**Configurable Billing & Payout Calculation Logic**

**1. Objective**
This document converts the client-shared Excel slab logic into a configurable, system-driven billing and payout calculation model.

**2. Input Data (Runtime)**
• Total POS Allocated
• Total POS Resolved
• RB Amount
• Norm Amount
• Collection for Resolved POS (External System)
• SMA Type (SMA-0 / SMA-1 / SMA-2)

**3. Formula Definitions**
**Resolution %**
(Total POS Resolved / Total POS Allocated) × 100

**Collection Efficiency %**
(RB + Norm) / Total POS Allocated × 100

**4. Configuration Tables (Master Data)**

| SMA Type | Resolution From | Resolution To |
|---|---|---|
| SMA-0 | 93 | 97 |
| SMA-1 | 85 | 90 |
| SMA-2 | Above 93 | — |

| SMA Type | Slab No | Collection % |
|---|---|---|
| SMA-0 | Slab 4 | 54% |
| SMA-1 | Slab 3 | 42% |
| SMA-2 | Slab 4 | 45% |

| SMA Type | Slab No | Payout % |
|---|---|---|
| SMA-0 | Slab 4 | 1.75% |
| SMA-1 | Slab 3 | 0.85% |
| SMA-2 | Slab 4 | 2.75% |

**5. End-to-End Example**
Total POS Allocated = 100000
Total POS Resolved = 98000
RB = 20000
Norm = 40000
Collection for Resolved POS = 10,00,000

Resolution % = 98%
Collection Efficiency = 60%
Identified Slab = Slab 4
Payout % = 1.75%

**Final Payout**

10,00,000 × 1.75% = ■17,500

**6. Processing Flow**
1. Calculate Resolution %
2. Calculate Collection Efficiency %
3. Identify Slab from configuration
4. Fetch payout %
5. Calculate final payout

**7. Key Advantages**
• Fully configurable slab logic
• No code change for policy updates
• Easy Excel vs System reconciliation
• Audit-ready billing calculations

**End of Document**