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# Process Diagram

# loan- Restructuring Request queue

## UI specification

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Field Name | Section | Data Type | Attribute | Validations/ Restrictions | Population logic |
| Loan Restructuring queue | Loan Restructuring queue | Queue | Read-Write | Based on Negotiation with the customer certain number of Installments will be Increased/Reduced |  |
| Loan Account Number | Loan Restructuring | String | Read-Write | - | Auto |
| Customer Name | Loan Restructuring | String | Read-Write | - | Auto |
| Spoke Name | Loan Restructuring | String | Read-Write | - | Auto |
| Branch Name | Loan Restructuring | String | Read-Write | - | Auto |
| Current Outstanding amount | Loan Restructuring | String | Read | Auto populate from Encore | Auto |
| Waive interest | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Penal Interest | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Waive charges | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Loan tenure | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Loan EMI | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |

## Screenshot

To be prepared

## Functional Requirements

Based on Negotiation with the customer the Restructure Request is raised

**Actor: Hub Manager/Legal Manager**

1. Log in to the System

2. Search the Account ID or Name

3. Initate the Reschedule process

4. The system should show all current outstanding arrears, dues, etc. Also rescheduling fee amount should be displayed.

5. Hub or Legal Manager can change the loan tenure, capitalize all the interest due, arrears, etc. they may request to waive certain charges. and submit for approval.

## Uploads

NA

## Downloads

NA

## Reports

NA

# Loan- Restructuring Verification

## UI specification

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Field Name | Section | Data Type | Attribute | Validations/ Restrictions | Population logic |
| Loan Restructuring Verification queue | Loan Restructuring Verification queue | Queue | Read-Write | List all the account which is been requested by the Hub manager |  |
| Loan Account Number | Loan Restructuring | String | Read-Write | - | Auto |
| Customer Name | Loan Restructuring | String | Read-Write | - | Auto |
| Spoke Name | Loan Restructuring | String | Read-Write | - | Auto |
| Branch Name | Loan Restructuring | String | Read-Write | - | Auto |
| Current Outstanding amount | Loan Restructuring | String | Read | Auto populate from Encore | Auto |
| Waive interest | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Penal Interest | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Waive charges | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Loan tenure | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Loan EMI | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |

## Screenshot

To be prepared

## Functional Requirements

Based on Negotiation with the customer the Restructure Request is raised

**Actor : Regional Manager**

1. Log in to the System

2. System lists all the account which HUB manager had requested for Restructuring of loans

3. Based on verification regional manager can approve or reject.

4. If rejected it goes back to the Hub manager queue

5. If approved it goes to the MIS team

## Uploads

NA

## Downloads

NA

## Reports

NA

# Loan- Restructuring Initiation

## UI specification

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Field Name | Section | Data Type | Attribute | Validations/ Restrictions | Population logic |
| Loan Restructuring Initiation queue | Loan Restructuring Initiation queue | Queue | Read-Write | List all the accounts which the regional manager had approved / List of all the accounts which are rejected by the approver 1 will be listed here |  |
| Loan Account Number | Loan Restructuring | String | Read-Write | - | Auto |
| Customer Name | Loan Restructuring | String | Read-Write | - | Auto |
| Spoke Name | Loan Restructuring | String | Read-Write | - | Auto |
| Branch Name | Loan Restructuring | String | Read-Write | - | Auto |
| Current Outstanding amount | Loan Restructuring | String | Read | Auto populate from Encore | Auto |
| Waive interest | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Penal Interest | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Waive charges | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Loan tenure | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Loan EMI | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |

## Screenshot

To be prepared

## Functional Requirements

Based on Negotiation with the customer the Restructure Request is raised

**Actor : MIS TEAM**

1. Log in to the System

2. System lists all the account which the regional manager had approved

3. Makes the necessary changes as requested by the regional manager (I.e / Increase the tenure/ decrease the EMI / Waive interest / Fees/ Charges (Partially / fully)

4. Sends to approver 1 for verification

5. if there is a rejection by approver 1, MIS team reverifies and process it again.

## Uploads

NA

## Downloads

NA

## Reports

NA

# Loan- Restructuring Approver 1 queue

## UI specification

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Field Name | Section | Data Type | Attribute | Validations/ Restrictions | Population logic |
| Loan Approver 1 queue | Loan Approver 1 queue | Queue | Read-Write | All the accounts which MIS team had send for verification will fall under this queue | Auto Populate(Based on validation) |
| Loan Account Number | Loan Restructuring | String | Read-Write | - | Auto |
| Customer Name | Loan Restructuring | String | Read-Write | - | Auto |
| Spoke Name | Loan Restructuring | String | Read-Write | - | Auto |
| Branch Name | Loan Restructuring | String | Read-Write | - | Auto |
| Current Outstanding amount | Loan Restructuring | String | Read | Auto populate from Encore | Auto |
| Waive interest | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Penal Interest | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Waive charges | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Loan tenure | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Loan EMI | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |

## Screenshot

To be prepared

## Functional Requirements

Based on Negotiation with the customer the Restructure Request Raised- Outside system.

**Actor: Approver 1 – Credit officer**

1. Log in to the System

2. Search the Account ID or Name

3. Gives the approval and it goes to the approver 2 for his final go-ahead.

4. If rejected, it goes back to the MIS team queue

Uploads

NA

## Downloads

NA

## Reports

NA

# Loan- Restructuring Approver 2

## UI specification

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Field Name | Section | Data Type | Attribute | Validations/ Restrictions | Population logic |
| Loan Approver 2 queue | Loan Approver 2 queue | Queue | Read-Write | All the loans approved by approver 1 will be under this queue | Auto Populate(Based on validation) |
| Loan Account Number | Loan Restructuring | String | Read-Write | - | Auto |
| Customer Name | Loan Restructuring | String | Read-Write | - | Auto |
| Spoke Name | Loan Restructuring | String | Read-Write | - | Auto |
| Branch Name | Loan Restructuring | String | Read-Write | - | Auto |
| Current Outstanding amount | Loan Restructuring | String | Read | Auto populate from Encore | Auto |
| Waive interest | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Penal Interest | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Waive charges | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Loan tenure | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |
| Loan EMI | Loan Restructuring | String | Read-Write | Legal / Hub manager can enter these fields |  |

## Screenshot

To be prepared

## Functional Requirements

Based on Negotiation with the customer the Restructure Request Raised- Outside system.

**Actor: Approver 2**

1. Log in to the System

2. Search the Account ID or Name

3. Gives the approval and the loan account is resctructed as requested by customer

4. If rejected, it goes back to the MIS team queue for further verification

## Uploads

NA

## Downloads

NA

## Reports

NA

# Account entry generation

## UI specification

1. System Process-Automatic.

## Screenshot

1. System Process-Automatic.

## Functional requirements

**Actor: System Process-Automatic.**

1. Generate accounting entries for write-off procedure

**Entry for Loan Write off (Principal outstanding)-**

Dr. Provision for Loans - Loan ID No. (under Liability -Balance Sheet Item)

Cr. Loan Account – Loan ID No. (under current assets – Asset Item)

1. Accounting entries should be posted in the system

## Uploads

NA

## Downloads

NA

## Reports

NA

# Loan Write Off

## UI specification

1. System Process-Automatic

## Screenshot

1. System Process-Automatic. No screenshot Required.

## Functional requirements

**Actor: System Process-Automatic**

1. During EOD, Update the Accounting entries in TALLY for the written off accounts

**Note:-**

* Though loan account is written off, its effect will be limited to TALLY. Field officer can still collect the payment if customer is willing to pay.
* The loan account will be visible in bounce Queue.

## Uploads

NA

## Downloads

NA

## Reports

NA

# Write Off Collection Queue

## UI specification

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Field Name | Section | Data Type | Attribute | Validations/ Restrictions | Population logic |
| Bounce Queue | Bounce Queue |  | Read-write | Option to search loans |  |
| Loan Account | Bounce Queue | String | Read-write | - | Auto |
| Customer Name | Bounce Queue | String | Read-write | - | Auto |
| Loan Type | Bounce Queue | String | Read-write | - | Auto |
| Overdue Days | Bounce Queue | Numeric | Read-write | - | Auto |
| Last EMI date | Bounce Queue | Date | Read-write | - | Auto |
| Overdue Amount | Bounce Queue | Numeric | Read-write | - | Auto |

## Screenshot

To be prepared

## Functional requirement

**Actor: Loan Officer**

1. Bounce Queue data fields:

Loan Account:

Customer Name:

Loan Type:

Overdue days:

Last EMI date:

Overdue Amount:

1. A payment is provided for a bounce loan account by customer but as per finance the loan account is written off.
2. Redirect this process page to Bounce Queue Collection.

## Uploads

NA

## Downloads

NA

## Reports

NA

# Write off collection queue-finance team

## UI specification

1. No UI specification

## Screenshot

To be prepared

## Data fields and validations

**Actor: Finance team**

1. Down load the accounting entries
2. Finance team to upload it into tally

## Uploads

1. Finance team to upload into tally.

## Downloads

1. Download of accounting entries

## Reports

NA