Create Event Rule Map

Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_AUTHQUERY	AUTHQUERY	Get Auth Query
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_AUTHORIZE	AUTHORIZE	Authorize the Event Rule Map
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_CLOSE	CLOSE	Close the Event Rule Map
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_DELETE	DELETE	delete the Event Rule Map
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_HISTORY	HISTORY	Get the Event Rule Map History
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_REOPEN	REOPEN	Reopen the Event Rule Map
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_AMEND	AMEND	Update the Event Rule Map
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_VIEWALL	VIEWALL	View All the Event Rule Map
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_VIEW	VIEW	View the Event Rule Map
Lending Events and Validation Rules	OBRL_FA_EVENT_EXCEPTION_INQUIRY	Not applicable	Event Exception Enquiry

Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API For Lending Events and Valiation Rules	OBRL_FA_ACCOUNT_EVENT_EXCEPTION_INQUIRY	Not applicable	Event Exception Enquiry
API for Manual Provision	OBRL_FA_CREATE_MANUAL_PROVISION	Not applicable	Post Manual Provision
API for Batch Category Execute Category	SLPR_FA_BATCH_CATEGORY_EXECUTE	Not applicable	Execute Category Service
API for Batch Category Inquire Category Service	SLPR_FA_BATCH_CATEGORY_INQUIRE	Not applicable	Inquires category status Service
API for Batch Category Stop Category Execution	SLPR_FA_BATCH_CATEGORY_STOP_EXECUTE	Not applicable	Stop Category Execution Service
API for Payment Capitalize	OBRL_FA_PAYMENT_CAPITALIZE	Not applicable	capitalize payment
API for Payment Waive	OBRL_FA_PAYMENT_WAIVE	Not applicable	waive payment
API For Lending Events and Valiation Rules	OBRL_LN_FA_EVENT_RULEMAPSERV_NEW	NEW	Create Event Rule Map
API For Lending Events and Valiation Rules	OBRL_LN_FA_EVENT_RULEMAPSERV_AUTHORIZE	AUTHORIZE	Authorize the Event Rule Map

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Table 4-1   (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API For Lending Events and Valiation Rules	OBRL_LN_FA_EVENT_RULEMAPSERV_CLOSE	CLOSE	Close the Event Rule Map
API For Lending Events and Valiation Rules	OBRL_LN_FA_EVENT_RULEMAPSERV_DELETE	DELETE	delete the Event Rule Map
API For Lending Events and Valiation Rules	OBRL_LN_FA_EVENT_RULEMAPSERV_REOPEN	REOPEN	Reopen the Event Rule Map
API For Lending Events and Valiation Rules	OBRL_LN_FA_EVENT_RULEMAPSERV_AMEND	AMEND	Update the Event Rule Map
API For Lending Events and Valiation Rules	OBRL_LN_FA_EVENT_RULEMAPSERV_VIEWALL	VIEWALL	View All the Event Rule Map
API For Lending Events and Valiation Rules	OBRL_LN_FA_EVENT_RULEMAPSERV_VIEW	VIEW	View the Event Rule Map

Table 4-2   Functional Activity Codes - Retail Lending Services

Screen Name/API Name	Functional Activity Code	Action	Description
Loan Activation	LSR_FA_LNACTV_SAVE	Initiation	Initiate the loan activation request.
Loan Activation	LSR_FA_LNACTV_AUTH	Authorization/ Handoff Retry	Approve, Reject or Retry the loan activation request.

Table 4-2   (Cont.) Functional Activity Codes - Retail Lending Services

Screen Name/API Name	Functional Activity Code	Action	Description
Loan Writeoff	LSR_FA_LNWOFF_SAVE	Initiation	Initiate the loan writeoff request.
Loan Writeoff	LSR_FA_LNWOFF_AUTH	Authoriz ation/ Handoff Retry	Approve, Reject or Retry the loan writeoff request.
Consoli dated Rollover	LSR_FA_LNCORO_SAVE	Initiation	Initiate the loan consolidation request.
Consoli dated Rollover	LSR_FA_LNCORO_AUTH	Authoriz ation/ Handoff Retry	Approve, Reject or Retry the loan consolidation request.
Loan Prefere nces	LSR_FA_LNPREF_SAVE	Initiation	Initiate the loan preferences request.
Loan Prefere nces	LSR_FA_LNPREF_AUTH	Authoriz ation/ Handoff Retry	Approve, Reject or Retry the loan preferences request.
Loan Adhoc Refund	LSR_FA_LNADHR_SAVE	Initiation	Initiate the adhoc refund request.
Loan Adhoc Refund	LSR_FA_LNADHR_AUTH	Authoriz ation/ Handoff Retry	Approve, Reject or Retry the adhoc refund request.
Loan Paynent Holiday	LSR_FA_LNPYMH_SAVE	Initiation	Initiate the loan payment holiday request.
Loan Paynent Holiday	LSR_FA_LNPYMH_AUTH	Authoriz ation/ Handoff Retry	Approve, Reject or Retry the loan payment holiday request.
Loan Renegot iation	LSR_FA_LNRENG_SAVE	Initiation	Initiate the loan renegotiation request.
Loan Renegot iation	LSR_FA_LNRENG_AUTH	Authoriz ation/ Handoff Retry	Approve, Reject or Retry the loan renegotiation request.
Repaym ent Date Change	LSR_FA_LNRDCH_SAVE	Initiation	Initiate the loan repayment date change request.
Repaym ent Date Change	LSR_FA_LNRDCH_AUTH	Authoriz ation/ Handoff Retry	Approve, Reject or Retry the loan repayment date change request.

Table 4-2   (Cont.) Functional Activity Codes - Retail Lending Services

Screen Name/API Name	Functional Activity Code	Action	Description
Payment Preferences	LSR_FA_LNPMPR_SAVE	Initiation	Initiate the loan payment preferences request.
Payment Preferences	LSR_FA_LNPMPR_AUTH	Authorization/ Handoff Retry	Approve, Reject or Retry the loan payment preference request.
Loan Adhoc Charges	LSR_FA_LNADHC_SAVE	Initiation	Initiate the loan adhoc charges request.
Loan Adhoc Charges	LSR_FA_LNADHC_AUTH	Authorization/ Handoff Retry	Approve, Reject or Retry the loan adhoc charges request.
Loan Disbursement	LSR_FA_LNDISB_SAVE	Initiation	Initiate the loan disbursement request.
Loan Disbursement	LSR_FA_LNDISB_AUTH	Authorization/ Handoff Retry	Approve, Reject or Retry the loan disbursement request.
Loan Payment and Closure	LSR_FA_LNPYMT_SAVE	Initiation	Initiate the loan payment and closure request.
Loan Payment and Closure	LSR_FA_LNPYMT_AUTH	Authorization/ Handoff Retry	Approve, Reject or Retry the loan payment and closure request.
Transaction View and Reversal	LSR_FA_LNTREV_SAVE	Initiation	Initiate the loan transaction view and reversal request.
Transaction View and Reversal	LSR_FA_LNTREV_AUTH	Authorization/ Handoff Retry	Approve, Reject or Retry the loan transaction view and reversal request.
Loan 360	LSR_FA_LNDETL_VIEW	View	Fetch and View the loan account details.
Transaction Inquiry	LSR_FA_LNTXIN_VIEW	View	Fetch and View transactions for an account.
Schedule Inquiry	LSR_FA_LNSHIN_VIEW	View	Fetch and View Schedule for an account.

Table 4-2 (Cont.) Functional Activity Codes - Retail Lending Services

Screen Name/API Name	Functional Activity Code	Action	Description
Outstanding Balance Inquiry	LSR_FA_LNOBIN_VIEW	View	Fetch and View Outstanding balance details for an account.
Account Statement	LSR_FA_LNSTMT_VIEW	View	Fetch and View Account statement.
Servicing Tasks	BSR_FA_MYTRAN_VIEW	View	Fetch and View the servicing tasks widget on the dashboard.

5

Error Code and Description

This topic provides the error code and messages found while using Oracle Banking Retail Lending Cloud Service.

Table 5-1   List of Error Code and Description

Error Code	Description
OBRL-LN-ACC-001	Error while updating account address.
OBRL-LN-CMC-001	Error while updating cmc account $1.
OBRL-LN-CMC-002	CMC account $1 does not exist.
OBRL-LN-AMD-028	Unexpected error occurred during runtime $1.
OBRL-LN-COM-001	Lock already exists on $1.
OBRL-LN-COM-002	$1 is not a valid account.
OBRL-LN-AMD-029	Account open date should not be null.
OBRL-LN-AMD-030	$1 is not a valid component code.
OBRL-LN-AMD-031	Component codes are not present in contract comp details.
OBRL-LN-AMD-032	Component pricing effective date should be greater than or equal to account open date.
OBRL-LN-AMD-033	Effective date should be greater than or equal to account open date.
OBRL-LN-AMD-034	Duplicate activation date or end date exists in payment instruction node.
OBRL-LN-AMD-035	Activation date and end date cannot be same in payment instruction node.
OBRL-LN-AMD-036	At least one common settlement account must be linked with loan account.
OBRL-LN-AMD-037	Activation date cannot be less than current system date.
OBRL-LN-AMD-038	Invalid date range given in payment Instruction Node
OBRL-LN-AMD-039	Source reference number already exist in core.
OBRL-LN-AMD-040	Invalid source system.
OBRL-LN-AMD-041	Effective date must be equal to current system date.
OBRL-LN-AMD-042	Effective date must be equal or greater than current system date.
OBRL-LN-AMD-043	Effective date must be not be null.
OBRL-LN-AMD-044	End date cannot be later than loan maturity date or earlier than current system date.
OBRL-LN-AMD-045	The new loan amount must be greater than the existing loan amount.
OBRL-LN-AMD-046	The new loan amount must be mandatory.
OBRL-LN-ACC-002	Invalid account status.

Table 5-1   (Cont.) List of Error Code and Description

Error Code	Description
OBRL-LN-PMT-045	The payment transaction failed due to an unexpected error that occurred during runtime.
OBRL-LN-PMT-002	The loan account number is not valid.
OBRL-LN-PMT-003	Branch is not valid.
OBRL-LN-PMT-004	Payment request cannot be initiated for this account.
OBRL-LN-PMT-005	Transaction branch code is not valid.
OBRL-LN-PMT-006	Payment amount field value is incorrect.
OBRL-LN-PMT-007	Payment amount is greater than outstanding balance
OBRL-LN-PMT-008	Value for payment amount field is mandatory.
OBRL-LN-PMT-009	Value for value date field is mandatory.
OBRL-LN-PMT-010	Value date cannot be before account open date.
OBRL-LN-PMT-011	Value for transaction branch the code field is mandatory.
OBRL-LN-PMT-012	The collect unbilled interest field value is not valid.
OBRL-LN-PMT-013	Payment processed successfully.
OBRL-LN-PMT-014	The value for the book date field is mandatory.
OBRL-LN-PMT-015	The re-computation basis field value is not valid.
OBRL-LN-PMT-016	The value for the Maker ID field is mandatory.
OBRL-LN-PMT-017	The value for the Maker Dt Stamp field is mandatory.
OBRL-LN-PMT-018	The value for the Checker ID field is mandatory.
OBRL-LN-PMT-019	The value for the Checker Dt Stamp field is mandatory.
OBRL-LN-PMT-020	The checker date and timestamp value are not valid.
OBRL-LN-PMT-021	Maker date and timestamp value are not valid.
OBRL-LN-PMT-022	The amount paid field value is incorrect.
OBRL-LN-PMT-023	The amount paid field value is not valid.
OBRL-LN-PMT-024	The amount capitalized field value is incorrect.
OBRL-LN-PMT-025	The amount capitalized field value is not valid.
OBRL-LN-PMT-026	The amount waived in the field value is incorrect.
OBRL-LN-PMT-027	Component code is not Valid.
OBRL-LN-PMT-028	The unbilled amount should be derived only for interest component.
OBRL-LN-PMT-029	Fee component code value is not Valid
OBRL-LN-PMT-030	Calculated fee amount field value is incorrect
OBRL-LN-PMT-031	Modified fee amount field value is incorrect.
OBRL-LN-PMT-032	Modified fee amount field value is not valid.
OBRL-LN-PMT-033	Account currency value is not correct.
OBRL-LN-PMT-044	Failed during call to core payment.
OBRL-LN-PMT-034	The value date should be current branch date.
OBRL-LN-PMT-039	The source reference number already exists in the core.

Table 5-1   (Cont.) List of Error Code and Description

Error Code	Description
OBRL-LN-AMD-001	The term value cannot be less than the minimum term.
OBRL-LN-AMD-002	The term value cannot be greater than the maximum term allowed.
OBRL-LN-AMD-003	A term increase is not allowed as it exceeds the maximum number of term increases allowed in life.
OBRL-LN-AMD-004	A term decrease is not allowed as it exceeds the maximum number of term decreases allowed in life.
OBRL-LN-AMD-005	A term increase is not allowed as it exceeds the maximum number of term increases allowed in a year.
OBRL-LN-AMD-006	A term decrease is not allowed as it exceeds the maximum number of term decreases allowed in the year.
OBRL-LN-AMD-007	Sanction amount cannot go below minimum loan amount.
OBRL-LN-AMD-008	Sanction amount cannot go above maximum loan amount.
OBRL-LN-AMD-009	Sanctioned amount cannot be increased as per product configurations.
OBRL-LN-AMD-010	Sanctioned amount cannot be decreased as per product configurations.
OBRL-LN-AMD-011	An increase in the installment amount is not allowed as it exceeds the maximum installment amount allowed in a year.
OBRL-LN-AMD-012	An increase in the installment amount is not allowed as it exceeds the maximum installment amount allowed in the life term.
OBRL-LN-AMD-013	Interest rate changes are not allowed as they exceed the maximum number of rate changes allowed in a year.
OBRL-LN-AMD-014	Interest rate change is not allowed as it exceeds the maximum number of rate changes allowed in a lifetime.
OBRL-LN-AMD-015	Interest rate increase is not allowed as it exceeds the maximum % of rate change increase in the long term.
OBRL-LN-AMD-016	Interest rate increase is not allowed as it exceeds the maximum percentage of interest rate increase allowed in the long term.
OBRL-LN-AMD-017	Interest Rate Decrease is not allowed as it exceeds the maximum percentage of rate decrease in the year.
OBRL-LN-AMD-018	Interest rate decrease is not allowed as it exceeds the maximum number of interest rate decreases allowed in the long term.
OBRL-LN-AMD-019	The resolved rate is less than the minimum rate, and the floor rate is defaulted as the base rate.

Table 5-1   (Cont.) List of Error Code and Description

Error Code	Description
OBRL-LN-AMD-020	The resolved rate is greater than the maximum rate, and the ceiling rate is defaulted as the base rate.
OBRL-LN-AMD-021	The spread rate cannot be less than the minimum spread rate.
OBRL-LN-AMD-022	The spread rate cannot be greater than the maximum spread rate.
OBRL-LN-AMD-023	Source reference number already exists.
OBRL-LN-AMD-024	Payment instruction date range already exists
OBRL-LN-AMD-025	Amend change indicator must contain valid values, or any one of the field values should be Y.
OBRL-LN-AMD-026	There is no maintenance done for the $1 comp code.
OBRL-LN-AMD-027	Installment amount must be greater than zero.
OBRL-LN-CNT-046	The end date value should be less than or equal to the attached product level end date and greater than or equal to the start date.
OBRL-LN-CNT-047	Error while parsing date values $1.
OBRL-LN-CNT-048	The minimum rate cannot be greater than the maximum rate for currency $1.
OBRL-LN-CNT-049	The maximum rate cannot be less than the minimum rate for currency $1.
OBRL-LN-CNT-050	The minimum rate should be within the product level minimum rate and maximum rate range for currency $1.
OBRL-LN-CNT-051	The maximum rate should be within the product level minimum rate and maximum rate range for currency $1.
OBRL-LN-CNT-052	The minimum spread rate cannot be greater than the maximum rate for currency.
OBRL-LN-CNT-053	The maximum rate cannot be less than the minimum rate for currency.
OBRL-LN-CNT-054	The minimum spread rate should be within the product level minimum spread rate and maximum spread rate range for currency $1.
OBRL-LN-CNT-055	The maximum spread rate should be within the product level minimum spread rate and maximum spread rate range for currency $1.
OBRL-LN-CNT-056	The maximum amount cannot be less than the minimum amount of $1.
OBRL-LN-CNT-057	Billing Required is not enabled, and the statement frequency value of $1 is not valid.
OBRL-LN-CNT-058	$1 value is not applicable in the case of the first due date field. The value is the installment due date.
OBRL-LN-PRD-027	No $1 is maintained; at least one row is required.
OBRL-LN-PRD-028	Status Code $1 contains inconsistent components for the liquidation order.

Table 5-1   (Cont.) List of Error Code and Description

Error Code	Description
OBRL_CMN_001	The effective date should not be greater than the expiry date.
OBRL_LN_CMN_002	The effective date or expiry date should not be less than the system date.
OBRL_LN_COM_001	OBDRM is a common error. Kindly check if the transaction reference is present.
OBRL_LN_CMN_ERR	An internal server error occurred. For more details, see the logs.
OBRL_LN_CMN_003	$1 field $2.
OBRL_LN_LKP_001	Lookup type cannot be empty.
OBRL_LN_LKP_002	Duplicate lookup type.
OBRL_LN_LKP_003	Mandatory fields cannot be empty.
OBRL_LN_LKP_004	Duplicate the lookup code for the selected lookup type.
OBRL_LN_LKP_005	System defined flag cannot be true.
OBRL_LN_LKP_006	Cannot delete system defined lookup code.
OBRL_LN_LKP_007	Some fields are not modifiable.
OBRL_LN_IDD_002	Auto number generation definition mandatory fields cannot be empty.
OBRL_LN_IDD_003	The generated number cannot exceed the maximum length defined.
OBRL_LN_IDD_004	Record not exist for the given criteria.
OBRL_LN_IDD_005	No parameters are configured to generate the number.
OBRL_LN_IDD_006	The parameter value for random sequence is not a number.
OBRL_LN_IDD_007	The system sequence is not defined.
OBRL_LN_IDD_008	The parameter value for the system sequence is not a number.
OBRL_LN_IDD_009	The maximum length is 36 characters for the entity type account number generation.
OBRL_LN_IDP_001	Auto generation parameters mandatory fields cannot be empty.
OBRL_LN_IDP_002	The combination of auto-number generation definition and parameter combination already exists.
OBRL_LN_IDP_003	The system sequence number length record is mandatory
OBRL_LN_IDP_004	The system sequence number length record should be last in the sequence.
OBRL_LN_IDP_005	Duplicate auto-number generation parameter records exist.
OBRL_LN_IDP_006	No child record exists.
OBRL_LN_IDP_007	The system sequence is not defined.
OBRL_LN_IDP_008	The system sequence unit should be enabled.
OBRL_LN_IDP_009	Invalid sequence
OBRL-LN-CMP-001	$1 field value is mandatory.

Table 5-1   (Cont.) List of Error Code and Description

Error Code	Description
OBRL-LN-CMP-002	The value of $1 is not valid.
OBRL-LN-CMP-003	Decimals are not allowed for $1.
OBRL-LN-CMP-004	Fields that are not required for the $1 component are present.
OBRL-LN-CMP-005	Only alphanumeric and underscore characters are allowed in the $1 field.
OBRL-LN-CMP-006	Preshipped lookup type for $1 field not found
OBRL-LN-CMP-007	Preshipped lookup code values for the $1 field were not found.
OBRL_LN_IDD_001	The auto-number generation definition record for the product processor, branch, and entity already exists.
OBRL-LN-COM-001	Preshipped lookup type for $1 field not found
OBRL-LN-COM-002	The value of $1 is not valid.
OBRL-LN-COM-003	$1 field value is mandatory.
OBRL-LN-CMP-008	The $1 anniversary field value is not applicable if Include in Installment is enabled.
OBRL-LN-CMP-009	Error while fetching $1 of data
OBRL-LN-STC-001	Duplicate Status Code in the List
OBRL-LN-STC-002	Duplicate status ID in the list
OBRL-LN-POL-001	Only one record is allowed for the policy parameter.
OBRL-LN-POL-002	The bank code value is invalid.
OBRL-LN-STC-004	The status code value is invalid.
OBRL-LN-POL-003	Only one record will be allowed for the settlement mode and handoff system combination.
OBRL-LN-CMP-010	The component code size must be between 1 and 20.
OBRL-LN-POL-004	The field value for field reversal allowed within (days) is mandatory.
OBRL-LN-PRD-001	$1 field value is mandatory.
OBRL-LN-PRD-002	The $1 field value should be greater than 0.
OBRL-LN-PRD-003	The maximum amount cannot be less than the minimum amount for currency $1.
OBRL-LN-PRD-004	Special characters are not allowed in $1.
OBRL-LN-PRD-005	The value of $1 is not valid.
OBRL-LN-PRD-006	The end date cannot be less than the current application date.
OBRL-LN-PRD-007	The product end date cannot be less than the product start date.
OBRL-LN-PRD-008	Decimals are not allowed for $1.
OBRL-LN-PRD-009	The $1 field value should be less than 999.
OBRL-LN-PRD-010	Preshipped lookup type for $1 field not found.
OBRL-LN-PRD-011	Preshipped lookup code values for the $1 field were not found.

Table 5-1 (Cont.) List of Error Code and Description

Error Code	Description
OBRL-LN-PRD-012	Currency $1 is not maintained under preference currency.
OBRL-LN-PRD-013	Extra currency $1 is maintained under preference currency.
OBRL-LN-PRD-014	No currency is maintained under the interest component.
OBRL-LN-PRD-101	Failed to insert or update product core maintenance service data for $1.
OBRL-LN-PRD-015	No component codes are linked. At least one component code is mandatory to be linked.
OBRL-LN-PRD-016	Failed to retrieve the lending policy.
OBRL-LN-PRD-017	Accounting role $1 is not mapped to any general ledger.
OBRL-LN-PRD-018	At least one interest pricing detail is mandatory for component $1.
OBRL-LN-PRD-019	Duplicate $1 field record present
OBRL-LN-PRD-020	Fields that are not required for the $1 component are present.
OBRL-LN-PRD-021	The principal type component $1 should be enabled as a component; it is linked under the interest component as a basis component.
OBRL-LN-PRD-022	Only alphanumeric and underscore characters are allowed in the $1 field.
OBRL-LN-PRD-023	Error while fetching the common core $1.
OBRL-LN-PRD-024	$1 already exists.
OBRL-LN-PRD-025	BOOK, INIT, and DSBR are mandatory events.
OBRL-LN-PRD-026	Failed to retrieve details for component $1.
OBRL-LN-CNT-001	$1 field value is mandatory.
OBRL-LN-CNT-002	The value of $1 is not valid.
OBRL-LN-CNT-003	Decimals are not allowed for $1.
OBRL-LN-CNT-004	Fields that are not required for the $1 component are present.
OBRL-LN-CNT-005	Duplicate $1 field record present
OBRL-LN-CNT-006	No component codes are linked. At least one component code is mandatory to be linked.
OBRL-LN-CNT-007	The principal type component code is mandatory to be linked.
OBRL-LN-CNT-008	The contract preference currency list is not in sync with the interest component pricing currency.
OBRL-LN-CNT-009	Only alphanumeric and underscore characters are allowed in the $1 field.
OBRL-LN-CNT-010	The contract end date cannot be less than the current application date.
OBRL-LN-CNT-011	Preshipped lookup type for $1 field not found.
OBRL-LN-CNT-012	Preshipped lookup code values for the $1 field were not found.
OBRL-LN-CNT-013	The principal repayment stage is mandatory.

Table 5-1   (Cont.) List of Error Code and Description

Error Code	Description
OBRL-LN-CNT-014	Only one principal repayment stage is allowed.
OBRL-LN-CNT-016	At least one currency code is mandatory for the contract preference segment.
OBRL-LN-CNT-017	At least one currency code is mandatory for interest component pricing.
OBRL-LN-CNT-018	At least one interest pricing preference is mandatory for the component preference segment.
OBRL-LN-CNT-019	No matching common core $1 field value was found.
OBRL-LN-CNT-020	Error while fetching common core $1.
OBRL-LN-CNT-021	$1 segment data is mandatory.
OBRL-LN-CNT-022	Restrictions allowed or disallowed details should not be empty when no data is present.
OBRL-LN-CNT-023	A record does not exist for the contract template code $1.
OBRL-LN-CNT-025	In interest component code $1, the principal type component code linked to the basis component is not mapped.
OBRL-LN-CNT-026	Component Code $1 is not mapped to the product.
OBRL-LN-CNT-027	Unable to fetch the product definition for code $1
OBRL-LN-CNT-028	Unable to fetch the product component model for product code $1.
OBRL-LN-CNT-029	Unable to link component code $1 as it is not mapped in the product.
OBRL-LN-CNT-030	Unable to fetch the product preference model for product code $1.
OBRL-LN-CNT-031	Unable to fetch the minimum loan term from product code $1.
OBRL-LN-CNT-032	The contract level minimum term cannot be less than the product level minimum term.
OBRL-LN-CNT-033	Unable to fetch the maximum loan term from product code $1.
OBRL-LN-CNT-034	The contract level maximum term cannot be greater than the product level maximum term allowed.
OBRL-LN-CNT-035	The Product Code $1 preference currency list is empty.
OBRL-LN-CNT-036	The currency code of $1 is not allowed for the contract template.
OBRL-LN-CNT-039	The product code cannot be empty in the $1 data segment section.
OBRL-LN-CNT-040	The product code in the $1 data segment section is different from the basic details.
OBRL-LN-CNT-041	Failed to insert or update contract template core maintenance service data for $1.
OBRL-LN-CNT-042	The minimum amount cannot be greater than the maximum amount of $1.

Table 5-1   (Cont.) List of Error Code and Description

Error Code	Description
OBRL-LN-CNT-015	The $1 anniversary field value is not applicable if Include in Installment is enabled.
OBRL-LN-CNT-024	Contract Preference: The currency list does not match the product-level currency list.
OBRL-LN-CNT-037	The contract level minimum amount cannot be less than the product level minimum loan amount for currency $1.
OBRL-LN-CNT-038	The contract level maximum amount cannot be greater than the product level maximum amount for currency $1.
OBRL-LN-CNT-043	The currency list does not match the product-level currency list for component code $1.
OBRL-LN-CNT-044	Error while fetching $1 of data
OBRL-LN-CNT-045	The start date value should be less than or equal to the attached product level end date and greater than or equal to the product start date.

6
Batch Details

This topic provides information about the batch details.

Table 6-1   Batch Details

Batch Name	Brief Description/Functional Overview
RL_AUTO_PAYMENT	Automatic Payment based on Payment Instruction / EMI Debit from Settlement Account
RL_PERIODIC_FEES	Settlement Update Processing (OBOL, OBA)
RL_PUB_DT_STMT	Data Transfer to Statement Domain for Batch initiated Transactions
RL_DBSU	Due Date Balance Update for Outstanding Balance Base
RL_PENAL_PROCESS	Penalty Processing Batch
RL_RECALC_SCH	Recalculate Schedules for Outstanding Balance Base
RL_ACCRUAL_PROCESS	Accrual Processing
RL_DT_TO_PDS	Data Transfer to PDS (Pricing Decisioning Service)
RL_CHARGES_PROCESS	Charges Processing in PDS((Pricing Decisioning Service)
RL_DT_FROM_CMC	Charges Data Transfer to OBRL
RL_LATE_FEE_PROCESS	Late Fee Assessment
STATUS_CHANGE_ASSET	Status Change Processing
RL_LOAN_PROVISION	Loan Provisioning Processing
RL_AHIU	Account Health Information Update processing
RL_DT_CORETOCMCRP_JOB	Data Transfer Core to CMC for RP
RL_RP_FACTAUGUMENTATION	CMC Batch for Fact Update
CMC_RP_EVALUATION	CMC RP Evaluation
DT_CMCRPTOCORE_JOB	Data Transfer CMC to Core
RL_RPBENEFIT_EVALUATION	RP Benefit apply to Eligible Accounts
RL_RECALC_SCHEDULES_RP	Recalculate Schedules for RP Benefit
DF1_CORETOINTR	Data Transfer Core to Integration Schema for Delinquency
DF2_CORETOINTR	Data Transfer Core to Integration Schema for Delinquency
OBRL_INTR	Integration Data Processing before Moving to collection System
DF3_INTRTOOBCR	Data Transfer from Integration Schema to Collection System Processing
RL_SETTLEMENT_UPDATE	Settlement Update Processing (CMC, OBA)
RL_SETTLEMENT_BATCH	Backup Settlement Update Processing (CMC,OBA)
RL_BILL_GENERATE	Bill Generation (US Region /Localization)
RL_DT_PRE_BILL	Data Transfer Before Bill Statement Generation
RL_BILL_STMT_GENERATE	Bill Statement PDF Generation (US Region /Localization)
RL_STMT_GENERATE	Periodical Statement PDF Generation for Accounts
RL_CLOSURE_BATCH	Paid off to closure Processing
RL_FEE_PROGRESSION	Fee Progression to existing accounts for new Fees added in Product

Table 6-1   (Cont.) Batch Details

Batch Name	Brief Description/Functional Overview
RL_AUTO_DSBR	Disbursement Instruction Processing
RECALCULATE_SCHEDULES_DSBR	Recalculate Schedule for Disbursement
RECALCULATE_SCHEDULES_REVN	Recalculate Schedule after Rate Revision Batch processing
RL_ACBU	Due Date Balance Update for Accruing Components
RL_AUTO_PAYMENT	Automatic Payment based on Payment Instruction / EMI Debit from Settlement Account
RL_SETTLEMENT_UPDATE	Settlement Update Processing (CMC, OBA)
RL_RATE_REVISION	Interest Rate Revision Account Rescheduling
RL_ACBU	Accruing component Balance Update
RL_EXCESS_PAYMENT	Excess Payment Appropriation on Due Date
RL_COUNTER_RESET	Amendment Counter Reset Batch
RL_UTIL_DATA_CREATE	Bulk Utilization Collateral Data Creation
RL_DT_FDT	Data Transfer for Collateral Bulk Utilization to INTR Schema
RL_TRANSFORM_BULK_UTIL_DATA	Collateral Bulk Utilization Data Transformation
UPLOAD_BULK_UTIL_FILE	Collateral Upload Bulk Utilization File to ELCM
DT_ACCOUNT_STATISTICS	Data Transfer Job for Account Statistics.
Metro2 Filegen	Generates the Metro2 File

ⓘ **Note**

Lending events posted via batch will have the **Maker ID/Checker ID** stamped as **BATCHUSER** for identification.

7
Accounting Heads

This topic describes the accounting heads of the business components.

Accounting Head - Principal

Table 7-1   Accounting Heads - Principal

Accounting Head	Head Description
BORROWER	Borrower
PRINCIPAL_AST	Principal - Asset
PRINCIPAL_AST_DOUB	Principal - Asset Doubtful
PRINCIPAL_AST_SUBS	Principal - Asset Substandard
PRINCIPAL_CAST_SUBS	Principal - Contingent Asset Substandard
PRINCIPAL_CLBT_SUBS	Principal - Contingent Liability Substandard

Accounting Head - Interest

Table 7-2   Accounting Heads - Interest

Accounting Head	Head Description
INTEREST_REC	Interest Receivable
INTEREST_INC	Interest Income
INTEREST_REC_DOUB	Interest Receivable Doubtful
INTEREST_REC_SUBS	Interest Receivable Substandard
INTEREST_CAST_SUBS	Interest Receivable Contingent Asset
INTEREST_CLBT_SUBS	Interest Receivable Contingent Liability

Accounting Head - Fees

Table 7-3   Accounting Heads - Fees

Accounting Head	Head Description
FEE1_REC	Fees Receivable in normal status
FEE1_INC	Fees Income
FEE1_RIA	Fees Received in advance
FEE1_REC_DOUB	Fees Receivable Doubtful
FEE1_REC_SUBS	Fees Receivable Substandard
FEE1_CAST_SUBS	Fees Receivable Contingent Asset
FEE1_CLBT_SUBS	Fees Receivable Contingent Liability
FEE1_EXP	Fees Expense

Accounting Roles and Ledgers

Table 7-4   Accounting Roles and Ledgers

Accounting Head	Head Description
COMPONENT_AST	Asset
COMPONENT_RIA	Received in Advance - Asset
COMPONENT_REC	Receivables - Asset
COMPONENT_INC	Income
COMPONENT_EXP	Expenses - Liability
COMPONENT_PAY	Payables - Expenses

8

Event Codes

The list of event codes and their descritpion are provided in this appendix.

Table 8-1   List of Event Codes

Event Code	Description
BOOK	Booking - This event registers loan account information, borrowing party information and loan product and account preferences on onboarding loan account
INIT	Initiation - This event marks the loan account as Active. Disbursement can be triggered only on Active loan accounts.
DSBR	Disbursement - This events disburses loan amount to the borrower, draws up repayment schedule and also logs trigger for next of set of internal events like accrual, charging and also logs trigger for the next set of events based on user instructions like automated payments, statement generation.
REVC	Account Reversal
ACBU	Accruing Component Balance Update -This is called charging event and it raises arrears to be paid by the borrower on due date and thus updates arrear balances of business components
ACCR	Interest Accruals - This event computes charge amount to be accrued from last accrual date to current date and books the same as receivable and income (as per the asset status) in books of accounts
FACR	Fee Accruals - This event computes fee amount to be accrued from last accrual date to current date and books the same as receivable and income (as per the asset status) in books of accounts
PMNT	Payments - This event allocates funds to the arrears raised on installment due dates, as per the appropriation sequence defined for the asset status in Product Definition. Payment can be Installment Payment, Partial Pre Payment, Full and Final payment.
DBSU	Due Date Update - This events updates principal outstanding balance as per the non-payment and does recomputation of interest component whose balance base is outstanding principal. This also logs Late Payment Fee Assessment (LPFA) , AHIU, STCH event to be triggered after payment grace days.
VAMB	Amendment Booking - This event registers the amendment event information and effective date when the event to be initiated
VAMI	Amendment Initiation - This event updates of loan account balances or term or installment amount or installment due dates or interest rates as per the type of amendment request registered
AAMD	Non-financial Amendments - This event updates the details registered for modification
ADCH	Adhoc Fees Assessment - This event raises arrear for the adhoc fee amount charged to the loan account and does accounting accordingly
PSFA	Periodic Scheduled Fees Assessment - This event raises arrears for the periodic fee amount charged to the loan account and does accounting accordingly

Table 8-1   (Cont.) List of Event Codes

Event Code	Description
LPFA	Late Payment Fee Assessment - This event raises arrears for the late payment fee amount charged to the loan account and does accounting accordingly
DREV	Disbursement Reversal - This event reverses all the accounting entries passed as of disbursement event with a negative sign and brings account balances to the state before disbursement.
PREV	Payment Reversal - This event reverses all the accounting entries passed as of payment event with a negative sign and brings account balances to the state before payment.
STCH	Status Change - This event determines the quality of asset account as per the Asset Classification preferences and classification criteria attached to the account. Currently, classification is supported based on arrear payment criteria. As per this criteria loan account status is classified based on the number of days lapsed between the current date and when the installment payment has become due for payment
AHIU	Account Health Information Update - This event updates Account Health Information like Account Status, Accrual Status, Due Past Days, First Default date, No of defaults and also delinquency status, deliquency start and end date for the accounts for which payment is not done.
BGEN	Bill Generation - This event generates billing notice with details of bill dues and pay by date, to be sent to customer
PQTE	Payoff Quote Generation - This event generates payoff quote advice with details of total amount and its segregation across components to be paid as of pay off date
POFF	Paidoff - This event updates all the dues as paid and also zeroises the outstanding balance of account and marks loan account status as paid. No further events are triggered on account in this status.
CLSD	Closed - This event updates the account status as Closed and marks the end of loan life cycle
REVR	Reversal Event - This event reverses all the transactions taken place between the current date and back value date. It reverses the accounting entries and updates the account balances and brings it to the state as of back value date. ⓘ **Note** Once system posts payment transaction as of back value date, it replays the transactions posted between the back value date and current date
REST	Restructure of Account - This event does restructure of loan and repayment schedule is changed as per the benefit plan provided to the account.

Table 8-1   (Cont.) List of Event Codes

Event Code	Description
AMDC	Amendment Counters Reset - This event resets the following yearly counters for the account. • Count of Rate change in a year • Count of Date change in year • Count of Term increase in a year • Count of Term decrease in a year • Count of Term extension in year
PROV	Provisioning
WOFF	Writeoff
CAPN	Capitalization
WAVR	This event waives the specified components in the form of Interest, Fees or Principal by reducing the receivables and booking them as expense

9

Amount Tags

This topic describes the amount tags of the business components.

Amount Tags - Principal

Table 9-1   Amount Tags - Principal

Amount Tags	Head Description
PRINCIPAL_DSBR	Amount of Principal disbursed
PRINCIPAL_PMNT	Amount of Principal paid
PRINCIPAL_AST_DOUB	Amount Principal booked as Doubtful asset
PRINCIPAL_AST_SUBS	Amount of Principal booked as Substandard status
PRINCIPAL_AST_LOSS	Amount of Principal booked as Loss
PRINCIPAL_CONT_LOSS	Amount of Principal in Loss status booked as contingent asset
PRINCIPAL_AST_WOFF	Amount of Principal booked as written off asset
PRINCIPAL_CONT_WOFF	Amount of Principal in written off status booked as contingent asset
PRINCIPAL_WAVR	Amount of Principal waived

Amount Tags - Interest

Table 9-2   Amount Tags - Interest

Amount Tags	Head Description
INTEREST_ACCR	Amount of interest accrued
INTEREST_PMNT	Amount of interest paid
INTEREST_REC_DOUB	Amount of interest receivable booked as Doubtful
INTEREST_REC_SUBS	Amount of interest receivable booked as Substandard
INTEREST_CONT_SUBS	Amount of interest in substandard status booked as contingent
INTEREST_REC_LOSS	Amount of interest receivable booked as Loss
INTEREST_CONT_LOSS	Amount of interest receivable in Loss status booked as contingent
INTEREST_REC_WOFF	Amount of interest receivable booked as Writeoff
INTEREST_CONT_WOFF	Amount of interest receivable in Writeoff booked as contingent
INTEREST_RACR	Amount of accrued interest reversed
INT_RACR_CONT	Amount of accrued interest booked as contingent and is reversed
INTEREST_WAVR	Amount of Interest waived

Amount Tags - Fees

Table 9-3   Amount Tags - Fees

Amount Tags	Head Description
FEE1_ACCR	Amount of fees accrued

Table 9-3   (Cont.) Amount Tags - Fees

Amount Tags	Head Description
FEE1_PMNT	Amount of fees paid
FEE1_REC_DOUB	Amount of fees receivable booked as Doubtful
FEE1_REC_SUBS	Amount of fees receivable booked as Substandard
FEE1_CONT_SUBS	Amount of fees in substandard status booked as contingent
FEE1_REC_LOSS	Amount of fees receivable booked as Loss
FEE1_CONT_LOSS	Amount of fees in Loss status booked as contingent
FEE1_REC_WOFF	Amount of fees receivable booked as Writeoff
FEE1_CONT_WOFF	Amount of fees receivable in Writeoff booked as contingent
FEE1_RACR	Amount of accrued fees reversed
FEE1_RACR_CONT	Amount of accrued fees booked as contingent and is reversed
FEE_WAVR	Amount of fees waived

10
Accounting Entries

This topic describes about the accounting entries to help the time required in defining the product.

Table 10-1   Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
STCH	Status Change	1	PRINCIPAL_AST_DOUB	Debit	PRINCIPAL_DOUB	Status accounting (Forward Movement) for PRINCIPAL Component
STCH	Status Change	2	PRINCIPAL_AST_NORM	Credit	PRINCIPAL_DOUB	Status accounting (Forward Movement) for PRINCIPAL Component
STCH	Status Change	1	INTEREST_REC_NORM	Debit	INTEREST_REC_DOUB	Status accounting (Forward Movement) for INTEREST Component
STCH	Status Change	2	INTEREST_REC_DOUB	Credit	INTEREST_REC_DOUB	Status accounting (Forward Movement) for INTEREST Component
STCH	Status Change	1	INTEREST_INC_NORM	Debit	INTEREST_INC_DOUB	Status accounting (Forward Movement) for INTEREST Component - Income Transfer

Table 10-1   (Cont.) Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
STCH	Status Change	2	INTEREST_INC_DOUB	Credit	INTEREST_INC_DOUB	Status accounting (Forward Movement) for INTEREST Component - Income Transfer
STCH	Status Change	1	FEE_REC_NORM	Debit	FEE_REC_DOUB	Status accounting (Forward Movement) for FEE Component
STCH	Status Change	2	FEE_REC_DOUB	Credit	FEE_REC_DOUB	Status accounting (Forward Movement) for FEE Component
STCH	Status Change	1	FEE_INC_NORM	Debit	FEE_INC_DOUB	Status accounting (Forward Movement) for FEE Component - Income Transfer
STCH	Status Change	2	FEE_INC_DOUB	Credit	FEE_INC_DOUB	Status accounting (Forward Movement) for FEE Component - Income Transfer
STCH	Status Change	1	PRINCIPAL_AST_NORM	Debit	PRINCIPAL_DOUB	Status accounting (Backward Movement) for PRINCIPAL Component
STCH	Status Change	2	PRINCIPAL_AST_DOUB	Credit	PRINCIPAL_DOUB	Status accounting (Backward Movement) for PRINCIPAL Component

Table 10-1   (Cont.) Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
STCH	Status Change	1	INTEREST_REC_DOUB	Debit	INTEREST_REC_DOUB	Status accounting (Backward Movement) for INTEREST Component
STCH	Status Change	2	INTEREST_REC_NORM	Credit	INTEREST_REC_DOUB	Status accounting (Backward Movement) for INTEREST Component
STCH	Status Change	1	INTEREST_INC_DOUB	Debit	INTEREST_INC_DOUB	Status accounting (Backward Movement) for INTEREST Component - Income Transfer
STCH	Status Change	2	INTEREST_INC_NORM	Credit	INTEREST_INC_DOUB	Status accounting (Backward Movement) for INTEREST Component - Income Transfer
STCH	Status Change	1	FEE_REC_DOUB	Debit	FEE_REC_DOUB	Status accounting (Backward Movement) for FEE Component
STCH	Status Change	2	FEE_REC_NORM	Credit	FEE_REC_DOUB	Status accounting (Backward Movement) for FEE Component
STCH	Status Change	1	FEE_INC_DOUB	Debit	FEE_INC_DOUB	Status accounting (Backward Movement) for FEE Component - Income Transfer

Table 10-1   (Cont.) Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
STCH	Status Change	2	FEE_INC_NORM	Credit	FEE_INC_DOUB	Status accounting (Backward Movement) for FEE Component - Income Transfer
STCH	Status Change	1	PRINCIPAL_CAST_DOUB	Debit	PRINCIPAL_CONT_DOUB	Status accounting (Forward Movement) for PRINCIPAL Component - Contingent Accounting
STCH	Status Change	2	PRINCIPAL_CLBT_DOUB	Credit	PRINCIPAL_CONT_DOUB	Status accounting (Forward Movement) for PRINCIPAL Component - Contingent Accounting
STCH	Status Change	1	INTEREST_CAST_DOUB	Debit	INTEREST_CONT_DOUB	Status accounting (Forward Movement) for INTEREST Component - Contingent Accounting
STCH	Status Change	2	INTEREST_CLBT_DOUB	Credit	INTEREST_CONT_DOUB	Status accounting (Forward Movement) for INTEREST Component - Contingent Accounting
STCH	Status Change	1	FEE_CAST_DOUB	Debit	FEE_CONT_DOUB	Status accounting (Forward Movement) for FEE Component - Contingent Accounting

Table 10-1 (Cont.) Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
STCH	Status Change	2	FEE_CLBT_ DOUB	Credit	FEE_CONT_ DOUB	Status accounting (Forward Movement) for FEE Component - Contingent Accounting
STCH	Status Change	1	PRINCIPAL_ CLBT_DOUB	Debit	PRINCIPAL_ CONT_DOU B	Status accounting (Backward Movement) for PRINCIPAL Component - Contingent Accounting
STCH	Status Change	2	PRINCIPAL_ CAST_DOUB	Credit	PRINCIPAL_ CONT_DOU B	Status accounting (Backward Movement) for PRINCIPAL Component - Contingent Accounting
STCH	Status Change	1	INTEREST_ CLBT_DOUB	Debit	INTEREST_ CONT_DOU B	Status accounting (Backward Movement) for INTEREST Component - Contingent Accounting
STCH	Status Change	2	INTEREST_ CAST_DOUB	Credit	INTEREST_ CONT_DOU B	Status accounting (Backward Movement) for INTEREST Component - Contingent Accounting
STCH	Status Change	1	FEE_CLBT_ DOUB	Debit	FEE_CONT_ DOUB	Status accounting (Backward Movement) for FEE Component - Contingent Accounting

Table 10-1   (Cont.) Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
STCH	Status Change	2	FEE_CAST_DOUB	Credit	FEE_CONT_DOUB	Status accounting (Backward Movement) for FEE Component - Contingent Accounting
STCH	Status Change	1	INTEREST_INC_DOUB	Debit	INTEREST_RACR_REAL	Status accounting (Forward Movement) for INTEREST Component - Accruals Reversed - Real Ledgers
STCH	Status Change	2	INTEREST_REC_DOUB	Credit	INTEREST_RACR_REAL	Status accounting (Forward Movement) for INTEREST Component - Accruals Reversed - Real Ledgers
STCH	Status Change	1	INTEREST_INC_DOUB	Debit	INTEREST_RACR_CONT	Status accounting (Forward Movement) for INTEREST Component - Accruals Reversed - Contingent Ledgers
STCH	Status Change	2	INTEREST_REC_DOUB	Credit	INTEREST_RACR_CONT	Status accounting (Forward Movement) for INTEREST Component - Accruals Reversed - Contingent Ledgers

Table 10-1   (Cont.) Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
PMNT	Payments	1	PRINCIPAL_CLBT_DOUB	Debit	PRINCIPAL_DOUB_CREV	Accounting for Contingent Reversals as a result of payment - PRINCIPAL Component
PMNT	Payments	2	PRINCIPAL_CAST_DOUB	Credit	PRINCIPAL_DOUB_CREV	Accounting for Contingent Reversals as a result of payment - PRINCIPAL Component
PMNT	Payments	1	INTEREST_CLBT_DOUB	Debit	INTEREST_DOUB_CREV	Accounting for Contingent Reversals as a result of payment - INTEREST Component
PMNT	Payments	2	INTEREST_CAST_DOUB	Credit	INTEREST_DOUB_CREV	Accounting for Contingent Reversals as a result of payment - INTEREST Component
PMNT	Payments	1	FEE_CLBT_DOUB	Debit	FEE_DOUB_CREV	Accounting for Contingent Reversals as a result of payment - FEE Component
PMNT	Payments	2	FEE_CAST_DOUB	Credit	FEE_DOUB_CREV	Accounting for Contingent Reversals as a result of payment - FEE Component

Table 10-1   (Cont.) Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
PMNT	Payments	1	INTEREST_INC_STAT	Debit	INTEREST_INCM	Accounting for Income Transfers as a result of payment - INTEREST Component
PMNT	Payments	2	INTEREST_INC_NORM	Credit	INTEREST_INCM	Accounting for Income Transfers as a result of payment - INTEREST Component
PMNT	Payments	1	FEE_INC_STAT	Debit	FEE_INCM	Accounting for Income Transfers as a result of payment - FEE Component
PMNT	Payments	2	FEE_INC_NORM	Credit	FEE_INCM	Accounting for Income Transfers as a result of payment - FEE Component
PMNT	Payments	1	BORROWER	Debit	INTEREST_SPMT	Accounting for INTEREST Component - Partial Payment allocation among Real and Contingent Ledgers
PMNT	Payments	1	INTEREST_INC_NORM	Credit	INTEREST_SPMT	Accounting for INTEREST Component - Partial Payment allocation among Real and Contingent Ledgers

Table 10-1 (Cont.) Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
PMNT	Payments	1	BORROWER	Debit	FEE_SPMT	Accounting for FEE Component - Partial Payment allocation among Real and Contingent Ledgers
PMNT	Payments	1	FEE_INC_N ORM	Credit	FEE_SPMT	Accounting for FEE Component - Partial Payment allocation among Real and Contingent Ledgers
PMNT	Payments	1	BORROWER	Debit	INTEREST_ CACR	Accounting for INTEREST Component - CatchUp Accruals as per the amount paid
PMNT	Payments	1	INTEREST_I NC_NORM	Credit	INTEREST_ CACR	Accounting for INTEREST Component - CatchUp Accruals as per the amount paid
PMNT	Payments	1	BORROWER	Debit	FEE_CACR	Accounting for FEE Component - CatchUp Accruals as per the amount paid
PMNT	Payments	1	FEE_INC_N ORM	Credit	FEE_CACR	Accounting for FEE Component - CatchUp Accruals as per the amount paid

Legion - Asset

PRINCIPAL - PRINCIPAL Component.

INTEREST - INTEREST Component including Penalty interest.

FEE - FEE Component including Event and Periodic fees.

Contingent and Income transfer accounting as a combined feature are not supported.

Income Transfer accounting is applicable for Principal, Interest and Periodic fee.

Contingent Accrual, Stop Accrual and Reverse Accrual features are applicable for Billing Products.

Accounting depends on multiple features, as enabled in lending policy and asset classification preferences.

Table 10-2   Accounting Entires - Asset

Event Code	Pair	Event Description	Debit/Credit	Accounting Head	Amount Tag	Remarks
CAPN	2	PRINCIPAL_AST	Debit	FEE_FCAP	xxx.xx	Fee - Periodic, Accrued Periodic - capitalized → → Accrual → Real
CAPN	2	FEE_REC	Credit	FEE_FCAP	xxx.xx	Fee - Periodic, Accrued Periodic - capitalized → → Accrual → Real
CAPN	3	PRINCIPAL_CAST_xxx*	Debit	PRINCIPAL_CONT_CAP	xxx.xx	Interest - Regular, Penalty, Accrued - capitalized → Accrual → Contingent
CAPN	3	PRINCIPAL_CLBT_xxx*	Credit	PRINCIPAL_CONT_CAP	xxx.xx	Interest - Regular, Penalty, Accrued - capitalized → Accrual → Contingent
CAPN	4	PRINCIPAL_CAST_xxx*	Debit	PRINCIPAL_CONT_CAP	xxx.xx	Fee - Periodic, Accrued Periodic - capitalized → Accrual → Contingent

Table 10-2   (Cont.) Accounting Entires - Asset

Event Code	Pair	Event Description	Debit/Credit	Accounting Head	Amount Tag	Remarks
CAPN	4	PRINCIPAL_ CLBT_xxx*	Credit	PRINCIPAL_ CONT_CAP	xxx.xx	Fee - Periodic, Accrued Periodic - capitalized → Accrual → Contingent
CAPN	5	INTEREST_ CLBT_xxx*	Debit	INTEREST_ CREV	xxx.xx	Contingent Interest accounting reversal to the extent of interest capitalization
CAPN	5	INTEREST_ CAST_xxx*	Credit	INTEREST_ CREV	xxx.xx	Contingent Interest accounting reversal to the extent of interest capitalization
CAPN	6	FEE_CLBT_x xx*	Debit	FEE_CREV	xxx.xx	Contingent Fee accounting reversal to the extent of fees capitalization
CAPN	6	FEE_CAST_ xxx*	Credit	FEE_CREV	xxx.xx	Contingent Fee accounting reversal to the extent of fees capitalization
CAPN	7	PRINCIPAL_ AST	Debit	INTEREST_ SCAP	xxx.xx	Accounting for differential amount wherein balances for real and contingent interest ledgers are not in sync and a partial sum is capitalized

Table 10-2   (Cont.) Accounting Entires - Asset

Event Code	Pair	Event Description	Debit/Credit	Accounting Head	Amount Tag	Remarks
CAPN	7	INTEREST_INC	Credit	INTEREST_SCAP	xxx.xx	Accounting for differential amount wherein balances for real and contingent interest ledgers are not in sync and a partial sum is capitalized
CAPN	8	PRINCIPAL_AST	Debit	FEE_SCAP	xxx.xx	Accounting for differential amount wherein balances for real and contingent fee ledgers are not in sync and a partial sum is capitalized
CAPN	8	FEE_INC	Credit	FEE_SCAP	xxx.xx	Accounting for differential amount wherein balances for real and contingent fee ledgers are not in sync and a partial sum is capitalized
CAPN	9	INTEREST_INC	Debit	INTEREST_INCM	xxx.xx	Interest income transfer to the extent of interest capitalization **
CAPN	9	INTEREST_INC_NORM	Credit	INTEREST_INCM	xxx.xx	Interest income transfer to the extent of interest capitalization **

Table 10-2 (Cont.) Accounting Entires - Asset

Event Code	Pair	Event Description	Debit/Credit	Accounting Head	Amount Tag	Remarks
CAPN	10	FEE_INC	Debit	FEE_INCM	xxx.xx	Fee income transfer to the extent of fee capitalization **
CAPN	10	FEE_INC_N ORM	Credit	FEE_INCM	xxx.xx	Fee income transfer to the extent of fee capitalization **

Accounting Entires - Non-Asset

Table 10-3 Accounting Entires - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
DSBR	Disbursement	1	PRINCIPAL_ AST	Debit	PRINCIPAL_ DSBR	Disbursement Accounting
DSBR	Disbursement	2	BORROWER	Credit	PRINCIPAL_ DSBR	Disbursement Accounting (Credit account is subject to payment mode)
DSBR	Disbursement	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Unamortized Fees assessed)
DSBR	Disbursement	2	FEE_INC	Credit	FEE_ASMT	Fee Assessment Accounting
DSBR	Disbursement	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Unamortized Fees paid - BORROWER CASA)
DSBR	Disbursement	2	FEE_INC	Credit	FEE_DEDN	Fee Payment Accounting

Table 10-3   (Cont.) Accounting Entires - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
DSBR	Disbursement	1	PRINCIPAL_AST	Debit	FEE_FCAP	Fee Assessed and Capitalized (Unamortized Fees capitalized)
DSBR	Disbursement	2	FEE_INC	Credit	FEE_FCAP	Fee Assessed and Capitalized
DSBR	Disbursement	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Amortized Fees assessed)
DSBR	Disbursement	2	FEE_RIA	Credit	FEE_ASMT	Fee Assessment Accounting
DSBR	Disbursement	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Amortized Fees paid - BORROWER CASA)
DSBR	Disbursement	2	FEE_RIA	Credit	FEE_DEDN	Fee Payment Accounting
DSBR	Disbursement	1	PRINCIPAL_AST	Debit	FEE_FCAP	Fee Assessed and Capitalized (Amortized Fees capitalized)
DSBR	Disbursement	2	FEE_RIA	Credit	FEE_FCAP	Fee Assessed and Capitalized
ACCR	Interest Accruals	1	INTEREST_REC	Debit	INTEREST_ACCR	Interest Accruals Accounting
ACCR	Interest Accruals	2	INTEREST_INC	Credit	INTEREST_ACCR	Interest Accruals Accounting (Application in arrears)
FACR	Fee Accruals	1	FEE_REC	Debit	FEE_FACR	Fee Accruals Accounting

Table 10-3   (Cont.) Accounting Entires - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
FACR	Fee Accruals	2	FEE_INC	Credit	FEE_FACR	Fee Accruals Accounting (Application in arrears)
FACR	Fee Accruals	1	FEE_RIA	Debit	FEE_FACR	Fee Accruals Accounting
FACR	Fee Accruals	2	FEE_INC	Credit	FEE_FACR	Fee Accruals Accounting (Application in advance)
ADCH	Adhoc Fees Assessment	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Unamortized Fees assessed)
ADCH	Adhoc Fees Assessment	2	FEE_INC	Credit	FEE_ASMT	Fee Assessment Accounting
ADCH	Adhoc Fees Assessment	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Unamortized Fees paid - BORROWER CASA)
ADCH	Adhoc Fees Assessment	2	FEE_INC	Credit	FEE_DEDN	Fee Payment Accounting
ADCH	Adhoc Fees Assessment	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Amortized Fees assessed)
ADCH	Adhoc Fees Assessment	2	FEE_RIA	Credit	FEE_ASMT	Fee Assessment Accounting
ADCH	Adhoc Fees Assessment	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Amortized Fees paid - BORROWER CASA)
ADCH	Adhoc Fees Assessment	2	FEE_RIA	Credit	FEE_DEDN	Fee Payment Accounting
PSFA	Periodic Scheduled Fees Assessment	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Unamortized Fees assessed)

Table 10-3   (Cont.) Accounting Entires - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
PSFA	Periodic Scheduled Fees Assessment	2	FEE_INC	Credit	FEE_ASMT	Fee Assessment Accounting
LPFA	Late Payment Fees Assessment	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Unamortized Fees assessed)
LPFA	Late Payment Fees Assessment	2	FEE_INC	Credit	FEE_ASMT	Fee Assessment Accounting
VAMB	Amendment Booking	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Unamortized Fees assessed)
VAMB	Amendment Booking	2	FEE_INC	Credit	FEE_ASMT	Fee Assessment Accounting
VAMB	Amendment Booking	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Unamortized Fees paid - BORROWER CASA)
VAMB	Amendment Booking	2	FEE_INC	Credit	FEE_DEDN	Fee Payment Accounting
VAMB	Amendment Booking	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Amortized Fees assessed)
VAMB	Amendment Booking	2	FEE_RIA	Credit	FEE_ASMT	Fee Assessment Accounting
VAMB	Amendment Booking	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Amortized Fees paid - BORROWER CASA)
VAMB	Amendment Booking	2	FEE_RIA	Credit	FEE_DEDN	Fee Payment Accounting

Table 10-3   (Cont.) Accounting Entires - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
PQTE	Payoff Quote Fees	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Unamortized Fees assessed)
PQTE	Payoff Quote Fees	2	FEE_INC	Credit	FEE_ASMT	Fee Assessment Accounting
PQTE	Payoff Quote Fees	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Unamortized Fees paid - BORROWER CASA)
PQTE	Payoff Quote Fees	2	FEE_INC	Credit	FEE_DEDN	Fee Payment Accounting
PQTE	Payoff Quote Fees	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Amortized Fees assessed)
PQTE	Payoff Quote Fees	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Amortized Fees paid - BORROWER CASA)
PQTE	Payoff Quote Fees	2	FEE_RIA	Credit	FEE_DEDN	Fee Payment Accounting
ACBU	Accrual Components Balance Update	1	PRINCIPAL_AST	Debit	INTEREST_CAP	Moratorium Interest Capitalization Accounting
ACBU	Accrual Components Balance Update	2	INTEREST_REC	Credit	INTEREST_CAP	Moratorium Interest Capitalization Accounting
FRFT	Forfeiture	1	MEMO_LIB	Debit	MEMO_FRFT	Excess Payment Forfeiture Accounting
FRFT	Forfeiture	2	MEMO_INC	Credit	MEMO_FRFT	Excess Payment Forfeiture Accounting
RFND	Refund	1	MEMO_LIB	Debit	MEMO_RFND	Excess Payment Refund Accounting

Table 10-3   (Cont.) Accounting Entires - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
RFND	Refund	2	BORROWER	Credit	MEMO_RFND	Excess Payment Refund Accounting
PROV	Provisions	1	PROVISION_EXP	Debit	PRINCIPAL_PROV	Provision Accounting for Principal (Configurable)
PROV	Provisions	2	PRINCIPAL_PAY	Credit	PRINCIPAL_PROV	Provision Accounting for Principal
PROV	Provisions	1	PROVISION_EXP	Debit	INTEREST_PROV	Provision Accounting for Interest (Configurable)
PROV	Provisions	2	INTEREST_PAY	Credit	INTEREST_PROV	Provision Accounting for Interest
PROV	Provisions	1	PROVISION_EXP	Debit	FEE_PROV	Provision Accounting for Fee (Configurable)
PROV	Provisions	2	FEE_PAY	Credit	FEE_PROV	Provision Accounting for Fee
WAVR	Waivers	1	FEE_EXP	Debit	FEE_WAVR	Waiver Accounting for Fee
WAVR	Waivers	2	FEE_REC	Credit	FEE_WAVR	Waiver Accounting for Fee
WOFF	WriteOff	1	WRITEOFF_EXP	Debit	PRINCIPAL_WOFF	Write-off Accounting for Principal
WOFF	WriteOff	2	PRINCIPAL_AST	Credit	PRINCIPAL_WOFF	Write-off Accounting for Principal
WOFF	WriteOff	1	WRITEOFF_EXP	Debit	INTEREST_WOFF	Write-off Accounting for Interest
WOFF	WriteOff	2	INTEREST_REC	Credit	INTEREST_WOFF	Write-off Accounting for Interest
WOFF	WriteOff	1	WRITEOFF_EXP	Debit	FEE_WOFF	Write-off Accounting for Fee

Table 10-3　(Cont.) Accounting Entires - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
WOFF	WriteOff	2	FEE_REC	Credit	FEE_WOFF	Write-off Accounting for Fee
WAVR	Waivers		INTEREST_ EXP	Debit	INTEREST_ WAVR	Waiver Accounting for Interest
WAVR	Waivers		INTEREST_ REC	Credit	INTEREST_ WAVR	Waiver Accounting for Interest
WAVR	Waivers		PRINCIPAL_ EXP	Debit	PRINCIPAL_ WAVR	Waiver Accounting for Principal
WAVR	Waivers		PRINCIPAL_ REC	Credit	INTEREST_ WAVR	Waiver Accounting for Principal
PMNT	Payments	1	BORROWER	Debit	PRINCIPAL_ PMNT	Principal Repayment Accounting (Debit account is subject to payment mode)
PMNT	Payments	2	PRINCIPAL_ AST	Credit	PRINCIPAL_ PMNT	Principal Repayment Accounting
PMNT	Payments	1	BORROWER	Debit	INTEREST_ PMNT	Interest Repayment Accounting (Debit account is subject to payment mode)
PMNT	Payments	2	INTEREST_ REC	Credit	INTEREST_ PMNT	Interest Repayment Accounting
PMNT	Payments	1	BORROWER	Debit	FEE_PMNT	Fee Payment Accounting (Assessed Fees paid later)
PMNT	Payments	2	FEE_REC	Credit	FEE_PMNT	Fee Payment Accounting
PMNT	Payments	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Prepayment - Unamortized Fees paid - BORROWER CASA)

Table 10-3   (Cont.) Accounting Entires - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
PMNT	Payments	2	FEE_INC	Credit	FEE_DEDN	Fee Payment Accounting
PMNT	Payments	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Prepayment - Amortized Fees paid - BORROWER CASA)
PMNT	Payments	2	FEE_RIA	Credit	FEE_DEDN	Fee Payment Accounting
PMNT	Payments	1	BORROWER	Debit	MEMO_PMNT	Excess Payment Accounting
PMNT	Payments	2	MEMO_LIB	Credit	MEMO_PMNT	Excess Payment Accounting
CAPN	PRINCIPAL_AST	1	INTEREST_CAP	Debit	xxx.xx	Interest - Regular, Penalty, Accrued - capitalized → Accrual → Real
CAPN	INTEREST_REC	1	INTEREST_CAP	Credit	xxx.xx	Interest - Regular, Penalty, Accrued - capitalized → Accrual → Real

Legion - Non-asset

PRINCIPAL - PRINCIPAL Component.

INTEREST - INTEREST Component including Penalty interest.

FEE - FEE Component including Event and Periodic fees.

Accounting Documentation with the assumption that account is in **NORMAL** status.

Status change related accounting separately documented.

Life cycle events without Accounting

Table 10-4   Life cycle events without Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
BOOK	Booking	NA	NA	NA	NA	Event indicates account onboarding/ booking
INIT	Initiation	NA	NA	NA	NA	Event indicates account initiated for further life-cycle after onboarding/ booking
DREV	Disbursement Reversal	NA	NA	NA	NA	Event indicates disbursement reversal with accounting reversal for disbursement and replayed events, if any
PREV	Payment Reversal	NA	NA	NA	NA	Event indicates payment reversal with accounting reversal for payment and replayed events, if any
REVR	Event Reversal	NA	NA	NA	NA	Event indicates backdated transaction with accounting for replayed events
BGEN	Bill Generation	NA	NA	NA	NA	Event indicates bill generation for billing products
POFF	Paidoff	NA	NA	NA	NA	Event indicates account is fully paid, awaiting closure

Table 10-4 (Cont.) Life cycle events without Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
CLOS	Closed	NA	NA	NA	NA	Event indicates account is fully paid and closed
VAMI	Amendment Initiation	NA	NA	NA	NA	Event indicates initiation for financial amendments
AAMD	Non-financial Amendments	NA	NA	NA	NA	Event indicates non-financial amendments
REVN	Rate Revision	NA	NA	NA	NA	Event indicates index based rate revision
REST	Restructure	NA	NA	NA	NA	Event indicates restructure in terms of borrower obligations
AMDC	Amendment Reset Counter	NA	NA	NA	NA	Event indicates resetting of amendment counters post financial amendments
EPMT	Excess Payment	NA	NA	NA	NA	Event indicates excess payments for billing products
DBSU	Due date Balance & Schedule Update	NA	NA	NA	NA	Event indicates updates for interest and late fee updates in case of payment failures

PRINCIPAL, INTEREST, FEE → considered as component codes in the above illustration

*xxx - Stands for the respective status code applicable

** - Subject to income transfers enabled

Accounting Entries - Fee

Table 10-5   Accounting Entries - Fee

Entry Pair	Event	Debit/Credit	Accounting Heads	Amount Tags	Amount	Remarks
1	BOOK	Dr.	Principal_OAST	Principal_CONT_BOOK	xxx.xx	Off-balance sheet Contingent Accounting → Loan Booking
1	BOOK	Cr.	Principal_OLBT	Principal_CONT_BOOK	xxx.xx	Off-balance sheet Contingent Accounting → Loan Booking
2	DSBR	Dr.	Principal_OLBT	Principal_CONT_DSBR	xxx.xx	Off-balance sheet Contingent Accounting Reversal → Loan Disbursement
2	DSBR	Cr.	Principal_OAST	Principal_CONT_DSBR	xxx.xx	Off-balance sheet Contingent Accounting Reversal → Loan Disbursement
3	PMNT	Dr.	Principal_OLBT	Principal_CONT_PMNT	xxx.xx	Off-balance sheet Contingent Accounting Reversal → Loan Payoff leading to Closure
3	PMNT	Cr.	Principal_OAST	Principal_CONT_PMNT	xxx.xx	Off-balance sheet Contingent Accounting Reversal → Loan Payoff leading to Closure

Accounting Entries - BOOK Fees

Table 10-6 Accounting Entires - BOOK Fees

Entry Pair	Event	Debit(Dr)/ Credit(Cr)	Accounting Heads	Amount Tags	Remarks
1	BOOK	Dr.	BORROWER	BOOKFEES_DEDN	Not Amortized, Pay Now → Payment during booking
1	BOOK	Cr.	BOOKFEES_INC	BOOKFEES_DEDN	Not Amortized, Pay Now → Payment during booking
2	BOOK	Dr.	BOOKFEES_REC	BOOKFEES_ASMT	Not Amortized, Pay Later → Booking a receivable
2	BOOK	Cr.	BOOKFEES_INC	BOOKFEES_ASMT	Not Amortized, Pay Later → Booking a receivable
3	PMNT	Dr.	BORROWER	BOOKFEES_PMNT	Not Amortized, Pay Later → Payment
3	PMNT	Cr.	BOOKFEES_REC	BOOKFEES_PMNT	Not Amortized, Pay Later → Payment
5	BOOK	Dr.	BORROWER	BOOKFEES_DEDN	Amortized, Pay Now → Payment during booking
5	BOOK	Cr.	BOOKFEES_RIA	BOOKFEES_DEDN	Amortized, Pay Now → Payment during booking
6	FACR	Dr.	BOOKFEES_RIA	BOOKFEES_FACR	Amortized → Accruals
6	FACR	Cr.	BOOKFEES_INC	BOOKFEES_FACR	Amortized → Accruals
7	BOOK	Dr.	BOOKFEES_REC	BOOKFEES_ASMT	Amortized, Pay Later → Booking a receivable
7	BOOK	Cr.	BOOKFEES_RIA	BOOKFEES_ASMT	Amortized, Pay Later → Booking a receivable
8	PMNT	Dr.	BORROWER	BOOKFEES_PMNT	Amortized, Pay Later → Payment
8	PMNT	Cr.	BOOKFEES_REC	BOOKFEES_PMNT	Amortized, Pay Later → Payment
10	WAVR	Dr.	BOOKFEES_EXP	BOOKFEES_WAVR	Fees unpaid waived

Table 10-6   (Cont.) Accounting Entires - BOOK Fees

Entry Pair	Event	Debit(Dr)/ Credit(Cr)	Accounting Heads	Amount Tags	Remarks
10	WAVR	Cr.	BOOKFEES_REC	BOOKFEES_WAVR	Fees unpaid waived
11	CAPN	Dr.	PRINCIPAL_AST	BOOKFEES_FCAP	Fees unpaid capitalized
11	CAPN	Cr.	BOOKFEES_REC	BOOKFEES_FCAP	Fees unpaid capitalized

Accounting Entries - Sanction Amount Revision Processing

Contingent Accounting Entries: If passing of contingent accounting entries is enabled at lending policy level

- If there is a sanction increase, system will need to pass below accounting entries as of VAMI event

Table 10-7   Accounting Entries - Sanction Amount Revision Processing

Event Code	Debit/Credit	Accounting Heads	Amount Tags	Remarks
VAMI	Dr	<Principal>_CAST	<Principal>_CONT_INCR	For the increased sanction amount
VAMI	Cr	<Principal>_CLBT	<Principal>_CONT_INCR	

- If there is a sanction decrease, system will need to pass below accounting entries as of VAMI event

Table 10-8   Accounting Entries - Sanction Amount Revision Processing

Event Code	Debit/Credit	Accounting Heads	Amount Tags	Remarks
VAMI	Dr	<Principal>_CLBT	<Principal>_CONT_DECR	For the decreased sanction amount
VAMI	Cr	<Principal>_CAST	<Principal>_CONT_DECR	

Accounting Entries - Event Accounting entries as part of PMNT event

Table 10-9   Accounting Entries - Event Accounting entries as part of PMNT event

Event	Accounting Heads	Amount Tags	Debit/Credit	Amount Tags	Description
PMNT	BORROWER	MEMO_PMNT	Dr		
	MEMO_LIB		Cr		
	BORROWER	<PRINCIPAL>>_PMNT <<INTEREST>>_PMNT	Dr		
	<<PRINCIPAL>>_AST		Cr		

Table 10-9   (Cont.) Accounting Entries - Event Accounting entries as part of PMNT event

Event	Accounting Heads	Amount Tags	Debit/Credit	Amount Tags	Description
	<<INTEREST>>_REC	<<INTEREST>>_SPMT			
	<<INTEREST>>_INC_<<STATUS CODE>>	<<INDIVIDUAL FEE>>_PMNT			
	<<INDIVIDUAL FEE>>_REC				

Index