Oracle® Banking Branch Cloud Services

Retail Lending Services User Guide





Oracle Banking Branch Cloud Services Retail Lending Services User Guide, Innovation Release 14.8.1.0.0

G47190-01

Copyright © Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

Comm	ion action	
1.1 Fe	etch Ledger Code	1
1.2 Fe	etch Customer ID	2
1.3 Au	udit Details	3
1.4 Re	emarks	4
1.5 Sa	ave & Close	5
1.6 Se	ettlement Details	5
1.6.1	Add Settlement through Customer Account	6
1.6.2	2 Edit Settlement through Customer Account	9
1.6.3	Add Settlement through Other Customer's Account	12
1.6.4	Edit Settlement through Other's Customer Account	15
1.6.5	Add Settlement through Ledger	18
1.6.6	6 Edit Settlement through Ledger	21
1.6.7	7 Add Settlement through External Account	23
1.6.8	B Edit Settlement through External Account	27
	an Adhoc Charges	2
2.2 Lo	an Disbursement	5
2.3 Lo	an 360	10
2.4 Lo	an Write-Off	17
2.5 Tra	ansaction Inquiry	20
2.6 Tra	ansaction View & Reversal	24
2.6.1	Perform Reversal of Transaction	26
2.6.2	2 View Transaction Details	28
2.7 Ma	anage Hardship	31
2.7.1	L Create Hardship	31
2.7.2	2 Edit or Withdraw Hardship	34
2.8 Ma	anage SCRA/MLA Benefits	38
2.9 Ma	aintain Account Condition	42
2.10 L	oan Disbursement Schedule	46
2.11 F	orfeit Excess Amount	51
2.12 R	Refund Excess Amount	53

2.13	Manual Provision	57
2.14	Freeze Account Status	60
2.15	Failed Events Inquiry	62
Bal	ances	
3.1	Account Statement	1
3.2	Outstanding Balance Inquiry	4
3.3	Manage Balances	g
Ins	truction Preferences	
4.1	Payment Preferences	1
4	4.1.1 Add Payment Preference Details	4
•	4.1.2 Edit Payment Preference Details	10
Re	payment	
5.1	Bill Status Inquiry	1
5.2	Closure Quote	4
5.3	Loan Payment and Closure	7
!	5.3.1 Billing Account	7
	5.3.1.1 Payment and Closure Details for Billing Accounts	8
!	5.3.2 Non-Billing Account	25
	5.3.2.1 Payment and Closure Details for Non-Billing Accounts	25
5.4	Statement Inquiry	41
Sch	nedule	
6.1	Loan Schedule Inquiry	1
6.2	Repayment Date Change	5
6.3	Modify Interest Rate	11
6.4	Modify Tenure and Installment	23
6.5	Modify Penalty Interest Rate	29
Aco	counting Heads	

Preface

- Purpose
- Before You Begin
- Module Definitions
- Module Pre-requisite
- Audience
- Documentation Accessibility
- Diversity and Inclusion
- Related Resources
- Conventions
- Screenshot Disclaimer
- Acronyms and Abbreviations
- Basic Actions
- Symbols and Icons
- Prerequisite
- Module Post-requisite

Purpose

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

Before You Begin

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

Module Definitions

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

Table Definitions

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



Table (Cont.) Definitions

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

Module Pre-requisite

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

Audience

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

Table Audience

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

Documentation Accessibility



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

Access to Oracle Support

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

Diversity and Inclusion

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

Related Resources

This is the start of your topic.

Conventions

The following text conventions are used in this document:

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

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table Acronyms and Abbreviations

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



Table (Cont.) Acronyms and Abbreviations

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

Basic Actions

The basic actions performed in the screens are as follows:

Table Basic Actions

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



Table (Cont.) Basic Actions

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



Table (Cont.) Basic Actions

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



Table (Cont.) Basic Actions

Actions	Description
Multi-Level Authorization	The multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Multi-level authorization as follows:
	Create the fact value as LIFECYCLECODE.
	2. Create Rule to enable Multi-level authorization for any servicing screen and add the expression in the Rule for that screen's lifecycle code.
	While creating a Rule the product processor should be given as LOAN and fact should be selected as LIFECYCLECODE.
	For Example: IF (LIFECYCLECODE == LNRDCH)
	output
	Section1 LEVEL:1~LSR_FA_LNRDCH_AUTH, LEVEL:2~LSR_FA_LNRDCH_AUTH
	• If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like LVELE:1~ <functional_activity_ code1="">, LVELE:2~<functional_activity_< th=""></functional_activity_<></functional_activity_>
	CODE2> . Create or modify a Rule Group with name ApprovalRuleGroup and map the rule(s) created in the step (2). You can define one single rule for all
	the screens and add the expression for the life cycle code or you can define individual rule for each screen and map to the rule group.
	The maker checker validation will be provided if the same maker tries to authorize the single or multi-level approval tranaction.

Symbols and Icons

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

Table Symbols and Icons - Common

Symbol/Icon	Function
J L	Minimize
7 F	



Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
гэ	Maximize
LJ	
Y	Close
^	
Q	Perform Search
~	
•	Open a list
	Data Banga
	Date Range
\leftrightarrow	
+	Add a new record
K	Navigate to the first record
>	Navigate to the last record
	Novigate to the provious record
◀	Navigate to the previous record
	Navigate to the next record
•	Navigate to the next record
00	Grid view
器	
277	List view
=	
	Refresh
C*	
	Click this icon to add a new row.
+	
	Click this icon to delete a row, which is already added.
	Calendar
تت ا	
Û	Alerts
-	
	Unlock Option
읍	
	1



Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
a	View Option
₩	Reopen Option

Table Symbols and Icons - Widget

Symbol/Icon	Function
6	Open status
D	Unauthorized status
Ľ x	Rejected status
A	Closed status
D	Authorized status
	Modification Number

Prerequisite

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

Module Post-requisite

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

Common Action

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

This topic contains the following subtopics:

Fetch Ledger Code

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

Fetch Customer ID

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

Audit Details

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

Remarks

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

Save & Close

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

Settlement Details

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

1.1 Fetch Ledger Code

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

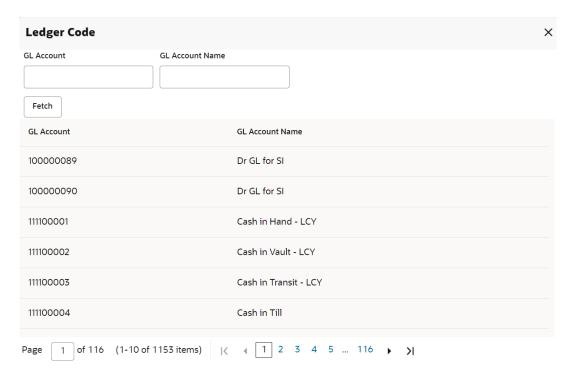
To fetch a ledger code:

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

The **Ledger Code** section is displayed.



Figure 1-1 Fetch Ledger Code



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

The ledger account or name is fetched and displayed in the table.

 Select the required GL number or name from the GL Account or GL Account Name list displayed in the table.

1.2 Fetch Customer ID

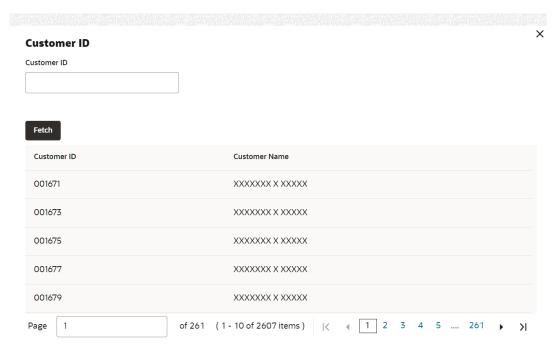
The steps to fetch the customer ID is covered in this topic.

To fetch customer ID:

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



Figure 1-2 Customer ID



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

The customer ID is fetched and displayed in the table.

Select the required customer ID from the Customer ID or Customer Name list displayed in the table.

1.3 Audit Details

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

To view the audit details:

1. From the screen, click Audit.

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

Figure 1-3 Audit Trail Details



Close

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



Table 1-1 Audit Trail Details - Field Description

Field	Description
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.

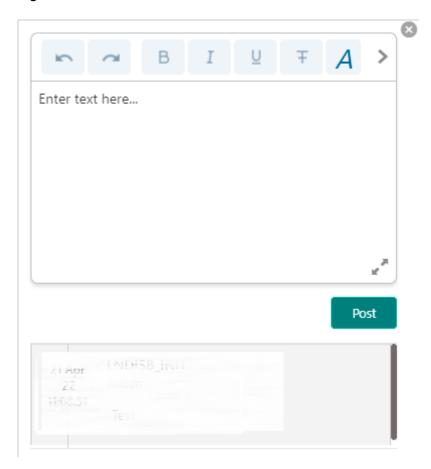
1.4 Remarks

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

To post a remark:

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

Figure 1-4 Remarks



2. Specify the remarks as required.



Click Post.

The remarks you posted as displayed in the section below.

1.5 Save & Close

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

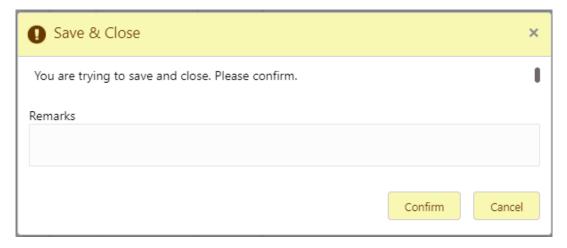
As you click **Save & Close**, the details are saved and the screen is closed. The next time you launch the screen with the same user ID, the saved details are displayed.

To save and close:

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

A Save & Close confirmation message is displayed.

Figure 1-5 Save and Close Confirmation Message



Click Confirm.

The details are saved successfully and screen is closed.

1.6 Settlement Details

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

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

- Add Settlement through Customer Account
 User can settle the amount using the customer account.
- Edit Settlement through Customer Account
 User can settle the amount using the customer account.
- Add Settlement through Other Customer's Account
 User can settle the amount using the other customer's account.
- Edit Settlement through Other's Customer Account
 User can settle the amount using the customer account.



- Add Settlement through Ledger
 - User can settle the disbursement amount using a ledger account.
- Edit Settlement through Ledger
 User can settle the amount using the customer account.
- Add Settlement through External Account
 User can settle the disbursement amount using an external account.
- <u>Edit Settlement through External Account</u>
 User can settle the disbursement amount using an external account.

1.6.1 Add Settlement through Customer Account

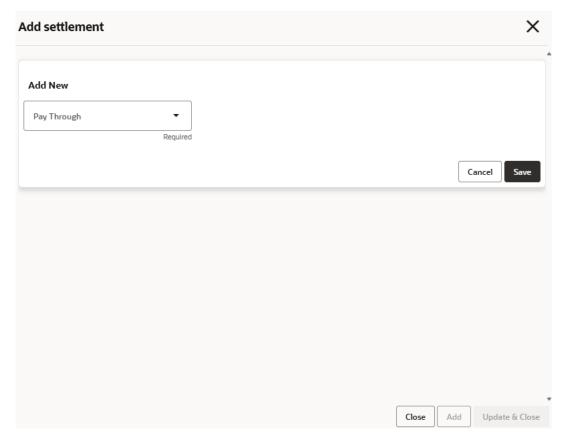
User can settle the amount using the customer account.

To settle amount through customer account:

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

The **Add settlement** section is displayed.

Figure 1-6 Add Settlement

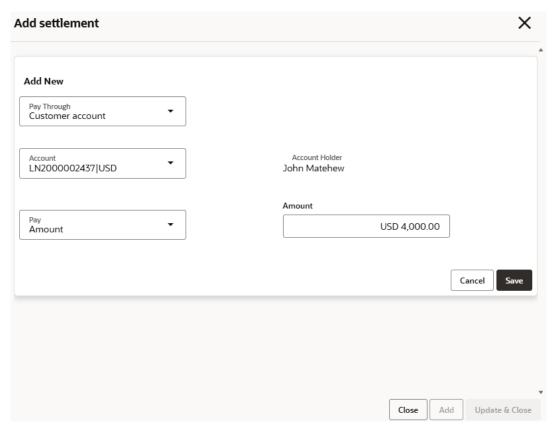


2. Select the Customer account option from the Pay Through field.

The fields for adding customer account details are displayed.



Figure 1-7 Add Customer Account



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

Table 1-2 Settlement through customer account – Field Description

Field	Description
Pay Through	Select the Customer account option from the list. The other options are: • Other customer's account: For more information, refer Pay Through Other Customer's Account. • Ledger: For more information, refer Pay Through Ledger.
	 External account: For more information, refer <u>Pay Through</u> <u>External Account</u>.
Account	Select the settlement account.
Account Holder	Displays the account holder's name as user selects the account number.
Pay	Select the option for payment. The options are: • Amount • Percentage



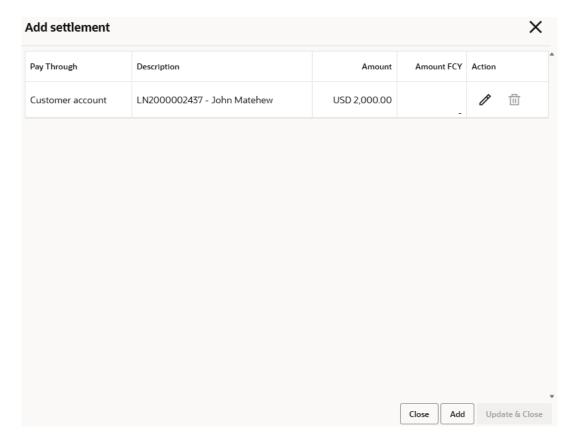
Table 1-2 (Cont.) Settlement through customer account – Field Description

Field	Description
Amount	Specify the amount to be disbursed. (i) Note This field is displayed if Amount option is selected from the Pay field.
Percentage	Specify the percentage of amount to be disbursed. i Note This field is displayed if Percentage option is selected from the Pay field. Based on the perentage specified, the value is calculated and displayed in the Amount field.

4. Click Save.

The details are added and displayed in a tabular format.

Figure 1-8 Settlement Details Added





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

Table 1-3 Settlement Details Added - Field Description

Field	Description
Pay Through	Displays the option selected for pay through.
Description	Displays the account number and account holder's name.
Amount	Displays the settlement amount.
Amount FCY	Displays the amount in foreign currency.
Action	Displays the action that can be performed on the details added. The options are: • Edit: Click to edit the settlement details. As user clicks this icon, An Edit section is displayed. User can edit the required details and click Save. • Delete: Click to delete the settlement details added. This icon is enabled, if multiple settlements are added to from the account.

5. Click Add.

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

1.6.2 Edit Settlement through Customer Account

User can settle the amount using the customer account.

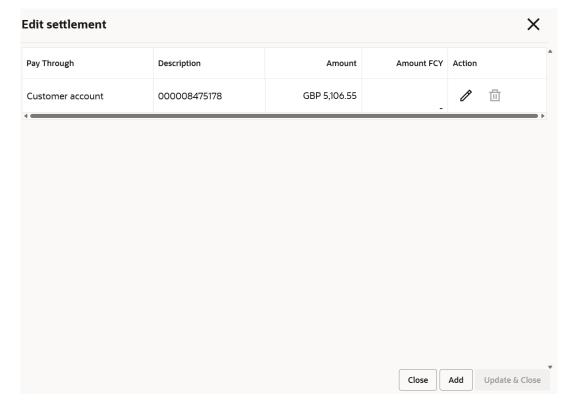
To settle amount through customer account:

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

The **Edit settlement** section is displayed.



Figure 1-9 Edit Settlement



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

Table 1-4 Edit Settlement - Field Description

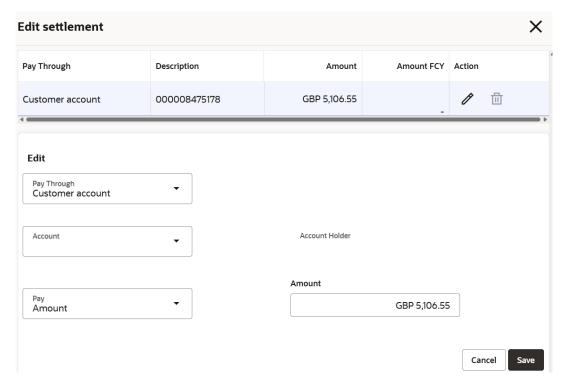
Field	Description
Pay Through	Displays the option selected for pay through.
Description	Displays the account number and account holder's name.
Amount	Displays the settlement amount.
Amount FCY	Displays the amount in foreign currency.

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

The **Edit** details in the screen are displayed.



Figure 1-10 Edit Customer Account



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

Table 1-5 Settlement through Customer Account – Field Description

Field	Description
Pay Through	Select the Customer account option from the list. The other options are: • Other customer's account: For more information, refer . • Ledger: For more information, refer .
Account	Select the settlement account.
Account Holder	Displays the account holder's name as user selects the account number.
Pay	Select the option for payment. The options are:
Amount	Specify the amount to be disbursed.
Percentage	Specify the percentage of amount to be disbursed. Note: This field is displayed if Percentage option is selected from the Pay field. Based on the perentage specified, the value is calculated and displayed in the Amount field.

5. Click Save.

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



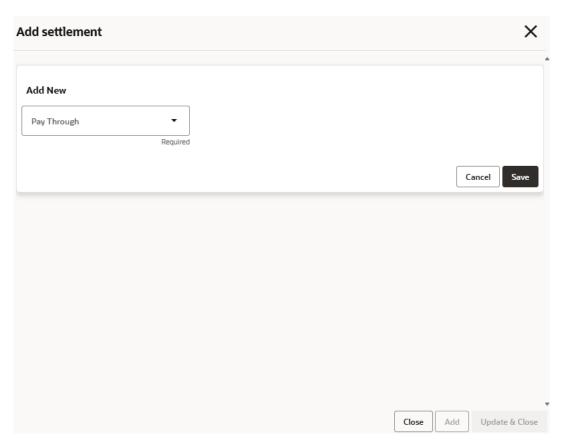
1.6.3 Add Settlement through Other Customer's Account

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

To settle amount through other customer's account:

From the Settlement details section, click Add New Settlement.
 The Add settlement section is displayed.

Figure 1-11 Add Settlement

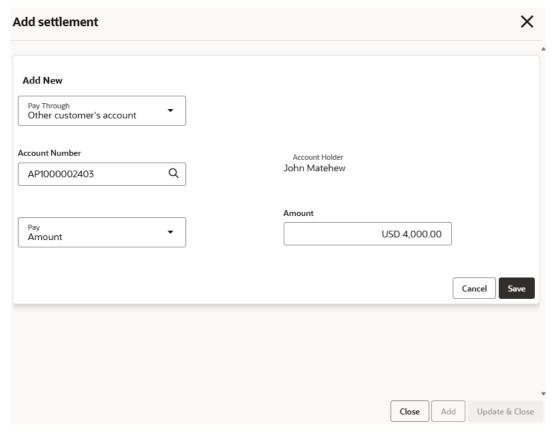


2. Select the Other customer's account option from the Pay Through field.

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



Figure 1-12 Pay Through Other Customer's Account



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

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

Field	Description
Pay Through	Select the Other customer's account option from the list. The other options are: Customer account: For more information, refer Pay Through Customer Account. Ledger: For more information, refer Pay Through Ledger. External account: For more information, refer Pay Through External Account.
Account Number	Select the settlement account.
Account Holder	Displays the account holder's name as user selects the account number.
Pay	Select the option for payment. The options are: • Amount • Percentage



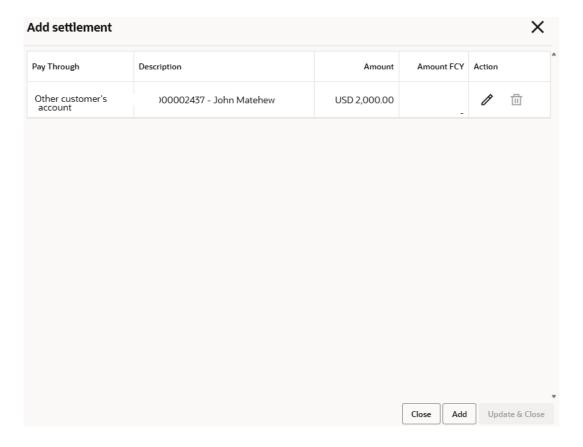
Table 1-6 (Cont.) Settlement through other customer's account – Field Description

Field	Description
Amount	Specify the amount to be disbursed. (i) Note This field is displayed if Amount option is selected from the Pay field.
Percentage	Specify the percentage of amount to be disbursed. i Note This field is displayed if Percentage option is selected from the Pay field. Based on the perentage specified, the value is calculated and displayed in the Amount field.

4. Click Save.

The details are added and displayed in a tabular format.

Figure 1-13 Other Customer's Account Added





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

Table 1-7 Settlement Details Added - Field Description

Field	Description
Pay Through	Displays the option selected for pay through.
Description	Displays the account number and account holder's name.
Amount	Displays the settlement amount.
Amount FCY	Displays the amount in foreign currency.
Action	Displays the action that can be performed on the details added. The options are: • Edit: Click to edit the settlement details. As user clicks this icon, An Edit section is displayed. User can edit the required details and click Save. • Delete: Click to delete the settlement details added. This icon is enabled, if multiple settlements are added to from the account.

5. Click Add.

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

1.6.4 Edit Settlement through Other's Customer Account

User can settle the amount using the customer account.

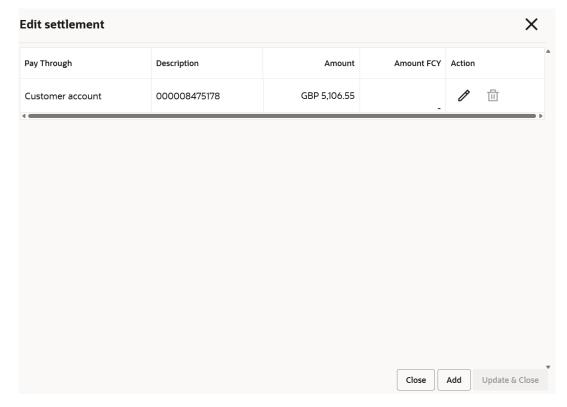
To settle amount through customer account:

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

The **Edit settlement** screen is displayed.



Figure 1-14 Edit Settlement



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

Table 1-8 Edit Settlement - Field Description

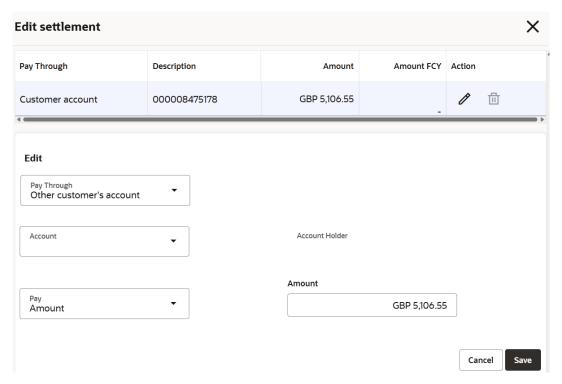
Field	Description
Pay Through	Displays the option selected for pay through.
Description	Displays the account number and account holder's name.
Amount	Displays the settlement amount.
Amount FCY	Displays the amount in foreign currency.

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

The **Edit** details in the screen are displayed.



Figure 1-15 Edit Other's Customer Account



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

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

Field	Description
Pay Through	Select the Other's customer account account option from the list. The other options are: Customer account: For more information, refer. Ledger: For more information, refer.
Account Number	Select the settlement account.
Account Holder	Displays the account holder's name as user selects the account number.
Pay	Select the option for payment. The options are: • Amount • Percentage
Amount	Specify the amount to be disbursed.
Percentage	Specify the percentage of amount to be disbursed. Note: This field is displayed if Percentage option is selected from the Pay field. Based on the perentage specified, the value is calculated and displayed in the Amount field.

5. Click Save.

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



1.6.5 Add Settlement through Ledger

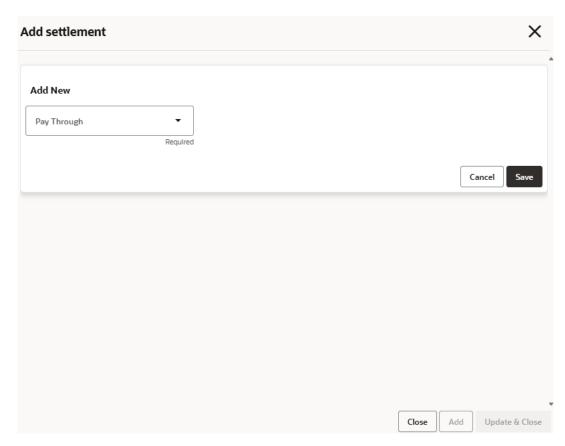
User can settle the disbursement amount using a ledger account.

To settle disbursement amount through ledger account:

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

The **Add settlement** section is displayed.

Figure 1-16 Add Settlement

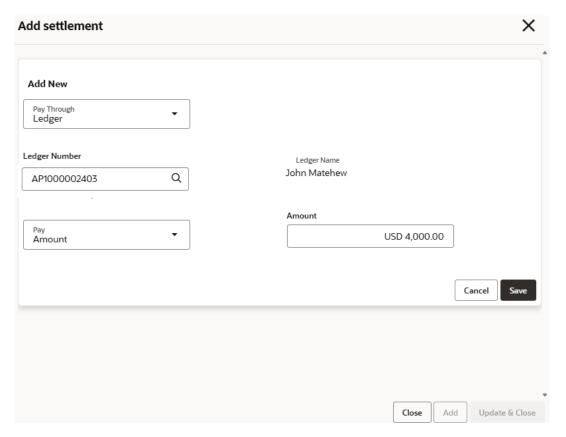


2. Select the Ledger option from the Pay Through field.

The fields for adding ledger account details are displayed.



Figure 1-17 Ledger



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

 Table 1-10
 Settlement through ledger – Field Description

Field	Description
Pay Through	Select the Ledger option from the list. The other options are: Customer account: For more information, refer Pay Through Customer Account. Other customer's account: For more information, refer Pay Through Other Customer's Account. External account: For more information, refer Pay Through External Account.
Ledger Number	Select the settlement account.
Ledger Name	Displays the ledger name as user selects the ledger number.
Pay	Select the option for disbursement payment. The options are: • Amount • Percentage
Amount	Specify the amount to be disbursed. (i) Note This field is displayed if Amount option is selected from the Pay field.



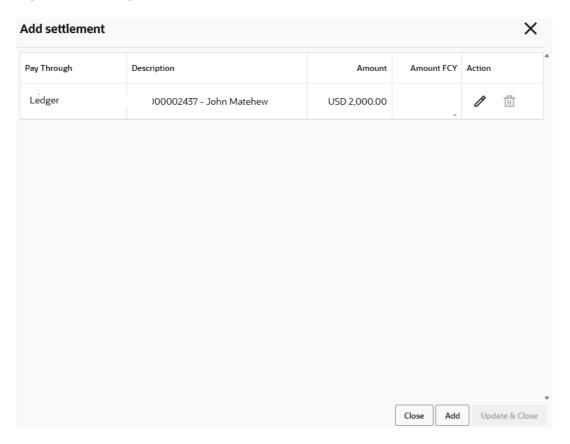
Table 1-10 (Cont.) Settlement through ledger – Field Description

Field	Description
Percentage	Specify the percentage of amount to be disbursed. i Note
	 This field is displayed if Percentage option is selected from the Pay field. Based on the perentage specified, the value is calculated and displayed in the Amount field.

4. Click Save.

The details are added and displayed in a tabular format.

Figure 1-18 Ledger Account Added



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



Table 1-11 Settlement Details Added - Field Description

Field	Description
Pay Through	Displays the option selected for pay through.
Description	Displays the account number and account holder's name.
Amount	Displays the disbursement amount.
Amount FCY	Displays the amount in foreign currency.
Action	Displays the action that can be performed on the details added. The options are: Edit: Click to edit the settlement details. As user clicks this icon, An Edit section is displayed. User can edit the required details and click Save. Delete: Click to delete the settlement details added. This icon is enabled, if multiple settlements are added to from the account.

5. Click Add.

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

1.6.6 Edit Settlement through Ledger

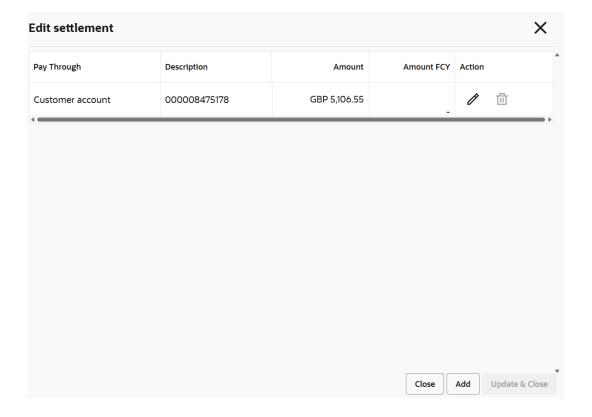
User can settle the amount using the customer account.

To settle amount through ledger:

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

The **Edit settlement** screen is displayed.

Figure 1-19 Edit Settlement





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

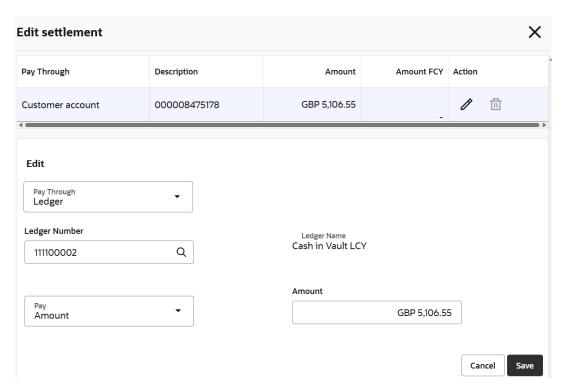
Table 1-12 Edit Settlement - Field Description

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

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

The **Edit** details in the screen are displayed.

Figure 1-20 Edit Ledger



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

Table 1-13 Settlement through Ledger – Field Description

Field	Description
Pay Through	Select the Ledger account option from the list. The other options are: Customer account: For more information, refer. Other's customer account: For more information, refer.
Ledger Number	Select the ledger account number.
Ledger Name	Displays the ledger name as user selects the ledger number.



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

Field	Description
Pay	Select the option for payment. The options are:
Amount	Specify the amount to be disbursed.
Percentage	Specify the percentage of amount to be disbursed. Note: This field is displayed if Percentage option is selected from the Pay field. Based on the perentage specified, the value is calculated and displayed in the Amount field.

5. Click Save.

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

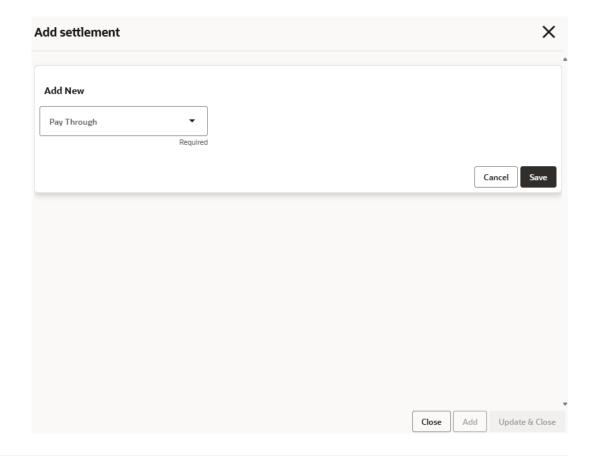
1.6.7 Add Settlement through External Account

User can settle the disbursement amount using an external account.

To settle disbursement amount through external account:

From the Settlement details section, click Add New Settlement.
 The Add settlement section is displayed.

Figure 1-21 Add Settlement

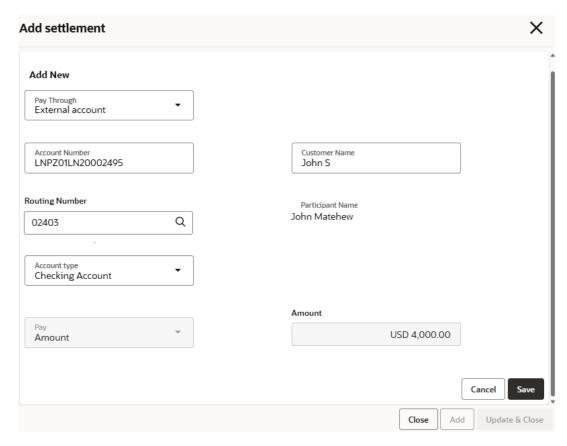




2. Select the External Account option from the Pay Through field.

The fields for adding external account details are displayed.

Figure 1-22 External Account



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

Table 1-14 Settlement through external account – Field Description

Field	Description
Pay Through	Select the External Account option from the list. The other options are: Customer account: For more information, refer Pay Through Customer Account. Other customer's account: For more information, refer Pay Through Other Customer's Account.
	Ledger: For more information, refer Pay Through Ledger.
Account Number	Specify the account for performing the disbursement.
Customer Name	Specify the customer name of the external account.
Routing Number	Select the routing number for settling the disbursement amount.
Participant Name	Displays the name of the participant.
Account Type	Select the account type for settling the disbursement amount. The options are: Savings Account Checking Account



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

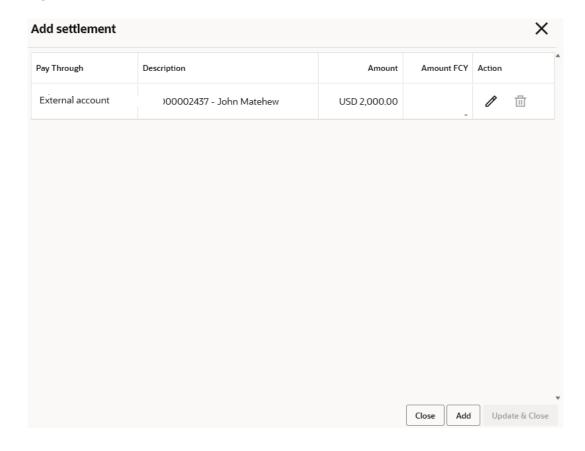
Field	Description
Pay	Select the option for disbursement payment. The options are:
Amount	Specify the amount to be disbursed. i Note This field is displayed if Amount option is selected from the Pay field.
Percentage	 Specify the percentage of amount to be disbursed. Note This field is displayed if Percentage option is selected from the Pay field. Based on the perentage specified, the value is calculated and displayed in the Amount field.

4. Click Save.

The details are added and displayed in a tabular format.



Figure 1-23 External Account Added



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

Table 1-15 Settlement Details Added – Field Description

Field	Description
Pay Through	Displays the option selected for pay through.
Description	Displays the account number and account holder's name.
Amount	Displays the disbursement amount.
Amount FCY	Displays the amount in foreign currency.
Action	Displays the action that can be performed on the details added. The options are: • Edit: Click to edit the settlement details. As user clicks this icon, An Edit section is displayed. User can edit the required details and click Save. • Delete: Click to delete the settlement details added. This icon is enabled, if multiple settlements are added to from the account.

5. Click Add.

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



1.6.8 Edit Settlement through External Account

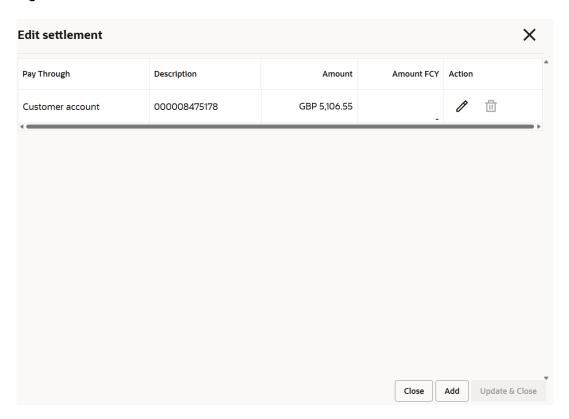
User can settle the disbursement amount using an external account.

To settle disbursement amount through external account:

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

The **Edit settlement** section is displayed.

Figure 1-24 Edit Settlement



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

Table 1-16 Edit Settlement – Field Description

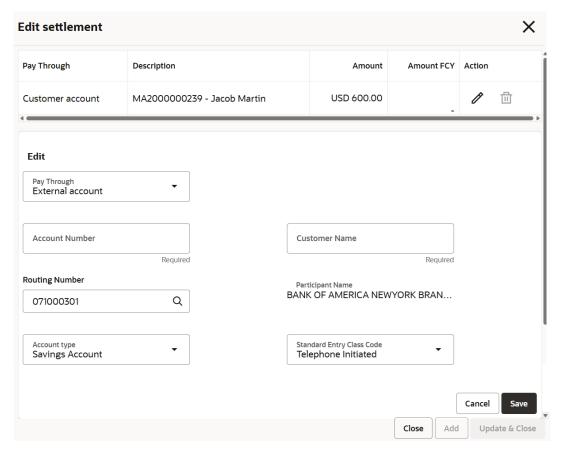
Field	Description
Pay Through	Displays the option selected for pay through.
Description	Displays the account number and account holder's name.
Amount	Displays the settlement amount.
Amount FCY	Displays the amount in foreign currency.

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

The **Edit** details in the screen are displayed.



Figure 1-25 Payment through External Account



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

Table 1-17 Settlement through external account – Field Description

Field	Description
Pay Through	Select the External Account option from the list. The other options are: Customer account: For more information, refer Pay Through Customer Account. Other customer's account: For more information, refer Pay Through Other Customer's Account. Ledger: For more information, refer Pay Through Ledger.
Account Number	Specify the account for performing the disbursement.
Customer Name	Specify the customer name of the external account.
Routing Number	Select the routing number for settling the disbursement amount.
Participant Name	Displays the name of the participant.
Account Type	Select the account type for settling the disbursement amount. The options are: Savings Account Checking Account
Pay	Select the option for disbursement payment. The options are:



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

Field	Description
Amount	Specify the amount to be disbursed. i Note This field is displayed if Amount option is selected from the Pay field.
Percentage	Specify the percentage of amount to be disbursed. i Note This field is displayed if Percentage option is selected
	from the Pay field. Based on the perentage specified, the value is calculated and displayed in the Amount field.

5. Click Save.

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

Accounts

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

This topic contains the following subtopics:

Loan Adhoc Charges

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

Loan Disbursement

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

Loan 360

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

Loan Write-Off

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

Transaction Inquiry

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

Transaction View & Reversal

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

Manage Hardship

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

Manage SCRA/MLA Benefits

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

• Maintain Account Condition

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

• <u>Loan Disbursement Schedule</u>

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

Forfeit Excess Amount

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

Refund Excess Amount

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



Manual Provision

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

Freeze Account Status

User can using the Freeze Account Status screen.

Failed Events Inquiry

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

2.1 Loan Adhoc Charges

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

To initiate loan adhoc charges:

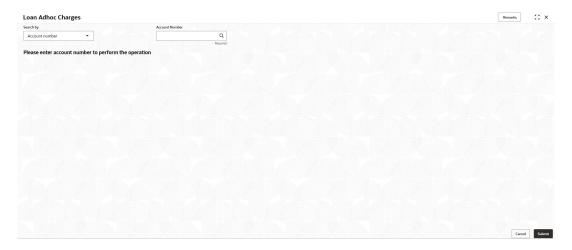


The fields marked as **Required** are mandatory.

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

The Loan Adhoc Charges screen is displayed.

Figure 2-1 Loan Adhoc Charges



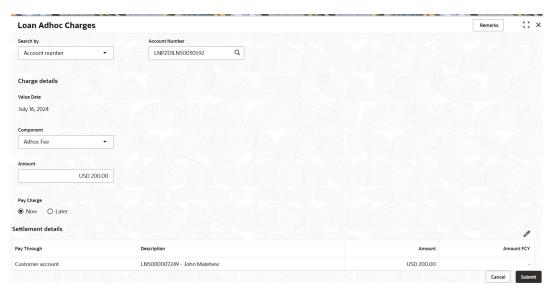
- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.The required fields are displayed to capture the adhoc charge details.





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 2-2 Loan Adhoc Charge Details



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



Table 2-1 Loan Adhoc Charges- Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. i Note The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the
Charge Details	This section displays the charge of the retail lending account.
Value Date	Displays the value date of the charge.
Component	Select the loan component type.
Amount	Specify the amount to pay for adhoc charges.
	i Note The amount currency is displayed in this field and it is not enabled.
Pay Charge	Select the option for the paying the charge amount. The options are: Now: If user selects this option, then Settlement Details section is displayed. Later
Settlement details	This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the Add New Settlement button. User can settle by CASA and Ledger . For more information, refer #unique 59.

5. Click Submit.

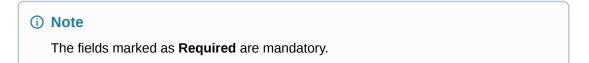
The transaction is submitted for authorization.



2.2 Loan Disbursement

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

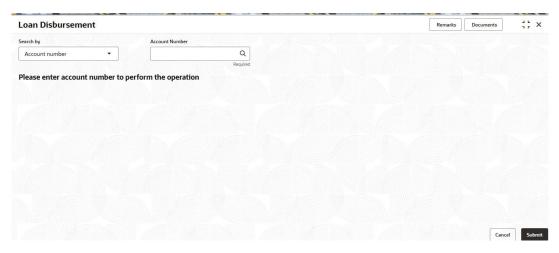
To view the simulation details:



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

The Loan Disbursement screen is displayed.

Figure 2-3 Loan Disbursement

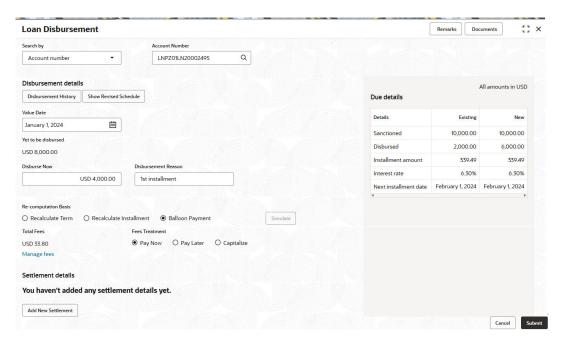


2. Select the appropriate option from the **Search by** field.

The disbursement details are displayed.



Figure 2-4 Disbursement Details



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



Table 2-2 Loan Disbursement – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Disbursement Details	In this section, the fields related to performing disbursement are displayed. Also, user can view the disbursement history.
Value Date	Select or specify the value date of disbursement.
Yet to be disbursed	Displays the total amount yet to be disbursed to the account holder.
Disburse Now	Specify the amount to be disbursed.
Disbursement Reason	Specify the reason for performing the disbursement.
Re-computation Basis	Displays the basis for re-computing the interest rate. The options are: Recalculate Term Recalculate Installment Balloon Payment Note
	 User needs to select an option from the above list and click Simulate to proceed. This field is displayed for subsequent disbusrement onwards, that is, for the first disbursement, this field will not be displayed.



Table 2-2 (Cont.) Loan Disbursement – Field Description

Field	Description
Total Fees	Displays the total fees applicable on the account for disbursement. i Note The Manage Fees link is displayed below this field.
Fees Treatment	Displays the action to be taken for fee treatment. The options are: Pay Now Pay Later Capitalize
Due details	This section displays the current and new details based on the specified disburse now amount.
Details	Displays current and new details for Sanctioned, Disbursed, Installment Amount, Interest Rate and Next Installment Date.
Existing	Displays the existing disbursement amount.
New	Oisplays the new disbursement amount. O Note This amount is displayed as the user click Simulate.
Settlement details	This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the Add New Settlement button. For more information, refer Pay Through Customer Account, Pay Through Other Customer's Account, Pay Through Ledger, and Pay Through External Account. (i) Note This section is displayed, if Pay Now or Capitalize option is selected from the Fees Treatment field.

To view the revised schedule:

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

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

b. Click Show Revised Schedule.

The **Revised Schedule** section is displayed.



Figure 2-5 Revised Schedule

Revised Schedule X All amounts in USD ^ 1 EPI - from May 1, 2024 to March 1, 2025 Date Rate Principal Interest Fee Due Balance ▶ 2024 7.99 57,351.24 3,537.42 0.00 60,888.66 **▼**2025 7.99 42,648.76 678.94 0.00 43,327.70 January 1, 2025 7.99 8,409.76 288.62 0.00 8,698.38 34,239.00 February 1, 2025 7.99 8,466.03 232.35 0.00 8,698.38 25,772.97 0.00 March 1, 2025 7.99 25,772.97 157.97 0.00 25,930.94



(i) Note

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

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

Table 2-3 Revised Schedule - Field Description

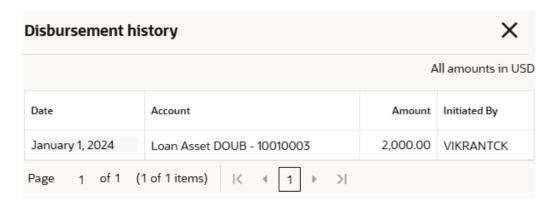
Field	Description
Date	Displays the year and the dates in a year when the arrear is raised. This column lists the years for which the schedule is generated. If you click the Expand icon corresponding to a particular year, the monthly date schedule list for a year displays.
Rate	Displays the rate of interest.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

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

The **Disbursement history** section is displayed.



Figure 2-6 Disbursement History



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

Table 2-4 Disbursement history - Field Description

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

4. Click Submit.

The screen is successfully submitted for authorization.

2.3 Loan 360

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

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

To view loan details and perform required actions:



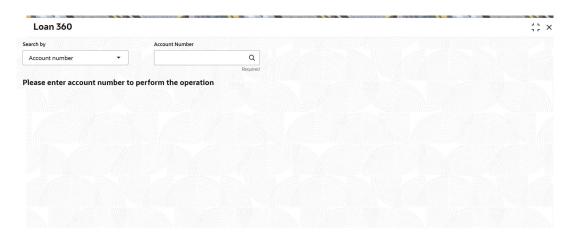
The fields marked as **Required** are mandatory.

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

The Loan 360 screen is displayed.



Figure 2-7 Loan 360



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



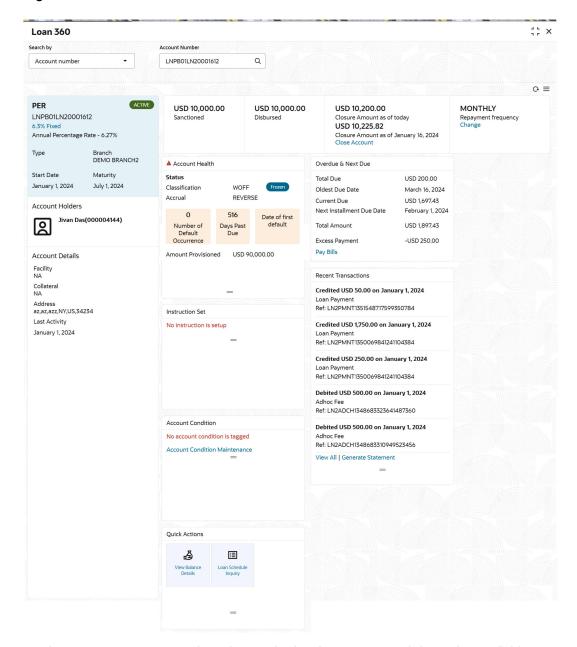


Figure 2-8 Loan Details of the Account

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



Table 2-5 Loan 360 - Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
Barrard Batalla wildoot	the search criteria, then the adjacent field would display the label as SSN.
<personal details="" widget=""></personal>	This widget displays the basic details of the loan account holder on the left side of the screen.
<loan offer=""></loan>	Displays loan offer description under which the loan account is opened. For example, Personal Loan or Home Loan.
<account status=""></account>	Displays the system defined status of the account.
	 Note The account statuses can be any of the following: Active Paid Off Closed Written Off
<account number=""></account>	Displays the loan account number.
<interest details=""></interest>	Displays the interest rate and type. This field appears as a link. As you click the link, you can view the interest breakup in detail. Once viewed the breakup details, click the Close icon to exit the pop-up.
<loan interest<br="" term="" –="">Rate and Rate Type></loan>	Displays the term of the account in year and months. It also displays the current interest rate.



Table 2-5 (Cont.) Loan 360 - Field Description

Field	Description		
Туре	Displays the type of loan. The possible options are: Secured		
	Unsecured		
Branch	21122311231		
branch	Displays the name of the branch where the loan account is currently serviced.		
Start Date	Displays the start date of the loan account.		
Maturity	Displays the maturity date of the loan.		
Account Holders	This section displays the following details of the account holders: <image/> <name (party="" id)=""></name> <ownership type=""></ownership> 		
	• <email id=""></email>		
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	i Note To view the latest sanctioned amount, click the icon.		
Disbursed	Displays the loan amount disbursed.		
	To view the latest sanctioned amount, click the icon.		
Closure Amount as of today	Displays the current total outstanding balance.		
	To view the latest sanctioned amount, click the icon.		
Closure Amount as <value date=""></value>	Displays the amount along with currency for the value date.		



Table 2-5 (Cont.) Loan 360 - Field Description

Field	Description	
	· ·	
Repayment Frequency	Displays the repayment frequency as on current system date. i 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.	
	① Note	
	If the account health is not good, then displayed.	
	If the account health is good, then 📤 icon is displayed.	
Status	This section displays the statuses of the account.	
	 Note If at origination level, the party status is set as to be followed, then Derived or Expected status is displayed in this section. If the account is freezed manually, then a Frozen status is displayed in this section. 	
Classification	Displays the asset classification of the account.	
Accrual	Displays the accrual status of the account.	
Number of Default Occurrence	Displays the number of default occurance for the lending account.	
Days Past Due	Displays the number of days the amount is due.	
Date of First default	Displays the date on which the account was due for first instance.	
Amount Provisioned	Displays the provisioned amount for the account.	
Overdue & Next Due	This widget displays the overdue as of date and next due details. (i) Note The Pay Now link displays in this section. This link is not applicable for the current release.	
Total Amount	Displays the total overdue amount.	
Oldest Due Date	Displays the oldest due date of the selected account.	
Current Due	Displays the ordest due date of the selected account. Displays the current due amount on the account.	
Carroin Duo	Displays the current due amount on the account.	



Table 2-5 (Cont.) Loan 360 - Field Description

Field	Description		
Next Installment Due Date	Displays the next installment amount due.		
Next Installment Due Date	Displays the next installment due date.		
Total Amount	Displays the total amount due.		
Excess Payment	Displays the excess amount available in the account with a negative sign.		
Instructions Set	This widget displays the instructions set up on the account. i Note To set instruction, click the Set Instructions link. This link is		
	not applicable for the current release.		
Payment Accelerated Payment	Displays the payment (drawdown) instruction set up for the account. Displays the accelerated payment instruction set up for the account.		
	Note This field is not applicable for the current release.		
Account Condition	This widget displays condition name maintained at the Maintain Account Condition screen. Also, the start and end date are displayed here. If you click the View all link, it will navigate to the Maintain Account Condition screen. If there are no data, then a message that no account conditions are tagged is displayed.		
Recent Transactions	Displays the last five transactions performed on the account. (i) Note To view all the transactions, click the View All Transactions link. This link is not applicable for the current release.		
Quick Actions	This section displays the links to screens to perform quick actions on the account.		

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



Note

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

2.4 Loan Write-Off

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

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

① Note

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

To perform loan write-off:

Note

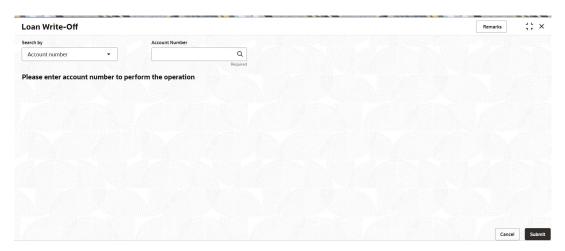
The fields marked as **Required** are mandatory.

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

The Loan Write-Off screen is displayed.

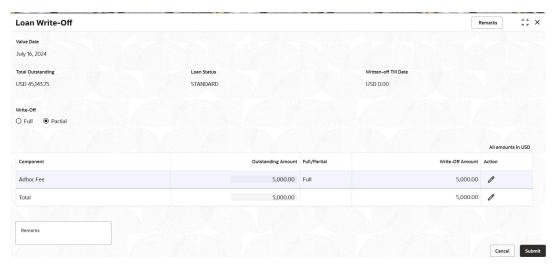


Figure 2-9 Loan Write-Off



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

Figure 2-10 Loan Write-Off Details



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



Table 2-6 Loan Write-Off – Field Description

Field	Description	
Field Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account	
	number on which to perform a servicing operation. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.	
Write-Off information	This section displays the current write-off details of the account.	
Value Date	Displays the value date for the write-off.	
Total Outstanding	Displays the total outstanding amoount of the account.	
Loan Status	Displays the status of the loan account.	
Written-off Till Date	Displays the total amount written-off till date for the account.	
Write-Off	Select the write-off option. The options are: • Full • Partial	
Component	Displays the write-off components Note: This field is displayed as the user selects an option from the Write-Off field	
Outstanding Amount	Displays the outstanding amount component wise. Note: This field is displayed as the user selects an option from the Write-Off field.	
Full/Partial	 Select the write-off type to be set for the component. The options are: Full: If this option is selected, then the total write-off amount is displayed in the Write-Off Amount field. Partial: If this option is selected, then user can specify the write-off amount less or equal to the total outstnding amount in the Write-Off Amount field. Note: This field is displayed as user selects the Partial option from the Write-Off field. This field is enabled once the Edit icon is clicked from the Action field. Once updates are made, click the Save icon from the Action field. 	



Table 2-6 (Cont.) Loan Write-Off - Field Description

Field	Description	
Write-Off Amount	Specify the write-off amount less or equal to the total outstanding amount. Note: This field is displayed as user selects the Partial option from the Write-Off field. This field is enabled if Partial option is selected from the Full/Partial field. If Full option is selected from the Full/Partial field, then this field displays the current outstanding amount. Once updates are made, click the Save icon from the Action field.	
Action	Displays the following icons: Edit: Click this icon to update the write-off type and amount. Save: Click this icon to save any changes. This icon is displayed when updates are made to the write-off. Note: This field is displayed as the user selects an option from the Write-Off field.	
Remarks	Specify remarks for the write-off, if any.	

5. Click Submit.

The transaction is submitted for authorization.

2.5 Transaction Inquiry

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

To perform inquiry on transaction:



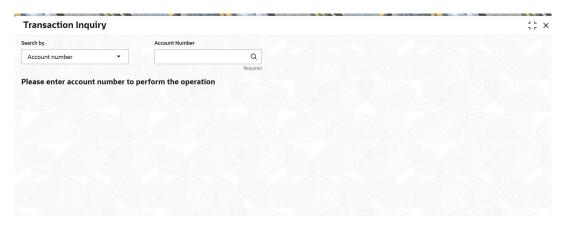
The fields marked as **Required** are mandatory.

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

The Transaction Inquiry screen is displayed.

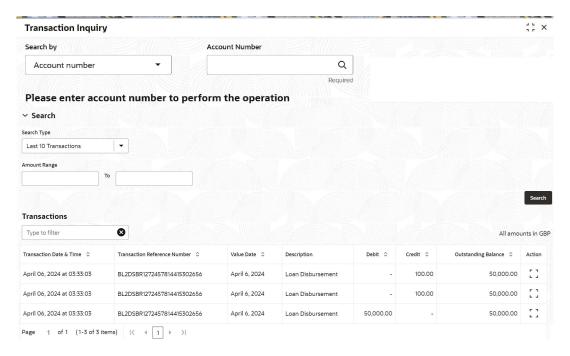


Figure 2-11 Transaction Inquiry



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

Figure 2-12 Transaction Inquiry - Details



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

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

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



Table 2-7 Transaction Inquiry – Field Description

Field	Description			
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.			
	Other search options available in the Search by field are Custome ID, SSN, Mobile Number, and Email.			
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.			
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.			
	① Note			
	The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.			
Search	This section displays the search options, which can be used to search the required transactions of the account.			
Search Type	Select the search type based on which the search is to be performed. The options are: Last 10 Transactions Last Month Last 2 Months Date Range			
Date Range	Specify or select the date range for viewing the transaction.			
	 Note This field is displayed and enabled, if user select the Date Range from the Search Type field. The from date should be greater than the loan account creation date. The To date should be lesser than the current system date. This field is displayed and not enabled, if user select the Last Month, Last 2 Months, or Last 3 Months options from the Search Type field. 			



Table 2-7 (Cont.) Transaction Inquiry - Field Description

Field	Description		
Amount Range	Specify the amount range to search and view the transactions within the specified amount range.		
Transactions	 This section displays the fetched transaction details of the account. Note By default, the Transaction section displays the last 10 transactions of the account. User can search a specific transaction by entering the details in the field provided in this section. As user specify a value in the field, the details in the table are filtered and displayed. 		
Transaction Date & Time	Displays the date and time when the transaction was performed.		
Value Date	Displays the value date of the transaction.		
Description	Displays the description for the transaction.		
Debit	Displays the transaction's debit amount with currency.		
Credit	Displays the transactions' credit amount with currency.		
Outstanding Balance	Displays the outstanding balance of the transaction.		
Action	Click the Ladicon to view more details of the transaction. For more information, refer the Actions.		

- **6.** To view more details of the transaction, perform the following steps:
 - a. From the **Actions** field, click the L J icon to view more details of a specific transaction.

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

Figure 2-13 Transaction Inquiry - Detailed View

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

Other Information

 Event
 Value Date

 ADHOC Charge Application
 2018-03-30

Close



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

Table 2-8 Transaction Inquiry - Detailed View - Field Description

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

- User can also view the image of the instrument that was used for the selected transaction, by clicking the View Instrument Image link. To close the instrument image, user need click the Hide Instrument Image link.
- c. Click Close, to close the <Transaction Description: Date and Time> section.

2.6 Transaction View & Reversal

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



(i) Note

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

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

Table 2-9 Rule for Transaction Date

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

This topic contains the following subtopics:

<u>Perform Reversal of Transaction</u> User can initiate a reversal of the loan transaction only after the due diligence is completed on the loan account.

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



2.6.1 Perform Reversal of Transaction

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

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



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

To perform reversal of transaction:

- 1. To launch the screen, fetch account number, and view the account related transaction details, refer <u>View Transaction Details</u>.
- 2. From the **Transaction View & Reversal** screen, in the **Transactions** section, click - from the **Action** field.

The Transaction View & Reversal screen is displayed.



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

Table 2-10 Transaction Reversal - Summary - Field Description

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

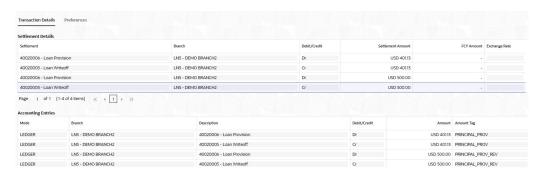


Table 2-10 (Cont.) Transaction Reversal - Summary - Field Description

Field	Description
Remarks	Displays the reason for rejection. i Note
	This field is displayed, if reversal transactions have ACH involved.

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

Figure 2-14 Transaction Details



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

Table 2-11 Transaction Details tab – Field Description

Field	Description
Settlement Details	This section displays all the settlement details related to the account.
Settlement	Displays the account or GL number along with the description. Note For external accounts, this field displays the external account number and name.
Branch	Displays the branch name and code.
Debit/Credit	Displays whether the transaction is of debit or credit in nature.
Settlement Amount	Displays the settlement amount in local currency.
FCY Amount	Displays the amount in foreign currency.
Exchange Rate	Displays the exchange rate in case of foreign currency.



Table 2-11 (Cont.) Transaction Details tab – Field Description

Field	Description
Accounting Entries	This section displays the accounting entries detail of the account.
	Note This section is displayed if accouting entries are related to the selected transaction.
Mode	Displays made of the appointing entries as Asseyut or Ladger
	Displays mode of the accounting entries as Account or Ledger .
Branch	Displays the branch where the transaction was performed.
Description	Displays the account or GL number along with description.
Debit/Credit	Displays whether the entries are of debit or credit in nature.
Amount	Displays the local currency amount.
Amount Tag	Displays the description for the amount tag.

Preferences



Table 2-12 Preferences tab – Field Description

Field	Description
Loan Preferences	This section displays the detail of loan account preferences.

Click Reverse.

The screen is successfully submitted for authorization.

(i) Note

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

2.6.2 View Transaction Details

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

To view the transaction details:

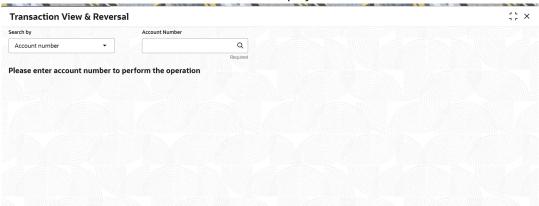


① Note

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

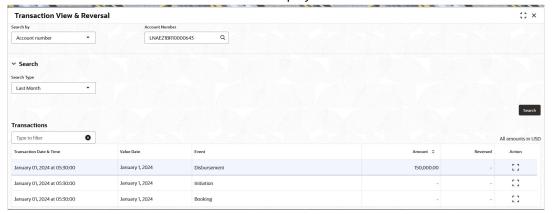
 On the Homepage, from Retail Lending Services mega menu, under Accounts, click Transaction View & Reversal. User can also open the screen by specifying Transaction View & Reversal in the search icon bar and selecting the screen.

The Transaction View & Reversal screen is displayed.



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

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



- 4. By default, the **Transactions** section displays the last 10 transactions performed on the account. If the section does not display the transactions user searching for, perform the following steps:
 - a. From the **Search** section, select or specify required search criteria.
 - b. Click Search.

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

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



Table 2-13 Transaction View & Reversal – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Search	This section displays the search options, which can be used to search the required transactions of the account.
Search Type	Select the search type based on which the search is to be performed. The options are: Last Month Last 2 Months Last 3 Months Date Range
Date Range	Specify or select the date range for viewing the transaction. (i) Note • This field is displayed and enabled, if user select the Date Range from the Search Type field. • The from date should be greater than the loan account creation date. • The To date should be lesser than the current system date.



Table 2-13 (Cont.) Transaction View & Reversal - Field Description

Field	Description
Transactions	 This section displays the fetched transaction details of the account. Note By default, the Transaction section displays the last 10 transactions of the account. User can filter the transaction by entering the transaction details in the field provided in this section. As users specify a value in the field, the details in the table are filtered, and displayed.
Transaction Date & Time	Displays the date and time when the transaction was performed.
Value Date	Displays the value date of the transaction.
Event	Displays the event description.
Amount	Displays the transaction amount.
Reversed	Displays whether the transaction is reversed.
Action	Click the L J icon to view more details of the transaction. For more information, refer the Perform Reversal of Transaction.

2.7 Manage Hardship

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

This topic contains the following subtopics:

- Create Hardship
 User can create a hardship for the loan account.
- <u>Edit or Withdraw Hardship</u>
 User can edit the hardship details created for the loan account.

2.7.1 Create Hardship

User can create a hardship for the loan account.

To create a hardship:



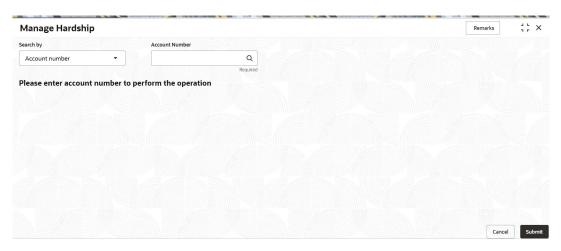
The fields marked as **Required** are mandatory.

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

The Manage Hardship screen is displayed.

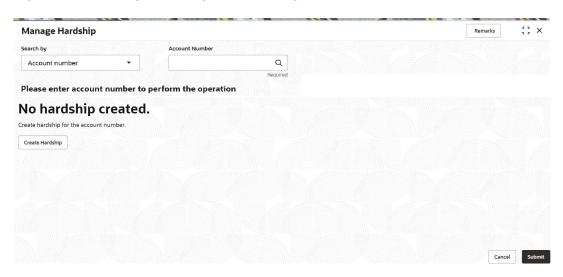


Figure 2-15 Manage Hardship



- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.
 A message that no hardship is created for the account along with a Create Hardship button is displayed.

Figure 2-16 Manage Hardship - No Hardship Created

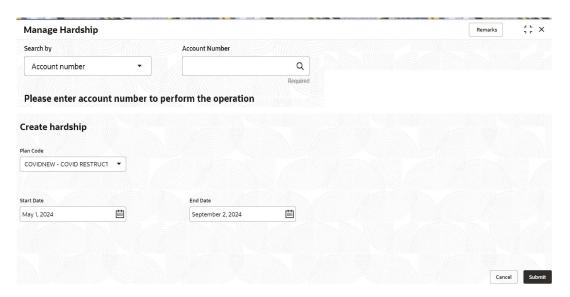


4. Click Create Hardship.

The **Create Hardship** section is displayed.



Figure 2-17 Manage Hardship - Create



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

Table 2-14 Create Hardship - Field Description

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



Table 2-14 (Cont.) Create Hardship - Field Description

Field	Description
Create Hardship	This section displays the fields required to create a hardship for the loan account.
Plan Code	Select the plan code for the hardship.
Description	Displays the description for the plan code selected.
Start Date	Select or specify the start date for the plan code.
End Date	Select or specify the end date for the plan code.
Current Installment	Displays the current installment amount of the loan account.
Reduced Installment	Specify the amount to be reduced from the current installment.
	Note A message is displayed below this field that the amount should be not be more than the amount displayed in the Current Installment field.

The screen is successfully submitted for authorization.

2.7.2 Edit or Withdraw Hardship

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

To edit or withdraw the hardship



(i) Note

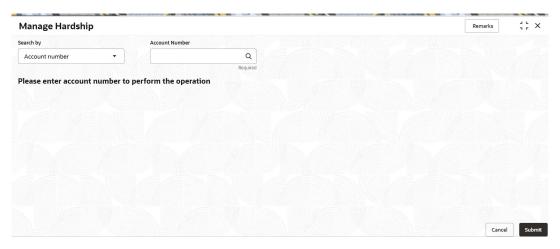
The fields marked as **Required** are mandatory.

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

The **Manage Hardship** screen is displayed.



Figure 2-18 Manage Hardship



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

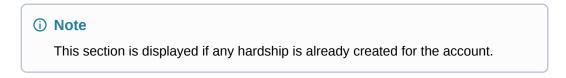
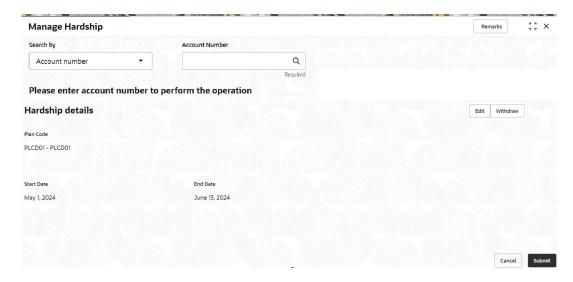


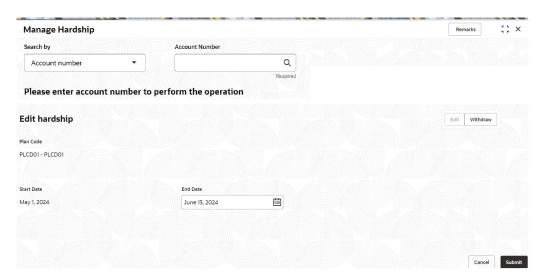
Figure 2-19 Manage Hardship - Details



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

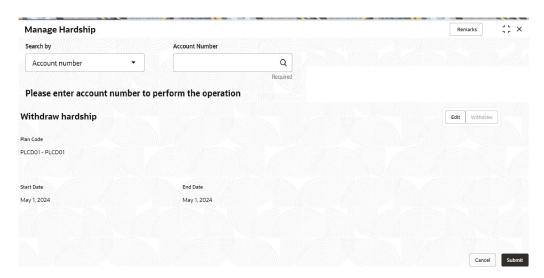


Figure 2-20 Manage Hatrdship - Edit



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

Figure 2-21 Manage Hardship - Withdraw



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



Table 2-15 Edit or Withdraw Hardship - Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
Edit/Withdraw Hardship	This section displays the harship details maintained for the loan account. (i) Note • If you click Edit, then the Edit Harship section is displayed. • If you click Withdraw, then the Withdraw Hradship section is displayed.
Plan Code	Displays the plan code for the hardship.
Description	Displays the description for the plan code selected.
Start Date	Displays the start date for the plan code.
End Date	Select or specify the end date for the plan code. (i) Note This field is enabled only in Edit Withdraw section.
Current Installment	Displays the current installment amount of the loan account.



Table 2-15 (Cont.) Edit or Withdraw Hardship - Field Description

Field	Description
Reduced Installment	Displays the amount to be reduced from the current installment.

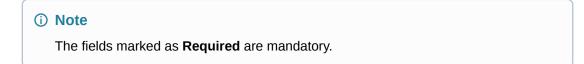
The screen is successfully submitted for authorization.

2.8 Manage SCRA/MLA Benefits

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

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

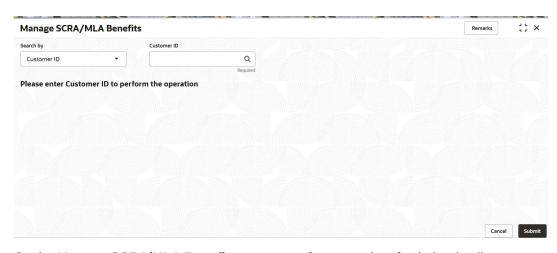
To submit the SCRA request:



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

The Manage SCRA/MLA Benefits screen is displayed.

Figure 2-22 SCRA Benefit Activation



On the Manage SCRA/MLA Benefits screen, perform search to fetch the details.

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



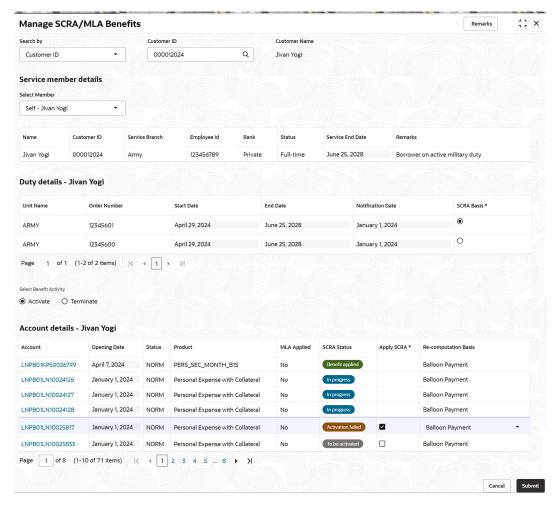


Figure 2-23 SCRA Benefit Activation - Member Details

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



Table 2-16 Manage SCRA/MLA Benefits – Field Description

Field	Description
Search by	The customer ID is set as the default search option. Users can specify the customer ID directly in the adjacent field or search for an customer ID by clicking the Search icon. Other search options available in the Search by field are SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an customer ID, the respective IDs have to be input entirely in the adjacent field for the system to display the customre ID. For a given search criteria, multiple account numbers may be linked.
	The label of the field adjacent to the Search by field changes dynamically. For example, if the Customer ID is chosen as the search criteria, the label of the adjacent field is displayed as the Customre ID. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Customer Name	Displays the customer name based on the ID selected.
Service member details	This section displays details of the service member.
Select Member	Select the service member based on whom the SCRA benefit is to be applied.
Name	Displays the name of the selected service member.
Customer ID	Displays the customer ID of the service member.
Service Branch	Displays the service branch of the member.
Employee ID	Displays the unique employee ID of the service member.
Rank	Displays the rank of the selected service member. For example, Private, Specialist, and so on.
Status	Displays the current employment status of the service member. For example, Full-time, Part-time, Temporary, Retired, and so on.
Service End Date	Displays the member's service end date.
Remarks	Displays the remarks, if any.
Duty details - <service Member Name></service 	This section displays the duty details of the selected service member.
Unit Name	Displays the unit name of the service member.
Order Number	Displays the member's order number.
Start Date	Displays the start date of duty.
End Date	Displays the end date of the duty.
Notification Date	Displays the notification date of the duty.



Table 2-16 (Cont.) Manage SCRA/MLA Benefits – Field Description

Field	Description
	Description
SCRA Basis	Note If only one entry is displayed in the table, then this field will be selected by default and you will not be able to make any changes.
Select Benefit Activity	Select the appropriate option for performing benefit activity. The options are: • Activate • Terminate
Account details - <service Member Name></service 	This section displays the account details of the selected member.
	① Note
	 This section is displayed if Activate option is selected from the Select Benefit Activity field. If the selected service member do not have any duty details, then a message that no details to display is displayed in this section. If no accounts are eligible for the SCRA benefit, then a message conveying the same is displayed.
Account	Displays the account number of the member.
	Note The account number is displayed as link in this field. If you click the link, it navigates you the Loan 360 screen of the respective loan account.
Opening Date	Displays the opening date of the account.
Status	Displays the current status of the account.
Product	Displays the product under which the account is opened.
MLA Applied	Displays whether MLA is applied on the account or not.
SCRA Status	Displays the status of the SCRA request.
Apply SCRA	Select the account for which SCRA benefit is to be applied.
Re-computation Basis	Displays the re-computation basis for the account. The possible options are: Recalculate Term Recalculate Installment Balloon Payment
Benefit details	This section displays the benefit details of the account. Note: This section is displayed if Terminate option is selected from the Select Benefit Activity field.



Table 2-16 (Cont.) Manage SCRA/MLA Benefits - Field Description

Field	Description
Account	Displays the account number of the member. (i) Note The account number is displayed as link in this field. If you click the link, it navigates you the Loan 360 screen of the respective loan account.
Benefit Applied	Displays the benefit applied for the account.
Benefit Start Date	Displays the start date of the benefit.
Benefit End Date	Displays the end date of the benefit.
Action	Displays the Edit icon to edit the benefit end date.
Status	Displays the current status of the benefit. Note: This field is displayed if user clicks Edit from the Action field and updates the details.

The screen is successfully submitted for authorization.

2.9 Maintain Account Condition

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

To maintain account condition:



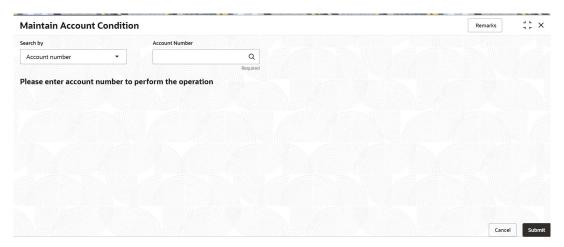
The fields marked as **Required** are mandatory.

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

The Maintain Account Condition screen is displayed.

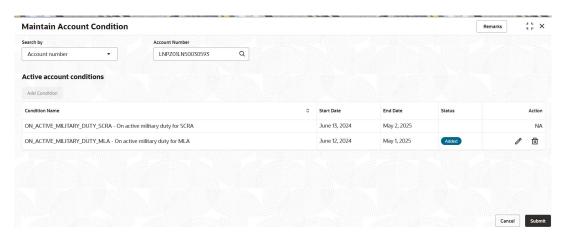


Figure 2-24 Maintain Account Condition



- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.
 The details are displayed in the Active Account Conditions section.

Figure 2-25 Active Account Condition Details



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



Table 2-17 Maintain Account Condition - Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Active Account Conditions	This section displays the details of the active conditions that are already added for the account.
	i Note If there are no conditions added to the account, then you can click Add Condition , to add new condition to the account. For more information, refer <u>Add Condition</u> .
Account Condition	Displays the condition added for the account.
Start Date	Displays the condition's start date for the account.
End Date	Displays the condition's end date for the account.



Table 2-17 (Cont.) Maintain Account Condition - Field Description

Field	Description
Status	Displays the status of the condition. The possible option is: • Added (i) Note This field is displayed only when the user adds a new condition or edits the existing condition. If the user deletes the newly added or edited condition, then this field will be removed from the display.
Action	Displays the following actions that can be performed on the account conditions: • Click this icon to edit the account condition details. If you click this icon, the Edit section is displayed. For more information, refer Add Condition, as the fields are same as displayed in the Add Condition section. • Click this icon to delete the payout details.

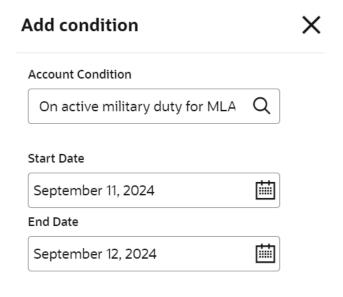
To add condition:

a. In the Active Account Conditions section, click Add Condition.

The **Add Condition** section is displayed.



Figure 2-26 Add Condition



Cancel Add

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

Table 2-18 Add Condition – Field Description

Field	Description
Account Condition	Select or specify the condition to be maintained for the account.
Start Date	Select or specify the condition's start date for the account.
End Date	Select or specify the condition's end date for the account.

c. Click Add.

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

5. Click Submit.

The screen is successfully submitted for authorization.

2.10 Loan Disbursement Schedule

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

To view the loan disbursement schedule:



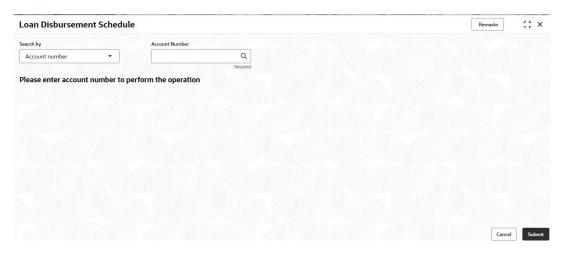


The fields marked as **Required** are mandatory.

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

The Loan Disbursement Schedule screen is displayed.

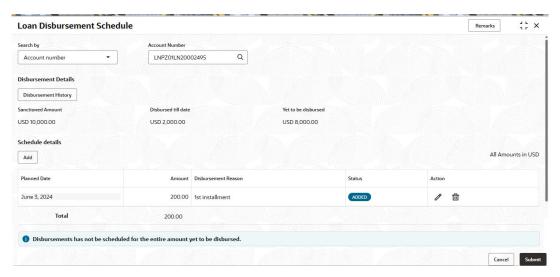
Figure 2-27 Loan Disbursement Schedule



2. On the Loan Disbursement Schedule screen, perform search to fetch the details.

The Disbursement Details and Schedule details sections are displayed.

Figure 2-28 Loan Disbursement Details



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



Table 2-19 Loan Disbursement Schedule - Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. (i) Note The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Disbursement Details	This section displays the existing disbursement details.
Sanctioned Amount	Displays the loan sanctioned amount.
Disbursed till date	Displays the amount disbursed till date.
Yet to be disbursed	Displays the amount yet to be disbursed as of today.
Schedule details	This section displays the disbursement schedule.
	i Note If no disbursement schedule is defined for the account, then no details are displayed in this section, and only the Add New Schedule button is displayed.
Planned Date	Displays the planned date for disbursement.
Amount	Displays the amount to be disbursed.
Disbursement Reason	Displays the reason for performing the disbursement.
Status	Displays status of the new disbursement schedule. The possible option is: • Added

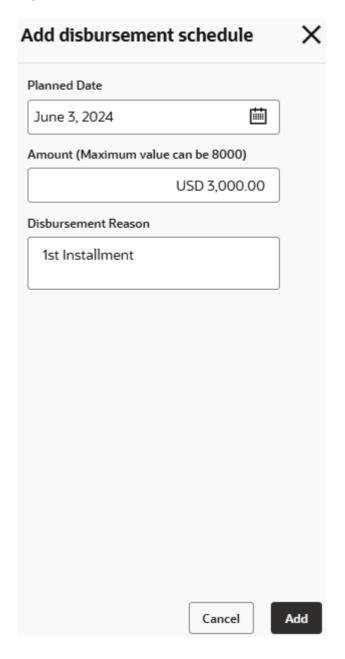


Table 2-19 (Cont.) Loan Disbursement Schedule – Field Description

Field	Description
Action	Displays the actions that can be performed on the details added. The options are: • Edit: Click this icon to edit the disbursement schedule details. • Delete: Click this icon to delete the disbursement schedule added.
Total	Displays the total amount to be disbursed.

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

Figure 2-29 Add Disbursement





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

Table 2-20 Add disbursement schedule - Field Description

Field	Description
Planned Date	Select or specify the planned date for performing the disbursement.
Amount (Maximum value can be XXX)	Specify the amount to be disbursed. (i) Note The maximum value in the field name is displayed based on the calculation below: Yet to be disbursed - Total Amount (each time you add new disbursement and launch the Add disbursement schedule section).
Disbursement Reason	Specify the reason for performing the disbursement.



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

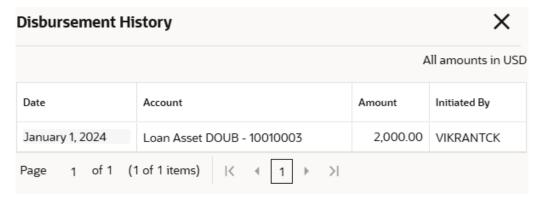
c. Click Add.

The details are added and displayed in tabular format in the **Schedule details** section.

 To view the disbursement history, click Disbursement History from Disbursement Details section.

The **Disbursement Details** section is displayed.

Figure 2-30 Disbursement History



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



Table 2-21 Disbursement History - Field Description

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

The screen is successfully submitted for authorization.

2.11 Forfeit Excess Amount

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

Note

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

To forfeit the excess amount:

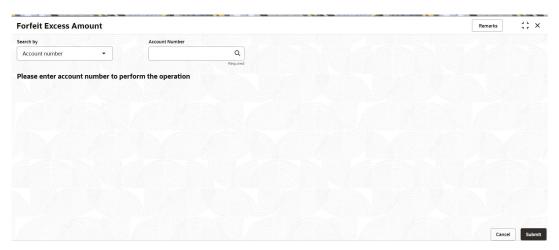
(i) Note

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

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

The Forfeit Excess Amount screen is displayed.

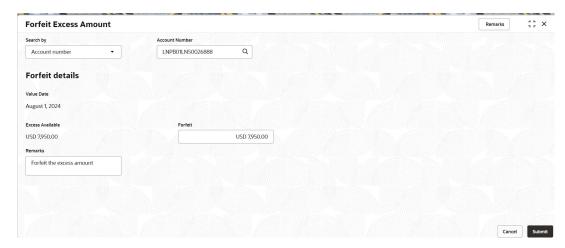
Figure 2-31 Forfeit Excess Amount





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

Figure 2-32 Forfeit Details



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



Table 2-22 Forfeit Excess Amount – Field Description

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

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

2.12 Refund Excess Amount

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

To refund the excess amount:



Note

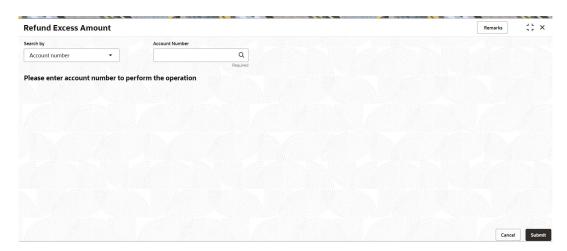
The fields marked as **Required** are mandatory.



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

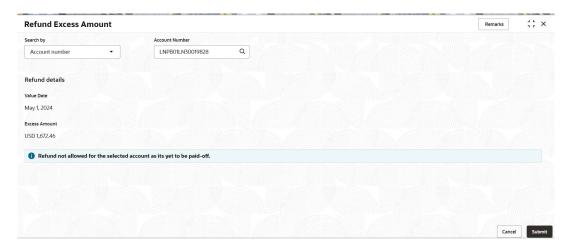
The Refund Excess Amount screen is displayed.

Figure 2-33 Refund Excess Amount



- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.If for the selected account number refund is not allowed, then following screen is displayed.

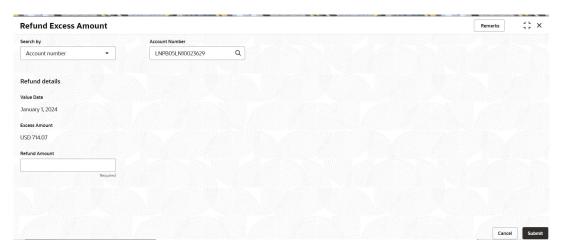
Figure 2-34 Refund Not Allowed



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



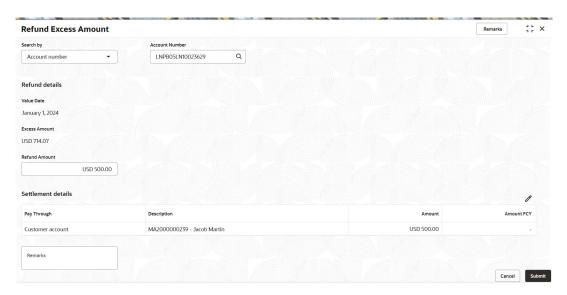
Figure 2-35 Refund Allowed



4. In the **Refund Details** section, specify the fields.

The details are displayed in the refund and settlement sections.

Figure 2-36 Refund and Settlement Details



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



Table 2-23 Refund Excess Amount – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. (i) Note The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Refund details	This section displays the details of the refund amount.
Value Date	Displays the system date as the value date.
Excess Amount	Displays the excess amount available on the account.
Refund Amount	Specify the amount to be refunded.
	i Note This amount cannot be more than the Excess Amount.
Settlement details	This section displays the existing settlement details. If no settlement details are present for the account, then user can Add new settlement details using the Add New Settlement button. For more information, refer Pay Through Customer Account and Add Settlement through Customer Account
Pay Through	Displays the pay option selected for the settlement. The possible options are: Customer Account Other Customer's Account
Description	Displays the account number and name of the customer.
Amount	Displays the settement amount.
Amount FCY	Displays the amount if it is in forgein currency.



Table 2-23 (Cont.) Refund Excess Amount – Field Description

Field	Description
Remarks	Specify remarks for the refund, if any.

The transaction is submitted for authorization.

2.13 Manual Provision

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

To define provision manually:

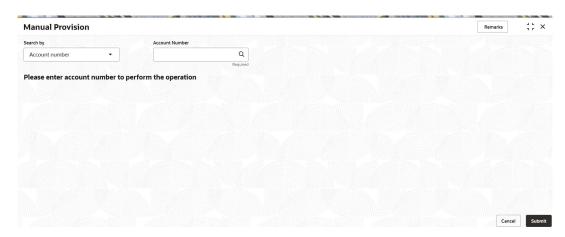


The fields marked as **Required** are mandatory.

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

The Manual Provision screen is displayed.

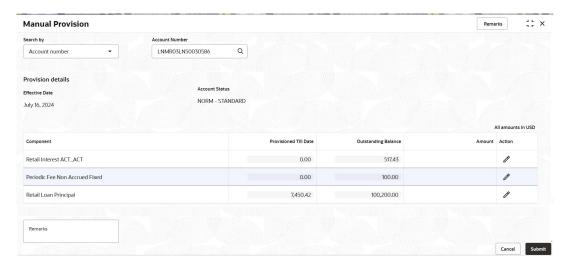
Figure 2-37 Manual Provision



- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.The manual provision details are displayed.



Figure 2-38 Manual Provision Details



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

Table 2-24 Manual Provision – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer
	ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	(i) Note The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Provision details	This section displays the provision details of the selected loan
	account.
Effective Date	Displays the current system date.



Table 2-24 (Cont.) Manual Provision – Field Description

Field	Bassintian
Field	Description
Account Status	Displays the current account status as received from host.
	① Note
	This field is displayed if the Status for the organization (bank) is set at Loan Account Level .
Expected Account Status	Displays the account's expected status as received from host.
	① Note
	This field is displayed if the Status for the organization (bank) is set at Party Level .
Derived Account Status	Displays the account's derived status as received from host.
	① Note
	This field is displayed if the Status for the organization (bank) is set at Party Level .
Component	Displays the component of loan account, that are applicable for provision.
Provisioned Till Date	Displays the total amount provisioned for the component till date.
Outstanding Balance	Displays the outstanding amount for the component as on date.
Amount	Specify the amount to be provisioned for the selected loan account.
	① Note
	This field is enabled if user clicks the Edit icon from the Action field. Also, a message that the value should not be greater than the outstanding balance value is displayed in this field.
Action	Displays the following icons: Edit: Click this icon to specify the provision amount for the selected loan account.
	Save: Click this icon to save the provision amount specified in the Amount field. This icon is displayed only after the user clicks the Edit icon.
Remarks	Specify remarks for the provision, if any.

The screen is successfully submitted for authorization.

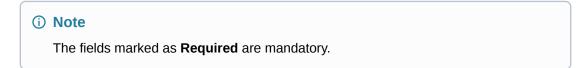


2.14 Freeze Account Status

User can using the Freeze Account Status screen.

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

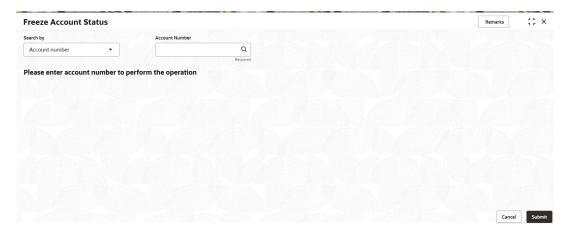
To freeze the account status:



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

The Freeze Account Status screen is displayed.

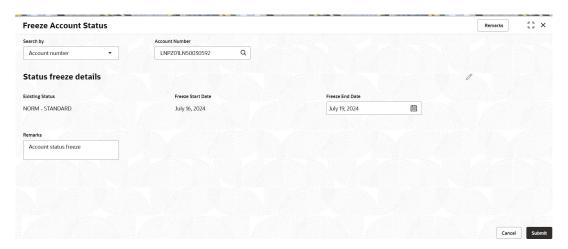
Figure 2-39 Freeze Account Status



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



Figure 2-40 Status Freeze Details



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

Table 2-25 Freeze Account Status - Field Description

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



Table 2-25 (Cont.) Freeze Account Status - Field Description

Field	Description
Freeze End Date	Displays the end date of the account freeze. (i) Note This field is enabled if the user clicks the Edit icon.
Remarks	Specify remarks for freezing the account, if any. (i) Note This field is displayed if the user clicks the Edit icon.

The transaction is submitted for authorization.

2.15 Failed Events Inquiry

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

To inquiry failed events:



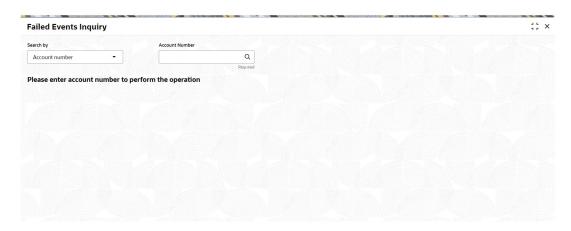
The fields marked as **Required** are mandatory.

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

The Failed Events Inquiry screen is displayed.



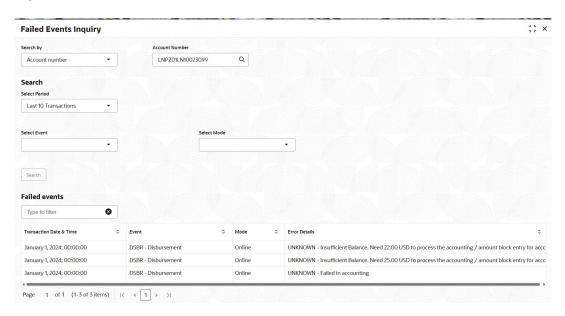
Figure 2-41 Failed Events Inquiry



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

Based on the search, the details are displayed.

Figure 2-42 Failed Events Details



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



Table 2-26 Failed Events Inquiry – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Search	This section displays the fields to perform the search.
Select Period	Select the period for inquiring the failed events. The options are: Last 10 Transactions Date Range
Start Date	Select or specify the start date from which the user needs to view the failed events. Note: This field is displayed if Date Range option is selected from the Select Period field.
End Date	Select or specify the end date till which the user needs to view the failed events. Note: This field is displayed if Date Range option is selected from the Select Period field.
Select Event	Select for the specific option to view the failed events.
Select Mode	Select the mode of operation. The options are: Batch Online
Failed Events	This section displays the list the of failed event details based on the search performed. User can perform search within this section using the field displayed below the section header. Note: This section is displayed as the user clicks Search.
Transaction Date & Time	Displays the date and time the transaction was performed.
Event	Displays the event name.
	= .=p/ 2 a



Table 2-26 (Cont.) Failed Events Inquiry – Field Description

Field	Description
Mode	Displays the mode of transaction. The possible options are: Batch Online
Error Details	Displays the error details of the failed events.

Balances

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

This topic contains the following subtopics:

Account Statement

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

Outstanding Balance Inquiry

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

Manage Balances

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

3.1 Account Statement

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

Account Statement, applicable only for Non billing Account.

To view the account statement:



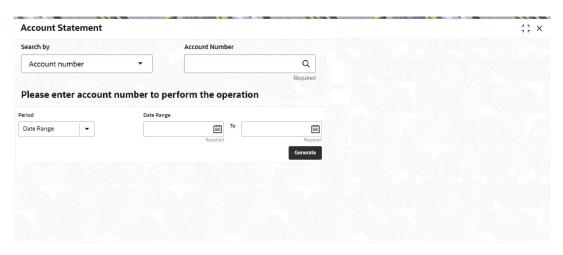
The fields marked as **Required** are mandatory.

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

The **Account Statement** screen is displayed.



Figure 3-1 Account Statement

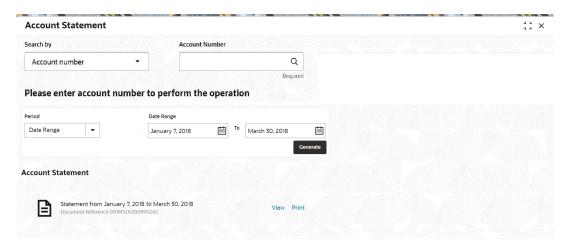


- 2. Select the appropriate option from the **Search by** field.
- 3. Perform the required action, based on the option selected from the Search by field.
- 4. Click Generate.

The **Account Statement** section is displayed.

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

Figure 3-2 Account Statement for Required Period



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



Table 3-1 Account Statement – Field Description

Description
Description
Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Select the period for generating the statement. The options are: • Date Range • Last Month • Last 2 Months • Last 3 Months
Specify or select the date range for generating the statement.
If user have selected the Date Range option from the Period field, then the start date will default to the loan account creation date if it is later than the financial year start date. Otherwise, it is the financial year start date. user can edit the date provided it is within the loan account creation date and the current system date. If user have selected the Last Month, Last 2 Months, or Last 3 Months options from the Period field, then the from and to dates are displayed and the field is not enabled for further edits.



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

Field	Description
Account Statement	This section displays the statements generated based on the period or date range. For information on the links displayed, refer to Step 5 .
	Note If user generate the statement more than once on the same system date, then the latest statement generated is displayed first and followed by the earlier generated statements.
Statement From <date> to <date></date></date>	Displays the from and to date for which the statement is generated.
Generated By	Displays the name of the person who generated the statement.
Document Reference	Displays a document reference number for the generated statement.

- 6. From the **Account Statement** section, user can perform any of the following actions:
 - Click the **View** link, to view the statement generated.
 - 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:



(i) Note

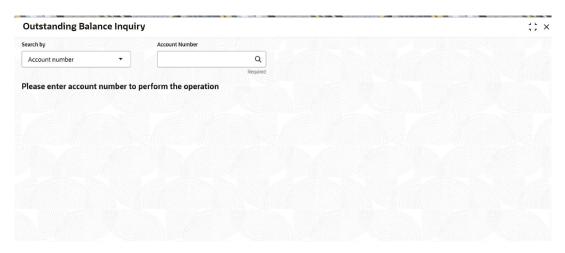
The fields marked as **Required** are mandatory.

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

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

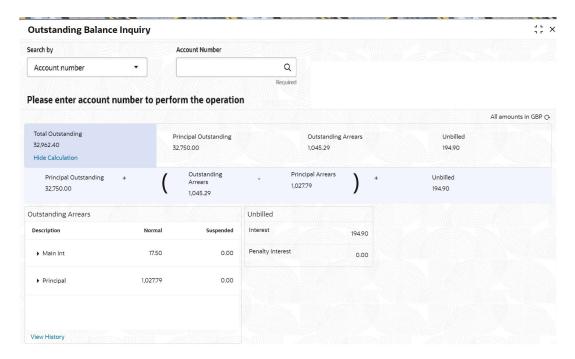


Figure 3-3 Outstanding Balance Inquiry



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

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



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



Table 3-2 Outstanding Balance Inquiry – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account
	number matches and the user can select the relevant account number on which to perform a servicing operation. (i) Note The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Total Outstanding	Displays the different parameters used to calculate the total outstanding balance. (i) 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. (i) Note Here, both normal arrears and suspended arrears are displayed.
Unbilled	Displays the regular interest, penalty interest, and uncollected interest that are yet to be charged.



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

Field	Description
Outstanding Arrears	This section displays the break-up of the outstanding arrears. (i) Note The Description column lists the arrear types. In case, any arrears are unpaid, then appears corresponding to the arrear type. If you click this icon, it displays the amount of unpaid arrears along with the due date for the arrear type. If the Loan account moves to Suspended status, then the amount of all the arrears appear under the Suspended column.
Fees Arrears	Displays the fees arrears amount.
Interest Arrears	Displays the interest arrears amount.
Principal Arrears	Displays the principal arrears amount.
Penalty Arrears	Displays the penalty arrears amount. (i) 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. i Note This value for this field is displayed only if penalty is applicable on the account.
Arrear History	Displays the arrear history details. (i) Note This section is displayed, if you click the View Details link from the Outstanding Arrears section. The upper right corner mentions the currency of the arrear amount displayed.



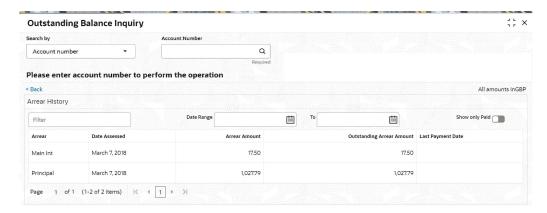
Table 3-2 (Cont.) Outstanding Balance Inquiry – Field Description

Field	Description
Filter	Specify any keywords in this free text search field to filter the details in the grid.
Date Range	Select or specify the start date of the period for which you want to search the records.
То	Select or specify the end date of the period for which you want to search the records.
Show Only Paid	Switch to to view amount of both paid and unpaid arrears.
	Switch to to view amount for only the paid amount arrears.
Arrear	Displays all the arrears raised on the account.
Date Assessed	Displays the date on which the arrear was raised on the account.
Arrear Amount	Displays the arrear amount.
Outstanding Arrear Amount	Displays the outstanding arrear amount on the account.
Last Payment Date	Displays the last payment date on the account. (i) Note The date appears only if a payment is made to the account.

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

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

Figure 3-5 Outstanding Balance Inquiry – Arrear History



- 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 view amount for only the paid amount arrears.
- e. Click Back to navigate to Outstanding Balance Inquiry screen.

3.3 Manage Balances

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

To manage balances:

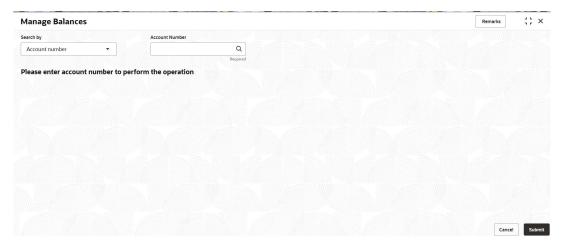


The fields marked as **Required** are mandatory.

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

The Manage Balances screen is displayed.

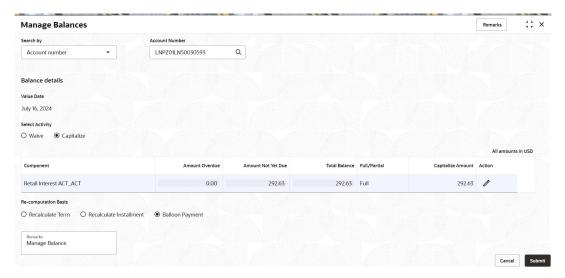
Figure 3-6 Manage Balances



- Select the appropriate option from the Search by field.
- Perform the required action, based on the option selected from the Search by field.The balance details are displayed.



Figure 3-7 Balance Details



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

Table 3-3 Manage Balances – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	(i) Note The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Balance details	This section displays the balance details of the selected loan account.



Table 3-3 (Cont.) Manage Balances – Field Description

Field	Description
	<u> </u>
Value Date Select Activity	Displays the current system date. Select the activity to be performed on the balance amount. The
Celect Activity	options are: • Waive • Capitalize This field is displayed only for non-billing loan account.
Component	Displays the component of loan account.
Amount Overdue	Displays the total overdue loan amount.
Amount Not Yet Due	Displays the loan amount that is not due.
Total Balance	Displays the total of the balance loan amount.
Full/Partial	Select the option for managing the balance. The options are: • Full • Partial ① Note This field is enabled if the user clicks the Edit icon from the Action field. Also, if the user double clicks this field, the field is enabled.
Waive Amount	 i Note This field is displayed if user selects Waive option from the Select Activity field. This field is enabled if user selects Partial option from the Full/Partial field. User can specify the partial amount to be waived in this field.
Capitalize Amount Action	Displays the amount to be capitalized. This field is displayed if user selects Capitalize option from the Select Activity field. This field is enabled if user selects Partial option from the Full/Partial field. User can specify the partial amount to be capitalized in this field.
Action	 Displays the following icons: Edit: Click this icon to specify the provision amount for the selected loan account. Save: Click this icon to save the provision amount specified in the Amount field. This icon is displayed only after the user clicks the Edit icon.



Table 3-3 (Cont.) Manage Balances – Field Description

Field	Description
Re-computation Basis	Select the re-computation basis for the balance amount. The options are: Recalculate Term Recalculate Installment Balloon Payment i Note This field is displayed if, For non-biiling accounts, if user selects Capitalize option from the Select Activity field. For billing account, if waive amount for Principal component is more than the overdue amount.
Remarks	Specify remarks for managing balance, if any.

5. Click Submit.

The screen is successfully submitted for authorization.

Instruction Preferences

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

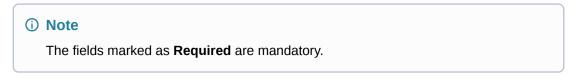
This topic contains the following subtopics:

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

4.1 Payment Preferences

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

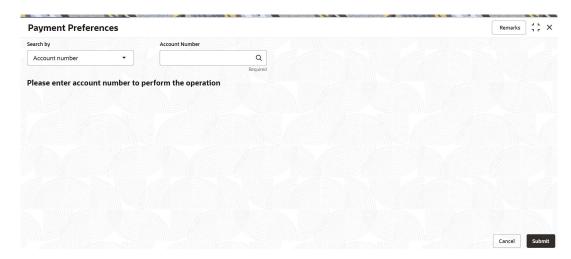
User cannot modify the preferences for the account if instructions are already executed. **To add or edit the payment preferences:**



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

The **Payment Preferences** screen is displayed.

Figure 4-1 Payment Preferences



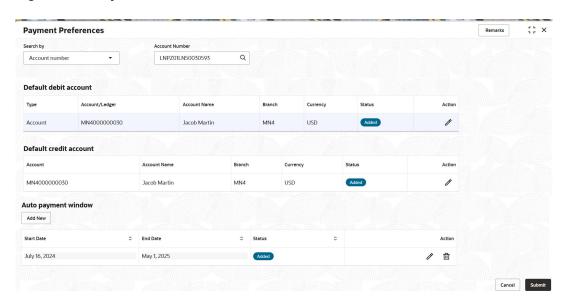
- 2. Select the appropriate option from the **Search by** field.
- 3. Perform the required action, based on the option selected from the **Search by** field.



- 4. If the payment preferences are already maintained during Origination, then the details are displayed in the respective sections. Here, user can edit the details, if required. If no preferences are maintained, then user can add the details in this screen.
 - For more information on adding the preference details, refer <u>Add Payment Preference</u> <u>Details</u>.
 - For more information on editing the preference details, refer Edit Payment Preference
 Details.

The details are displayed in the respective sections.

Figure 4-2 Payment Preference Added



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



Table 4-1 Payment Preference – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Default debit account and Default credit account	The Default debit account section displays a message that default debit account is not added along with the Add Debit Account button. For more information refer Add Debit Account. The Default credit account section displays a message that default credit account is not added along with the Add Credit Account button. For more information refer Add Credit Account.
Туре	Displays the type of debit account.
Account/Ledger	Displays the account or ledger account number.
Account Name	Displays the account name.
Branch	Displays the branch code.
Currency	Displays the amount currency.
Status	Displays the status of the debit account. The possible option is: • Added
Action Auto payment window	Displays the following action that can be performed: Click this icon to edit the account condition details. If you click this icon, the Edit section is displayed. For more information, refer Edit Payment Preference Details. This section displays a message that an auto payment is defined for
	the account along with the Add New button. For more information refer <u>Add Auto Payment</u> .
Start Date	Displays the start date of the payment.
End Date	Displays the end date of the payment.



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

Field	Description
Status	Displays the status of the payment. The possible option is: • Added
Action	Displays the following actions that can be performed on the account conditions: : Click this icon to edit the autp payment details. : Click this icon to delete the auto payment.

5. Click Submit.

The screen is successfully submitted for authorization.

- Add Payment Preference Details
 User can add the payment preference details for the loan account.
- <u>Edit Payment Preference Details</u>
 User can edit the payment preference details for the loan account.

4.1.1 Add Payment Preference Details

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

To add the preference details:

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

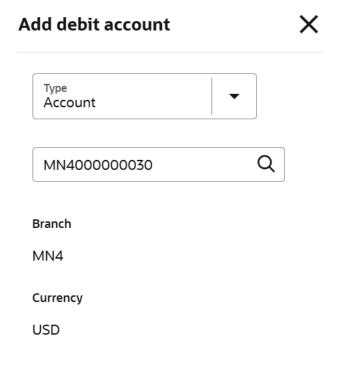
To add debit account:

a. Click Add Debit Account from the Default debit account section.

The Add debit account section is displayed.



Figure 4-3 Add Debit Account





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

Table 4-2 Add debit account - Field Description

Field	Description
Туре	Select the type of debit account. The options are: • Account • External Account



Table 4-2 (Cont.) Add debit account - Field Description

Field	Description
Account Number	Select the account number from the list.
	(i) Note
	This field is displayed, if you select Account option from the Type field.
Branch	Displays the branch code for the selected account number.
Currency	Displays the account currency.
Account Number	Specify the external account number.
	① Note
	This field is displayed, if you select the External Account from the Type field.
Customer Name	Specify the customer name of the external account.
	① Note
	This field is displayed, if you select the External Account from the Type field.
Routing Number	Select the external account's routing number. For more information, refer Routing Number.
	(i) Note
	This field is displayed, if you select the External Account from the Type field.
Account Type	Select the type for the external account.
	i Note
	This field is displayed, if you select the External Account from the Type field.



Table 4-2 (Cont.) Add debit account - Field Description

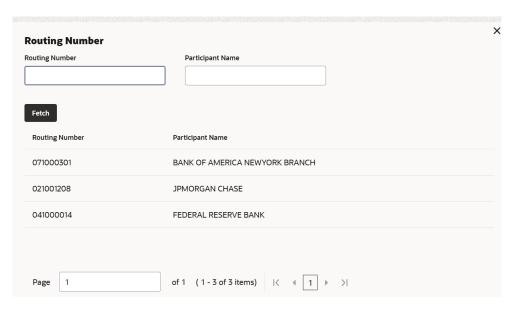
Field	Description
Standard Entry Class Code	Select the appropriate code for the standard entry class. The options are: Internet-Initiated/Mobile Entries Telephone Initiated Corporate Credit or Debit Pre-arranged Payment or Deposit
	Note This field is displayed, if you select the External Account from the Type field.

To add routing number:

i. Click the icon from the Routing Number field.

The Routing Number section is displayed.

Figure 4-4 Routing Number



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

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

- c. Click Add.
- Add Credit Account

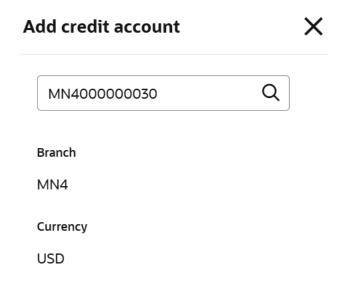
To add credit account:



a. Click Add credit Account from the Default credit account section.

The **Add credit account** section is displayed.

Figure 4-5 Add Credit Account





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



Table 4-3 Add credit account - Field Description

Field	Description
Select Account	Click the
	Q
	icon and select the credit account number or specify the account number.
Branch	Displays the branch code for the selected account number.
Currency	Displays the account currency.

- c. Click Add.
- Auto Payment Window

To add new auto payment:

a. Click Add New from the Auto payment window section.

The Add auto payment section is displayed.



Figure 4-6 Add Auto Payment





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

Table 4-4 Add Auto Payment - Field Description

Field	Description
Start Date	Select the start date for the auto payment.
End Date	Select the end date for the auto payment.

c. Click Add.

4.1.2 Edit Payment Preference Details

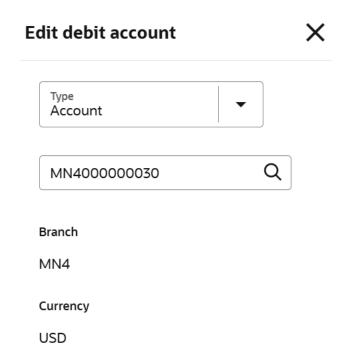
User can edit the payment preference details for the loan account.

To edit the preference details:



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

Figure 4-7 Edit Debit Account



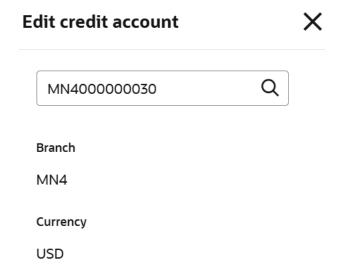


- In the Default debit account section, edit the required details. For more information, refer <u>Add Debit Account</u>, as the fields are same as displayed in the Add debit account section.
- 3. Click Save.
- Edit Credit Account
 - 1. In the **Default credit account** section, click the **Edit** icon from the **Action** field.

The **Edit credit account** section is displayed.



Figure 4-8 Edit Credit Account

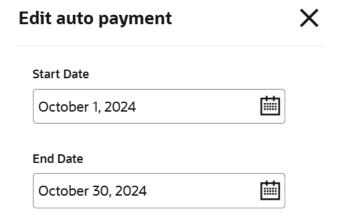




- In the Edit credit account section, edit the required details. For more information, refer <u>Add Credit Account</u>, as the fields are same as displayed in the <u>Add credit</u> account section.
- 3. Click Save.
- Auto Payment Window
 - In the Auto payment window section, click the Edit icon from the Action field.
 The Edit auto payment section is displayed.



Figure 4-9 Edit Auto Payment





- In the Edit auto payment section, edit the required details. For more information, refer <u>Add Auto Payment</u>, as the fields are same as displayed in the **Add auto** payment section.
- 3. Click Save.

Repayment

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

This topic contains the following subtopics:

Bill Status Inquiry

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

Closure Quote

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

Loan Payment and Closure

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

Statement Inquiry

You can peform statement inquiry of the loan account using the **Statement Inquiry** screen.

5.1 Bill Status Inquiry

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

To perform inquiry on the bill status:



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

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

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



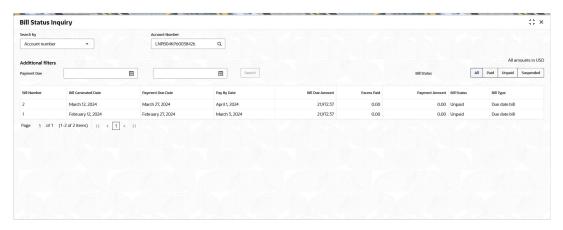
Figure 5-1 Bill Status Inquiry



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

The Additional Filters section and the bill details are displayed.

Figure 5-2 Bill Status Details - Additional Filters and Details



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



Table 5-1 Bill Status Inquiry – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	Note : The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Additional Filters	This section the fields to perform additional search for fetching the details of the required bill.
Payment Due	Specify or select the date range for viewing or inquiring the bill. Note:To view or inquire a bill for a particular date range, specify or select the from and to date, click Search.
Bill Status	Select a particular bill status to view or inquire. The options are: All Paid Unpaid Suspended
Bill Number	Displays the sequence number of the bill.
Bill Generated Date	Displays the date on which the bill is generated.
Payment Due Date	Displays the exact payment due date, with no grace period allowed.
Pay By Date	Displays the date by which payment is due, along with the permitted grace days.
Bill Due Amount	Displays the total bill amount due.
Excess Paid	Displays the excess amount for the next bill. This is displayed if payment transaction results in excess amount after payment appropriation. Refer to the Repayment feature for details, and see the Excess Paid below for related examples. This is auto populated when the Payment Type is selected as
	This is auto-populated when the Payment Type is selected as Future .
	Note: This functionality supported for billing accounts.
Payment Amount	Displays the amount paid.
Bill Status	Displays the current status of the bill.



Table 5-1 (Cont.) Bill Status Inquiry - Field Description

Field	Description
Bill Type	Displays the type of bill. The possible options are: • Due Date Bill • Post Maturity Bill

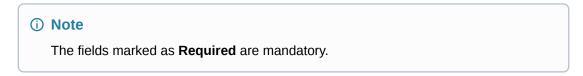
Figure 5-3 Example: Excess Paid

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

5.2 Closure Quote

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

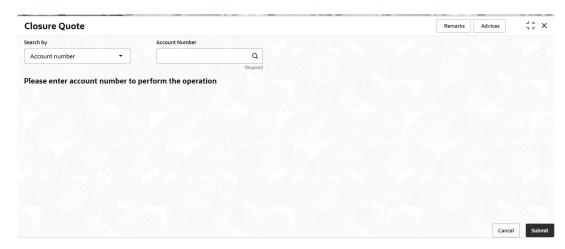
To provide a closure quote:



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

The Closure Quote screen is displayed.

Figure 5-4 Closure Quote

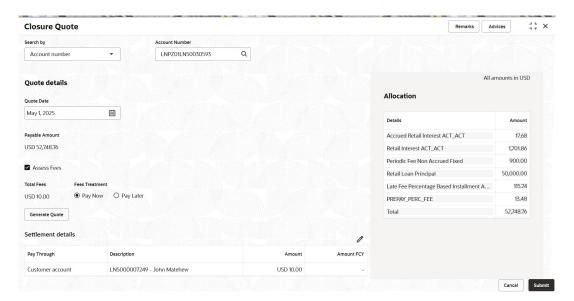


- 2. Select the appropriate option from the **Search by** field.
- 3. Perform the required action, based on the option selected from the **Search by** field.

The **Quote details** section is displayed.



Figure 5-5 Closure Quote Details



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

Table 5-2 Closure Quote - Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	① Note
	The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Quote Details	This section displays the details to be maintained for closure quote.



Table 5-2 (Cont.) Closure Quote - Field Description

Field	Description	
Quote Date	Specify or select the date as requested by the customer for the closure quote.	
Payable Amount	Displays the total amount payable by the customer.	
Assess Fees	Select to manage the fees amount.	
	Note This field is displayed if fees is applicable for the account.	
Total Fees	Displays the total fees on the account.	
	Note This field is displayed if Assess Fees option is selected.	
Fees Treatment	Select the treatment type of fees. The options are: Now Later	
Allocation	This widget displays the split of the components and their amount contributing to Payable Amount.	
	Note The total amount in this widget will tally with payable amount, if fees applicable is set to Yes , and the payable amount will be updated with fees value. Similarly, the widget will also display the pay off quote fees.	
Details	Displays the details of the fees allocated.	
Amount	Displays the allocated amount.	
	Note If the loan account has excess amount, then the amount is displayed with a negative sign.	
Settlement details	This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the Add New Settlement button. For more information, refer #unique 59.	

5. Click Generate Quote.

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



Click Submit.

The screen is successfully submitted for authorization.

5.3 Loan Payment and Closure

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

This topic contains the following subtopics:

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

5.3.1 Billing Account

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

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

Figure 5-6 Excess Amount Process Flow Diagram

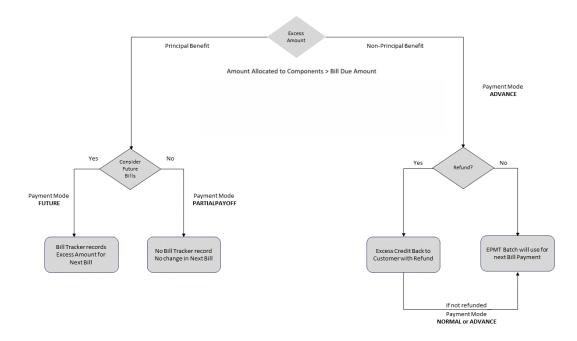


Table 5-3 Payment Type Code

paymentTypeCode	Description
NORMAL	This is the default value if the payment amount is less than or equal to the outstanding arrears.



Table 5-3 (Cont.) Payment Type Code

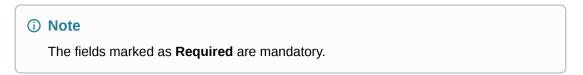
paymentTypeCode	Description
FULLPAYMENT	This is the default value if the payment amount is equal to or greater than payoff amount.
PARTIALPAYOFF	This is the default value if the payment amount is greater than the arrears raised and less than payoff amount. In this customer pays excess as partial payment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

This topic contains the following subtopics:

Payment and Closure Details for Billing Accounts
 In this topic, the payment and settlement details for the billing accounts are explained

5.3.1.1 Payment and Closure Details for Billing Accounts

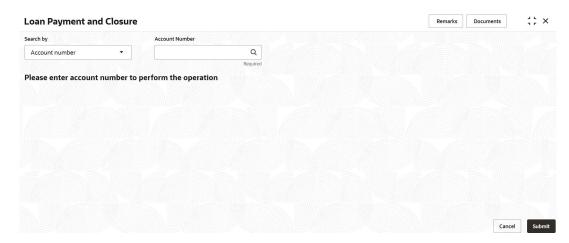
In this topic, the payment and settlement details for the billing acocounts are explained



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

The Loan Payment and Closure screen is displayed.

Figure 5-7 Loan Payment and Closure

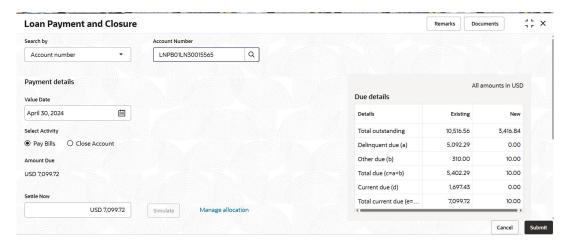




- 2. Select the appropriate option from the **Search by** field.
- 3. Provide the input based on the selection from the **Search by** field.

The payment and closure details are displayed.

Figure 5-8 Payment and Close Details



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



Table 5-4 Loan Payment and Closure - Field Description

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

• Paying by Pay Bills Option

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

Paying by Close Account Option

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

Viewing Simulation Details

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

Edit Settlement through Customer Account User can settle the amount using the customer account.

Edit Settlement through Other's Customer Account User can settle the amount using the customer account.



- Edit Settlement through Ledger
- User can settle the amount using the customer account.
- <u>Edit Settlement through External Account</u>
 User can settle the disbursement amount using an external account.

5.3.1.1.1 Paying by Pay Bills Option

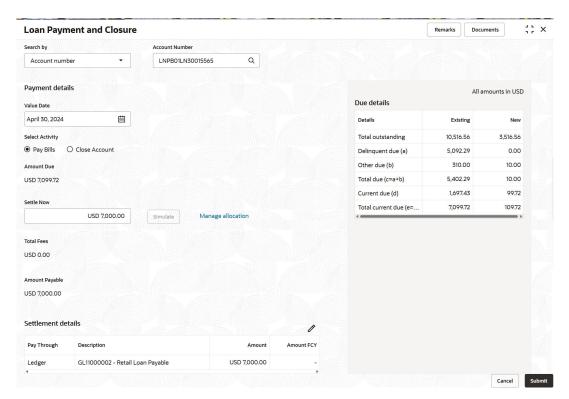
You can pay the due loan amount by full payment or managing the allocation. This topic describes the systematic instructions for paying the bills.

To pay towards bills:

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

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

Figure 5-9 Pay Bills Option



2. Perform the required payment actions. For more information on fields, refer to field description table below:



Table 5-5 Pay Bills – Field Description

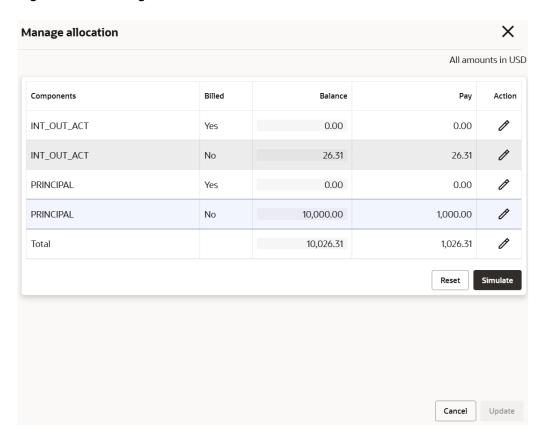
Field	Description
Select Activity	Select the Pay Bills for paying the payment.
	Note For information on Close Account, refer Paying by Close Account Option.
Amount Due	Displays the total loan amount to be paid.
Settle Now	Displays the amount to be paid and it is editable. Once the amount is updated, the Simulate button is enabled. Also, the due details are adjusted and displayed.
Consider for future bills	Select to consider the bill for future calculation.
Total Fees	Displays the fees amount to be paid.
Amount Payable	Note You should specify amount less than or equal to the total dues to proceed ahead successfully.
Settlement Details	Note If already the settlement details are added for the account, then the details are displayed in this section. If required, you can click Edit, to edit any settlement details. If no settlement details are present, then you can click Add Settlement and proceed ahead.

To manage the allocation:

a. click the Manage allocation link.



Figure 5-10 Manage Allocation



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

Table 5-6 Manage Allocation – Field Description

Field	Description	
Component	Displays the components for the allocation.	
Billed	Displays whether the particular component is billed or not.	
Balance	Displays the balance amount.	
Pay	Displays the amount to be paid. You can edit the amount by double clicking the row.	
Action	Displays the following icons: Edit: Click this icon to edit the Pay amount. Save: Click this icon to save the updates. This icon is displayed only after the Edit icon is displayed.	

Table 5-6 (Cont.) Manage Allocation – Field Description

Field	Description
Excess Amount	Displays the excess amount, if any. If a payment transaction results in an excess amount after appropriation, that excess amount is captured for the specific transaction.
	Note This field is displayed if there is a difference between the amount specified in the Settle Now and Pay fields.

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

The screen is successfully submitted for authorization. For additional processing details, refer #unique_85

5.3.1.1.2 Paying by Close Account Option

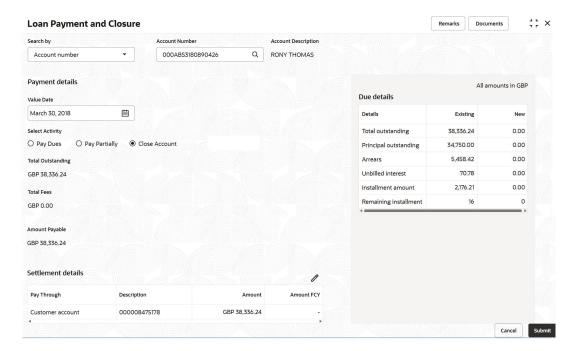
You can make payment by repaying the entire outstanding loan amount and close the loan account.

To pay by closing account:

From the Select Activity field, select Close Account option.

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

Figure 5-11 Close Account





2. 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. (i) Note For information on other options, refer Paying by Pay Due Option and Paying by Pay Partially Option.
Total Outstanding	Displays the total outstanding amount to be paid.
Total Fees	Displays the total fees amount to be paid.
Amount Payable	Displays the total payment loan amount.

3. Click Submit.

The screen is successfully submitted for authorization.

5.3.1.1.3 Viewing Simulation Details

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

To view the stimulation details:

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



Figure 5-12 Due Details

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

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

Table 5-8 Due Details – Field Description

Field	Description
Details	Displays the details of the due amount. The details are as follows: • Total Outstanding: Displays the total amount to be paid to close lending account.
	 Delinquent due (a): Displays the delinquency due amount. Other due (b): Displays the dues and charges.
	 Total due (c=a+b): Displays the sum of delinquent due and other due.
	Current due (d): Displays the bill generated but not due.
	 Total Current due (e=c+d): Displays the sum of total due and current due.
Existing	Displays the existing due amount of the lending account.
New	Displays the new due amount of the lending account.

5.3.1.1.4 Edit Settlement through Customer Account

User can settle the amount using the customer account.

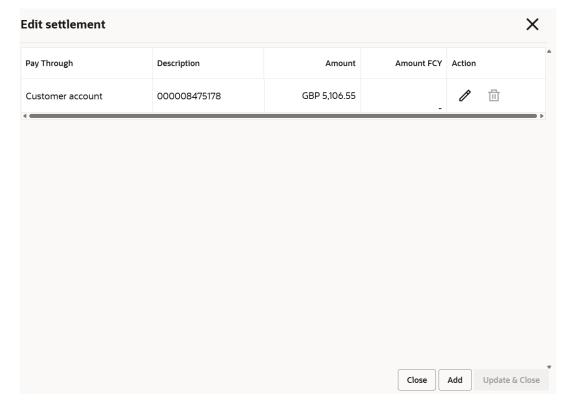
To settle amount through customer account:

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

The **Edit settlement** section is displayed.



Figure 5-13 Edit Settlement



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

Table 5-9 Edit Settlement - Field Description

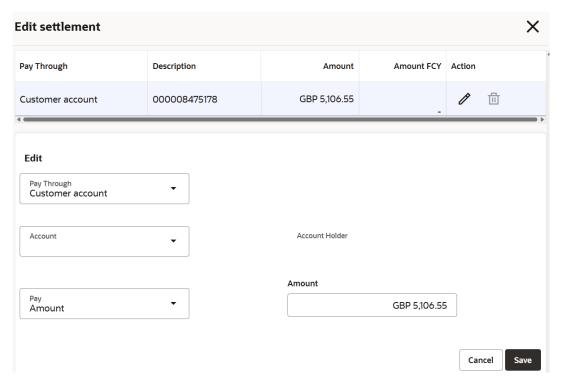
Field	Description
Pay Through	Displays the option selected for pay through.
Description	Displays the account number and account holder's name.
Amount	Displays the settlement amount.
Amount FCY	Displays the amount in foreign currency.

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

The **Edit** details in the screen are displayed.



Figure 5-14 Edit Customer Account



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

Table 5-10 Settlement through Customer Account - Field Description

Field	Description	
Pay Through	Select the Customer account option from the list. The other options are: • Other customer's account: For more information, refer . • Ledger: For more information, refer .	
Account	Select the settlement account.	
Account Holder	Displays the account holder's name as user selects the account number.	
Pay	Select the option for payment. The options are:	
Amount	Specify the amount to be disbursed.	
Percentage	Specify the percentage of amount to be disbursed. Note: This field is displayed if Percentage option is selected from the Pay field. Based on the perentage specified, the value is calculated and displayed in the Amount field.	

5. Click Save.

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



5.3.1.1.5 Edit Settlement through Other's Customer Account

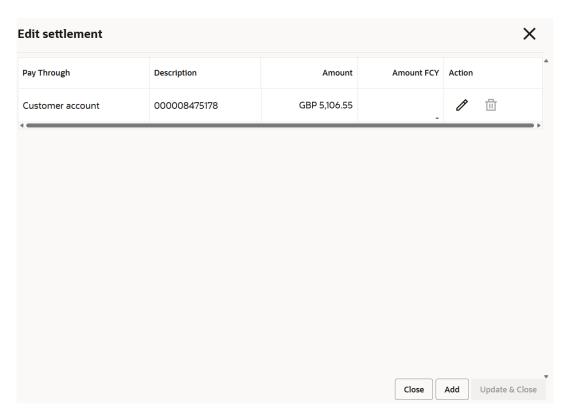
User can settle the amount using the customer account.

To settle amount through customer account:

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

The **Edit settlement** screen is displayed.

Figure 5-15 Edit Settlement



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

Table 5-11 Edit Settlement - Field Description

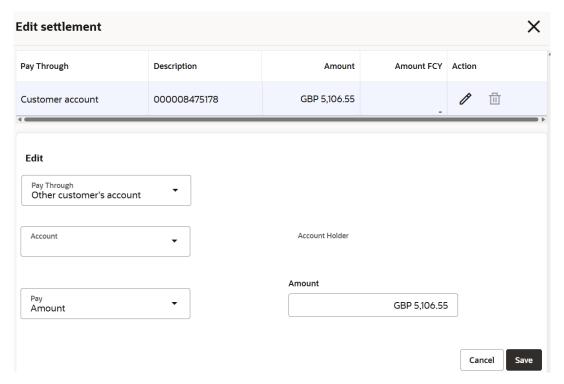
Field	Description
Pay Through	Displays the option selected for pay through.
Description	Displays the account number and account holder's name.
Amount	Displays the settlement amount.
Amount FCY	Displays the amount in foreign currency.

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

The **Edit** details in the screen are displayed.



Figure 5-16 Edit Other's Customer Account



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

Table 5-12 Settlement through Other's Customer Account – Field Description

Field	Description
Pay Through	Select the Other's customer account account option from the list. The other options are: Customer account: For more information, refer. Ledger: For more information, refer.
Account Number	Select the settlement account.
Account Holder	Displays the account holder's name as user selects the account number.
Pay	Select the option for payment. The options are: • Amount • Percentage
Amount	Specify the amount to be disbursed.
Percentage	Specify the percentage of amount to be disbursed. Note: This field is displayed if Percentage option is selected from the Pay field. Based on the perentage specified, the value is calculated and displayed in the Amount field.

5. Click Save.

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



5.3.1.1.6 Edit Settlement through Ledger

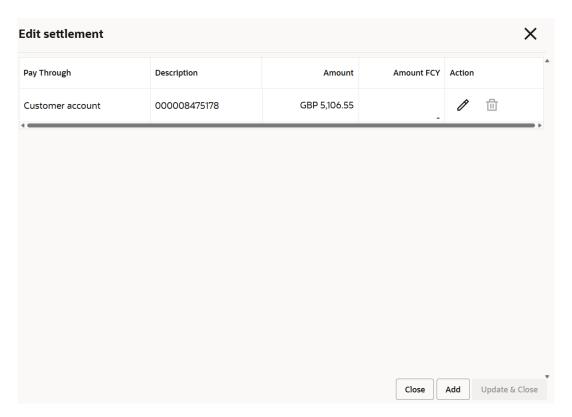
User can settle the amount using the customer account.

To settle amount through ledger:

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

The **Edit settlement** screen is displayed.

Figure 5-17 Edit Settlement



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

Table 5-13 Edit Settlement - Field Description

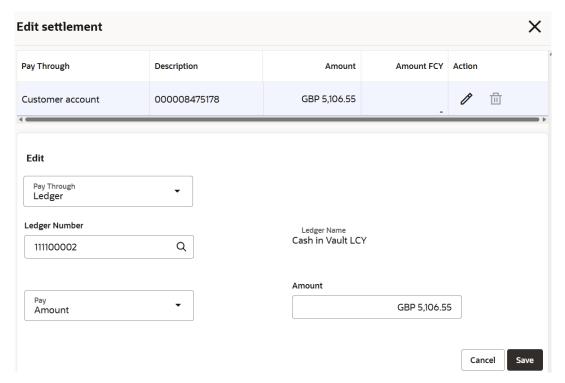
Field	Description
Pay Through	Displays the option selected for pay through.
Description	Displays the account number and account holder's name.
Amount	Displays the settlement amount.
Amount FCY	Displays the amount in foreign currency.

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

The **Edit** details in the screen are displayed.



Figure 5-18 Edit Ledger



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

Table 5-14 Settlement through Ledger - Field Description

Field	Description
Pay Through	Select the Ledger account option from the list. The other options are: Customer account: For more information, refer . Other's customer account: For more information, refer .
Ledger Number	Select the ledger account number.
Ledger Name	Displays the ledger name as user selects the ledger number.
Pay	Select the option for payment. The options are: • Amount • Percentage
Amount	Specify the amount to be disbursed.
Percentage	Specify the percentage of amount to be disbursed. Note: This field is displayed if Percentage option is selected from the Pay field. Based on the perentage specified, the value is calculated and displayed in the Amount field.

5. Click Save.

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



5.3.1.1.7 Edit Settlement through External Account

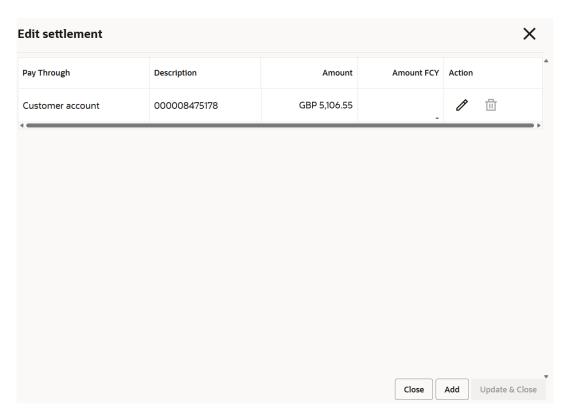
User can settle the disbursement amount using an external account.

To settle disbursement amount through external account:

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

The **Edit settlement** section is displayed.

Figure 5-19 Edit Settlement



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

Table 5-15 Edit Settlement - Field Description

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

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

The **Edit** details in the screen are displayed.



Edit settlement X Amount FCY Action Pay Through Description Amount USD 600.00 面 Customer account MA2000000239 - Jacob Martin Edit Pay Through External account Account Number Customer Name Required Required **Routing Number** Participant Name BANK OF AMERICA NEWYORK BRAN... Q 071000301 Standard Entry Class Code Telephone Initiated Account type Savings Account Cancel

Figure 5-20 Payment through External Account

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

Close

Update & Close

Table 5-16 Settlement through external account - Field Description

Field	Description
Pay Through	Select the External Account option from the list. The other options are: Customer account: For more information, refer Pay Through Customer Account. Other customer's account: For more information, refer Pay Through Other Customer's Account. Ledger: For more information, refer Pay Through Ledger.
Account Number	Specify the account for performing the disbursement.
Customer Name	Specify the customer name of the external account.
Routing Number	Select the routing number for settling the disbursement amount.
Participant Name	Displays the name of the participant.
Account Type	Select the account type for settling the disbursement amount. The options are: Savings Account Checking Account
Pay	Select the option for disbursement payment. The options are:



Table 5-16 (Cont.) Settlement through external account – Field Description

Field	Description
Amount	Specify the amount to be disbursed.
	Note This field is displayed if Amount option is selected from the Pay field.
Percentage	Specify the percentage of amount to be disbursed.
	 Note This field is displayed if Percentage option is selected from the Pay field. Based on the perentage specified, the value is calculated and displayed in the Amount field.

5. Click Save.

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

5.3.2 Non-Billing Account

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

Payment and Closure Details for Non-Billing Accounts
 In this topic, the payment and settlement details for the non-billing accounts are explained.

5.3.2.1 Payment and Closure Details for Non-Billing Accounts

In this topic, the payment and settlement details for the non-billing acocounts are explained.



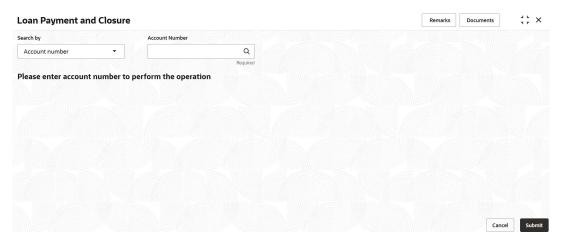
The fields marked as **Required** are mandatory.

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

The Loan Payment and Closure screen is displayed.

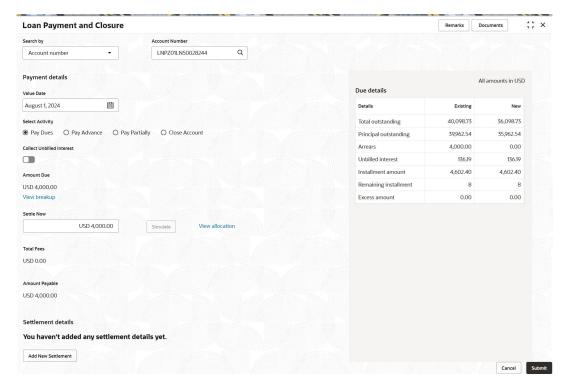


Figure 5-21 Loan Payment and Closure



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

Figure 5-22 Loan Payment and Closure Details



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



Table 5-17 Loan Payment and Closure – Field Description

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

Paying by Pay Dues Option

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

Paying by Pay Advance Option

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

Paying by Pay Partially Option

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

Paying by Close Account Option

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



Manage Fees

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

Viewing Simulation Details

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

View Breakup of Amount Due

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

5.3.2.1.1 Paying by Pay Dues Option

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

To pay towards dues:

- From the Loan Payment and Closure screen, select the Pay Dues option from the Select Activity field.
 - To make payment by installment, select the **Installment** option from the **Payment** Type field.

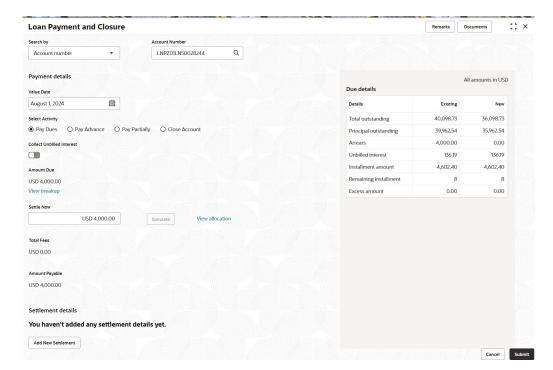


Figure 5-23 Loan Payment and Closure Details

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



Table 5-18 Pay Due - Installment Payment - Field Description

Field	Description
Select Activity	Select the Pay Dues for paying the payment.
	Note For information on other options, refer Paying by Pay Partially Option and Paying by Close Account Option.
Collect Unbilled Interest	Switch to to collect all the unbilled interest till date.
	Switch to to not to collect all the unbilled interest till date.
Amount Due	Displays the total loan amount to be paid.
	Note You can view the details of amount due. For more information, refer View Breakup.
Settle Now	It displays the amount to be paid and it is editable. After adjusted the amount, the Simulate option is enabled and after click the Simulate option, the due details are adjusted and displayed.
Total Fees	Displays the fees amount to be paid.
Fees Treatment	There are two options to select the payment, that is Pay Now , and Waive . If Waive is selected, the total fees is updated as 0.
Amount Payable	Specify the total payment loan amount.
	You should specify amount less than or equal to the total dues to proceed ahead successfully.
Settlement Details	It displays the settlement details. Click the Edit icon to edit the settlement details. For more information, refer <u>Add Settlement through Customer Account</u> , <u>Add Settlement through Other Customer's Account</u> , <u>Edit Settlement through External Account</u> , and <u>Edit Settlement through Ledger</u> .

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



Figure 5-24 Pay Dues - Allocate Arrears

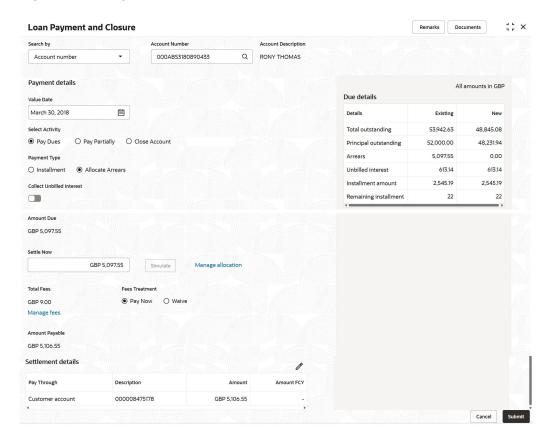
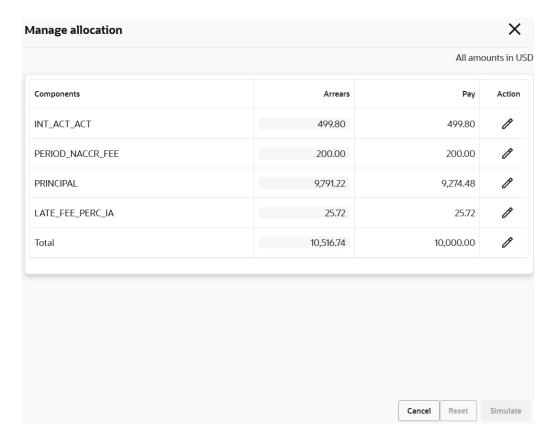




Figure 5-25 Manage Allocation



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

Table 5-19 Pay Due - Allocate Arrears - Field Description

Field	Description
<other fields=""></other>	For information on the fields above this section, refer <u>Installment Payment</u> .
Manage Allocation	This link is displayed if you select the Allocate Arrears option from the Payment Type field. Once You can specify either pay, capitalize, waive the existing arrears, or perform combination of three. You need to total allocation amount should be less or equal to the arrears amount. To view the amounts after updating the allocations, click Stimulate Allocation.
Component	Displays the components for the allocation.
Arrears	Displays the arrears amount.



Table 5-19 (Cont.) Pay Due - Allocate Arrears - Field Description

Field	Description
Pay	Specify the amount to be paid towards the specific component. (i) Note
	The system validates the sum of Pay, Capitalize, and Waive for a specific component is not more than the value of respective component's Arrear amount. Based on this validation, an appropriate message is displayed.
Action	Displays the Edit icon. User can only update the Pay amount post clicking the Edit icon.
Total	Displays the total of arrears and pay amount.

If the **Collected Unbilled Intetest** toggle is **ON**, then the **View allocation** link is displayed. The following screen is displayed:

Figure 5-26 View Allocation



Table 5-20 View Allocation - Field Description

Field	Description
Components	Displays the components of the arrears.
Arrears (a)	Displays the amount for each arrear component.
Arrears paid (b)	Displays the arrears paid
Unbilled (c)	Displays the unbilled amount.
Unbilled paid (d)	Displays the unbilled paid amount.
Pay (b + d)	Displays the amount paid.
Total	Displays the total amount of arrears.

2. Click Submit.

The screen is successfully submitted for authorization.



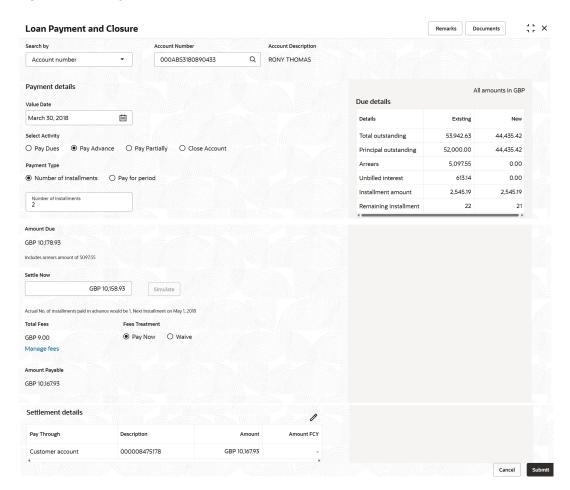
5.3.2.1.2 Paying by Pay Advance Option

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

To pay advance amount:

From the Select Activity field, select Pay Advance option.
 The fields related to Pay Advance option are displayed.

Figure 5-27 Pay Advance



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



Table 5-21 Pay Advance - Field Description

Field	Description
Select Activity	Select the Pay Advance for paying the payment.
	(i) 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 Type	Select the payment option. The options are: Number of Installments Pay for Period
Number of Installments	Specify the number of installments for paying the advance.
	 Note This field appears if you select the Noumber of Installments option from the Payment Type field. You cannot specify the value as zero, more or equal to pending number of installments. The next installment date is displayed adjacent to this field. After provide the installment details, the remaining payment details are displayed in the screen.
Pay for Period	Select this option to specify the end date for the holiday in the Holiday to field.
	 Note This field appears if you select the Pay for Period option from the Payment Type field. The next installment date is displayed adjacent to this field.
Amount Due	Displays the total loan amount to be paid. The arrear inclusion amount is displayed below in this field.
Settle Now	It displays the amount to be paid and it is editable. After adjusted the amount, the Simulate option is enabled and after click the Simulate option, the due details are adjusted and displayed.
Total Fees	Displays the fees amount to be paid.
Fees Treatment	There are two options to select the payment, that is Pay Now , and Waive . If Waive is selected, the total fees is updated as 0.



Table 5-21 (Cont.) Pay Advance - Field Description

Field	Description
Amount Payable	Specify the total payment loan amount. (i) Note You should specify amount less than or equal to the total dues to proceed ahead successfully.
Settlement Details	It displays the settlement details. Click the edit icon to edit the settlement details.

3. Click Submit.

The screen is successfully submitted for authorization.

5.3.2.1.3 Paying by Pay Partially Option

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

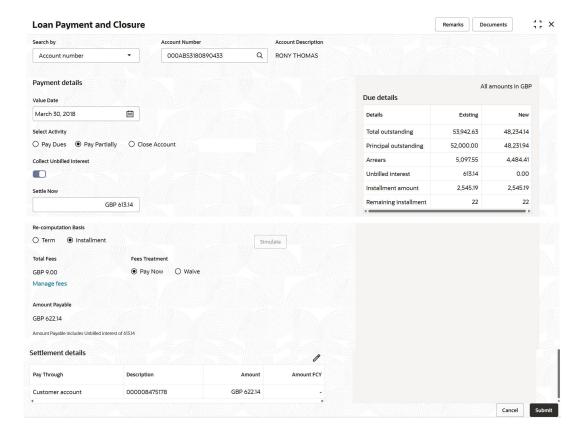
To pay partial amount:

1. From the **Select Activity** field, select **Pay Partially** option.

The fields related to Pay Partially option are displayed.



Figure 5-28 Pay Partially



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

Table 5-22 PayPartially - Field Description

Field	Description
Select Activity	Select the Pay Partially for paying the payment.
	Note For information on other options, refer Paying by Pay Due Option and Paying by Close Account Option.
Collect Unbilled Interest	Switch to to collect all the unbilled interest till date.
	Switch to to not to collect all the unbilled interest till date.
Settle Now	It displays the amount only when the Collect Unbilled Interest toggle is ON and it is editable.
Re-computation Basis	Select the option Term or Installment , and click Simulate to display the payment related fields. The due details are adjusted accordingly.
Total Fees	Displays the fees amount to be paid.



Table 5-22 (Cont.) PayPartially - Field Description

Field	Description
Fees Treatment	There are two options to select the payment, that is Pay Now , and Waive . If Waive is selected, the total fees is updated as 0.
Amount Payable	Specify the total payment loan amount. Note: You should specify amount less than or equal to the total dues to proceed ahead successfully.
Settlement Details	It displays the settlement details. Click the edit icon to edit the settlement details.

3. Click Submit.

The screen is successfully submitted for authorization.

5.3.2.1.4 Paying by Close Account Option

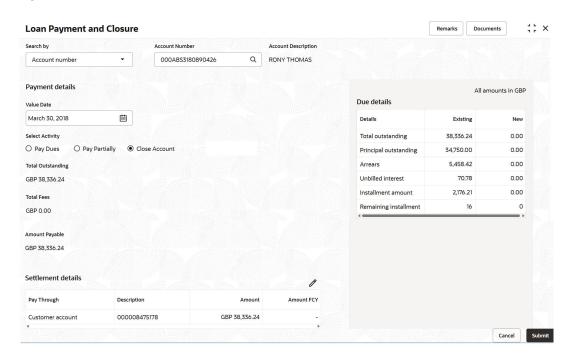
You can make payment by repaying the entire outstanding loan amount and close the loan account.

To pay by closing account:

From the Select Activity field, select Close Account option.

The fields related to Close Account option are displayed.

Figure 5-29 Close Account



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



Table 5-23 Close Account - Field Description

Field	Description
Payment Nature	Select the Close Account for paying the payment. (i) Note For information on other options, refer Paying by Pay Due Option and Paying by Pay Partially Option.
Total Outstanding	Displays the total outstanding amount to be paid.
Total Fees	Displays the total fees amount to be paid.
Amount Payable	Displays the total payment loan amount.

3. Click Submit.

The screen is successfully submitted for authorization.

5.3.2.1.5 Manage Fees

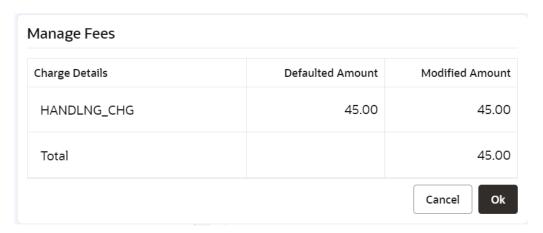
You can view, or modify the fees applied on the loan account. Only for the loan account for which fees are configured the **Total Fees**.

To view, or modify the fees applied:

- From the Loan Payment and Closure screen, select the payment activity from the Select Activity field.
 - To view or modify the fees:
 - 1. Below the **Total Fees** field, click the **Manage Fees** link.

The **Manage Fees** section is displayed.

Figure 5-30 Manage Fees



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

Table 5-24 Manage Fees - Field Description

Field	Description
Fees Details	Displays the fees details applied on the account.
Default Amount	Displays the default fees amount on the account.
Modified Amount	Displays the latest fees amount. Note : You can edit the amount by clicking the field and specify the amount.

3. Click **Save** to close the screen.

5.3.2.1.6 Viewing Simulation Details

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

To view the stimulation details:

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

Figure 5-31 Due Details

All amounts in USD Due details		
Details	Existing	New
Total outstanding	10,516.56	3,416.84
Delinquent due (a)	5,092.29	0.00
Other due (b)	310.00	10.00
Total due (c=a+b)	5,402.29	10.00
Current due (d)	1,697.43	0.00
Total current due (e=c+d)	7,099.72	10.00
4		·

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



Table 5-25 Due Details - Field Description

Field	Description
Details	 Displays the details of the due amount. The details are as follows: Total Outstanding: Displays the total amount to be paid to close lending account. Delinquent due (a): Displays the delinquency due amount. Other due (b): Displays the dues and charges. Total due (c=a+b): Displays the sum of delinquent due and other due. Current due (d): Displays the bill generated but not due. Total Current due (e=c+d): Displays the sum of total due and current due.
Existing	Displays the existing due amount of the lending account.
New	Displays the new due amount of the lending account.

5.3.2.1.7 View Breakup of Amount Due

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

To view due amount breakup:

- From the Loan Payment and Closure screen, select the Pay Due option from the Select Activity field.
- 2. From the Payment Type field, select the Installment Payment option.
- 3. Below the Amount Due field, click the View Breakup link.

The View Breakup screen is displayed.

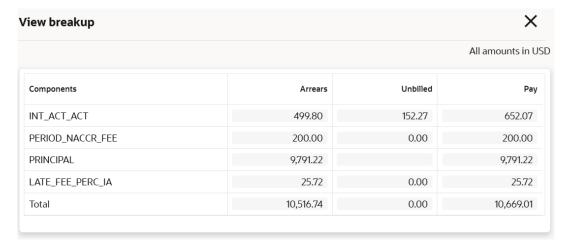
Figure 5-32 View Breakup



If the **Collected Unbilled Intetest** toggle is **ON**, then the following screen is displayed.

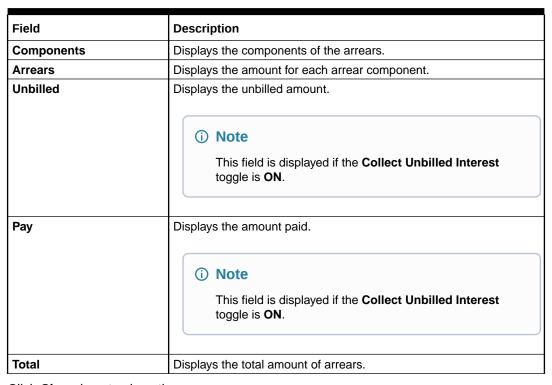


Figure 5-33 View allocation



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

Table 5-26 View Breakup - Field Description



5. Click Close icon to close the screen.

5.4 Statement Inquiry

You can peform statement inquiry of the loan account using the Statement Inquiry screen.

To perform inquiry on transaction:



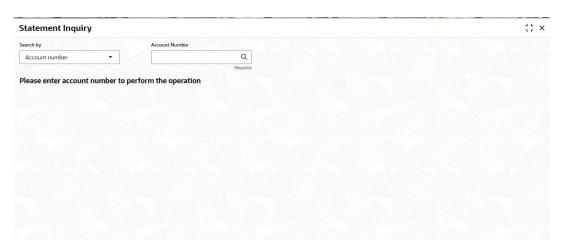
(i) Note

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

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

The Statement Inquiry screen is displayed.

Figure 5-34 Statement Inquiry



- 2. Select the appropriate option from the **Search by** field.
- 3. Perform the required action, based on the option selected from the Search by field.
- On the Statement Inquiry, view the required details. For more information on fields, refer to field description table below.

The statement details are displayed.

Figure 5-35 Existing Details

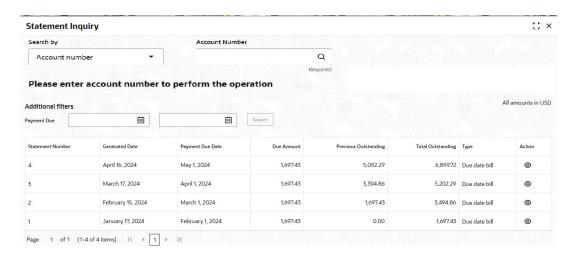




Table 5-27 Statement Inquiry – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
Additional filters	This section displays the filters to be applied for search.
Payment Due	Select the date range for performing search. (i) Note The Search button is enabled after you select or specify the date range.
Statement Number	Displays the sequential number of the statement.
Generated Date	Displays the statement generation date.
Payment Due Date	Displays the due date for the payment.
Due Amount	Displays the total due amount.
Previous Outstanding	Displays the previous outstanding amount, if any.
Total Outstanding	Displays the total outstanding amount.
Туре	Displays the type of statement.
Action	Click the View icon, to view more information on the statement.

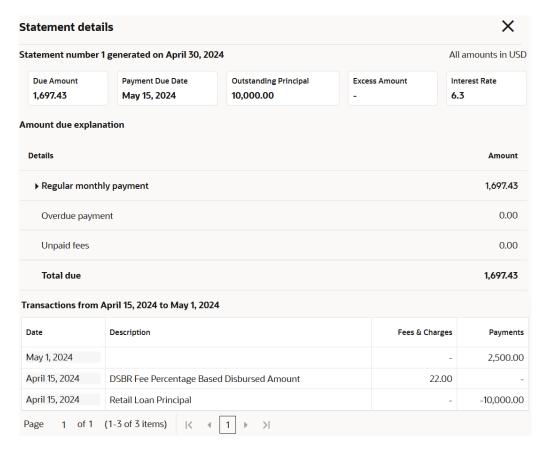
To view more information on the statement:

a. From the Action field, click View.

The **Statement details** section is displayed.



Figure 5-36 Statement Details



b. In the **Statement details** section, view the required details. For more information on fields, refer to field description table below.

Table 5-28 Statement details - Field Description

Field	Description
Statement <number> generated on <date></date></number>	Displays the statement number and date on which the statement was generated.
Due Amount	Displays the total amount due.
Payment Due Date	Displays the due date of the payment.
Outstanding Principal	Displays the outstanding principal amount.
Excess Amount	Displays the excess amount of the account, if any.
Interest Rate	Displays the rate of interest.
Amount due explanation	This section displays the explanation for the due amuont.
Details	Displays the amount details. Click the Expand icon before the field, to view more information on the details.
Amount	Displays the amount.
Total due	Displays the total amount due.
Transactions from <date range=""></date>	This section displays the transaction details for a specific date range.
Date	Displays the transaction date.
Description	Displays the description for the transaction.
Fees & Charges	Displays the fees and charges applied on the amount.



Table 5-28 (Cont.) Statement details - Field Description

Field	Description
Payments	Displays the amount paid, if any.

Schedule

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

This topic contains the following subtopics:

- Loan Schedule Inquiry
 - User can view the loan schedule of an account using the **Loan Schedule Inquiry** screen.
- Repayment Date Change

User can set a new repayment date for a loan account, based on the customer's request using the **Repayment Date Change** screen.

- Modify Interest Rate
 - User can add or modify the future interest rates defined for a loan account using the **Modify Interest Rate** screen.
- Modify Tenure and Installment

User can modify the existing tenure or installment based on customer request using the **Modify Tenure and Installment** screen.

Modify Penalty Interest Rate

User can modify the existing penalty interest rates or add a new line to define the future penalty interest rates for a retail account using the **Modify Penalty Interest Rate** screen.

6.1 Loan Schedule Inquiry

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

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

To inquire on the loan schedule:



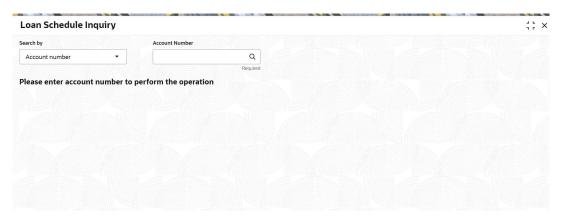
The fields marked as **Required** are mandatory.

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

The Loan Schedule Inquiry screen is displayed.



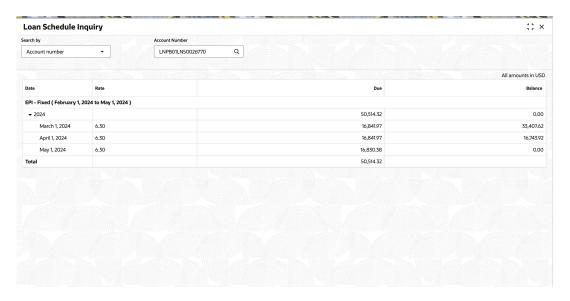
Figure 6-1 Loan Schedule Inquiry



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

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

Figure 6-2 Loan Schedule Inquiry - Billing Account



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



Table 6-1 Loan Schedule Inquiry - Billing Account - Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. (i) Note The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Date	Displays the year and the dates in a year when the arrears is raised. (i) Note This column lists the years for which the schedule is generated. For each calendar year, the sum total of Interest, Fees, and Due amount is displayed in the respective columns. If user click corresponding to a particular year, the monthly date schedule list for a year appears.
Rate	Displays the rate of interest.
Rate Due	Displays the rate of interest. Displays the amount due.

The following screen is displayed for a Non-Billing Account.



Loan Schedule Inquiry ; × Search by Account number -LNPZ01LN50028245 Q All amounts in USD EPI - Fixed (July 10, 2024 to October 10, 2024) 660.59 0.00 45.781.88 ▼ 2024 45,121.29 0.00 July 10, 2024 4,912.51 233.00 0.00 5,145.51 40,208.78 13,329.34 13,543.90 26,879.44 August 10, 2024 214.56 0.00 6.30 September 10, 2024 6.30 13,400.47 143.43 0.00 13,543.90 13,478.97 0.00 EPI - Fixed (May 10, 2024 to July 10, 2024) 10,291,02 **→** 2024 9,791,22 499.80 0.00 40,208.78 June 10, 2024 6.30 4,878.71 0.00 45,121.29 5,145.51 6.30 4,912.51 July 10, 2024 233.00 0.00 40,208.78 50,000,00 92739 50 927 39

Figure 6-3 Loan Schedule Inquiry - Non-Billing Account

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

Table 6-2 Loan Schedule Inquiry - Non-Billing Account - Field Description

Field	Description	
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer	
	ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.	
	Note The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.	



Table 6-2 (Cont.) Loan Schedule Inquiry - Non-Billing Account - Field Description

Field	Description		
Date	Displays the year and the dates in a year when the arrears is raised		
	This column lists the years for which the schedule is generated. For each calendar year, the sum total of Interest, Fees, and Due amount is displayed in the respective columns. If user click corresponding to a particular year, the monthly date schedule list for a year appears.		
Rate	Displays the rate of interest.		
Principal	Displays the amount of principal arrears.		
Interest	Displays the amount of interest.		
Fees	Displays the amount of fees.		
Due	Displays the amount due.		
Balance	Displays the balance amount after every installment.		
Total	Displays the total amount for the Interest , Fees , and Due columns.		
Loan modified <number modified="" of="" times=""> times. Last Modified on <date-month-year></date-month-year></number>	Displays the number of modifications done to the loan account and the last modification date, if any.		
Loan extended <number extended="" of="" times=""> times in lifecycle. Last Modified on <date-month-year></date-month-year></number>	Displays the number of extensions done on the loan account and the last modification date, if any.		

4. View the details of the schedule.

6.2 Repayment Date Change

User can set a new repayment date for a loan account, based on the customer's request using the **Repayment Date Change** screen.

To change the repayment date:



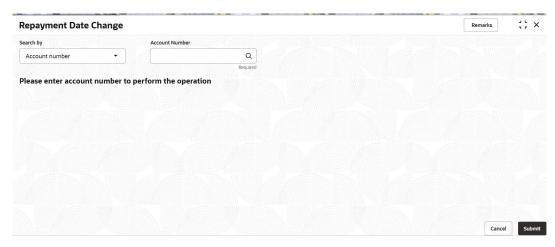
The fields marked as **Required** are mandatory.

 On the Homepage, from Retail Lending Services mega menu, under Schedule, click Repayment Date Change. User can also open the screen by specifying Repayment Date Change in the search icon bar and selecting the screen.

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



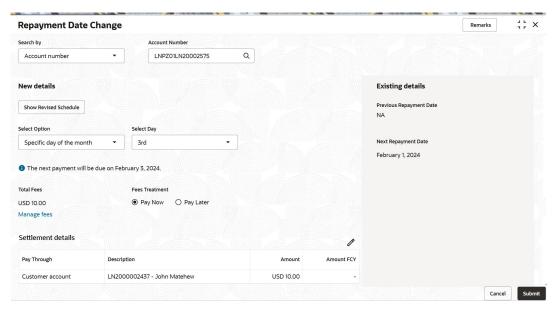
Figure 6-4 Repayment Date Change



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

The details are displayed in the **New details** section and the previous details of the account is displayed in the **Existing details** widget.

Figure 6-5 Repayment Date Change - New and Existing Details



4. Perform the required action in the New Details section. For more information on fields, refer to field description table below:



Table 6-3 Repayment Date Change – Field Description

Field	Description				
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for				
	an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.				
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.				
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.				
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.				
	① Note				
	The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.				
New details	This section fields for updating the repayment date details.				
Select Option	Select the option for the repayment date. The options are:				
	a. Last day of the month				
	b. Specific day of the month				
	c. Specific date				
	① Note				
	Once you select an option from this field and select the date or day as required, the system calculates the repayment date and displays below this field as an information.				
Select Day	Select the day of the month for repyament.				
	① Note				
	This field is displayed if you select Specific day of the month option from the Select Option field.				



Table 6-3 (Cont.) Repayment Date Change – Field Description

Field	Description
Select Date	 Note User can select or specify a date from current date till the loan maturity date. This field is displayed if you select Specific date option from the Select Option field.
Total Fees	 i Note This field is displayed as user click Simulate. The value is displayed as zero as user switch to in the Waive Fees field.
Waive Fees	Switch to to waive the fees applied on the account. Switch to to retain the fees applied on the account. Note This field is displayed as user click Simulate.
Fees Treatment	Select the option for treating the fees amount. The options are: Pay Now: If you select this option, then Settlement details section is displayed. Pay Later Note This field is displayed if user select an option from the Recomputation Basis field, and click Simulate.



Table 6-3 (Cont.) Repayment Date Change - Field Description

Field	Description	
Settlement details	This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the Add New Settlement button. For more information, refer Pay Through Customer Account and Pay Through Other Customer's Account. (i) Note This section is displayed, if Pay Now option is selected from the Fees Treatment field.	
Existing Details	This widget displays the existing repayment date details.	
Previous Replayment Date	Displays the repayment date that was previously set.	
Next Repayment Date	Displays the next repayment date.	

To view or modify fees:

In the New Details section, click the Manage Fees link.

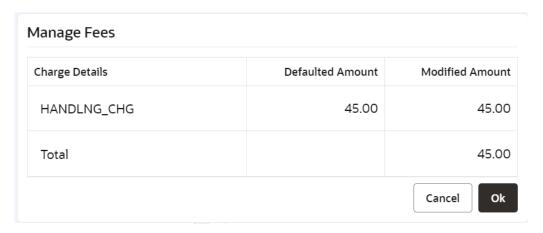


(i) Note

If any fees is applicable for the loan account, then the Manage Fees link is displayed.

The **Manage Fees** section is displayed.

Figure 6-6 Manage Fees



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



Table 6-4 Manage Fees - Field Description

Field	Description		
Charge Details	Displays types of charges applied on the account.		
Charge Details	Displays the details of the charge applied on the account.		
Defaulted Amount	Displays the defaulted fees amount on the account.		
Modified Amount	Displays the latest fees amount. (i) Note User can edit the amount by clicking the field and specifying the amount.		

c. Click OK.

The Manage Fees section is closed.

To view revised schedule:

a. On the Repayment Date Change screen, click Show Revised Schedule.
 The Revised Schedule section is displayed.

Figure 6-7 Revised Schedule

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



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

b. User can view the revised schedule for the loan account. For more information on fields, refer to field description table below:



Table 6-5 Revised Schedule - Field Description

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

c. Click Close.

The **Revised Schedule** section is closed.

Click Submit.



If there are any overrides for the given loan account, then override details are displayed.

The screen is successfully submitted for authorization.

6.3 Modify Interest Rate

User can add or modify the future interest rates defined for a loan account using the **Modify** Interest Rate screen.

To modify interest rate of a loan account:



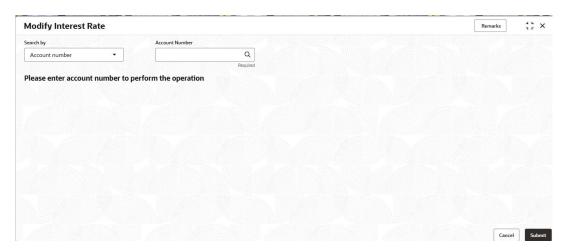
The fields marked as **Required** are mandatory.

 On the Homepage, from Retail Lending Services mega menu, under Schedule, click Modify Interest Rate. User can also open the screen by specifying Modify Interest Rate in the search icon bar and selecting the screen.



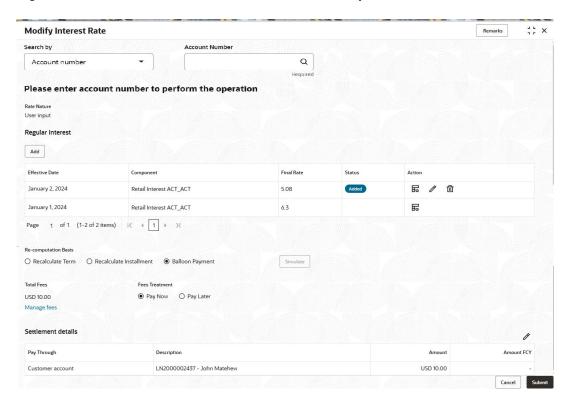
The Modify Interest Rate screen is displayed.

Figure 6-8 Modify Interest Rate



- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.The following interest details are displayed if Rate Nature is User Input.

Figure 6-9 Interest Details for Rate Nature as User Input



The following interest details are displayed if **Rate Nature** is **Rate code based**:



; × **Modify Interest Rate** Search by Q LNPZ05LN10044582 Account number Show Revised Schedule Rate code based Regular Interest Add Effective Date Rate Type January 1, 2024 Retail Interest ACT_ACT R / RL_FLOAT_RATE FLOATING 11.5 January 2, 2024 Retail Interest ACT_ACT RL_FLOAT_RATE FLOATING 昆 / 山 12.3 Page 1 of 1 (1-2 of 2 items) | < 4 1 | > >| 1 Please consider having same 'Rate Type' and 'Rate code' for all future lines. O Recalculate Term O Recalculate Installment

Balloon Payment Simulate Refresh Frequency Every N months Months

Figure 6-10 Interest Details for Rate Nature as Rate Code Based

On the Modify Interest Rate screen, perform the required action. For more information on fields, refer to field description table below:

Table 6-6 Modify Interest Rate – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
Rate Nature	Displays the nature of interest rate. The possible options are: User Input Rate code based



Table 6-6 (Cont.) Modify Interest Rate – Field Description

Field	Description		
Regular Interest	This section displays the regular interest rate of the selected deposit account. (i) Note If no interest details are present for the account selected, then this section will display only the Add button. You can click Add, and proceed with adding the required interest details.		
Effective Date	Displays the effective date of the interest.		
Component	Displays the interest component.		
Rate Code	Displays the rate code of interest. Note: This field is displayed if the Rate Nature is Rate code based.		
Rate Type	Displays the rate type of interest. Note: This field is displayed if the Rate Nature is Rate code based.		
Final Rate	Displays the final rate of interest.		
Status	Displays status of the interest rate. The possible options are: • Added • Edited		
Action	Displays the actions that can be performed on the details added. The options are: View: Click this icon to view more details of the interest. Edit: Click this icon to edit the interest details. Delete: Click this icon to delete the interest rate details added.		
Re-computation Basis	Displays the basis for re-computing the interest rate. The options are: Recalculate Term Recalculate Installment Balloon Payment Note User needs to select an option from the above list and click Simulate to proceed. This field is displayed, if user update any details and click Update in the Edit section, updates the Final Rate, or when a new entry is added. If user delete the newly updated details, then this field will not be displayed.		



Table 6-6 (Cont.) Modify Interest Rate – Field Description

Field	Description			
Refresh Frequency	Description Select the option for refreshing the frequency. The options are:			
, noncon requency	Immediate			
	Every Due Date			
	Every Bill Generation Date Every N months			
	Every N months Note:			
	This field is displayed if the Rate Nature is Rate code based			
	and Rate type is changed to Floating			
	This field is enabled after the user clicks Simulate .			
Refresh Interval	Specify a value for refreshing the frequency in months. Note:			
	This field is displayed if the Every N months option is selected from the Refresh Frequency field.			
	This field is enabled after the user clicks Simulate.			
Total Fees	Displays the total fees applicable for the account.			
	① Note			
	This field is displayed if user select an option from the Recomputation Basis field, and click Simulate. You can also manage fees using the Manage Fees link displayed below this field. i Note			
	The Manage Fees link is displayed below this field.			
Fees Treatment	Select the option for treating the fees amount. The options are:			
rees freatment	 Pay Now: If you select this option, then Settlement details section is displayed. Pay Later 			
	Note This field is displayed if user select an option from the Recomputation Basis field, and click Simulate.			



Table 6-6 (Cont.) Modify Interest Rate – Field Description

Field	Description	
Settlement details	This section displays the existing settlement details. If no settlemed details are present for the account, then user can add new settlemed details using the Add New Settlement button. For more informative refer Pay Through Customer Account and Pay Through Other Customer's Account. (i) Note	
	This section is displayed, if Pay Now option is selected from the Fees Treatment field.	

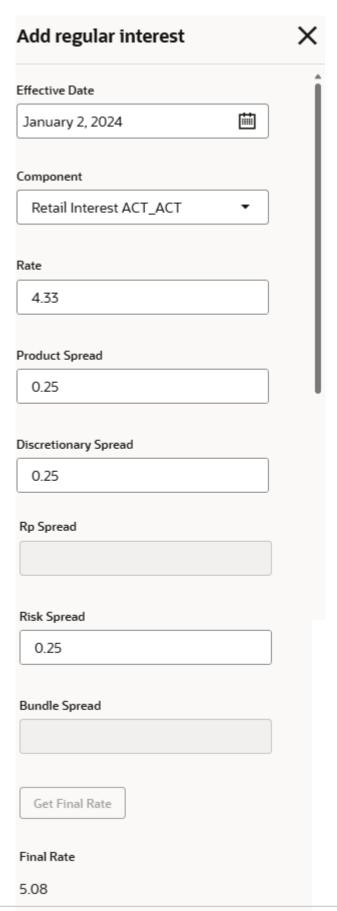
To add interest details:

a. Click Add from the Regular Interest section.

The Add regular interest section is displayed.



Figure 6-11 Add Regular Interest





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

Table 6-7 Add regular interest - Field Description

Field	Description	
Effective Date	Select or specify the effective date for the interest to be charged.	
Component	Select the interest component.	
Rate	Specify the interest rate.	
Product Spread	Specify the product spread for the interest.	
Discretionary Spread	Specify the discretionary spread for the interest.	
Rp Spread	Specify the Rp spread for the interest.	
Risk Spread	Specify the risk spread for the interest.	
Bundle Spread	Specify the bundle spread for the interest.	
Final Rate	Displays the final rate of interest.	
	The value in this field is displayed only after you click Get Final Rate.	

- c. Click Get Final Rate.
- d. Click Update.

The details are added and displayed in tabular format in the Regular Interest section.

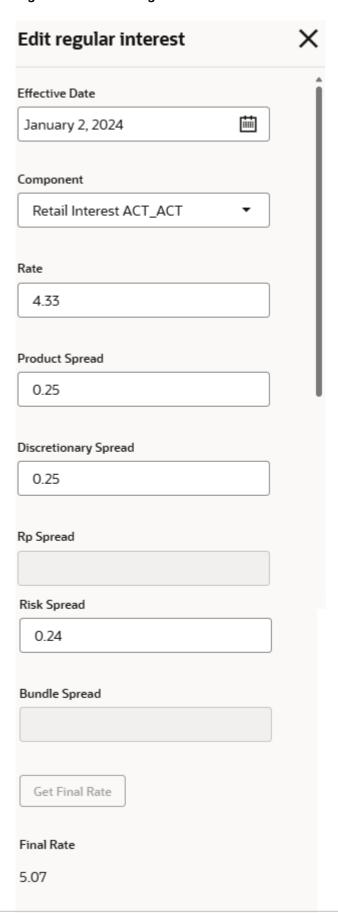
To edit the interest details:

a. From the Action field, click Edit.

The Edit regular interest section is displayed.



Figure 6-12 Edit Regular Interest



Update



- You can edit the requried details. For more information on the fields, refer the Add.
- c. Click Update.

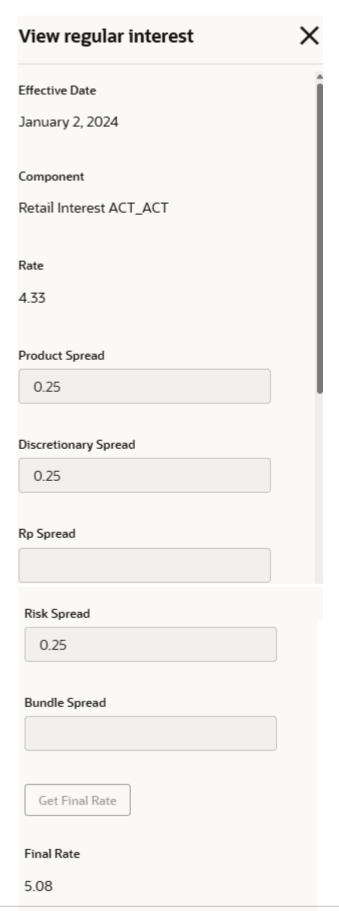
To view interest details:

a. From the Action field, click View.

The View regular interest section is displayed.



Figure 6-13 View Regular Interest





b. You can view the requried details. For more information on the fields, refer the Add.

To manage fees:

a. Click the Manage Fees link.

The **Manage Fees** section is displayed.

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

Table 6-8 Manage Fees - Field Description

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

b. Click Save.

To view the revised schedule:

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

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

b. Click Show Revised Schedule.

The **Revised Schedule** section is displayed.

Figure 6-14 Revised Schedule

Revised Schedule						×
					All	amounts in USD ^
1) EPI - from May 1, 2024 to	March 1, 2025					
Date	Rate	Principal	Interest	Fee	Due	Balance
▶ 2024	7.99	57,351.24	3,537.42	0.00	60,888.66	
▼ 2025	7.99	42,648.76	678.94	0.00	43,327.70	
January 1, 2025	7.99	8,409.76	288.62	0.00	8,698.38	34,239.00
February 1, 2025	7.99	8,466.03	232.35	0.00	8,698.38	25,772.97
March 1, 2025	7.99	25,772.97	157.97	0.00	25,930.94	0.00



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

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



Table 6-9 Revised Schedule - Field Description

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

5. Click Submit.

The screen is successfully submitted for authorization.

6.4 Modify Tenure and Installment

User can modify the existing tenure or installment based on customer request using the **Modify Tenure and Installment** screen.

Once the modification is done, the schedule impact is displayed and informed to the customer.

To modify tenure and installment:



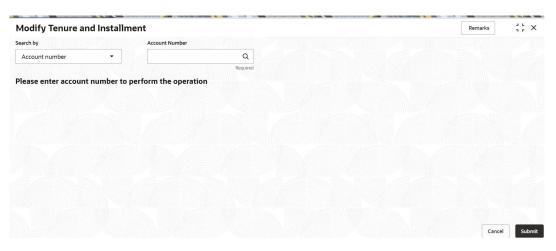
The fields marked as **Required** are mandatory.

On the Homepage, from Loan Service mega menu, under Schedule, click Modify
Tenure and Installment. User can also open the screen by specifying Modify Tenure and
Installment in the search icon bar and selecting the screen.

The **Modify Tenure and Installment** screen is displayed.

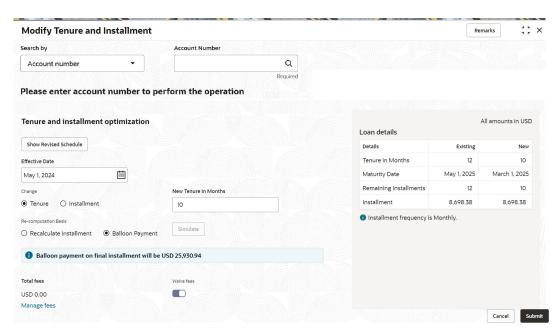


Figure 6-15 Modify Tenure and Installment



- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.
 The Tenure and installment optimization and Loan details sections are displayed.

Figure 6-16 Modify Tenure and Installament Details



4. In the **Tenure and installment optimization** section, user can perform the required action. For more information on fields, refer to field description table below:



Table 6-10 Modify Tenure and Installament - Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. (i) Note The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Tenure and installment optimization	This section displays the fields required for modification of tenure and installment. (i) Note The following two buttons are displayed in this section: • Show Revised Schedule: This button is enabled only after user click Simulate. For more information, refer Revised Schedule.
Effective Date	Select or specify the effective date of the loan. (i) Note User can specify or select a date earlier than the current system date and later than the loan's maturity date.
Change	Select the option for modification. The options are: Tenure Installment



Table 6-10 (Cont.) Modify Tenure and Installament - Field Description

Field	Description
No. of Installments	Specify the number of installments as requested by the customer.
	Note This field is displayed if user select the Tenure option from the Change field.
New Installment	Specify the new installment as request by the customer.
	Note This field is displayed if user select the Installment option from the Change field.
Re-computation Basis	Select the re-computation for modified details. The options are: Recalculate Term Balloon Payment
	There is Simulate button displayed next to this field. This button is displayed as user select an option from the Change field and specify the values based on the option selected. The button is enabled only after user select an option from the Re-computation Basis field.
Total Fees	Displays the total fees applicable for the loan.
	 Note This field is displayed as user click Simulate. The value is displayed as zero as user switch to in the Waive Fees field.
Waive Fees	Switch to to waive the fees applied on the account.
	Switch to to retain the fees applied on the account.
	(i) Note This field is displayed as user click Simulate.



Table 6-10 (Cont.) Modify Tenure and Installament - Field Description

Field	Description
Fees Treatment	Select the option for treating the fees amount. The options are: Pay Now: If you select this option, then Settlement details section is displayed. Pay Later
	① Note
	This field is displayed if user select an option from the Recomputation Basis field, and click Simulate.
Settlement details	This section displays the existing settlement details. If no settlement details are present for the account, then user can add new settlement details using the Add New Settlement button. For more information, refer Pay Through Customer Account and Pay Through Other Customer's Account.
	Note This section is displayed, if Pay Now option is selected from the Fees Treatment field.
Loan details	This section displays the loan details and related values.
Details	Displays the loan details.
Existing	Displays the existing details of the loan.
New	Displays the new details of the loan. (i) Note The new values are displayed after user click Simulate.

To view the revised schedule:

a. Click Show Revised Schedule.

The **Revised Schedule** section is displayed.



Figure 6-17 Revised Schedule

Revised Schedule X All amounts in USD ^ 1 EPI - from May 1, 2024 to March 1, 2025 Date Principal Interest Due Balance Rate Fee 57,351.24 ▶ 2024 7.99 3,537.42 0.00 60,888.66 **▼**2025 7.99 42,648.76 678.94 0.00 43,327.70 34,239.00 January 1, 2025 7.99 8,409.76 288.62 0.00 8,698.38 February 1, 2025 8,466.03 232.35 0.00 8,698.38 25,772.97 157.97 0.00 0.00 March 1, 2025 7.99 25,772.97 25,930.94

Note

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

b. User can view the revised schedule for the account. For more information on fields, refer to field description table below:

Table 6-11 Revised Schedule - Field Description

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

c. Click Close.

To manage fees:



a. Click Simulate.

The Manage Fees link is displayed along with other fields.

b. Click the Manage Fees link.

The **Manage Fees** section is displayed.

Figure 6-18 Manage Fees

Manage fees All amounts in USD Fees Details Default Amount Modified Amount AMEND_FEE_RATE 5 5.00 Total 5 5.00

Cancel Save

c. In the **Manage Fees** section is displayed, specify the updated amount. For more information on fields, refer to field description table below:

Table 6-12 Manage Fees - Field Description

Field	Description
Fees Details	Displays the fees applied on the account.
Defaulted Amount	Displays the defaulted fees amount on the account.
Modified Amount	Displays the latest fees amount. (i) Note User can edit the amount by clicking the field and specifying the amount.
Total	Displays the total of default and modified amount.

- d. Click Save.
- 5. Click Submit.

The screen is successfully submitted for authorization.

6.5 Modify Penalty Interest Rate

User can modify the existing penalty interest rates or add a new line to define the future penalty interest rates for a retail account using the **Modify Penalty Interest Rate** screen.

To modify penalty interest rate of a retail account:



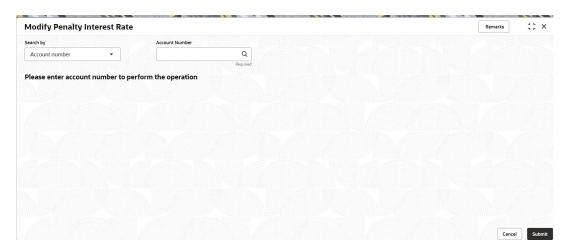


The fields marked as **Required** are mandatory.

 On the Homepage, from Retail Lending Services mega menu, under Schedule, click Modify Penalty Interest Rate. User can also open the screen by specifying Modify Penalty Interest Rate in the search icon bar and selecting the screen.

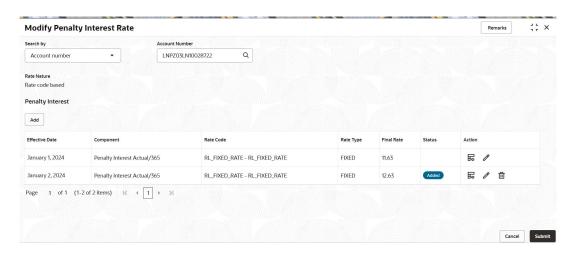
The Modify Penalty Interest Rate screen is displayed.

Figure 6-19 Modify Penalty Interest Rate



- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.The existing penalty interest details are displayed.

Figure 6-20 Penalty Interest Details



4. On the Modify Penalty Interest Rate screen, perform the required action. For more information on fields, refer to field description table below:



Table 6-13 Modify Penalty Interest Rate – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
Rate Nature	Displays the nature of penalty interest rate.
Penalty Interest	This section displays the penalty interest rate of the selected retail account. (i) Note If no penalty interest rate details are present for the account selected, then this section will display only the Add button. User can click Add, and proceed with adding the required penalty interest rate details.
Effective Date	Displays the effective date of the interest.
Component	Displays the interest component.
Rate Code	Displays the rate code of penalty interest.
Rate Type	Displays the rate type of penalty interest.
Final Rate	Displays the final rate of penalty ineterest.
Status	Displays the status of the penalty interest. Note : This field is displayed only after the user adds a new penalty detail or edits a existing penalty detail.
Action	Displays the actions that can be performed on the details added. The options are: • View: Click this icon to view more details of the penalty interest. • Edit: Click this icon to edit the penalty interest details. • Delete: Click this icon to delete the interest rate details added. This icon is displayed only for the newly added entry.

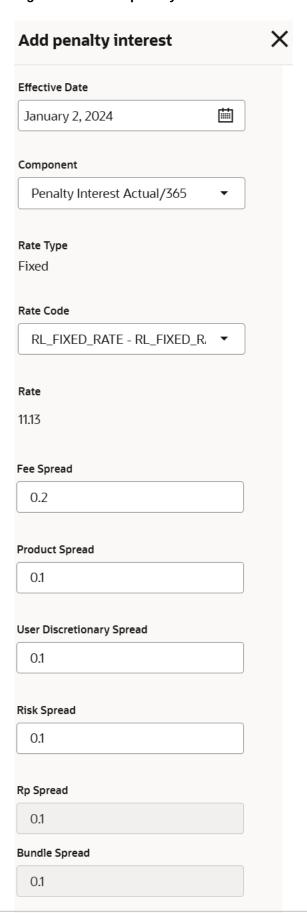
To add penalty interest details:

a. Click Add from the Penalty Interest section.

The Add penalty interest section is displayed.



Figure 6-21 Add penalty interest





b. Specify or select the required details. For more information on fields, refer to field description table below:

Table 6-14 Add penalty interest - Field Description

Field	Description
Effective Date	Select or specify the effective date for the penalty interest to be charged.
Component	Select the penalty interest component.
Rate Type	Displays the rate type for the penalty interest.
Rate Code	Select the rate code for penalty interest.
Rate	Displays the current rate.
Fee Spread	Specify the fee spread for the penalty interest.
Product Spread	Specify the product spread for the penalty interest.
User Discretionary Spread	Specify the user discretionary spread for the penalty interest.
Risk Spread	Specify the risk spread for the penalty interest.
Rp Spread	Displays the Rp spread for the penalty interest.
Bundle Spread	Displays the bundle spread for the interest.
Final Rate	Displays the final rate of penalty interest. Note: The value in this field is displayed only after the user clicks Get Final Rate.

- c. Click Get Final Rate.
- d. Click Add.

The details are added and displayed in tabular format in the **Penalty Interest** section.

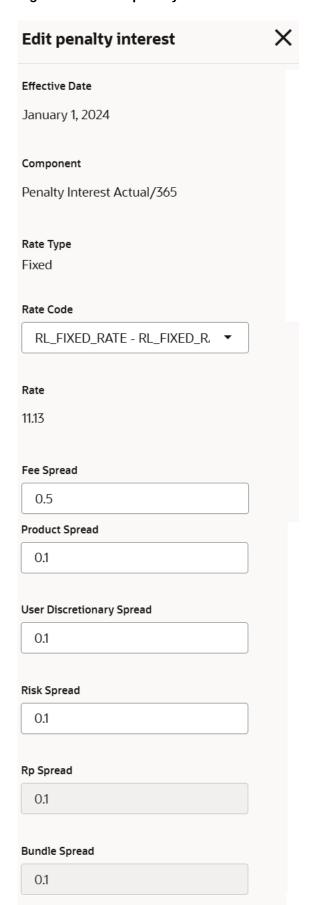
To edit the penalty interest details:

a. From the Action field, click Edit.

The **Edit penalty interest** section is displayed.



Figure 6-22 Edit penalty interest





- b. User can edit the requried details. For more information on the fields, refer the Add.
- c. Click Update.

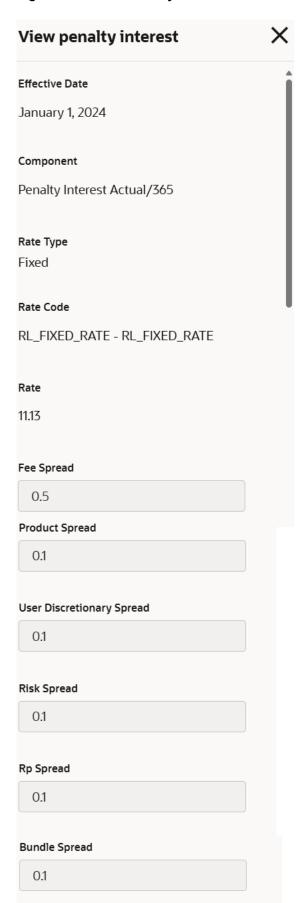
To view penalty interest details:

a. From the Action field, click View.

The View penalty interest section is displayed.



Figure 6-23 View enalty interest





- **b.** You can view the requried details. The fields displayed in this section are not editable, user can only view the details. For more information on the fields, refer the <u>Add</u>.
- 5. Click Submit.

The screen is successfully submitted for authorization.

Accounting Heads

This topic describes the accounting heads of the business components.

Accounting Head - Principal

Table 7-1 Accounting Heads - Principal

Accounting Head	Head Description
BORROWER	Borrower
PRINCIPAL_AST	Principal - Asset
PRINCIPAL_AST_DOUB	Principal - Asset Doubtful
PRINCIPAL_AST_SUBS	Principal - Asset Substandard
PRINCIPAL_CAST_SUBS	Principal - Contingent Asset Substandard
PRINCIPAL_CLBT_SUBS	Principal - Contingent Liability Substandard

Accounting Head - Interest

Table 7-2 Accounting Heads - Interest

Accounting Head	Head Description
INTEREST_REC	Interest Receivable
INTEREST_INC	Interest Income
INTEREST_REC_DOUB	Interest Receivable Doubtful
INTEREST_REC_SUBS	Interest Receivable Substandard
INTEREST_CAST_SUBS	Interest Receivable Contingent Asset
INTEREST_CLBT_SUBS	Interest Receivable Contingent Liability

Accounting Head - Fees

Table 7-3 Accounting Heads - Fees

Accounting Head	Head Description
FEE1_REC	Fees Receivable in normal status
FEE1_INC	Fees Income
FEE1_RIA	Fees Received in advance
FEE1_REC_DOUB	Fees Receivable Doubtful
FEE1_REC_SUBS	Fees Receivable Substandard
FEE1_CAST_SUBS	Fees Receivable Contingent Asset
FEE1_CLBT_SUBS	Fees Receivable Contingent Liability
FEE1_EXP	Fees Expense



Accounting Roles and Ledgers

Table 7-4 Accounting Roles and Ledgers

Accounting Head	Head Description
COMPONENT_AST	Asset
COMPONENT_RIA	Received in Advance - Asset
COMPONENT_REC	Receivables - Asset
COMPONENT_INC	Income
COMPONENT_EXP	Expenses - Liability
COMPONENT_PAY	Payables - Expenses

Index

A	Manage Balances, 9 Manage Hardship, 31
Account Statement, 1	Manage SCRA/MLA Benefits, 38 Manual Provision, 57
В	Modify Interest Rate, 11 Modify Penalty Interest Rate, 29
Bill Status Inquiry, 1	Modify Tenure and Installment, 23
С	0
Closure Quote, 4	Outstanding Balance Inquiry, 4
F	Р
Failed Events Inquiry, 62 Forfeit Excess Amount, 51	Payment Preferences, 1
Freeze Account Status, 60	R
L	Refund Excess Amount, 53 Repayment Date Change, 5
Loan 360, <i>10</i> Loan Adhoc Charges, <i>2</i> Loan Disbursement, <i>5</i>	S
Loan Disbursement Schedule, 46 Loan Payment and Closure, 7	Statement Inquiry, 41
Loan Schedule Inquiry, 1 Loan Write-Off, 17	<u>T</u>
M	Transaction Inquiry, 20 Transaction View & Reversal, 24

Maintain Account Condition, 42