

HPAYOFF

[LOAN PAY OFF PROCESS]

'I-INQUIRY OF PAY OFF'

- 1- TO CHECK INTEREST OF ACCOUNT
*SELECT FUCTION AS 'I-INQUIRY OF PAY OFF'

Loan Pay Off Process

Function *	I - Inquiry of Pay Off	Pay Off Value Date	29-02-2024
A/c. ID *		General Ledger Date	29-02-2024
Reason Code		Payoff Interest Upto (Months/Days)	
Transaction Type *	Select	Payoff Type	<input checked="" type="radio"/> Voluntary <input type="radio"/> Mandatory
Collect/Refund A/c. ID		Instrument Alpha/Srl. No.	
Instrument Type		Ref. No.	
Instrument Date		Ref. Transaction ID	
DSA Details	<input type="checkbox"/> DSA Penalty <input type="checkbox"/> Reverse Subvention Paid	Ref. Part Transaction Srl. No.	
Forward Contract		Ref. Transaction Date	
Fee Exchange Rate		Treasury Ref. No.	
Transaction Exchange Rate			

Go Clear Get Value Date

- 2- ENTER LOAN A/C ID WHICH IS OF 'LAA' TYPE

Loan Pay Off Process

Function *	I - Inquiry of Pay Off	Pay Off Value Date	29-02-2024
A/c. ID *	01150 BALRAM YADAV SO BABUL	General Ledger Date	29-02-2024
Reason Code		Payoff Interest Upto (Months/Days)	
Transaction Type *	Select	Payoff Type	<input checked="" type="radio"/> Voluntary <input type="radio"/> Mandatory
Collect/Refund A/c. ID		Instrument Alpha/Srl. No.	
Instrument Type		Ref. No.	
Instrument Date		Ref. Transaction ID	
DSA Details	<input type="checkbox"/> DSA Penalty <input type="checkbox"/> Reverse Subvention Paid	Ref. Part Transaction Srl. No.	
Forward Contract		Ref. Transaction Date	
Fee Exchange Rate		Treasury Ref. No.	
Transaction Exchange Rate			

Go Clear Get Value Date

- 3- ENTER TRANSACTION TYPE WHICH IS APPLICABLE

Loan Pay Off Process

Function *	I - Inquiry of Pay Off	Pay Off Value Date	29-02-2024
A/c. ID *		General Ledger Date	29-02-2024
Reason Code		Payoff Interest Upto (Months/Days)	
Transaction Type *	Select	Payoff Type	<input checked="" type="radio"/> Voluntary <input type="radio"/> Ma
Collect/Refund A/c. ID		Instrument Alpha/Srl. No.	
Instrument Type		Ref. No.	
Instrument Date			
DSA Details	<input type="checkbox"/> DSA Penalty		

Go Clear Get Value Date

- 4- IF TRANSACTION TYPE IS SELECTED AS "T/BI OR T/CI" THEN ENTER COLLECT / REFUND A/C ID. CLICK ON GO.

Loan Pay Off Process

Function * I - Inquiry of Pay Off

Pay Off Value Date 29-02-2024

General Ledger Date 29-02-2024

A/c. ID * [REDACTED] INR 01150 BALRAM YADAV SO BABUL

Reason Code [REDACTED]

Payoff Interest Upto (Months/Days) [REDACTED] [REDACTED]

Transaction Type * T/BI-Transfer Bank Induced

Collect/Refund A/c. ID [REDACTED]

Payoff Type ☒ Voluntary ☐ Mandatory

Instrument Type [REDACTED]

Instrument Alpha/Sri. No. [REDACTED] [REDACTED]

Instrument Date [REDACTED]

Ref. No. [REDACTED]

DSA Details ☐ DSA Penalty ☐ Reverse Subvention Paid

Ref. Transaction ID [REDACTED]

Forward Contract [REDACTED] 01150

Ref. Part Transaction Sri. No. [REDACTED]

Fee Exchange Rate [REDACTED] [REDACTED]

Ref. Transaction Date [REDACTED]

Transaction Exchange Rate [REDACTED] [REDACTED]

Treasury Ref. No. [REDACTED]

Go Clear Get Value Date

5- SYSTEM SHOW 'OVERDUE + INTEREST' AMOUNT.

Pay Off Value Date	29-02-2024	Interest Calculation up to Date	28-02-2024
General Ledger Date	29-02-2024		
Reason Code			
Net Payoff Amt.	77,801.00 Debit	A/c. Liability	77,254.00
Pending Principal	77,254.00	Pending Normal Interest	0.00
Pending Penal Interest	0.00	Pending Overdue Interest	0.00
Pending Interest Overdue	0.00	Pending Accrued Penal Interest	0.00
Pending Comp. Interest	0.00	Pending Penal on Interest	0.00
Pending Penal on Principal	0.00	Holiday Period Interest	0.00
Pending Fee	0.00 Credit	Interest Since Last Application	547.00 Debit
Pending Subsidy	0.00	Subsidies since Last Applications	0.00
Additional Interest	0.00	Amt. in Loan Payment A/c.	0.00
Interest Rate	8.900000	Pending Bank Fees	0.00
Pending Other Fees	0.00	Refund Advance Interest	0.00
Deferred Interest Outstanding at Maturity	0.00	Net Clawback Amt.	0.00
Payoff Fees	0.00 INR	Interest Waived	0.00
DSA Penalty	0.00 INR	Prompt Payment Discount	0.00 INR
Waiver Reason		Fee Waived	0.00
Outstanding Unearned Income	0.00	Amt. in Rebate Benefit A/c.	0.00
Asset Value	0.00		

[Advance Interest Details](#)

'P-PAYOFF LOAN AMT'

6- COLLECT THE INQUIRED AMOUNT THEN SELECT

*FUCTION AS – 'P-PAYOFF LOAN AMT'

*ENTER LOAN A/C ID

*SELECT TRANSACTION TYPE AS APPLICABLE

Loan Pay Off Process

Function * P - Payoff Loan Amt.

Pay Off Value Date 29-02-2024

General Ledger Date 29-02-2024

A/c. ID * [REDACTED]

Reason Code [REDACTED]

Payoff Interest Upto (Months/Days) [REDACTED] [REDACTED]

Transaction Type * Select

Collect/Refund A/c. ID [REDACTED]

Payoff Type ☒ Voluntary ☐ Mandatory

Instrument Type [REDACTED]

Instrument Alpha/Sri. No. [REDACTED] [REDACTED]

Instrument Date [REDACTED]

Ref. No. [REDACTED]

DSA Details ☐ DSA Penalty ☐ Reverse Subvention Paid

Ref. Transaction ID [REDACTED]

Forward Contract [REDACTED]

Ref. Part Transaction Sri. No. [REDACTED]

Fee Exchange Rate [REDACTED] [REDACTED]

Ref. Transaction Date [REDACTED]

Transaction Exchange Rate [REDACTED] [REDACTED]

Treasury Ref. No. [REDACTED]

Go Clear Get Value Date

*COLLECT/ REFUND A/C ID MUST BE ENTERED WHEN TRANSACTION TYPE IS 'T/CI OR T/BI'
THEN CLICK ON GO

6- IF AMOUNT IS RECEIVED THEN CLICK ON 'CREATE TRANSACTION'

Collect/Refund A/c. ID INR - 0.00, CASH IN HAND
 Pay Off Value Date 29-02-2024
 General Ledger Date 29-02-2024
 Reason Code
 Interest Calculation up to Date 28-02-2024

Net Payoff Amt.	77,801.00 Debit	A/c. Liability	77,254.00
Pending Principal	77,254.00	Pending Normal Interest	0.00
Pending Penal Interest	0.00	Pending Overdue Interest	0.00
Pending Interest Overdue	0.00	Pending Accrued Penal Interest	0.00
Pending Comp. Interest	0.00	Pending Penal on Interest	0.00
Pending Penal on Principal	0.00	Holiday Period Interest	0.00
Pending Fee	0.00 Credit	Interest Since Last Application	547.00 Debit
Pending Subsidy	0.00	Subsidies since Last Applications	0.00
Additional Interest	0.00	Amt. in Loan Payment A/c.	0.00
Interest Rate	8.900000	Pending Bank Fees	0.00
Pending Other Fees	0.00	Refund Advance Interest	0.00
Deferred Interest Outstanding at Maturity	0.00	Net Clawback Amt.	0.00
Payoff Fees	0.00 INR	Interest Waived	0.00
DSA Penalty	0.00 INR	Prompt Payment Discount	0.00 INR
Waiver Reason		Fee Waived	0.00
Outstanding Unearned Income	0.00	Amt. in Rebate Benefit A/c.	0.00
Asset Value	0.00		

Advance Interest Details
 Interest Refund on Prepayment ☐ Yes ☒ No
 Refund Amt.

Refundable Amt. In Refund Pcnt. Amt.

Create Transaction **Cancel**

7- SYSTEM SHOW ALL THE TRANSACTION ACCOUNT

Pay Off Value Date 29-02-2024
 General Ledger Date 29-02-2024

Net Payoff Amt.	77,801.00 Debit
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A/c. ID	Transaction Amt.	Debit	CCY	Transaction Particulars
011568710000003		547.00	INR	011568710000003 - Normal Interest Dmd
011568710000003	547.00		INR	011568710000003 - Payoff Int Receivable a/c adj
011568710000003	547.00		INR	011568710000003 - Payoff Booking Adj Receivable
011568710000003	547.00		INR	011568710000003 - Payoff Book Adj to PandL a/c
011568710000003	547.00		INR	011568710000003 - Payoff Source a/c
011568710000003	547.00		INR	011568710000003 - Payoff - Demand satisfaction
011568710000003	77,254.00		INR	011568710000003 - Payoff - Loan Account

Submit **Cancel**

8- CLICK ON SUBMIT

Loan Pay Off Process

Payoff done successfully.

Accept

Verify the record

9- CLICK ON A/C ID SEARCHER

Loan Pay Off Process

Function

A/c. ID **A/C ID SEARCHER**

Reason Code

Transaction Type

Collect/Refund A/c. ID

Instrument Type

Instrument Date

DSA Details ☐ DSA Penalty ☐ Reverse Subvention Paid

Forward Contract

Fee Exchange Rate

Transaction Exchange Rate

Pay Off Value Date 29-02-2024
 General Ledger Date 29-02-2024
 Payoff Interest Upto (Months/Days)

Payoff Type ☒ Voluntary ☐ Mandatory

Instrument Alpha/Srl. No.

Ref. No.

Ref. Transaction ID

Ref. Part Transaction Srl. No.

Ref. Transaction Date

Treasury Ref. No.

Go **Clear** **Get Value Date**

10- SELECT VALID A/C ID. CLICK ON GO

Loan Pay Off Process

Function *

A/c. ID *

Reason Code

Transaction Type *

Collect/Refund A/c. ID

Instrument Type

Instrument Date

DSA Details

Forward Contract

Fee Exchange Rate

Transaction Exchange Rate

Go Clear Get Value Date

Verification Pending List -- Webpage Dialog

Verification Pending List

A/c. ID	Payment Amt.	CCY	Value Date	Function Description	User ID
VS267810000003	77,801.00	INR	29-02-2024	Payment	KP4001
VS2678100000837	11,994.60	INR	29-02-2024	Payment	VS2678

Close

11- SYSTEM NAVIGATES TO NEXT

Loan Pay Off Process

Function Verify

A/c. ID VS2678100000837 INR 01150

Collect/Refund A/c. ID INR 01150 CASH IN HAND

Pay Off Value Date 29-02-2024

General Ledger Date 29-02-2024

Reason Code

Interest Calculation up to Date 28-02-2024

Net Payoff Amt.	77,801.00 Debit	A/c. Liability	77,254.00
Pending Principal	77,254.00	Pending Normal Interest	0.00
Pending Penal Interest	0.00	Pending Overdue Interest	0.00
Pending Interest Overdue	0.00	Pending Accrued Penal Interest	0.00
Pending Comp. Interest	0.00	Pending Penal on Interest	0.00
Pending Penal on Principal	0.00	Holiday Period Interest	0.00
Pending Fee	0.00 Credit	Interest Since Last Application	547.00 Debit
Pending Subsidy	0.00	Subsidies since Last Applications	0.00
Additional Interest	0.00	Amt. in Loan Payment A/c.	0.00
Interest Rate	8.900000	Pending Bank Fees	0.00
Pending Other Fees	0.00	Refund Advance Interest	0.00
Deferred Interest Outstanding at Maturity	0.00	Net Clawback Amt.	0.00
Payoff Fees	0.00 INR	Interest Waived	0.00
DSA Penalty	0.00 INR	Prompt Payment Discount	0.00 INR
Waiver Reason		Fee Waived	0.00
Outstanding Unearned Income	0.00	Amt. in Rebate Benefit A/c.	0.00
Asset Value	0.00		

Advance Interest Details

Interest Refund on Prepayment ☐ Yes ☒ No

Refund Amt. 0.00

Refundable Amt. in ☐ Pcnt. ☒ Amt. 0.000000

Create Transaction Cancel

12- CLICK ON CREATE TRANSACTION. CLICK ON SUBMIT. TRANSACTION NO. GET GENERATED.

Loan Pay Off Process

Transaction ID S95334404

Transaction Date 29-02-2024

Accept

FOR REVERSAL OF PAYOFF

1- SELECT FUNCTION AS "R-REVERSAL OF PAYOFF". ENTER VALID LOAN A/C ID, SELECT VALID TRANSACTION TYPE (THROUGH WHICH THE RECORD IS ADDED). CLICK ON GO.

Loan Pay Off Process

Function R - Reversal of Pay Off

A/c. ID

Reason Code

Transaction Type * Select

Collect/Refund A/c. ID

Instrument Type

Instrument Date

DSA Details

Forward Contract

Fee Exchange Rate

Transaction Exchange Rate

Go Clear Get Value Date

Pay Off Value Date 29-02-2024

General Ledger Date 29-02-2024

Payoff Interest Up to (Months/Days)

Payoff Type ☒ Voluntary ☐ Mandatory

Instrument Alpha/Srl. No.

Ref. No.

Ref. Transaction ID

Ref. Part Transaction Srl. No.

Ref. Transaction Date

Treasury Ref. No.

2- CLICK ON SUBMIT

Loan Pay Off Process

Reversal done successfully.

Accept

NOTE: VERIFY THE RECORD BY ANOTHER USER.