Oracle® Banking Branch

Loan Service User Guide

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Preface

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

- Purpose
- Audience
- Documentation Accessibility
- Diversity and Inclusion
- Conventions
- Related Resources
- Basic Actions
- Acronyms and Abbreviations
- Screenshot Disclaimer
- Icons, Buttons, and Shortcut Keys

Purpose

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

Audience

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

Documentation Accessibility

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continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
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.

Videos and Images

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

Related Resources

For more information, see these Oracle resources:

- Getting Started User Guide
- Teller User Guide

Basic Actions

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

Table 1 Basic Actions

Action	Applicable Stages	Description
Next	Initiation, Approval and Hand off Retry	On completion of input of all parameters for a particular stage, you can click **Next** to navigate to the next tab.
Back	Initiation, Approval and Hand off Retry	In case you missed to specify or need to modify the details in the previous tab, click to navigate to the previous tab.

Table 1 (Cont.) Basic Actions

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

Table 1 (Cont.) Basic Actions

Action	Applicable Stages	Description
Overrides	Initiation, Approval and Hand-off Retry	If override messages had appeared during initiation stage and they were accepted by the maker during submission, the **Overrides** button appears in the Initiation screen if the transaction is subsequently rejected by the authorizer. On the **Override Details** section, click **Decline** to go back to the transaction screen to modify or cancel it, or click **Accept** to complete the initiation stage and move the transaction to the approval stage. The **Overrides** button is displayed in the Approval and Hand-off retry stage if there were any override messages generated during initiation and accepted by the maker. When the **Overrides** button is clicked, the system displays the overrides accepted by the maker. After verifying the transaction and override details, the authorizer can either approve or reject the transaction. The existing Approve Transaction section is modified to display the overrides, if any overrides are raised during the initiation submits.

Acronyms and Abbreviations

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

Table 2 List of Acronyms and Abbreviations

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

Screenshot Disclaimer

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

Icons, Buttons, and Shortcut Keys

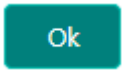
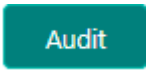
The lists of icons, buttons and shortcut key that are used in the application to perform various tasks are covered in this topic.

Icons and Buttons

Table 3 Icons and Buttons

Icons and Buttons	Description
	Click to refresh details in a screen.

Table 3 (Cont.) Icons and Buttons

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

Shortcut Key

Table 4 Shortcut Key

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

1

Overview of Loan Service

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

This topic contains the following subtopics:

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

1.1 Prerequisites

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

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

1.2 Main Menus

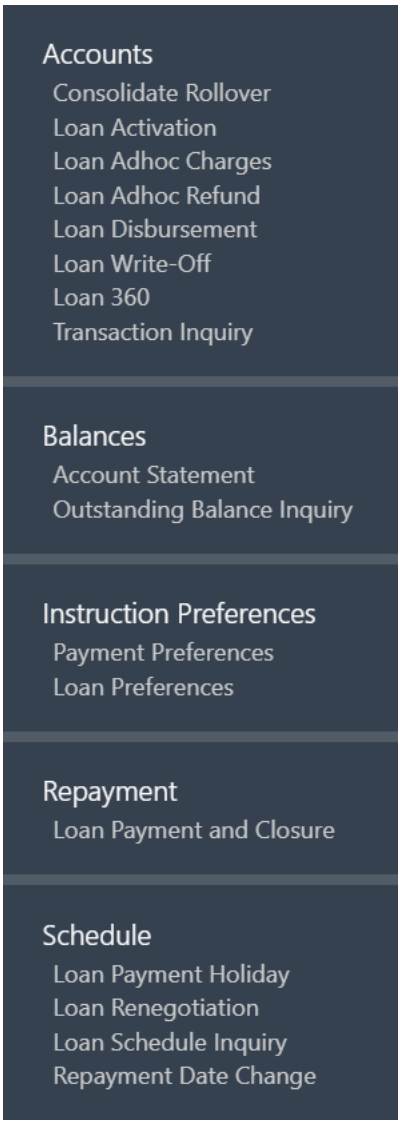
The main menu of the **Loan Service** module is a mega menu that displays all the menu items visible at once.

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

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

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

Figure 1-1 Mega Menu – Loan Service



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

Table 1-1 Menu Item – Field Description

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

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

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

1.3 Common Action

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

This topic contains the following subtopics:

- Fetch Account Number
  The steps to fetch an account number is covered in this topic.
- Fetch Ledger Code
  The steps to fetch a ledger code is covered in this topic.
- Fetch Customer ID
  The steps to fetch the customer ID is covered in this topic.
- Audit Details
  The steps to view the audit details of a screen is covered in this topic.
- Remarks
  Maintaining comments or remarks related to the screen and posting the same if required, is covered in this topic. The system saves the post and displays them along with the date, time, and name of the user who has posted.
- Save & Close
  The steps to save the details specified or selected in the screen and close the screen are covered in this topic.

1.3.1 Fetch Account Number

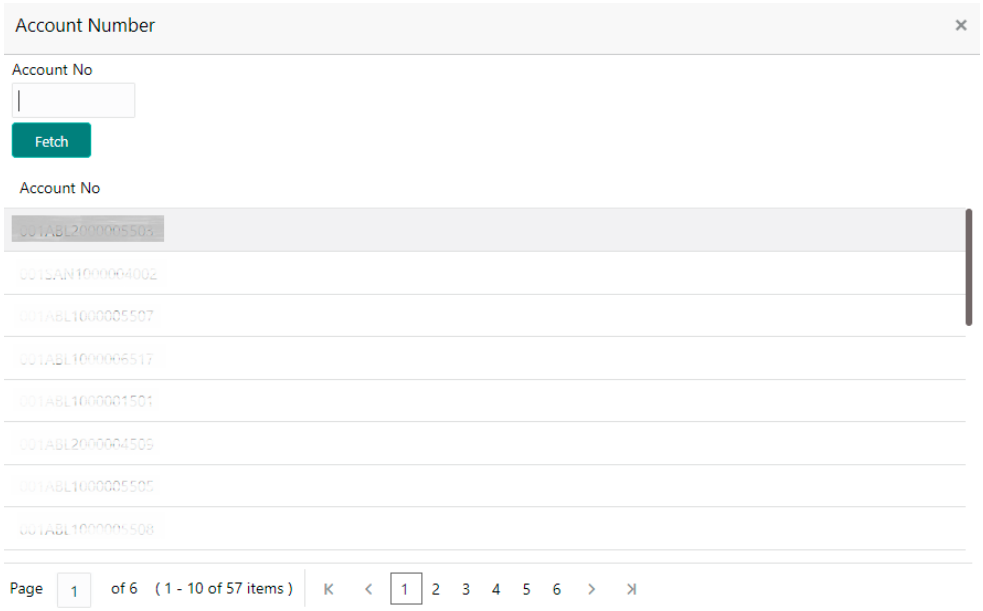
The steps to fetch an account number is covered in this topic.

To fetch an account number:

1. From the screen, click the icon from the**Account Number** field.

   The **Account Number** section is displayed.

Figure 1-2 Account Search



2. In the **Account Number** section, specify the account number in the **Account No** field.
3. Click **Fetch**.

   The account number is fetched and displayed in the table.
4. Select the required number from the **Account No** list displayed in the table.

1.3.2 Fetch Ledger Code

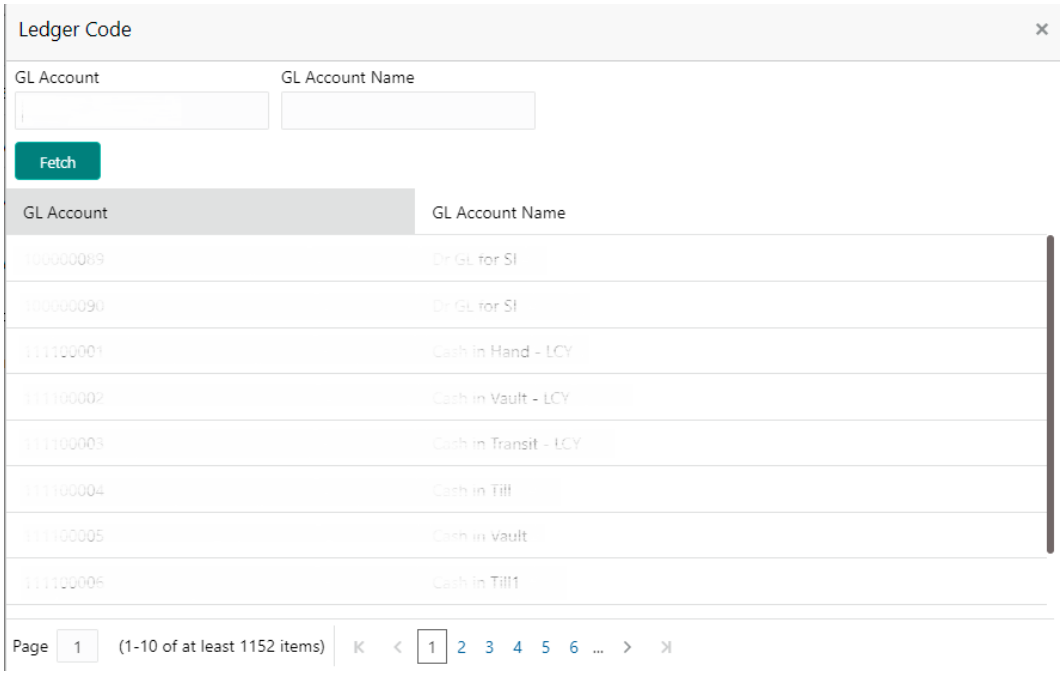
The steps to fetch a ledger code is covered in this topic.

To fetch a ledger code:

1. From the screen, click the icon from the**Ledger Code** field.

   The **Ledger Code** section is displayed.

Figure 1-3 Fetch Ledger Code



2. In the **Ledger Code** section, specify the GL account or name in the **GL Account** or **GL Account Name** field.
3. Click **Fetch**.

   The ledger account or name is fetched and displayed in the table.
4. Select the required GL number or name from the **GL Account** or **GL Account Name** list displayed in the table.

1.3.3 Fetch Customer ID

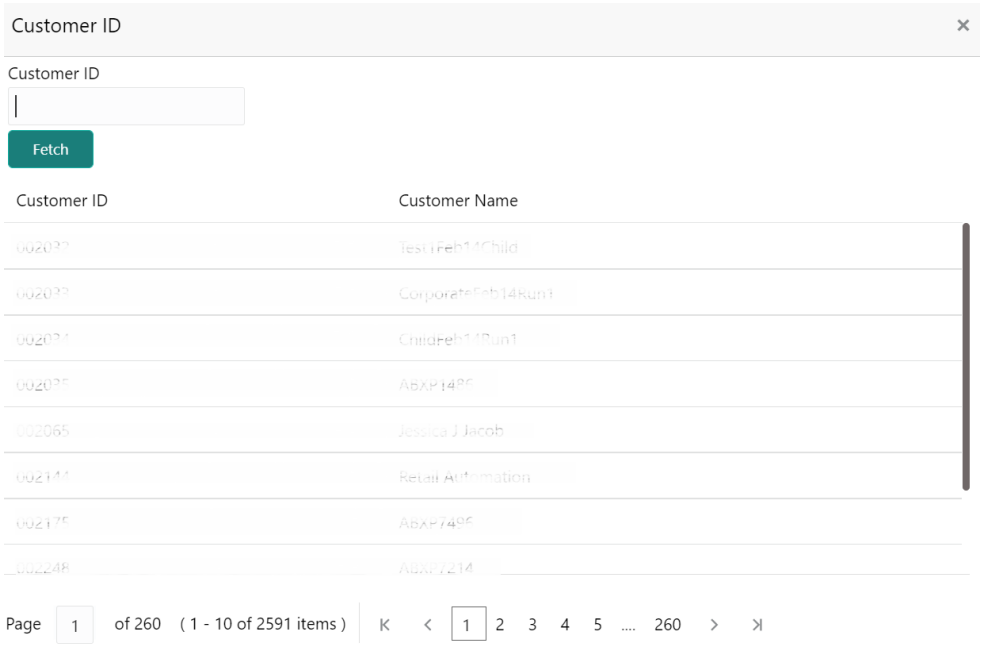
The steps to fetch the customer ID is covered in this topic.

To fetch customer ID:

1. From the screen, click the icon from the**Customer ID** field.

   The **Customer ID** section is displayed.

Figure 1-4 Customer ID



2. In the **Customer ID** section, specify the ID in the **Customer ID** field.
3. Click **Fetch**.

   The customer ID is fetched and displayed in the table.
4. Select the required customer ID from the **Customer ID** or **Customer Name** list displayed in the table.

1.3.4 Audit Details

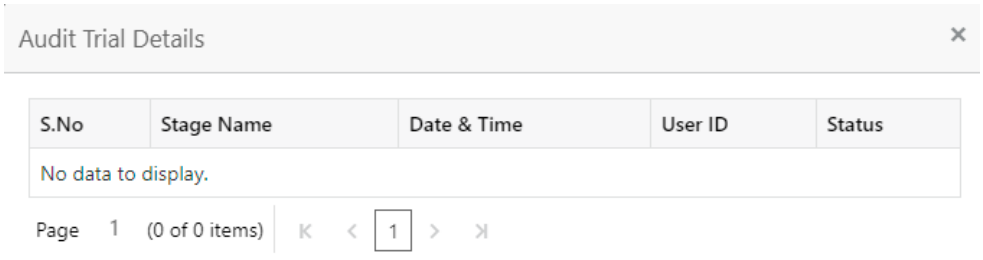
The steps to view the audit details of a screen is covered in this topic.

To view the audit details:

1. From the screen, click **Audit**.

   The **Audit Trial Details** section is displayed.

Figure 1-5 Audit Trail Details



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

Table 1-2 Audit Trail Details - Field Description

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

3. Click **Close**.

1.3.5 Remarks

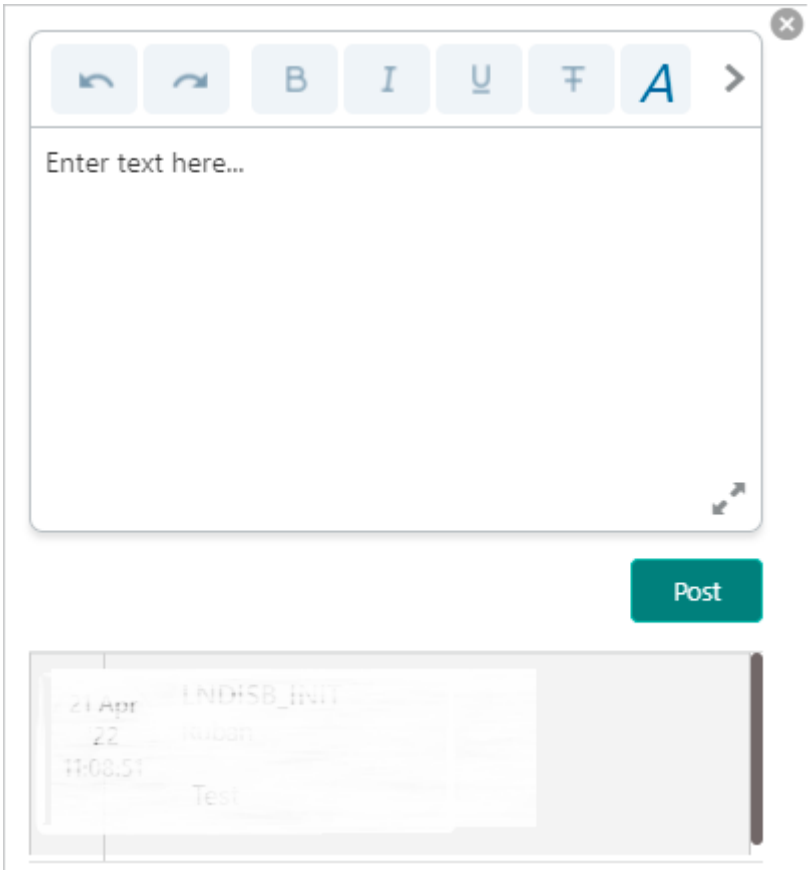
Maintaining comments or remarks related to the screen and posting the same if required, is covered in this topic. The system saves the post and displays them along with the date, time, and name of the user who has posted.

To post a remark:

1. From the screen, click **Remarks**, on the top right.

   A section to specify remarks is displayed.

Figure 1-6 Remarks



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

   The remarks you posted as displayed in the section below.

1.3.6 Save & Close

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

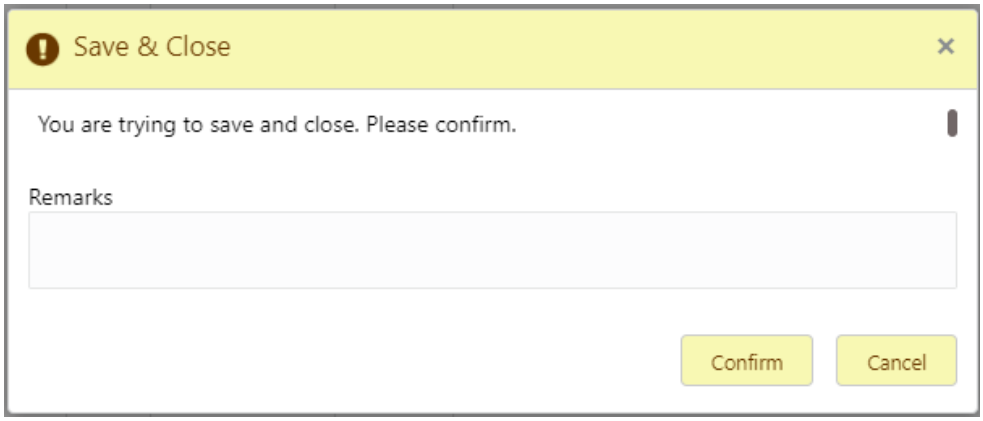
As you click **Save & Close**, the details are saved and the screen is closed. The next time you launch the screen with the same user ID, the saved details are displayed.

To save and close:

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

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

Figure 1-7 Save and Close Confirmation Message



3. Click **Confirm**.

   The details are saved successfully and screen is closed.

1.4 Oracle Digital Assistance

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

To enable and access the virtual assistant:

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

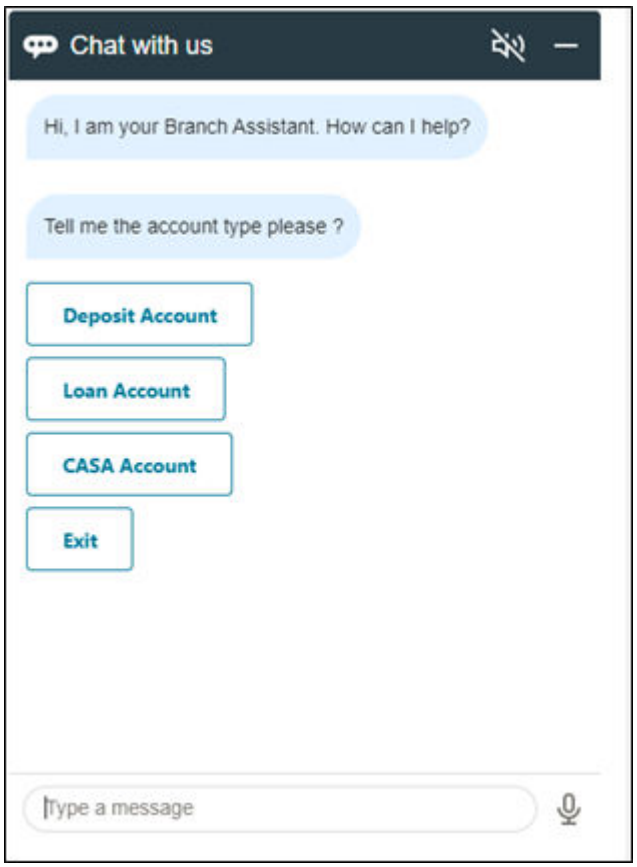
   A **Virtual Assistant** icon is displayed on the screen.

Figure 1-8 Virtual Assistant

2. Click .

The chat window is displayed.

Figure 1-9 Virtual Assistant Chat Window

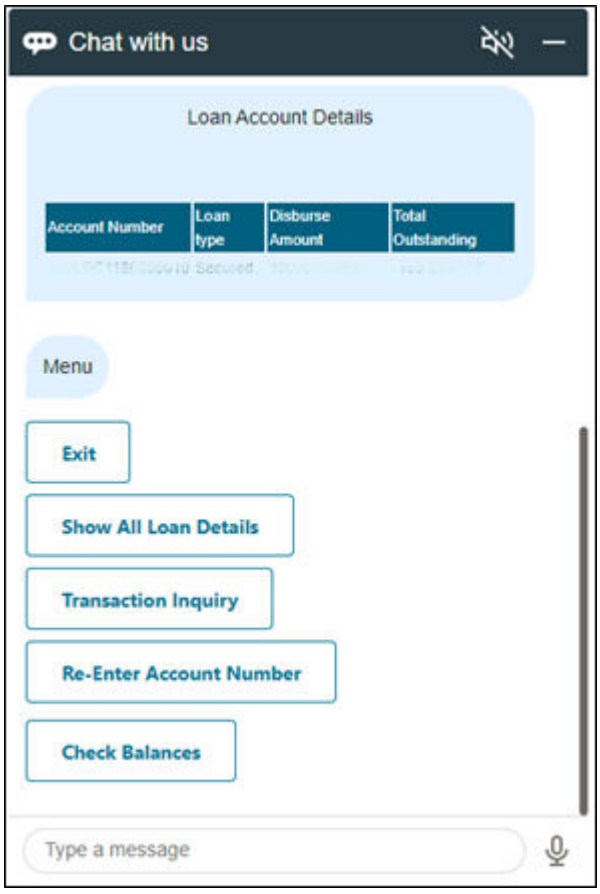


3. Select the type of account, for which you need assistant.

4. Specify the account number for the account type selected and click .

   A summary of the account is displayed, along with the screens that can be launched.

Figure 1-10 Summary and Actions



5. You can view the summary of the account and select the required screen name to launch.

   The screen is launched for the specified account number.

   - Click **Re-Enter Account Number**, to enter a new account number.
   - Click **Exit**, to exit the **Virtual Assistant**.

2
Accounts

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

This topic contains the following subtopics:

- Consolidated Rollover
  You can consolidate the loan accounts having the same currency using the **Consolidated Rollover** screen. Once the accounts are consolidated, you can define the driving factors for various aspects for the new consolidated loan account.
- Loan Activation
  You can initiate activation of the loan account, which are not yet initiated using the **Loan Activation** screen.
- Loan Adhoc Charges
  You can initiate a transaction to collect adhoc charges for a loan account using the **Loan Adhoc Charges** screen.
- Loan Adhoc Refund
  You can initiate a loan adhoc refund for a loan account using the **Loan Adhoc Refund**screen.
- Loan Disbursement
  You can initiate a disbursement for the loan account using the **Loan Disbursement** screen. The disbursement can be a partial or full disbursement.
- Loan Write-Off
  You can write-off the loan amount of the customer that is not coverable from the customer using the **Loan Write-Off**screen.
- Loan 360
  The **Loan 360** screen is the dashboard for loans service, which gives a consolidated view of all the details related to a loan account and helps you to perform various transactions on the account.
- Transaction Inquiry
  You can access the details of a particular transaction and provide clarifications to customers with the help of available features in the **Transaction Inquiry**screen.

2.1 Consolidated Rollover

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

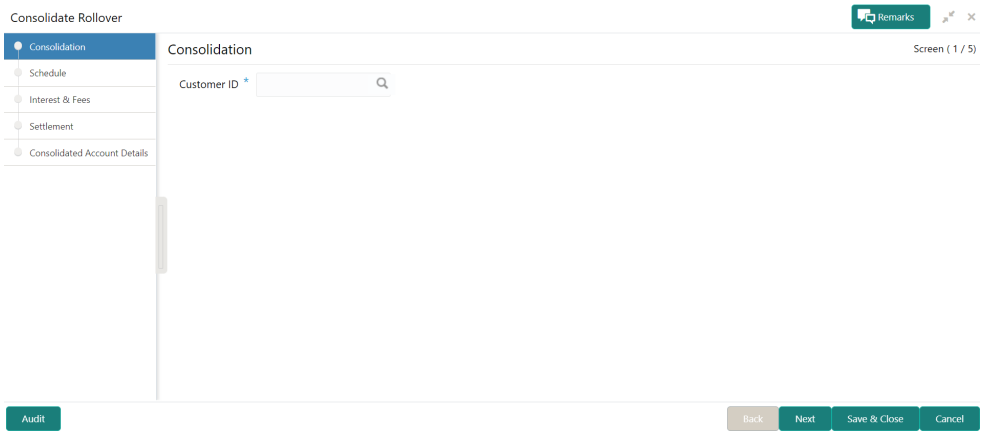
To consoldiate loan accounts:

> **Note:**
>
> The field, which is marked with blue asterisk, is mandatory.

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

   The **Consolidated Rollover** screen is displayed.

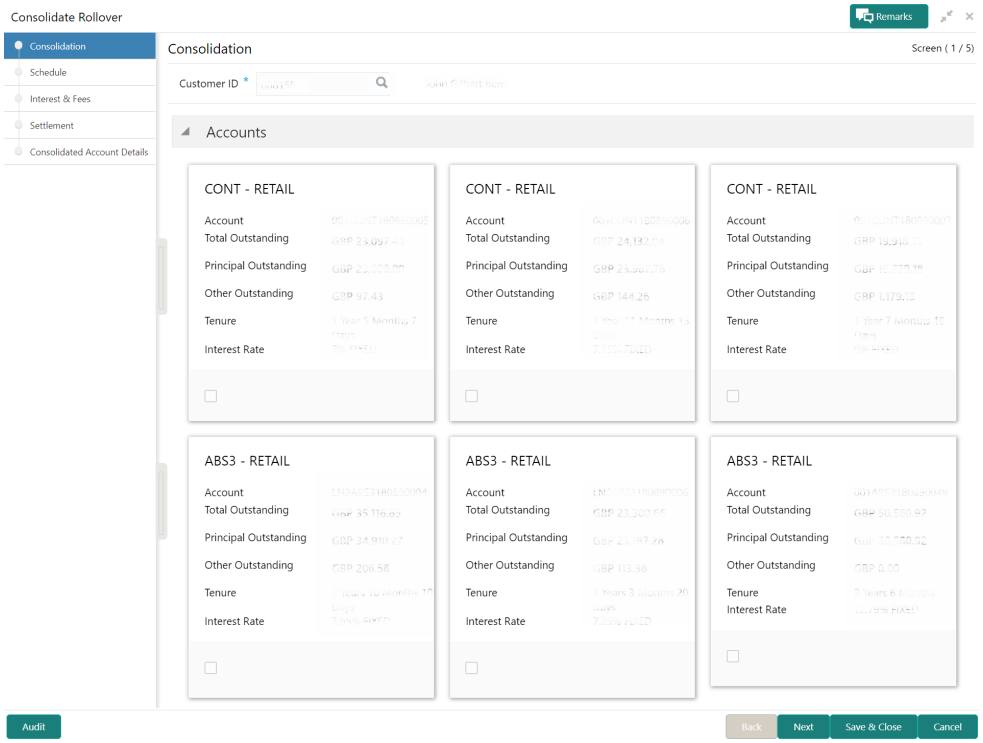
Figure 2-1 Consolidated Rollover



2. On the **Consolidated Rollover** screen, click the icon or specify the customer ID in the **Customer** field, and press **Tab** or **Enter**.

   In the **Consolidation** tab, the **Accounts** section with basic account details are displayed.

Figure 2-2 Consolidated Rollover – Account Details



3. In the **Consolidation** tab, maintain the required details. For more information, refer Consolidation Tab.
4. Click **Next**.

   The **Schedule** tab is displayed. For more information, refer Schedule Tab.
5. Click **Next**.

   The **Interest & Fees** tab is displayed. For more information, refer Interest & Fees Tab.
6. Click **Next**.

   The **Settlement** tab is displayed. For more information, refer Settlement Tab.
7. Click **Next**.

   The **Consolidated Account Details** tab is displayed. For more information, refer Consolidated Account Details Tab.
8. Click **Submit**.

   The screen is successfully submitted for authorization.

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

2.1.1 Consolidation Tab

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

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

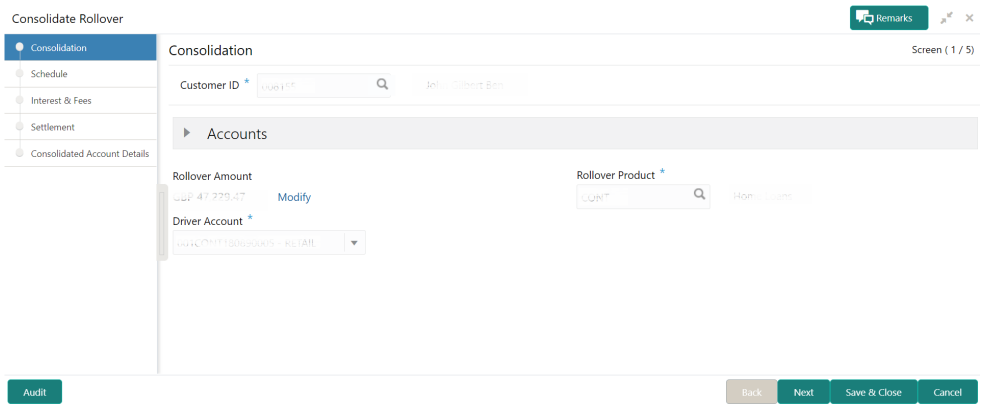
- There are no active accounts.
- Only one active account is available.
- Currency of more than one active account is not the same.

To consolidate accounts:

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

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

Figure 2-3 Consolidated Rollover – Consolidation tab



> **Note:**
>
> Click the ▶ icon in the **Accounts** section, to view the account details.

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

Table 2-1 Consolidation tab – Field Description

Field	Description
Customer ID	Click the 🔍 icon and select the customer number for initiating the activation of the customer's loan account. **Note:** For more information on fetching the customer ID, refer Fetch Customer ID.
Accounts	This section displays the basic account details of the customer.
<Loan Type>	Displays the type of loan applied by the customer.
Account	Displays the account number of the loan product.
Total Outstanding	Displays the total outstanding amount of the loan product.
Principal Outstanding	Displays the principal outstanding amount of the loan product.
Other Outstanding	Displays the other outstanding amount of the loan product.
Tenure	Displays the tenure for the loan.
Interest Rate	Displays the interest rate applicable for the loan.

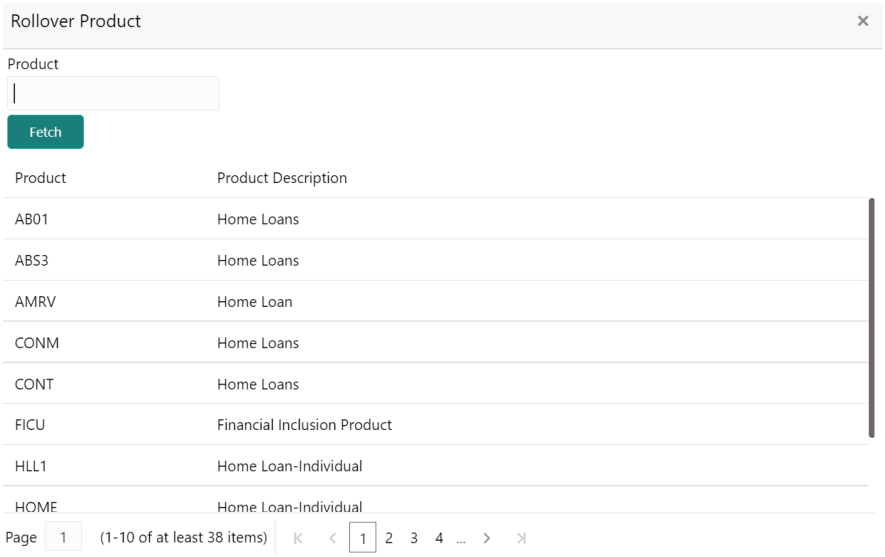
Table 2-1 (Cont.) Consolidation tab – Field Description

Field	Description
Rollover Amount	Displays the sum of the **Total Outstanding** of all the loan accounts that are selected for consolidation. **Note:** This field is displayed if you click **Consolidate**.
Rollover Product	Select the rollover product. **Note:** This field is displayed if you click **Consolidate**. The list displays product code and description. For more information, refer Fetch Rollover Product.
Driver Account	Select the driver's account. **Note:** This field is displayed if you click **Consolidate** and the loan accounts you have selected for consolidation are of same product.

- **To fetch rollover product**:
  a. Click icon from the **Rollover Product** field.

     The **Rollover Product** section is displayed.

Figure 2-4 Rollover Product



b. In the **Rollover Product** section, specify the product name in the **Product** field.

c. Click **Fetch**.

   The product is fetched and displayed in the table.

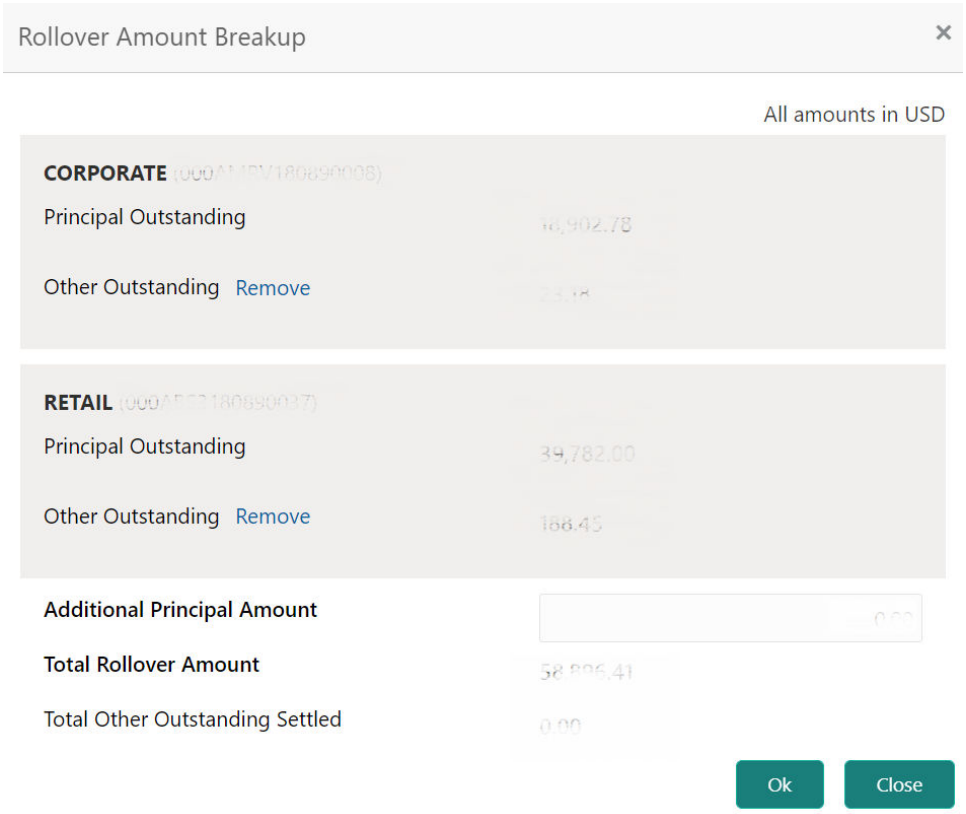
d. Select the product from the **Product** or **Product Description** list displayed in the table.

- **To modify the rollover amount**:

  a. From the **Rollover Amount** field, click **Modify**.

     The **Rollover Amount Breakup** section is displayed. The amount breakup is displayed for the loan accounts selected for consolidation.

Figure 2-5 Rollover Amount Breakup



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

Table 2-2 Rollover Amount Breakup – Field Description

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

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

Field	Description
Other Outstanding	Displays the other outstanding amount including unbilled, for the specific loan account. **Note:** – You can click the **Remove** link from the specific loan account, to settle outstanding amount from the respective account's settlement account. – As you remove the other outstanding amount, an indicator that the other outstanding amount will be debited from the loan's settlement account along with account balance is displayed below this field. – On click of **Remove**, if the balance is insufficient, then a message with an indicator is displayed below this field. To add the amount back, click the **Add Back** link.
Additional Principal Amount	Specify the additional principal amount.
Total Rollover Amount	Displays the total rollover amount of all loan accounts, including Additional Principal Amount (if captured).
Total Other Outstanding Settled	Displays the total outstanding settled amount.

c. Click **OK**.

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

4. Click **Next**.

   The **Schedule** tab is displayed.

2.1.2 Schedule Tab

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

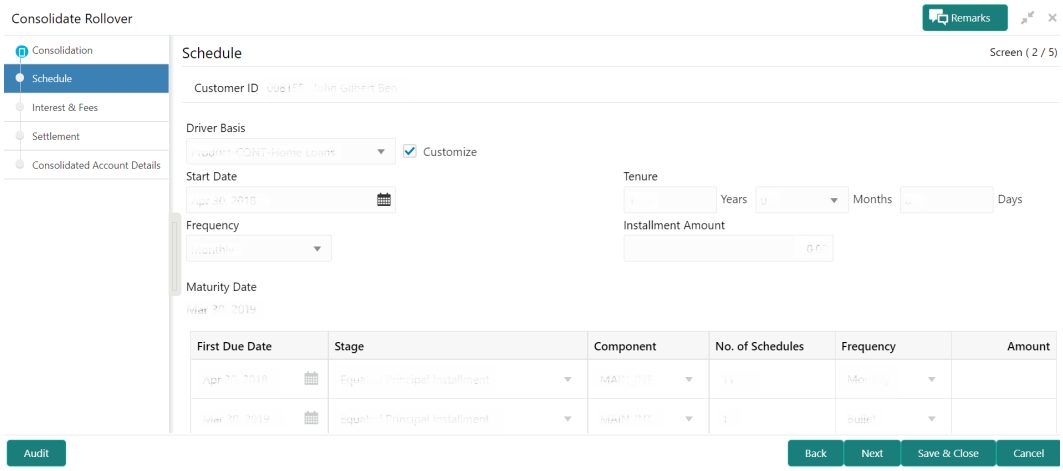
The prerequisites are as follows:

- Select accounts for consolidation. For more information, refer Consolidation Tab.

To define schedule:

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

Figure 2-6 Schedule tab



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

Table 2-3 Schedule tab – Field Description

Field	Description
Customer ID	Displays the customer ID specified in the **Consolidation** tab.
Driver Basis	Select the account or product for the driver basis. **Note:** • This field is enabled if the **Driver Account** field is displayed in the **Consolidation** tab. • If the **Driver Account** field is not displayed in the **Consolidation** tab, then the value defined in the **Rollover Product** field in the **Consolidation** tab is displayed in this field. In this case, the field is not enabled. • If the product of the selected **Driver Account** and **Rollover Product** fields are different in the **Consolidation** tab, then the field displays the product selected in the **Rollover Product** field. Also, the **Driver Basis** field is not enabled for editing. • Only after you select an option from this field, other fields are displayed in this tab.
Customize	Select the option to enable the fields and edit the required details.
Start Date	Specify the start date for the newly consolidated loan account.

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

Field	Description
Tenure	Specify the tenure to be maintained. **Note:** • By default, this field is not enabled. To enable the field, select the **Customize** option, displayed next to the **Driver Basis** field. • If you specify a new value in this field, then the **Show Revised Schedule** button is displayed. As you click this button, the revised schedule is displayed based on the new number of schedules mentioned.
Frequency	Select the frequency for the new consolidated loan account. **Note:** By default, this field is not enabled. To enable the field, select the **Customize** option, displayed next to the **Driver Basis** field.
Installment Amount	Specify the total installment amount. **Note:** By default, this field is not enabled. To enable the field, select the **Customize** option, displayed next to the **Driver Basis** field.
Maturity Date	Displays the maturity date for the new consolidated loan account.
First Due Date	Displays the first due date for the new consolidated loan account.
Stage	Displays the schedule stage for the new consolidated loan account.
Component	Displays the component for the new consolidated loan account.
No. of Schedules	Displays the number of schedules for the new consolidated loan account.
Frequency	Displays the frequency for the new consolidated loan account.

2. Click **Next**.

   The **Interest & Fees** section is displayed

2.1.3 Interest & Fees Tab

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

The prerequisites are as follows:

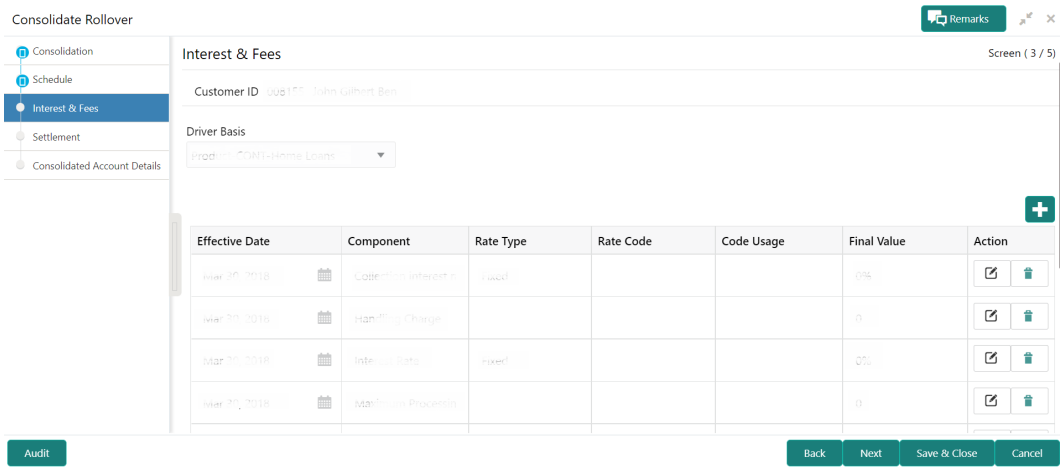
- Select accounts for consolidation. For more information, refer Consolidation Tab.
- View or define schedule. For more information, refer Schedule Tab.

To define interest or fees:

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

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

Figure 2-7 Interest & Fees tab



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

Table 2-4 Interest & Fees tab – Field Description

Field	Description
Customer ID	Displays the customer ID specified in the **Consolidation** tab.

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

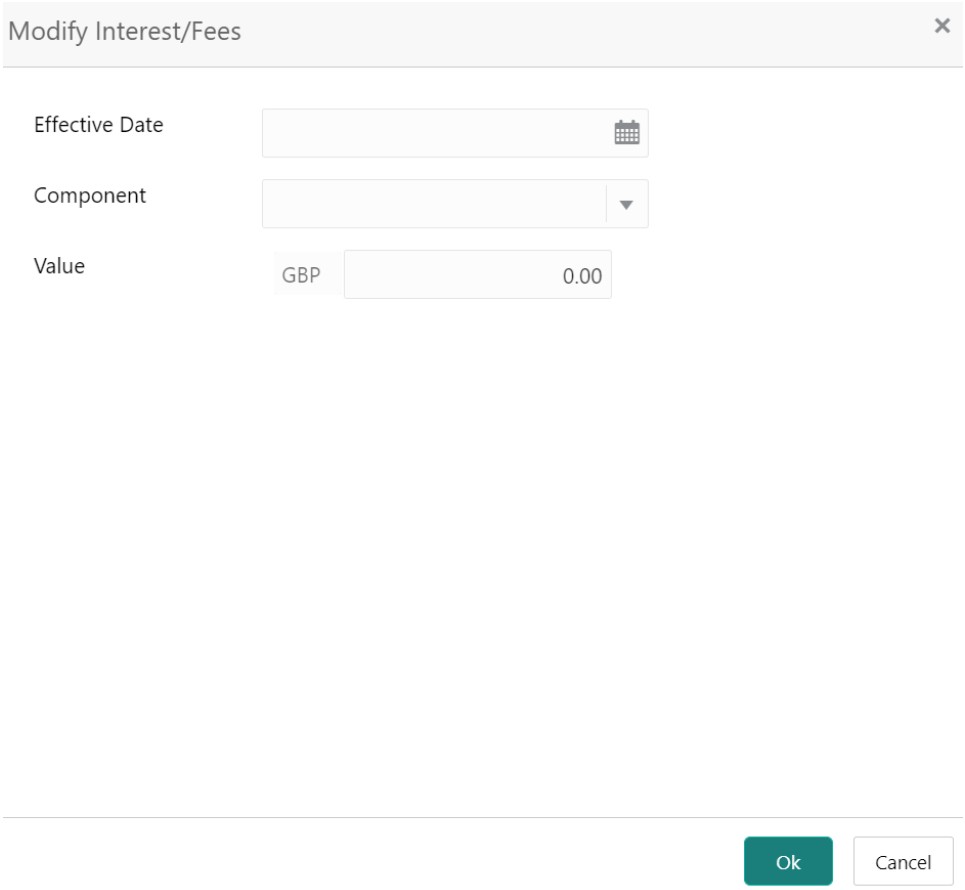
Field	Description
Driver Basis	Select the account or product for the driver basis. **Note:** • This field is enabled if the product of the **Driver Account** and **Rollover Product** is same in the **Consolidation** tab. • If the product of the selected **Driver Account** and **Rollover Product** fields are different in the **Consolidation** tab, then the field displays the product selected in the **Rollover Product** field. Also, the **Driver Basis** field is not enabled for editing.
Customize	Select the option to enable the fields and edit the required details. **Note:** This field is displayed if you select the **Driver Account** (selected in **Consolidation** tab) as **Driver Basis**.
Effective Date	Displays the date from which the interest and fees are applicable.
Component	Displays the interest and fees component.
Rate Type	Displays the type of rate.
Rate Code	Displays the rate code.
Code Usage	Displays the code usage.
Final Value	Displays the final value.
Action	Displays the actions you can perform on the interest and fees details. The following icons are displayed: • : You can click this icon, to edit the details in a row. For more information, refer Edit Details. • : You can click this icon, to delete the row. **Note:** This field is displayed if you select the **Customize** option, displayed next to the **Driver Basis** field.

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

c. Click **Add**.

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

Figure 2-8 Modify Interest and Fees



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

Table 2-5 Add Component – Field Description

Field	Description
Effective Date	Select or specify the date from which the interest and fees are applicable.
Component	Select the interest and fees component.
Rate Type	Select the type of rate. The options are: – **Fixed** – **Variable**

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

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

d. Click **OK**.

- You can edit the component for the product or account, by performing the following actions:

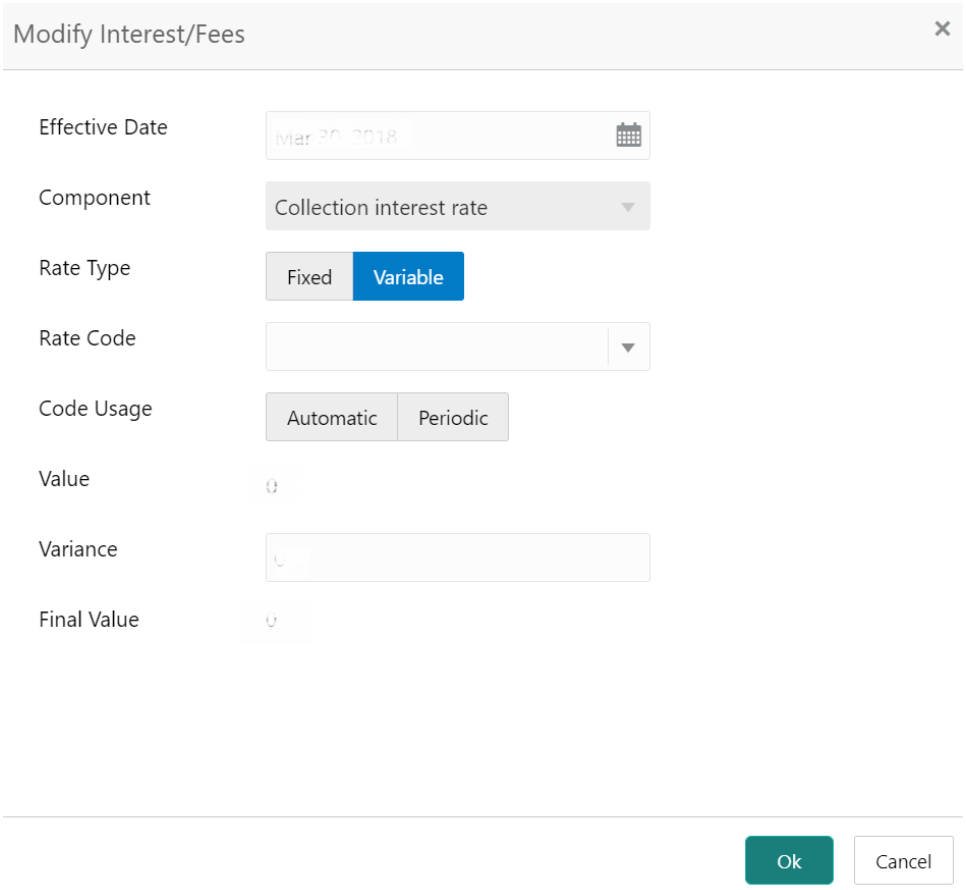
  a. Select the product from the **Driver Basis** field.

  b. Select the **Customize** option, displayed next to the **Driver Basis** field.

  c. From the **Action** field, click the icon.

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

Figure 2-9 Modify Interest and Fees



For more information on fields, refer Table 2-5.

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

2. Click **Next**.

   The **Settlement** tab is displayed.

2.1.4 Settlement Tab

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

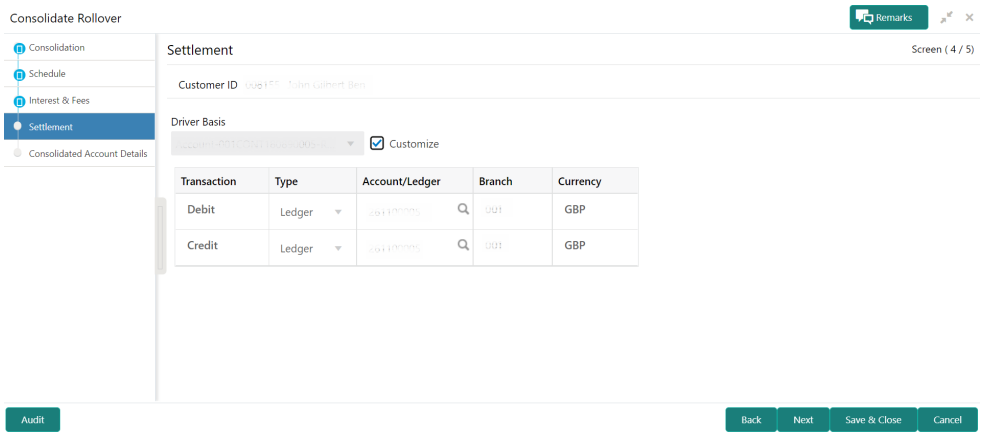
The prerequisites are as follows:

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

To define settlement accounts:

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

Figure 2-10 Settlement tab



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

Table 2-6 Settlement Tab – Field Description

Field	Description
Customer ID	Displays the customer ID specified in the **Consolidation** tab.
Driver Basis	Displays the account for the driver basis. **Note:** • This field is displayed if the **Driver Account** field is displayed in the **Consolidation** tab. • By default, the field displays the account selected in the **Driver Account** field in the **Consolidation** tab.
Customize	Select the option to enable the fields and edit the required details.
Transaction	Displays the type of transaction.
Type	Displays the account type.
Account/Ledger	Specify the account or ledger for settlement. **Note:** • By default, a value is displayed in this field. To edit, select the **Customize** option, displayed next to the **Driver Basis** field. • For more information on fetching the account or ledger number, refer Fetch Account or Ledger.
Branch	Displays the branch of the account or ledger account.

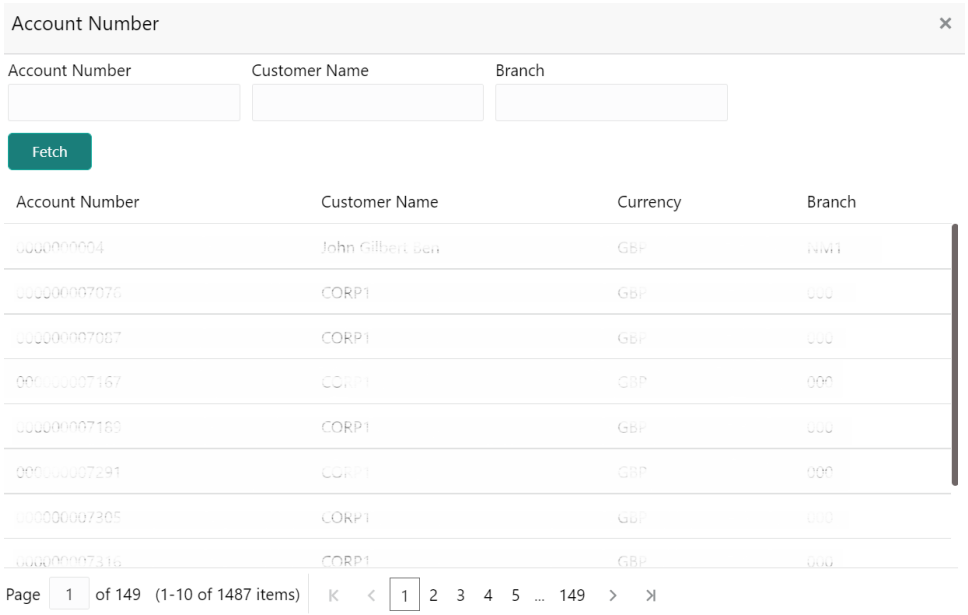
Table 2-6 (Cont.) Settlement Tab – Field Description

Field	Description
Currency	Displays the currency of the amount.

- **To fetch account or ledger account:**

  a. Click icon from the **Account/Ledger** field.

Figure 2-11 Account Number



  b. In the **Account Number** section, specify the details in the **Account Number**, **Customer Name**, or **Branch** field.

  c. Click **Fetch**.

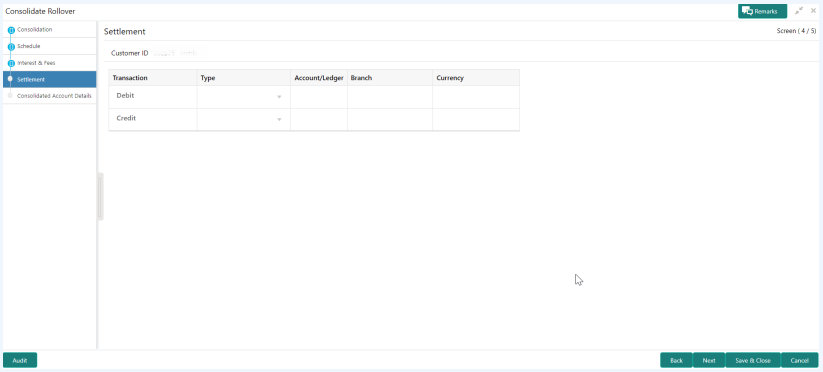
  The required information is fetched and displayed in the table.

  d. Select the required entry from the **Account Number**, **Customer Name**, **Currency**, or **Branch** list displayed in the table.

Note:

If the **Driver Account** field is not displayed in the **Consolidation** tab, then the following screen is displayed and the **Type**, **Account/ Ledger**, **Branch**, and **Currency** fields are enabled.

Figure 2-12 Settlement Tab – Driver Account Not Available



2. Click **Next**.

   The **Consolidated Account Details** tab is displayed.

2.1.5 Consolidated Account Details Tab

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

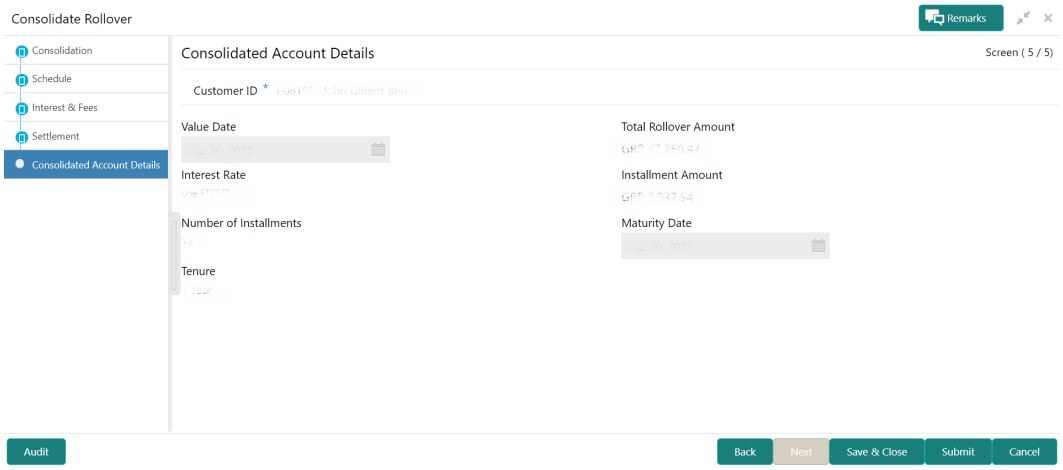
The prerequisites are as follows:

- Select accounts for consolidation. For more information, refer Consolidation Tab.
- View or define the schedule. For more information, refer Schedule Tab.
- View or define interest and fees. For more information, refer Interest & Fees Tab.
- Define settlement accounts. For more information, refer Settlement Tab.

To view consolidated account details:

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

Figure 2-13 Consolidated Account Details tab



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

Table 2-7 Consolidated Account Details tab – Field Description

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

2. Click **Submit**.

   The screen is successfully submitted for authorization.

2.2 Loan Activation

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

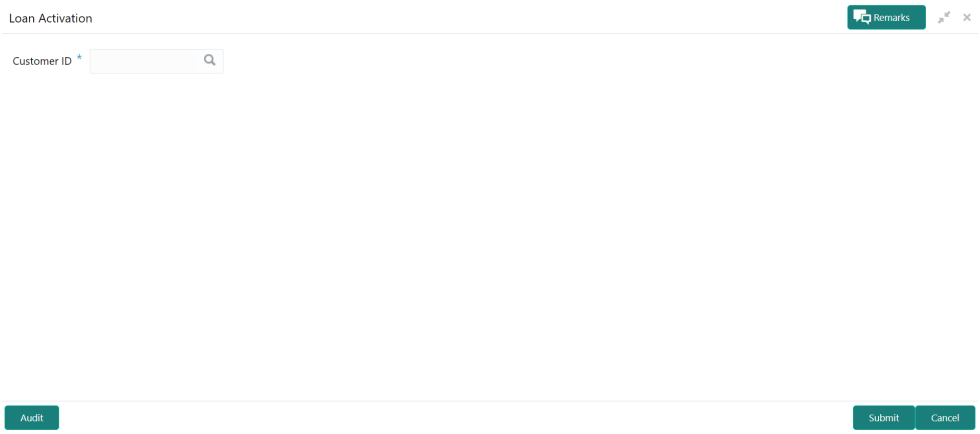
To initiate loan account activation:

> **Note:**
>
> The field, which is marked with blue asterisk, is mandatory.

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

   The **Loan Activation** screen is displayed.

Figure 2-14 Loan Activation

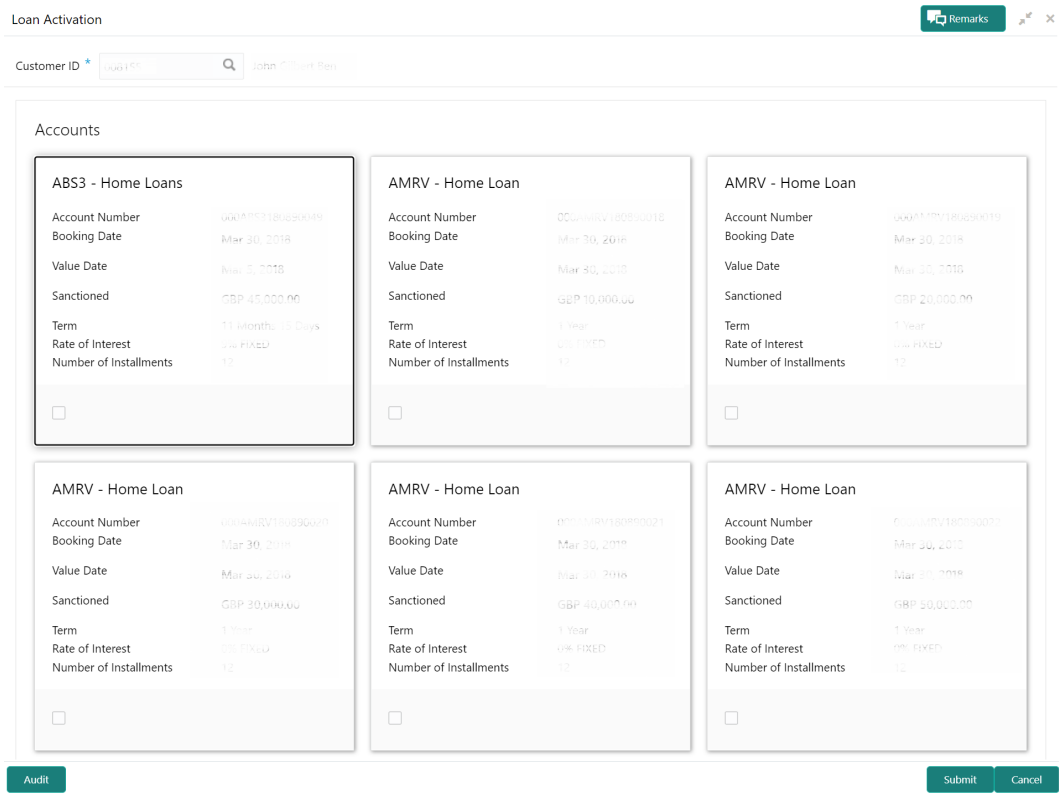


2. On the **Loan Activation** screen, click the icon or specify the customer number in the **Customer** field, and press **Tab** or **Enter**.

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

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

Figure 2-15 Loan Activation - Account Details



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

Table 2-8 Loan Activation – Field Description

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

Table 2-8 (Cont.) Loan Activation – Field Description

Field	Description
Number of Installment	Displays the total number of loan installments.

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

4. Click **Submit**.

   The transaction is submitted for authorization.

2.3 Loan Adhoc Charges

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

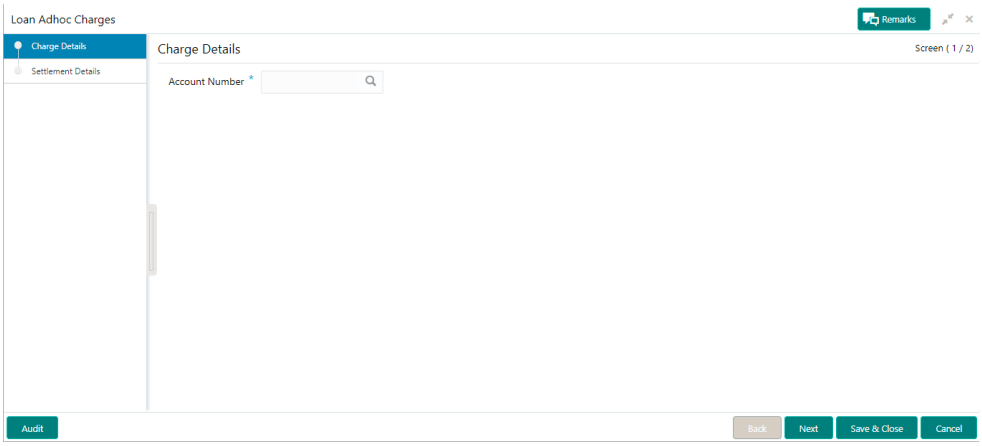
To initiate loan adhoc charges:

> **Note:**
>
> The field, which is marked with blue asterisk, is mandatory.

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

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

Figure 2-16 Loan Adhoc Charges

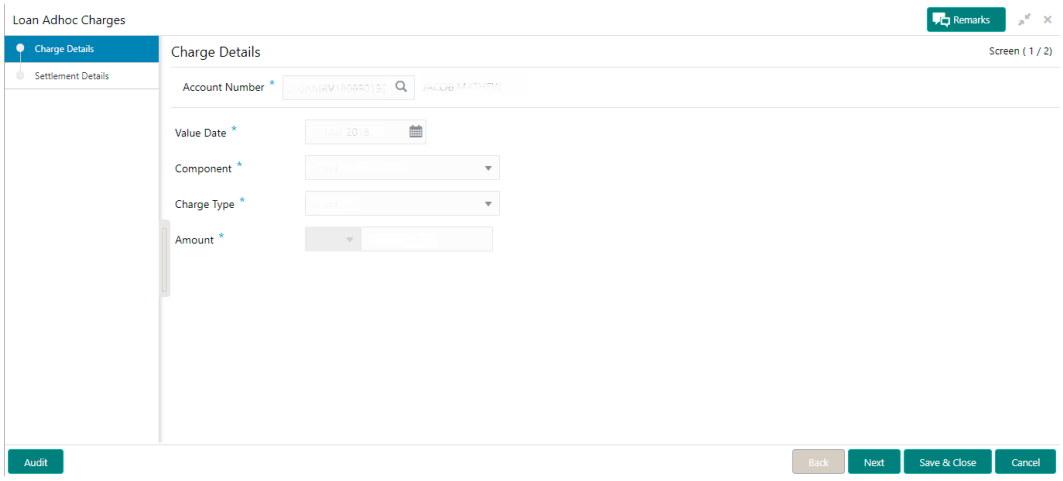


2. On the **Loan Adhoc Charges** screen, click the icon or specify the account number in the **Account Number** field, and press **Tab** or **Enter**. For more information on search, refer Fetch Account Number.

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

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

Figure 2-17 Charge Details tab



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

Table 2-9 Charge Details tab – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for performing loan adhoc charges. **Note:** As you specify the account number, the name of the account holder appears next to the account number.
Value Date	Select or specify the value for performing the transaction. **Note:** You can specify a future date that is within the maturity date.

Table 2-9 (Cont.) Charge Details tab – Field Description

Field	Description
Component	Select the loan component type.
Charge Type	Select the charge type for the loan account that is maintained at host.
Amount	Specify the amount to pay for adhoc charges. **Note:** The amount currency is displayed in this field and it is not enabled.

4. Click **Next**.

   The **Settlement Details** tab is displayed. For more information on this tab, refer Settlement through CASA and Settlement through Ledger.

5. Click **Submit**.

   The transaction is submitted for authorization.

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

2.3.1 Settlement through CASA

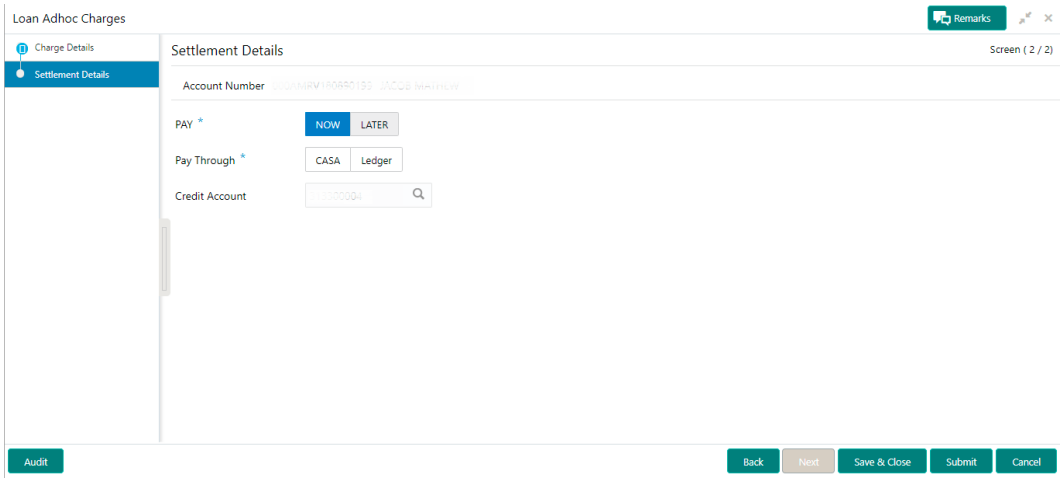
You can perform settlement towards the adhoc charges through your CASA accounts.

To settle charges by CASA:

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

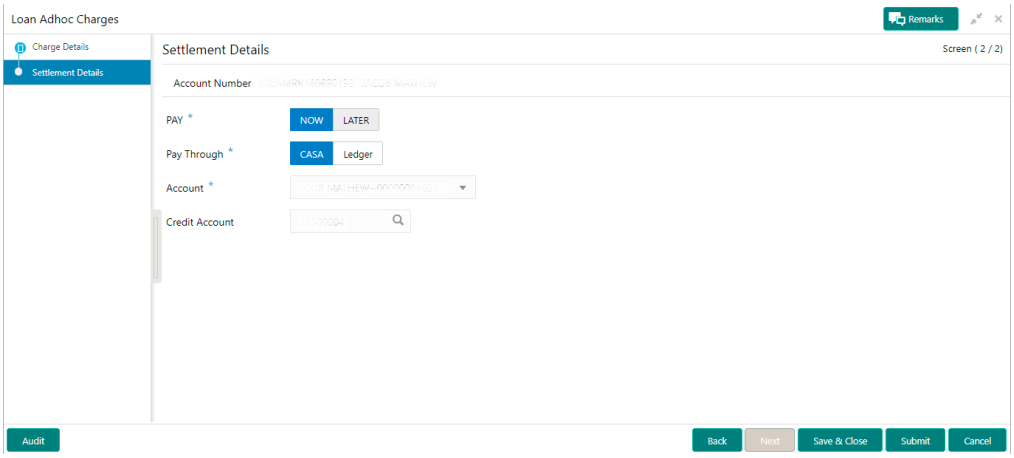
   The **Settlement Details** tab is displayed.

Figure 2-18 Settlement Details tab



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

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



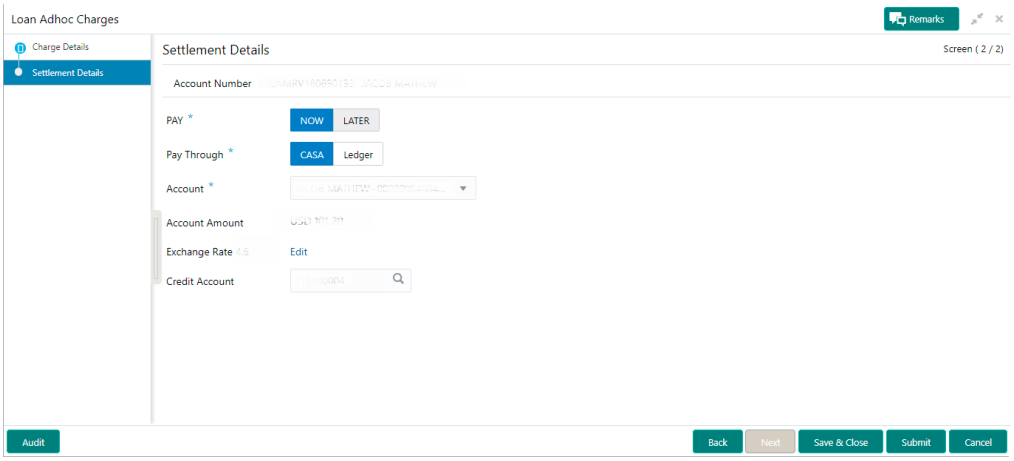
For more information on fields, refer to field description table below:

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

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

- For CASA account in foreign currency:

Figure 2-20 Settlement Details - CASA Account in Foreign Currency



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

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

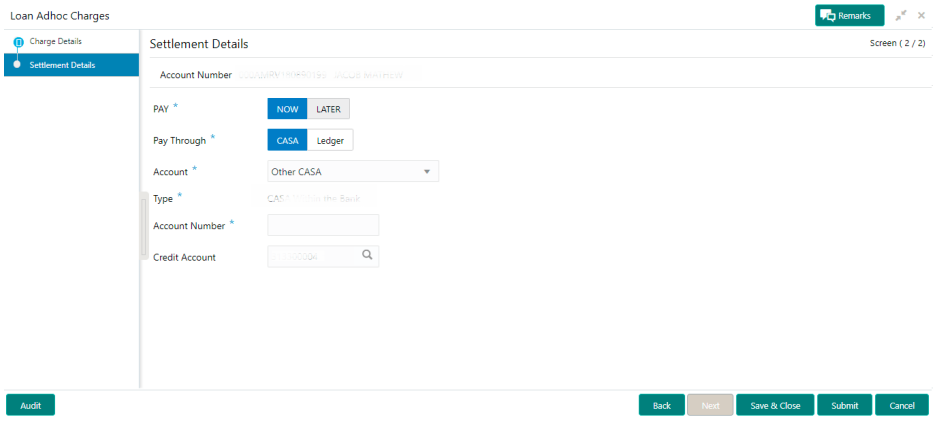
Field	Description
Pay	Select the **Now** option to pay the adhoc charges. **Note:** If you select the **Later** option, then a message is displayed that the settlement will be done in the next payment transaction.
Pay Through	Select the **CASA** option to perform the settlement. **Note:** For information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

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

Field	Description
Credit Account	Displays the credit account where, by default all the adhoc charges income are credited. **Note:** If required, you can select other credit number by clicking the icon. For more information, refer Fetch Credit Account.

- For CASA accounts within the bank:

Figure 2-21 Settlement Details - CASA within the Bank



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

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

Field	Description
Pay	Select the **Now** option to pay the adhoc charges. **Note:** If you select **Later** option, then a message is displayed that the settlement will be done in the next payment transaction.

Table 2-12 (Cont.) Settlement Details - CASA Within the Bank – Field Description

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

- To fetch the credit account:

  a. From the **Credit Account** field, click the icon.

  The **Credit Account** section is displayed.

Figure 2-22 Credit Account

b. In the **Credit Account** section, specify the credit account number in the **Account Number** field and click **Fetch**.

c. Select the required number from the **Account Number** list displayed in the table.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

2.3.2 Settlement through Ledger

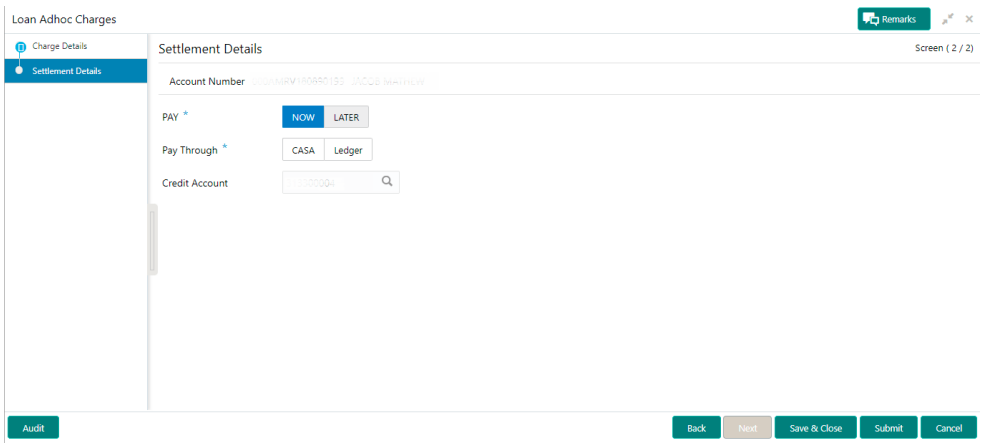
You can perform settlement towards the adhoc charges through your Ledger accounts.

To pay adhoc charges by Ledger:

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

   The **Settlement Details** tab is displayed.

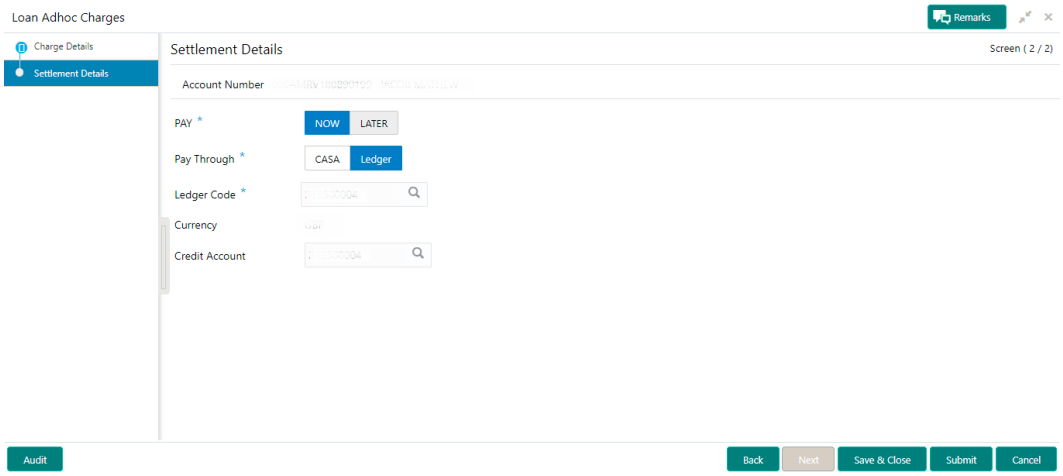
Figure 2-23 Settlement Details tab



2. From the **Pay Through** field, select the **Ledger** option.

   The fields related to ledger are displayed.

Figure 2-24 Settlement through Ledger Account



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

Table 2-13 Settlement Details – Ledger – Field Description

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

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

Field	Description
Ledger Code	Click the icon and select the ledger code for performing the adhoc charges settlement. **Note:** For more information in fetching the ledger code, refer Fetch Ledger Code.
Currency	Select the currency for the ledger amount.
Credit Account	Displays the credit account where by default all the adhoc charges income are credited. **Note:** If required, you can select other credit number by clicking the icon. For more information, refer Fetch Credit Account.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

2.4 Loan Adhoc Refund

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

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

To initiate loan adhoc refund:

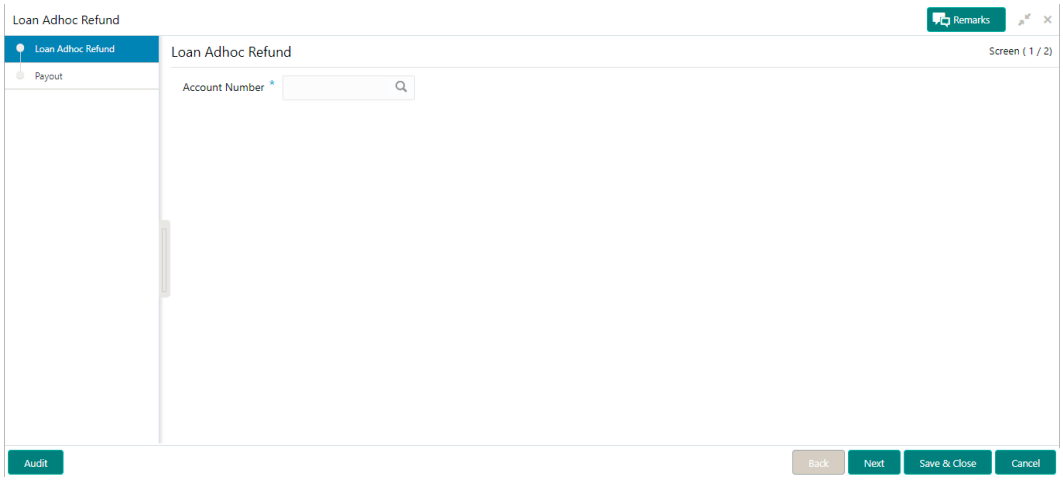
Note:

The field, which is marked with blue asterisk, is mandatory.

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

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

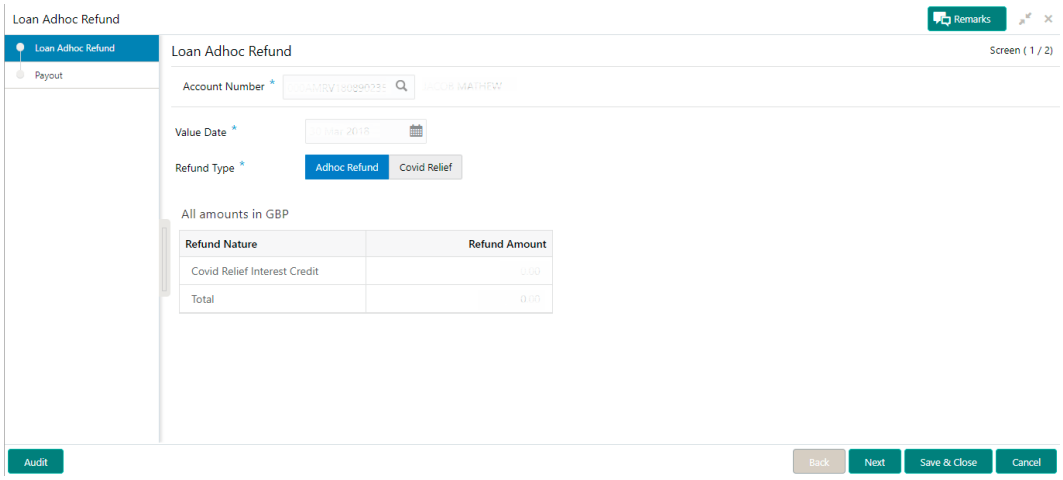
Figure 2-25 Loan Adhoc Refund



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

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

Figure 2-26 Loan Adhoc Refund tab



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

Table 2-14 Loan Adhoc Refund tab – Field Description

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

4. Click **Next**.

   The **Payout** tab is displayed. For more information on this tab, refer Payout through CASA and Payout through Ledger.

5. Click **Submit**.

   The transaction is submitted for authorization.

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

2.4.1 Payout through CASA

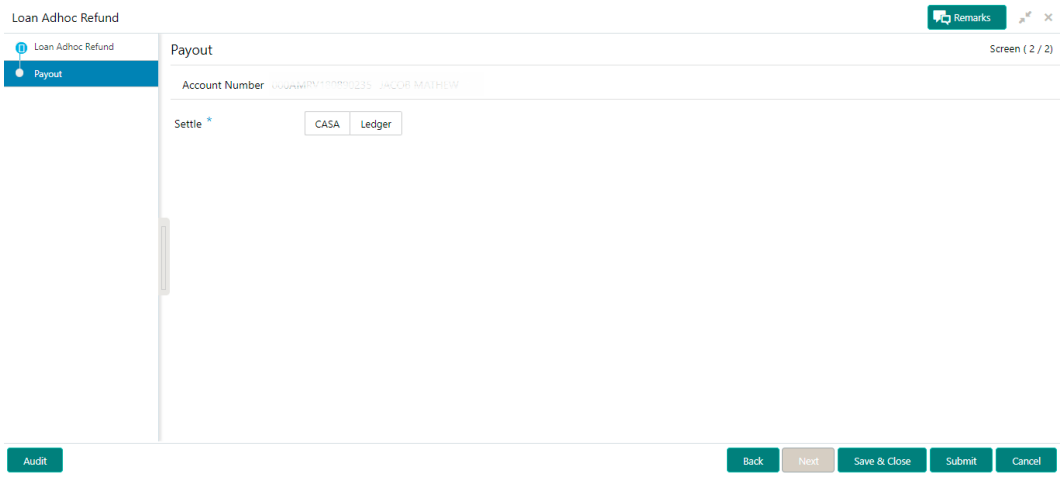
You can perform settlement towards the adhoc refund through your CASA accounts.

To pay by CASA:

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

   The **Payout** tab is displayed.

Figure 2-27 Payout tab



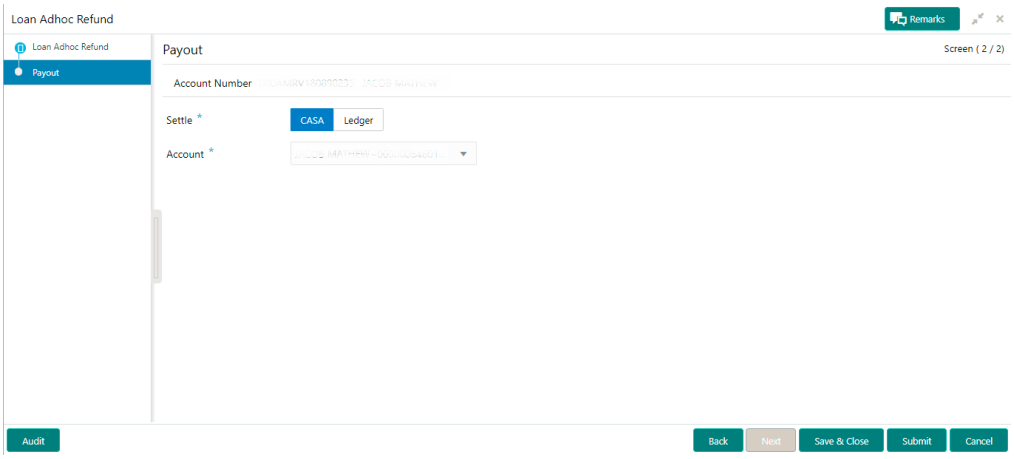
2. From the **Settle** field, select the **CASA** option.

   The fields related to **CASA** are displayed.

3. You can perform settlement through CASA using any of the following actions:

   - For CASA account in local currency:

Figure 2-28 Payout - CASA Account in Local Currency



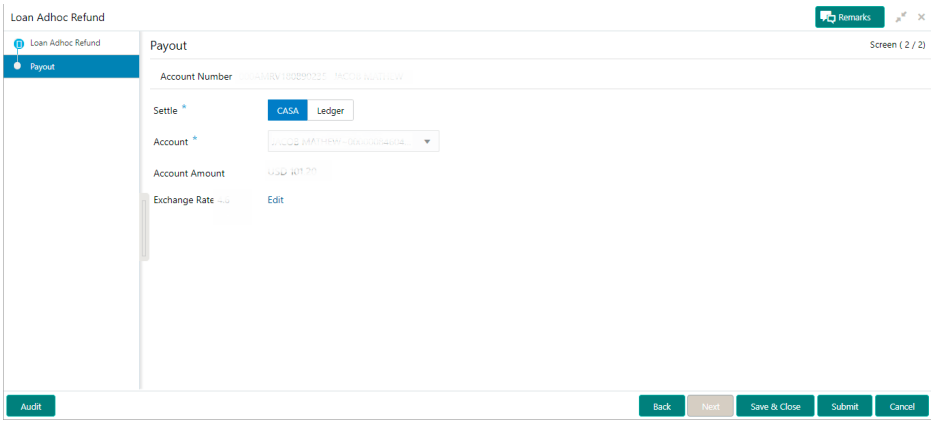
For more information on fields, refer to field description table below:

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

Field	Description
Settle	Select the **CASA** option to perform the settlement. **Note:** For information on **Ledger**, refer Payout through Ledger.
Account	Select the CASA account in local currency. **Note:** For information if you select CASA in foreign currency, refer CASA in Forgein Currency. For information if you select the **Other CASA** option from the list, refer CASA within the Bank.

- For CASA account in foreign currency:

Figure 2-29 Payout - CASA Account in Foreign Currency



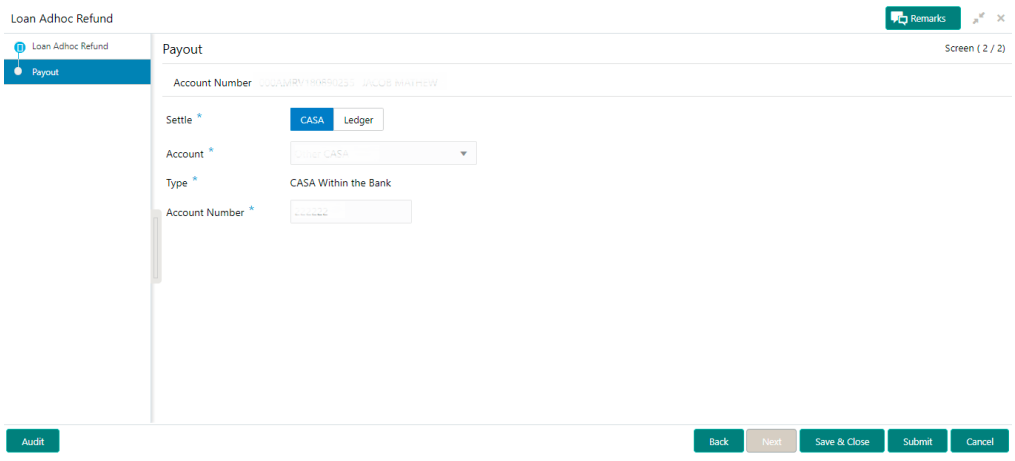
For more information on fields, refer to field description table below:

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

Field	Description
Settle	Select the **CASA** option to perform the settlement. **Note:** For information on **Ledger**, refer Payout through Ledger.
Account	Select the CASA account in foreign currency. **Note:** For information if you select CASA in local currency, refer CASA in Local Currency. For information if you select the **Other CASA** option from the list, refer CASA within the Bank.
Account Amount	Displays the foreign currency specified in the **Refund Amount** field in the **Loan Adhoc Refund** tab.
Exchange Rate is <Currency and Rate>	Displays the current exchange rate of the amount. **Note:** To modify the rate, you can click the **Edit** link.

- For CASA account within the bank:

Figure 2-30 Payout - CASA within the Bank



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

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

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

4. Click **Submit**.

   The screen is successfully submitted for authorization.

2.4.2 Payout through Ledger

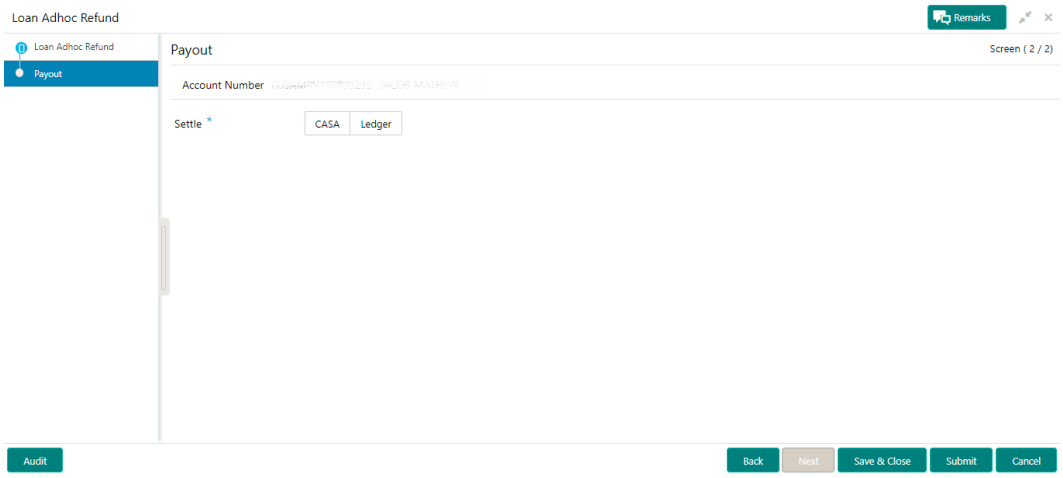
You can perform settlement towards the adhoc refund through your Ledger accounts.

To pay by Ledger:

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

   The **Payout** tab is displayed.

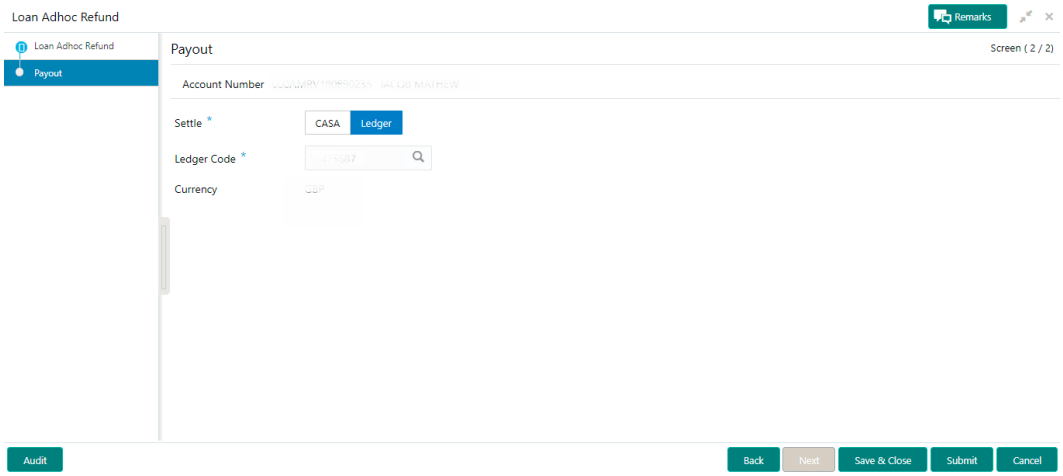
Figure 2-31 Payout tab



2. From the **Settle** field, select the **Ledger** option.

   The fields related to ledger are displayed.

Figure 2-32 Payout - Ledger Account



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

Table 2-18 Payout - Ledger – Field Description

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

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

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

4. Click **Submit**.

   The screen is successfully submitted for authorization.

2.5 Loan Disbursement

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

This topic contains the following subtopics:

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

2.5.1 Navigating and Fetching Account

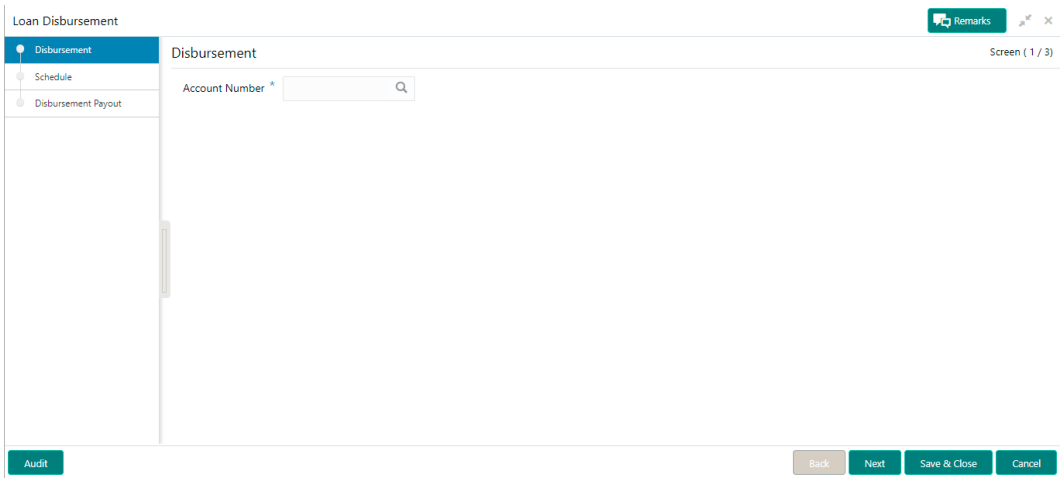
The steps to navigate and fetch the account number is covered in this topic.

To navigate and fetch account number:

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

   The **Loan Disbursement** screen is displayed.

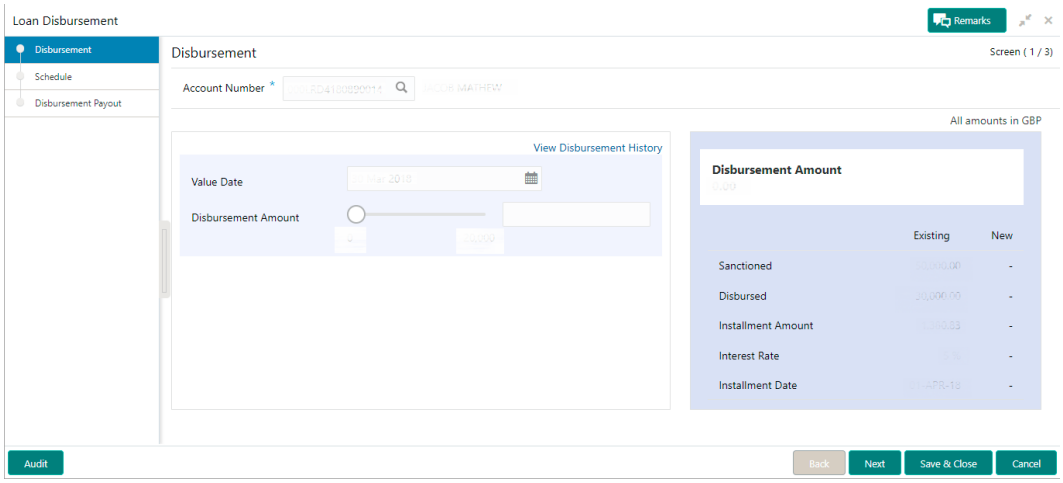
Figure 2-33 Loan Disbursement



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

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

Figure 2-34 Disbursement tab



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

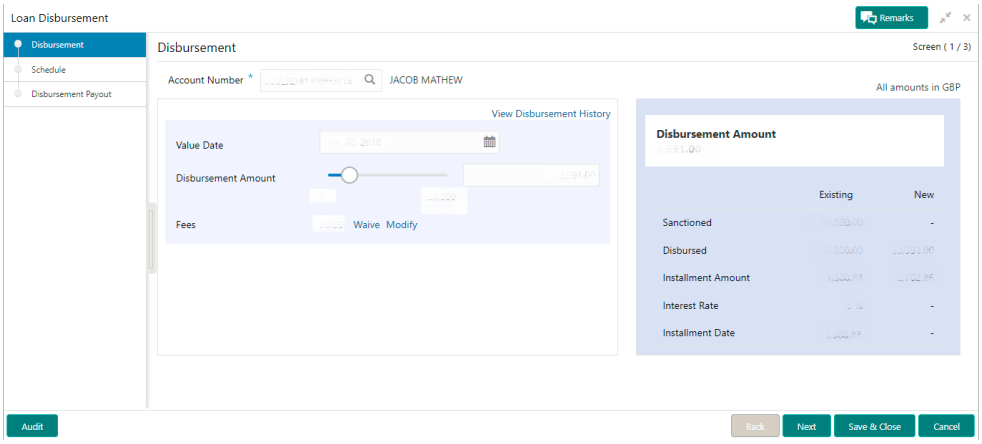
2.5.2 Settling Disbursement Amount

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

To pay disbursement amount:

1. Navigate to the screen and fetch the account. For more information, refer Navigating and Fetching Account.

Figure 2-35 Disbursement tab



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

Table 2-19 Disbursement tab – Field Description

Field	Description
Account Number	Click the icon or specify the account number for settling the disbursement. **Note:** As you specify the account number, the name of the account holder appears next to the account number.
Value Date	Select or specify the value date for making the payment.

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

Field	Description
Disbursement Amount	Specify the disbursement amount for making the payment. **Note:** You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically. The account currency is also displayed adjacent to this field
Fees	Displays the fees amount for the account. **Note:** • This field is displayed if you specify the amount or drag the slider of the **Disbursement Amount** field. • *Waiving and modification of fees are not applicable for this release*.

3. Based on the disbursement amount specified, the updated amounts are displayed in the **New** field in the right widget. You can compare the **Existing** and **New** values and decide accordingly about proceeding ahead.
   - You can also view the disbursement history of the account by clicking the **View Disbursement History** link. For more information, refer Viewing Disbursement History.
4. Click **Next**.

   The **Schedule** tab is displayed. For more information on this tab, refer Viewing the Schedule.
5. Click **Next**.

   The **Disbursement Payout** tab is displayed. For more information on this tab, refer Settling Disbursement by CASA, Settling Disbursemrnt by Instrument, Settling Disbursement by Ledger, and Paying by Multi Mode Settlement.
6. Click **Submit**.

   The screen is successfully submitted for authorization.

2.5.3 Viewing Disbursement History

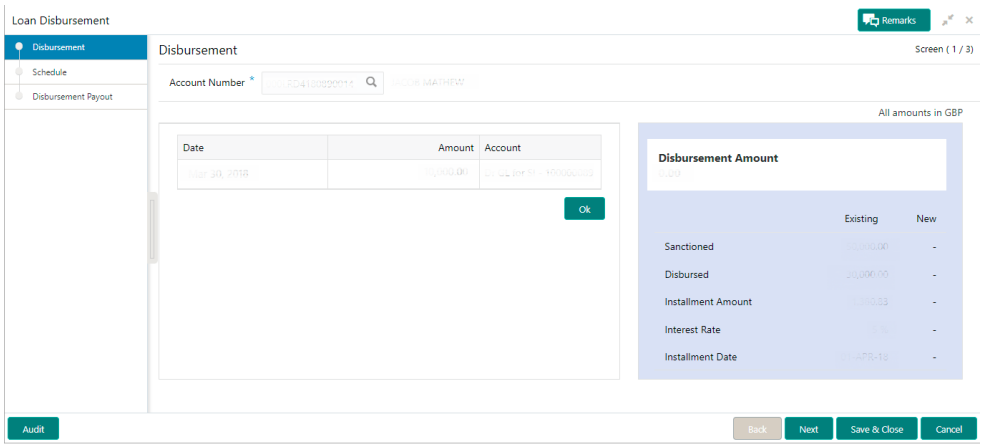
You can view the disbursement previously performed on the account.

To view disbursement history:

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

   The fields are displayed in a section.

Figure 2-36 View Disbursement



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

Table 2-20 Disbursement History – Field Description

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

4. Click **OK**.

   The **Disbursement** tab is displayed again.

2.5.4 Viewing Simulation Details

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

To view the simulation details:

1. Navigate to the screen and fetch the account. For more information, refer Navigating and Fetching Account.
2. From the **Disbursement** tab, update the disbursement value as required

   The system displays the updated value in the **New** field in the right widget.

Figure 2-37 Simulation Details (Right widget)

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

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

Field	Description
Disbursement Amount	Displays the total disbursement amount of the loan account.
Sanctioned	Displays the existing and new loan sanctioned amount.
Disbursed	Displays the existing (total of previously disbursed amount) and new (total disbursed amount including current disbursement) disbursed amount. **Note:** The new disbursed amount is displayed if you update the value in the **Disbursement Amount** field.

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

Field	Description
Installment Amount	Displays the existing and new current installment amount. **Note:** The new disbursed amount is displayed if you update the value in the **Disbursement Amount** field.
Interest Rate	Displays the existing and new current interest rate. **Note:** The new disbursed amount is displayed if you update the value in the **Disbursement Amount** field.
Installment Date	Displays the existing and new current installment date. **Note:** The new disbursed amount is displayed if you update the value in the **Disbursement Amount** field.

2.5.5 Viewing the Schedule

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

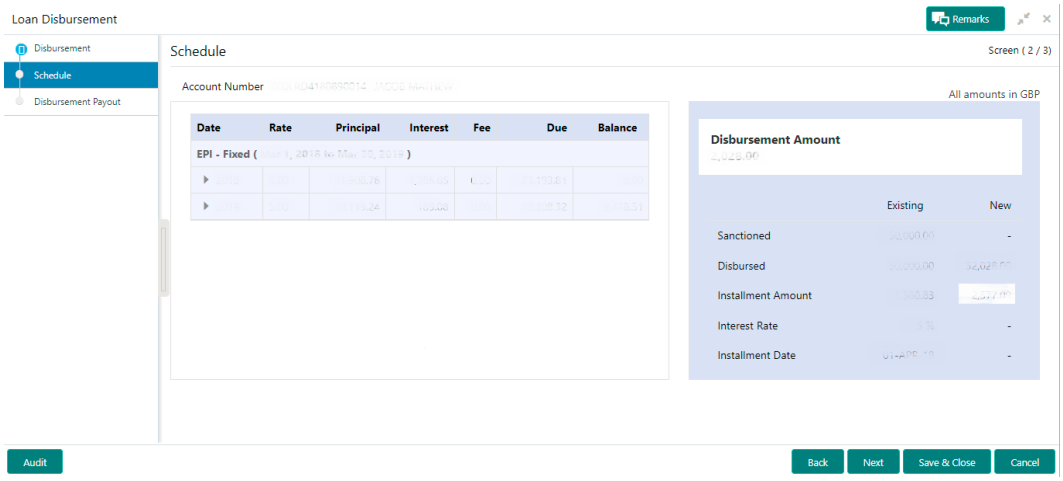
The revised schedule details are displayed year wise. To view schedule details for a particular year, you need to click the ▶ icon.

To view schedule details:

1. Navigate to the screen and fetch the account. For more information, refer Navigating and Fetching Account.
2. In the **Disbursement** tab, perform the required action. For more information, refer Settling Disbursement Amount.
3. Click **Next**.

   The **Schedule** tab section is displayed.

Figure 2-38 Schedule tab



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

Table 2-22 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 you click the ▶ icon corresponding to a particular year, the monthly date schedule list for a year displays.
Rate	Displays the rate of interest.
Principal	Displays the amount of principal arrears.
Interest	Displays the amount of interest.
Fees	Displays the amount of fees.
Due	Displays the amount due.
Balance	Displays the balance amount after every installment.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

2.5.6 Settling Disbursement by CASA

You can pay your disbursement using your CASA account.

To pay disbursement by CASA:

1. Navigate to the screen and fetch the account. For more information, refer Navigating and Fetching Account.

2. From the **Loan Disbursement Initiation** tab, click **Next**.

   The **Schedule** tab is displayed.

3. From the **Schedule** tab, click **Next**.

   The **Disbursement Payout** tab is displayed.

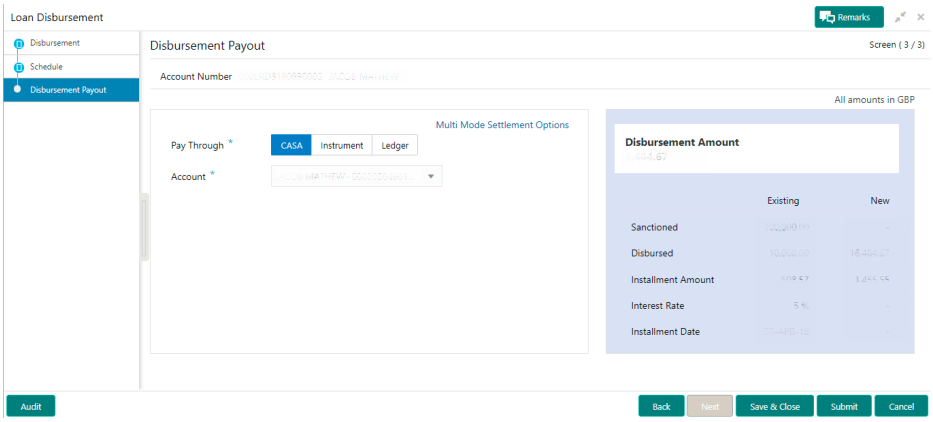
4. From the **Pay Through** field, select the **CASA** option.

   The fields related to **CASA** are displayed.

5. You can perform settlement through CASA using any of the following actions:

   - For CASA account in local currency:

Figure 2-39 CASA Account in Local Currency



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

Table 2-23 CASA - Local Currency – Field Description

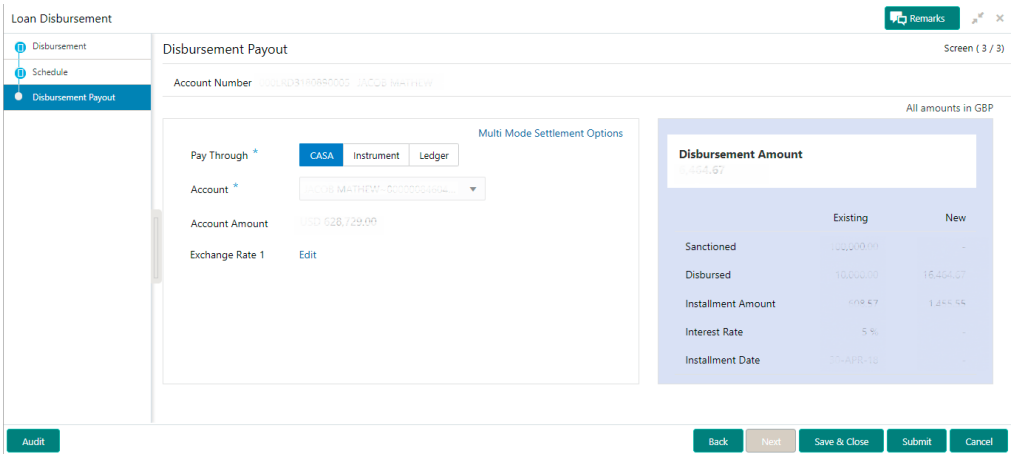
Field	Description
Pay Through	Select the **CASA** option to perform the settlement. **Note:** For information on **Instrument** and **Ledger**, refer Settling Disbursement by Instrument and Settling Disbursement by Ledger.

Table 2-23 (Cont.) CASA - Local Currency – Field Description

Field	Description
Account	Select the CASA account in local currency. **Note:** For information if you select CASA in foreign currency, refer CASA in Foreign Currency. For information if you select the **Other CASA** option from the list, refer CASA Within the Bank and CASA Outside the Bank.

- For CASA account in foreign currency:

Figure 2-40 CASA Account in Foreign Currency



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

Table 2-24 CASA - Foreign Currency – Field Description

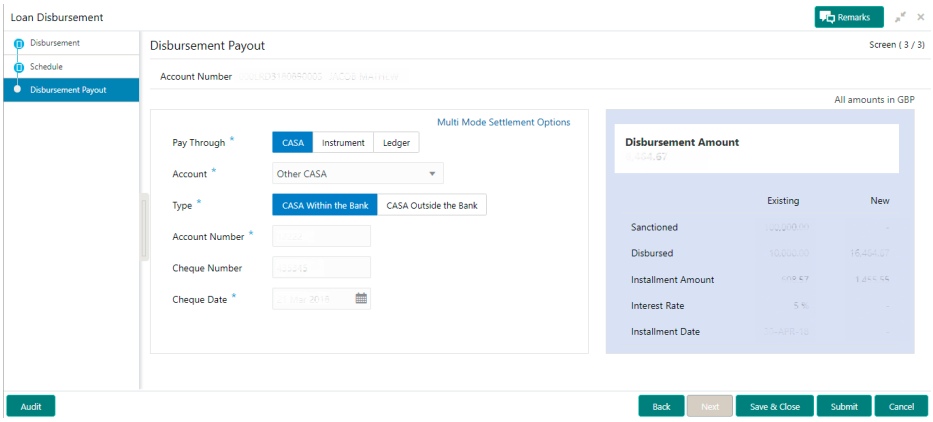
Field	Description
Pay Through	Select the **CASA** option to perform the settlement. **Note:** For information on **Instrument** and **Ledger**, refer Settling Disbursement by Instrument and Settling Disbursement by Ledger.

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

Field	Description
Account	Select the CASA account in foreign currency. **Note:** For information if you select CASA in local currency, refer CASA in Local Currency. For information if you select the **Other CASA** option from the list, refer CASA Within the Bank and CASA Outside the Bank.
Account Amount	Displays the selected CASA account's currency and amount equivalent of the value specified in the **Disbursement Amount** field in the **Disbursement** tab.
Exchange Rate is <Currency and Rate>	Displays the current exchange rate of the amount. **Note:** To modify the rate, you can click the **Edit** link.

- For CASA account within the bank:

Figure 2-41 CASA Within the Bank



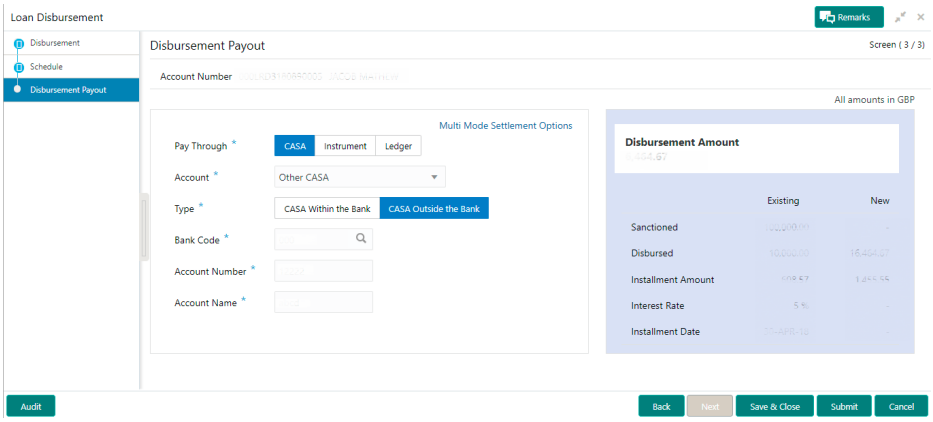
For more information on fields, refer to field description table below:

Table 2-25 CASA Within the Bank – Field Description

Field	Description
Pay Through	Select the **CASA** option to perform the settlement. **Note:** For information on **Instrument** and **Ledger**, refer Settling Disbursement by Instrument and Settling Disbursement by Ledger.
Account	Select the **Other CASA** option. **Note:** For information if you select CASA in local currency, refer CASA in Local Currency. For information if you select CASA in foreign currency, refer CASA in Foreign Currency.
Type	Select the **CASA Within the Bank** type. **Note:** For information on CASA Outside the Bank, refer CASA Outside the Bank. .
Account Number	Specify the CASA account within the bank for settling the disbursement.
Cheque Number	Specify the cheque number of the CASA account for settlement.
Cheque Date	Specify the cheque date for settlement.

- For CASA account outside the bank:

Figure 2-42 CASA Outside the Bank



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

Table 2-26 CASA Outside the Bank – Field Description

Field	Description
Pay Through	Select the **CASA** option to perform the settlement. **Note:** For information on **Instrument** and **Ledger**, refer Settling Disbursement by Instrument and Settling Disbursement by Ledger.
Account	Select the **Other CASA** option. **Note:** For information if you select CASA in local currency, refer CASA in Local Currency. For information if you select CASA in foreign currency, refer CASA in Foreign Currency.
Type	Select the **CASA Outside the Bank** type. **Note:** For information on CASA Within the Bank, refer CASA Within the Bank. .
Bank	Select the bank in which you have the CASA account.

Table 2-26 (Cont.) CASA Outside the Bank – Field Description

Field	Description
Account Number	Specify the CASA account number which is present in the outside bank.
Account Name	Specify the name of the CASA account holder.

6. Click **Submit**.

   The screen is successfully submitted for authorization.

2.5.7 Settling Disbursement by Instrument

You can pay the disbursement amount using an instrument.

To pay disbursement by instrument:

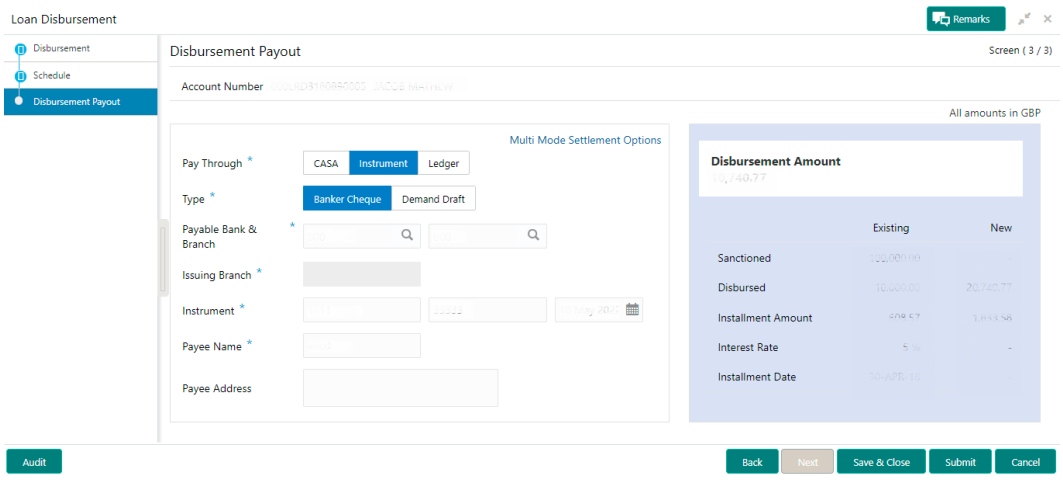
1. Navigate to the screen and fetch the account. For more information, refer Navigating and Fetching Account.
2. From the **Loan Disbursement Initiation** tab, click **Next**.

   The **Schedule** tab is displayed.
3. From the **Schedule** tab, click **Next**.

   The **Disbursement Payout** tab is displayed.
4. From the **Pay Through** field, select the **Instrument** option.

   The fields related to **Instrument** are displayed.

Figure 2-43 Instrument



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

Table 2-27 Instrument – Field Description

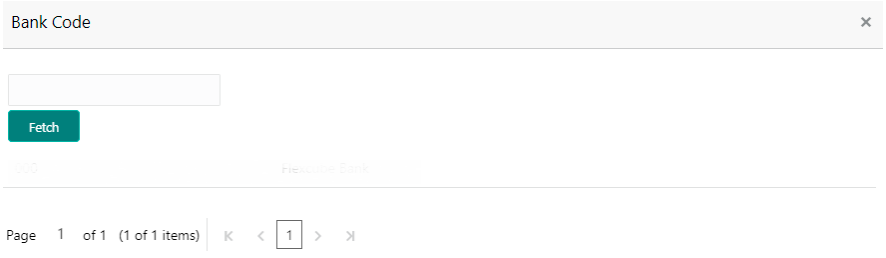
Field	Description
Pay Through	Select the **Instrument** option to perform the settlement. **Note:** For information on **CASA** and **Ledger**, refer Settling Disbursement by CASA and Settling Disbursement by Ledger.
Type	Select the instrument type. The options are: • **Banker's Cheque** • **Demand Draft**
Payable Bank & Branch	Click the icon and select the bank and branch name paying the disbursement. **Note:** For more information on fetching the bank and branch name, refer Fetch Payable Bank and Fetch Payable Branch.
Issuing Branch	Specify the issuing branch name.
Instrument	Specify the instrument details like code, number, and date.
Payee Name	Specify the payee name on the instrument.
Payee Address	Specify the payee address details.

- To fetch the payable bank:

  a. From the **Payable Bank & Branch** field, click the icon from the first field.

  The **Bank Code** section is displayed.

  Figure 2-44 Bank Code

  b. Specify the code in the **Bank Code** field and click **Fetch**.

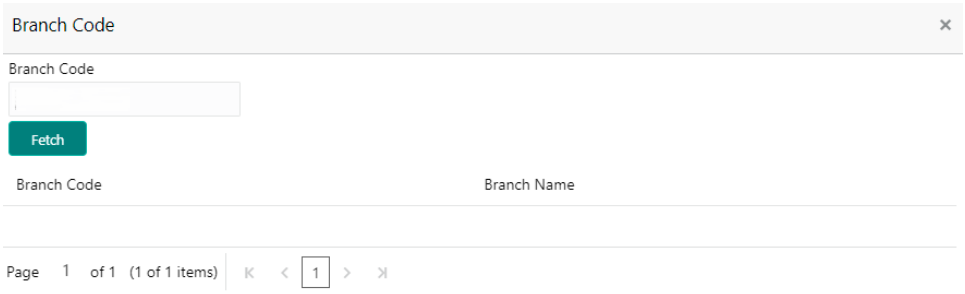
c. Select the code displayed in the table.

- To fetch the payable branch:

a. From the **Payable Bank & Branch** field, click the icon from the first field.

The **Branch Code** section is displayed.

Figure 2-45 Branch Code



b. Specify the code in the **Branch Code** field and click **Fetch**.

c. Select the code displayed in the table.

6. Click **Submit**.

The screen is successfully submitted for authorization.

2.5.8 Settling Disbursement by Ledger

You can perform the settlement using ledger.

To perform settlement through ledger:

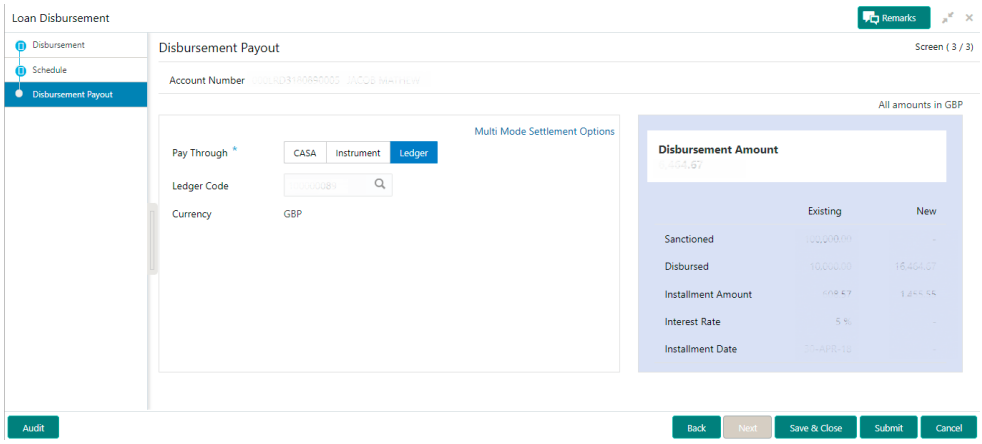
1. Navigate to the screen and fetch the account. For more information, refer Navigating and Fetching Account.
2. From the **Loan Disbursement Initiation** tab, click **Next**.

   The **Schedule** tab is displayed.
3. From the **Schedule** tab, click **Next**.

   The **Disbursement Payout** tab is displayed.
4. From the **Pay Through** field, select the **Ledger** option.

   The fields related to ledger option are displayed.

Figure 2-46 Ledger



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

Table 2-28 Ledger – Field Description

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

6. Click **Submit**.

   The screen is successfully submitted for authorization.

2.5.9 Paying by Multi Mode Settlement

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

To perform multi mode settlement:

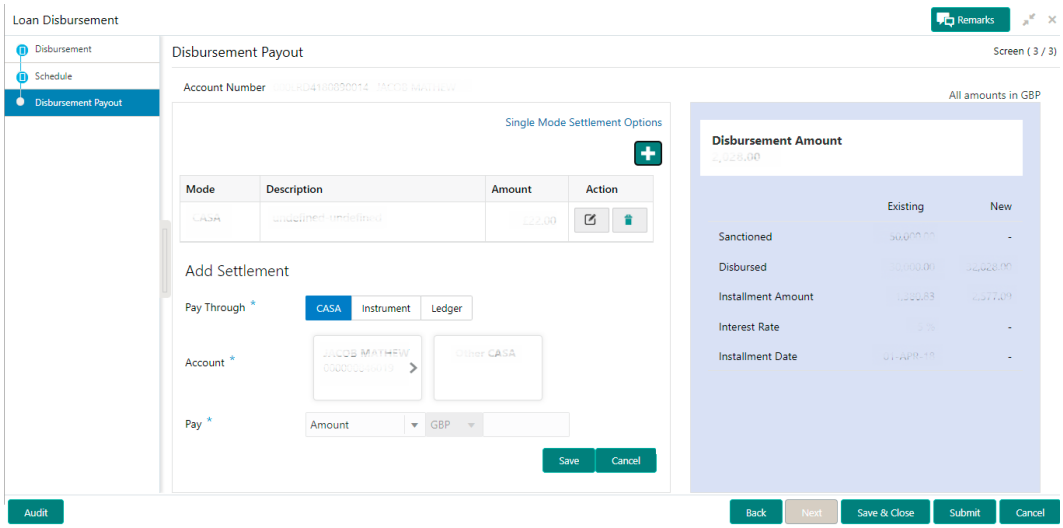
1. Navigate to the screen and fetch the account. For more information, refer Navigating and Fetching Account.
2. From the **Loan Disbursement Initiation** tab, click **Next**.

   The **Schedule** tab is displayed.
3. From the **Schedule** tab, click **Next**.

   The **Disbursement Payout** tab is displayed.
4. Click the **Multi Mode Settlement Options** link.
5. Click the icon, to add settlement modes.

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

Figure 2-47 Multi Mode Settlement Options



6. Click **Save**.

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

Table 2-29 Multi Mode Settlement Options – Field Description

Field	Description
Mode	Displays the settlement mode.
Description	Displays the details available for the settlement modes.
Amount	Displays the amount available in the specific settlement mode.

Table 2-29 (Cont.) Multi Mode Settlement Options – Field Description

Field	Description
Action	Click the icon to edit the amount. Click the icon to delete the settlement mode.
Total	Displays the total of the settlement amount.

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

2.6 Loan Write-Off

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

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

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

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

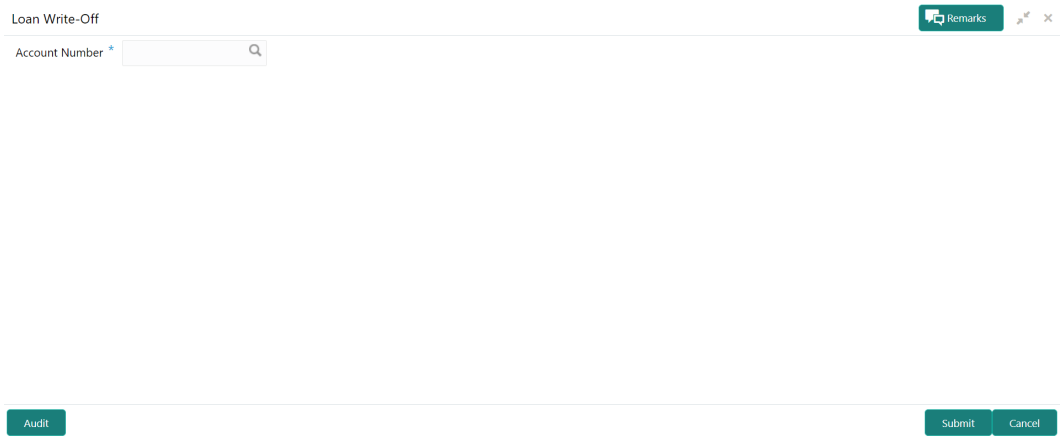
To perform loan write-off:

> **Note:**
>
> The field, which is marked with blue asterisk, is mandatory.

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

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

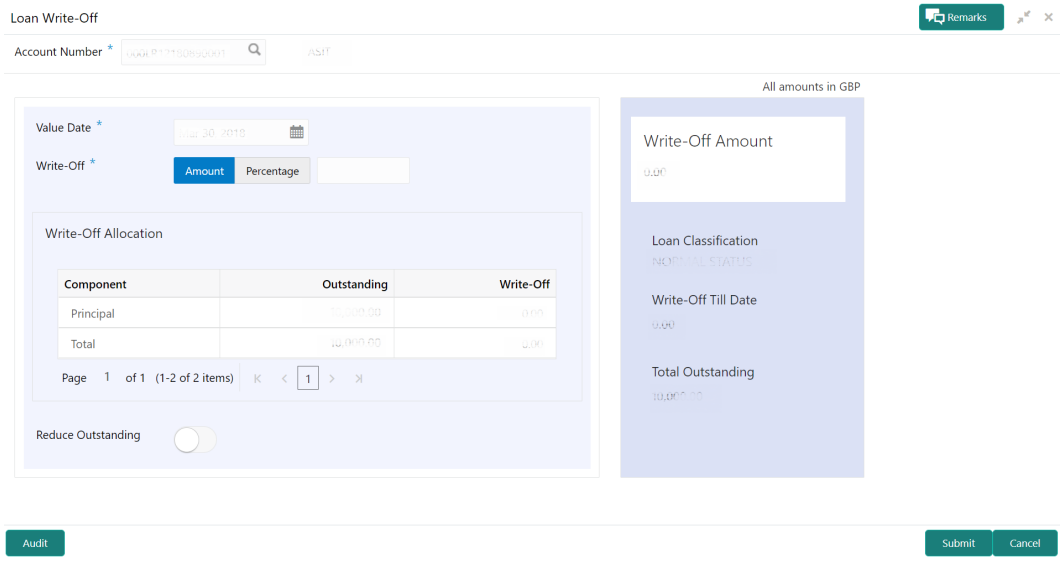
Figure 2-48 Loan Write-Off



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

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

Figure 2-49 Loan Write-Off Details



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

Table 2-30 Loan Write-Off – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for which the statement is to be generated. **Note:** As you specify the account number, the name of the account holder appears next to the account number.
Value Date	Specify the value date for performing the write-off. **Note:** By default, the fields displays the current posting date. You can specify only a current or a back date.
Write-Off	Select the write-off option. The options are: • **Amount** • **Percentage** **Note:** • If you select the **Amount** option, then you need to specify the amount in the field and the percentage is calculated by the system based on the total outstanding amount and displayed adjacent to the field. Also, you can specify amount equal to or less than the total outstanding amount. • If you select the **Percentage** option, specify the write-off percentage from the loan amount.
Write-Off Allocation	This section displays the component wise write-off allocation details. **Note:** If the total allocation amount do not match with the total write-off amount, then the system displays an error message that allocation is not matching
Component	Displays the write-off components.
Outstanding	Displays the outstanding amount component wise.

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

Field	Description
Write-Off	Specify the write-off amount from each component. **Note:** By default, the write-off amount is displayed as of date.
Total	Displays the total of outstanding and write-off amount.
Reduce Outstanding	Switch to for reducing the amount from the total outstanding amount. Switch to for not reducing the amount from the total outstanding amount.
Right Widget	For information on this widget, refer Simulation Details.

4. Click **Submit**.

   The transaction is submitted for authorization.

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

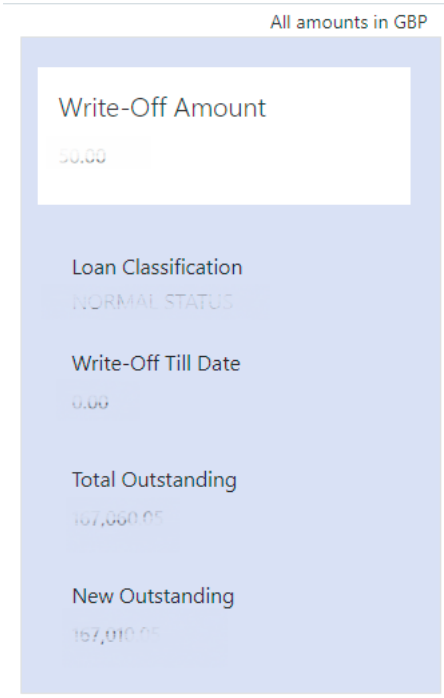
2.6.1 Simulation Details

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

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

To perform loan write-off:

Figure 2-50 Stimulation Details (Right widget)



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

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

Field	Description
Write-Off Amount	Displays the total write-off amount of the account.
Loan Classification	Displays the loan classification type.
Write-Off Till Date	Displays the write-off amount as of date.
Total Outstanding	Displays the total outstanding amount of the account.
New Outstanding	Displays the new outstanding amount of the account. **Note:** This field is displayed, if you have selected the **Reduce Outstanding** option.

2.7 Loan 360

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

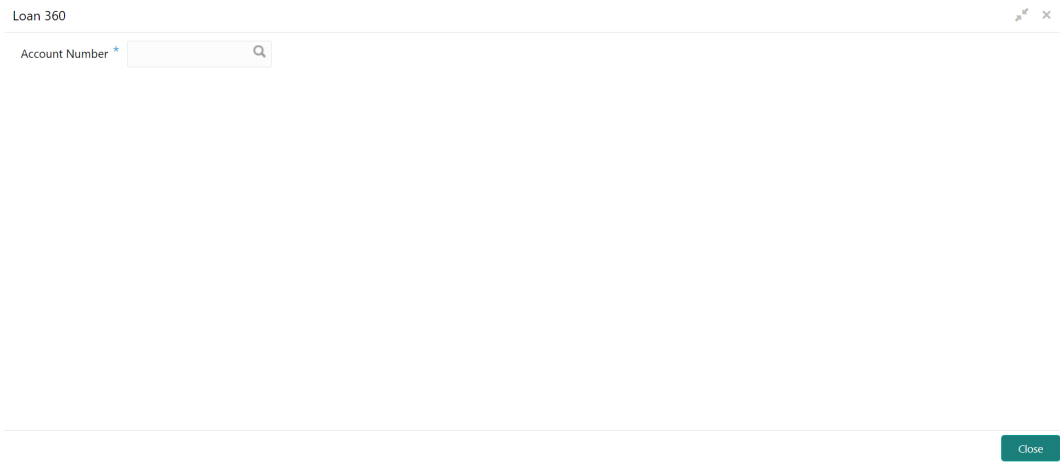
This dashboard facilitates the Loan Servicing Officer or any user with the required role access in a branch office to perform the identified branch office transactions when a loan borrower approaches the bank with a service request.

To view loan details and perform required actions:

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

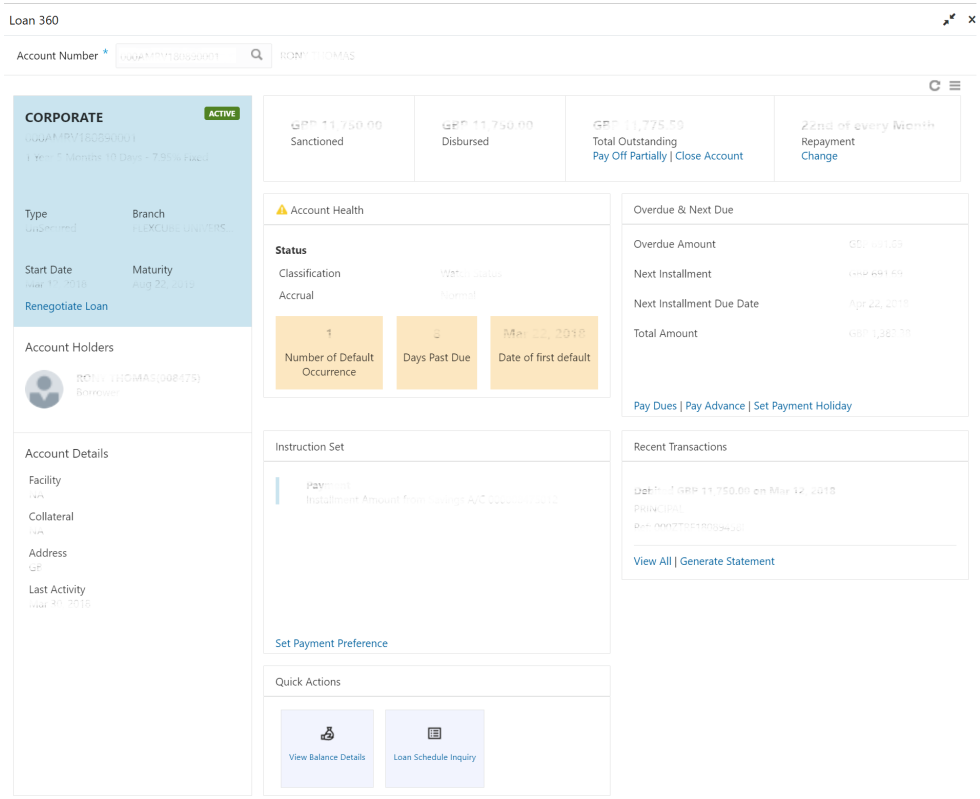
   The **Loan 360** screen is displayed.

   Figure 2-51 Loan 360

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

   The loan details of the account is displayed.



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

Table 2-32 Loan 360 – Field Description

Field	Description
Account Number	Specify the account number or click the icon to view the loan details. **Note:** All the fields are displayed after you specify the account number.
<Personal Details widget>	This widget displays the basic details of the loan account holder on the left side of the screen.
<Loan Offer>	Displays loan offer description under which the loan account is opened. For example, Personal Loan or Home Loan.

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

Field	Description
<Account Status>	Displays the system defined status of the account. **Note:** The account statuses can be any of the following: • **Active** • **Liquidated** • **Reversed** • **Hold** • **Inactive** • **Uninitiated**
<Account Number>	Displays the loan account number.
<Loan Term – Interest Rate and Rate Type>	Displays the term of the account in year and months. It also displays the current interest rate.
Type	Displays the type of loan. The options are: • **Secured** • **Unsecured**
Branch	Displays the name of the branch where the loan account is currently serviced.
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.

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

Field	Description
Disbursed	Displays the loan amount disbursed. **Note:** To view the latest sanctioned amount, click the icon.
Total Outstanding	Displays the current total outstanding balance. **Note:** To view the latest sanctioned amount, click the icon.
Repayment	Displays the repayment date as per the schedule. **Note:** To view the latest sanctioned amount, click the icon.
Account Health	This widget displays the information that indicate the overall performance of an account. **Note:** If the account health is not good, then icon is displayed. If the account health is good, then icon is displayed.
Status	This section displays the statuses of the account.
Classification	Displays the asset classification of the account.
Accrual	Displays the accrual status of the account.

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

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

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

> **Note:**
>
> - The widget displays the links that are only applicable for the logged in user. You can click the required links and perform further action on it. These links will navigate to the required screen.
> - You can also launch the screens for performing various transactions on the account by clicking the icon. A list of links displays under various menus. Click the required link from the list that displays. For more information on how to perform the transactions using the links, see the respective chapters. For image reference, see Mega Menu – Loan Service screenshot.

2.8 Transaction Inquiry

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

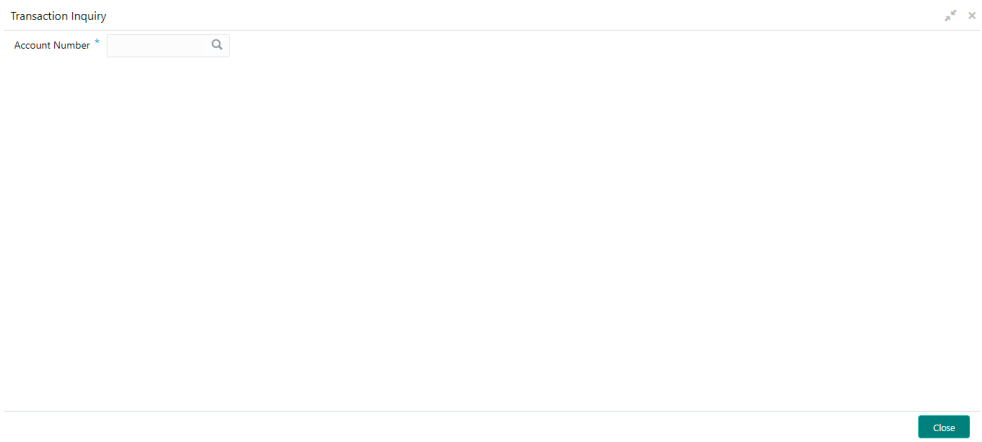
To perform inquiry on transaction:

> **Note:**
>
> The field, which is marked with blue asterisk, is mandatory.

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

   The **Transaction Inquiry** screen is displayed.

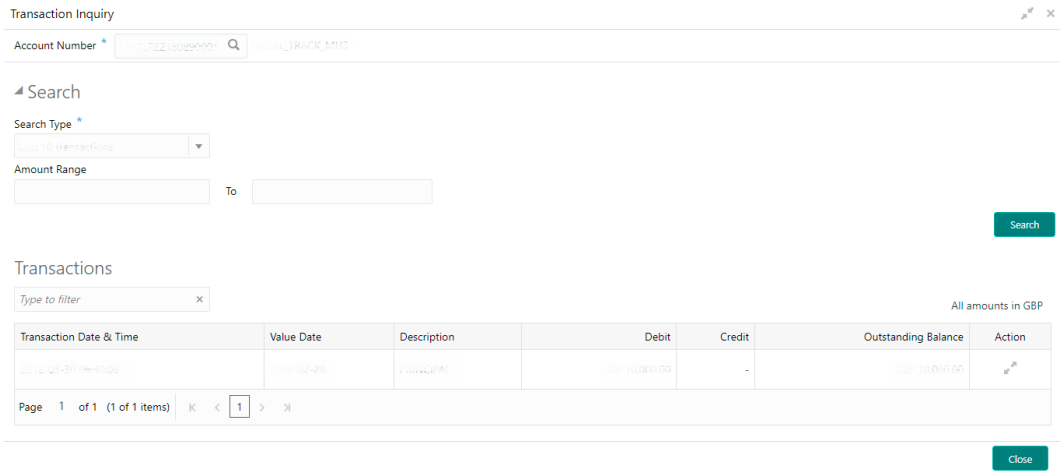
Figure 2-52 Transaction Inquiry



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

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

Figure 2-53 Transaction Inquiry - Details



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

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

Table 2-33 Transaction Inquiry – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for performing the transaction inquiry. **Note:** As you specify the account number, the name of the account holder appears next to the account number.
Search	This section displays the search options, which can be used to search the required transactions of the account.
Search Type	Select the search type based on which the search is to be performed. The options are: • **Last 10 Transactions** • **Last Month** • **Last 2 Months** • **Last 3 Months** • **Date Range**

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

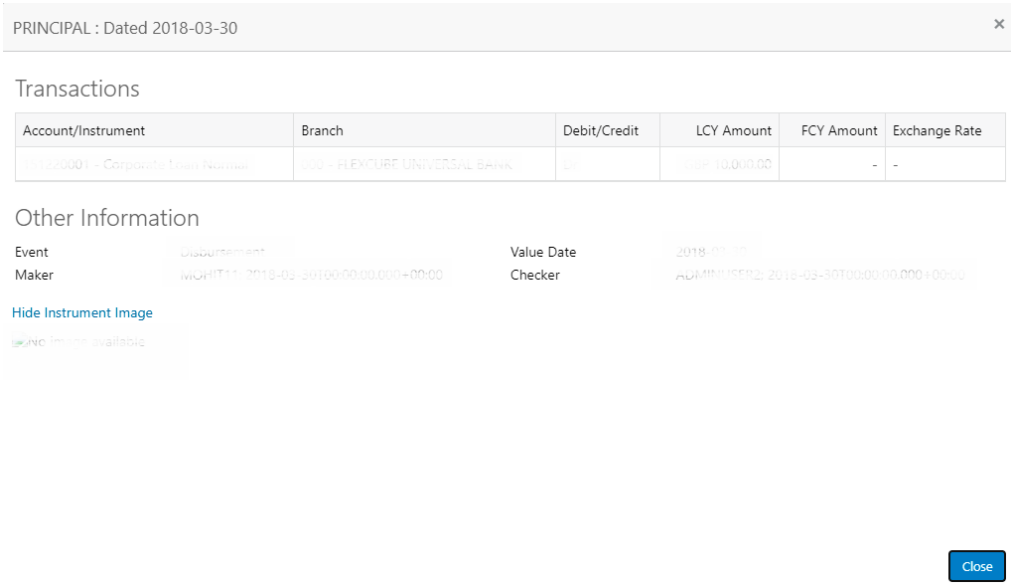
Field	Description
Date Range	Specify or select the date range for viewing the transaction. **Note:** • This field is displayed and enabled, if you select the **Date Range** from the **Search Type** field. – The from date should be greater than the loan account creation date. – The **To** date should be lesser than the current system date. • This field is displayed and not enabled, if you select the **Last Month**, **Last 2 Months**, or **Last 3 Months** options from the **Search Type** field.
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. • You can search a specific transaction by entering the details in the field provided in this section. As you specify a value in the field, the details in the table are filtered and displayed.
Transaction Date & Time	Displays the date and time when the transaction was performed.
Value Date	Displays the value date of the transaction.
Description	Displays the description for the transaction.
Debit	Displays the transaction's debit amount with currency.
Credit	Displays the transactions' credit amount with currency.
Outstanding Balance	Displays the outstanding balance of the transaction.
Action	Click the icon to view more details of the transaction. For more information, refer the Actions.

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

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

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

Figure 2-54 Transaction Inquiry - Detailed View



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

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

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

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

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

3
Balances

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

This topic contains the following subtopics:

- Account Statement
  You can generate loan statement as per the customer's request with the help of available features like date range or preset range definitions using the **Account Statement** screen.
- Outstanding Balance Inquiry
  You can inquire about the outstanding balance of an account using the **Outstanding Balance Inquiry** screen.

3.1 Account Statement

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

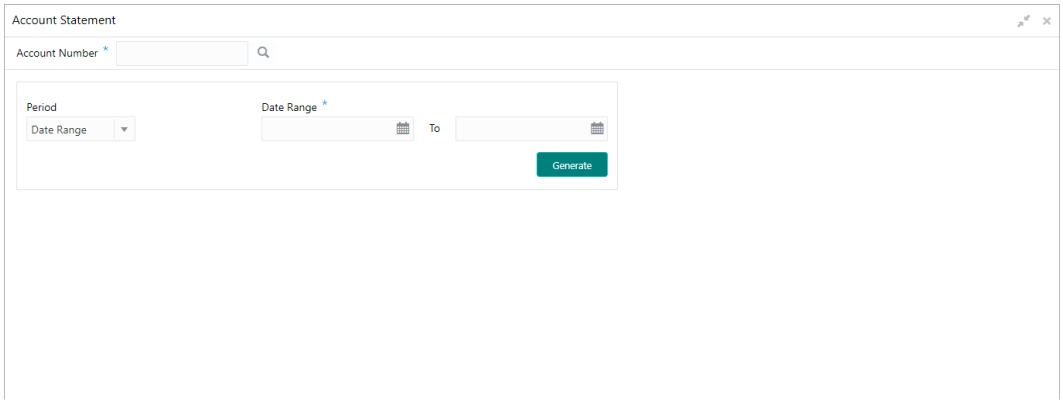
To view the account statement:

> **Note:**
>
> The field, which is marked with blue asterisk, is mandatory.

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

   The **Account Statement** screen is displayed.

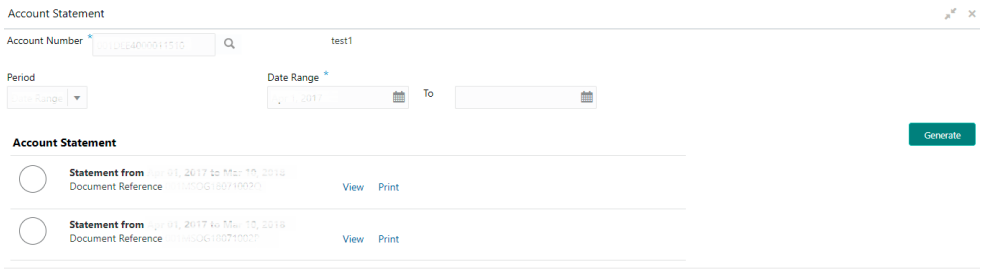
Figure 3-1 Account Statement



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

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

Figure 3-2 Account Statement for Required Period



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

Table 3-1 Account Statement – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for which the statement is to be generated. **Note:** As you specify the account number, the name of the account holder appears next to the account number.
Period	Select the period for generating the statement. The option are: • **Date Range** • **Last Month** • **Last 2 Months** • **Last 3 Months**

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

Field	Description
Date Range	Specify or select the date range for generating the statement. **Note:** • If you have selected the **Date Range** option from the **Period** field, then the start date will default to the loan account creation date if it is later than the financial year start date. Otherwise, it is the financial year start date. You can edit the date provided it is within the loan account creation date and the current system date. • If you have selected the **Last Month**, **Last 2 Months**, or **Last 3 Months** options from the **Period** field, then the from and to dates are displayed and the field is not enabled for further edits.
Account Statement	This section displays the statements generated based on the period or date range. For information on the links displayed, refer to Step 5. **Note:** If you generate the statement more than once on the same system date, then the latest statement generated is displayed first and followed by the earlier generated statements.
Statement From <Date> to <Date>	Displays the from and to date for which the statement is generated.
Generated By	Displays the name of the person who generated the statement.
Document Reference	Displays a document reference number for the generated statement.

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

3.2 Outstanding Balance Inquiry

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

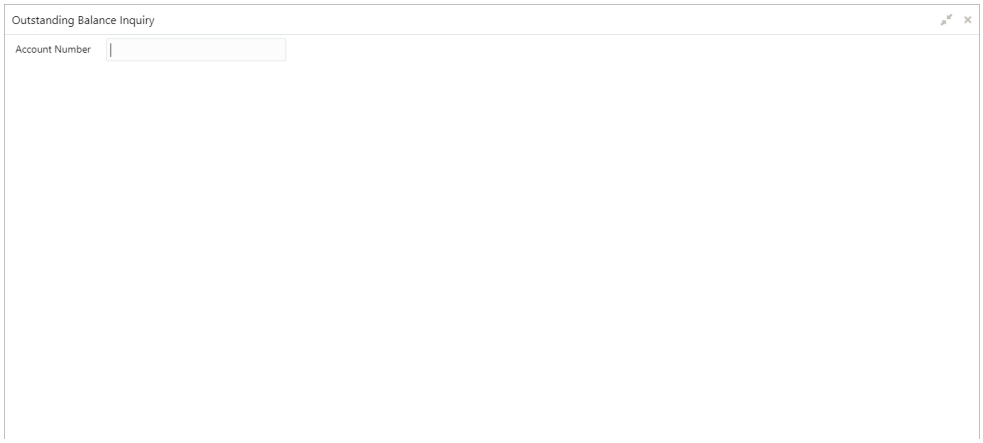
You can view the details of different balances in the loan account, such as Total Outstanding Balance, Principal Outstanding, Outstanding Arrears, and Unbilled Balances. You can also perform outstanding balance inquiry for the missed payments component wise.

To inquire on the outstanding balance:

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

   The **Outstanding Balance Inquiry** screen is displayed.

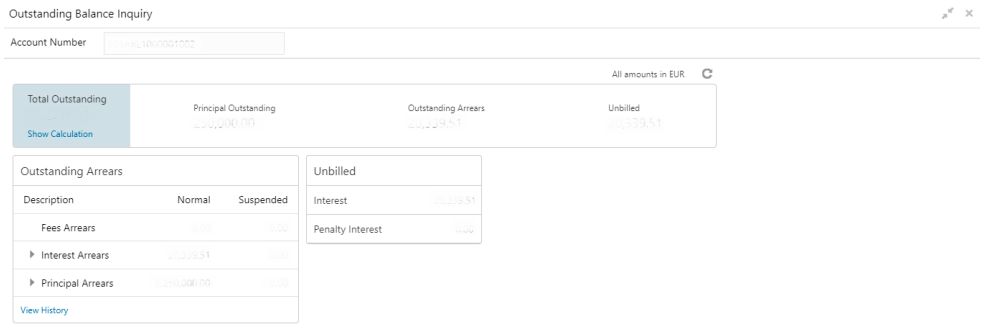
Figure 3-3 Outstanding Balance Inquiry



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

   The balance details of the account are displayed.

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



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

Table 3-2 Outstanding Balance Inquiry – Field Description

Field	Description
Account Number	Specify the account number. **Note:** The upper right corner mentions the currency of the amounts displayed on the screen.
Total Outstanding	Displays the different parameters used to calculate the total outstanding balance. **Note:** If you click the **Show Calculation** link, the formula used to calculate the total outstanding amount is displayed. To hide the formula, click **Hide Calculation** link.
Principal Outstanding	Displays the principal outstanding arrears as of today's date.
Outstanding Arrears	Displays the other arrears outstanding as of today's date. **Note:** Here, both normal arrears and suspended arrears are displayed.
Unbilled	Displays the regular interest, penalty interest, and uncollected interest that are yet to be charged.
Outstanding Arrears	This section displays the break-up of the outstanding arrears. **Note:** The **Description** column lists the arrear types. In case, any arrears are unpaid, then ▶ appears corresponding to the arrear type. If you click the ▶ icon, it displays the amount of unpaid arrears along with the due date for the arrear type. If the Loan account moves to Suspended status, then the amount of all the arrears appear under the **Suspended** column.
Fees Arrears	Displays the fees arrears amount.
Interest Arrears	Displays the interest arrears amount.

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

Field	Description
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.
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.

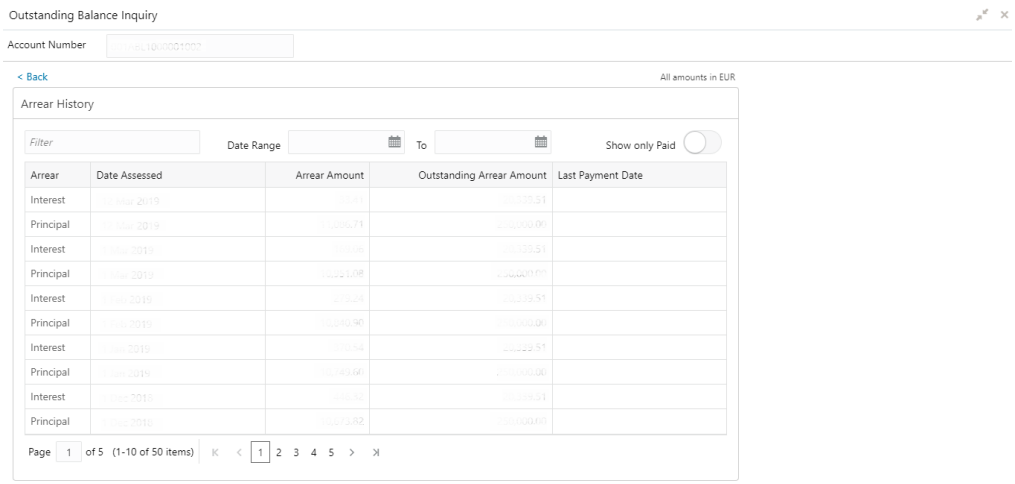
Table 3-2 (Cont.) Outstanding Balance Inquiry – Field Description

Field	Description
Last Payment Date	Displays the last payment date on the account. **Note:** The date appears only if a payment is made to the account.

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

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

Figure 3-5 Outstanding Balance Inquiry – Arrear History



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

4
Instruction Preferences

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

This topic contains the following subtopics:

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

4.1 Payment Preferences

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

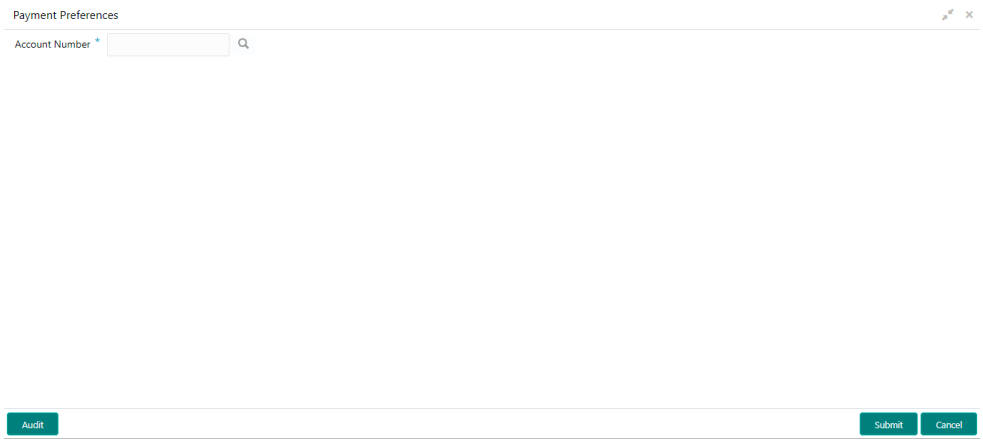
You cannot modify the preferences for the account if instructions are already executed.
To view or modify the payment preferences:

> **Note:**
>
> The field, which is marked with blue asterisk, is mandatory.

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

   The **Payment Preferences** screen is displayed.

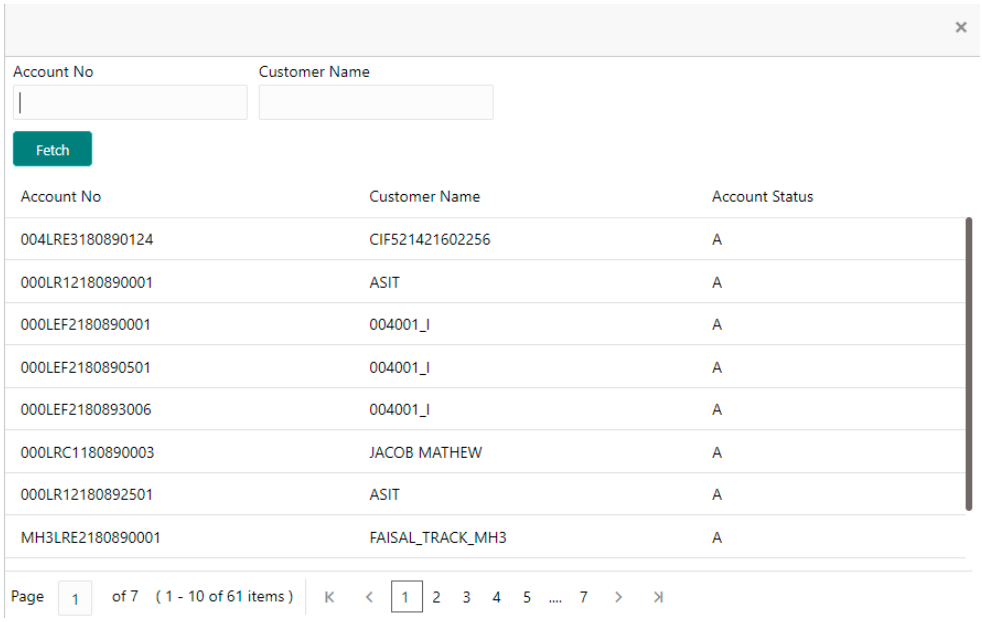
Figure 4-1 Payment Preferences



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

   A section is displayed.

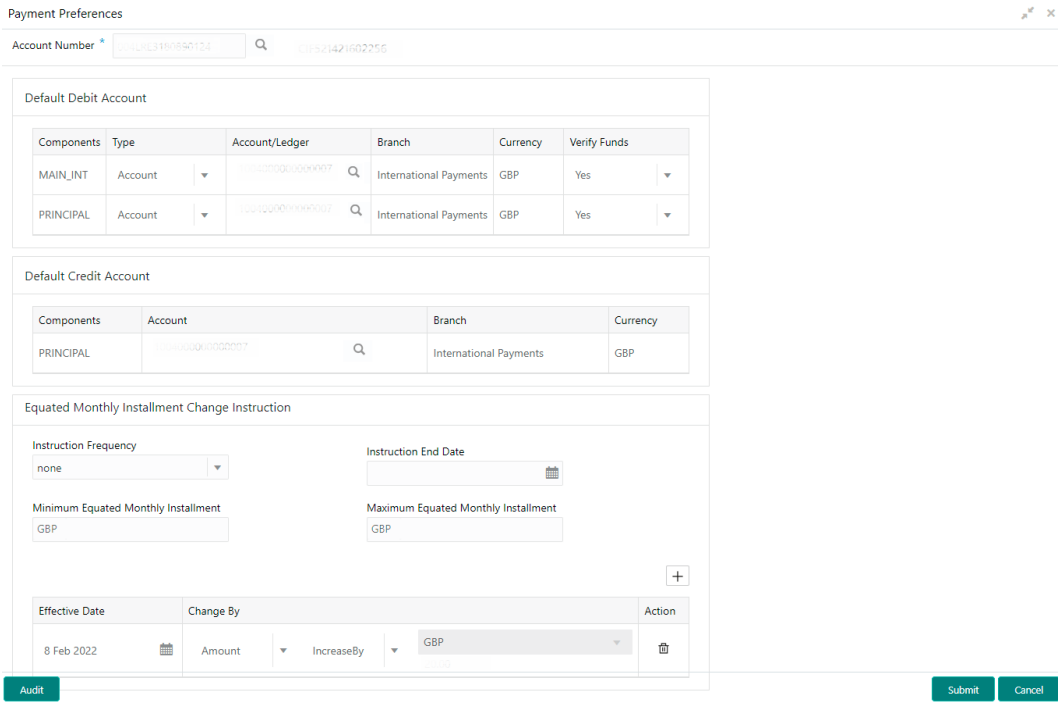
Figure 4-2 Account Search



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

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

Figure 4-3 View or Modify Payment Preferences



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

Table 4-1 Payment Preferences – Field Description

Field	Description
Account Number	Specify the account number to view or modify the payment preferences.. **Note:** As you specify the account number, the name of the account holder appears next to the account number.
Default Debit Account	This section displays the preferences set for the debit account.
Components	Displays the components for the debit account. The possible options are: • **Principal** • **Interest**
Type	Select the type of account. The options are: • **Account** • **Ledger**

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

Field	Description
Account/Ledger	Select or specify the account or ledger number. **Note:** Click the icon to search the account or ledger number. For more information, refer Fetch Account/ Ledger.
Branch	Displays the branch code.
Currency	Displays the account currency.
Verify Funds	Select whether to verify the funds. The options are: • **Yes** • **No**
Default Credit Account	This section displays the preferences for the credit account.
Components	Displays the components for the credit account. The possible options are: • **Principal** • **Interest**
Account	Select or specify the account number.
Branch	Displays the branch code.
Currency	Displays the account currency.
Equated Monthly Instalment Change Instruction	This section displays the preferences set for the equated monthly instalment change. You can add new equated monthly instalment change instruction or modify the existing instructions. **Note:** This section will not be displayed for non-amortized loan accounts.
Instruction Frequency	Select the frequency for the instruction. The options are: • **Yearly** • **Once in 2 Years** • **Once in 3 Years** • **Once in 5 Years** • **Half Yearly** • **Quarterly**
Minimum Equated Monthly Instalment	Specify the minimum amount for the equated monthly instalment.

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

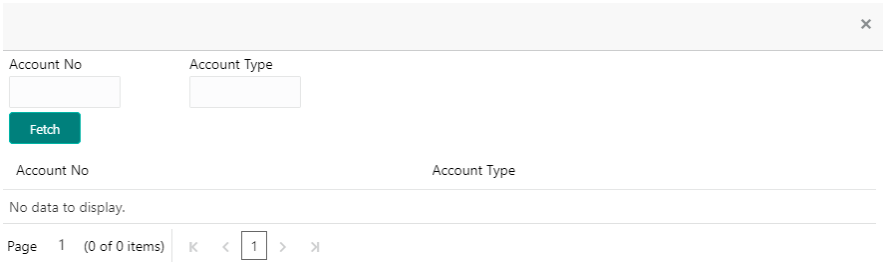
Field	Description
Instruction End Date	Specify or select the date post which the instruction should not be executed. **Note:** You cannot specify a backdated instruction end date.
Maximum Equated Monthly Instalment	Specify the maximum amount for the equated monthly instalment.
Effective Date	Specify or select the date from which the set instruction should start. **Note:** You cannot specify a backdated effective date.
Change By	Select the **Amount** or **Percentage** option. Also select whether it should be increased or decreased by specifying the amount or percentage in the adjacent field. **Note:** • If you select **Amount** option, then specify the amount as required. • If you select **Percentage** option, then specify the percentage as required.
Action	Click the icon, to delete the set instruction. **Note:** You cannot edit or delete the instructions with a past date.

- Fetch the account or ledger number by performing the following actions:

  a. From the **Default Debit Account** section, click the icon from the **Account/ Ledger** field.

     A section is displayed.

Figure 4-4 Fetch Account/Ledger Number



b. In the **Account No** or **Account Type** field, specify the account number or type to be fetched.

c. Click **Fetch**.

   The account number or type is fetched and displayed in the table. Select the displayed option.

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

4.2 Loan Preferences

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

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

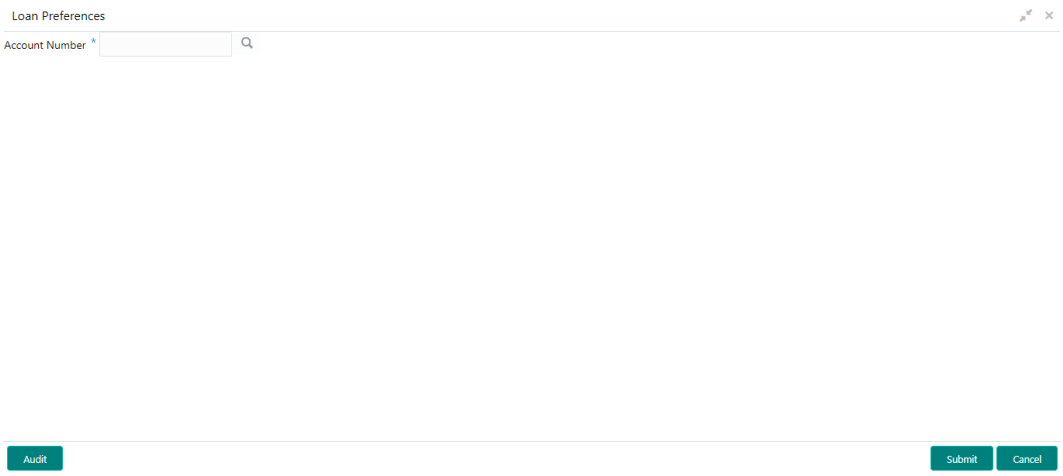
To view or modify preferences:

> **Note:**
>
> The field, which is marked with blue asterisk, is mandatory.

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

   The **Loan Preferences** screen is displayed.

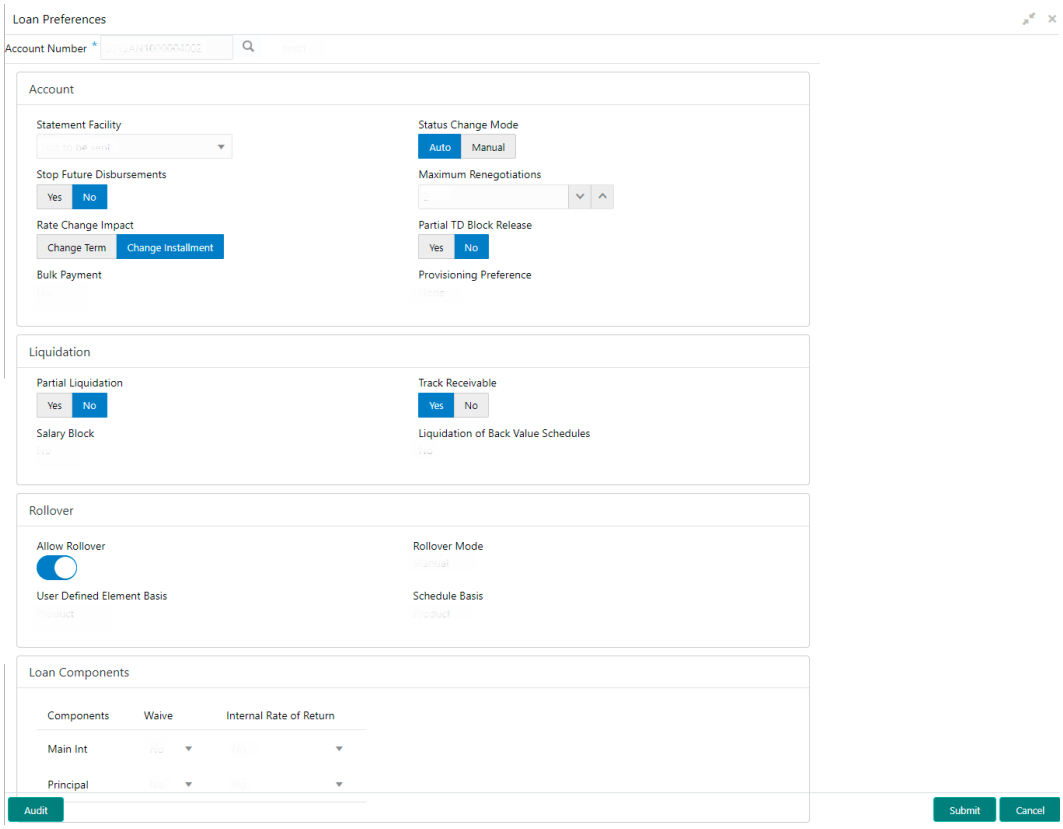
Figure 4-5 Loan Preferences



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

   The loan preferences are displayed.

Figure 4-6 View or Modify Preferences



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

Table 4-2 Loan Preferences – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number to view or modify the loan preferences. **Note:** As you specify the account number, the name of the account holder appears next to the account number.
Account	In this section, you can view and modify the account related preferences.
Statement Facility	Select the statement facility for an account. The options are: • **Not to be sent** • **Monthly** • **Yearly** • **Fortnightly** • **Weekly** • **Bi- Monthly** • **Half Yearly** • **Quarterly** **Note:** By default, the **Not to be sent** option will be selected. You can modify the option if required.
Status Change Mode	Select the mode for status change. The options are: • **Auto** • **Manual**
Stop Future Disbursement	Select whether future disbursement is to be stopped. The options are: • **Yes** • **No**
Maximum Renegotiations	Specify the maximum number of renegotiations allowed on the account. **Note:** You can also increase the number by clicking the icon and decrease the number by clicking the icon.

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

Field	Description
Rate Change Impact	Select the appropriate option for rate change impact. The options are: • **Change Term** • **Change Installment**
Partial TD Block Release	Select whether partial TD block release is to be applied. The option are: • **Yes** • **No**
Bulk Payment	Displays whether bulk payment is allowed on the account.
Provisioning Preference	Displays the preference set for provisioning. The possible options are: • **Auto** • **Manual** • **Not Applicable**
Liquidation	In this section, you can view or modify the liquidation related preferences.
Partial Liquidation	Select whether the partial liquidation is applicable for the account. The options are: • **Yes** • **No**
Track Receivable	Select whether the track receivable is applicable for the account.
Salary Block	Displays whether the salary block is allowed on the account.
Liquidation of Back Value Schedules	Displays whether liquidation of back value schedules are allowed on the account.
Rollover	In this section, you can view and modify the rollover related preferences.
Allow Rollover	Switch to for not allowing rollover on the account. Switch to for allowing rollover on the account.
Rollover Mode	Displays the rollover mode for the account. The possible options are: • **Auto** • **Manual** **Note:** This field is displayed, if you switch to in the **Allow Rollover** field.

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

Field	Description
User Defined Element Basis	Displays the basis for user defined element. The possible options are: • **Contract** • **Product** **Note:** This field is displayed, if you switch to in the **Allow Rollover** field.
Schedule Basis	Displays the basis for schedule. The possible options are: • **Contract** • **Product** **Note:** This field is displayed, if you switch to in the **Allow Rollover** field.
Loan Components	In this section, you can view and modify the loan components related preferences.
Component	Displays the name of the component.
Waive	Select whether to waive the component. The options are: • **Yes** • **No**
Internal Rate of Return	Select whether the internal rate of return is applicable. The options are: • **Yes** • **No**

4. Click **Submit**.

The screen is successfully submitted for authorization.

5
Repayment

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

This topic contains the following subtopics:

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

5.1 Loan Payment and Closure

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

This topic contains the following subtopics:

- Navigating and Fetching Account
  The steps to navigate and fetch the account number is covered in this topic.
- Paying by Pay Due Option
  You can pay the due loan amount by installment or existing arrears of a loan account. This option will be available only if there are existing arrears due as on the value date. This topic describes the systematic instructions for paying the due amount.
- Viewing Breakup of Amount Due
  You can view the breakup details of the due amount, only if you have selected the **Installment Payment** option from the **Payment Type** field in the **Loan Payment and Closure** tab.
- Viewing Simulation Details
  You can get a complete overview of the amount details are displayed in this widget on the right side of the screen.
- Paying by Pay Advance Option
  You can make payment by paying the advance amount. The **Pay Advance** option will not available, if the loan account is in post maturity date.
- Paying by Partially Pay Off Option
  You can make payment by paying partial loan amount. Once the payment is done, the principal amount is reduced from the loan amount. The **Partially Pay Off** option will not available, if the loan account is in post maturity date.
- Paying by Close Account Option
  You can make payment by repaying the entire outstanding loan amount and close the loan account.
- Viewing, Modifying, or Waiving Fees
  You can view, modify, or waive the fees applied on the loan account. Only for the loan account for which fees are configured the **Fee** field and the **View/Modify** and **Waive** links.

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

5.1.1 Navigating and Fetching Account

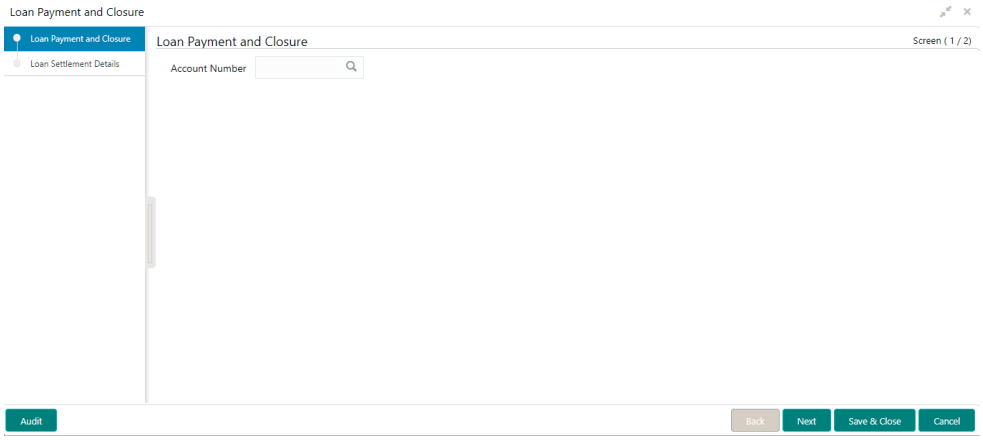
The steps to navigate and fetch the account number is covered in this topic.

To navigate and fetch account number:

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

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

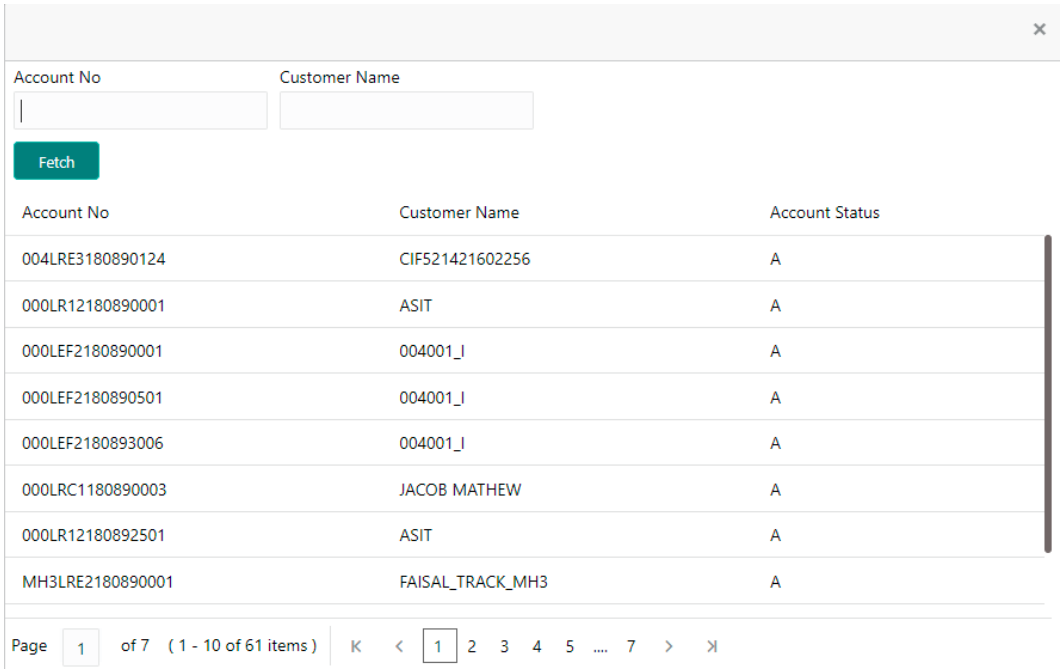
Figure 5-1 Loan Payment and Closure



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

   A section is displayed.

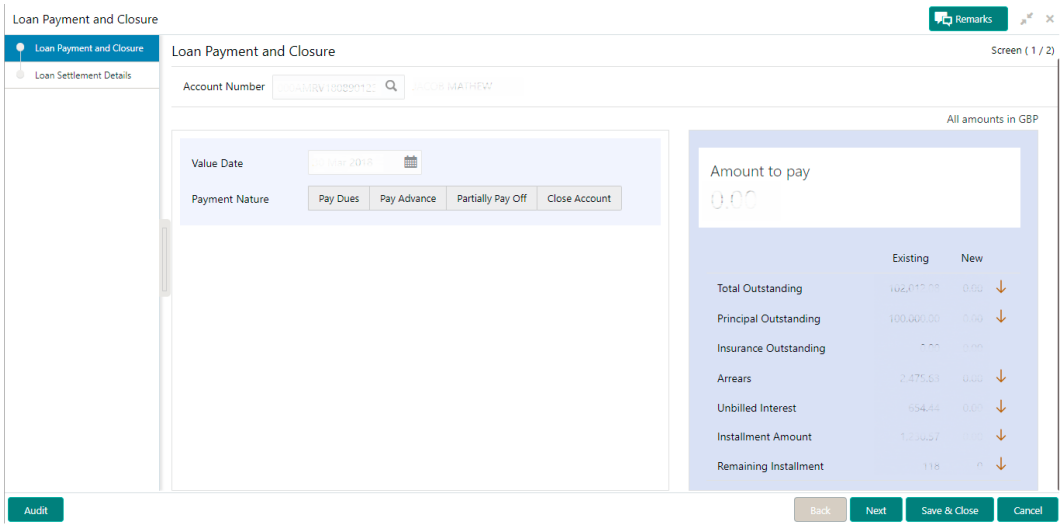
Figure 5-2 Fetch Account Number



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

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

Figure 5-3 Loan Payment and Closure tab



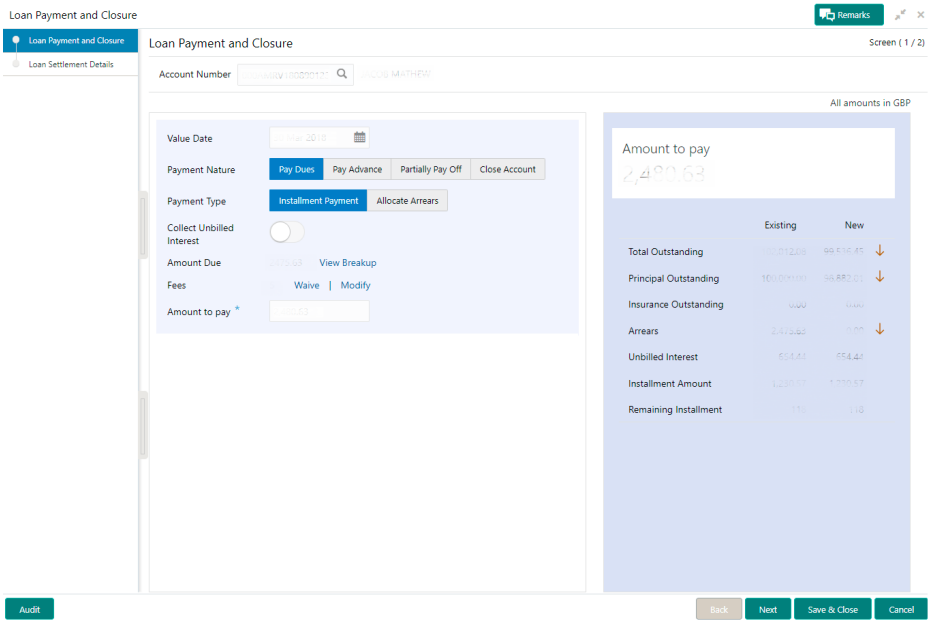
5.1.2 Paying by Pay Due Option

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

To pay towards dues:

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

Figure 5-4 Pay Dues – Installment Payment



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

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

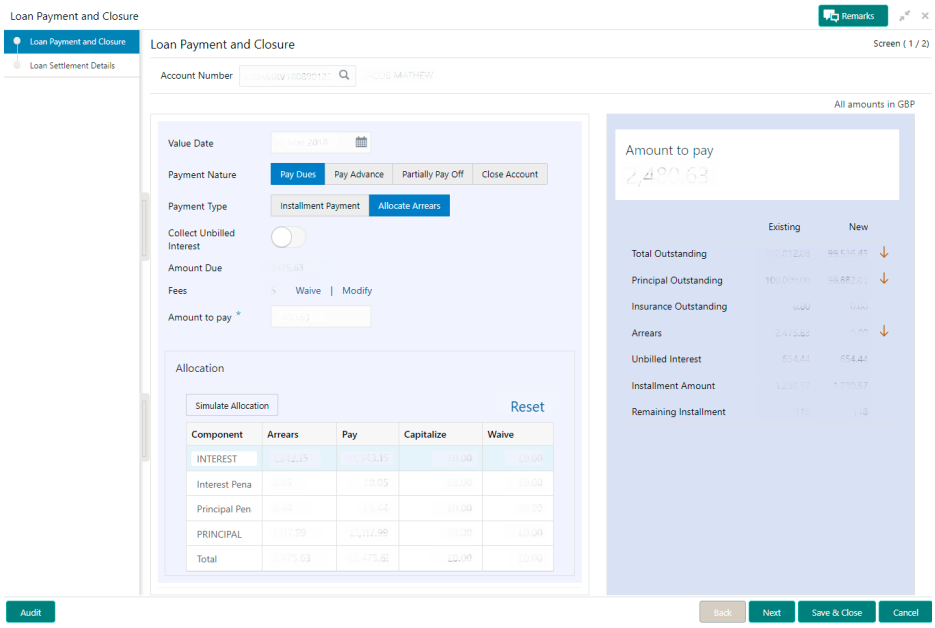
Field	Description
Account Number	Click the icon and select the account number or specify the account number for paying the installment due. **Note:** As you specify the account number, the name of the account holder appears next to the account number.
Value Date	Specify the due date on which the payment is to be done. **Note:** By default, the current posting date is displayed in this field. You can edit the date, if required.
Payment Nature	Select the **Pay Dues** for paying the payment. **Note:** For information on other options, refer Paying by Pay Advance Option, Paying by Partially Pay Off Option, and Paying by Close Account Option.
Payment Type	Select the appropriate type for paying the loan payment. The options are: – **Installment Payment**: The following fields are displayed, if you select this option. – **Allocate Arrears**: For more information on the related fields, refer Allocate Arrears.
Collect 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 Viewing Breakup of Amount Due.
Fees	Displays the fees amount to be paid.

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

Field	Description
Amount to Pay	Specify the total payment loan amount. **Note:** You should specify amount less than or equal to the total dues to proceed ahead successfully.

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

Figure 5-5 Pay Dues - Allocate Arrears



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

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

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

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

Field	Description
Allocation	This section is displayed if you select the **Allocate Arrears** option from the **Payment Type** field. **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**. – If you edit the values in the fields and need to get the earlier values, click the **Reset** link in this section.
Component	Displays the components for the allocation.
Arrears	Displays the arrears amount.
Pay	Specify the amount to be paid towards the specific component. **Note:** If you update the Capitalize, Waive, or both amount, then the amount in this field is updated automatically.
Capitalize	Specify the amount to be capitalized towards the specific component. **Note:** For Principal Arrears, this field is not enabled for editing.
Waive	Specify the amount to be waived towards the specific component.
Total	Displays the total of arrears and pay amount.

3. Click **Next**.

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

4. Click **Submit**.

   The screen is successfully submitted for authorization.

5.1.3 Viewing Breakup of Amount Due

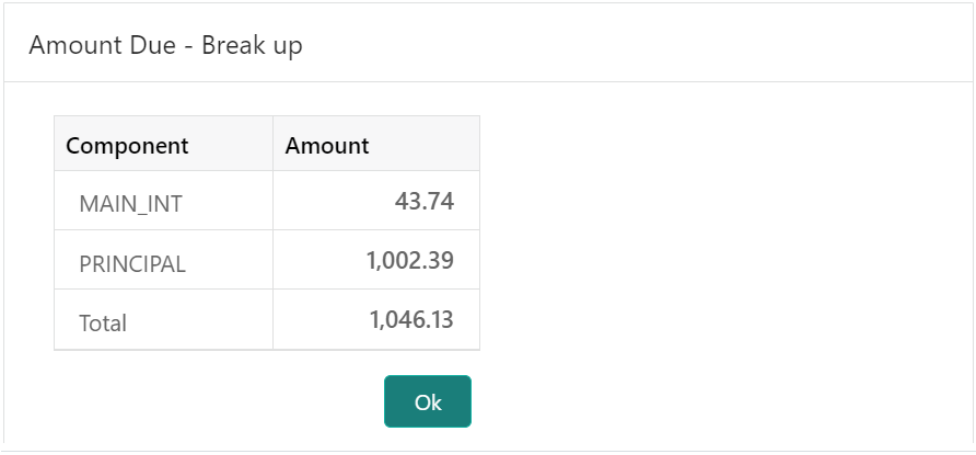
You can view the breakup details of the due amount, only if you have selected the **Installment Payment** option from the **Payment Type** field in the **Loan Payment and Closure** tab.

To view due amount breakup:

1. Navigate to the screen and fetch the account. For more information, refer Navigating and Fetching Account.
2. From the **Loan Payment and Closure** tab, select the **Pay Due** option from the **Payment Nature** field.
3. From the **Payment Type** field, select the **Installment Payment** option.
4. From the **Amount Due** field, click the **View Breakup** link.

   The **Amount Due - Break up** section is displayed.

Figure 5-6 View Amount Due Break-up



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

Table 5-3 View Breakup - Field Description

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

6. Click **OK**.

5.1.4 Viewing Simulation Details

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

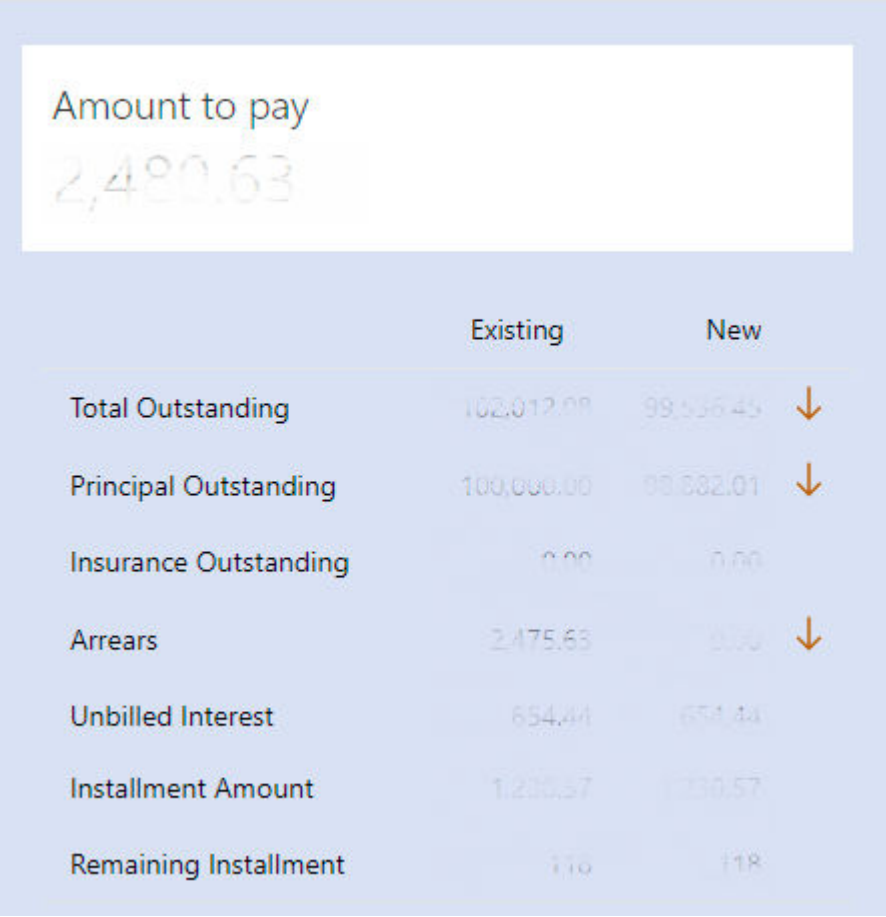
As you modify the amounts in the **Payment Details** or **Settlement Details** tabs, the impact on the new calculated amount is displayed with ↑ or ↓ indicator. The indicators are displayed to show if there is a increase or decrease in the payment amount as compared to the existing amount, after you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

To view the stimulation details:

1. Navigate to the screen and fetch the account. For more information, refer Navigating and Fetching Account.
2. From the **Payment Details** or **Settlement Details** tab, update the required values as required

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

Figure 5-7 Right Widget



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

Table 5-4 Amount to pay – Field Description

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

5.1.5 Paying by Pay Advance Option

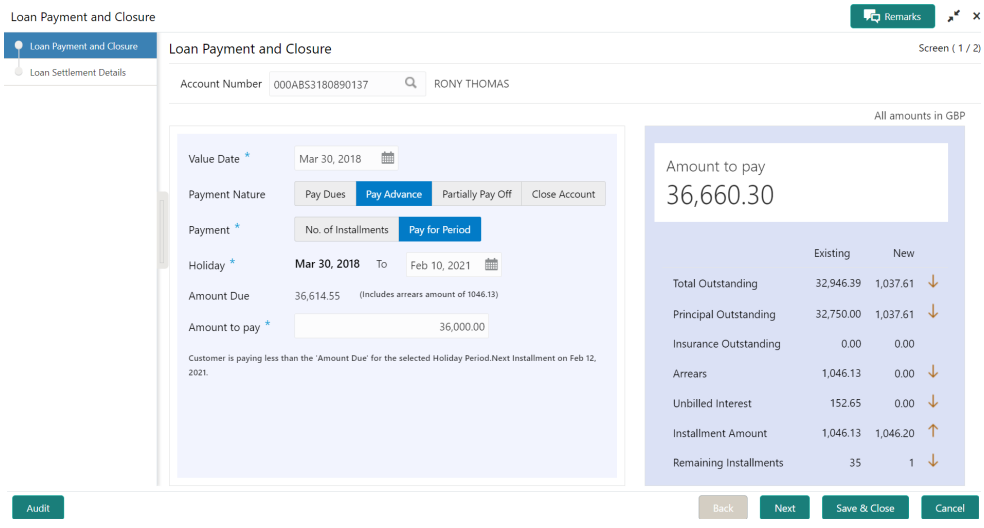
You can make payment by paying the advance amount. The **Pay Advance** option will not available, if the loan account is in post maturity date.

To pay advance amount:

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

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

Figure 5-8 Pay Advance



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

Table 5-5 Pay Advance - Field Description

Field	Description
Payment Nature	Select the **Pay Advance** for paying the payment. **Note:** For information on other options, refer Paying by Pay Due Option, Paying by Partially Pay Off Option, and Paying by Close Account Option.
Payment	Select the payment option. The options are: • **No. of Installments** • **Pay for Period**
No. of Installments	Specify the number of installments for paying the advance. **Note:** • This field appears if you select the **No. of Installments** option from the **Payment** field. • The next installment date is displayed adjacent to this field. • You cannot specify the value as zero, more or equal to pending number of installments.
Holiday	Specify or select the end date for the holiday. **Note:** • This field appears if you select the **Pay for Period** option from the **Payment** field. • The next installment date is displayed adjacent to this field.
To	Select or specify the end date for the pay period. **Note:** • This field appears if you select the **Pay for Period** option from the **Payment** field. • You cannot select a date later than the maturity date. • As you select the date, the next installment date is displayed below the field.
Amount Due	Displays the total loan amount to be paid.
Fees	Displays the fees amount to be paid.

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

Field	Description
Amount to Pay	Specify the total payment loan amount. **Note:** If you reduce the specified amount, a message that payment is less than the amount due for the selected holiday period and the next installment date is displayed.

4. Click **Next**.

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

5. Click **Submit**.

   The screen is successfully submitted for authorization.

5.1.6 Paying by Partially Pay Off Option

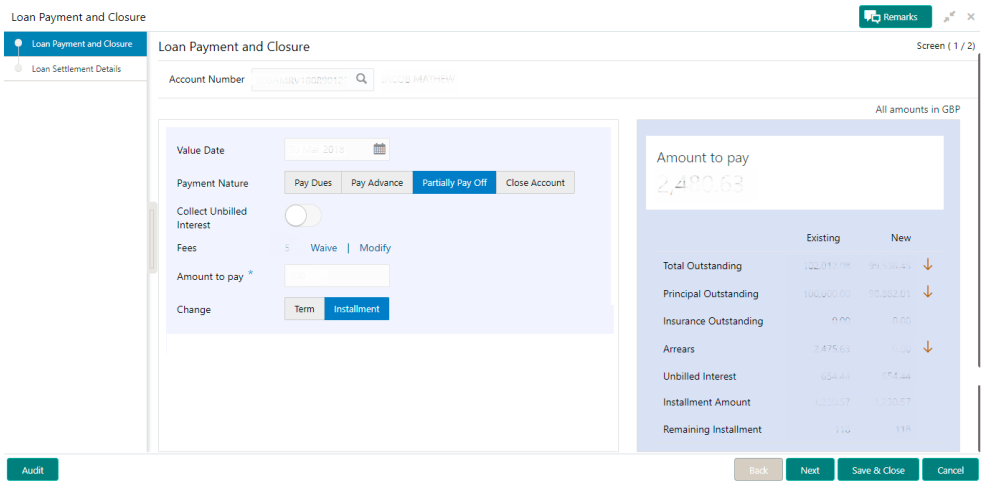
You can make payment by paying partial loan amount. Once the payment is done, the principal amount is reduced from the loan amount. The **Partially Pay Off** option will not available, if the loan account is in post maturity date.

To pay partial amount:

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

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

Figure 5-9 Partial Pay Off



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

Table 5-6 Partially Pay Off - Field Description

Field	Description
Payment Nature	Select the **Partially Pay Off** for paying the payment. **Note:** For information on other options, refer Paying by Pay Due Option, Paying by Pay Advance Option, and Paying by Close Account Option.
Collect Unbiled Interest	Switch to to collect all the unbilled interest till date. Switch to to not to collect all the unbilled interest till date.
Fees	Displays the fees amount to be paid.
Amount to Pay	Specify the total payment loan amount. **Note:** If the specified amount is not enough to pay the principal balance, then you will not be able to proceed ahead with the transaction.
Change	Select whether to change to **Term** or **Installment** option.

4. Click **Next**.

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

5. Click **Submit**.

   The screen is successfully submitted for authorization.

5.1.7 Paying by Close Account Option

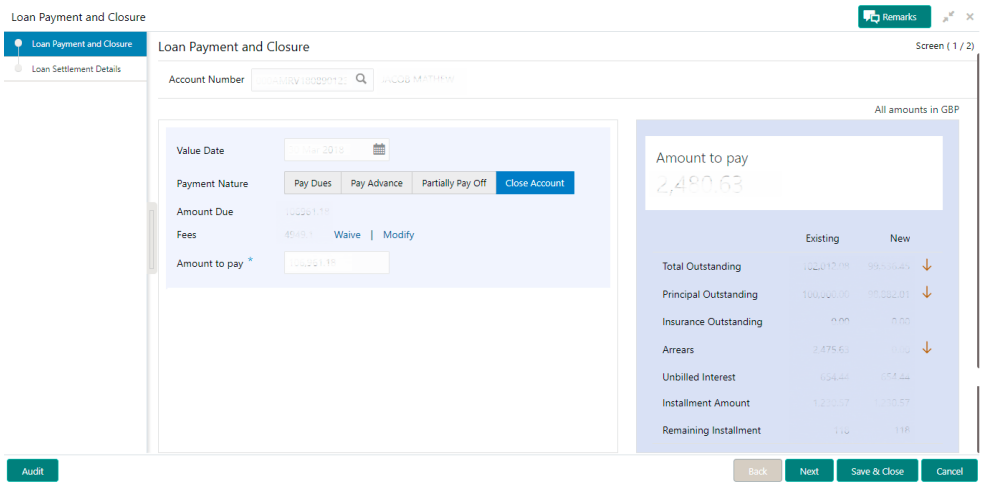
You can make payment by repaying the entire outstanding loan amount and close the loan account.

To pay by closing account:

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

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

Figure 5-10 Close Account



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

Table 5-7 Close Account - Field Description

Field	Description
Payment Nature	Select the **Close Account** for paying the payment. **Note:** For information on other options, refer Paying by Pay Due Option, Paying by Pay Advance Option, and Paying by Partially Pay Off Option.
Amount Due	Displays the total loan amount to be paid.
Fees	Displays the fees amount to be paid.
Amount to Pay	Specify the total payment loan amount. **Note:** You can only enter the amount equal or more than the amount specified in the **Amount Due** field.

4. Click **Next**.

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

5. Click **Submit**.

   The screen is successfully submitted for authorization.

5.1.8 Viewing, Modifying, or Waiving Fees

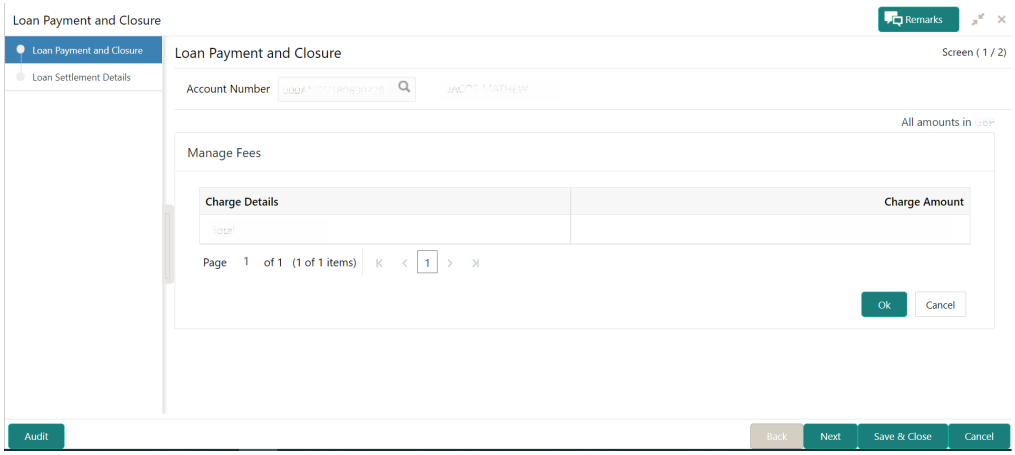
You can view, modify, or waive the fees applied on the loan account. Only for the loan account for which fees are configured the **Fee** field and the **View/Modify** and **Waive** links.

To view, modify, or waive the fees applied:

1. Navigate to the screen and fetch the account. For more information, refer Navigating and Fetching Account.
2. From the **Loan Payment and Closure** tab, select the nature of payment from the **Payment Nature** field.
   - **To view or modify the fees:**
   a. From the **Fees** field, click the **View/Modify** link.

      The **Manage Fees** section is displayed.

Figure 5-11 Manage Fees



   b. In the **Manage Fees** section, you can view or modify the fees details are required. For more information on fields, refer to field description table below:

Table 5-8 Manage Fees - Field Description

Field	Description
Charge Details	Displays types of charges applied on the account.
Charge Amount	Specify the amount to be collected as fees.

   c. Click **OK**.

   - **To waive the fees:**
   a. From the **Fees** field, click the **Waive** link.

      A confirmation message appears.

   b. Click **Confirm**.

5.1.9 Performing Settlement through CASA

You can perform your settlement through your CASA account.

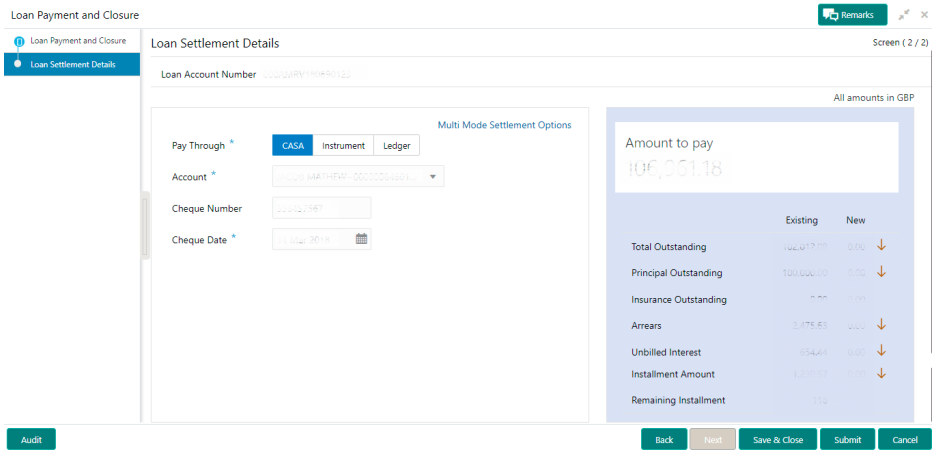
To perform settlement through CASA:

1. Navigate to the screen and fetch the account. For more information, refer Navigating and Fetching Account.
2. From the **Loan Payment and Closure** tab, click **Next**.

   The **Loan Settlement Details** tab is displayed.
3. From the **Pay Through** field, select the **CASA** option.

   The fields related to **CASA** are displayed.
4. You can perform settlement through CASA using any of the following actions:
   - For CASA account in local currency:

Figure 5-12 CASA Account in Local Currency



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

Table 5-9 CASA - Local Currency – Field Description

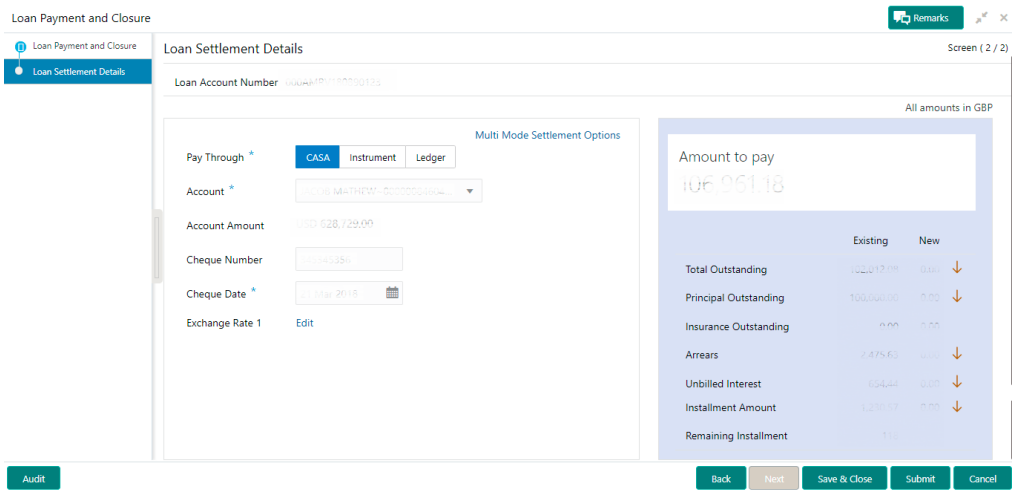
Field	Description
Pay Through	Select the **CASA** option to perform the settlement. **Note:** For information on **Instrument** and **Ledger**, refer Performing Settlement through Instrument, and Performing Settlement through Ledger.

Table 5-9 (Cont.) CASA - Local Currency – Field Description

Field	Description
Account	Select the CASA account in local currency. **Note:** For information on CASA in foreign currency, refer CASA in Foreign Currency. For information if you select the **Other CASA** option from the list, refer CASA Within the Bank and CASA Outside the Bank.
Cheque Number	Specify the cheque number of the CASA account for settlement.
Cheque Date	Specify the cheque date for settlement.

- For CASA account in foreign currency:

Figure 5-13 CASA Account in Foreign Currency



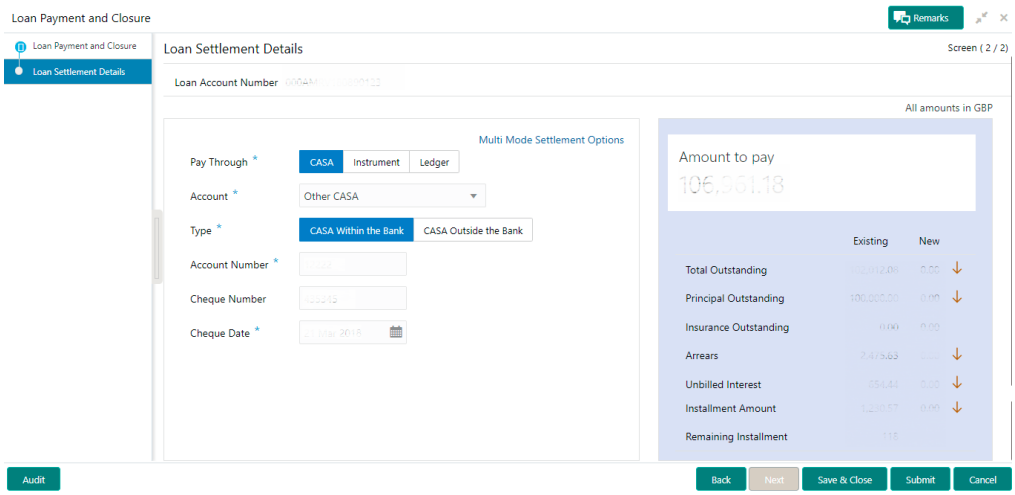
For more information on fields, refer to field description table below:

Table 5-10 CASA - Foreign Currency – Field Description

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

- For CASA account within the bank:

Figure 5-14 CASA Within the Bank



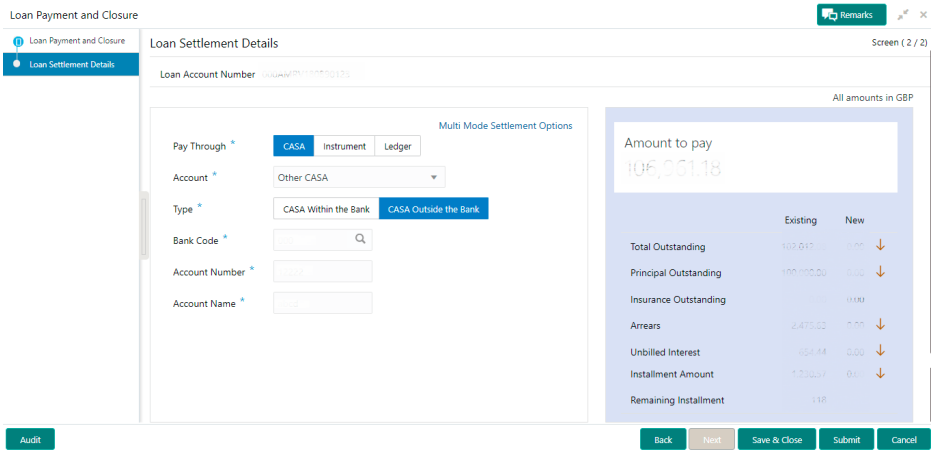
For more information on fields, refer to field description table below:

Table 5-11 CASA Within the Bank – Field Description

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

- For CASA account outside the bank:

Figure 5-15 CASA Outside the Bank



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

Table 5-12 CASA Outside the Bank – Field Description

Field	Description
Pay Through	Select the **CASA** option to perform the settlement. **Note:** For information on **Instrument** and **Ledger**, refer Performing Settlement through Instrument, and Performing Settlement through Ledger.
Account	Select the **Other CASA** option.
Type	Select the **CASA Outside the Bank** type. **Note:** For information on **CASA Within the Bank**, refer CASA Within the Bank.
Bank	Select the bank in which you have the CASA account.
Account Number	Specify the CASA account number which is present in the outside bank.
Account Name	Specify the name of the CASA account holder.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

5.1.10 Performing Settlement through Instrument

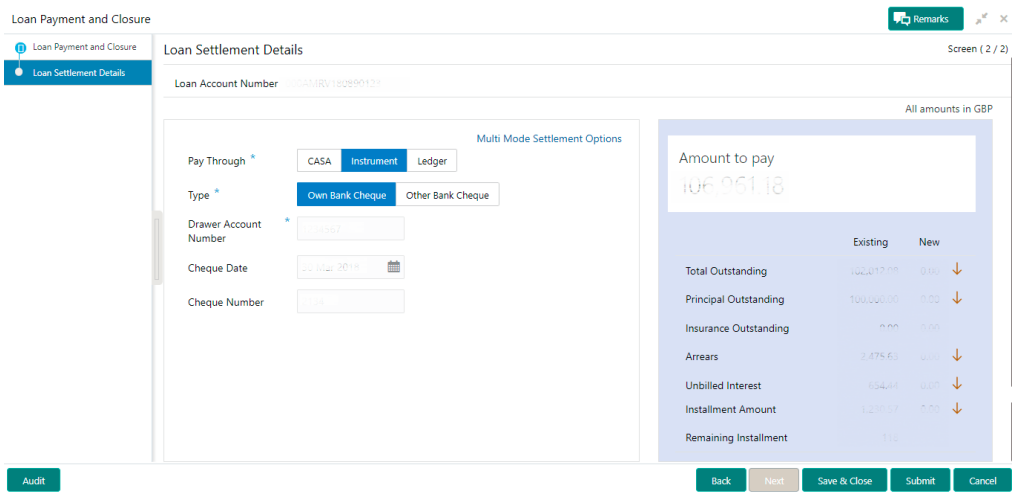
You can perform settlement using an instrument.

To perform settlement through instrument:

1. Navigate to the screen and fetch the account. For more information, refer Navigating and Fetching Account.
2. From the **Loan Payment and Closure** tab, click **Next**.

   The **Loan Settlement Details** tab is displayed.
3. From the **Pay Through** field, select the **Instrument** option.
4. You can perform settlement through **Instrument**, using any of the following actions:
   - For instrument type is own bank cheque:

Figure 5-16 Own Bank Cheque



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

Table 5-13 Own Bank Cheque – Field Description

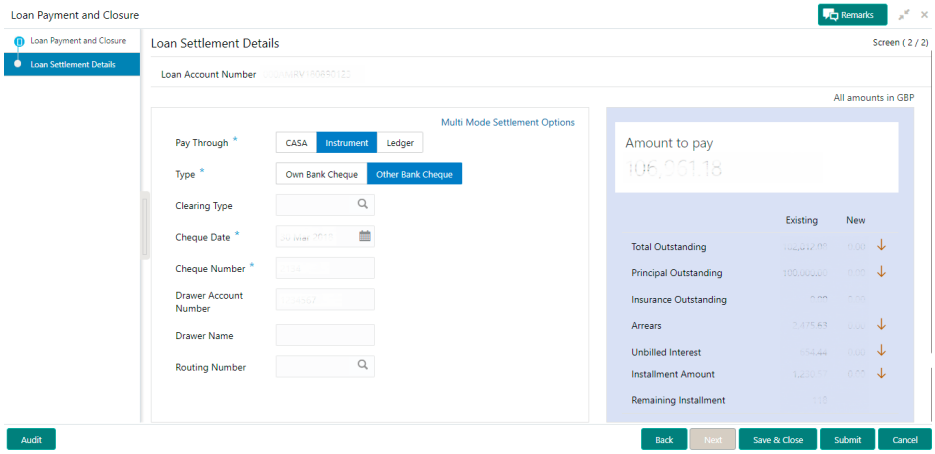
Field	Description
Pay Through	Select the Instrument option to perform the settlement. **Note:** For information on **CASA** and **Ledger**, refer Performing Settlement through CASA, and Performing Settlement through Ledger.

Table 5-13 (Cont.) Own Bank Cheque – Field Description

Field	Description
Type	Select the **Own Bank Cheque** type. **Note:** For information on **Other Bank Cheque**, refer Other Bank Cheque.
Drawer Account Number	Specify the account number of the drawer on cheque.
Cheque Date	Specify the cheque date for settlement.
Cheque Number	Specify the cheque number of the CASA account for settlement.

- For instrument type is other bank cheque:

Figure 5-17 Other Bank Cheque



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

Table 5-14 Other Bank Cheque – Field Description

Field	Description
Pay Through	Select the Instrument option to perform the settlement. **Note:** For information on **CASA** and **Ledger**, refer Performing Settlement through CASA, and Performing Settlement through Ledger.

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

Field	Description
Type	Select the **Other Bank Cheque** type. **Note:** For information on **Own Bank Cheque**, refer Own Bank Cheque.
Clearing Type	Specify the clearing type of the cheque. **Note:** You can also fetch by clicking the icon. For more information, refer Clearing Type.
Cheque Date	Specify the cheque date for settlement.
Cheque Number	Specify the cheque number for settlement.
Drawer Account Number	Specify the account number of the drawer on cheque.
Drawer Name	Specify the name of the drawer on cheque.
Routing Number	Specify the routing number of the cheque. **Note:** You can also fetch by clicking the icon. For more information, refer Routing Number.

– To fetch the clearing type code:

a. From the **Clearing Type** field, click the icon.

The **Clearing Type/Network Code** section is displayed.

Figure 5-18 Clearing Type/Network Code

b. Specify the clearing type or network code in the **Clearing Type/ Network Code** field and click **Fetch**.

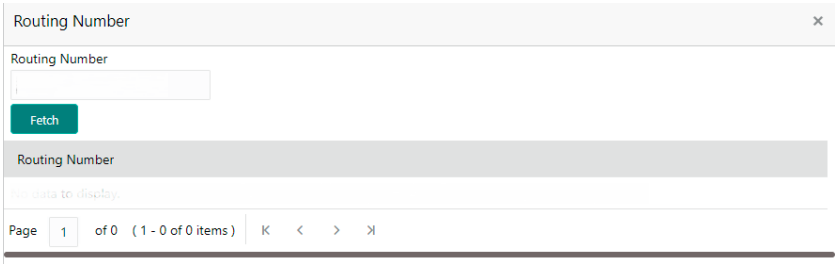
c. Select the type or code displayed in the **Clearing Type/Network Code** field in the table.

– To fetch the routing number:

a. From the **Routing Number** field, click the icon.

The **Routing Number** section is displayed.

Figure 5-19 Routing Number



b. Specify the number in the **Routing Number** field and click **Fetch**.

c. Select the routing number displayed in the **Routing Number** field in the table.

5. Click **Submit**.

The screen is successfully submitted for authorization.

5.1.11 Performing Settlement through Ledger

You can perform the settlement using ledger.

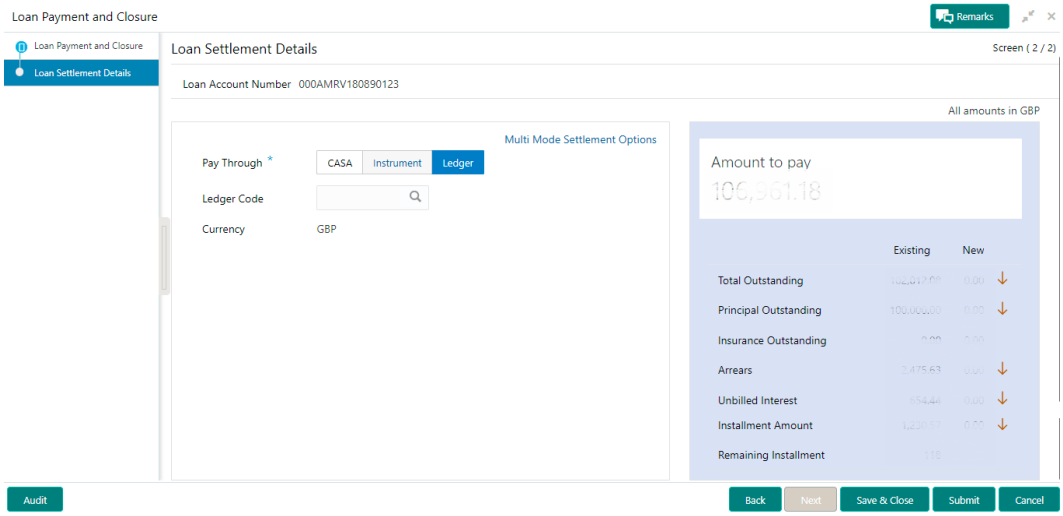
To perform settlement through ledger:

1. Navigate to the screen and fetch the account. For more information, refer Navigating and Fetching Account.
2. From the **Loan Payment and Closure** tab, click **Next**.

   The **Loan Settlement Details** tab is displayed.
3. From the **Pay Through** field, select the **Ledger** option.

   The fields related to ledger option are displayed.

Figure 5-20 Ledger



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

Table 5-15 Ledger – Field Description

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

5.1.12 Performing Multi Mode Settlement

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

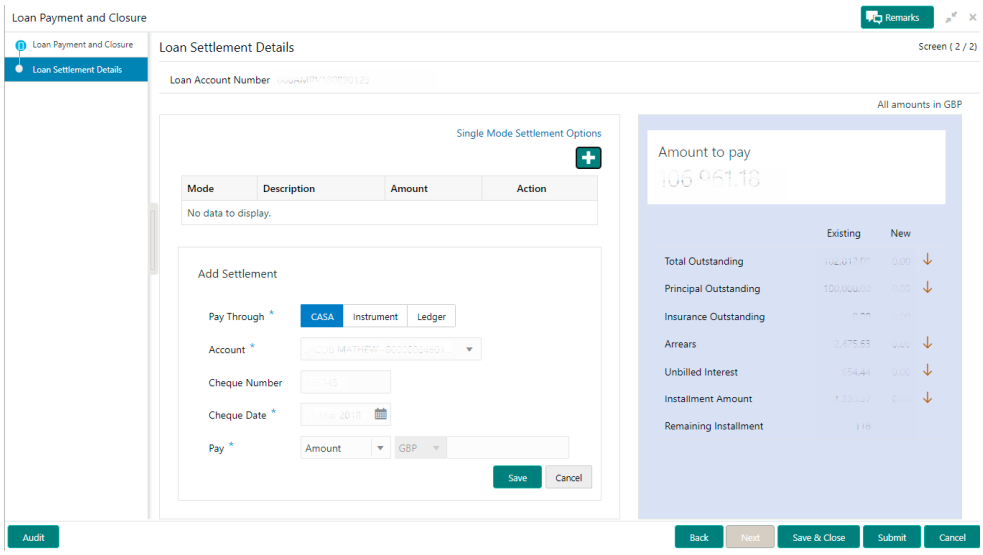
To perform multi mode settlement:

1. Navigate to the screen and fetch the account. For more information, refer Navigating and Fetching Account.
2. From the **Loan Payment and Closure** tab, click **Next**.

   The **Loan Settlement Details** tab is displayed.
3. Click the **Multi Mode Settlement Options** link.
4. Click the icon, to add settlement modes.

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

Figure 5-21 Multimode Settlement Option



5. Click **Save**.

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

Table 5-16 Multi Mode Setllment Options – Field Description

Field	Description
Mode	Displays the settlement mode.

Table 5-16 (Cont.) Multi Mode Setllment Options – Field Description

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

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

6
Schedule

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

This topic contains the following subtopics:

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

6.1 Loan Payment Holiday

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

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

This topic contains the following subtopics:

- Navigating and Fetching Account
  The steps to navigate and fetch the account number is covered in this topic.
- Applying Repayment Holiday for Upcoming Payments
  You can select the installments from your next six installments displayed, for which repayment holiday is to be applied.
- Applying Repayment Holiday for a Date Range
  You can select the from and to date, based on which the repayment holiday will be applied to the schedules in these date range.
- Applying Repayment Holiday for Other Period
  You can select a reason to apply repayment holiday to the schedules.
- Viewing Revised Schedule
  You can view the revised schedule details based on the actions performed on the **Payment Holiday Details** tab.

6.1.1 Navigating and Fetching Account

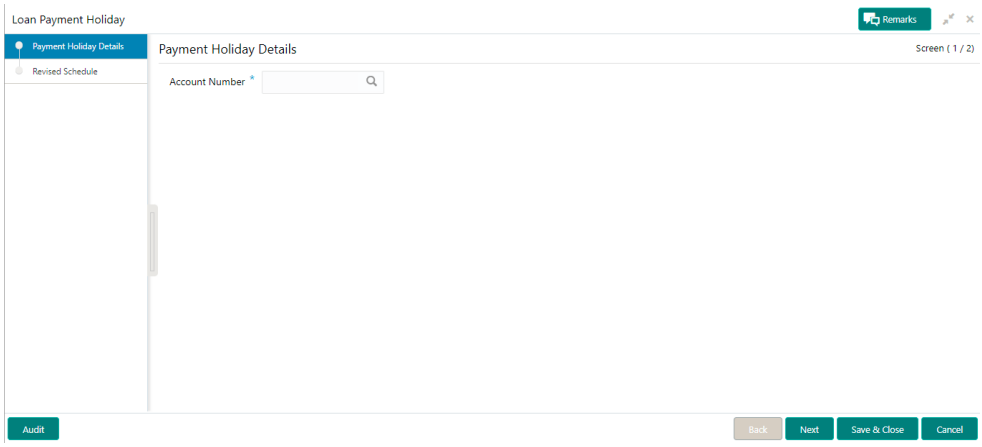
The steps to navigate and fetch the account number is covered in this topic.

To navigate and fetch account number:

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

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

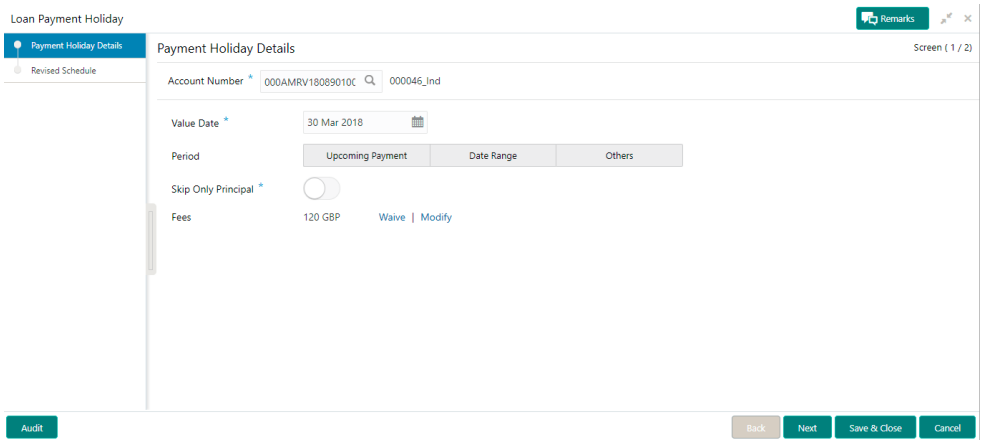
Figure 6-1 Loan Payment Holiday



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

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

Figure 6-2 Payment Holiday Details tab



6.1.2 Applying Repayment Holiday for Upcoming Payments

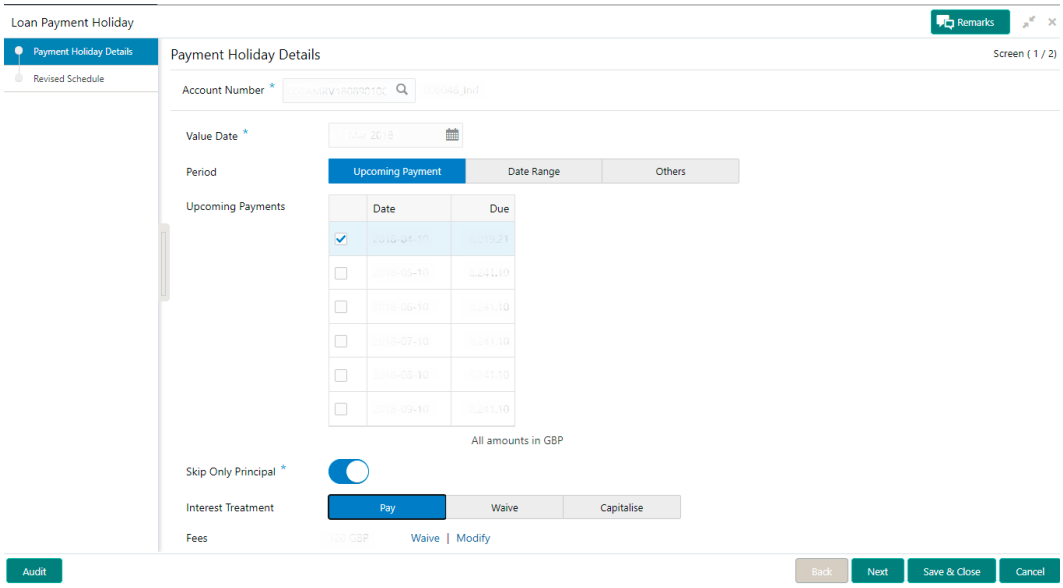
You can select the installments from your next six installments displayed, for which repayment holiday is to be applied.

To apply repayment holiday for upcoming payments:

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

   The fields related to upcoming payment are displayed.

Figure 6-3 Upcoming Payment



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

Table 6-1 Upcoming Payments – Field Description

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

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

Field	Description
Value Date	Select or specify the value date for performing the transaction. **Note:** By default, the system displays the current date. If required, you can specify a future date. A back date is allowed only if no financial event has happened on the holiday period.
Period	Select the **Upcoming Payments** option. **Note:** For more information on **Date Range** option, refer Applying Repayment Holiday for a Date Range. For more information on **Other** option, refer Applying Repayment Holiday for Other Period.
Upcoming Payments	Displays the repayment amount due amount date wise. The details are displayed in the **Date** and **Due** fields accordingly. **Note:** You need to select payments to applying the repayment holiday.

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

Field	Description
Skip Only Principal	Switch to repaying the interest part only that is, the principal schedule will be excluded during the repayment holiday period. **Note:** Principal schedule is amortized for the remaining period or for the tenor of the loan. For simple loans (Bearing Loans), the principal is recalculated for the remaining schedules. Switch to for including the principal and interest during the repayment holiday period. **Note:** Outstanding Principal is amortized for the remaining period or for the tenor of the loan. For Simple Loans (Bearing Loans), the interest schedules for the period is also skipped.
Interest Treatment	Select the appropriate option for treating the interest. The options are: • **Pay** • **Waive** • **Capitalise** **Note:** This field is displayed, if you switch to from the **Skip Only Principal** field.
Fees	Displays the fee amount along with currency charged on the loan account. **Note:** *Waiving and modification of fees are not applicable for this release*.

4. Click **Next**.

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

The **Revised Schedule** tab is displayed.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

6.1.3 Applying Repayment Holiday for a Date Range

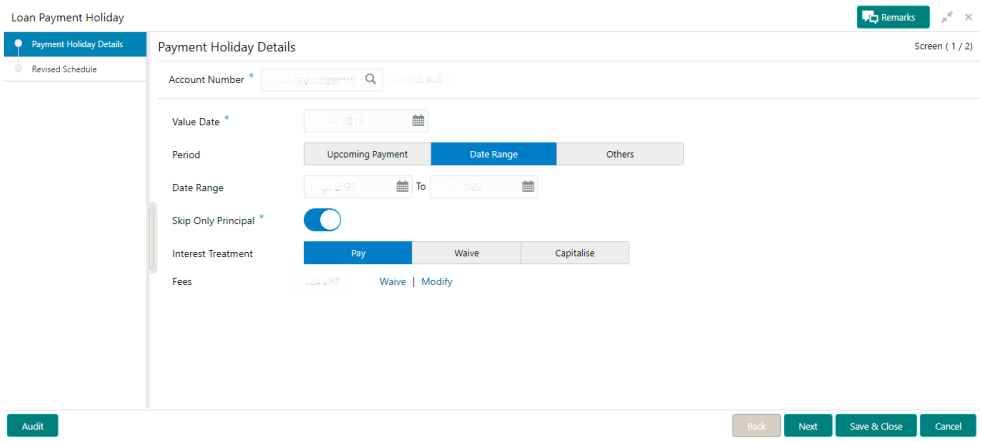
You can select the from and to date, based on which the repayment holiday will be applied to the schedules in these date range.

To apply repayment holiday for a date range:

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

   The fields related to date range are displayed.

Figure 6-4 Date Range



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

Table 6-2 Date Range – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for for defining payment holiday. **Note:** As you specify the account number, the name of the account holder appears next to the account number.
Value Date	Select or specify the value date for performing the transaction. **Note:** By default, the system displays the current date. If required, you can specify a future date. A back date is allowed only if no financial event has happened on the holiday period.
Period	Select the **Date Range** option. **Note:** For more information on **Upcoming Payments** option, refer Applying Repayment Holiday for Upcoming Payments. For more information on **Other** option, refer Applying Repayment Holiday for Other Period.
Date Range	Select or specify the from and **To** date for which holiday period is to be applied. **Note:** You need to specify a date equal or lesser than **Value Date** in the **To** field.

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

Field	Description
Skip Only Principal	Switch to repaying the interest part only that is, the principal schedule will be excluded during the repayment holiday period. **Note:** Principal schedule is amortized for the remaining period or for the tenor of the loan. For simple loans (Bearing Loans), the principal is recalculated for the remaining schedules. Switch to for including the principal and interest during the repayment holiday period. **Note:** Outstanding Principal is amortized for the remaining period or for the tenor of the loan. For Simple Loans (Bearing Loans), the interest schedules for the period is also skipped.
Interest Treatment	Select the appropriate option for treating the interest. The options are: • **Pay** • **Waive** • **Capitalise** **Note:** This field is displayed, if you switch to from the **Skip Only Principal** field.
Fees	Displays the fee amount along with currency charged on the loan account. **Note:** *Waiving and modification of fees are not applicable for this release*.

4. Click **Next**.

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

The **Revised** Schedule tab is displayed.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

6.1.4 Applying Repayment Holiday for Other Period

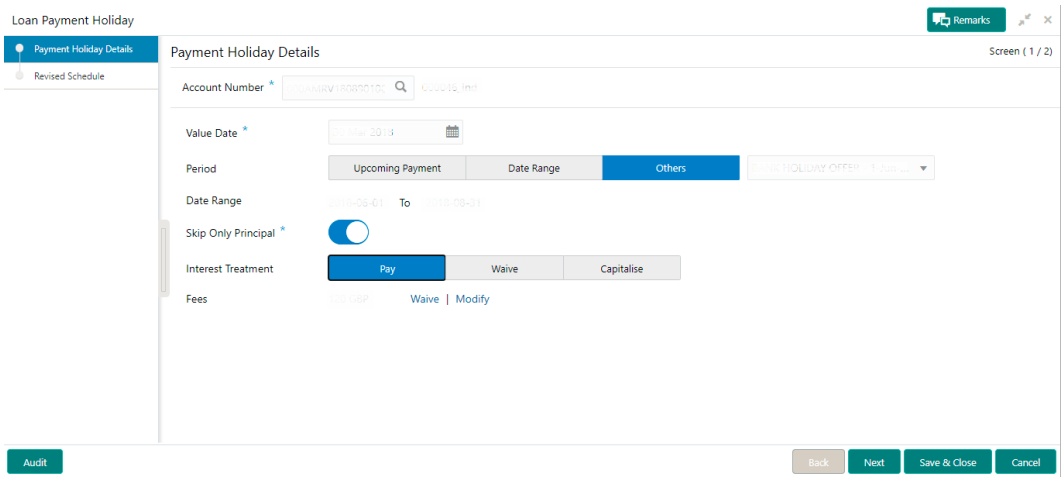
You can select a reason to apply repayment holiday to the schedules.

To apply repayment holiday for other period:

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

   The fields related to date range are displayed.

Figure 6-5 Others



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

Table 6-3 Others – Field Description

Field	Description
Account Number	Click the icon and select the account number or specify the account number for defining payment holiday. **Note:** As you specify the account number, the name of the account holder appears next to the account number.
Value Date	Select or specify the value date for performing the transaction. **Note:** By default, the system displays the current date. If required, you can specify a future date. A back date is allowed only if no financial event has happened on the holiday period.
Period	Select the **Other** option. **Note:** As you select the **Other** option, you need to select an appropriate option from the list displayed adjacent to the field. For more information on **Upcoming Payments** option, refer Applying Repayment Holiday for Upcoming Payments. For more information on **Date Range** option, refer Applying Repayment Holiday for a Date Range.

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

Field	Description
Skip Only Principal	Switch to repaying the interest part only that is, the principal schedule will be excluded during the repayment holiday period. **Note:** Principal schedule is amortized for the remaining period or for the tenor of the loan. For simple loans (Bearing Loans), the principal is recalculated for the remaining schedules. Switch to for including the principal and interest during the repayment holiday period. **Note:** Outstanding Principal is amortized for the remaining period or for the tenor of the loan. For Simple Loans (Bearing Loans), the interest schedules for the period is also skipped.
Interest Treatment	Select the appropriate option for treating the interest. The options are: • **Pay** • **Waive** • **Capitalise** **Note:** This field is displayed, if you switch to from the **Skip Only Principal** field.
Fees	Displays the fee amount along with currency charged on the loan account. **Note:** *Waiving and modification of fees are not applicable for this release*.

4. Click **Next**.

> **Note:**
>
> On click **Next**, the system displays an error message:
>
> - Holiday interest formula is not maintained.
> - Holiday period is not within the maximum **Interest Only Period** maintained at the product level. This validation is applicable only if **Skip Only Principal** is switched to .
> - Final schedule is on the holiday period.
> - Any selected schedule is partially or fully paid.
> - Holiday period is already set for the schedules.
> - No schedules exists of the loan account.

The **Revised Schedule** tab is displayed.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

6.1.5 Viewing Revised Schedule

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

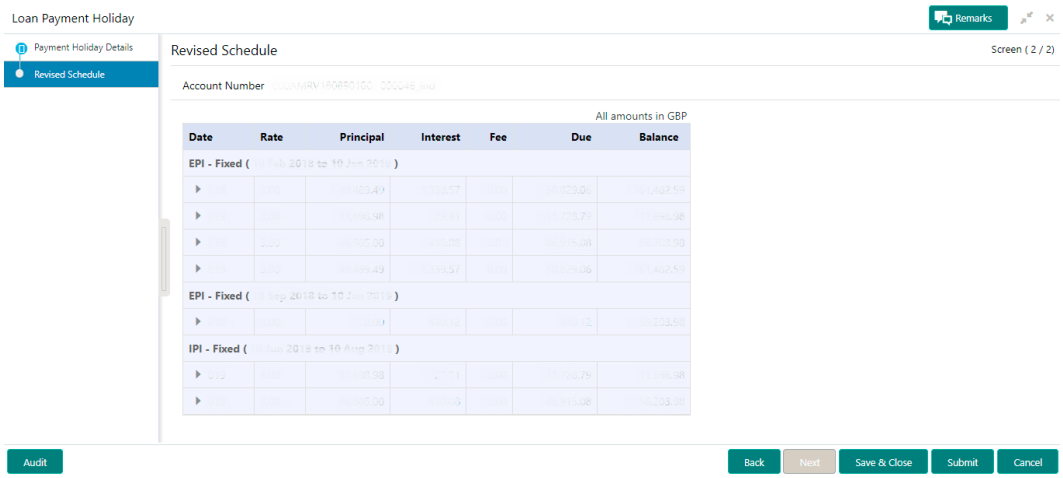
The revised schedule details are displayed year wise. To view schedule details for a particular year, you need to click the icon.

To view revised schedule details:

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

   The **Revised Schedule** tab is displayed.

Figure 6-6 Revised Schedule



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

Table 6-4 Revised Schedule - Field Description

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

5. Click **Submit**.

   The screen is successfully submitted for authorization.

6.2 Loan Renegotiation

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

This topic contains the following subtopics:

- Navigating and Fetching Account
  The steps to navigate and fetch the account number is covered in this topic.
- Modifying Loan Details
  The **Modify Loan** tab displays the values as maintained in the host. Here, you can update the values based on the minimum and maximum range based on the parameter maintained in the host.

- Treating Outstanding
  You can allocate the arrears on the loan account. The **Treat Outstanding** section displays the outstanding arrears component wise. Here, you can pay, capitalize, or waive the arrears.
- Modifying Schedule Details
  You can view the upcoming schedules. If there is any change in the term, the system will fetch and display the schedule structure until maturity considering the term change. You can also add new or edit existing structure or interest rate revision details.
- Modifying Rollover Details
  You can view the re-draw of schedules considering the rolling over of the loan to new loan schedule starting from current value date until to maturity.
- Modifying Interest or Fees
  You can view the interest and fees components configured for the loan account. You can also add new or edit existing interest or fees detail.
- Viewing Simulation Details
  Based on your actions performed on **Value Date**, **Sanctioned**, **Term**, and **Current Installment** fields from the **Modify Loan** tab, the system updates and displays the value on the right widget.
- Viewing Revised Schedule
  You can view the revised schedule details based on the actions performed on the **Modify Loan** tab.
- Viewing Fee Charged
  You can view the fees charged on the account.

6.2.1 Navigating and Fetching Account

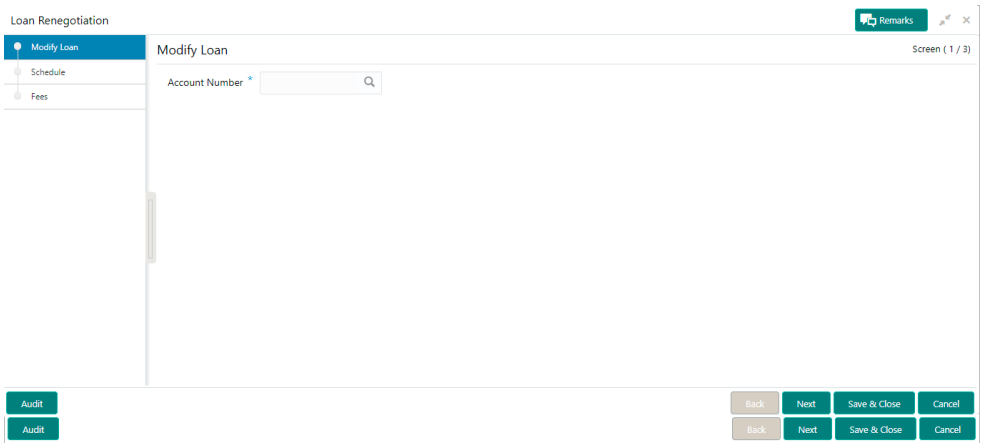
The steps to navigate and fetch the account number is covered in this topic.

To navigate and fetch account number:

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

   The **Loan Renegotiation** screen is displayed.

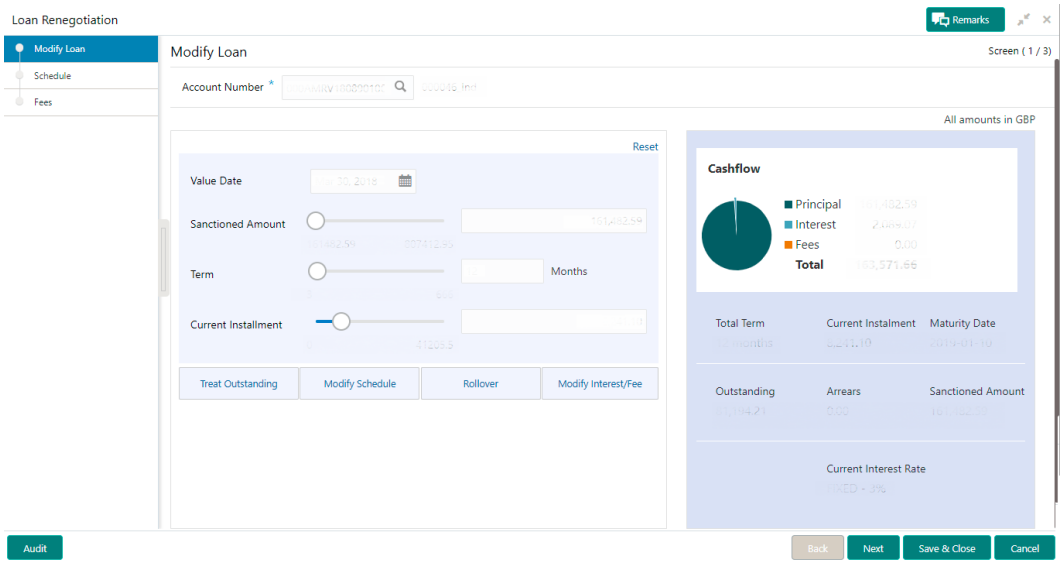
Figure 6-7 Loan Renegotiation



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

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

Figure 6-8 Existing Loan Details



6.2.2 Modifying Loan Details

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

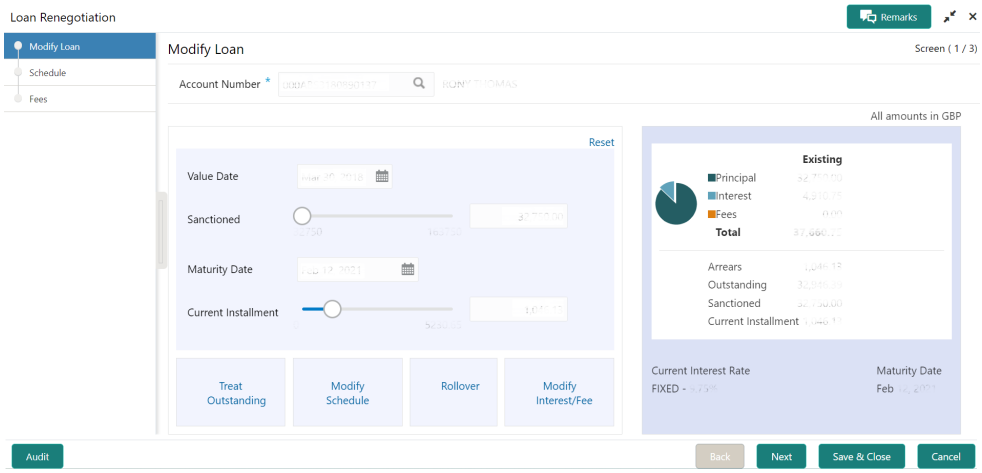
You can update the values by moving the slider or specifying the value. If you update by moving the slider, then the system updates the **Loan Amount**, **Term**, and **Current Installment** values. If you specify the value, then the system adjusts the slider of the **Loan Amount**, **Term**, and **Current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

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

To modify the loan details:

1. Navigate to the screen and fetch the account. For more information, refer Navigating and Fetching Account.

Figure 6-9 Modify Loan tab



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

Table 6-5 Modify Loan Details – Field Description

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

Table 6-5 (Cont.) Modify Loan Details – Field Description

Field	Description
Sanctioned Amount	Specify the loan amount for performing the renegotiation. You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically. **Note:** • Only if there is available balance in the facility sanctioned, you can increase the loan amount. • You can decrease the loan amount only to the extent of disbursed loan amount. • In case the loan is fully disbursed, then no loan decrease will be allowed. • You cannot increase or decrease the loan amount, if the account is in IOI, IOA, MOR, or P&I stage. • The loan amount cannot be 0 and also exceed 5 times more than the current loan amount. • If the loan account which has reached the maturity date and still the loan account status is active due to arrears, then this field is not enabled.
Maturity Date	Select or specify the loan maturity date. **Note:** If the loan account has passed the maturity date, then this field is not enabled.
Current Installment	Specify the loan installment amount as per current schedule. **Note:** • You can specify the minimum and maximum installment within the specified amount range. • If the loan account which has reached the maturity date and still the loan account status is active due to arrears, then this field is not enabled.

- In the **Modify Loan** tab, you can also modify the following loan details:
  a. **Treat Outstanding**: For more information, refer Treating Outstanding.
  b. **Modify Schedule**: For more information, refer Modifying Schedule Details.

c. **Rollover**: For more information, refer Modifying Rollover Details.

d. **Modify Interest/Fee**: For more information, refer Modifying Interest or Fees.

3. Click **Next**.

   The **Schedule** tab is displayed.

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

4. Click **Next**.

   The **Fees** tab is displayed.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

6.2.3 Treating Outstanding

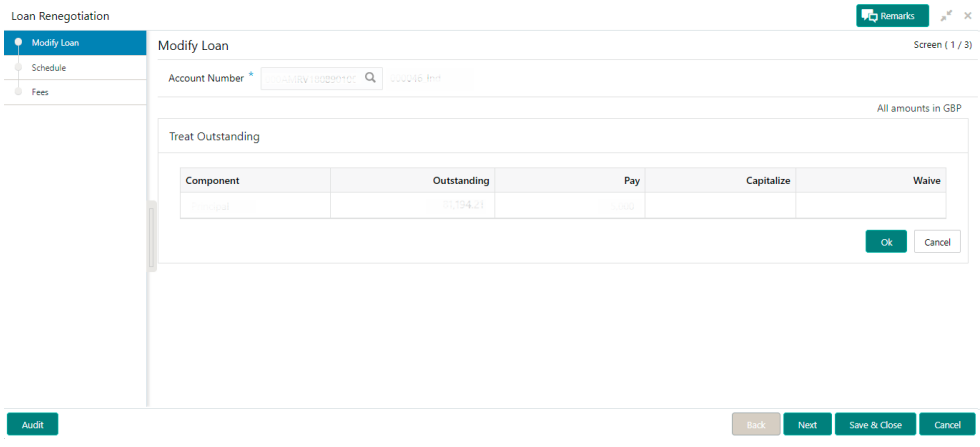
You can allocate the arrears on the loan account. The **Treat Outstanding** section displays the outstanding arrears component wise. Here, you can pay, capitalize, or waive the arrears.

To treat the outstanding:

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

   The **Treat Outstanding** section is displayed.

Figure 6-10 Treat Outstanding



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

Table 6-6 Treat Outstanding – Field Description

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

4. Click **OK**.

6.2.4 Modifying Schedule Details

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

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

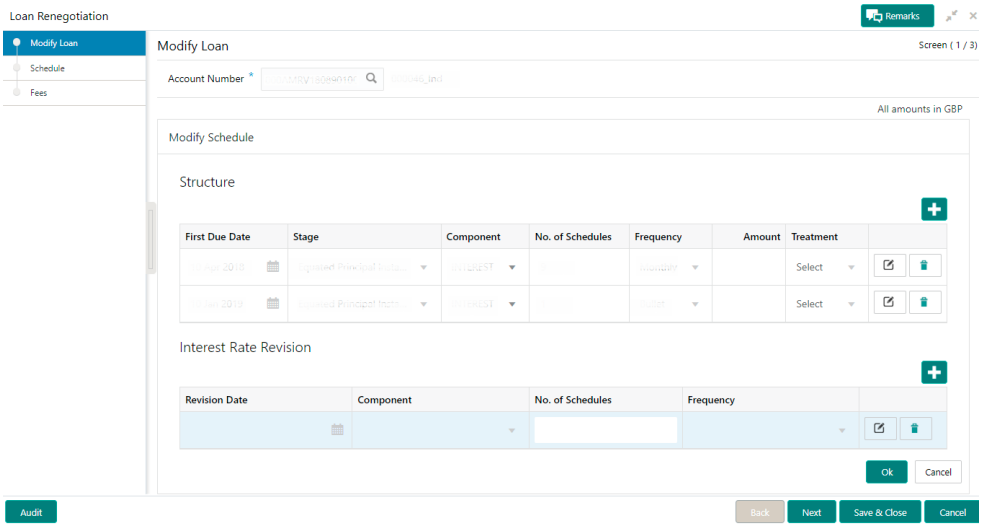
To modify the schedule details:

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

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

The **Modify Schedule** section is displayed.

Figure 6-11 Modify Schedule



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

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

Table 6-7 Modify Schedule – Field Description

Field	Description
Structure	This section displays the schedule structure.
First Due Date	Specify the due date on which the schedule installment is due.
Stage	Select the applicable loan stage. For amortized loan account, the following are the options: • **Equated Principal Installment** • **Interest Only Installment** • **Moratorium** For non amortized loan account, the following are the options: • **Interest and Principal Installment** • **Interest Only Installment** • **Moratorium**
Component	Select the loan component. **Note:** This field is not editable if you select the **Equated Principal Installment** option from the **Stage** field.

Table 6-7 (Cont.) Modify Schedule – Field Description

Field	Description
No. of Schedules	Specify the number of schedules for the repayment stage.
Frequency	Select the frequency of installment payment. The options are: • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly**
Amount	Specify the installment amount to be paid.
Treatment	Select the schedule treatment. The options are: • **Capitalize** • **Waive**
<Action>	Displays the actions you can perform on the structure details. The following icons are displayed: • : You can click this icon, to edit the details in a row. • : You can click this icon, to delete the row. • : You can click this icon, to confirm the details added in the row.
Interest Rate Revision	This section the revision schedule for interest rates.
Revision Date	Select or specify the date on which the revised interest rate is applied for the account.
Component	Select the loan component on which revised interest rate is applicable.
No. of Schedules	Specify the number of schedules for which revised interest rate is applicable.
Frequency	Select the frequency of rate revision. The options are: • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly**
<Action>	Displays the actions you can perform on the structure details. The following icons are displayed: • : You can click this icon, to edit the details in a row. • : You can click this icon, to delete the row. • : You can click this icon, to confirm the details added in the row.

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

  a. From the **Structure** or **Interest Rate Revision** section, click the icon.

  b. Select or specify the details as required.

  c. From the **Action** field, click the icon.

The details are added successfully.

4. Click **OK**.

6.2.5 Modifying Rollover Details

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

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

> **Note:**
>
> You will not be allowed to perform the rollover on the loan account, if:
>
> - Rollover is not set at the account level.
> - You have breached the maximum number of allowed rollovers.

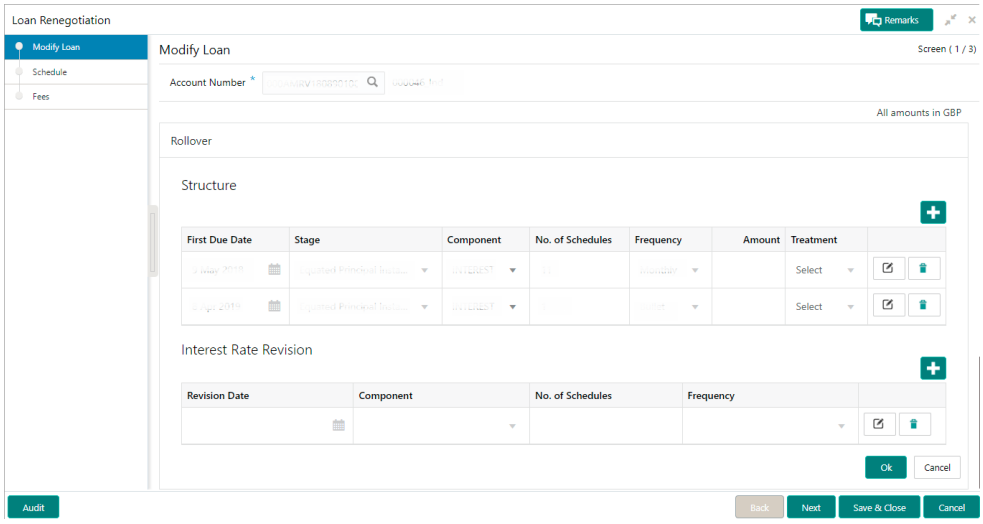
To modify the rollover details:

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

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

The **Rollover** section is displayed.

Figure 6-12 Rollover



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

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

Table 6-8 Rollover – Field Description

Field	Description
Structure	This section displays the schedule structure.
First Due Date	Specify the due date on which the schedule installment is due.
Stage	Select the applicable loan stage. For amortized loan account, the following are the options: • **Equated Principal Installment** • **Interest Only Installment** • **Moratorium** For non amortized loan account, the following are the options: • **Interest and Principal Installment** • **Interest Only Installment** • **Moratorium**
Component	Select the loan component. **Note:** This field is not editable if you select the **Equated Principal Installment** option from the **Stage** field.
No. of Schedules	Specify the number of schedules for the repayment stage.
Frequency	Select the frequency of installment payment. The options are: • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly**
Amount	Specify the installment amount to be paid.
Treatment	Select the schedule treatment. The options are: • **Capitalize** • **Waive**
<Action>	Displays the actions you can perform on the structure details. The following icons are displayed: • : You can click this icon, to edit the details in a row. • : You can click this icon, to delete the row. • : You can click this icon, to confirm the details added in the row.
Interest Rate Revision	This section the revision schedule for interest rates.

Table 6-8 (Cont.) Rollover – Field Description

Field	Description
Revision Date	Select or specify the date on which the revised interest rate is applied for the account.
Component	Select the loan component on which revised interest rate is applicable.
No. of Schedules	Specify the number of schedules for which revised interest rate is applicable.
Frequency	Select the frequency of rate revision. The options are: • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly**
<Action>	Displays the actions you can perform on the structure details. The following icons are displayed: • : You can click this icon, to edit the details in a row. • : You can click this icon, to delete the row. • : You can click this icon, to confirm the details added in the row.

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

  a. From the **Structure** or **Interest Rate Revision** section, click the icon.

  b. Select or specify the details as required.

  c. From the **Action** field, click the icon.

     The details are added successfully.

4. Click **OK**.

6.2.6 Modifying Interest or Fees

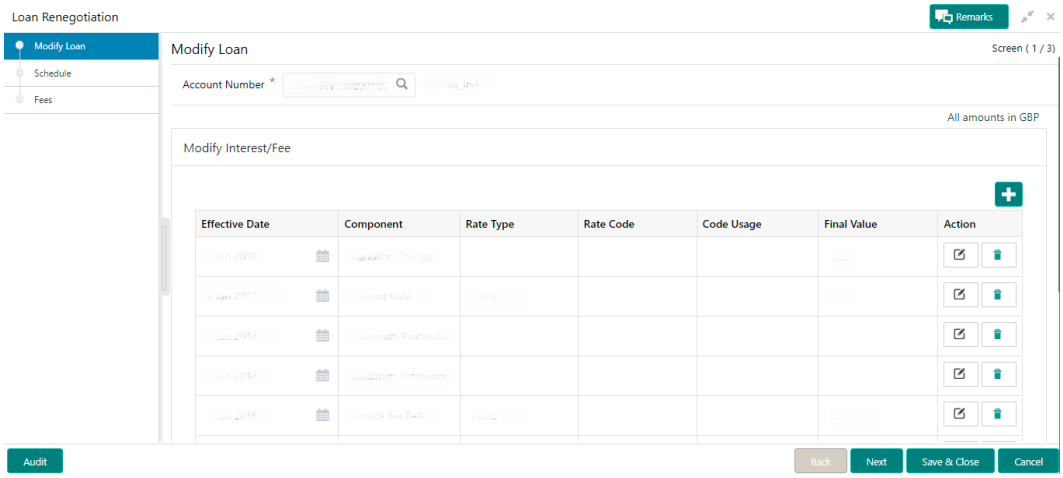
You can view the interest and fees components configured for the loan account. You can also add new or edit existing interest or fees detail.

To modify the interest or fees detail:

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

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

Figure 6-13 Modify Interest/Fee

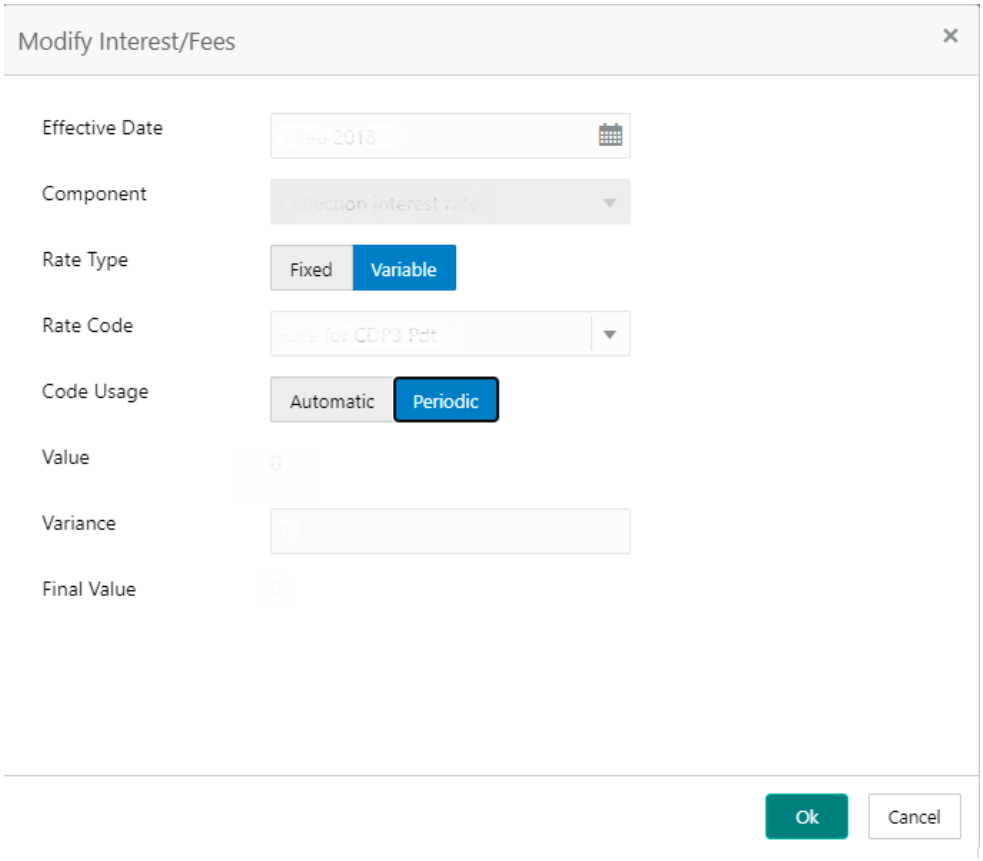


> **Note:**
>
> By default, the existing interest or fees details of the account is displayed.

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

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

Figure 6-14 Modify Interest/Fees - Edit



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

Table 6-9 Modify Interest/Fees – Edit - Field Description

Field	Description
Effective Date	Select or specify the effective date of the component value. **Note:** You cannot specify the date less than the date specified in the **Value Date** field in the **Modify Loan** tab.

Table 6-9 (Cont.) Modify Interest/Fees – Edit - Field Description

Field	Description
Component	Displays the loan component. **Note:** The component user defined element is of following type: • Rate • Rate Code • Number
Rate Type	Select the rate type associated for the component. The options are: • **Fixed** • **Variable** **Note:** • This field is displayed if: – The **Component User Defined Element** type is **Rate** or **Rate Code**, and you have select the **Fixed** option from the **Rate Type** field. – The **Component User Defined Element** type is **Rate** or **Rate Code**, and you have selected the **Variable** option from the **Rate Type** field.
Rate Code	Select the rate code associated for the component. **Note:** This field is displayed if, the **Component User Defined Element** type is **Rate** or **Rate Code**, and you have selected the **Variable** option from the **Rate Type** field.

Table 6-9 (Cont.) Modify Interest/Fees – Edit - Field Description

Field	Description
Code Usage	Select the code usage for the component. The options are: • **Automatic** • **Periodic** **Note:** This field is displayed if, the **Component User Defined Element** type is **Rate** or **Rate Code**, and you have selected the **Variable** option from the **Rate Type** field.
Value	Specify the value for the loan account. **Note:** • This field is displayed after you click the icon from the **Action** field, only if the **Component User Defined Element** type is **Rate** or **Rate Code**, and you have select the **Fixed** option from the **Rate Type** field. • By default, this field displays a value and it is not editable if **Component User Defined Element** type is **Rate** or **Rate Code**, and you have select the **Variable** option from the **Rate Type** field. • By default, this field displays a value and currency, and it is not editable if **Component User Defined Element** type is **Number**.
Variance	Specify the variance for the loan account. **Note:** This field is displayed after you click the icon from the **Action** field, only if the **Component User Defined Element** type is **Rate** or **Rate Code**, and you have selected the **Variable** option from the **Rate Type** field.

Table 6-9 (Cont.) Modify Interest/Fees – Edit - Field Description

Field	Description
Final Value	Displays the final amount. **Note:** • The sum of the amount you entered in the **Value** and **Variance** field is displayed in this field. • This field is displayed if, the **Component User Defined Element** type is **Rate** or **Rate Code**, and you have selected the **Variable** option from the **Rate Type** field.
Action	Displays the actions you can perform on the structure details. The following icons are displayed: • : You can click this icon, to edit the details in a row. • : You can click this icon, to delete the row.

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

  a. From the **Modify Interest/Fess** section, click the icon.

  b. Select or specify the details as required.

  c. Click **OK**.

     The details are added successfully.

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

5. Click **OK**.

6.2.7 Viewing Simulation Details

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

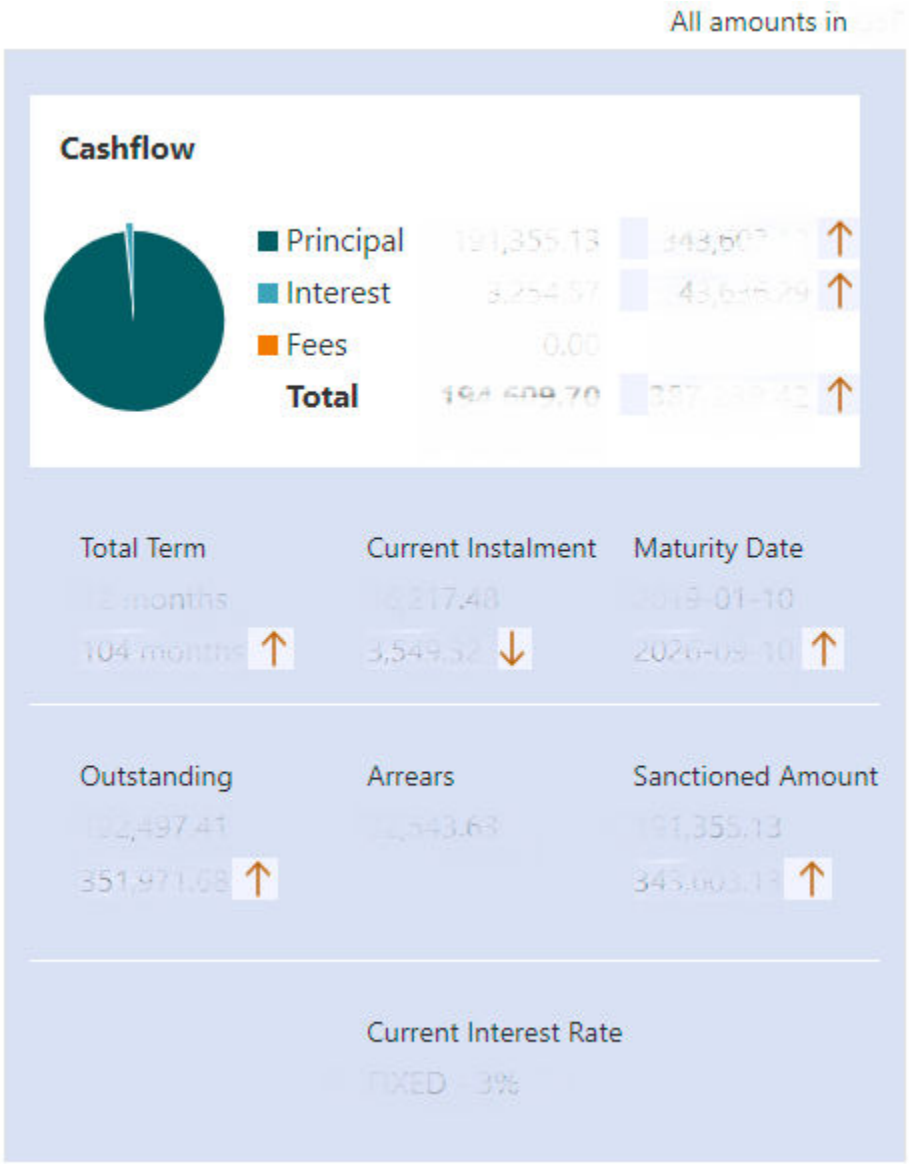
If there is an increase in the value compared to earlier value, then the icon is displayed next to the field. If there is a decrease in the value compared to earlier value, then the icon is displayed. Also for quick reference, the fields having a new or updated value is highlighted with a different color compared to the values that are not changed. A Pie Chart representing the Principal, Interest, and Fees values also appears for a graphical representation. Each time you move the slider or specify the value, the amount and terms are recomputed and displayed. Here, accordingly you can decide whether the new amounts and term can meet your requirements and take appropriate actions. In addition, to understand the widget better, a legend is displayed at the bottom of the widget.

To view the stimulation details:

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

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

Figure 6-15 Right widget with Indicator



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

Table 6-10 Right Widget - Field Description

Field	Description
Principal	Displays the current and new principal amount with an increase or decrease indicator. **Note:** The new principal amount appears adjacent to the field, only if the following actions are performed in the **Modify Loan** tab: • Increase or decrease the loan amount. • Increase or decrease the loan term. • Increase or decrease the loan installment amount. • Perform a combined transaction by changing the loan amount and term. • Perform rollover on the account. • Perform a combined transaction by changing the loan amount and installment amount. • Increase the amount and change the repayment or rate type.
Interest	Displays the current and new interest amount with an increase or decrease indicator. **Note:** The new principal amount appears adjacent to the field, only if the following actions are performed in the **Modify Loan** tab: • Increase or decrease the loan amount. • Increase or decrease the loan term. • Increase or decrease the loan installment amount. • Perform a combined transaction by changing the loan amount and term. • Perform rollover on the account.
Fees	Displays the current and new fees amount with an increase or decrease indicator.
Total	Displays the current and new total of all the components, that is, **Principal**, **Interest**, and **Fees** with an increase or decrease indicator. **Note:** The new total amount is displayed, if the **Principal**, **Interest**, or **Fees** amount is updated.

Table 6-10 (Cont.) Right Widget - Field Description

Field	Description
Total Term	Displays the current and new total term with an increase or decrease indicator. **Note:** The new total term appears below the field, only if there is increase or decrease of the **Term** or **Current Instalment** from the **Modify Loan** tab.
Current Instalment	Displays the current and new instalment amount with an increase or decrease indicator. **Note:** The new principal amount appears adjacent to the field, only if the following actions are performed in the **Modify Loan** tab: • Increase or decrease of loan amount. • Increase or decrease the loan term. • Increase or decrease the loan installment amount. • Perform a combined transaction by changing the loan amount and term. • Perform rollover on the account.
Maturity Date	Displays the current or new maturity date.
Current Interest Rate	Displays the current or new interest type and rate.
Outstanding	Displays the current and new outstanding amount with an increase or decrease indicator. **Note:** The new outstanding amount is displayed only after there is increase or decrease in the **Sanctioned** field from the **Modify Loan** tab.
Arrears	Displays the arrears on the account after there is an increase or decrease of loan amount.
Sanctioned Amount	Displays the current or new sanctioned amount.

6.2.8 Viewing Revised Schedule

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

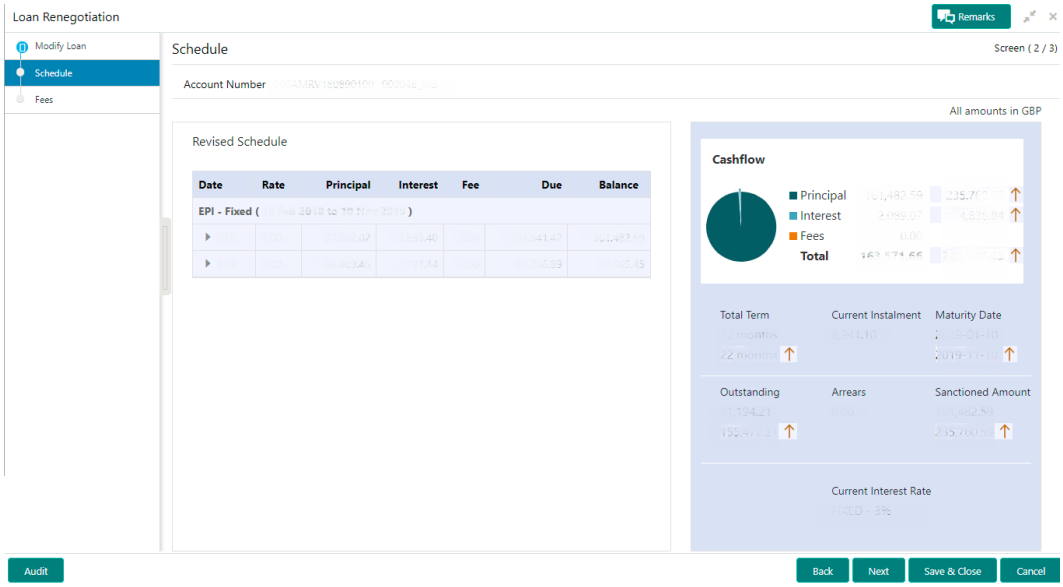
The revised schedule details are displayed year wise. To view schedule details for a particular year, you need to click the ▶ icon.

To view revised schedule details:

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

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

Figure 6-16 Schedule tab



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

Table 6-11 Revised Schedule - Field Description

Field	Description
Date	Displays the year and the dates in a year when the arrear is raised. This column lists the years for which the schedule is generated. If you click the ▶ icon corresponding to a particular year, the monthly date schedule list for a year displays.
Rate	Displays the rate of interest.
Principal	Displays the amount of principal arrears.

Table 6-11 (Cont.) Revised Schedule - Field Description

Field	Description
Interest	Displays the amount of interest.
Fees	Displays the amount of fees.
Due	Displays the amount due.
Balance	Displays the balance amount after every installment.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

6.2.9 Viewing Fee Charged

You can view the fees charged on the account.

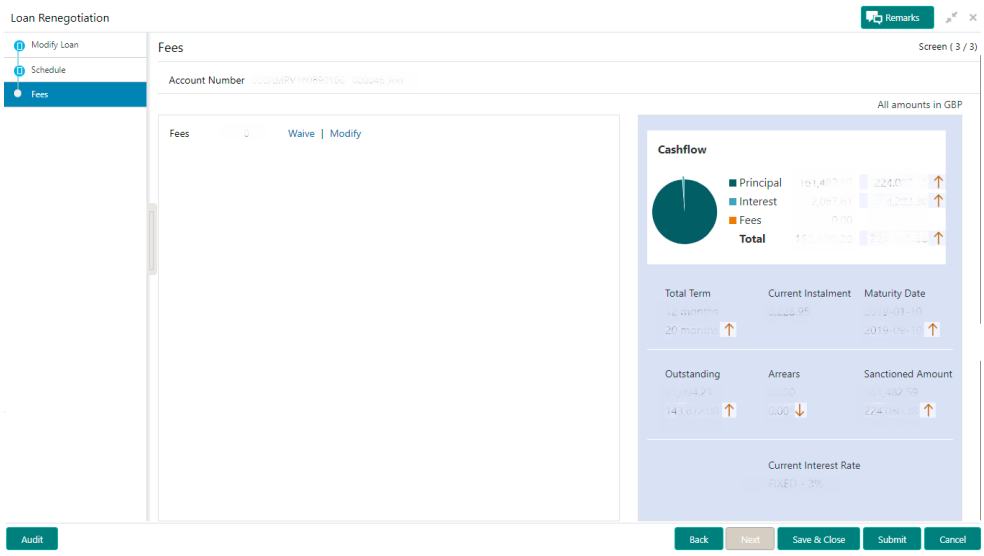
To view the fees:

1. Navigate to the screen and fetch the account. For more information, refer Navigating and Fetching Account.
2. Click **Next**.

   The **Revised Schedule** section is displayed in the **Schedule** tab.
3. Click **Next**.

   The **Fees** tab is displayed.

Figure 6-17 Fees tab



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

> **Note:**
>
> *Waiving and modification of fees are not applicable for this release.*

5. Click **Save & Close**.

6.3 Loan Schedule Inquiry

You can view the loan schedule of an account using the **Loan Schedule Inquiry** screen.

The application generates the loan schedule for the account based on the loan amount and displays the same only after the disbursement of loan.

To inquire on the loan schedule:

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

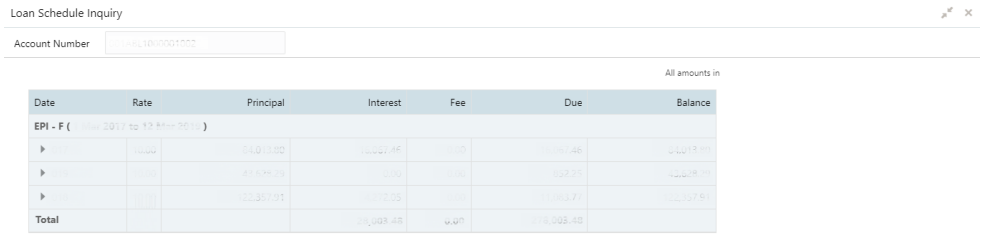
   The Loan Schedule Inquiry screen is displayed.

Figure 6-18 Loan Schedule Inquiry

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

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

Figure 6-19 Loan Schedule Inquiry – Schedule Details of Account



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

Table 6-12 Loan Schedule Inquiry – Field Description

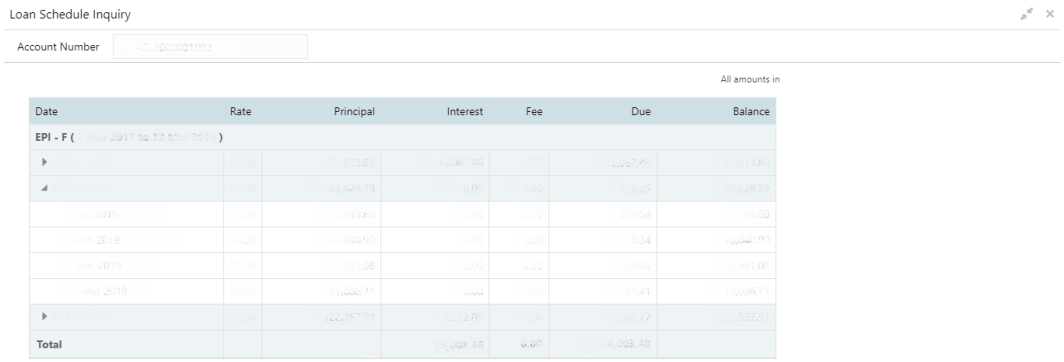
Field	Description
Account Number	Specify the account number. **Note:** The upper right corner mentions the currency of the amounts displayed on the screen.
Date	Displays the year and the dates in a year when the arrear is raised. **Note:** This column lists the years for which the schedule is generated. For each calendar year, the sum total of **Principal**, **Interest**, **Fees**, and **Due** amount is displayed in the respective columns. If you click <*Closed drop-down icon*> corresponding to a particular year, the monthly date schedule list for a year appears.
Rate	Displays the rate of interest.
Principal	Displays the amount of principal arrears.
Interest	Displays the amount of interest.
Fees	Displays the amount of fees.
Due	Displays the amount due.
Balance	Displays the balance amount after every installment.

Table 6-12 (Cont.) Loan Schedule Inquiry – Field Description

Field	Description
Total	Displays the total amount for the **Interest**, **Fees**, and **Due** columns.
Loan modified <number of times modified> times. Last Modified on <Date-Month-Year>	Displays the number of modifications done to the loan account and the last modification date, if any.
Loan extended <number of times extended> times in lifecycle. Last Modified on <Date-Month-Year>	Displays the number of extensions done on the loan account and the last modification date, if any.

4. View the details of the schedule.
5. Click the ▶ icon corresponding to the required year to view monthly dates of scheduled installments in a particular year.

Figure 6-20 Loan Schedule Inquiry – Monthly Schedule



6.4 Repayment Date Change

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

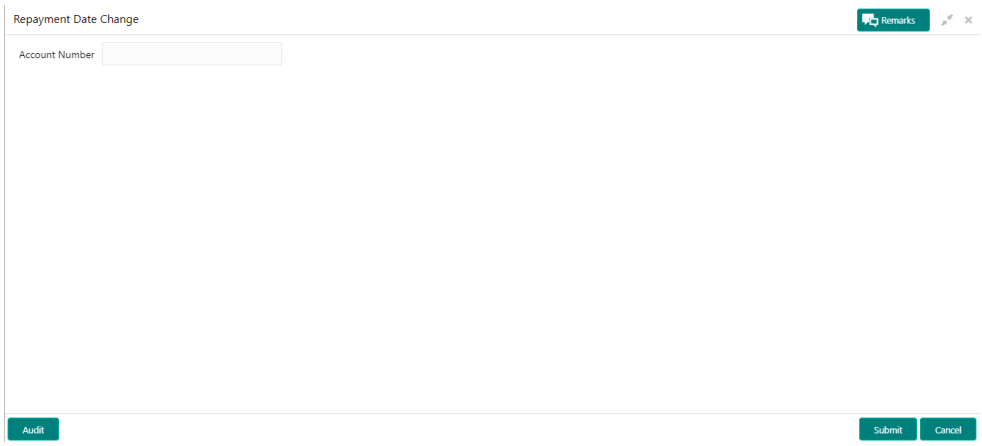
The account can be either an amortized or non-amortized loan account. You cannot perform repayment change date for accounts in Closed, Matured, Written-off, or Charged off status.

To view or update the repayment date:

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

   The **Repayment Date Change** screen is displayed.

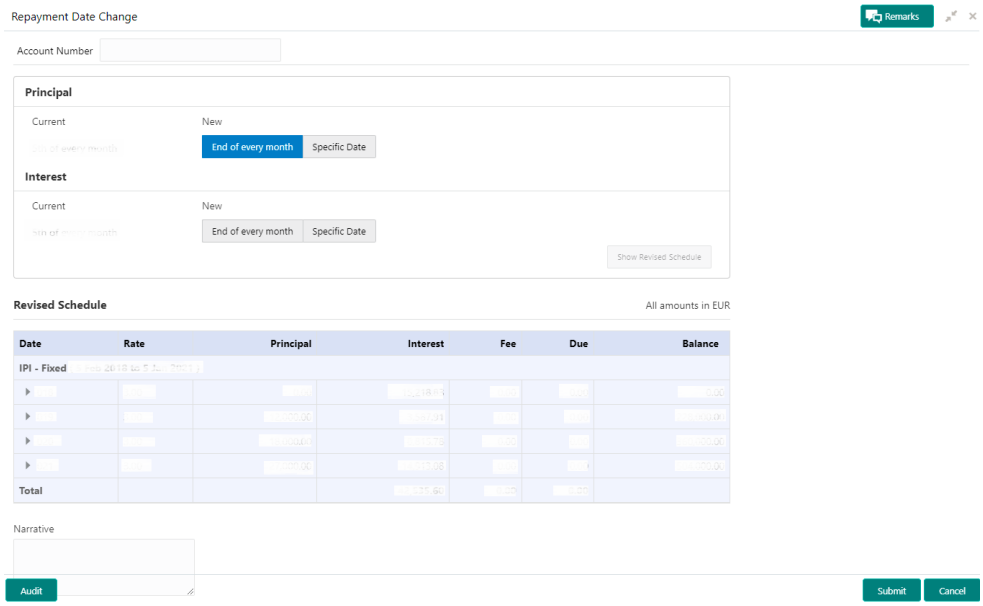
Figure 6-21 Repayment Date Change



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

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

Figure 6-22 Repayment Date Change - Non Amortized Account



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

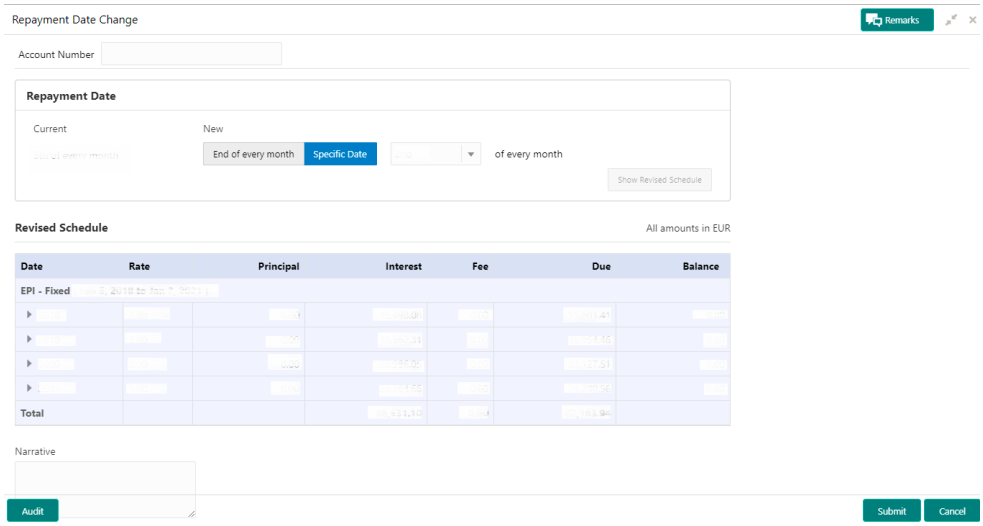
Table 6-13 Repayment Date Change: Non-Amortized Account - Field Description

Field	Description
Account Number	Specify the account number.
Principal	This section displays the current and new date for repaying the principal amount.
Current	Displays the current repayment date of principal amount.
New	Select the new repayment option for repaying the principal amount.
Interest	This section displays the current and new date for repaying the interest amount.
Current	Displays the current repayment date of interest amount.
New	Select the new repayment date of interest amount.
Revised Schedule	This section is displayed as you click **Show Revised Schedule**. **Note:** To the right of this section, the currency of the amounts displayed.
Date	Displays the year and the dates in a year when the arrear is raised. This column lists the years for which the schedule is generated. If you click the ▶ icon corresponding to a particular year, the monthly date schedule list for a year displays.
Rate	Displays the rate of interest.
Principal	Displays the amount of principal arrears.
Interest	Displays the amount of interest.
Fees	Displays the amount of fees.
Due	Displays the amount due.
Balance	Displays the balance amount after every installment.
Total	Displays the total amount for the **Interest**, **Fees**, and **Due** columns.
Narrative	Specify comments if required for performing the repayment.

Note:

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

Figure 6-23 Repayment Date Change - Amortized Account



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

Table 6-14 Repayment Date Change - Amortized Account

Field	Description
Account Number	Specify the account number.
Repayment Date	This section displays the current date and gives you an option to select the new date.
Current	Displays the current repayment date.
New	Select the repayment option for repaying the principal amount. The options are: • End of every month • Specific Day **Note:** If you select **Specific Day** option, then you need to select date from the list displayed adjacent to this field.
Revised Schedule	This section is displayed as you click **Show Revised Schedule**. **Note:** To the right of this section, the currency of the amounts displayed.

Table 6-14 (Cont.) Repayment Date Change - Amortized Account

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

5. Click **Submit**.

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

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