# Oracle® Banking Branch
# Retail Lending Services User Guide

ORACLE®

Oracle Banking Branch Retail Lending Services User Guide, Release 14.8.1.0.0

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# Preface

## Purpose

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

## Audience

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

## Documentation Accessibility

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

**Access to Oracle Support**

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

## Critical Patches

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

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

# Diversity and Inclusion

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

# Conventions

The following text conventions are used in this document:

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

# Related Resources

For more information, see these Oracle resources:

- Getting Started User Guide
- Teller User Guide

# Acronyms and Abbreviations

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

**Table 1    List of Acronyms and Abbreviations**

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

# Screenshot Disclaimer

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

# Basic Actions

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

**Table 2    Basic Actions**

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

**Table 2    (Cont.) Basic Actions**

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

**Table 2    (Cont.) Basic Actions**

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

**Table 2    (Cont.) Basic Actions**

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

# Icons

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

**Symbols and Icons**
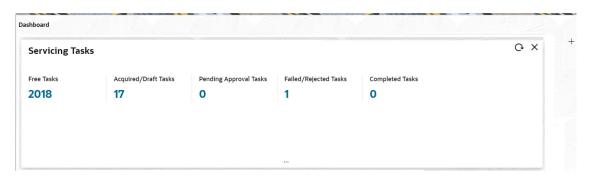
**Table 3    Symbols and Icons**

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

# 1

# Dashboard

The Dashboard offers users a comprehensive view of the bank's activities, assisting them in effectively managing the transaction life cycle for various tasks.

**Figure 1-1    Dashboard**



- [Servicing Tasks](#)
  This topic describes the process of viewing, acquiring, releasing, and tracking the transactions that was performed during the day.

## 1.1 Servicing Tasks

This topic describes the process of viewing, acquiring, releasing, and tracking the transactions that was performed during the day.

The Servicing Tasks widget offers a comprehensive overview of the day's servicing transaction status and the tasks that need to be completed, eliminating the need to check multiple pages for information.

User can check the number of transactions based on your user rights. This includes free tasks, acquired or pending tasks, tasks waiting for approval, rejected or failed tasks, and completed tasks. User also have the option to search for or filter specific transactions and examine them in detail within each category.

1. On the **Dashboard** screen, the **Servicing Tasks** widget is displayed:

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

**Table 1-1    Servicing Tasks - Field Description**

| Field | Description |
|---|---|
| Free Task | Displays the number of free tasks available either for editing or claiming based on the rights.<br>When a user clicks on a number, the system executes the action for the task. If the user does not have the necessary authorization, then the system displays a zero instead. |
| Acquired/Draft Tasks | Displays the tasks that are pending authorization and those where a servicing screen was opened, actions were taken, and then saved and closed for later continuation. Based on the user's authorization rights, if the user has Maker rights, they can take tasks from Free Tasks for further processing. In this case, the Draft numbers should be filled in.<br>The counts for **Acquired** and **Draft Tasks** are also shown on the **My Pending Tasks** page. User can recognize them as tasks that are either in Approval or Incomplete status.<br>Also, if a transaction is rejected or when it fails, the number is also populated in this field. |
| Pending Apporval Tasks | Displays the number of approvals pending for the transactions.<br>The values in this field are displayed in following two scenarios:<br>• Pending approval tasks refer to those that the creator has submitted after finishing the initiation task. Once the initiation is done, the user can locate the task on the free task page for approval. Therefore, this field indicates tasks that the creator has completed but still need to be approved or acted upon.<br>• The maker and the first authorize will display this field after a transaction has been approved in a multi-auth set up. So, there is a track of the transaction count that each role has performed during the day. |
| Failed/Rejected Tasks | Displays the number of transactions that are failed or rejected.<br>The following are the scenarios, where the transactions that are failed and rejected are displayed, based on the rights:<br>• If a maker's transaction is rejected by the authorizer, it is returned to the maker. The rejected transaction will now appear as such on the **My Pending Tasks** page.<br>• If a transaction does not pass host validation during authorization, the authorizer changes its status to Failed and shows it on the **My Pending Tasks** page. |
| Completed Tasks | Displays the transactions that are completed from maker as well as checker perspective. |

2. Click the **Refresh** icon to load the latest value.

# 2

# Overview of Retail Lending Services

The **Retail Lending Services** module of **Oracle Banking Branch** facilitates various operations of a loan account.

This topic contains the following subtopics:

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

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

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

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

## 2.1 Prerequisites

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

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

## 2.2 Main Menus

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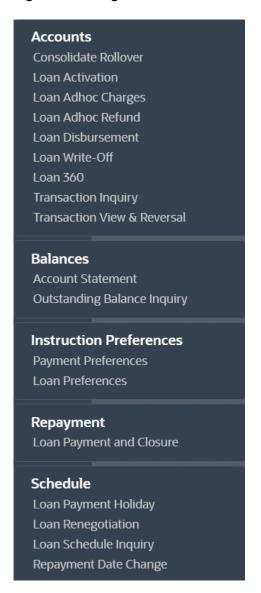
It is a large panel divided into groups of menu items, which simplifies the navigation. The menu items are grouped based on the type of operation to be performed. In addition, the **Menu Item Search** helps to search and select a specific screen to navigate to any screen from the main menu items. The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

- **Accounts**

- **Balances**

- **Instruction Preferences**

- **Repayment**

- **Schedule**

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

**Figure 2-1    Mega Menu – Loan Service**



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

**Table 2-1    Menu Item – Field Description**

| Field | Description |
|---|---|
| **Accounts** | Provides the screen using which user can perform various vital transactions on a loan account. |
| **Balances** | Provides the screen using which user can view the outstanding balances or arrears of a loan account. |
| **Instruction Preferences** | Provides the screen using which user can view and modify the account preferences. |
| **Repayment** | Provides the screen using which user can make payment and close users loan account. |
| **Schedule** | Provides the screen using which user can view the schedule of a loan account. |

# 2.3 Common Action

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

This topic contains the following subtopics:

- [Fetch Ledger Code](#)
  The steps to fetch a ledger code is covered in this topic.

- [Fetch Customer ID](#)
  The steps to fetch the customer ID is covered in this topic.

- [Audit Details](#)
  The steps to view the audit details of a screen is covered in this topic.

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

- [Save & Close](#)
  The steps to save the details specified or selected in the screen and close the screen are covered in this topic.

## 2.3.1 Fetch Ledger Code

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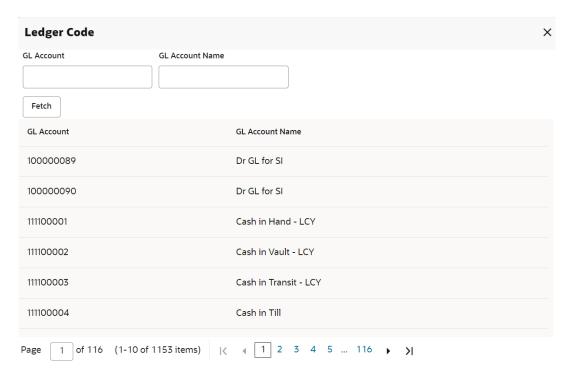
**To fetch a ledger code:**

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

   The **Ledger Code** section is displayed.

**Figure 2-2    Fetch Ledger Code**



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

3. Click **Fetch**.

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

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

## 2.3.2 Fetch Customer ID

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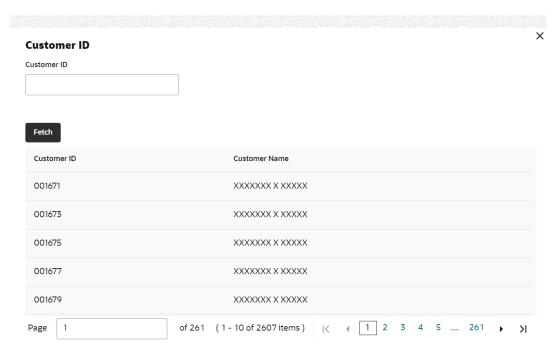
**To fetch customer ID:**

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

   The **Customer ID** section is displayed.

**Figure 2-3    Customer ID**



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

3. Click **Fetch**.

   The customer ID is fetched and displayed in the table.

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

## 2.3.3 Audit Details

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

**To view the audit details:**

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

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

**Figure 2-4    Audit Trail Details**



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

**Table 2-2    Audit Trail Details - Field Description**

| Field | Description |
|---|---|
| Serial Number | 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**.
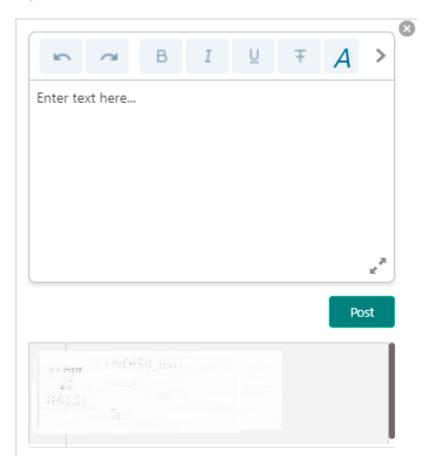
## 2.3.4 Remarks

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

**To post a remark:**

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

   A section to specify remarks is displayed.

**Figure 2-5    Remarks**



2. Specify the remarks as required.

3. Click **Post**.

The remarks user posted as displayed in the section below.

## 2.3.5 Save & Close

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

As user click **Save & Close**, the details are saved and the screen is closed. The next time user 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 2-6    Save and Close Confirmation Message**



3. Click **Confirm**.

The details are saved successfully and screen is closed.

## 2.4 Oracle Digital Assistance

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

**To enable and access the virtual assistant:**

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

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

**Figure 2-7    Virtual Assistant**



2.  Click .
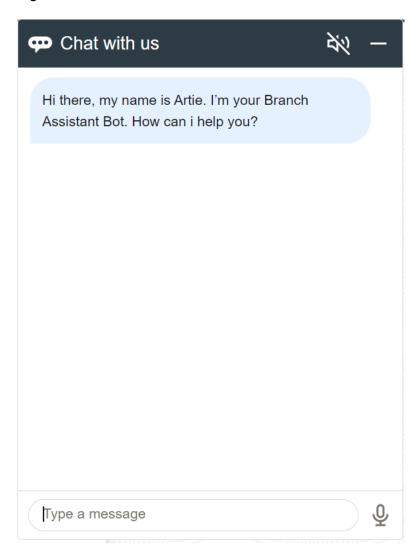
The chat window is displayed.

**Figure 2-8    Virtual Assistant Chat Window**



**3.** Specify the query, for which user need assistant.

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

# 3

# Accounts

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

This topic contains the following subtopics:

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

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

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

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

- 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.

- Loan Disbursement
  User 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 to user perform various transactions on the account.

- 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.

## 3.1 Consolidated Rollover

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

**To consolidate loan accounts:**
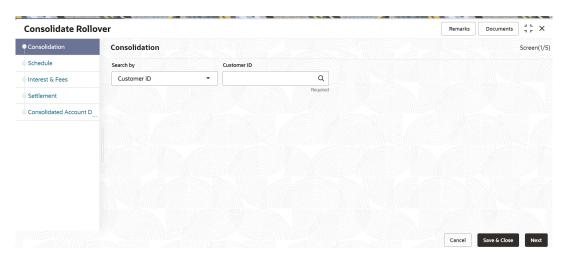
> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Consolidated Rollover** screen is displayed.

   **Figure 3-1    Consolidated Rollover**

   

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.

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

**Figure 3-2    Consolidated Rollover – Account Details**



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

5. Click **Next**.

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

6. Click **Next**.

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

7. Click **Next**.

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

8. Click **Next**.

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

9. Click **Submit**.

   The screen is successfully submitted for authorization.

• Consolidation Tab
  Using this tab, user can select the accounts to be consolidated.

• Schedule Tab
  Using this tab, user can view or define the schedule based on the product or account, for the newly consolidated loan account.

• Interest & Fees Tab
  Using this tab, user can view or define the interest or fees based on the product or account for the newly consolidated loan account.

- **Settlement Tab**
Using this tab, user can define the settlement accounts for the newly consolidated loan account.

- **Consolidated Account Details Tab**
Using this tab, can user view the basic details for the newly consolidated loan account.

## 3.1.1 Consolidation Tab

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

An error message is displayed for the specified loan account, if:
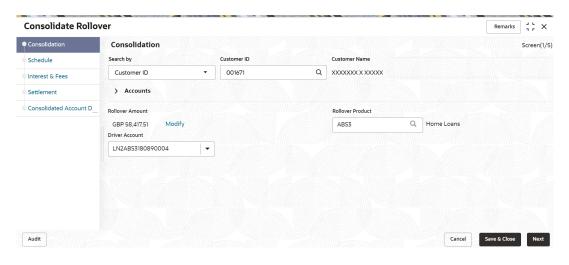
- There are no active accounts.

- Only one active account is available.

- Currency of more than one active account is not the same.
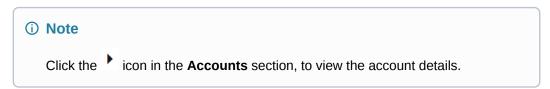
**To consolidate accounts:**

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

2. Click **Consolidate**.

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

**Figure 3-3    Consolidated Rollover – Consolidation tab**



> ⓘ **Note**
>
> Click the ➤ icon in the **Accounts** section, to view the account details.

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

**Table 3-1    Consolidation tab – Field Description**

| Field | Description |
|---|---|
| **Search by** | Users can search for an account number by using any of the available search criteria.<br>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.<br><br>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.<br><br>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.<br><br>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.<br><br>**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. |
| **Customer ID** | Click the   🔍   icon and select the customer number for initiating the activation of the customer's loan account.<br>**Note:** For more information on fetching the customer ID, refer Fetch Customer ID. |
| **Accounts** | This section displays the basic account details of the customer. |
| **<Loan Type>** | Displays the type of loan applied by the customer. |
| **Account** | Displays the account number of the loan product. |
| **Total Outstanding** | Displays the total outstanding amount of the loan product. |
| **Principal Outstanding** | Displays the principal outstanding amount of the loan product. |
| **Other Outstanding** | Displays the other outstanding amount of the loan product. |
| **Tenure** | Displays the tenure for the loan. |
| **Interest Rate** | Displays the interest rate applicable for the loan. |
| **Rollover Amount** | Displays the sum of the **Total Outstanding** of all the loan accounts that are selected for consolidation.<br>**Note:** This field is displayed if user click **Consolidate**. |
| **Rollover Product** | Select the rollover product.<br>**Note:** This field is displayed if user click **Consolidate**. The list displays product code and description. For more information, refer Fetch Rollover Product. |
| **Driver Account** | Select the driver's account.<br>**Note:** This field is displayed if user click **Consolidate** and the loan accounts user have selected for consolidation are of same product. |
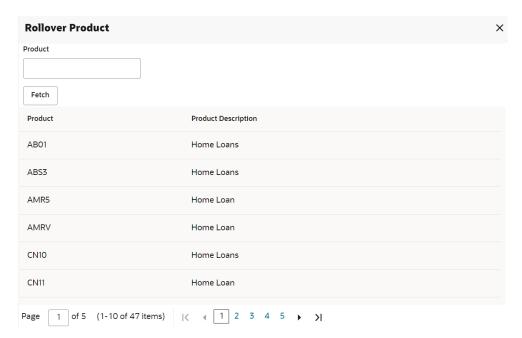
- **To fetch rollover product**:

   a. Click 🔍 icon from the **Rollover Product** field.

The **Rollover Product** section is displayed.

**Figure 3-4    Rollover Product**



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

c. Click **Fetch**.
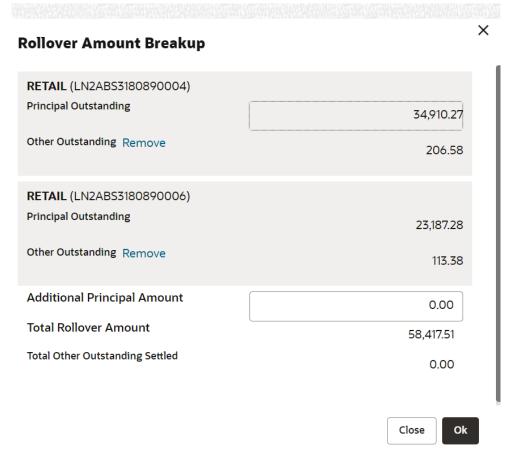
The product is fetched and displayed in the table.

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

- **To modify the rollover amount**:

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

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

Figure 3-5    Rollover Amount Breakup



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

Table 3-2    Rollover Amount Breakup – Field Description

| Field | Description |
|---|---|
| <Loan Product and Loan Account Number> | Displays the loan product selected for consolidation along with the loan account number. |
| Principal Outstanding | Displays the total principal outstanding amount for the specific loan account. |
| Other Outstanding | Displays the other outstanding amount including unbilled, for the specific loan account.<br>**Note:**<br>– User can click the **Remove** link from the specific loan account, to settle outstanding amount from the respective account's settlement account.<br>– As user remove the other outstanding amount, an indicator that the other outstanding amount will be debited from the loan's settlement account along with account balance is displayed below this field.<br>– On click of **Remove**, if the balance is insufficient, then a message with an indicator is displayed below this field. To add the amount back, click the **Add Back** link. |
| Additional Principal Amount | Specify the additional principal amount. |

**Table 3-2    (Cont.) Rollover Amount Breakup – Field Description**

| Field | Description |
|---|---|
| **Total Rollover Amount** | Displays the total rollover amount of all loan accounts, including Additional Principal Amount (if captured). |
| **Total Other Outstanding Settled** | Displays the total outstanding settled amount. |

    **c.**   Click **OK**.

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

**4.**   Click **Next**.

      The **Schedule** tab is displayed.

## 3.1.2 Schedule Tab

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

The prerequisites are as follows:

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

**To define schedule:**

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

**Figure 3-6    Schedule tab**



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

**Table 3-3    Schedule tab – Field Description**

| Field | Description |
|---|---|
| **Customer ID** | Displays the customer ID specified in the **Consolidation** tab. |
| **Driver Basis** | Select the account or product for the driver basis.<br>**Note:**<br>• This field is enabled if the **Driver Account** field is displayed in the **Consolidation** tab.<br>• If the **Driver Account** field is not displayed in the **Consolidation** tab, then the value defined in the **Rollover Product** field in the **Consolidation** tab is displayed in this field. In this case, the field is not enabled.<br>• If the product of the selected **Driver Account** and **Rollover Product** fields are different in the **Consolidation** tab, then the field displays the product selected in the **Rollover Product** field. Also, the **Driver Basis** field is not enabled for editing.<br>• Only after user select an option from this field, other fields are displayed in this tab. |
| **Customize** | Select the option to enable the fields and edit the required details. |
| **Start Date** | Specify the start date for the newly consolidated loan account. |
| **Tenure** | Specify the tenure to be maintained.<br>**Note:**<br>• By default, this field is not enabled. To enable the field, select the **Customize** option, displayed next to the **Driver Basis** field.<br>• If user specify a new value in this field, then the **Show Revised Schedule** button is displayed. As user click this button, the revised schedule is displayed based on the new number of schedules mentioned. |
| **Frequency** | Select the frequency for the new consolidated loan account.<br>**Note:** By default, this field is not enabled. To enable the field, select the **Customize** option, displayed next to the **Driver Basis** field. |
| **Installment Amount** | Specify the total installment amount.<br>**Note:** By default, this field is not enabled. To enable the field, select the **Customize** option, displayed next to the **Driver Basis** field. |
| **Maturity Date** | Displays the maturity date for the new consolidated loan account. |
| **First Due Date** | Displays the first due date for the new consolidated loan account. |
| **Stage** | Displays the schedule stage for the new consolidated loan account. |
| **Component** | Displays the component for the new consolidated loan account. |
| **No. of Schedules** | Displays the number of schedules for the new consolidated loan account. |
| **Frequency** | Displays the frequency for the new consolidated loan account. |

2. Click **Next**.

   The **Interest & Fees** section is displayed

# 3.1.3 Interest & Fees Tab

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

The prerequisites are as follows:

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

• View or define schedule. For more information, refer Schedule Tab.
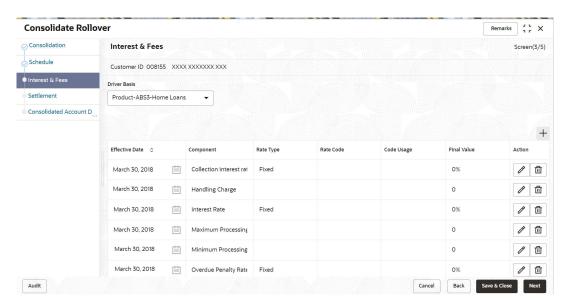
**To define interest or fees:**

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

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

**Figure 3-7    Interest & Fees tab**



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

**Table 3-4    Interest & Fees tab – Field Description**

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

**Table 3-4    (Cont.) Interest & Fees tab – Field Description**
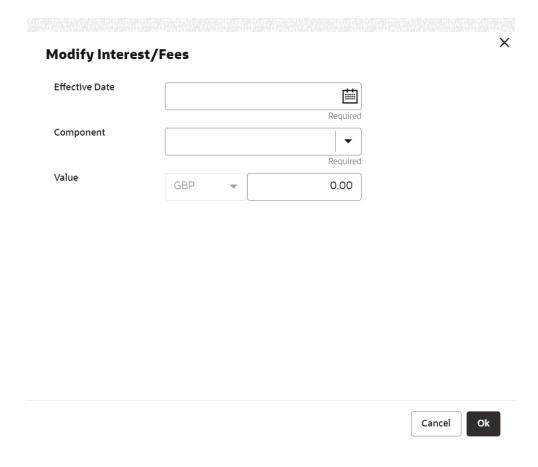
| Field | Description |
|---|---|
| Driver Basis | Select the account or product for the driver basis.<br><br>ⓘ **Note**<br>• This field is enabled if the product of the **Driver Account** and **Rollover Product** is same in the **Consolidation** tab.<br>• If the product of the selected **Driver Account** and **Rollover Product** fields are different in the **Consolidation** tab, then the field displays the product selected in the **Rollover Product** field. Also, the **Driver Basis** field is not enabled for editing. |
| Customize | Select the option to enable the fields and edit the required details.<br><br>ⓘ **Note**<br>This field is displayed if user select the **Driver Account** (selected in **Consolidation** tab) as **Driver Basis**. |
| Effective Date | Displays the date from which the interest and fees are applicable. |
| Component | Displays the interest and fees component. |
| Rate Type | Displays the type of rate. |
| Rate Code | Displays the rate code. |
| Code Usage | Displays the code usage. |
| Final Value | Displays the final value. |
| Action | Displays the actions user can perform on the interest and fees details. The following icons are displayed:<br><br>• ✎ : User can click this icon, to edit the details in a row. For more information, refer Edit Details.<br><br>• 🗑 : User can click this icon, to **Delete** the row.<br><br>ⓘ **Note**<br>This field is displayed if user select the **Customize** option, displayed next to the **Driver Basis** field. |

• User can add a new component for the product or account, by performing the following actions:

  a. From the **Driver Basis** field, select an option.

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

  c. Click **Add**.

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

**Figure 3-8    Modify Interest and Fees**



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

**Table 3-5    Add Component – Field Description**

| Field | Description |
|---|---|
| **Effective Date** | Select or specify the date from which the interest and fees are applicable. |
| **Component** | Select the interest and fees component. |
| **Rate Type** | Select the type of rate. The options are:<br>– **Fixed**<br>– **Variable** |
| **Rate Code** | Select the rate code.<br><br>ⓘ **Note**<br>This field is displayed if user select the **Variable** option from the **Rate Type** field. |

**Table 3-5    (Cont.) Add Component – Field Description**
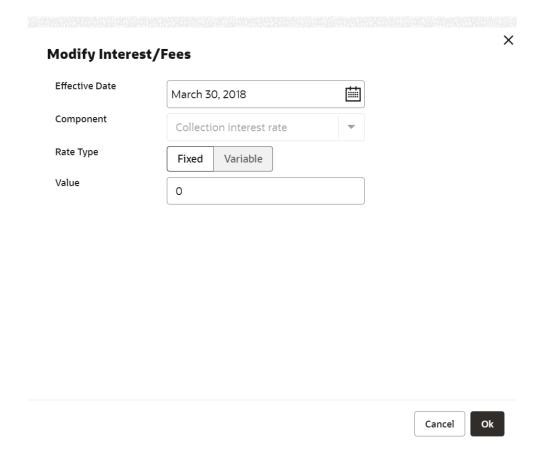
| Field | Description |
|---|---|
| **Code Usage** | Select the code usage. The options are:<br>– **Automatic**<br>– **Periodic**<br><br>ⓘ **Note**<br><br>This field is displayed if user select the **Variable** option from the **Rate Type** field. |
| **Value** | Displays the value based on the option selected from the **Rate Code** field. |
| **Variance** | Specify the variance.<br><br>ⓘ **Note**<br><br>This field is displayed if user select the **Variable** option from the **Rate Type** field. |
| **Final Value** | Displays the final value.<br><br>ⓘ **Note**<br><br>This field is displayed if user select the **Variable** option from the **Rate Type** field. |

    **d.** Click **OK**.

- User can **Edit** the component for the product or account, by performing the following actions:

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

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

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

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

**Figure 3-9    Modify Interest and Fees**



For more information on fields, refer Table 3-5.

    **d.**    User can **Edit** the required details and click **OK**.

**2.**    Click **Next**.

The **Settlement** tab is displayed.

## 3.1.4 Settlement Tab

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

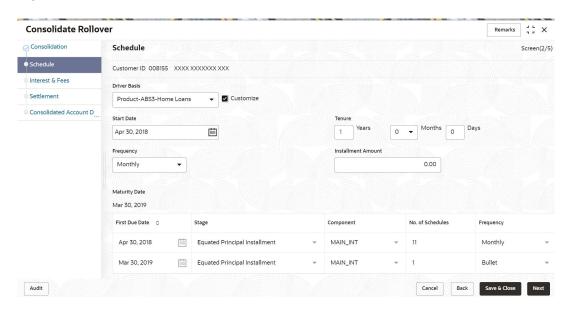The prerequisites are as follows:

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

* View or define schedule. For more information, refer Schedule Tab.

* View or define interest and fees. For more information, refer Interest & Fees Tab.

**To define settlement accounts:**

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

**Figure 3-10    Settlement tab**



For more information on fields, refer to field description table below:
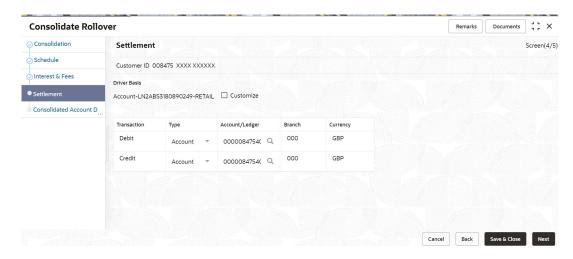
**Table 3-6    Settlement Tab – Field Description**
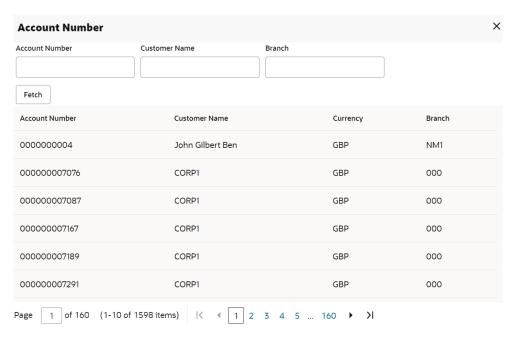
| Field | Description |
|---|---|
| **Customer ID** | Displays the customer ID specified in the **Consolidation** tab. |
| **Driver Basis** | Displays the account for the driver basis.<br>**Note:**<br>• This field is displayed if the **Driver Account** field is displayed in the **Consolidation** tab.<br>• By default, the field displays the account selected in the **Driver Account** field in the **Consolidation** tab. |
| **Customize** | Select the option to enable the fields and edit the required details. |
| **Transaction** | Displays the type of transaction. |
| **Type** | Displays the account type. |
| **Account/Ledger** | Specify the account or ledger for settlement.<br>**Note**:<br>• By default, a value is displayed in this field. To edit, select the **Customize** option, displayed next to the **Driver Basis** field.<br>• For more information on fetching the account or ledger number, refer Fetch Account or Ledger. |
| **Branch** | Displays the branch of the account or ledger account. |
| **Currency** | Displays the currency of the amount. |

• **To fetch account or ledger account:**

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

**Figure 3-11    Account Number**



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

c. Click **Fetch**.

The required information is fetched and displayed in the table.

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

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

2. Click **Next**.

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

## 3.1.5 Consolidated Account Details Tab

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

The prerequisites are as follows:

• Select accounts for consolidation. For more information, refer <u>Consolidation Tab</u>.

• View or define the schedule. For more information, refer <u>Schedule Tab</u>.

• View or define interest and fees. For more information, refer <u>Interest & Fees Tab</u>.

• Define settlement accounts. For more information, refer <u>Settlement Tab</u>.

**To view consolidated account details:**

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

**Figure 3-12    Consolidated Account Details tab**



For more information on fields, refer to field description table below:
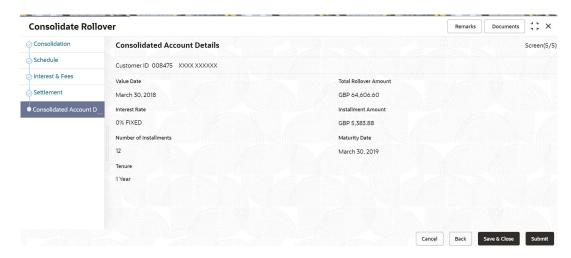
**Table 3-7    Consolidated Account Details tab – Field Description**

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

2. Click **Submit**.

The screen is successfully submitted for authorization.

# 3.2 Loan Activation

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

**To initiate loan account activation:**
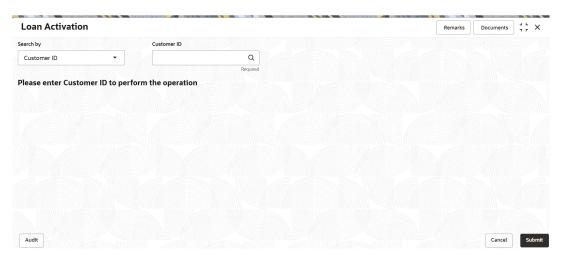
> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Loan Activation** screen is displayed.

**Figure 3-13    Loan Activation**
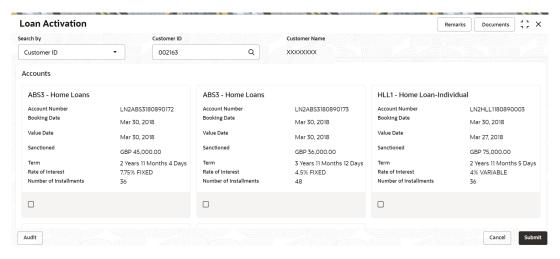


2. Select the appropriate option from the **Search by** field.

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

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

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

**Figure 3-14    Loan Activation - Account Details**



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

**Table 3-8    Loan Activation – Field Description**

| Field | Description |
|---|---|
| Search by | Users can search for an account number by using any of the available search criteria. <br> 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. <br><br> Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. <br><br> 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. <br><br> 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. <br><br> **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. |
| Accounts | This section displays the basic account details of the customer. |
| <Loan Type> | Displays the type of loan applied by the customer. |
| Account Number | Displays the loan account number to be initiated for activation. |
| Booking Date | Displays the account booking date. |
| Value Date | Displays the value date on which the loan account was booked. |
| Sanctioned | Displays the sanctioned loan amount with currency. |
| Term | Displays the term for the loan. |
| Rate of Interest | Displays the rate of interest to be applied on the loan account. |
| Number of Installment | Displays the total number of loan installments. |

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

5. Click **Submit**.

   The transaction is submitted for authorization.

# 3.3 Loan Adhoc Charges

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

**To initiate loan adhoc charges:**
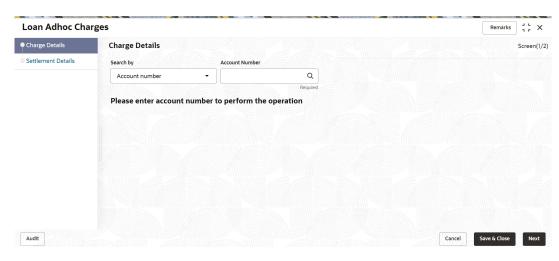
> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

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

   **Figure 3-15    Loan Adhoc Charges**
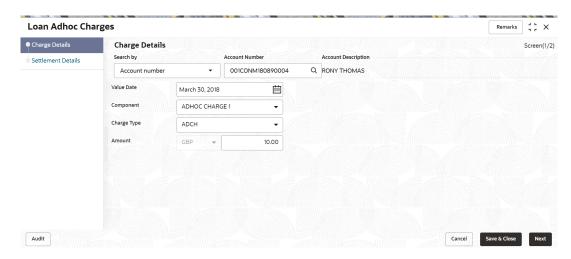


2. Select the appropriate option from the **Search by** field.

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

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

   **Figure 3-16    Charge Details tab**

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

**Table 3-9    Charge Details tab – Field Description**

| Field | Description |
|---|---|
| **Search by** | Users can search for an account number by using any of the available search criteria.<br>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 🔍 icon. Users can also search for the specific account number by providing customer ID, account number, or account name.<br><br>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.<br><br>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.<br><br>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.<br><br>ⓘ **Note**<br><br>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. |
| **Value Date** | Select or specify the value for performing the transaction.<br>**Note**: User can specify a future date that is within the maturity date. |
| **Component** | Select the loan component type. |
| **Charge Type** | Select the charge type for the loan account that is maintained at host. |
| **Amount** | Specify the amount to pay for adhoc charges.<br>**Note**: The amount currency is displayed in this field and it is not enabled. |

**5.** Click **Next**.

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

**6.** Click **Submit**.

The transaction is submitted for authorization.

• Settlement through CASA
User can perform settlement towards the adhoc charges through users CASA accounts.

- [Settlement through Ledger](#)
  User can perform settlement towards the adhoc charges through users Ledger accounts.

## 3.3.1 Settlement through CASA

User can perform settlement towards the adhoc charges through users CASA accounts.

**To settle charges by CASA:**
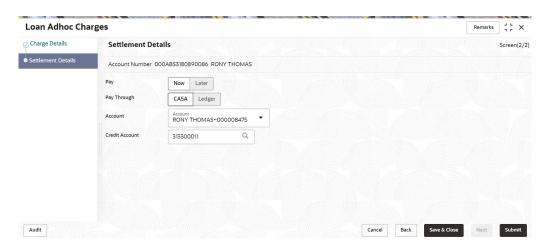
1. In the **Charge Details** tab, maintain the required details, and click **Next**.

   The **Settlement Details** tab is displayed.

**Figure 3-17    Settlement Details tab**



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

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

   - For CASA account in local currency:

**Figure 3-18    Settlement Details - CASA Account in Local Currency**



For more information on fields, refer to field description table below:
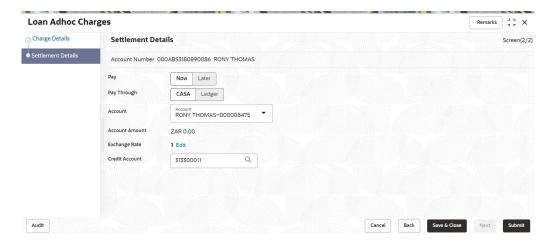
**Table 3-10    Settlement Details – CASA Account in Local Currency – Field Description**

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

- For CASA account in foreign currency:

**Figure 3-19    Settlement Details - CASA Account in Foreign Currency**



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

**Table 3-11    Settlement Details - CASA Account in Foreign Currency – Field Description**

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

• For CASA accounts within the bank:

**Figure 3-20    Settlement Details - CASA within the Bank**



For more information on fields, refer to field description table below:
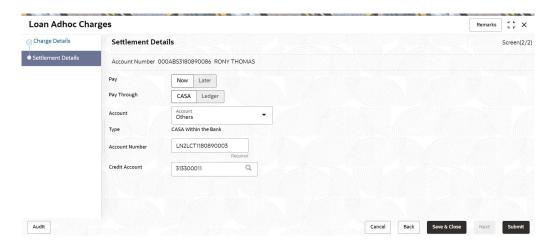
**Table 3-12    Settlement Details - CASA Within the Bank – Field Description**

| Field | Description |
|---|---|
| **Pay** | Select the **Now** option to pay the adhoc charges.<br><br>ⓘ **Note**<br>If user select **Later** option, then a message is displayed that the settlement will be done in the next payment transaction. |
| **Pay Through** | Select the **CASA** option to perform the settlement.<br><br>ⓘ **Note**<br>For information on **Ledger**, refer Settlement through Ledger. |
| **Account** | Select the account from which the adhoc charges is to be settled.<br><br>ⓘ **Note**<br>For information if user select the CASA in local currency from the list, refer CASA in Local Currency.<br>For information if user select CASA in foreign currency from the list, refer CASA in Foreign Currency. |
| **Type** | Displays the type as **CASA Within the Bank**. |
| **Account Amount** | Displays the available CASA amount. |

**Table 3-12    (Cont.) Settlement Details - CASA Within the Bank – Field Description**

| Field | Description |
|---|---|
| Credit Account | Displays the credit account where by default all the adhoc charges income are credited.<br><br>ⓘ **Note**<br><br>If required, user can select other credit number by clicking the 🔍 icon. For more information, refer Fetch Credit Account. |

- To fetch the credit account:

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

       The **Credit Account** section is displayed.

    **Figure 3-21    Credit Account**

    

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

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

4. Click **Submit**.

   The screen is successfully submitted for authorization.
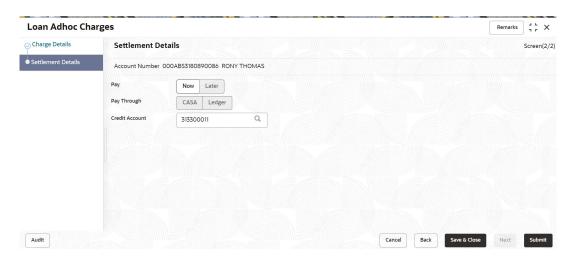
## 3.3.2 Settlement through Ledger

User can perform settlement towards the adhoc charges through users Ledger accounts.

**To pay adhoc charges by Ledger:**

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

   The **Settlement Details** tab is displayed.
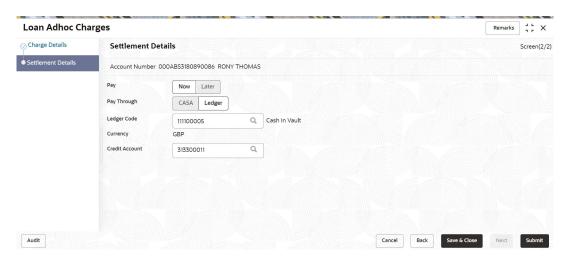
**Figure 3-22    Settlement Details tab**



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

   The fields related to ledger are displayed.

**Figure 3-23    Settlement through Ledger Account**



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

**Table 3-13    Settlement Details – Ledger – Field Description**

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

4. Click **Submit**.

   The screen is successfully submitted for authorization.

# 3.4 Loan Adhoc Refund

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

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

**To initiate loan adhoc refund:**

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

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

   The **Loan Adhoc Refund** screen is displayed.
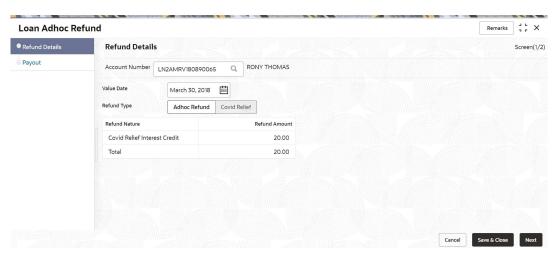
**Figure 3-24    Loan Adhoc Refund**



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

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

**Figure 3-25    Loan Adhoc Refund tab**



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

**Table 3-14    Loan Adhoc Refund tab – Field Description**

| Field | Description |
|---|---|
| **Account Number** | Click the 🔍 icon and select the account number or specify the account number for initiating the adhoc refund.<br>**Note:** As user specify the account number, the name of the account holder appears next to the account number. |

**Table 3-14    (Cont.) Loan Adhoc Refund tab – Field Description**

| Field | Description |
|---|---|
| Value Date | Specify the value date for performing the transaction.<br>**Note:** By default, the current posting date is displayed in this field. If required, user can specify a back or future date. |
| Refund Type | Select the type of adhoc refund to be performed. |
| Refund Nature | Displays the nature of refund present for the loan account. |
| Refund Amount | Specify the refund amount corresponding to the refund nature. |
| Total | Displays the total of the **Refund Amount** field. |

4. Click **Next**.

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

5. Click **Submit**.

   The transaction is submitted for authorization.

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

- [Payout through Ledger](#)
  User can perform settlement towards the adhoc refund through users Ledger accounts.
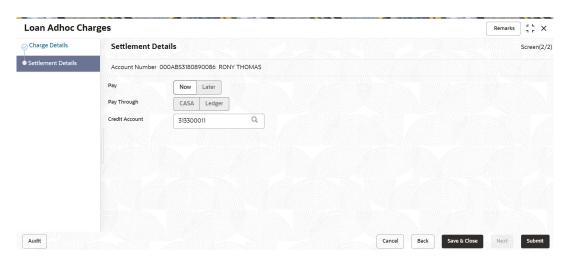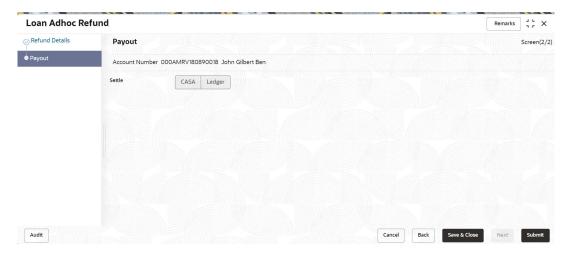
## 3.4.1 Payout through CASA

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

**To pay by CASA:**

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

   The **Payout** tab is displayed.

**Figure 3-26    Payout tab**



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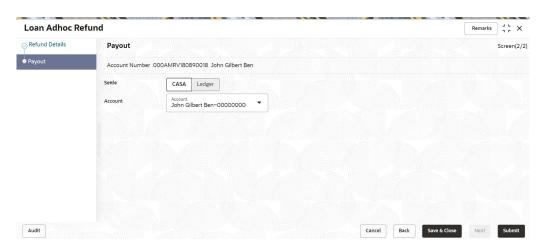
   The fields related to **CASA** are displayed.

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

- For CASA account in local currency:

**Figure 3-27    Payout - CASA Account in Local Currency**



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

**Table 3-15    Payout - CASA in Local Currency – Field Description**

| Field | Description |
|---|---|
| **Settle** | Select the **CASA** option to perform the settlement.<br>**Note:** For information on **Ledger**, refer Payout through Ledger. |
| **Account** | Select the CASA account in local currency.<br><br>ⓘ **Note**<br><br>For information if user select CASA in foreign currency, refer CASA in Foreign Currency.<br><br>For information if user select the **Other CASA** option from the list, refer CASA within the Bank. |

- For CASA account in foreign currency:

**Figure 3-28    Payout - CASA Account in Foreign Currency**



For more information on fields, refer to field description table below:
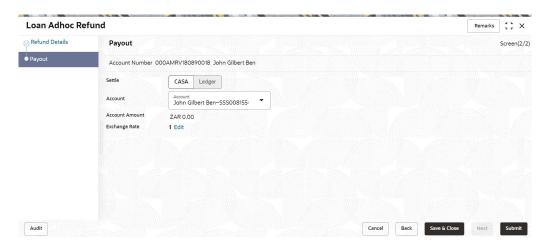
**Table 3-16    Payout - CASA in Foreign Currency – Field Description**

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

• For CASA account within the bank:

**Figure 3-29    Payout - CASA within the Bank**



For more information on fields, refer to field description table below:
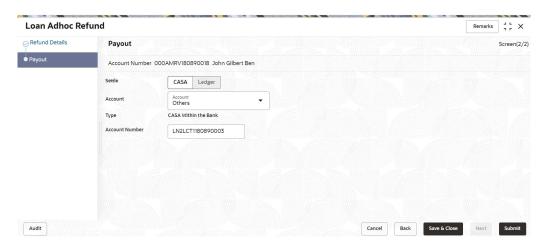
**Table 3-17    Payout - CASA Within the Bank – Field Description**

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

**4.** Click **Submit**.

The screen is successfully submitted for authorization.

## 3.4.2 Payout through Ledger
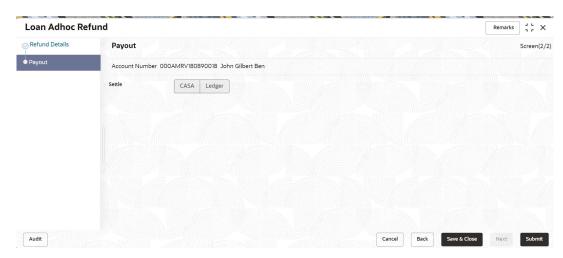
User can perform settlement towards the adhoc refund through users Ledger accounts.

**To pay by Ledger:**

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

   The **Payout** tab is displayed.
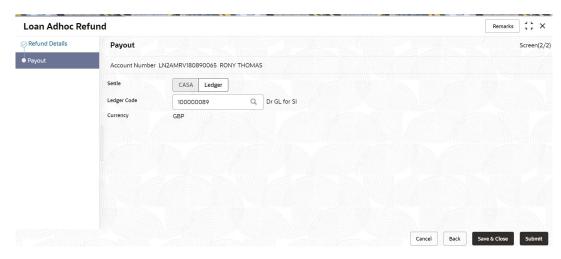
   **Figure 3-30    Payout tab**

   

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

   The fields related to ledger are displayed.

   **Figure 3-31    Payout - Ledger Account**

   

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

   **Table 3-18    Payout - Ledger – Field Description**

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

**Table 3-18    (Cont.) Payout - Ledger – Field Description**

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

4.  Click **Submit**.

The screen is successfully submitted for authorization.

# 3.5 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.

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

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

**To perform loan write-off:**
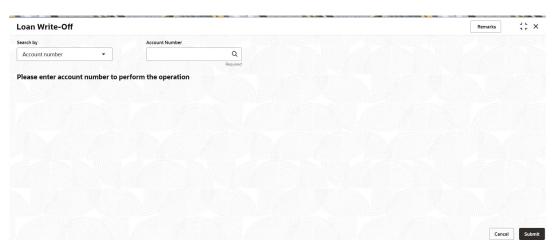
> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

The **Loan Write-Off** screen is displayed.
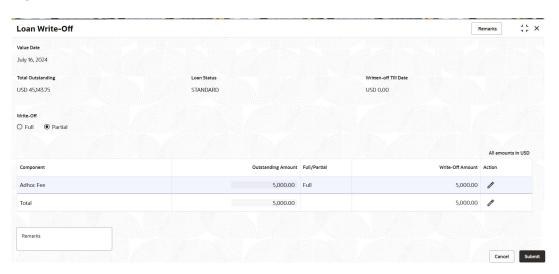
**Figure 3-32    Loan Write-Off**



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

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

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

**Figure 3-33    Loan Write-Off Details**



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

**Table 3-19    Loan Write-Off – Field Description**

| Field | Description |
|---|---|
| Search by | Users can search for an account number by using any of the available search criteria.<br>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.<br>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.<br>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.<br>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.<br>**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:<br>• **Full**<br>• **Partial** |
| Component | Displays the write-off components<br>**Note**: This field is displayed as the user selects an option from the **Write-Off** field.<br>. |
| Outstanding Amount | Displays the outstanding amount component wise.<br>**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:<br>• **Full**: If this option is selected, then the total write-off amount is displayed in the **Write-Off Amount** field.<br>• **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.<br>**Note**:<br>• This field is displayed as user selects the **Partial** option from the **Write-Off** field.<br>• This field is enabled once the **Edit** icon is clicked from the **Action** field.<br>• Once updates are made, click the **Save** icon from the **Action** field. |

**Table 3-19    (Cont.) Loan Write-Off – Field Description**

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

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

## 3.5.1 Simulation Details

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

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

**To perform loan write-off:**

**Figure 3-34    Stimulation Details (Right widget)**



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

**Table 3-20    Stimulation Details (Right widget) – Field Description**

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

# 3.6 Loan Disbursement

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

**To view the simulation details:**
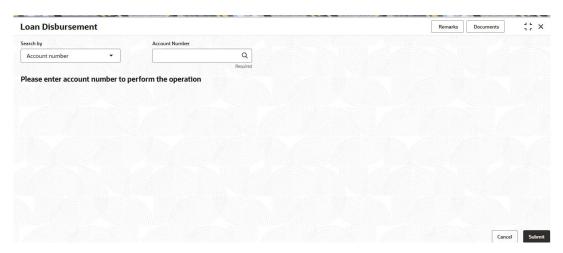
> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Loan Disbursement** screen is displayed.
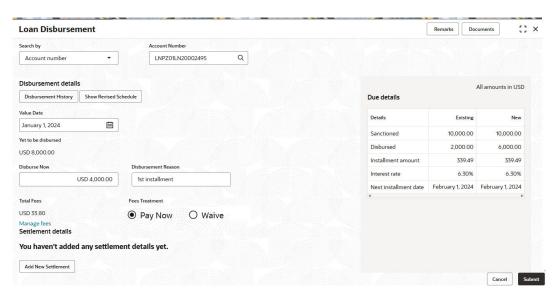
   **Figure 3-35    Loan Disbursement**

   

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

   The disbursement details are displayed.

   **Figure 3-36    Loan Disbursement Details**

   

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

**Table 3-21    Loan Disbursement – Field Description**

| Field | Description |
|---|---|
| Search by | Users can search for an account number by using any of the available search criteria.<br>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.<br>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.<br>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.<br>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.<br>**Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. |
| Disbursement Details | In this section, the fields related to perform disbursement are displayed. Also, user can view the details of the existing disbursement. |
| Value Date | Select or specify the value date for making the payment. |
| Yet to be disbursed | Displays the total amount to be disbursed by the account holder. |
| Disburse Now | Specify the amount to be disbursed. |
| Disbursement Reason | Specify the reason for performing the disbursement. |
| Total Fees | Displays the total fees applicable on the account.<br>**Note:** The **Manage Fees** link is displayed below this field. For more information, refer Manage Fees. |
| Fees Treatment | Displays the action to be taken for fee treatment. The options are:<br>• **Pay Now**<br>• **Waive** |
| Due details | This section displays the details for the disbursement amount due. |
| Details | Displays the disbursement details. |
| Existing | Displays the existing disbursement amount. |
| New | Displays the new disbursement amount. |

**Table 3-21    (Cont.) Loan Disbursement – 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 <u>Pay Through Customer Account</u>, <u>Pay Through Other Customer's Account</u>, <u>Pay Through Ledger</u>, and <u>Pay Through External Account</u>.<br><br>ⓘ **Note**<br><br>This section is displayed, if **Pay Now** or **Capitalize** option is selected from the **Fees Treatment** field. |

**To manage fees:**

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

The **Manage Fees** section is displayed.

**Figure 3-37    Manage Fees**



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

**Table 3-22    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.   Click **Show Revised Schedule**.

The **Revised Schedule** section is displayed.

**Figure 3-38    Revised Schedule**



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

**Table 3-23    Revised Schedule - Field Description**

| Field | Description |
|---|---|
| **Date** | Displays the year and the dates in a year when the arrear is raised. This column lists the years for which the schedule is generated. If you click the ▶ 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. |

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

  The **Disbursement history** section is displayed.

**Figure 3-39    Disbursement History**



For more information on fields, refer to field description table below:
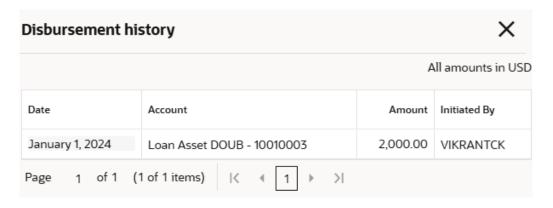
**Table 3-24    Disbursement history - Field Description**

| Field | Description |
|---|---|
| Date | Displays the disbursement date. |
| Account | Displays the account from which the disbursement was performed. |
| Amount | Displays the disbursement amount paid. |
| Initiated By | Displays the name by whom the disbursement was initiated. |

4.  Click **Submit**.

    The screen is successfully submitted for authorization.

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

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

*   Settlement through Ledger
    User can settle the disbursement amount using a ledger account.

*   Settlement through External Account
    User can settle the disbursement amount using an external account.

## 3.6.1 Settlement through Customer Account

User can settle the amount using the customer account.

**To settle amount through customer account:**

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

    The **Add settlement** section is displayed.

**Figure 3-40    Add Settlement**



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

   The fields for adding customer account details are displayed.

**Figure 3-41    Add Customer Account**



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

**Table 3-25    Settlement through customer account – Field Description**

| Field | Description |
|---|---|
| **Pay Through** | Select the **Customer** account option from the list. The other options are:<br>• **Other customer's account**: For more information, refer Pay Through Customer Account.<br>• **Ledger**: For more information, refer Pay Through Ledger.<br>• **External account**: For more information, refer Pay Through External Account. |
| **Account** | Select the settlement account. |
| **Account Holder** | Displays the account holder's name as user selects the account number. |
| **Pay** | Select the option for payment. The options are:<br>• **Amount**<br>• **Percentage** |
| **Amount** | Specify the amount to be disbursed.<br>**Note:** This field is displayed if **Amount** option is selected from the **Pay** field. |

**Table 3-25    (Cont.) Settlement through customer account – Field Description**

| Field | Description |
|---|---|
| Percentage | Specify the percentage of amount to be disbursed.<br>**Note:**<br>• This field is displayed if **Percentage** option is selected from the **Pay** field.<br>• Based on the percentage specified, the value is calculated and displayed in the **Amount** field. |

4. Click **Save**.

   The details are added and displayed in a tabular format.

**Figure 3-42    Add Settlement Details**



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

**Table 3-26    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. |

**Table 3-26    (Cont.) Settlement Details Added – Field Description**

| Field | Description |
|---|---|
| Action | Displays the action that can be performed on the details added. The options are: <br><br>• ✎ : 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**. <br><br>• 🗑 : Click to **Delete** the settlement details added. This icon is enabled, if multiple settlements are added to from the account. |

**5.** Click **Add**.

The details are added successfully and displayed in the **Settlement details** section.
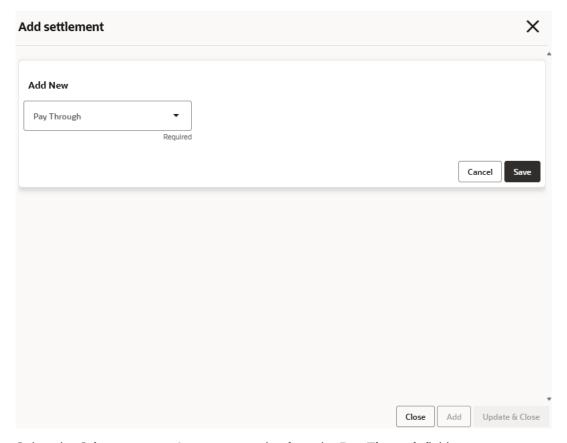
# 3.6.2 Settlement through Other Customer's Account

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

**To settle amount through other customer's account:**

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

The **Add settlement** section is displayed.

**Figure 3-43    Add Settlement**
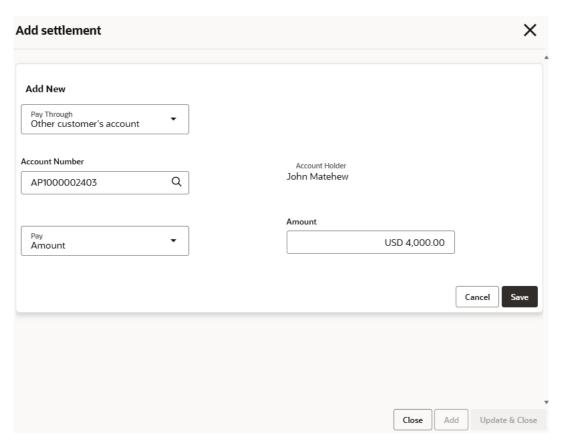


**2.** Select the **Other customer's account** option from the **Pay Through** field.

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

**Figure 3-44    Other Customer's Account**



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

**Table 3-27    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:<br>• **Customer account**: For more information, refer Pay Through Customer Account.<br>• **Ledger**: For more information, refer Pay Through Ledger.<br>• **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:<br>• **Amount**<br>• **Percentage** |
| **Amount** | Specify the amount to be disbursed.<br>**Note:** This field is displayed if **Amount** option is selected from the **Pay** field. |

**Table 3-27    (Cont.) Settlement through other customer's account – Field Description**

| Field | Description |
|---|---|
| Percentage | Specify the percentage of amount to be disbursed.<br>**Note:**<br>• This field is displayed if **Percentage** option is selected from the **Pay** field.<br>• Based on the percentage specified, the value is calculated and displayed in the **Amount** field. |

4. Click **Save**.

   The details are added and displayed in a tabular format.

**Figure 3-45    Other Customer's Account Added**



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

**Table 3-28    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. |

**Table 3-28    (Cont.) Settlement Details Added – Field Description**

| Field | Description |
|---|---|
| **Action** | Displays the action that can be performed on the details added. The options are:<br><br>•   ✎ : 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**.<br><br>•   🗑 : Click to **Delete** the settlement details added. This icon is enabled, if multiple settlements are added to from the account. |

**5.** Click **Add**.

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

# 3.6.3 Settlement through Ledger
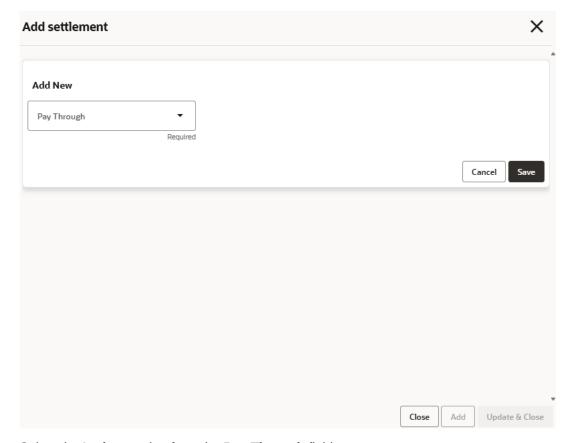
User can settle the disbursement amount using a ledger account.

**To settle disbursement amount through ledger account:**

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

The **Add settlement** section is displayed.

**Figure 3-46    Add Settlement**
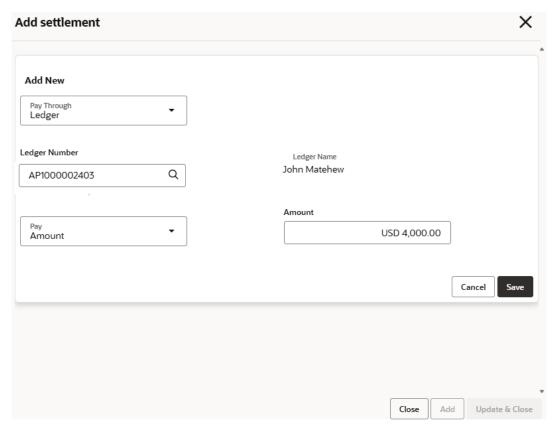


**2.** Select the **Ledger** option from the **Pay Through** field.

The fields for adding ledger account details are displayed.

**Figure 3-47    Ledger**



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

**Table 3-29    Settlement through ledger – Field Description**

| Field | Description |
|---|---|
| **Pay Through** | Select the **Ledger** option from the list. The other options are:<br>• **Customer account**: For more information, refer Pay Through Customer Account.<br>• **Other customer's account**: For more information, refer Pay Through Other Customer's Account.<br>• **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:<br>• **Amount**<br>• **Percentage** |
| **Amount** | Specify the amount to be disbursed.<br>**Note:** This field is displayed if **Amount** option is selected from the **Pay** field. |
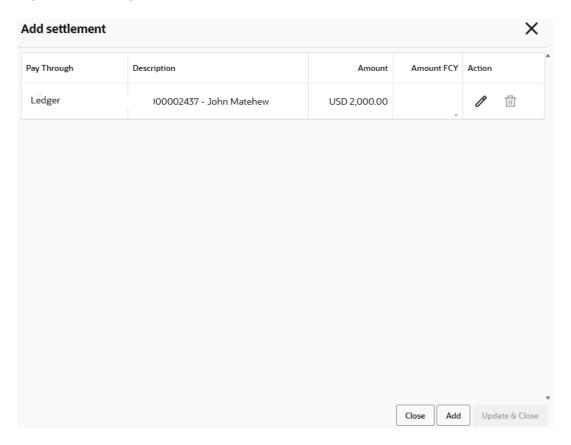
**Table 3-29    (Cont.) Settlement through ledger – Field Description**

| Field | Description |
|---|---|
| Percentage | Specify the percentage of amount to be disbursed.<br>**Note:**<br>• This field is displayed if **Percentage** option is selected from the **Pay** field.<br>• Based on the percentage specified, the value is calculated and displayed in the **Amount** field. |

4. Click **Save**.

The details are added and displayed in a tabular format.

**Figure 3-48    Ledger Account Added**



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

**Table 3-30    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. |

**Table 3-30    (Cont.) Settlement Details Added – Field Description**

| Field | Description |
|---|---|
| **Action** | Displays the action that can be performed on the details added. The options are:<br><br>• ✏ : 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**.<br><br>• 🗑 : Click to **Delete** the settlement details added. This icon is enabled, if multiple settlements are added to from the account. |

**5.** Click **Add**.

The details are added successfully and displayed in the **Settlement details** section.
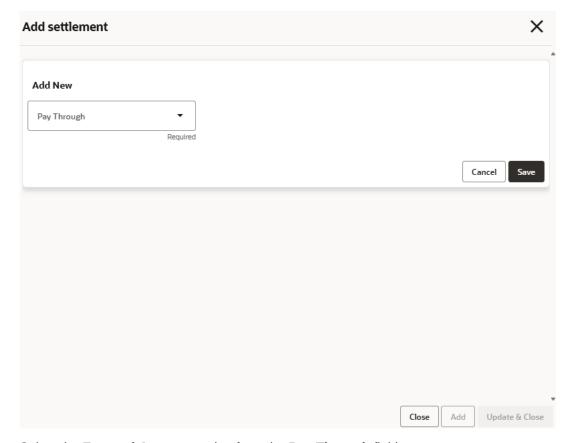
## 3.6.4 Settlement through External Account

User can settle the disbursement amount using an external account.
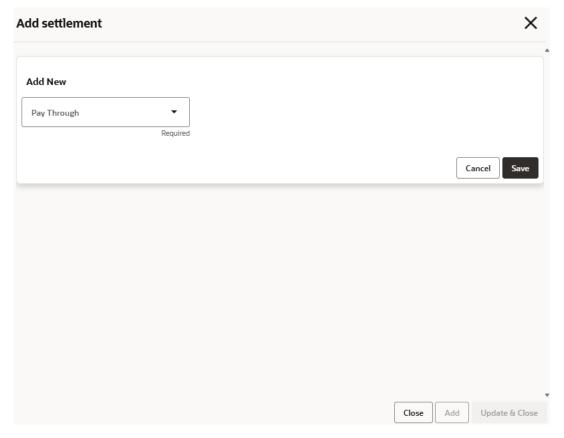
**To settle disbursement amount through external account:**

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

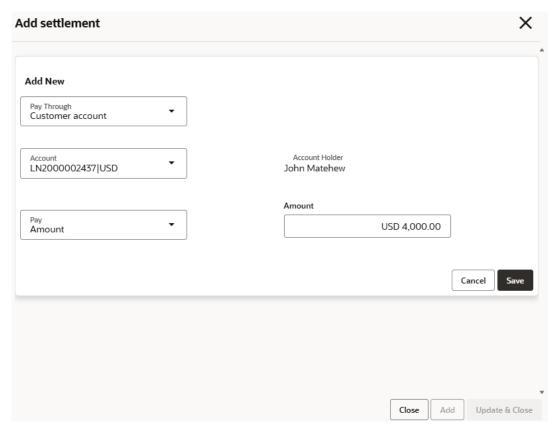The **Add settlement** section is displayed.

**Figure 3-49    Add Settlement**
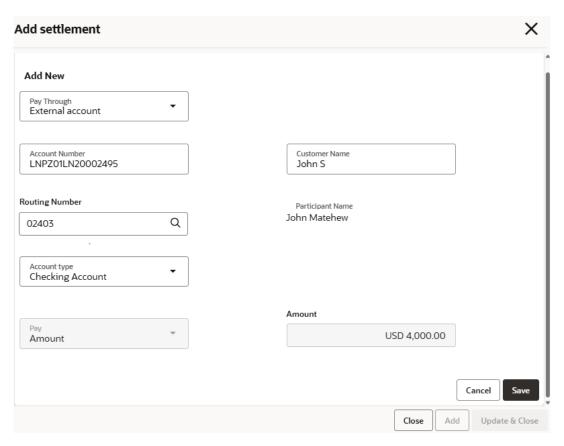


**2.** Select the **External Account** option from the **Pay Through** field.

The fields for adding external account details are displayed.

**Figure 3-50    External Account**



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

**Table 3-31    Settlement through external account – Field Description**

| Field | Description |
|---|---|
| **Pay Through** | Select the **External Account** option from the list. The other options are:<br>• **Customer account**: For more information, refer Pay Through Customer Account.<br>• **Other customer's account**: For more information, refer Pay Through Customer Account.<br>• **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:<br>• **Savings Account**<br>• **Checking Account** |

**Table 3-31    (Cont.) Settlement through external account – Field Description**
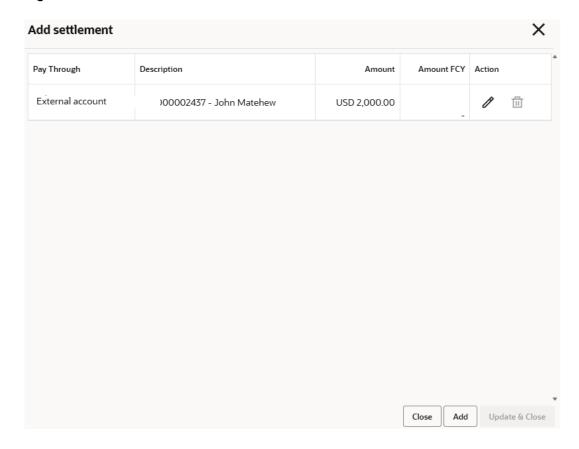
| Field | Description |
|---|---|
| **Pay** | Select the option for disbursement payment. The options are:<br>• **Amount**<br>• **Percentage** |
| **Amount** | Specify the amount to be disbursed.<br><br>ⓘ **Note**<br><br>This field is displayed if **Amount** option is selected from the **Pay** field. |
| **Percentage** | Specify the percentage of amount to be disbursed.<br><br>ⓘ **Note**<br><br>• This field is displayed if **Percentage** option is selected from the **Pay** field.<br>• Based on the percentage specified, the value is calculated and displayed in the **Amount** field. |

**4.** Click **Save**.

The details are added and displayed in a tabular format.

**Figure 3-51    External Account Added**



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

**Table 3-32    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:<br><br>• ✎ : 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**.<br><br>• 🗑 : Click to **Delete** the settlement details added. This icon is enabled, if multiple settlements are added to from the account. |

**5.** Click **Add**.

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

# 3.7 Loan 360

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

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

**To view loan details and perform required actions:**
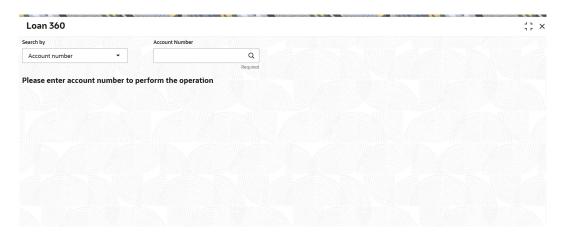
> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

1.  On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Loan 360**. User can also open the screen by specifying **Loan 360** in the search bar and selecting the screen.

    The **Loan 360** screen is displayed.

    **Figure 3-52   Loan 360**

    

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

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

    The loan details of the account is displayed.

**Loan 360**

Search by
[ Account number ▾ ]

Account Number
[ 001CONM180890004  🔍 ]

Account Description
RONY THOMAS

---

**CORPORATE** `Active`
LN2AMRV180890021
1 Year 4 Months 14 Days - 5.75% Fixed

| | |
|---|---|
| Type | Branch |
| UnSecured | Lending Branch 2 |
| Start Date | Maturity |
| March 7, 2018 | July 21, 2019 |

Renegotiate Loan

**Account Holders**

Jacob(008575)
Borrower

**Account Details**

Facility
NA

Collateral
NA

Address
Delhi

Last Activity
March 30, 2018

---

GBP 15,000.00
Sanctioned

GBP 15,000.00
Disbursed
Disburse

GBP 5,303.09
Total Outstanding
Pay Off Partially| Close Account

21st of every Month
Repayment
Change

**Account Health**

**Status**

| | |
|---|---|
| Classification | NORMAL STATUS |
| Accrual | Normal |

All payments were made on time

**Overdue & Next Due**

| | |
|---|---|
| Overdue Amount | GBP 0.00 |
| Next Installment | GBP 345.96 |
| Next Installment Due Date | April 21, 2018 |
| Total Amount | GBP 345.96 |

Pay Dues| Pay Advance| Set Payment Holiday

**Instruction Set**

**Payment**
Installment Amount from Savings A/C
LN2008575018

Set Payment Preference

**Quick Actions**

View Balance Details    Loan Schedule Inquiry

**Recent Transactions**

**Credited GBP 17.79 on March 30, 2018**
MAIN_INT_LIQD
Ref:

**Credited GBP 5,946.91 on March 30, 2018**
PRINCIPAL_LIQD
Ref: 001ZTRF1808904P0

**Credited GBP 3,750.00 on March 30, 2018**
PRINCIPAL_LIQD
Ref: 001ZTRF1808904RN

**Credited GBP 35.30 on March 30, 2018**
MAIN_INT_LIQD
Ref:

**Debited GBP 15,000.00 on March 7, 2018**
PRINCIPAL
Ref: LN2ZTRF1808904IS

View All| Generate Statement

---

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

**Table 3-33    Loan 360 – Field Description**

| Field | Description |
|---|---|
| **Search by** | Users can search for an account number by using any of the available search criteria.<br><br>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.<br><br>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.<br><br>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.<br><br>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.<br><br>ⓘ **Note**<br><br>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. |
| **<Personal Details widget>** | This widget displays the basic details of the loan account holder on the left side of the screen. |
| **<Loan Offer>** | Displays loan offer description under which the loan account is opened. For example, Personal Loan or Home Loan. |
| **<Account Status>** | Displays the system defined status of the account.<br><br>ⓘ **Note**<br><br>The account statuses can be any of the following:<br>• **Active**<br>• **Liquidated**<br>• **Reversed**<br>• **Hold**<br>• **Inactive**<br>• **Uninitiated** |
| **<Account Number>** | Displays the loan account number. |
| **<Loan Term – Interest Rate and Rate Type>** | Displays the term of the account in year and months. It also displays the current interest rate. |
| **Type** | Displays the type of loan. The options are:<br>• **Secured**<br>• **Unsecured** |

**Table 3-33    (Cont.) Loan 360 – Field Description**

| Field | Description |
|-------|-------------|
| **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:<br>• <Image><br>• <Name (Party ID)><br>• <Ownership Type><br>• <Contact Number><br>• <Email ID> |
| **Account Details** | This section displays more details of the loan account. |
| **Facility** | Displays the facility description under which the account is opened. |
| **Collateral** | Displays the collateral details linked to the facility. |
| **Address** | Displays the default mailing address captured for the SOW/JAF account holder. |
| **Last Activity** | Displays the date of last activity. |
| **Sanctioned** | Displays the loan amount sanctioned.<br><br>**Note:** To view the latest sanctioned amount, click the ⟳ icon. |
| **Disbursed** | Displays the loan amount disbursed.<br><br>**Note:**To view the latest sanctioned amount, click the ⟳ icon. |
| **Total Outstanding** | Displays the current total outstanding balance.<br><br>**Note:**To view the latest sanctioned amount, click the ⟳ icon. |
| **Repayment** | Displays the repayment date as per the schedule.<br><br>**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.<br><br>ⓘ **Note**<br><br>If the account health is not good, then ⚠ icon is displayed.<br><br>If the account health is good, then ⚠ icon is displayed. |
| **Status** | This section displays the statuses of the account. |
| **Classification** | Displays the asset classification of the account. |
| **Accrual** | Displays the accrual status of the account. |
| **Overdue & Next Due** | This widget displays the overdue as of date and next due details.<br>**Note:**The **Pay Now** link displays in this section. This link is not applicable for the current release. |
| **Overdue Amount** | Displays the overdue amount. |
| **Next Instalment** | Displays the next installment amount due. |
| **Next Instalment Due Date** | Displays the next installment due date. |

**Table 3-33    (Cont.) Loan 360 – Field Description**

| Field | Description |
|---|---|
| **Total Amount** | Displays the total amount due. |
| **Instructions Set** | This widget displays the instructions set up on the account.<br>**Note:**To set instruction, click the **Set Instructions** link. This link is not applicable for the current release. |
| **Payment** | Displays the payment (draw-down) instruction set up for the account. |
| **Accelerated Payment** | Displays the accelerated payment instruction set up for the account.<br>**Note:**This field is not applicable for the current release. |
| **Recent Transactions** | Displays the last five transactions performed on the account.<br>**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. For image reference, see Mega Menu – Loan Service screenshot.
> - User can also rearrange the widgets according to users preference by dragging and dropping the widget. To move the widget, click the ⁞⁞ icon and drop the widget at preferred place in the screen.

# 3.8 Transaction Inquiry

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

**To perform inquiry on transaction:**
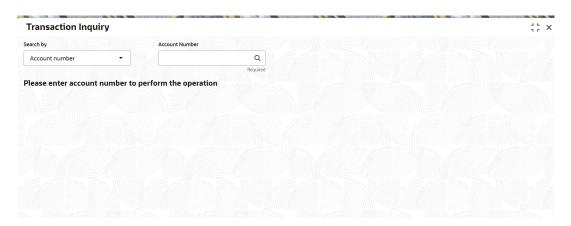
> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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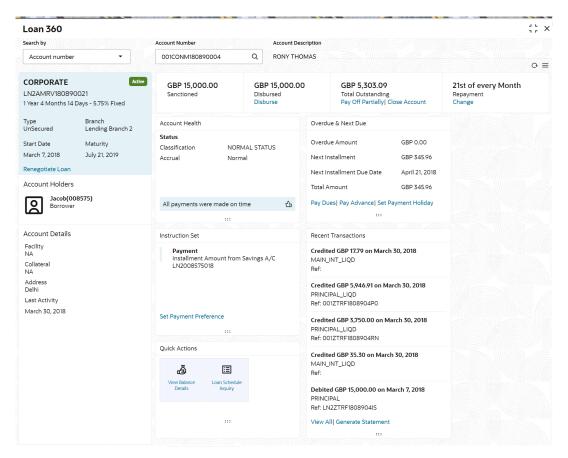
The **Transaction Inquiry** screen is displayed.

**Figure 3-53    Transaction Inquiry**



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

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

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

**Figure 3-54    Transaction Inquiry - Details**



4. If the **Transaction** section does not display the transactions user searching for, perform the following steps:

   a. From the **Search** section, select the appropriate option from the **Search Type** field.

   b. Click **Search**.

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

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

**Table 3-34    Transaction Inquiry – Field Description**

| Field | Description |
|-------|-------------|
| **Search by** | Users can search for an account number by using any of the available search criteria.<br>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.<br><br>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.<br><br>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.<br><br>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.<br><br>**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:<br>• **Last 10 Transactions**<br>• **Last Month**<br>• **Last 2 Months**<br>• **Last 3 Months**<br>• **Date Range** |
| **Date Range** | Specify or select the date range for viewing the transaction.<br><br>ⓘ **Note**<br><br>• This field is displayed and enabled, if user select the **Date Range** from the **Search Type** field.<br>   – The from date should be greater than the loan account creation date.<br>   – The **To** date should be lesser than the current system date.<br>• 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. |
| **Amount Range** | Specify the amount range to search and view the transactions within the specified amount range. |

**Table 3-34    (Cont.) Transaction Inquiry – Field Description**

| Field | Description |
|---|---|
| **Transactions** | This section displays the fetched transaction details of the account. **Note:** <br> • By default, the **Transaction** section displays the last 10 transactions of the account. <br> • 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. |
| **Transaction Reference Number** | Displays the unique transaction number of the account. |
| **Value Date** | Displays the value date of the transaction. |
| **Description** | Displays the description for the transaction. |
| **Debit** | Displays the transaction's debit amount with currency. |
| **Credit** | Displays the transactions' credit amount with currency. |
| **Outstanding Balance** | Displays the outstanding balance of the transaction. |
| **Action** | Click the ⌐⌐ icon to view more details of the transaction. For more information, refer the Actions. |

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

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

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

**Figure 3-55    Transaction Inquiry - Detailed View**



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

**Table 3-35    Transaction Inquiry - Detailed View – Field Description**

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

- 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 to click the **Hide Instrument Image** link.

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

# 3.9 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.

This topic contains the following subtopics:

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

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

## 3.9.1 View Transaction Details

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

**To view the transaction details:**
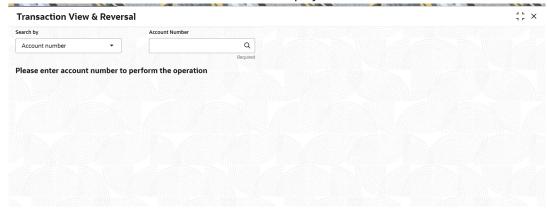
> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.
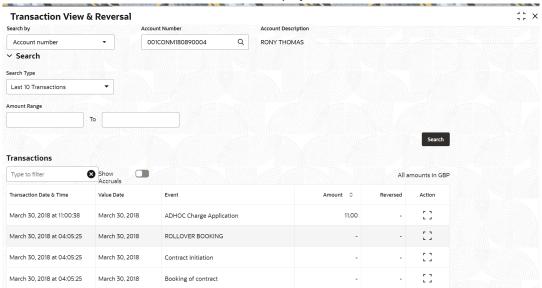
1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Accounts**, click **Transaction View & Reversal**. User can also open the screen by specifying **Transaction View & Reversal** in the search bar and selecting the screen.
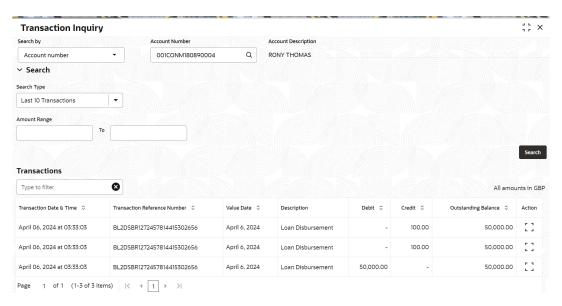
   The **Transaction View & Reversal** screen is displayed.

   

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

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

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

   

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

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

   b. Click **Search**.

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

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

**Table 3-36    Transaction View & Reversal – Field Description**

| Field | Description |
|---|---|
| Search by | Users can search for an account number by using any of the available search criteria.<br>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.<br><br>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.<br><br>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.<br><br>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.<br><br>ⓘ **Note**<br><br>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:<br>• **Last 10 Transactions**<br>• **Last Month**<br>• **Last 2 Months**<br>• **Last 3 Months**<br>• **Date Range** |
| Date Range | Specify or select the date range for viewing the transaction.<br>**Note:**<br>• This field is displayed and enabled, if user select the **Date Range** from the **Search Type** field.<br>• The from date should be greater than the loan account creation date.<br>• The **To** date should be lesser than the current system date. |
| Amount Range | Specify the amount range to search and view the transactions within the specified amount range. |

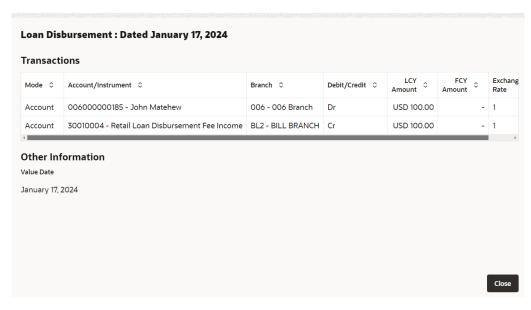**Table 3-36    (Cont.) Transaction View & Reversal – Field Description**

| Field | Description |
|---|---|
| **Transactions** | This section displays the fetched transaction details of the account.<br><br>ⓘ **Note**<br>• By default, the **Transaction** section displays the last 10 transactions of the account.<br>• User can filter the transaction by entering the transaction 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. |
| **Show Accruals** | Switch to 〔●〕 to view the accrual transactions of the account.<br><br>Switch to 〔○〕 to hide the accrual transactions of the account. |
| **Transaction Date & Time** | Displays the date and time when the transaction was performed. |
| **Value Date** | Displays the value date of the transaction. |
| **Event** | Displays the event description. |
| **Amount** | Displays the transaction amount. |
| **Reversed** | Displays whether the transaction is reversed. |
| **Action** | Click the ⌐ ¬ icon to view more details of the transaction. For more information, refer the Perform Reversal of Transaction. |

## 3.9.2 Perform Reversal of Transaction

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

**To perform reversal of transaction:**

1. To launch the screen, fetch account number, and view the account related transaction details, refer View Transaction Details.

2. From the **Transaction View & Reversal** screen, in the **Transactions** section, click ⌐ ¬ from the **Action** field.

    The **Transaction View & Reversal** screen is displayed.

    **Transaction View & Reversal**                    Remarks ⌐¬ ✕

    Account Number  001CR02180890003

    **ADHOC Charge Application**
    **Summary**

    | | | | |
    |---|---|---|---|
    | Customer Name | Jacob | Product Name | CR02 – Home Loans |
    | Transaction Date & Time | March 30, 2018 at 11:00:38 | Value Date | March 30, 2018 |
    | Amount | GBP 11.00 Cr | Maker | EXTUSER1 |
    | Checker | EXTUSER1 | | |
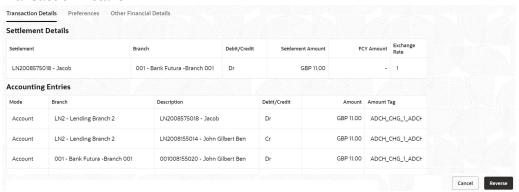
3. User can view the transaction summary. For more information on fields, refer to field description table below:

**Table 3-37    Transaction Reversal - Summary – Field Description**

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

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

- **Transaction Details**



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

**Table 3-38    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. |
| **Component Details** | This section displays the component details, which is settled during the transaction. **Note:** This section is displayed if component details are present for the selected transaction. |
| **Component** | Displays the name of the component. |
| **Due** | Displays the amount due. |

**Table 3-38    (Cont.) Transaction Details tab – Field Description**

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

• **Preferences**

Transaction Details    Preferences    Other Financial Details

**Loan Preferences**

**Account**

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

**Liquidation**

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

**Rollover**

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

**Loan Components**

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

Show More...  1-5 of 18 items

**Settlement Preferences**

**Default Debit Account**

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

Show More...  1-5 of 18 items

**Default Credit Account**

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

Cancel    Reverse

**Table 3-39    Preferences tab – Field Description**

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

**Table 3-39    (Cont.) Preferences tab – Field Description**

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

- **Other Financial Details**

**Table 3-40    Other Financial Details - Field Description**

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

5.  Click **Reversal**.

The screen is successfully submitted for authorization.

> ⓘ **Note**
>
> If user click **Cancel**, then **Transaction View & Reversal** screen is displayed again.

# 4

# Balances

Under the **Balance** menu, user 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](#)
  User can inquire about the outstanding balance of an account using the **Outstanding Balance Inquiry** screen.

## 4.1 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.

**To view the account statement:**

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.
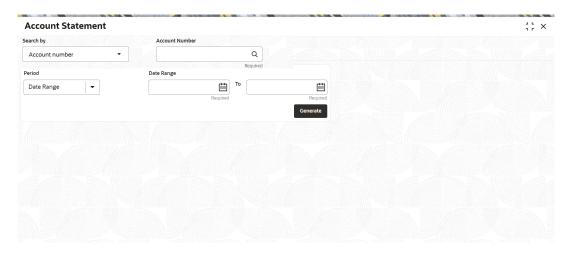
1.  On the **Homepage**, from **Retail Lending Services** mega menu, under **Balances**, click **Account Statement**. User can also open the screen by specifying **Account Statement** in the search bar and selecting the screen.

    The **Account Statement** screen is displayed.

    **Figure 4-1    Account Statement**



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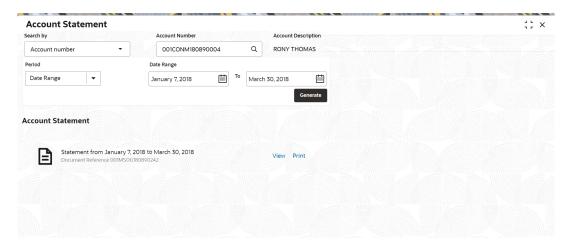
3. Perform the required action, based on the option selected from the **Search by** field.

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 4-2    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 4-1    Account Statement – Field Description**

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

**Table 4-1    (Cont.) Account Statement – Field Description**

| Field | Description |
|---|---|
| **Period** | Select the period for generating the statement. The option are:<br>• **Date Range**<br>• **Last Month**<br>• **Last 2 Months**<br>• **Last 3 Months** |
| **Date Range** | Specify or select the date range for generating the statement.<br>**Note**:<br>• 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.<br>• If user have selected the **Last Month**, **Last 2 Months**, or **Last 3 Months** options from the **Period** field, then the from and to dates are displayed and the field is not enabled for further edits. |
| **Account Statement** | This section displays the statements generated based on the period or date range. For information on the links displayed, refer to Step 5.<br>**Note**:If user generate the statement more than once on the same system date, then the latest statement generated is displayed first and followed by the earlier generated statements. |
| **Statement From <Date> to <Date>** | Displays the from and to date for which the statement is generated. |
| **Generated By** | Displays the name of the person who generated the statement. |
| **Document Reference** | Displays a document reference number for the generated statement. |

6. From the **Account Statement** section, user can perform any of the following actions:

   a. Click the **View** link, to view the statement generated.

   b. Click the **Print** link, to print the statement generated.

# 4.2 Outstanding Balance Inquiry

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

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

**To inquire on the outstanding balance:**
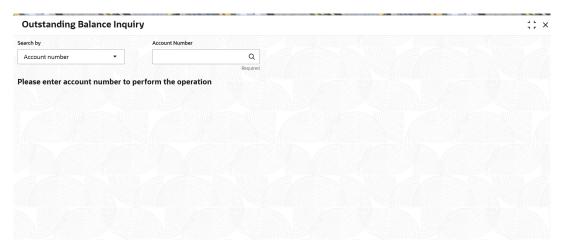
> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Outstanding Balance Inquiry** screen is displayed.
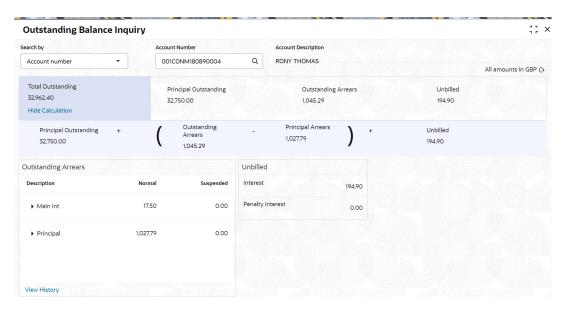
**Figure 4-3    Outstanding Balance Inquiry**



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

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

   The balance details of the account are displayed.

**Figure 4-4    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 4-2    Outstanding Balance Inquiry – Field Description**

| Field | Description |
|---|---|
| **Search by** | Users can search for an account number by using any of the available search criteria.<br>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.<br>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.<br>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.<br>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.<br>**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.<br>**Note:** If user 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.<br>**Note:** Here, both normal arrears and suspended arrears are displayed. |
| **Unbilled** | Displays the regular interest, penalty interest, and uncollected interest that are yet to be charged. |
| **Outstanding Arrears** | This section displays the break-up of the outstanding arrears.<br><br>ⓘ **Note**<br><br>The **Description** column lists the arrear types. In case, any arrears are unpaid, then ▶ appears corresponding to the arrear type. If user click the ▶ icon, it displays the amount of unpaid arrears along with the due date for the arrear type.<br><br>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. |
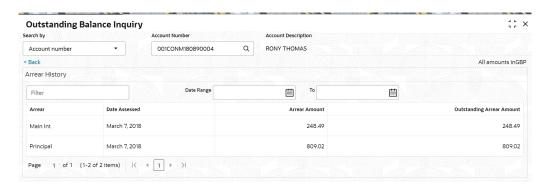
**Table 4-2    (Cont.) Outstanding Balance Inquiry – Field Description**

| Field | Description |
|---|---|
| Interest Arrears | Displays the interest arrears amount. |
| Principal Arrears | Displays the principal arrears amount. |
| Penalty Arrears | Displays the penalty arrears amount.<br><br>ⓘ **Note**<br><br>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.<br>**Note:** This value for this field is displayed only if penalty is applicable on the account. |
| Arrear History | Displays the arrear history details.<br>**Note:** This section is displayed, if user click the **View Details** link from the Outstanding Arrears section. The upper right corner mentions the currency of the arrear amount displayed. |
| Filter | Specify any keywords in this free text search field to filter the details in the grid. |
| Date Range | Select or specify the start date of the period for which user want to search the records. |
| To | Select or specify the end date of the period for which user want to search the records. |
| Show Only Paid | Switch to ⬜ to view amount of both paid and unpaid arrears.<br><br>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.<br>**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 4-5    Outstanding Balance Inquiry – Arrear History**



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

**Table 4-3    Arrear History - Field Description**

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

c.    Click the **Back** link to navigate to **Outstanding Balance Inquiry** screen.

# 5

# Instruction Preferences

Under **Instructions Preferences** menu, user can view or set instructions and preferences of loan account.
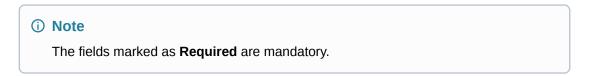
This topic contains the following subtopics:

- [Payment Preferences](#)
  User can view and modify payment preferences to the loan account using the **Payment Preferences** screen.

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

## 5.1 Payment Preferences

User can view and modify payment preferences to the loan account using the **Payment Preferences** screen.
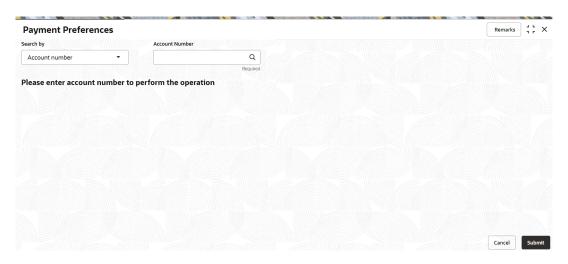
User cannot modify the preferences for the account if instructions are already executed. **To view or modify the payment preferences:**

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

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

   The **Payment Preferences** screen is displayed.
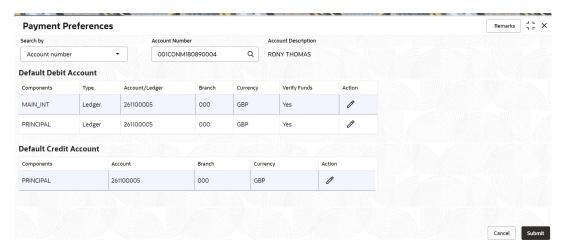
   **Figure 5-1    Payment Preferences**

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.

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

**Figure 5-2    View or Modify Payment Preferences**



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

**Table 5-1    Payment Preferences – Field Description**

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

**Table 5-1    (Cont.) Payment Preferences – Field Description**

| Field | Description |
|---|---|
| Type | Displays the type of account. The possible options are:<br>• **Account**<br>• **Ledger** |
| Account/Ledger | Displays the account or ledger number. |
| Branch | Displays the branch code. |
| Currency | Displays the account currency. |
| Verify Funds | Displays whether verification is required for the funds. The possible options are:<br>• **Yes**<br>• **No** |
| Action | Click the ✎ icon to edit the required details. |
| Default Credit Account | This section displays the preferences for the credit account. |
| Components | Displays the components for the credit account. The possible options are:<br>• **Principal**<br>• **Interest** |
| Account | Displays the credit account number. |
| Branch | Displays the branch code. |
| Currency | Displays the account currency. |
| Action | Click the ✎ icon to edit the required details. |
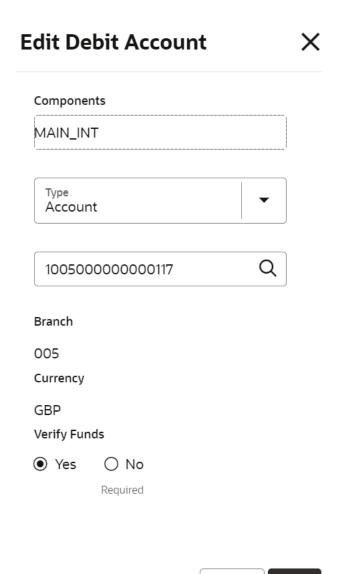
• **Edit Debit Account**

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

        The **Edit Debit Account** section is displayed.

**Figure 5-3    Edit Debit Account**



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

**Table 5-2    Edit Debit Account - Field Description**

| Field | Description |
|---|---|
| **Components** | Specify the components for the debit account. |
| **Type** | Select the type of account. The options are:<br>– **Account**<br>– **Ledger** |
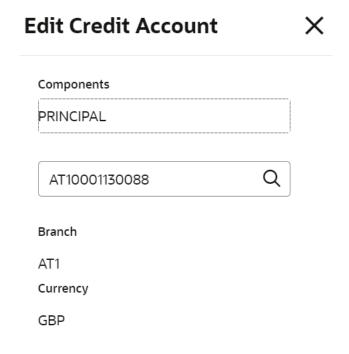
**Table 5-2    (Cont.) Edit Debit Account - Field Description**

| Field | Description |
|---|---|
| **<Account>** | Select the account number.<br><br>ⓘ **Note**<br>– If the user select **Type** as **Account**, select the account number from the **Account** section that is displayed as user click the 🔍 icon.<br>– If the user select **Type** as **Ledger**, select the account number from the **Ledger** section that is displayed as user click the 🔍 icon. |
| **Branch** | Displays the branch code selected based on the selected account number.<br>**Note**: This field is displayed if user select the **Account** option from the **Type** field. |
| **Currency** | Displays the currency selected based on the selected account number.<br>**Note**: This field is displayed if user select the **Account** option from the **Type** field. |
| **Verify Funds** | Select whether fund verification is required for the selected account number.<br>**Note**: This field is displayed if user select the **Account** option from the **Type** field. |

    **c.**   Click **Save**.

- **Edit Credit Account**

    **a.**   In the **Default Credit Account** section, click the **Edit** icon from the **Action** field.

       The **Edit Credit Account** section is displayed.

**Figure 5-4    Edit Credit Account**



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

**Table 5-3    Edit Credit Account - Field Description**

| Field | Description |
|---|---|
| **Components** | Specify the components for the credit account. |
| **<Account>** | Select the account number.<br><br>**Note**: Click the 🔍 icon and fetch the account number from the **Account** section. |
| **Branch** | Displays the branch code selected based on the selected account number. |
| **Currency** | Displays the currency selected based on the selected account number. |
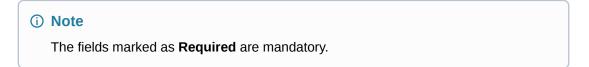
**5.** Click **Submit**.

# 5.2 Loan Preferences

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

User cannot perform the modification, if the accounts are in Closed, Full Written Off, or Charged Off status.
**To view or modify preferences:**
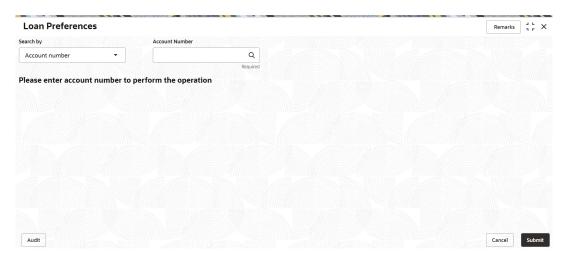
> ⓘ **Note**
>
>    The fields marked as **Required** are mandatory.

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

The **Loan Preferences** screen is displayed.

**Figure 5-5    Loan 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.

The loan preferences are displayed.
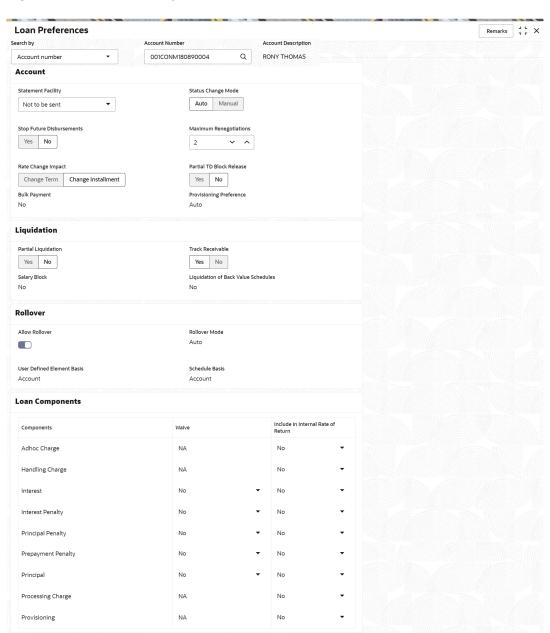
**Figure 5-6    View or Modify Preferences**



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

**Table 5-4    Loan Preferences – Field Description**

| Field | Description |
|---|---|
| Search by | Users can search for an account number by using any of the available search criteria.<br>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.<br><br>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.<br><br>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.<br><br>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.<br><br>**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. |
| Account | In this section, user can view and modify the account related preferences. |
| Statement Facility | Select the statement facility for an account. The options are:<br>• **Not to be sent**<br>• **Monthly**<br>• **Yearly**<br>• **Fortnightly**<br>• **Weekly**<br>• **Bi- Monthly**<br>• **Half Yearly**<br>• **Quarterly**<br>**Note**: By default, the **Not to be sent** option will be selected. User can modify the option if required. |
| Status Change Mode | Select the mode for status change. The options are:<br>• **Auto**<br>• **Manual** |
| Stop Future Disbursement | Select whether future disbursement is to be stopped. The options are:<br>• **Yes**<br>• **No** |
| Maximum Renegotiations | Specify the maximum number of renegotiation allowed on the account.<br><br>**Note**: User can also increase the number by clicking the ∧ icon and decrease the number by clicking the ∨ icon. |

**Table 5-4    (Cont.) Loan Preferences – Field Description**

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

**Table 5-4    (Cont.) Loan Preferences – Field Description**

| Field | Description |
|---|---|
| **Component** | Displays the name of the component. |
| **Waive** | Select whether to waive the component. The options are:<br>• **Yes**<br>• **No**<br>**Note**: The field displays **NA** and is not enabled for Charge component. |
| **Internal Rate of Return** | Select whether the internal rate of return is applicable. The options are:<br>• **Yes**<br>• **No** |

**5.** Click **Submit**.

The screen is successfully submitted for authorization.

# 6

# Repayment

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

This topic contains the following subtopics:

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

## 6.1 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:

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

- [Paying by Pay Dues Option](#)
  User 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.

- [View Breakup of Amount Due](#)
  User can view the breakup details of the due amount, only if user have selected the **Installment Payment** option from the **Payment Type** field in the **Loan Payment and Closure** screen.

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

- [Paying by Pay Advance Option](#)
  User 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](#)
  User 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](#)
  User can make payment by repaying the entire outstanding loan amount and close the loan account.

- [Manage Fees](#)
  User can view, or modify the fees applied on the loan account. Only for the loan account for which fees are configured the **Total Fees**.

- [Settlement through Customer Account](#)
  User can settle the amount using the customer account.
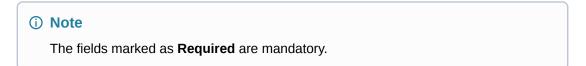
- **Settlement through Other's Customer Account**
  User can settle the amount using the customer account.
- **Settlement through Ledger**
  User can settle the amount using the customer account.

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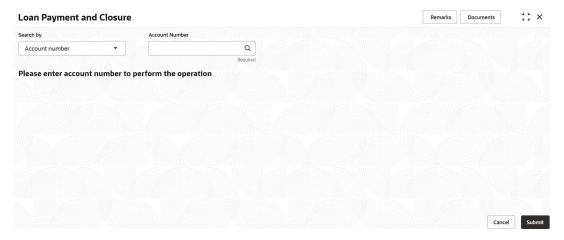
User can make the payment towards a loan account using the **Loan Payment and Closure** screen.

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

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

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

   **Figure 6-1     Loan Payment and Closure**



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 payment and closure details are displayed.

**Figure 6-2    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 6-1    Loan Payment and Closure – Field Description**

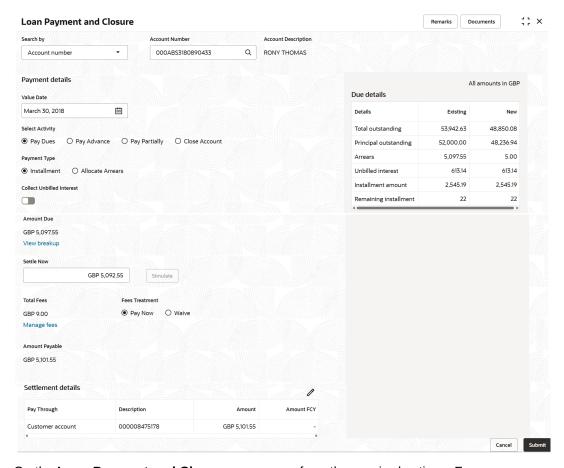| Field | Description |
|---|---|
| Search by | Users can search for an account number by using any of the available search criteria.<br>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.<br><br>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.<br><br>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.<br><br>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.<br><br>**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.<br>The available options are **Pay Dues**, **Pay Advance**, **Pay Partially**, and **Close Account**.<br><br>The default option selected is **Pay Dues**. |

## 6.1.2 Paying by Pay Dues Option

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

**To pay towards dues:**

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

   - To make payment by installment, select the **Installment** option from the **Payment Type** field.
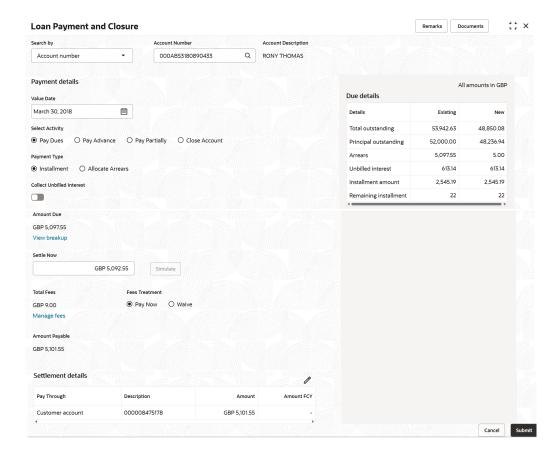
**Figure 6-3    Pay Dues – Installment Payment**



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

**Table 6-2    Pay Due - Installment Payment – Field Description**

| Field | Description |
|---|---|
| **Select Activity** | Select the **Pay Dues** for paying the payment.<br>**Note**: For information on other options, refer Paying by Pay Advance Option, Paying by Pay Partially Option, and Paying by Close Account Option. |
| **Payment Type** | Select the appropriate type for paying the loan payment. The options are:<br>– **Installment Payment**: The following fields are displayed, if user select this option.<br>– **Allocate Arrears**: For more information on the related fields, refer Allocate Arrears. |
| **Collect Unbilled Interest** | Switch to ⬤ to collect all the unbilled interest till date.<br><br>Switch to ⬤ to not to collect all the unbilled interest till date. |
| **Amount Due** | Displays the total loan amount to be paid.<br>**Note**: User can view the details of amount due. For more information, refer View Breakup. |

**Table 6-2    (Cont.) Pay Due - Installment Payment – Field Description**

| Field | Description |
|---|---|
| **Settle Now** | It displays the amount to be paid and it is editable.<br>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**.<br>If **Waive** is selected, the total fees is updated as 0. |
| **Amount Payable** | Specify the total payment loan amount.<br>**Note**: User should specify amount less than or equal to the total dues to proceed ahead successfully. |
| **Settlement Details** | It displays the settlement details.<br>Click the **Edit** icon to edit the settlement details. |

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

**Figure 6-4    Pay Dues - Allocate Arrears**
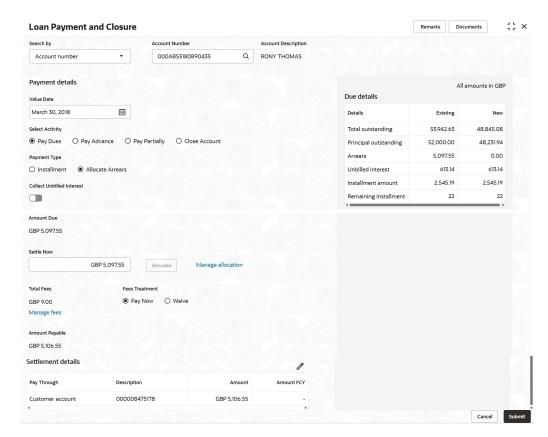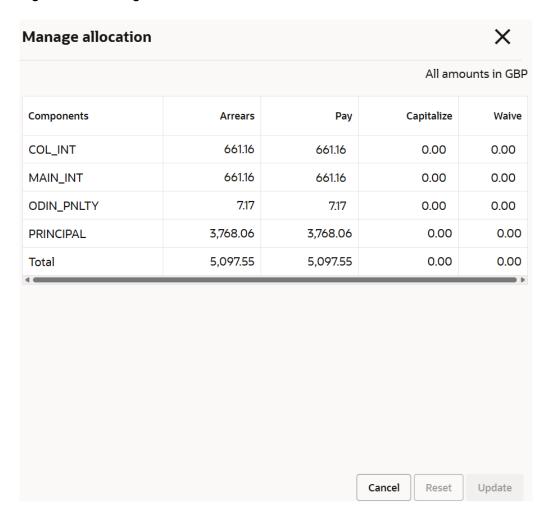
**Figure 6-5    Manage Allocation**



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

**Table 6-3    Pay Due - Allocate Arrears – Field Description**

| Field | Description |
|---|---|
| <Other Fields> | For information on the fields above this section, refer Installment Payment. |
| Manage Allocation | This link is displayed if user select the **Allocate Arrears** option from the **Payment Type** field.<br>**Note**:<br>– User can specify either pay, capitalize, waive the existing arrears, or perform combination of three.<br>– User need to total allocation amount should be less or equal to the arrears amount.<br>– To view the amounts after updating the allocations, click **Stimulate Allocation**. |
| Component | Displays the components for the allocation. |
| Arrears | Displays the arrears amount. |

Table 6-3    (Cont.) Pay Due - Allocate Arrears – Field Description

| Field | Description |
|---|---|
| Pay | Specify the amount to be paid towards the specific component.<br>**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. |
| Capitalize | Specify the amount to be capitalized towards the specific component.<br>**Note**: For Principal Arrears, this field is not enabled for editing. |
| Waive | Specify the amount to be waived towards the specific component. |
| Total | Displays the total of arrears and pay amount. |

2.  Click **Submit**.

The screen is successfully submitted for authorization.

## 6.1.3 View Breakup of Amount Due

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

**To view due amount breakup:**

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

2.  From the **Payment Type** field, select the **Installment Payment** option.

3.  Below the **Amount Due** field, click the **View Breakup** link.

The **View Breakup** screen is displayed.

Figure 6-6    View Breakup

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

**Table 6-4    View Breakup - Field Description**

| Field | Description |
|-------|-------------|
| **Components** | Displays the components of the arrears. |
| **Arrears** | Displays the amount for each arrears component. |
| **Total** | Displays the total amount of arrears. |

5. Click **Close** icon to close the screen.

## 6.1.4 Viewing Simulation Details

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

**To view the stimulation details:**

1. From the **Payment Details** or **Settlement Details** section, update the values as required.

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

**Figure 6-7    Due Details**



| Details | Existing | New |
|---------|---------:|----:|
| Total outstanding | 53,942.63 | 48,847.08 |
| Principal outstanding | 52,000.00 | 48,233.94 |
| Arrears | 5,097.55 | 2.00 |
| Unbilled interest | 613.14 | 613.14 |
| Installment amount | 2,545.19 | 2,545.19 |
| Remaining installment | 22 | 22 |

All amounts in GBP

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

**Table 6-5    Due Details – Field Description**

| Field | Description |
|---|---|
| **Total Outstanding** | Displays the existing and new total outstanding amount. |
| **Principal Outstanding** | Displays the existing and new available principal outstanding. |
| **Arrears** | Displays the existing and new arrears on the loan account. |
| **Unbilled Interest** | Displays the existing and new total unbilled interest. |
| **Installment Amount** | Displays the existing and new installment amount of the loan account. |
| **Remaining Installment** | Displays the existing and new remaining installment of the loan account. |

# 6.1.5 Paying by Pay Advance Option

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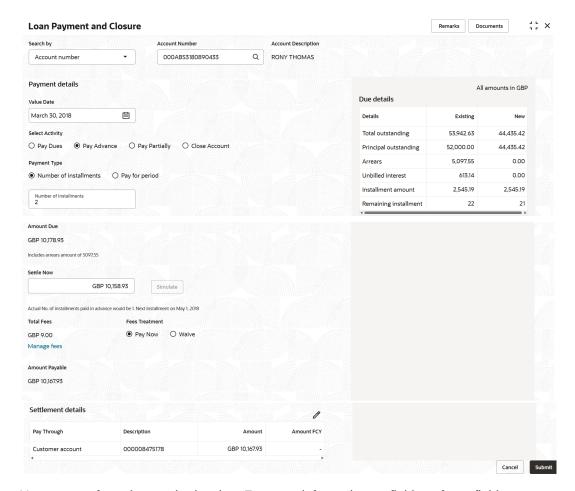
**To pay advance amount:**

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

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

**Figure 6-8    Pay Advance**



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

**Table 6-6    Pay Advance - Field Description**

| Field | Description |
| --- | --- |
| **Select Activity** | Select the **Pay Advance** for paying the payment.<br>**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:<br>• **Number of Installments**<br>• **Pay for Period** |
| **Number of Installments** | Specify the number of installments for paying the advance.<br>**Note**:<br>• This field appears if user select the **Noumber of Installments** option from the **Payment Type** field.<br>• User cannot specify the value as zero, more or equal to pending number of installments.<br>The next installment date is displayed adjacent to this field.<br>After provide the installment details, the remaining payment details are displayed in the screen. |

**Table 6-6    (Cont.) Pay Advance - Field Description**

| Field | Description |
|---|---|
| **Pay for Period** | Select this option to specify the end date for the holiday in the **Holiday to** field.<br>**Note**:<br>• This field appears if user select the **Pay for Period** option from the **Payment Type** field.<br>• The next installment date is displayed adjacent to this field. |
| **Amount Due** | Displays the total loan amount to be paid.<br>The arrear inclusion amount is displayed below in this field. |
| **Settle Now** | It displays the amount to be paid and it is editable.<br>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**.<br>If **Waive** is selected, the total fees is updated as 0. |
| **Amount Payable** | Specify the total payment loan amount.<br>**Note**: User should specify amount less than or equal to the total dues to proceed ahead successfully. |
| **Settlement Details** | It displays the settlement details.<br>Click the **Edit** icon to edit the settlement details. |

3. Click **Submit**.

   The screen is successfully submitted for authorization.

## 6.1.6 Paying by Pay Partially Option

User 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.
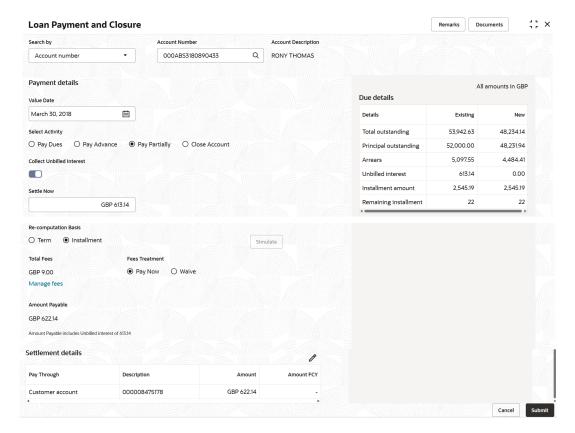
**To pay partial amount:**

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

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

**Figure 6-9    Pay Partially**



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

**Table 6-7    PayPartially - Field Description**

| Field | Description |
| --- | --- |
| **Select Activity** | Select the **Pay Partially** for paying the payment.<br>**Note**: For information on other options, refer Paying by Pay Due Option, Paying by Pay Advance Option, and Paying by Close Account Option. |
| **Collect Unbilled Interest** | Switch to [toggle on] to collect all the unbilled interest till date.<br><br>Switch to [toggle off] to not to collect all the unbilled interest till date. |
| **Settle Now** | It displays the amount only when the **Collect Unbilled Interest** toggle is **ON** and it is editable. |
| **Re-computation Basis** | Select the option **Term** or **Installment**, and click **Simulate** to display the payment related fields. The due details are adjusted accordingly. |
| **Total Fees** | Displays the fees amount to be paid. |
| **Fees Treatment** | There are two options to select the payment, that is **Pay Now**, and **Waive**.<br>If **Waive** is selected, the total fees is updated as 0. |
| **Amount Payable** | Specify the total payment loan amount.<br>**Note**: User should specify amount less than or equal to the total dues to proceed ahead successfully. |

**Table 6-7 (Cont.) PayPartially - Field Description**

| Field | Description |
|---|---|
| Settlement Details | It displays the settlement details.<br>Click the **Edit** icon to edit the settlement details. |

3. Click **Submit**.

The screen is successfully submitted for authorization.

# 6.1.7 Paying by Close Account Option
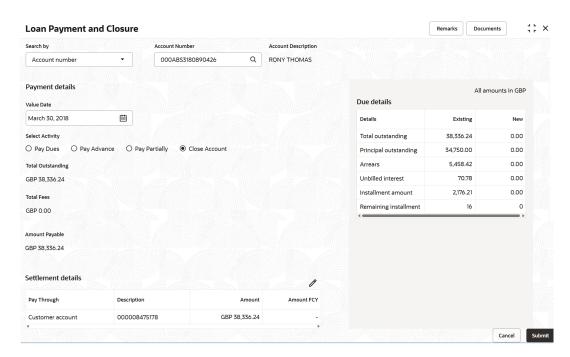
User can make payment by repaying the entire outstanding loan amount and close the loan account.

**To pay by closing account:**

1. From the **Select Activity** field, select **Close Account** option.

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

**Figure 6-10 Close Account**



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

**Table 6-8 Close Account - Field Description**

| Field | Description |
|---|---|
| Payment Nature | Select the **Close Account** for paying the payment.<br>**Note**: For information on other options, refer Paying by Pay Due Option, Paying by Pay Advance Option, and Paying by Partially Pay Off Option. |

**Table 6-8    (Cont.) Close Account - Field Description**

| Field | Description |
|---|---|
| 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.

## 6.1.8 Manage Fees

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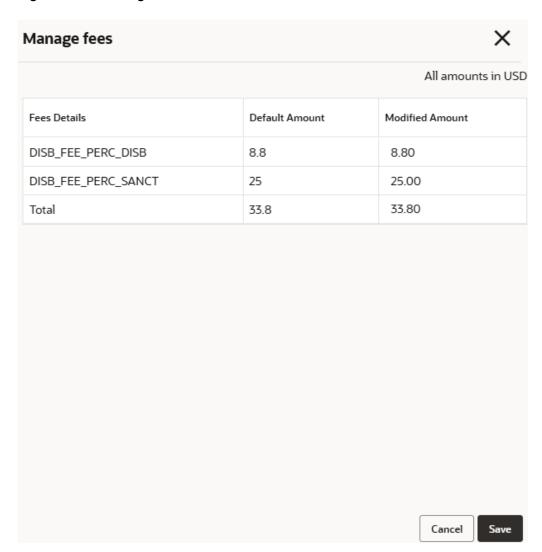
**To view, or modify the fees applied:**

- 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 6-11    Manage Fees**



2.  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 6-9    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.<br>**Note**: User can edit the amount by clicking the field and specify the amount. |

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

## 6.1.9 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.
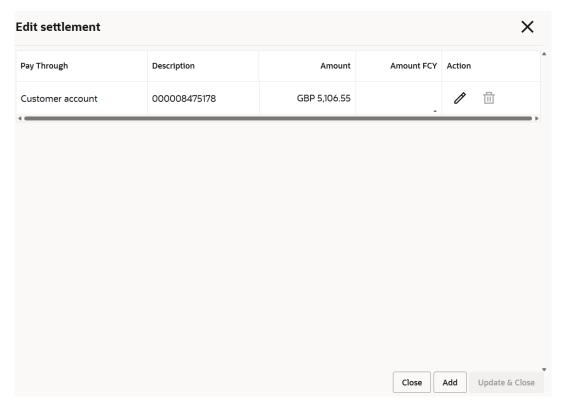
   The **Edit settlement** section is displayed.

   **Figure 6-12    Edit Settlement**

   

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

   **Table 6-10    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 ✎ icon in the **Edit settlement** screen.

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

**Figure 6-13    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 6-11    Settlement through Customer Account – Field Description**

| Field | Description |
|---|---|
| **Pay Through** | Select the **Customer** account option from the list. The other options are:<br>• **Other customer's account**: For more information, refer Settlement through Other's Customer Account.<br>• **Ledger**: For more information, refer Settlement through Ledger. |
| **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:<br>• **Amount**<br>• **Percentage** |
| **Amount** | Specify the amount to be disbursed. |
| **Percentage** | Specify the percentage of amount to be disbursed.<br>**Note**:<br>• This field is displayed if **Percentage** option is selected from the **Pay** field.<br>• Based on the percentage 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.

# 6.1.10 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 6-14    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:

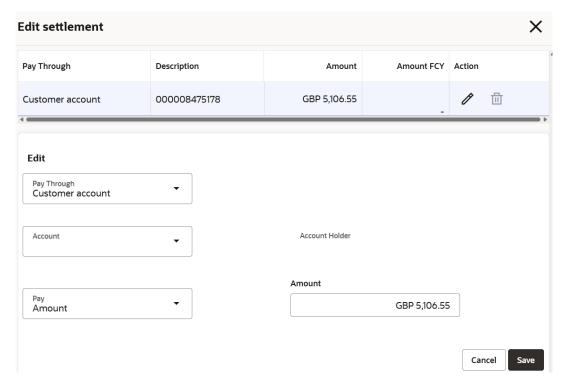   **Table 6-12    Edit Settlement – Field Description**

   | 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 ✎ icon in the **Edit settlement** screen.

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

**Figure 6-15    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 6-13    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:<br>• **Customer account**: For more information, refer Settlement through Customer Account.<br>• **Ledger**: For more information, refer Settlement through Ledger. |
| **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:<br>• **Amount**<br>• **Percentage** |
| **Amount** | Specify the amount to be disbursed. |
| **Percentage** | Specify the percentage of amount to be disbursed.<br>**Note**:<br>• This field is displayed if **Percentage** option is selected from the **Pay** field.<br>• Based on the percentage 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.
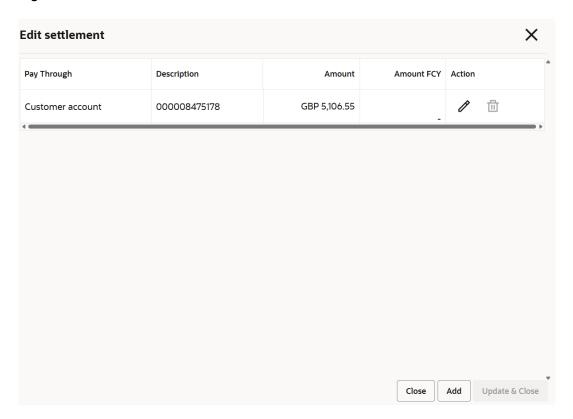
# 6.1.11 Settlement through Ledger

User can settle the amount using the customer account.
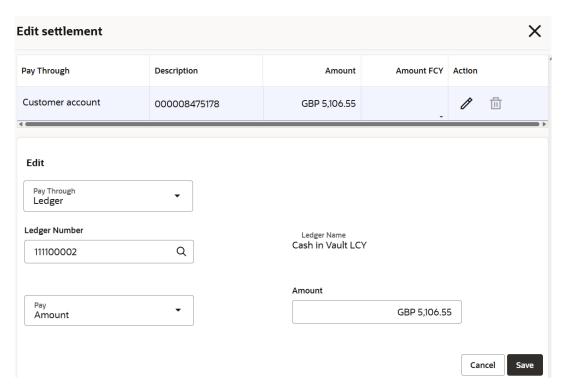
**To settle amount through ledger:**

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

   The **Edit settlement** screen is displayed.

**Figure 6-16    Edit Ledger**



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

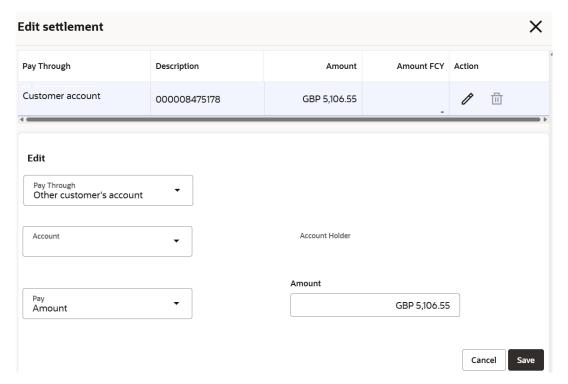**Table 6-14    Edit Settlement – Field Description**
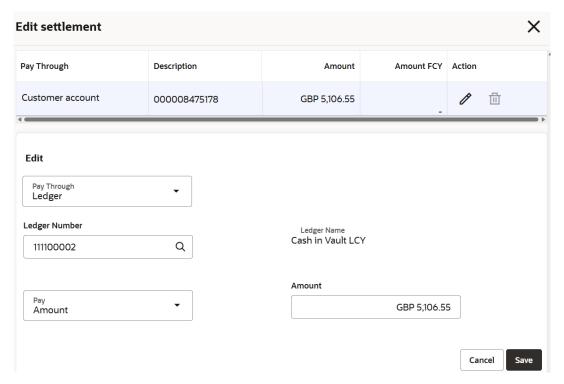
| Field | Description |
|---|---|
| **Pay Through** | Displays the option selected for pay through. |
| **Description** | Displays the account number and account holder's name. |
| **Amount** | Displays the settlement amount. |
| **Amount FCY** | Displays the amount in foreign currency. |

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

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

**Figure 6-17    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 6-15    Settlement through Ledger – Field Description**

| Field | Description |
|---|---|
| **Pay Through** | Select the **Ledger** account option from the list. The other options are:<br>• **Customer account**: For more information, refer Settlement through Customer Account.<br>• **Other's customer account**: For more information, refer Settlement through Other's Customer Account. |
| **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:<br>• **Amount**<br>• **Percentage** |
| **Amount** | Specify the amount to be disbursed. |
| **Percentage** | Specify the percentage of amount to be disbursed.<br>**Note**:<br>• This field is displayed if **Percentage** option is selected from the **Pay** field.<br>• Based on the percentage 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.

# 7

# Schedule

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

This topic contains the following subtopics:

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

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

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

- Repayment Date Change
  User can change the repayment date for users monthly loan account and see the updated details by using the **Repayment Date Change** screen.

## 7.1 Loan Payment Holiday

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

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

This topic contains the following subtopics:

- Navigating and Fetching Account
  The steps to navigate and fetch the account number is covered in this topic.

- Applying Repayment Holiday for Upcoming Payments
  User can select the installments from next six installments displayed, for which repayment holiday is to be applied.

- Applying Repayment Holiday for a Date Range
  User can select the from and to date, based on which the repayment holiday will be applied to the schedules in these date range.

- Applying Repayment Holiday for Other Period
  User can select a reason to apply repayment holiday to the schedules.

- Viewing and Managing Fees
  User can view and manage the fees applied on the account.

- Viewing Revised Schedule
  User can view the revised schedule details based on the actions performed on the **Payment Holiday Details** tab.
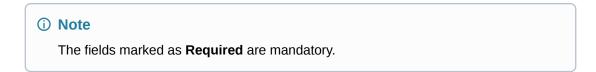
## 7.1.1 Navigating and Fetching Account

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

**To navigate and fetch account number:**

> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.
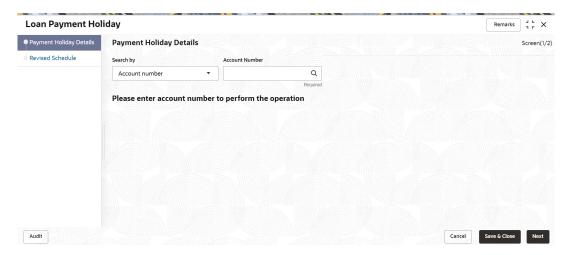
1. On the **Homepage**, from **Retail Lending Services** mega menu, under **Schedule**, click **Loan Payment Holiday**. User can also open the screen by specifying **Loan Payment Holiday** in the search bar and selecting the screen.

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

**Figure 7-1　Loan Payment Holiday**
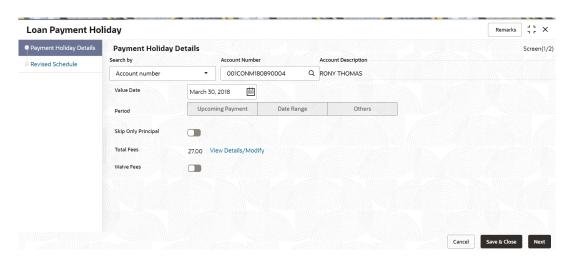


2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

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

**Figure 7-2    Payment Holiday Details tab**



## 7.1.2 Applying Repayment Holiday for Upcoming Payments
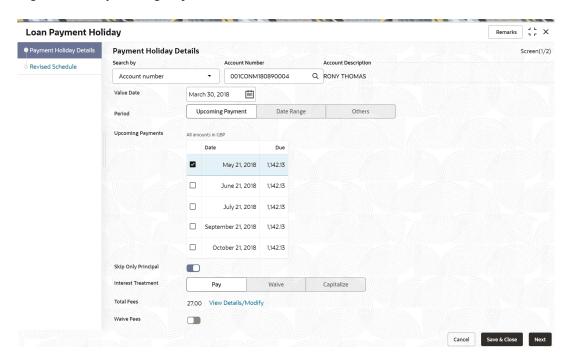
User can select the installments from next six installments displayed, for which repayment holiday is to be applied.

**To apply repayment holiday for upcoming payments:**

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

2. From the **Period** field, select the **Upcoming Payment** option.

   The fields related to upcoming payment are displayed.

**Figure 7-3    Upcoming Payment**

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

**Table 7-1    Upcoming Payments – Field Description**

| Field | Description |
|---|---|
| Search by | Users can search for an account number by using any of the available search criteria.<br>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.<br><br>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.<br><br>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.<br><br>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.<br><br>**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. |
| Value Date | Select or specify the value date for performing the transaction.<br>**Note**: By default, the system displays the current date. If required, user can specify a future date. A back date is allowed only if no financial event has happened on the holiday period. |
| Period | Select the **Upcoming Payments** option.<br>**Note**: For more information on **Date Range** option, refer Applying Repayment Holiday for a Date Range.<br><br>For more information on **Other** option, refer Applying Repayment Holiday for Other Period. |
| Upcoming Payments | Displays the repayment amount due amount date wise. The details are displayed in the **Date** and **Due** fields accordingly.<br>**Note**: User need to select payments to applying the repayment holiday. |
| Skip Only Principal | Switch to [toggle] for repaying the interest part only that is, the principal schedule will be excluded during the repayment holiday period.<br><br>**Note**: Principal schedule is amortized for the remaining period or for the tenor of the loan. For simple loans (Bearing Loans), the principal is recalculated for the remaining schedules.<br><br>Switch to [toggle] for including the principal and interest during the repayment holiday period.<br><br>**Note:** Outstanding Principal is amortized for the remaining period or for the tenor of the loan. For Simple Loans (Bearing Loans), the interest schedules for the period is also skipped. |

**Table 7-1    (Cont.) Upcoming Payments – Field Description**

| Field | Description |
|---|---|
| Interest Treatment | Select the appropriate option for treating the interest. The options are:<br>• **Pay**<br>• **Waive**<br>• **Capitalise**<br><br>**Note**: This field is displayed, if user switch to [toggle] from the **Skip Only Principal** field. |
| Total Fees | Displays the fee amount along with currency charged on the loan account.<br>**Note:** To view the fee details or modify the fees, click the **View Details/Modify** link displayed next to this field. For more information, refer Viewing and Manage Fees. |
| Waive Fees | Switch to [toggle] to waive the fees applied on the account.<br><br>Switch to [toggle] to retain the fees applied on the account. |

4. Click **Next**.

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

The **Revised Schedule** tab is displayed.

5. Click **Submit**.

The screen is successfully submitted for authorization.

## 7.1.3 Applying Repayment Holiday for a Date Range

User can select the from and to date, based on which the repayment holiday will be applied to the schedules in these date range.
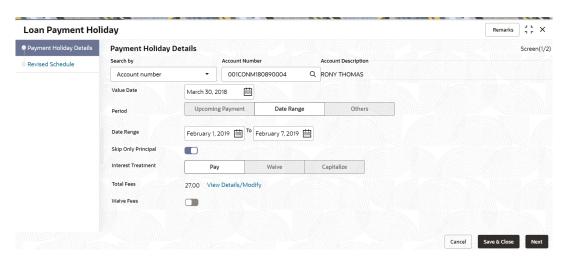
**To apply repayment holiday for a date range:**

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

2. From the **Period** field, select the **Date Range** option.

The fields related to date range are displayed.

**Figure 7-4    Date Range**



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

**Table 7-2    Date Range – Field Description**

| Field | Description |
|---|---|
| **Search by** | Users can search for an account number by using any of the available search criteria. <br> 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. <br><br> Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. <br><br> 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. <br><br> 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. <br><br> **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. |
| **Value Date** | Select or specify the value date for performing the transaction. <br> **Note:** By default, the system displays the current date. If required, user can specify a future date. A back date is allowed only if no financial event has happened on the holiday period. |

**Table 7-2    (Cont.) Date Range – Field Description**

| Field | Description |
|---|---|
| **Period** | Select the **Date Range** option.<br>**Note:** For more information on **Upcoming Payments** option, refer Applying Repayment Holiday for Upcoming Payments.<br>For more information on **Other** option, refer Applying Repayment Holiday for Other Period. |
| **Date Range** | Select or specify the from and **To** date for which holiday period is to be applied.<br>**Note:** User need to specify a date equal or lesser than **Value Date** in the **To** field. |
| **Skip Only Principal** | Switch to [toggle] repaying the interest part only that is, the principal schedule will be excluded during the repayment holiday period.<br><br>ⓘ **Note**<br>Principal schedule is amortized for the remaining period or for the tenor of the loan. For simple loans (Bearing Loans), the principal is recalculated for the remaining schedules.<br><br>Switch to [toggle] for including the principal and interest during the repayment holiday period.<br><br>ⓘ **Note**<br>Outstanding Principal is amortized for the remaining period or for the tenor of the loan. For Simple Loans (Bearing Loans), the interest schedules for the period is also skipped. |
| **Interest Treatment** | Select the appropriate option for treating the interest. The options are:<br>• **Pay**<br>• **Waive**<br>• **Capitalize**<br><br>ⓘ **Note**<br>This field is displayed, if user switch to [toggle] from the **Skip Only Principal** field. |

**Table 7-2    (Cont.) Date Range – Field Description**

| Field | Description |
|---|---|
| **Total Fees** | Displays the fee amount along with currency charged on the loan account.<br><br>ⓘ **Note**<br><br>To view the fee details or modify the fees, click the **View Details/Modify** link displayed next to this field. For more information, refer Viewing and Manage Fees. |
| **Waive Fees** | Switch to [toggle] to waive the fees applied on the account.<br><br>Switch to [toggle] to retain the fees applied on the account. |

4. Click **Next**.

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

The **Revised** Schedule tab is displayed.

5. Click **Submit**.

The screen is successfully submitted for authorization.

## 7.1.4 Applying Repayment Holiday for Other Period
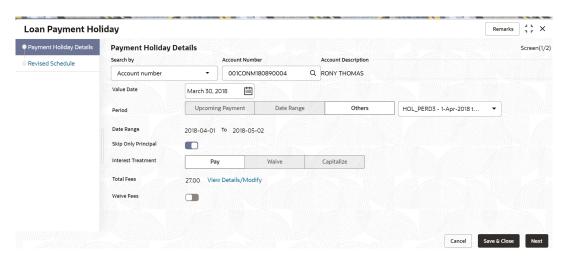
User can select a reason to apply repayment holiday to the schedules.

**To apply repayment holiday for other period:**

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

2. From the **Period** field, select the **Other** option.

The fields related to date range are displayed.

**Figure 7-5    Others**



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

**Table 7-3    Others – Field Description**

| Field | Description |
|---|---|
| **Search by** | Users can search for an account number by using any of the available search criteria.<br>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.<br>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.<br>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.<br>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.<br>**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. |
| **Value Date** | Select or specify the value date for performing the transaction.<br>**Note:** By default, the system displays the current date. If required, user can specify a future date. A back date is allowed only if no financial event has happened on the holiday period. |

**Table 7-3    (Cont.) Others – Field Description**

| Field | Description |
|---|---|
| **Period** | Select the **Other** option.<br><br>ⓘ **Note**<br><br>As user select the **Other** option, user need to select an appropriate option from the list displayed adjacent to the field.<br><br>For more information on **Upcoming Payments** option, refer Applying Repayment Holiday for Upcoming Payments.<br><br>For more information on **Date Range** option, refer Applying Repayment Holiday for a Date Range. |
| **Skip Only Principal** | Switch to ⬤ repaying the interest part only that is, the principal schedule will be excluded during the repayment holiday period.<br><br>**Note:** Principal schedule is amortized for the remaining period or for the tenor of the loan. For simple loans (Bearing Loans), the principal is recalculated for the remaining schedules.<br><br>Switch to ⬤ for including the principal and interest during the repayment holiday period.<br><br>**Note:** Outstanding Principal is amortized for the remaining period or for the tenor of the loan. For Simple Loans (Bearing Loans), the interest schedules for the period is also skipped. |
| **Interest Treatment** | Select the appropriate option for treating the interest. The options are:<br>• **Pay**<br>• **Waive**<br>• **Capitalize**<br><br>**Note**: This field is displayed, if user switch to ⬤ from the **Skip Only Principal** field. |
| **Total Fees** | Displays the fee amount along with currency charged on the loan account.<br>**Note:** To view the fee details or modify the fees, click the **View Details/Modify** link displayed next to this field. For more information, refer Viewing and Manage Fees. |
| **Waive Fees** | Switch to ⬤ to waive the fees applied on the account.<br><br>Switch to ⬤ to retain the fees applied on the account. |

**4.** Click **Next**.

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

The **Revised Schedule** tab is displayed.

5. Click **Submit**.

The screen is successfully submitted for authorization.

## 7.1.5 Viewing and Managing Fees

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

**To view or manage fees:**

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

2. From the **Period** field, select the **Upcoming Payment**, **Date Range**, or **Others** option.

   The fields based on the **Period** option selected are displayed.

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

3. From the **Total Fees** field, click the **View Details/Modify** link.

   The **Manage Fees** section is displayed.

**Figure 7-6    Manage Fees**



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

**Table 7-4    Manage Fees – Field Description**

| Field | Description |
|---|---|
| **Charge Details** | Displays the details of the charge applied on the account. |
| **Defaulted Amount** | Displays the defaulted fees amount on the account. |
| **Modified Amount** | Displays the latest fees amount.<br>**Note:** User can **Edit** the amount by clicking the field and specifying the amount. |

5.  Click **OK**.

The **Manage Fees** section is closed.

# 7.1.6 Viewing Revised Schedule

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

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

**To view revised schedule details:**

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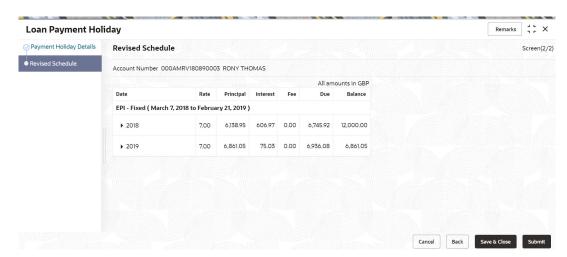
2.  In the **Payment Holiday Details** tab, perform the required action for applying the repayment holiday. For more information, refer Applying Repayment Holiday for Upcoming Payments, Applying Repayment Holiday for a Date Range, and Applying Repayment Holiday for Other Period.

3.  Click **Next**.

The **Revised Schedule** tab is displayed.

**Figure 7-7    Revised Schedule**



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

**Table 7-5    Revised Schedule - Field Description**

| Field | Description |
|---|---|
| Date | Displays the year and the dates in a year when the arrear is raised. This column lists the years for which the schedule is generated. If 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. |

5.  Click **Submit**.

    The screen is successfully submitted for authorization.

# 7.2 Loan Renegotiation

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

This topic contains the following subtopics:

*   [Navigating and Fetching Account](#)
    The steps to navigate and fetch the account number is covered in this topic.

*   [Modifying Loan Details](#)
    The **Modify Loan** tab displays the values as maintained in the host. Here, user can update the values based on the minimum and maximum range based on the parameter maintained in the host.

- **Treating Outstanding**
  User can allocate the arrears on the loan account. The **Treat Outstanding** section displays the outstanding arrears component wise. Here, user can pay, capitalize, or waive the arrears.

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

- **Modifying Rollover Details**
  User can view the re-draw of schedules considering the rolling over of the loan to new loan schedule starting from current value date until to maturity.

- **Modifying Interest or Fees**
  User can view the interest and fees components configured for the loan account. User can also add new or **Edit** existing interest or fees detail.

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

- **Viewing Revised Schedule**
  User can view the revised schedule details based on the actions performed on the **Modify Loan** tab.

- **Viewing Fee Charged**
  User can view the fees charged on the account.

## 7.2.1 Navigating and Fetching Account

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

**To navigate and fetch account number:**
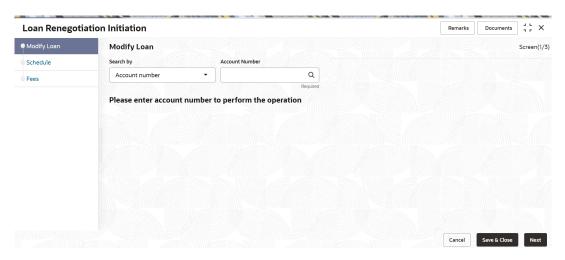
> ⓘ **Note**
>
> The fields marked as **Required** are mandatory.

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

   The **Loan Renegotiation** screen is displayed.
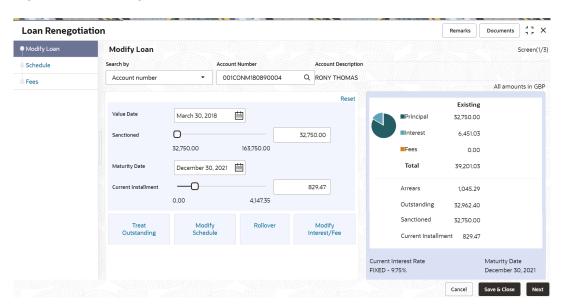
**Figure 7-8    Loan Renegotiation**



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

**Figure 7-9    Existing Loan Details**



## 7.2.2 Modifying Loan Details

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

User can update the values by moving the slider or specifying the value. If user update by moving the slider, then the system updates the **Loan Amount**, **Term**, and **Current Installment** values. If user specify the value, then the system adjusts the slider of the **Loan Amount**, **Term**, and **Current Installment** fields accordingly.
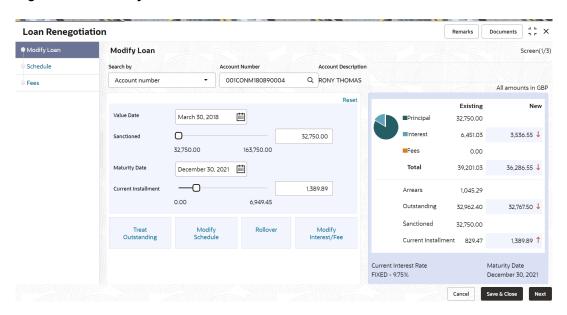
Based on users actions, the values are updated and displayed in the right widget. For more information, refer Viewing Stimulation Details.

**To modify the loan details:**

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

**Figure 7-10    Modify Loan tab**



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

**Table 7-6    Modify Loan Details – 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. |
| Value Date | Select or specify the value date of the transaction. |
| Sanctioned Amount | Specify the loan amount for performing the renegotiation. User can increase or decrease the amount by dragging the slider to right or left. If user have specified the amount, then accordingly the slider is adjusted automatically. <br> **Note:** <br> • Only if there is available balance in the facility sanctioned, user can increase the loan amount. <br> • User can decrease the loan amount only to the extent of disbursed loan amount. <br> • In case the loan is fully disbursed, then no loan decrease will be allowed. <br> • User cannot increase or decrease the loan amount, if the account is in IOI, IOA, MOR, or P&I stage. <br> • The loan amount cannot be 0 and also exceed 5 times more than the current loan amount. <br> • If the loan account which has reached the maturity date and still the loan account status is active due to arrears, then this field is not enabled. |
| Maturity Date | Specify the maturity date of the loan account. <br> **Note:** <br> • User can select a maturity date equal or greater than the current system date. <br> • User can select a maturity date equal or less than the Max Tenor defined for the Product (of the Selected Loan Account) at the Host. |

**Table 7-6    (Cont.) Modify Loan Details – Field Description**

| Field | Description |
|-------|-------------|
| **Current Installment** | Specify the loan installment amount as per current schedule.<br>**Note:**<br>• User can specify the minimum and maximum installment within the specified amount range.<br>• If the loan account which has reached the maturity date and still the loan account status is active due to arrears, then this field is not enabled. |

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

    a. **Treat Outstanding**: For more information, refer [Treating Outstanding](#).

    b. **Modify Schedule**: For more information, refer [Modifying Schedule Details](#).

    c. **Rollover**: For more information, refer [Modifying Rollover Details](#).

    d. **Modify Interest/Fee**: For more information, refer [Modifying Interest or Fees](#).

3. Click **Next**.

    The **Schedule** tab is displayed.

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

4. Click **Next**.

    The **Fees** tab is displayed.

5. Click **Submit**.

    The screen is successfully submitted for authorization.

## 7.2.3 Treating Outstanding

User can allocate the arrears on the loan account. The **Treat Outstanding** section displays the outstanding arrears component wise. Here, user can pay, capitalize, or waive the arrears.
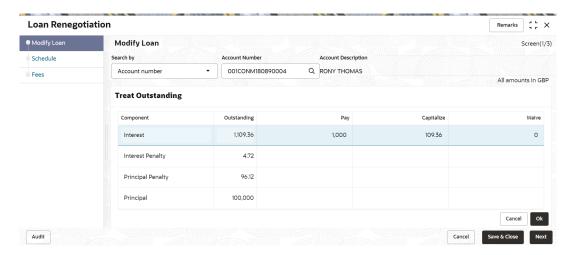
**To treat the outstanding:**

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

2. Click the **Treat Outstanding** link.

    The **Treat Outstanding** section is displayed.

**Figure 7-11     Treat Outstanding**



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

**Table 7-7     Treat Outstanding – Field Description**

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

4.  Click **OK**.

## 7.2.4 Modifying Schedule Details

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

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

**To modify the schedule details:**

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

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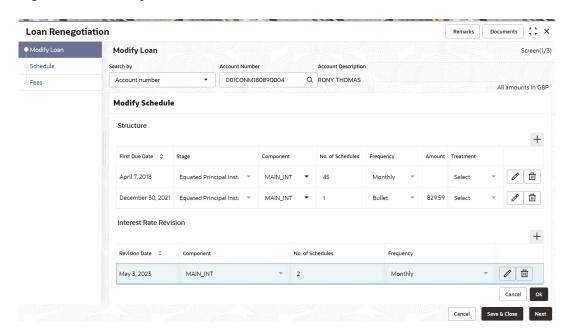
> **ⓘ Note**
>
> The **Modify Schedule** link will not be enabled, if user have performed any action on the **Rollover** section and committed the changes.

The **Modify Schedule** section is displayed.

**Figure 7-12    Modify Schedule**



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

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

**Table 7-8    Modify Schedule – Field Description**

| Field | Description |
|---|---|
| **Structure** | This section displays the schedule structure. |
| **First Due Date** | Specify the due date on which the schedule installment is due. |

**Table 7-8 (Cont.) Modify Schedule – Field Description**

| Field | Description |
|---|---|
| **Stage** | Select the applicable loan stage. For amortized loan account, the following are the options:<br>• **Equated Principal Installment**<br>• **Interest Only Installment**<br>• **Moratorium**<br>For non amortized loan account, the following are the options:<br>• **Interest and Principal Installment**<br>• **Interest Only Installment**<br>• **Moratorium** |
| **Component** | Select the loan component.<br>**Note:** This field is not editable if user select the **Equated Principal Installment** option from the **Stage** field. |
| **No. of Schedules** | Specify the number of schedules for the repayment stage. |
| **Frequency** | Select the frequency of installment payment. The options are:<br>• **Monthly**<br>• **Quarterly**<br>• **Half Yearly**<br>• **Yearly** |
| **Amount** | Specify the installment amount to be paid. |
| **Treatment** | Select the schedule treatment. The options are:<br>• **Capitalize**<br>• **Waive** |
| **<Action>** | Displays the actions user can perform on the structure details. The following icons are displayed:<br><br>• ✏ : User can click this icon, to **Edit** the details in a row.<br><br>• 🗑 : User can click this icon, to **Delete** the row.<br><br>• 💾 : User can click this icon, to confirm the details added in the row. |
| **Interest Rate Revision** | This section the revision schedule for interest rates. |
| **Revision Date** | Select or specify the date on which the revised interest rate is applied for the account. |
| **Component** | Select the loan component on which revised interest rate is applicable. |
| **No. of Schedules** | Specify the number of schedules for which revised interest rate is applicable. |
| **Frequency** | Select the frequency of rate revision. The options are:<br>• **Monthly**<br>• **Quarterly**<br>• **Half Yearly**<br>• **Yearly** |

**Table 7-8    (Cont.) Modify Schedule – Field Description**

| Field | Description |
|---|---|
| **&lt;Action&gt;** | Displays the actions user can perform on the structure details. The following icons are displayed:<br><br>• ✎ : User can click this icon, to **Edit** the details in a row.<br><br>• 🗑 : User can click this icon, to **Delete** the row.<br><br>• 💾 : User can click this icon, to confirm the details added in the row. |

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

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

  b. Select or specify the details as required.

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

     The details are added successfully.

4. Click **OK**.

# 7.2.5 Modifying Rollover Details

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

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

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

**To modify the rollover details:**

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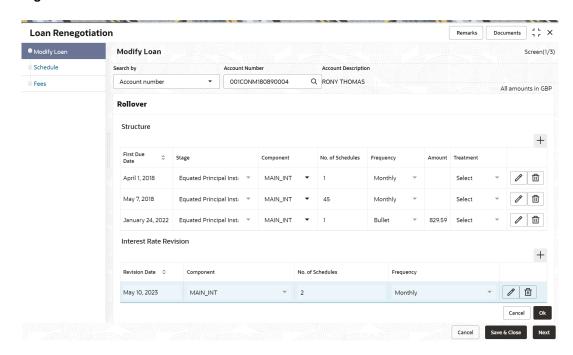
2. Click the **Rollover** link.

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

The **Rollover** section is displayed.

**Figure 7-13    Rollover**

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

**Table 7-9    Rollover – Field Description**

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

**Table 7-9    (Cont.) Rollover – Field Description**

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

• User can add new row by following the steps below:

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

  b. Select or specify the details as required.

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

     The details are added successfully.
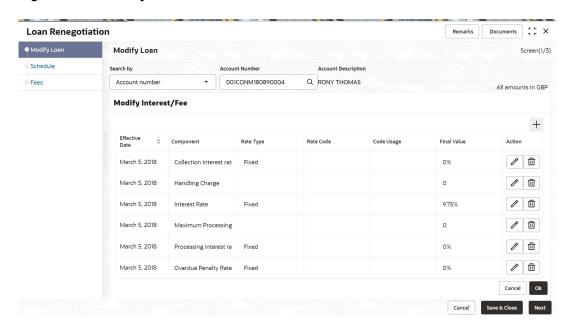
**4.** Click **OK**.

# 7.2.6 Modifying Interest or Fees

User can view the interest and fees components configured for the loan account. User can also add new or **Edit** existing interest or fees detail.

**To modify the interest or fees detail:**

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

**2.** Click the **Modify Interest/Fees** link.

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

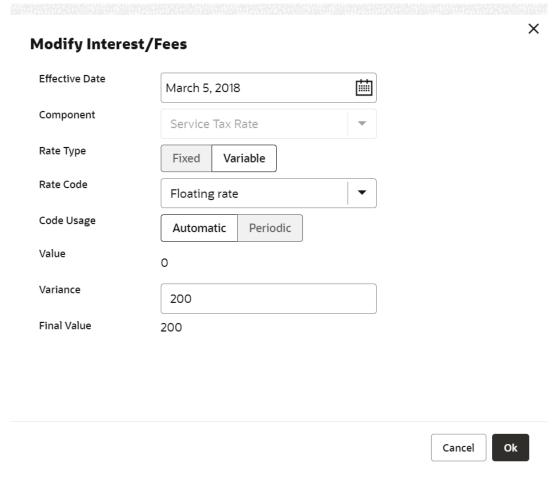**Figure 7-14    Modify Interest/Fee**



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

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

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

**Figure 7-15    Modify Interest/Fees - Edit**



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

**Table 7-10    Modify Interest/Fees – Edit - Field Description**

| Field | Description |
|---|---|
| **Effective Date** | Select or specify the effective date of the component value.<br>**Note**: User cannot specify the date less than the date specified in the **Value Date** field in the **Modify Loan** tab. |
| **Component** | Displays the loan component.<br>**Note**: The component user defined element is of following type:<br>• Rate<br>• Rate Code<br>• Number |

**Table 7-10    (Cont.) Modify Interest/Fees – Edit - Field Description**

| Field | Description |
|---|---|
| **Rate Type** | Select the rate type associated for the component. The options are:<br>• **Fixed**<br>• **Variable**<br>**Note:**<br>• This field is displayed if:<br>   – The **Component User Defined Element** type is **Rate** or **Rate Code**, and you have select the **Fixed** option from the **Rate Type** field.<br>   – The **Component User Defined Element** type is **Rate** or **Rate Code**, and you have selected the **Variable** option from the **Rate Type** field. |
| **Rate Code** | Select the rate code associated for the component.<br>**Note:** This field is displayed if, the **Component User Defined Element** type is **Rate** or **Rate Code**, and user have selected the **Variable** option from the **Rate Type** field. |
| **Code Usage** | Select the code usage for the component. The options are:<br>• **Automatic**<br>• **Periodic**<br>**Note:** This field is displayed if, the **Component User Defined Element** type is **Rate** or **Rate Code**, and user have selected the **Variable** option from the **Rate Type** field. |
| **Value** | Specify the value for the loan account.<br>Note:<br><br>• This field is displayed after you click the ✏ icon from the **Action** field, only if the **Component User Defined Element** type is **Rate** or **Rate Code**, and user have select the **Fixed** option from the **Rate Type** field.<br>• By default, this field displays a value and it is not editable if **Component User Defined Element** type is **Rate** or **Rate Code**, and user have select the **Variable** option from the **Rate Type** field.<br>• By default, this field displays a value and currency, and it is not editable if **Component User Defined Element** type is **Number**. |
| **Variance** | Specify the variance for the loan account.<br><br>**Note:** This field is displayed after you click the ✏ icon from the **Action** field, only if the **Component User Defined Element** type is **Rate** or **Rate Code**, and user have selected the **Variable** option from the **Rate Type** field. |
| **Final Value** | Displays the final amount.<br>**Note:**<br>• The sum of the amount you entered in the **Value** and **Variance** field is displayed in this field.<br>• This field is displayed if, the **Component User Defined Element** type is **Rate** or **Rate Code**, and user have selected the **Variable** option from the **Rate Type** field. |

**Table 7-10    (Cont.) Modify Interest/Fees – Edit - Field Description**
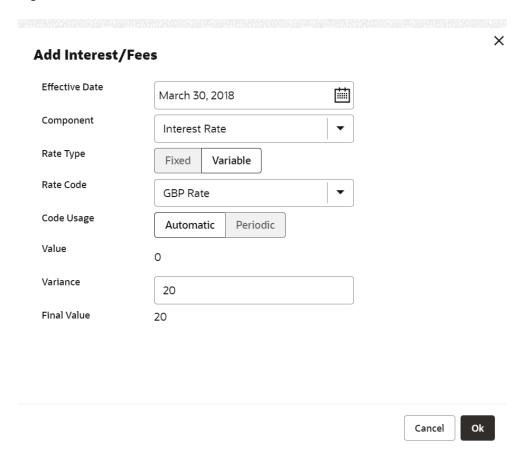
| Field | Description |
|---|---|
| **Action** | Displays the actions you can perform on the structure details. The following icons are displayed:<br><br>• ✏️ : User can click this icon, to **Edit** the details in a row.<br><br>• 🗑️ : User can click this icon, to **Delete** the row. |

• User can add a new row by following the steps below:

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

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

**Figure 7-16    Add Interest and Fees**



    For field description, refer <u>Modify Interest/Fees – Edit - Field Description</u>.

    **b.** Select or specify the details as required.

    **c.** Click **OK**.

    The details are added successfully.

- User can also **Delete** a entry from the **Modify Interest or Fees** section, by clicking the 🗑 icon, from the **Action** field.

5. Click **OK**.

## 7.2.7 Viewing Simulation Details

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

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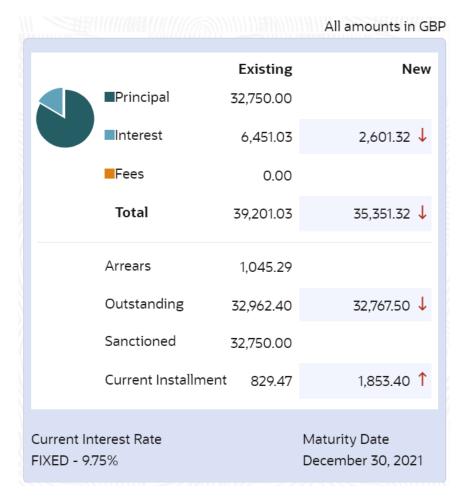**To view the stimulation details:**

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

2. From the **Modify Loan** tab, update the values as required. For more information, refer Modifying Loan Details.

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

**Figure 7-17    Right widget with Indicator**



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

**Table 7-11    Right Widget - Field Description**

| Field | Description |
|---|---|
| **Principal** | Displays the current and new principal amount with an increase or decrease indicator.<br>**Note:** The new principal amount appears adjacent to the field, only if the following actions are performed in the **Modify Loan** tab:<br>• Increase or decrease the loan amount.<br>• Increase or decrease the loan term.<br>• Increase or decrease the loan installment amount.<br>• Perform a combined transaction by changing the loan amount and term.<br>• Perform rollover on the account.<br>• Perform a combined transaction by changing the loan amount and installment amount.<br>• Increase the amount and change the repayment or rate type. |

**Table 7-11    (Cont.) Right Widget - Field Description**

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

## 7.2.8 Viewing Revised Schedule

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

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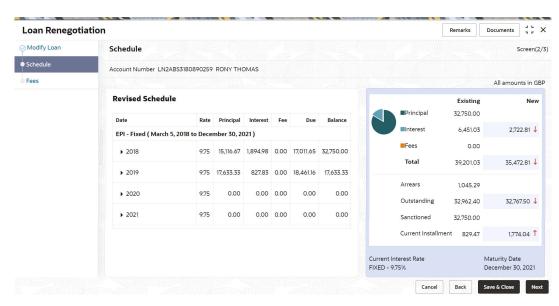**To view revised schedule details:**

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

2. From the **Modify Loan** tab, perform the required action. For more information, refer Modifying Loan Details.

3. Click **Next**.

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

**Figure 7-18    Schedule tab**



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

**Table 7-12    Revised Schedule - Field Description**

| Field | Description |
|---|---|
| **Date** | Displays the year and the dates in a year when the arrear is raised. This column lists the years for which the schedule is generated. If 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. |

5. Click **Submit**.

   The screen is successfully submitted for authorization.

## 7.2.9 Viewing Fee Charged

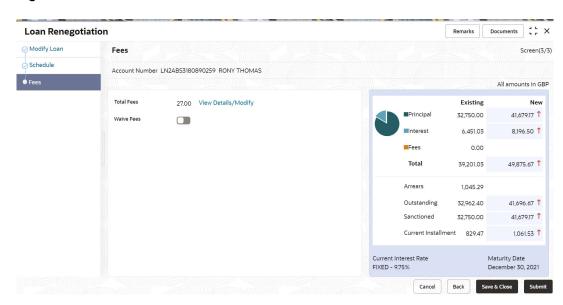User can view the fees charged on the account.

**To view the fees:**

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

2. Click **Next**.

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

3. Click **Next**.

   The **Fees** tab is displayed.

**Figure 7-19    Fees tab**



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

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

5. Click **Save & Close**.

# 7.3 Loan Schedule Inquiry

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

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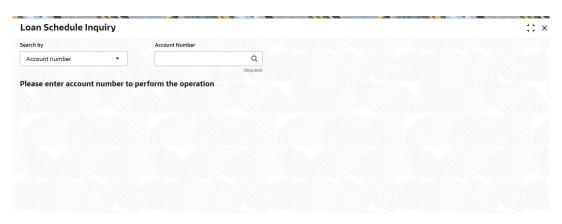
**To inquire on the loan schedule:**

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

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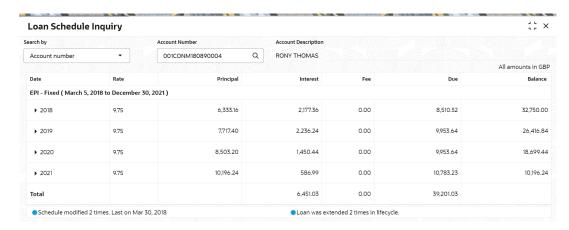
   The Loan Schedule Inquiry screen is displayed.

**Figure 7-20    Loan Schedule Inquiry**



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

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

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

**Figure 7-21    Loan Schedule Inquiry – Schedule Details of Account**



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

**Table 7-13    Loan Schedule Inquiry – Field Description**

| Field | Description |
|---|---|
| Search by | Users can search for an account number by using any of the available search criteria.<br>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.<br><br>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.<br><br>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.<br><br>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.<br><br>**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 arrear is raised.<br>**Note:** This column lists the years for which the schedule is generated. For each calendar year, the sum total of **Principal**, **Interest**, **Fees**, and **Due** amount is displayed in the respective columns.<br><br>If user click *<Closed drop-down icon>* corresponding to a particular year, the monthly date schedule list for a year appears. |
| Rate | Displays the rate of interest. |
| Principal | Displays the amount of principal arrears. |
| Interest | Displays the amount of interest. |
| Fees | Displays the amount of fees. |
| Due | Displays the amount due. |
| Balance | Displays the balance amount after every installment. |
| Total | Displays the total amount for the **Interest**, **Fees**, and **Due** columns. |
| Loan modified <number of times modified> times. Last Modified on <Date-Month-Year> | Displays the number of modifications done to the loan account and the last modification date, if any. |
| Loan extended <number of times extended> times in lifecycle. Last Modified on <Date-Month-Year> | Displays the number of extensions done on the loan account and the last modification date, if any. |

5. View the details of the schedule.

   Click the ➤ icon corresponding to the required year to view monthly dates of scheduled installments in a particular year.
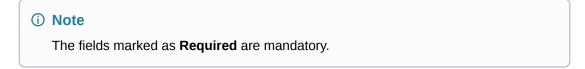
# 7.4 Repayment Date Change

User can change the repayment date for users monthly loan account and see the updated details by using the **Repayment Date Change** screen.

User can adjust the repayment dates for active loan accounts, but this is not possible for accounts that are Closed, Matured, Written-off, or Charged-off. Loan accounts may be either amortized or non-amortized.
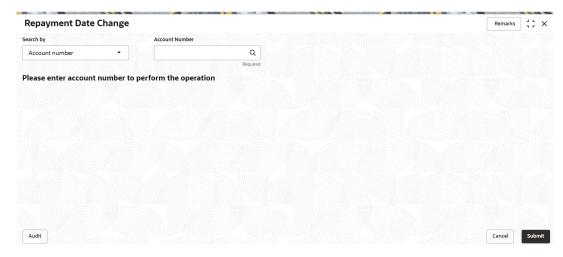
**To view or update the repayment date:**

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

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

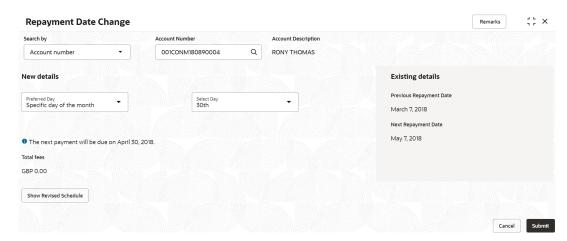   The **Repayment Date Change** screen is displayed.

**Figure 7-22    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.

**Figure 7-23    Repayment Date Change_Details**



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

**Table 7-14    Repayment Date Change - Field Description**

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

**Table 7-14    (Cont.) Repayment Date Change - Field Description**

| Field | Description |
|---|---|
| **Select Option** | Select the preferred repayment option. The options are:<br>• **Specific day of the month**: If user select this option, then select the day from the **Select Day** field. Also, the next payment date will be displayed with the updated selection.<br>• **Last day of the month**: If user select the option, then the payment date displays the last date of the month.<br>• **Specific date**: If user select this option, then user need to select a particular date from the **Select Date** field.<br>**Note:** The user is not permitted to choose the same existing repayment date for the new repayment date . |
| **Total Fees** | Displays the total amount of fees.<br>**Note:** If there are fees associated with the loan account, the Manage Fees link will appear below this section. User can click on this link to see the fee information or make changes to the fees. For more information, refer Manage Fees. |
| Fees Treatment | Select the action to be taken on fees treatment. The options are:<br>• **Pay Now**<br>• **Pay Later** |
| **Settlement details** | This section shows the current settlement details. If there are no settlement details for the account, the user can create new ones by clicking the **Add New Settlement** button. For more information, refer Pay Through Customer Account and Pay Through Other Customer's Account.<br>**Note:** This section is displayed, if **Pay Now** option is selected from the **Fees Treatment** field. |
| **Existing details** | This widget displays the existing repayment details of the account. |
| **Previous Repayment Date** | Displays the repayment date before updating the repayment details. |
| **Next Repayment Date** | Displays the next repayment date after updating the repayment details. |
| **Pre-bill Days** | Displays the pre-bill days for the account. |
| **Bill generated?** | Displays whether is bill is generated or not. |

**To manage fees:**

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

**Figure 7-24    Manage Fees**



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

**Table 7-15    Transaction Inquiry - Detailed View – Field Description**

| Field | Description |
|---|---|
| **Charge Details** | Displays the details of the charge applied on the account. |
| **Defaulted Amount** | Displays the defaulted fees amount on the account. |
| **Modified Amount** | Displays the latest fees amount.<br>**Note:** User can **Edit** the amount by clicking the field and specifying the amount. |

5.  Click **Show Revised Schedule**.

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

**Figure 7-25    Revised Schedule**



**Revised schedule**                                                                    ✕

All amounts in GBP ^

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

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

Close

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

**Table 7-16    Revised Schedule - Field Description**

| Field | Description |
|-------|-------------|
| **Date** | Displays the year and the dates in a year when the arrear is raised. This column lists the years for which the schedule is generated. If 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. |
| **Fee** | Displays the amount of fees. |
| **Due** | Displays the amount due. |
| **Balance** | Displays the balance amount after every installment. |

6.  Click **Submit**.

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

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

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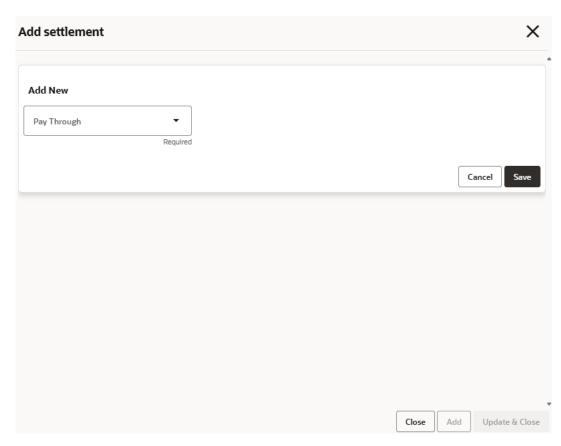
# 7.4.1 Settlement through Customer Account

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.
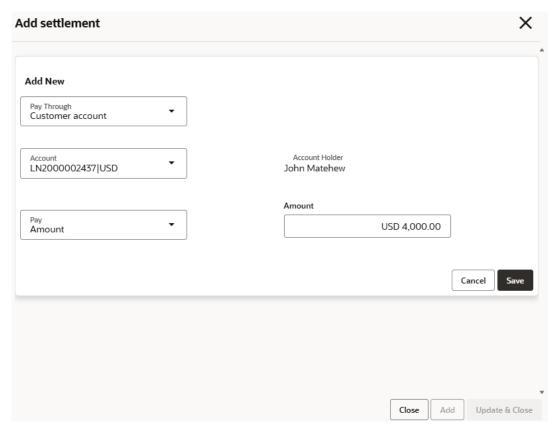
**Figure 7-26    Add Settlement**



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

   The fields for adding customer account details are displayed.

**Figure 7-27    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 7-17    Settlement through customer account – Field Description**

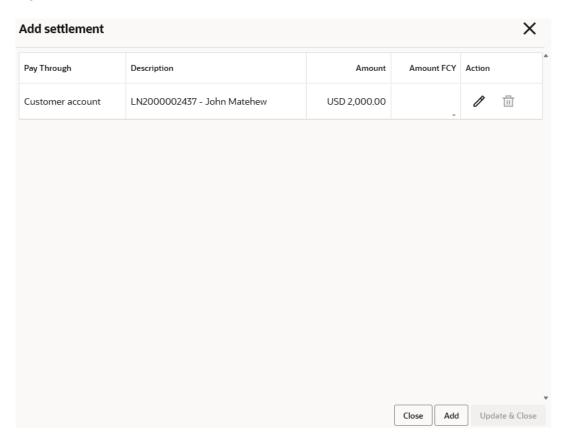| Field | Description |
|---|---|
| **Pay Through** | Select the **Customer** account option from the list. The other options are:<br>• **Other customer's account**: For more information, refer Pay Through Customer Account.<br>• **Ledger**: For more information, refer Pay Through Ledger.<br>• **External account**: For more information, refer Pay Through External Account. |
| **Account** | Select the settlement account. |
| **Account Holder** | Displays the account holder's name as user selects the account number. |
| **Pay** | Select the option for payment. The options are:<br>• **Amount**<br>• **Percentage** |
| **Amount** | Specify the amount to be disbursed.<br>**Note:** This field is displayed if **Amount** option is selected from the **Pay** field. |

**Table 7-17    (Cont.) Settlement through customer account – Field Description**

| Field | Description |
|---|---|
| Percentage | Specify the percentage of amount to be disbursed.<br>**Note:**<br>• This field is displayed if **Percentage** option is selected from the **Pay** field.<br>• Based on the percentage 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 7-28    Add Settlement Details**



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

**Table 7-18    Settlement Details Added – Field Description**

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

**Table 7-18    (Cont.) Settlement Details Added – Field Description**

| Field | Description |
|---|---|
| **Action** | Displays the action that can be performed on the details added. The options are:<br><br>•    ✏️   : 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**.<br><br>•    🗑   : Click to **Delete** the settlement details added. This icon is enabled, if multiple settlements are added to from the account. |

**5.** Click **Add**.

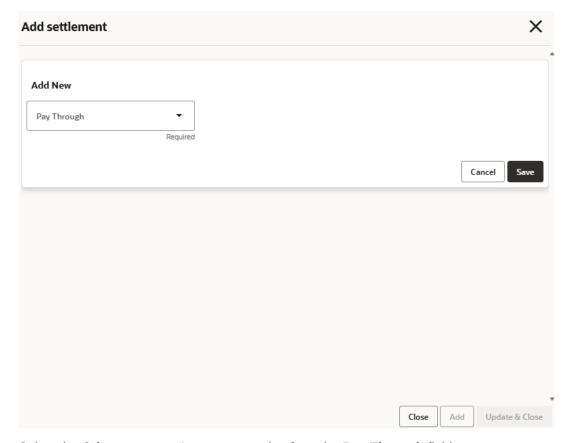The details are added successfully and displayed in the **Settlement details** section.

# 7.4.2 Settlement through Other Customer's Account

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

**To settle amount through other customer's account:**

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

The **Add settlement** section is displayed.
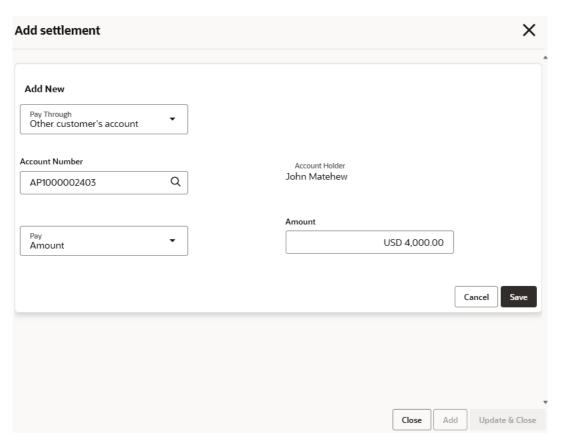
**Figure 7-29    Add Settlement**



**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 7-30    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 7-19    Settlement through other customer's account – Field Description**

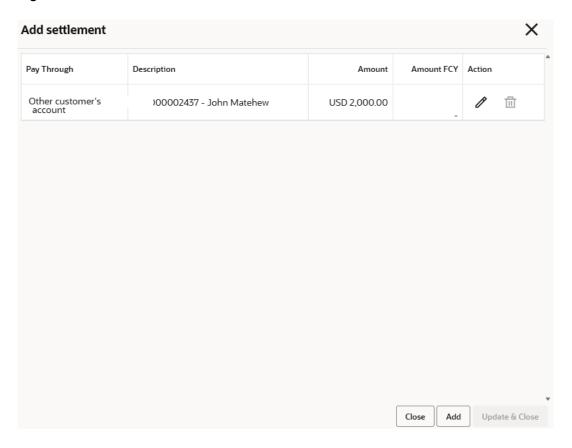| Field | Description |
|---|---|
| **Pay Through** | Select the **Other customer's account** option from the list. The other options are:<br>• **Customer account**: For more information, refer Pay Through Customer Account.<br>• **Ledger**: For more information, refer Pay Through Ledger.<br>• **External 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:<br>• **Amount**<br>• **Percentage** |
| **Amount** | Specify the amount to be disbursed.<br>**Note:** This field is displayed if **Amount** option is selected from the **Pay** field. |

**Table 7-19    (Cont.) Settlement through other customer's account – Field Description**

| Field | Description |
|---|---|
| **Percentage** | Specify the percentage of amount to be disbursed.<br>**Note:**<br>• This field is displayed if **Percentage** option is selected from the **Pay** field.<br>• Based on the percentage 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 7-31    Other Customer's Account Added**



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

**Table 7-20    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. |

**Table 7-20    (Cont.) Settlement Details Added – Field Description**

| Field | Description |
|---|---|
| **Action** | Displays the action that can be performed on the details added. The options are:<br><br>• [edit icon] : 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**.<br><br>• [delete icon] : 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.

# A

# Functional Activity Codes

This topic contains the functional activity codes available in the Retail Lending Services.

**Table A-1    Functional Activity Codes**

| Screen Name/API Name | Functional Activity Code | Action | Description |
|---|---|---|---|
| **Loan Activation** | LSR_FA_LNACTV_SAVE | Initiation | Initiate the loan activation request. |
| **Loan Activation** | LSR_FA_LNACTV_AUTH | Authorization/ Handoff Retry | Approve, Reject or Retry the loan activation request. |
| **Loan Writeoff** | LSR_FA_LNWOFF_SAVE | Initiation | Initiate the loan writeoff request. |
| **Loan Writeoff** | LSR_FA_LNWOFF_AUTH | Authorization/ Handoff Retry | Approve, Reject or Retry the loan writeoff request. |
| **Consolidated Rollover** | LSR_FA_LNCORO_SAVE | Initiation | Initiate the loan consolidation request. |
| **Consolidated Rollover** | LSR_FA_LNCORO_AUTH | Authorization/ Handoff Retry | Approve, Reject or Retry the loan consolidation request. |
| **Loan Preferences** | LSR_FA_LNPREF_SAVE | Initiation | Initiate the loan preferences request. |
| **Loan Preferences** | LSR_FA_LNPREF_AUTH | Authorization/ Handoff Retry | Approve, Reject or Retry the loan preferences request. |
| **Loan Adhoc Refund** | LSR_FA_LNADHR_SAVE | Initiation | Initiate the adhoc refund request. |
| **Loan Adhoc Refund** | LSR_FA_LNADHR_AUTH | Authorization/ Handoff Retry | Approve, Reject or Retry the adhoc refund request. |
| **Loan Paynent Holiday** | LSR_FA_LNPYMH_SAVE | Initiation | Initiate the loan payment holiday request. |
| **Loan Paynent Holiday** | LSR_FA_LNPYMH_AUTH | Authorization/ Handoff Retry | Approve, Reject or Retry the loan payment holiday request. |
| **Loan Renegotiation** | LSR_FA_LNRENG_SAVE | Initiation | Initiate the loan renegotiation request. |
| **Loan Renegotiation** | LSR_FA_LNRENG_AUTH | Authorization/ Handoff Retry | Approve, Reject or Retry the loan renegotiation request. |
| **Repayment Date Change** | LSR_FA_LNRDCH_SAVE | Initiation | Initiate the loan repayment date change request. |
| **Repayment Date Change** | LSR_FA_LNRDCH_AUTH | Authorization/ Handoff Retry | Approve, Reject or Retry the loan repayment date change request. |
| **Payment Preferences** | LSR_FA_LNPMPR_SAVE | Initiation | Initiate the loan payment preferences request. |
| **Payment Preferences** | LSR_FA_LNPMPR_AUTH | Authorization/ Handoff Retry | Approve, Reject or Retry the loan payment preference request. |
| **Loan Adhoc Charges** | LSR_FA_LNADHC_SAVE | Initiation | Initiate the loan adhoc charges request. |

**Table A-1    (Cont.) Functional Activity Codes**

| Screen Name/API Name | Functional Activity Code | Action | Description |
|---|---|---|---|
| **Loan Adhoc Charges** | LSR_FA_LNADHC_AUTH | Authorization/ Handoff Retry | Approve, Reject or Retry the loan adhoc charges request. |
| **Loan Disbursement** | LSR_FA_LNDISB_SAVE | Initiation | Initiate the loan disbursement request. |
| **Loan Disbursement** | LSR_FA_LNDISB_AUTH | Authorization/ Handoff Retry | Approve, Reject or Retry the loan disbursement request. |
| **Loan Payment and Closure** | LSR_FA_LNPYMT_SAVE | Initiation | Initiate the loan payment and closure request. |
| **Loan Payment and Closure** | LSR_FA_LNPYMT_AUTH | Authorization/ Handoff Retry | Approve, Reject or Retry the loan payment and closure request. |
| **Transaction View and Reversal** | LSR_FA_LNTREV_SAVE | Initiation | Initiate the loan transaction view and reversal request. |
| **Transaction View and Reversal** | LSR_FA_LNTREV_AUTH | Authorization/ Handoff Retry | Approve, Reject or Retry the loan transaction view and reversal request. |
| **Loan 360** | LSR_FA_LNDETL_VIEW | View | Fetch and View the loan account details. |
| **Transaction Inquiry** | LSR_FA_LNTXIN_VIEW | View | Fetch and View transactions for an account. |
| **Schedule Inquiry** | LSR_FA_LNSHIN_VIEW | View | Fetch and View Schedule for an account. |
| **Outstanding Balance Inquiry** | LSR_FA_LNOBIN_VIEW | View | Fetch and View Outstanding balance details for an account. |
| **Account Statement** | LSR_FA_LNSTMT_VIEW | View | Fetch and View Account statement. |
| **Servicing Tasks** | BSR_FA_MYTRAN_VIEW | View | Fetch and View the servicing tasks widget on the dashboard. |

# Index