## Implementation of Paying Formula:

**ACTIVE\_ACCOUNT:** Accounts having ACT\_OUT\_BAL > 0 at the close of previous month.

**ARR\_ACT:** ACTIVE\_ACCOUNTs having ARR\_AMT > 0 at the close of current month.

**ARR\_BUT\_PAYING:** ARR\_ACTs having COLLECTION >= MONTHLY\_PAY at the close of current month.

**REV\_ACT:** ACTIVE\_ACCOUNTs having LAST\_VARIATION = ‘Reverted’ at the close of current month.

**WRITE\_OFF\_ACT:** ACTIVE\_ACCOUNTs having LAST\_VARIATION = ‘DiscountClosed’ through authorization at the close of current month.

**PAYING\_ACCOUNTS:** ACTIVE\_ACCOUNT - ARR\_ACT + ARR\_BUT\_PAYING - REV\_ACT - WRITE\_OFF\_ACT