

Collections  
Oracle FLEXCUBE Universal Banking  
Release 12.0  
[May] [2012]  
Oracle Part Number E51527-01



# Table of Contents

<b>1</b>	<b>ABOUT THIS MANUAL.....</b>	<b>1-1</b>
1.1	INTRODUCTION .....	1-1
1.2	AUDIENCE .....	1-1
1.3	ORGANIZATION .....	1-1
1.4	RELATED DOCUMENTS .....	1-2
1.5	CONVENTIONS USED IN THIS MANUAL .....	1-2
1.6	GLOSSARY OF ICONS .....	1-2
<b>2</b>	<b>COLLECTIONS – AN OVERVIEW.....</b>	<b>2-1</b>
2.1	INTRODUCTION .....	2-1
2.1.1	<i>Processing Collections</i> .....	2-1
2.1.2	<i>Collection Process flow Diagram</i> .....	2-3
<b>3</b>	<b>MAINTENANCES AND OPERATIONS.....</b>	<b>3-1</b>
3.1	INTRODUCTION .....	3-1
3.1.1	<i>Maintaining Collection Action Codes</i> .....	3-1
3.1.2	<i>Viewing the Summary of Collection Action Codes</i> .....	3-3
3.1.3	<i>Operations on Action Code Maintenance Record</i> .....	3-5
3.1.4	<i>Maintaining Collection Result Codes</i> .....	3-5
3.1.5	<i>Viewing the Summary of Collection Result Codes</i> .....	3-6
3.1.6	<i>Operations on Result Code Maintenance Record</i> .....	3-8
3.1.7	<i>Maintaining Action Result and Next Action</i> .....	3-8
3.1.8	<i>Viewing the Summary of Action-Result-Next Action</i> .....	3-10
3.1.9	<i>Operations on Action-Result-Next Action Maintenance Record</i> .....	3-11
3.1.10	<i>Maintaining Delinquency Reason Codes</i> .....	3-11
3.1.11	<i>Viewing the Summary of Delinquency Reason Codes</i> .....	3-12
3.1.12	<i>Operations on Delinquency Reason Code Maintenance Record</i> .....	3-14
3.1.13	<i>Maintaining Collection States Code</i> .....	3-14
3.1.14	<i>Viewing the Summary of Collection States Codes</i> .....	3-15
3.1.15	<i>Operations on Collection State Maintenance Record</i> .....	3-17
3.1.16	<i>Maintaining Collection Agent Groups</i> .....	3-17
3.1.17	<i>Viewing the Summary of Collection Agent Group</i> .....	3-19
3.1.18	<i>Operations on Agent Group Maintenance Record</i> .....	3-21
3.1.19	<i>Maintaining PTP Policy</i> .....	3-22
3.1.20	<i>Viewing the Summary of PTP Policy</i> .....	3-23
3.1.21	<i>Operations on PTP Policy</i> .....	3-25
<b>4</b>	<b>PRODUCT MAINTENANCES AND PRODUCT.....</b>	<b>4-1</b>
4.1	INTRODUCTION .....	4-1
4.2	MAINTAINING COLLECTION PRODUCTS.....	4-1
4.2.1	<i>Preferences Tab</i> .....	4-3
4.2.2	<i>Accounting Roles Tab</i> .....	4-4
4.2.3	<i>Events Tab</i> .....	4-4
4.2.4	<i>Charges Tab</i> .....	4-5
4.2.5	<i>MIS Tab</i> .....	4-5
4.2.6	<i>Viewing the Summary of Collection Products</i> .....	4-5
4.3	MAPPING OF COLLECTION STATE TO A PRODUCT.....	4-7
4.4	VIEWING THE SUMMARY OF COLLECTION STATE TO A PRODUCT.....	4-9
4.5	COLLECTION QUEUE DERIVATION.....	4-10
4.6	VIEWING THE SUMMARY OF COLLECTION QUEUE DERIVATION.....	4-13

4.7	ASSIGNING EXCEPTIONAL QUEUES .....	4-14
4.8	VIEWING THE SUMMARY OF COLLECTION QUEUE ASSIGNMENT EXCEPTION .....	4-16
4.9	OPERATIONS ON QUEUE ASSIGNMENT EXCEPTION RECORD .....	4-17
<b>5</b>	<b>COLLECTION CONTRACT ONLINE.....</b>	<b>5-17</b>
5.1	INTRODUCTION .....	5-17
5.2	CAPTURING COLLECTION REFERENCE.....	5-17
5.3	RECORDING CUSTOMER INTERACTIONS .....	5-5
5.3.1	<i>Asset Details Tab</i> .....	5-7
5.3.2	<i>Interaction Details Tab</i> .....	5-11
5.3.3	<i>Promise to Pay Details Tab</i> .....	5-14
5.3.4	<i>Legal Proceedings Tab</i> .....	5-15
5.4	VIEWING THE SUMMARY OF INTERACTION RECORD.....	5-15
5.5	OPERATIONS ON COLLECTION INTERACTION RECORD.....	5-17
5.6	REMINDER CAPTURING DIARY MESSAGES .....	5-17
5.7	VIEWING THE SUMMARY OF REMINDER MESSAGE RECORD.....	5-20
5.8	OPERATIONS ON REMINDER MESSAGE RECORD .....	5-21
5.9	CHANGING COLLECTION QUEUE FOR LOANS .....	5-22
5.10	VIEWING THE SUMMARY OF COLLECTION QUEUE CHANGE DETAILS.....	5-24
5.11	OPERATIONS ON COLLECTION QUEUE CHANGE FOR LOANS RECORD .....	5-25
5.12	REVERSING BROKEN PROMISE FEE .....	5-26
5.13	VIEWING THE SUMMARY OF REVERSAL OF BROKEN FEE RECORD .....	5-27
5.14	PROCESSING COLLECTION INTERACTION QUEUES.....	5-28
5.15	ACTIVITIES FOR THE DAY .....	5-29
5.16	ASSIGNING COLLECTION AGENT FOR A LOAN.....	5-31
5.16.1	<i>Component Wise Balance</i> .....	5-34
5.16.2	<i>Processing Collection Agent Fee</i> .....	5-34
5.17	VIEWING THE SUMMARY OF COLLECTION AGENT ASSIGNMENT RECORD.....	5-35
5.18	OPERATIONS ON COLLECTION AGENT ASSIGNMENT RECORD.....	5-36
5.19	RESTRICTING USER – AGENT ACCESS .....	5-36
5.20	VIEWING USER - AGENT DETAILS .....	5-38
5.21	VIEWING THE PLAN ACTIVITY.....	5-39
5.22	VIEWING COLLECTION AGENT DASHBOARD .....	5-44
<b>6</b>	<b>BATCH PROCESSING .....</b>	<b>6-1</b>
6.1	INTRODUCTION .....	6-1
6.2	BATCH PROCESS FLOWCHART.....	6-1
6.2.1	<i>Extraction of Data from Loans</i> .....	6-2
6.2.2	<i>Processing Collection</i> .....	6-2
6.2.3	<i>Uploading the Collection Details</i> .....	6-3
<b>7</b>	<b>ANNEXURE – EVENTS AND ADVICES FOR COLLECTIONS.....</b>	<b>7-1</b>
7.1	COLLECTION EVENTS .....	7-1
7.1.1	<i>Advices</i> .....	7-1
7.2	PROCESS CODES FOR COLLECTION MODULE.....	7-3
<b>8</b>	<b>REPORTS .....</b>	<b>8-1</b>
8.1	INTRODUCTION .....	8-1
8.2	COLLECTION INTERACTION DETAILS.....	8-1
8.3	OBIEE REPOSITORY.....	8-2
8.3.1	<i>Loans under Collection Process</i> .....	8-2
8.4	ACTIVITY REPORT .....	8-2
8.4.1	<i>Contents of the Report</i> .....	8-4
8.5	DELINQUENCY ANALYSIS BY OVERDUE DAYS .....	8-5
8.5.1	<i>Contents of the Report</i> .....	8-6
8.6	ACCOUNT LEVEL ACTIVITY .....	8-7

8.6.1	<i>Contents of the Report</i> .....	8-8
8.7	DELINQUENCY AND ACTIVITY BY EACH COLLECTION AGENT .....	8-9
8.7.1	<i>Contents of the Report</i> .....	8-11
8.8	CASH RECEIPTS BY COLLECTOR, DAILY AND MONTH TO DATE .....	8-12
8.8.1	<i>Contents of the Report</i> .....	8-13
8.9	CUSTOMER AGING REPORT BY COLLECTOR (AGENT) .....	8-14
8.9.1	<i>Contents of the Report</i> .....	8-15
8.10	CONTACTS RESULTS AND TICKLES BY COLLECTOR (AGENT) SUMMERY .....	8-16
8.10.1	<i>Contents of the Report</i> .....	8-17
8.11	CONTACTS RESULTS AND TICKLES BY COLLECTOR (AGENT) DETAILED REPORT .....	8-18
8.11.1	<i>Contents of the Report</i> .....	8-19
8.12	FEE LIQUIDATED TO COLLECTION AGENT .....	8-20
8.12.1	<i>Contents of the Report</i> .....	8-21
<b>9</b>	<b>SCREEN GLOSSARY</b> .....	<b>9-1</b>
9.1	FUNCTION ID LIST .....	9-1

---

# 1 About this Manual

## 1.1 Introduction

This user manual is designed to help you quickly get acquainted with the Collections (CN) module of Oracle FLEXCUBE.

The manual gives you an overview of the CN module, and takes you through the various steps involved in processing to track the collection process after the particular loan is delinquent.

You can obtain information specific to a particular field by placing the cursor on the relevant field, and striking <F1> on the keyboard.

## 1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Back office clerk	Input functions for contracts
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of Day operators	Processing during End of Day/ Beginning of Day.
Financial Controller/Product Managers	Generation of reports

## 1.3 Organization

This manual is organized into the following chapters:

<b>Chapter 1</b>	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual
<b>Chapter 2</b>	<i>Collections - An Overview</i> is a snapshot of the features that the module provides.
<b>Chapter 3</b>	<i>Collection Maintenance</i> explains at length how to maintain the details of the collection queue in Oracle FLEXCUBE.
<b>Chapter 4</b>	<i>Product - Products</i> describes the procedure to define attributes specific to collections product in Oracle FLEXCUBE.
<b>Chapter 5</b>	<i>Contract</i> – Contract describes the processing of collections module
<b>Chapter 6</b>	<i>Batch Processing</i> – Different phases of batch processing is covered in this

	chapter
<b>Chapter 7</b>	<i>Annexure</i> - Accounting Entries and Advices for collection module are listed here
<b>Chapter 8</b>	<i>Reports</i> – Reports provide a list of reports that can be generated in this module and also explains their contents.

## 1.4 Related Documents

You may need to refer to any or all of the User Manuals while working on the Collections (CN) module:



- CL
- Leasing
- Mortgage
- Procedures

## 1.5 Conventions Used in this Manual

Important information is preceded with the  symbol.

## 1.6 Glossary of Icons

This User Manual may refer to all or some of the following icons.

Icons	Function
	Exit
	Add row
	Delete row
	Option List

---

## 2 Collections – An Overview

### 2.1 Introduction

Loans module is supported for operational procedures of a Loan. The collection module is used to support the later stage of a loan cycle related to records of collecting a defaulted loans / Islamic assets / Leasing / Mortgage accounts. In normal scenario collections process can be done through the collection department within the bank or it can be outsourced to an external agent

Collection module in Oracle FLEXCUBE helps you to track the process of collecting by external agent or department in the bank itself. Depending upon success or failure factors of agent and customer credit rating existing agent can be replaced by another agent. You can pay the fee to the collection agent for enabling the payment by customer.

There are various stages or events in the entire collection process. Collections module can cater to the needs of the collection functionality once the asset becomes default. This module is integrated to other modules like Retail Lending, Leasing, Islamic Assets and Mortgage facilities provided by the bank.

#### 2.1.1 Processing Collections

The processing of collection module is briefed here in different stages.

During the batch processing of retail lending module, the defaulted loans are extracted and updated in a table. The details in this table are taken to CN/collections module and queue numbers are assigned.

While assigning queues an agent group or an agent is assigned to process the collection of the defaulted asset product with a collection reference number. In case of any issues you can manually assign agent later and generate the collection reference number.

The default action record is assigned at the interaction data for the newly created Collection references i.e. the action code that appears first in the Action –Result –Next Action mapping. New interaction for the records is displayed for which the next action date is due. The stage is updated after verifying the authorization.

PTP (Promise to Pay) charge processing happens after verifying the dates have been honored or not. For broken promise, a charge is calculated on the basis amount.

System checks for collection closure and if it is not closed, Reminder messages are generated during the BOD or EOD batch run. CNMS event is fired in the Collection references wherever applicable. The corresponding batch function ID is CNDREMSG.

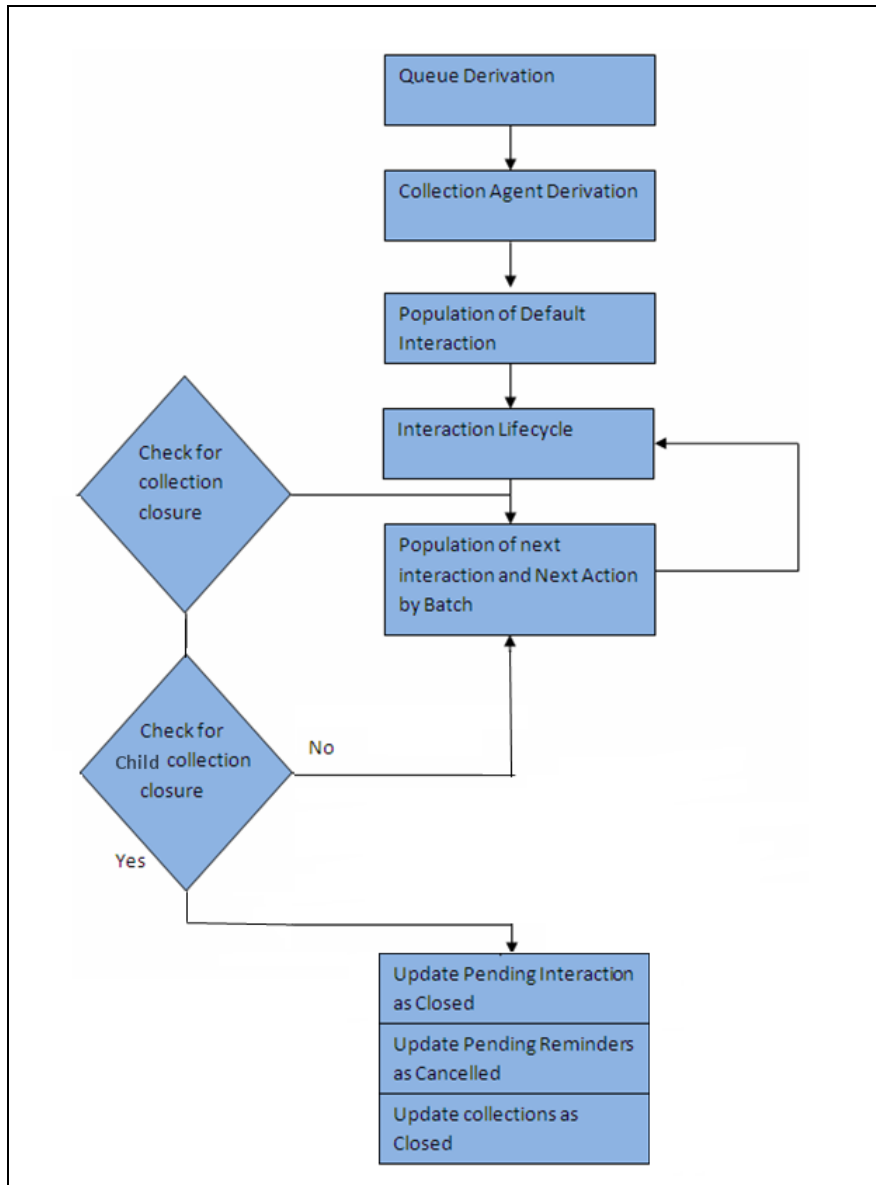
Closure of pending interaction and cancellation of pending reminders happens later and thus the collection interaction is marked as closed.

If 'Wait for Child to Close' option is selected for the collection contract, then the system will not close the parent collection until the child collection is closed.



## 2.1.2 Collection Process flow Diagram

The entire process of collection is represented in the below flow chart.



The collection process are described more clearly in the rest of the chapters.

---

## 3 Maintenances and Operations

### 3.1 Introduction

Your bank may have certain maintenance to track the collection process. Few of the maintenances are done in the common maintenance of Oracle FLEXCUBE and some are exclusively for the collection module.

This chapter provides details on all specific maintenances required for tracking collection process.

#### 3.1.1 Maintaining Collection Action Codes

The collection agent has to perform certain actions as a part of collection process. Oracle FLEXCUBE identifies these actions as action codes. Following factory shipped action code is available in the system:

- REMINDERMSG - If a reminder message is to be sent to the customer, this action code can be used as the next action.

You can maintain additional actions performed by the agent in the 'Actions Codes' screen. These actions might require approval before the action can be executed in the interactions screen which can also be maintained here.

You can invoke this screen by typing 'CNDACTCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can maintain the action codes and the details of approver who approves that action here.

### Action Code

Specify the action code for the action you are maintaining. This code identifies a unique action in the system. You can devise a code consisting of a maximum of 20-alphanumeric characters as the action code.

### Description

Specify a description for the action code you are maintaining here. You can give a brief description in not more than 35 alphanumeric characters.

### Approval Required

Check this box to indicate that an approval is required to perform this action.

### Approvers Allowed

The list of valid approvers can be maintained here.

### Approvers

Select the approver from the list of approvers for the action code you are maintaining. System shows an error if you leave this field blank after selecting the approval required option.

The name of the approver gets displayed when you select the approver.

When you save the action code, system assigns serial incremental numbers in the order in which the approvers list appear in the multiple entry blocks.

Click add icon to add another approver to the action code being defined. To remove an approver from the list, click delete icon.



The user ids maintained here in the approver's list need to have access rights on the screens CNDCOLIN (Collection Interaction Screen) and CNDINTRQ (Interaction Approval Queue).

### **3.1.2 Viewing the Summary of Collection Action Codes**

You can view the summary of collection action in the 'Summary Action code' screen.

You can invoke this screen by typing 'CNSACTCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Action Codes' application window. It features a search interface with dropdowns for 'Authorization Status' and 'Record Status', input fields for 'Action Code' and 'Description', and buttons for 'Search', 'Advanced Search', 'Refresh', and 'Reset'. Below the search area is a table with columns: 'Authorization Status', 'Record Status', 'Action Code', 'Description', and 'Approval Required'. The table is currently empty. The window also includes a pagination bar showing 'Records per page' set to 15, '1 Of 1' records, and navigation arrows. An 'Exit' button is located at the bottom right.

To view the summary of action codes, you can perform a search based on any of the following.

#### **Authorisation Status**

Select the authorisation status of the action code as:

- Authorised
- Unauthorised

#### **Action Code**

Select a valid action code from the list of action codes maintained.

#### **Record Status**

Select the record status of the action code as:

- Open
- Closed

## Description

Select a valid description from the list of options available.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Action Code
- Description

### 3.1.3 **Operations on Action Code Maintenance Record**

You can perform the following operations on action code maintenance record (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Create and save a new record
- Authorize the record
- Query the details of a record
- Delete the record

*Refer to the manual on Common Procedures for details of these operations.*

### 3.1.4 **Maintaining Collection Result Codes**

In Oracle FLEXCUBE, the collection results are maintained as collection result codes. All the standard result codes are available in the system. Following factory shipped action codes are available in the system.

- WAITING - This result code can be used in cases where the action does not yield a result immediately.
- PTP Policy – Promise to Pay Policy

You can maintain additional results in the 'Collection Interaction Result Set' screen. These result codes can be selected in the interaction screen during the action as per the result.

You can invoke this screen by typing 'CNDRESLT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Result codes". It features a "New" tab and two required input fields: "Result Code \*" and "Description \*". The bottom of the window has a "Fields" section with labels for "Maker", "Checker", "Mod No", "Date Time:", "Record Status", and "Authorization Status". An "Exit" button is positioned in the bottom right corner of the "Fields" section.

You can maintain the result codes and details here.

### **Result code**

Specify a result code for the action result you are maintaining. This code identifies a result uniquely in the system. You can devise a code consisting of a maximum of 20-alphanumeric characters.

### **Description**

Specify a description for the result code you are maintaining here. You can a brief description in not more than 35 alphanumeric characters.

## **3.1.5 Viewing the Summary of Collection Result Codes**

You can view the summary of collection result in the 'Summary Result code' screen.

You can invoke this screen by typing 'CNSRESLT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

To view the summary of result codes, you can perform a search based on any of the following.

### **Authorisation Status**

Select the authorisation status of the result code as:

- Authorised
- Unauthorised

### **Result Code**

Select a valid result code from the list of result codes maintained.

### **Record Status**

Select the record status of the result code as:

- Open
- Closed

### **Description**

Select a valid description from the list of options available.



Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Result Code
- Description

### **3.1.6 Operations on Result Code Maintenance Record**

You can perform the following operations on result code maintenance record (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of the record
- Authorize the record
- Copy the details of a record on to a new record
- Close the record
- Reopen the closed record
- Print the details of a record
- Delete the record

*Refer to the manual on Common Procedures for details of these operations.*

### **3.1.7 Maintaining Action Result and Next Action**

In Oracle FLEXCUBE you can maintain a next action for each possible action and its result. The action result and next action can be maintained in the 'Action-Result-Next Action Mapping' screen.

You can invoke this screen by typing 'CNDAXRSN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**Action - Result - Next Action Mapping**

New

Queue Id \*

**Action List**

Serial Number	Action Code	Action Description

**Action Results**

Serial Number	Action Code	Result Code	Result Description

**Possible Next Actions**

Serial Number	Action Code	Result Code	Next Action Code	Next Action Description

**Fields**

Maker	Date Time:	Mod No
Checker	Date Time:	Record Status
		Authorization Status

Exit

You maintain next action for the various results of a particular action here.

### Queue ID

Select a queue from the option list. The LOV displays all the queue ids maintained as collection queue in the 'Queue Maintenance' screen.

### Action ID

Select a valid action Id for the selected queue id from the option list. The description of the action id gets displayed along with this.

### Result code

Select a valid result code for the action you have selected for the queue. The description of the result id gets displayed.

### Next Action Description

Select a valid action for the selected combination of action and result. The description of the action gets displayed.

You can map multiple actions and results combination with multiple next action codes.

Select 'Add' from the Actions menu in the Application tool bar or click add icon to add another approver to the action code being defined. To remove a set of action result and next action from the list, Select 'Delete' from the Actions menu in the Application tool bar or click delete icon.

### 3.1.8 Viewing the Summary of Action-Result-Next Action

You can view the summary of action-result-next action in the 'Summary Action-Result-Next Action' screen.

You can invoke this screen by typing 'CNSAXRSN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Authorization Status	Record Status	Queue Id

To view the summary of action-result-next action, you can perform a search based on any of the following.

### **Authorisation Status**

Select the authorisation status of the result code as:

- Authorised
- Unauthorised

### **Record Status**

Select the record status of the result code as:

- Open
- Closed

### **Queue ID**

Select a valid queue id from the list of options available.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Queue ID

## **3.1.9 Operations on Action-Result-Next Action Maintenance Record**

You can perform the following operations on action-result-next action maintenance record (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of the record
- Authorize the record
- Copy the details of a record on to a new record
- Close the record
- Reopen the closed record
- Print the details of a record
- Delete the record

*Refer to the manual on Common Procedures for details of these operations.*

## **3.1.10 Maintaining Delinquency Reason Codes**

You can maintain the reasons for a loan delinquency in the 'Delinquency Reasons' screen. The option list in the interaction screen lists the reasons you maintain here.

You can invoke this screen by typing 'CNDDLQRS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Delinquency Reason". It features a "New" button at the top left. Below it are two text input fields labeled "Delinquency Code \*" and "Description \*". At the bottom, there is a "Fields" tab and a blue footer area. The footer area contains labels for "Maker", "Checker", "Mod No", "Date Time:", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner of the footer area.

You can maintain the delinquency reasons and details here.

### **Delinquency code**

Specify a delinquency code for the delinquency reason of a loan you are maintaining. This code identifies a delinquency reason uniquely in the system. You can devise a code consisting of a maximum of 20-alphanumeric characters

### **Description**

Specify a description for the delinquency code you are maintaining here. You can a brief description in not more than 35 alphanumeric characters.

## **3.1.11 Viewing the Summary of Delinquency Reason Codes**

You can view the summary of delinquency reason in the 'Summary delinquency reason code' screen.

You can invoke this screen by typing 'CNSDLQRS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

To view the summary of delinquency reason codes, you can perform a search based on any of the following.

### **Authorisation Status**

Select the authorisation status of the delinquency reason code as:

- Authorised
- Unauthorised

### **Delinquency Code**

Select a valid delinquency code from the list of delinquency reason codes maintained.

### **Record Status**

Select the record status of the delinquency reason code as:

- Open
- Closed

### **Description**

Select a valid description from the list of options available.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Delinquency Code
- Description

### **3.1.12 Operations on Delinquency Reason Code Maintenance Record**

You can perform the following operations on delinquency reason maintenance record (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of the record
- Authorize the record
- Copy the details of a record on to a new record
- Close the record
- Reopen the closed record
- Print the details of a record
- Delete the record

*Refer to the manual on Common Procedures for details of these operations.*

### **3.1.13 Maintaining Collection States Code**

In Oracle FLEXCUBE you can classify different states or stages of a collection process. Each collection state can be a broader group of classification of the Asset's under the collection process. You can maintain these states in the 'Collection States' screen. For normal collection status, 'NORM' collection code is available in the system.

You can invoke this screen by typing 'CNDCLNST' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Collection States

New

Collection State \*

Description \*

Fields

Maker

Checker

Mod No

Date Time:

Date Time:

Record Status

Authorization Status

Exit

You can maintain the collection states and details here.

### Collection State

Specify a collection state code you want to maintain as a part of collection process here. This code identifies a collection status uniquely in the system. You can devise a code consisting of a maximum of 20-alphanumeric characters

### Description

Specify a description for the collection state you are maintaining here. You can a brief description in not more than 35 alphanumeric characters.

You can amend the description after authorization. During the EOD batch process, system changes the collection state as per the mapping maintenance for the collection state.

### 3.1.14 Viewing the Summary of Collection States Codes

You can view the summary of collection states in the 'Summary collection state code' screen.



You can invoke this screen by typing 'CNSCLNST' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Collection States

Authorization Status  Record Status

Collection State  Description

Records per page 15 1 Of 1

Authorization Status	Record Status	Collection State	Description

To view the summary of collection states, you can perform a search based on any of the following.

#### Authorisation Status

Select the authorisation status of the collection states as:

- Authorised
- Unauthorised

#### Collection State

Select a valid collection state from the list of collection states maintained.

#### Record Status

Select the record status of the collection state as:

- Open
- Closed

## Description

Select a valid description from the list of options available.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Collection state
- Description

### **3.1.15 Operations on Collection State Maintenance Record**

You can perform the following operations on collection state maintenance record (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of the record
- Authorize the record
- Copy the details of a record on to a new record
- Close the record
- Reopen the closed record
- Print the details of a record
- Delete the record

*Refer to the manual on Common Procedures for details of these operations.*

### **3.1.16 Maintaining Collection Agent Groups**

In Oracle FLEXCUBE, you can define Collection Groups based on the list of collection agents. You can maintain these groups in the 'Collection Agent Groups' screen.



Collection agents are maintained in the intermediary maintenance.

You can invoke this screen by typing 'CND CAGRP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can maintain the collection group and map the valid queues to the group.

### Collection Agent Group

Specify a collection group code you are maintaining for a particular group of collection agents. This code identifies a collection agent group uniquely in the system. You can devise a code consisting of a maximum of 20-alphanumeric characters.

### Description

Specify a description for the collection group you are maintaining here. You can a brief description in not more than 35 alphanumeric characters.

During the EOD batch process total number of collections assigned to this particular group gets displayed.

### Valid Queues

You can link valid collection Queues to the Collection Agent group you are maintaining here.

### Queue ID

Select a valid collection queue from the list of options available. The LOV consists of all the selected collection queues maintained in the 'Queue Maintenance' screen. The queue description gets displayed.

A particular Collection queue can be linked only to one collection agent group, where as a collection agent group can be linked to multiple queues.

Click add icon to add another approver to the action code being defined. To remove an approver from the list, click delete icon.

### **Collection Agents**

You can add collection agents to the collection group you maintaining here.

#### **Agent ID**

Select the agent id of the collection agent to be added to this collection group. The LOV lists all the agents maintained in the 'Collection Agent Assignment' screen

The description of the selected collection agent id gets displayed.

#### **Percentage**

Specify the percentage of the total collections assigned to the group that are allocated to the collection agent selected.

The number of collections assigned to this collection agent gets displayed.

Click add icon to add another approver to the action code being defined. To remove an approver from the list, click delete icon.

When you save the collection group, system assigns serial incremental numbers in the order in which the collection agents list appear in the multiple entry blocks.

### **3.1.16.1 Allocating Collection Agent within the Group**

During the batch process, the Collection Queue is arrived based on the rules maintained for the Asset product. The associated Collection agent group is determined from the list of Queues maintained here.

The loan account will be allocated to the appropriate collection agent as per the percentage allocation within the group.

Collection agent for the new loan = collection agent with the maximum (Allotted percentage – Used percentage)

### **3.1.17 Viewing the Summary of Collection Agent Group**

You can view the summary of agent group in the 'Summary collection Agent Group' screen.

You can invoke this screen by typing 'CNSCAGRP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

To view the summary of agent group codes, you can perform a search based on any of the following.

### **Authorisation Status**

Select the authorisation status of the agent group code as:

- Authorised
- Unauthorised

### **Collection Agent Group**

Select a valid agent group from the list of agent group maintained.

### **Record Status**

Select the record status of the agent group as:

- Open
- Closed

### **Description**

Select a valid description from the list of options available.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Collection Agent Group
- Description

### **3.1.18 Operations on Agent Group Maintenance Record**

You can perform the following operations on agent group code maintenance record (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of the record
- Authorize the record
- Copy the details of a record on to a new record
- Close the record
- Reopen the closed record
- Print the details of a record
- Delete the record

*Refer to the manual on Common Procedures for details of these operations.*

### 3.1.19 Maintaining PTP Policy

Sometimes during the customer agent interaction, the customer promise to pay the amount due to the bank by a certain date. You can maintain the guidelines for the PTP (Promise to Pay) policy for every Collection Agent Group in the system.

You can invoke this screen by typing 'CNDPTPPO' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**Promise To Pay Policy**

New

Collection Agent Group \*

**Amount Restriction**

Minimum Percentage of Outstanding

Maximum Percentage of Outstanding

**Days Restriction**

Minimum Promise to Pay Days

Maximum Promise to Pay Days

Minimum Days between Dates

Maker Date Time:

Checker Date Time:

Mod No Record Status Authorization Status

Exit

You can maintain the PTP policy details here for a Collection Agent Group.

#### Collection Agent group

Specify the collection agent group code for whom you want o maintain the PTP details here.

#### Amount Restriction

You can maintain the amount details for PTP policy for this collection agent group. If the percentage maintained here is violated; an override message gets displayed.

#### Minimum Percentage of Outstanding

Specify the minimum percentage of the outstanding amount the customer has to pay. Each PTP amount promised by the customer should not be less than this percentage of the total outstanding.

### **Maximum percentage of Outstanding**

Specify the maximum percentage of the outstanding amount the customer has to pay. Each PTP amount promised by the customer should not be more than this percentage of the total outstanding.

If the percentage maintained here is violated; an override message gets displayed.

### **Days Restriction**

You can maintain the restriction days for PTP policy for this collection agent group. If the days maintained here are violated; an override message gets displayed.

### **Minimum Promise to Pay Days**

Specify the minimum days elapsed between the action date and the first PTP date.

### **Maximum Promise to Pay days**

Specify the maximum days from the action date beyond which a PTP should not be accepted from the customer.

### **Minimum days between dates**

Specify the minimum number of days between multiple PTP dates provided by the customer.

*Refer the heading 'Recording Customer Interactions' under the chapter 'Collection Contract Online' for more details on PTP policy.*

## **3.1.20 Viewing the Summary of PTP Policy**

You can view the summary of PTP policy in the 'Summary PTP Policy' screen.

You can invoke this screen by typing 'CNSPTPPO' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



[illegible]

To view the summary of PTP, you can perform a search based on any of the following.

## Authorisation Status

Select the authorisation status of the agent group code as:

- Authorised
- Unauthorised

### Collection Agent Group

Select a valid agent group from the list of agent group maintained.

## Record Status

Select the record status of the agent group as:

- Open
- Closed

### Minimum Promise to Pay Days

Select a minimum PTP days from the list of options.

### **Minimum Percentage of Outstanding**

Select a minimum percentage of outstanding amounts.

### **Maximum Promise to Pay Days**

Select a maximum PTP days from the list of options.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Collection Agent Group
- Minimum Percentage of Outstanding
- Maximum Promise to Pay Days
- Minimum Promise to Pay Days

### **3.1.21 Operations on PTP Policy**

You can perform the following operations on PTP policy record (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Create and save the record
- Authorize the record
- Delete the record
- Query the details of the record

*Refer to the manual on Common Procedures for details of these operations.*



---

## 4 Product Maintenances and Product

### 4.1 Introduction

Like any other module in Oracle FLEXCUBE collection module also got some collection products which can be mapped to the contracts. Collection Product can be mapped to the asset products and if any default happens during the payment, this product can be used for mapping to agent group.

For any product you create in Oracle FLEXCUBE, you can define generic attributes. For a CN product, in addition to these generic attributes, you can specifically define other attributes. These attributes are discussed in detail in this chapter.

*For further information on the generic attributes that you can define for a product, please refer the following Oracle FLEXCUBE User Manuals under Modularity:*

- *Product Definition*
- *Interest*
- *User Defined Fields*
- *Settlements*

In Oracle FLEXCUBE, you can maintain following details for a collections product:

- Broken Promise Fee Rule
- Accounting Roles
- Definition of Events
- Accounting entries for the event – BFEE (Broken promise Penalty Charge)
- Mapping Collection product with asset product

### 4.2 Maintaining Collection Products

You can maintain the product details in the 'Product Maintenance for Collection' screen.

You can invoke this screen by typing 'CNDPRMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Collections Product' application window. It features a blue title bar with a diamond icon and the text 'Collections Product'. Below the title bar is a 'New' button. The main area contains several input fields: 'Product Code \*', 'Product Description \*', 'Start Date', 'End Date', 'Slogan', and 'Remarks'. Below these fields is a tabbed interface with tabs for 'Accounting Roles', 'Events', 'Preferences', 'Charges', and 'MIS'. The bottom section is a dark blue area with labels for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

You can maintain the basic information relating to collection product here.

### **Product Code**

Specify a product code for the product you are maintaining.

### **Product Description**

Specify a product description for the product you are maintaining.

### **Start Date**

Specify the date from which this product should be open for contracts to be created under it.

### **End Date**

Specify the date until which contracts should be created using this particular product.

### **Slogan**

Specify the details that should appear in the report or an advice generated with regard to this product.

## Remarks

Specify any remarks or comments regarding the product here.

### 4.2.1 Preferences Tab

'Preferences' are the attributes or terms related to core processing that you define for a product. By default, any action involving a product inherits all the attributes defined for the product. However, some attributes (preferences) that are defined during the product creation can be changed during the processing of individual collection contracts involving the product.

Click 'Preferences' button to invoke the Collections Product Preferences screen. Through this screen you can define the following Preferences for a product:

The screenshot shows the 'Preferences' dialog box. At the top, there is a 'Product Code' text field. Below it, there are four checkboxes: 'Allow Manual collection Agent Assignment' (checked), 'Allow Manual Queue Assignment' (unchecked), 'Auto Closure' (unchecked), and 'Wait for Child Collection to Close' (unchecked). A section titled 'Module Product Mapping' contains a table with columns 'Mod Id', 'Description', 'Product Code', and 'Description'. The table has one row with empty fields. At the bottom right, there are 'Ok' and 'Exit' buttons.

The product code you specified for the product in the product definition screen gets displayed at the top of the screen. You can provide the other attributes here:

#### Allow Manual Collection Agent Assignment

Select this box if the manual assignment of Collection Agents for the collections under this product has to be enabled.

#### Allow Manual Queue Assignment

Select this box if the manual assignment of Queues for the underlying collections has to be enabled.

 Manual Collection Agent and Queue assignment are not applicable when an exception is being processed from the 'Queue Assignment Pending Queue' screen. (CNDASGNQ)

### **Auto Closure**

Select this box if the automatic closure of the collections should be enabled when the loan status comes to normal without any overdue.

### **Wait for Child collection to Close**

Check this box to indicate that the parent collection contract should wait till the child collection is closed. If this box is unchecked, then the parent contract will be closed even if the child collection is in active status.

### **Module Product Mapping**

You can map asset products with the collections product here.

#### **Mod Id**

Select the asset module code to which you want to link the collections product. The description of the selected module code also gets displayed.

#### **Product Code**

Select the asset product code to which you want to link the collections product. The description of the selected product code also gets displayed.

## **4.2.2 Accounting Roles Tab**

*For further details on accounting role, refer to heading 'Setting up Accounting Details for a Product' in the Product Module.*

## **4.2.3 Events Tab**

A contract goes through different stages in its life cycle. In Oracle FLEXCUBE, the different stages a contract passes through in its life cycle are referred to as 'Events'.

At an event, typically, you would want to post the accounting entries to the appropriate account heads and generate the required advices. While setting up a product, you can define the accounting entries that have to be posted and the advices that have to be generated, after the product is authorized.

Therefore, for the required events you have to specify the Accounting entries, Charges, Policies and Advices. To do this, click 'Events' tab in the 'Collections Product' screen – the following screen is displayed.

*For further information on the maintaining 'Accounting Entries' and Advices' please refer the Product User Manuals*

#### **4.2.4 Charges Tab**

*You can refer the module 'Charges and Fees' module also for a complete reference on Charges details.*

#### **4.2.5 MIS Tab**

*For further details on MIS, refer to the heading 'Capturing MIS Details' for a Product in the Product Module. You can refer the module 'Management Information System' module also for a complete reference on MIS details.*

#### **4.2.6 Viewing the Summary of Collection Products**

You can view the summary of collection products in the 'Summary Collection Product Codes' screen.



You can invoke this screen by typing 'CNSPRMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**Collections Product**

Authorization Status  Record Status

Product Code  Product Description

Start Date  End Date

Records per page  1 Of 1

<input type="checkbox"/>	Authorization Status	Record Status	Product Code	Product Description	Start Date	End Date
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						

To view the summary of collection product codes, you can perform a search based on any of the following

#### **Authorisation Status**

Select the authorisation status of the collection product as:

- Authorised
- Unauthorised

#### **Record Status**

Select the record status of the collection product as:

- Open
- Closed

**Product Code**

Select a valid product code from the options available.

**Product Description**

Select a valid product code description from the options available.

**Start Date**

Select a valid start date of the product code from the calendar option from available

**End Date**

Select a valid end date of the product code from the calendar option from available

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Product Code
- Product Description
- Start Date
- End Date

### **4.3 Mapping of Collection State to a Product**

You can assign a new state for a collection product after validating the combination of previous state and the action- result. The mapping of a collection state for a product is done for branch, product and source code combination. During the batch process the state change becomes effective.

You can invoke this screen by typing 'CNDSTMAP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**Collection State Mapping**

New

Branch \*  Product \*   
Source Code \*

Rule

Serial Number	Previous State	Action	Result	New State
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Fields

Maker  
Checker  
Mod No  
Date Time:  
Date Time:  
Record Status  
Authorization Status

Exit

You can assign new state for the branch, product and source code combination here.

### Branch

Specify the branch code for which the state mapping should be done. You can also specify 'ALL' if it applies to all branches of your bank.

### Product

Specify the product code for which the state mapping should be done. You can also specify 'ALL' if it applies to all collection products.

### Source Code

Specify a source code to maintain the state mapping if there is no product involved.

You can assign the new state here:

### Previous State

Specify a valid state code maintained in the system.

### Action

Select a valid action code from the option list provided.

## Result

Select a valid result from the option list provided.

## New state

Specify the new state of the collection product here.

You can map new state to multiple previous state of collection product.

Click add icon to add another approver to the action code being defined. To remove a particular status from the list, click delete icon.

## 4.4 Viewing the Summary of Collection State to a Product

You can view the summary of collection state mapping to product in the 'Summary of Collection State Mapping' screen.

You can invoke this screen by typing 'CNSSTMAP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web application window titled "Collection State Mapping". The window contains several input fields and buttons. At the top, there are fields for "Authorization Status", "Branch", "Product", "Record Status", and "Source Code". Below these fields are "Search" and "Advanced Search" buttons, and "Refresh" and "Reset" buttons. A table with columns "Authorization Status", "Record Status", "Branch", "Source Code", and "Product" is displayed. The table has 15 rows, all of which are empty. At the bottom right, there is an "Exit" button.

To view the summary of collection state mapping to a product, you can perform a search based on any of the following

#### **Authorisation Status**

Select the authorisation status of the collection state mapping as:

- Authorised
- Unauthorised

#### **Record Status**

Select the record status of the collection state mapping as:

- Open
- Closed

#### **Branch**

Select a valid branch for querying the collection state mapping

#### **Source Code**

Select a valid source for querying the collection state mapping

#### **Product**

Select a valid product code from the options available.

#### **Product Description**

Select a valid product code description from the options available.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Branch
- Source Code
- Product

## **4.5 Collection Queue Derivation**

You can provide the logic for the system to assign a particular queue to a collection reference number in the 'Queue Derivation Rule' screen.

You can invoke this screen by typing 'CNDQRULE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can provide the following details here.

### Source Code

Specify a source code for which the queue derivation logic has to be maintained. FLEXCUBE is applicable if you are selecting CL, CI, LE or MO modules. You can provide external source for all other cases.

### Module

Specify the module for which the Queue derivation logic has to be maintained from the following list if the source code is FLEXCUBE:

- CL
- LE
- MO
- CI

### Product

Specify a product code for which the queue derivation logic has to be maintained. The products of the selected module appear in the list of values.

## **Rule**

Rule Sequence number is assigned by the system in order of the in the multiple entry block. The rules will be executed in ascending order of the rule sequence to arrive at the queue applicable.

### **Condition**

Specify the condition using the condition screen provided for this field, which is validated during save

### **Queue Name**

Enter the queue name for which this rule is maintained.

Click 'Rule' button to provide condition details for queue derivation in the 'Condition' screen.

The screenshot shows a window titled "Condition" with a blue header bar. Inside the window, there are several input fields and buttons. On the left side, there are four labels: "Elements", "Condition", "Mathematical Op", and "Logical Op", each followed by a corresponding input field or dropdown menu. On the right side, there are two labels: "Operator" and "Value", each followed by a corresponding input field or dropdown menu. Below these input fields, there are four buttons: "And", "Or", "Accept", and "Clear Condition". At the bottom right of the window, there are two buttons: "Ok" and "Exit".

You can provide the condition details here.

### **Elements**

Select a valid system data element which can be used in the condition to form a criterion.

### **Condition**

Specify the condition which can be used in the condition to form a criterion.

You can select the mathematical, logical options along with operators.

### **Value**

Specify the value which can be used in the condition to form a criterion

Click 'Accept' to select the criterion specified here, which will be assigned for queue derivation.

## 4.6 Viewing the Summary of Collection Queue Derivation

You can view the summary of collection queue derivation in the 'Summary of Collection Queue Derivation' screen.

You can invoke this screen by typing 'CNSQRULE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

[illegible]

To view the summary of collection queue derivation rule, you can perform a search based on any of the following

### Authorisation Status

Select the authorisation status of the queue derivation rule as:

- Authorised
- Unauthorised



### **Record Status**

Select the record status of the queue derivation rule as:

- Open
- Closed

### **Source Code**

Select a valid source for querying the queue derivation rule

### **Product**

Select a valid product code from the options available.

### **Module**

Select a valid module from the options available.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Module
- Source Code
- Product

## **4.7 Assigning Exceptional Queues**

During batch process system assigns the new collection references as per the queue derivation rule you have defined.

There can be exceptional cases during this process due to which the queue could not be assigned and in such cases, the Queue, Collection Agent Group and Collection Agent gets displayed as "##". And in some cases, the new Queue derived based on the parameters differ from the currently assigned queues. Hence system doesn't change the collection queue automatically you need to change the queue and the collection agent.

You can manually assign or change the queue after batch process using the 'Queue Assignment Exception' screen.

You can invoke this screen by typing 'CNDASGNQ' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**Queue Assignment Pending Queue**

New

**Query**

Branch  Batch Processing Date

Collections Product  ☐ List Exceptions Only

Asset Product  ☐ List Queue Changes Only

Asset Reference  **Query**

Collection Reference

**Header**

Bulk Reference \*  Comments

**Process Exceptions**

10f1

<input type="checkbox"/>	Asset Reference	Collection Reference	Queue Assigned	Collection Agent Group assigned	Collection Agent Assigned	Exception Code
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Assign New Queues** **Reject New Queues**

Maker ID  Checker Id  Authorization Status

Date Time  Date Time  **Exit**

You can perform query in this screen for the records for assigning new queue or rejecting.

### Branch Code

Specify the branch code to perform query based on this.

### Batch Processing Date

Specify the batch processing date to perform query based on this.

### Collection Product

Specify the collection product to perform query based on this.

### List Exceptions only

Select a specific exception case from the option available to perform query based on this.

### Asset Product

Specify the asset product code to perform query based on this.

### List Queue Changes only

Select the specific queue changes perform query based on this.

### Asset Reference

Specify the asset reference code to perform query based on this.

## Collection Reference

Specify the collection reference code to perform query based on this.

## Process Exceptions

The query details get displayed in the multiple entry boxes in 'Process Exception' section. .

After the required records have been queried, the same can be assigned or rejected upon using the two buttons "Assign New Queues" (which will accept the new queue suggested by the batch) or "Reject New Queues" (which will ignore this queue assignment suggested by the batch)

System generates Bulk Reference number during save to store the audit log

## **4.8 Viewing the Summary of Collection Queue Assignment Exception**

You can view the summary of collection queue assignment exception in the 'Summary of Collection Queue Assignment Pending' screen.

You can invoke this screen by typing 'CNSASGNQ' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Queue Assignment Pending Queue

Bulk Reference

Comments

Search Advanced Search Refresh Reset

Records per page 15 1 Of 1

	Bulk Reference	Comments

Exit

To view the summary of collection queue assignment exception, you can perform a search based on any of the following

#### **Bulk Reference**

Select the bulk reference number from the list of values available here.

#### **Comments**

Select a valid comment from the list of values available here.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Bulk Reference
- Comments

## **4.9 Operations on Queue Assignment Exception Record**

You can perform the following operations on action-result-next action maintenance record (if any function under the application toolbar is disabled, it means that the function is not allowed for the record):

- Create and save a new record
- Authorize the record
- Query the details of a record
- Delete the record

*Refer to the manual on Common Procedures for details of these operations.*

---

# **5 Collection Contract Online**

## **5.1 Introduction**

During batch processing in Collections Module, the corresponding queue ids are assigned to the asset contracts and the collection reference number gets generated. In case of any error during the batch process and if the queue and collections agents are not mapped, you can manually assign it. The collection reference number for these exceptional queues can be created in the 'Collections Online' screen.

## **5.2 Capturing Collection Reference**

The features of Collections online screen are given below:

- You can create a new Collection Reference Number.

- Amend the parameters “Allow Manual collection Agent assignment”, and “Allow Manual Queue Assignment” and “Auto Closure”
- Close a Collection Record. Fire CLOS (click of Close button) event against the collection reference.



Batch program takes care in automatically closing the collection record if no due for assets and auto closure is checked.

You can invoke this screen by typing ‘CNDONONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Collection reference number is generated by the system.

## Product

Select a valid collection product for which you want to generate a collection reference number.

## Asset Reference Number

Specify the CL account number for which you need to map to collections.

In new mode, after supplying the Asset reference number and the product, click ‘P’ button to update the details of the selected combination.

The following details get displayed.

- Collection Reference Number
- Latest Event
- Event Sequence Number

- Source Code
- Collection Creation Date
- Counterparty
- Collection Agent
- Queue ID
- State

### **Allow Manual Collection Agent Assignment**

Check this box to indicate that assigning collection agent manually is allowed.

### **Allow Manual Queue Assignment**

Check this box to indicate that assigning collection queue manually is allowed.

### **Auto closure**

Check this box to indicate that automatic closing of the collection product is allowed.

There will be '##' symbols against the queue and collections agents when a collection is created manually. You can manually assign it through the screen CND CNQCH (Manual Queue change.) and subsequently the Collection agent assignment using the screen CND CAASG (Collection Agent Assignment).

### **Parent Collection Reference Number**

Specify the parent collection reference number from the adjoining option list.

### **Wait for the Child Collection to Close**

Check this box to indicate that the parent collection contract should wait till the child collection is closed. If this box is unchecked, then the parent contract will be closed even if the child collection is in active status.



During EOD the collection contract gets created based on this check box checked or unchecked at the collection product level.

### **Asset Details**

The following asset details also get displayed:

- Asset Amount
- Asset User Defined Status

- Asset Currency
- Customer Status
- Asset Outstanding Principal
- Customer Category
- Asset Total Overdue
- Customer Credit Rating
- Asset No. of Schedules Overdue

Click 'Events' button to view the events that got fired on this collection reference number.

Reference Number \*

Events

Event Number *	Event Date	Event Code	Description	Authorization Status

Accounting Entries Messages

Exit

The following events detail gets displayed:

- Event Number
- Event Date
- Event Code
- Description

Click 'Interactions' button to view the interactions that happened for this Collection reference number.

The screenshot shows a window titled "Interaction Details". At the top, there is a "Collection Reference \*" field. Below it is a table with the following columns: "Interaction Reference", "Interaction Date", "Action", "Result", and "Next Action". The table is currently empty. There are navigation buttons (back, forward, search, etc.) above the table. An "Exit" button is located at the bottom right of the window.

The following interaction details are displayed here:

- Interaction Sequence Number
- Interaction Date
- Action
- Result
- Next Action

### 5.3 Recording Customer Interactions

While booking a new interaction (Event CNIB/CNEX) for a collection reference number a new interaction Sequence number is generated. You can record the customer interactions during collection process by the agent in the 'Collection Interactions' screen.

In case of external collection agency, you can upload the recordings from ASCII file for bulk uploads or through the Gateway for single upload. Interaction for each loan is recorded separately. While saving the interaction execution, system validates the result code and next action code based on the Action-Result-Next Action Mapping.



You can invoke this screen by typing 'CNDCOLIN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can record the interactions between the customer and the collection agent here. The interaction sequence number is generated by the system.

### Collection Reference

Specify the collection reference number of the collection process for which you are recoding the details

The following details get displayed:

- Collection Agency gets displayed as per the name of the agent.
- Customer gets displayed as the counterparty of the underlying Asset
- Customer Name gets displayed as per the customer name mapped in the system.
- Processing Stage gets displayed as per the current status of the collection process.
- Record Origin gets displayed as per the origination of the interaction created in system.
- Source Code gets displayed as per the origination of interaction.
- External Reference Number gets displayed if the interaction is uploaded from an external source.
- Record Date displays the date on which the interaction is created in the system.

- In case of any further actions performed on a recorded interaction, the latest interaction sub sequence number gets generated and displayed.

In the case where the Action code does not require an approval, upon save itself system will accept the result code/date and next action code/date. If all the data are supplied CNEX Event will be fired directly and CNIB will not be fired. If Result is "WAITING", CNIB will be fired and Execution needs to be carried out using button 'Liquidate'. On supply of result and next action codes, Execution event CNEX will be carried out.

After the event CNIB is fired processing stage is updated as 'Initiated', if the action code entered by the user requires an approval. In this case the result code, result date, next action and next action date are not accepted by the system while saving the interaction. After the authorisation, Approval (CNAP) event is fired provided you have the approval rights. Bulk Approval is also possible from the screen CNDINAPQ. Authorized records are available for execution. The processing stage after authorization is "Approved"/"Rejected". In case of the approved records, click 'Liquidate' and if all the data is supplied execution is fired and the Processing stage gets changed to 'Executed'.

During amend the interaction subsequence number get incremented by one. During authorisation, if the next action is 'REMINDERMSG' and the next action date is current date the CNMS event gets fired.

### 5.3.1 **Asset Details Tab**

Click 'Asset Details' Tab to view the asset details.

The following asset specific details are displayed here:

- Asset Branch – Branch of the asset product gets displayed
- Asset Reference Number - Asset Reference Number gets displayed
- Asset Amount – Total asset amount gets displayed
- Asset Ccy – Asset currency gets displayed
- Asset Outstanding Principal - Principal Outstanding Amount as on date gets displayed
- Asset User Defined Status - User Defined Status for the Asset Reference gets displayed
- Asset Total Overdue - Total Overdue Amount as on Date gets displayed
- Asset No Of Schedules Overdue - Total No of Schedules Overdue gets displayed.
- No of Days Delinquent – Maximum number. of days overdue for the asset (including all overdue components).
- Collateral Type – Type of asset.
- Maturity Date – Maturity date of the asset.
- Interest Rate – Interest rate of the main interest component as on current date.(UDE which has been mapped for the main interest component).
- Interest Overdue – Total interest overdue payment.

- Principal Overdue – Total principal overdue payment.

### 5.3.1.1 Viewing Collection Asset Details

Click 'Asset Details' to invoke the 'Collection Asset Details' screen.

**Collections Asset Details**

Asset Reference Number  Due Details As of Date  **Asset Details**

**Asset Details**

Customer Id  Asset Currency   
 Asset Product  Asset Currency   
 Asset Amount  Asset Maturity Date   
 Asset Booking Date   
 Asset Value Date

**Due Details**

1 Of 1

<input type="checkbox"/>	Component Name	Total Amount Due	Earliest Due Date
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Exit**

You can view the asset details here.

### 5.3.1.2 Viewing Asset Payment History

Click 'Payment History' to invoke the 'Asset Payment History' screen. You can view the asset payment history details using this screen.

System displays the following details here:

- Asset Reference Number
- Branch Code
- Currency Code

System displays the summary of asset payments in 'Asset Payment Summary' section:

- Schedule Number – Schedule sequence number
- Schedule Date – Payment schedule date for the asset including all components
- Amount Due – Payment due amount
- Amount Settled – Amount paid
- Amount Overdue – Overdue payment for the asset

System displays the payment details of individual components in 'Asset Payment Details' section:

- Component Name – Individual component in the asset
- Amount Due – Payment due amount
- Amount Settled – Amount paid
- Amount Overdue – Overdue payment for the asset
- Status – Status of the payment

### 5.3.1.3 Viewing Collection Interaction History

Click 'Interaction History' to invoke the 'Collection Interaction History' screen. You can view the collection interaction history details using this screen.

Collection Interaction History Details

Asset Reference  Branch

Interaction Details

Interaction Reference	Interaction Date	Action	Result	Next Action
<input type="checkbox"/>				
<input type="checkbox"/>				

Exit

System displays the following details here:

- Asset Reference
- Branch

System displays the interaction history of the selected asset in 'Interaction Details' section:

- Interaction Reference – Reference number to identify the interaction
- Interaction Date – Date on which interaction has been initiated
- Action – Action performed on interaction date
- Result – Result of the action
- Next Action – Next action after the result
- Next Action Date – Date on which the next action has been scheduled to be initiate
- PTP Amount – Amount promised to pay
- PTP Date – Date on which customer has promised to pay amount

#### 5.3.1.4 **Viewing Customer Contact Details**

Click 'Customer Contacts' to invoke the 'Customer Address Details' screen.

Customer Address Details

Asset Reference Number  Branch Code

Customer No	Location	Media	Authorization Status	Record Status
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Detail Exit

System displays the following details here:

- Asset Reference Number
- Branch Code

System displays the customer address of the selected asset reference number:

- Customer Number
- Location
- Media
- Authorization Status
- Record Status

Click the 'Detail' button to invoke the 'Customer Address' screen.

### 5.3.2 **Interaction Details Tab**

Click 'Interaction Details' Tab to view the interaction details.

You can capture the following interaction details here.

### Action Code

Specify the action which is executed as a part of interaction

### Action Date

Specify the date of execution of the aforesaid action

### Result of Action

Specify a valid result code from Action-Result-Next Action maintenance

### Result Date

Specify the result date in case the customer did not respond on the same date of action.

### Next Action

Specify a valid next action as per the Action-Result-Next Action maintenance

### Next Action Date

Specify the date of execution of the next action.

**Delinquency Reason**

Specify delinquency reason for the account going into overdue as per the Customer.

**Hour**

Specify the hour of the interaction with the customer if available.

**Minutes**

Specify the minutes of the interaction with the customer if available.

**Customer Email**

Specify the email id of the customer if available.

**Mobile Number**

Specify the mobile number of the customer if available.

**Interaction Place**

Specify the interaction place with the customer if the action is a personal visit.

**Total PTP**

Specify the total amount, the customer promises to pay if the result of action is PTP.

**Comments**

Specify the comments related to the interaction you have recorded if any.



### 5.3.3 Promise to Pay Details Tab

Click 'Promise to Pay Details' Tab to view the PTP details.

The screenshot shows the 'Collection Interactions' window with the 'Promise to Pay' tab selected. The window has a header bar with 'Collection Interactions' and standard window controls. Below the header is a toolbar with 'New' and 'Enter Query' buttons. The main area is divided into two sections: a top section for data entry and a bottom section for details.

**Data Entry Section:**

Collection Reference *	Interaction Sequence Number *
Collection Agent	Agency Name
Customer	Customer Name
External Reference	Record Origin (Manual)
Processing Stage (Initiated)	Record Date
Source Code	Interaction Sub Sequence number

**Navigation Tabs:** Asset | Interaction Details | **Promise to Pay** | Legal Proceedings

**PTP Details Section:**

PTP Details

Navigation: 10 of 1 | Go

	Currency	PTP Amount	PTP Date	Amount Paid	PTP Status	PTP charge
<input type="checkbox"/>					Pending	
<input type="checkbox"/>						
<input type="checkbox"/>						

**Asset Details Section:**


Maker	Date Time
Checker	Date Time
Contract Status	
Authorization Status	

**Exit**

The following details of promise to pay are displayed here:

- Currency – The currency in which the customer has promised to pay.
- PTP Amount – The amount which customer has promised to pay.
- PTP Date – The date on which the amount will be paid.
- Amount Paid - Actual Amount paid by the customer.
- PTP Status – The status of PTP as on date.
- PTP Charge – The PTP Charge calculated by the system

This record is processed on next action date specified during the interaction.

 CNMS (Collection reminder message) diary event gets fired in the underlying Collection Reference during BOD batch run.

### 5.3.4 Legal Proceedings Tab

Click 'Legal Proceedings' Tab to view the legal proceedings for the asset.

The screenshot shows the 'Collection Interactions' application window. At the top, there's a title bar with a diamond icon and the text 'Collection Interactions'. Below it, a menu bar contains 'New' and 'Enter Query'. The main area is divided into two columns of input fields. The left column includes 'Collection Reference \*', 'Collection Agent', 'Customer', 'External Reference', 'Processing Stage' (with a dropdown menu showing 'Initiated'), and 'Source Code'. The right column includes 'Interaction Sequence Number \*', 'Agency Name', 'Customer Name', 'Record Origin' (with a dropdown menu showing 'Manual'), 'Record Date', and 'Interaction Sub Sequence number'. Below these fields is a tabbed interface with four tabs: 'Asset', 'Interaction Details', 'Promise to Pay', and 'Legal Proceedings' (which is highlighted in red). Under the 'Legal Proceedings' tab, there's a table with five columns: 'Action Ref. no \*', 'Complaint Reference No \*', 'Lawyers Name \*', 'Location', and 'Date of Last Hearing'. The table has one row with empty input fields. Below the table is a scroll bar. At the bottom of the window, there's a section titled 'Asset Details' with a blue background. It contains fields for 'Maker', 'Date Time', 'Checker', 'Date Time', 'Contract Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner of this section.

You can specify all the legal proceedings details for the selected asset reference number:

- Action Reference Number – Sequence number for the legal proceedings for the asset
- Complaint Reference Number – FIR number for the legal interaction
- Lawyers Name – Lawyers who has been involved in the legal verification
- Location – Location
- Date of Last hearing – Date on which the last hearing was initiated
- Next Action – Next action defined
- Date of Next Hearing – Next hearing date
- Proceedings Summary – Description for the legal proceedings

## 5.4 Viewing the Summary of Interaction Record

You can view the summary of collection interaction record in the 'Summary interaction record' screen.

You can invoke this screen by typing 'CNSCOLIN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

[illegible]

To view the summary of collection interaction record, you can perform a search based on any of the following.

### Collection Reference

Select collection reference number from the options maintained.

## Customer

Select a valid customer from the options maintained.

**Collection Agent**

Select a valid collection agent from the options maintained.

## Interaction Sequence Number

Select a valid interaction sequence number from the options maintained.

**Action code**

Select a valid action code from the options maintained.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Collection Reference
- Customer Code
- Customer Name
- Record Origin
- Collection Agent
- Agency Name
- Interaction Sequence Number
- Action Code
- Processing Stage
- Total PTP Amount
- Result of Action
- Action Date

## 5.5 **Operations on Collection Interaction Record**

You can perform the following operations on collection interaction record (if any function under the application toolbar is disabled, it means that the function is not allowed for the record):

- Create a record
- Liquidate the record
- Amend the details of the record
- Authorize the record
- Copy the details of a record on to a new record
- Print the details of a record

*Refer to the manual on Common Procedures for details of these operations.*

## 5.6 **Reminder Capturing Diary Messages**

During the collection process, there could be an action item which requires a reminder message to be sent from the system. The reminder details can be created as a diary based on the action date and the reminder date based on the details of interaction with the customer.

When a Customer Interaction is recorded by a Collection agent, a record is automatically created in the collection 'Collection Reminder Messages' screen depending on the next action code. If the message should be send manually, you can generate it using the manual option and the message date can be given manually.

You can invoke this screen by typing 'CNDCLDRY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can map reminder messages to the action codes here. The branch code gets defaulted to the screen. The Message Sequence Number gets generated by the system.

### **Collection Reference Number**

Select the collection reference number associated with the message for which you want to map reminder.

The following details of the selected collection reference number get defaulted here:

- Branch
- Collection Agent
- Asset Reference Number
- Collection Event Number

### **Interaction Details**

The interaction reference number and details are captured here.

### **Interaction sequence number**

Specify the interaction sequence number if have opted for manual input. If opted for automatic input, the interaction sequence number gets defaulted.

The date of interaction gets defaulted.

### **Message Details**

The message details get defaulted here.

#### **Message Date**

Specify the date on which the message has to be generated.

#### **Message Status**

The message status can be selected as per the current state of collection interaction from the following options:

- Generated – G
- Un-Generated – U
- Cancelled – C

#### **Generation Mode**

Specify the mode of message generation as auto or manual.

The media of reminder message gets defaulted here as per the maintenance. In case the default media is null; 'Mail' gets selected as media.

#### **Additional Text**

Specify the additional information about the reminder message.

#### **Media**

The medium of communication gets defaulted from the Media/Address maintenance. You can amend the details here.

You can save the mapping of reminder message and interaction details. CNMS event gets fired with Collection Event Number while generating message. No operations are allowed after authorizing a reminder message.

## 5.7 Viewing the Summary of Reminder Message Record

You can view the summary of collection interaction reminder record in the 'Summary Reminder Message Record' screen.

You can invoke this screen by typing 'CNSCLDRY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Collection Reminder Messages

Authorization Status  Record Status

Collection Reference  Collection Agent

Message Date

Search Advanced Search Refresh Reset

Records per page 15 1 Of 1 Go

Authorization Status	Record Status	Collection Reference	Collection Agent	Generation Mode	Message Date
----------------------	---------------	----------------------	------------------	-----------------	--------------

Exit

To view the summary of collection reminder message, you can perform a search based on any of the following.

### **Authorisation Status**

Select the authorisation status of the collection reminder message as:

- Authorised
- Unauthorised

### **Record Status**

Select the record status of the collection reminder message as:

- Open

- Closed

**Collection Reference**

Select collection reference number from the options maintained.

**Collection Agent**

Select a valid collection agent from the options maintained.

**Message Date**

The date on which message is generated for the customer.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Authorisation Status
- Record Status
- Collection Reference
- Collection Agent
- Generation Mode
- Message Date
- DCN
- Message Sequence Number

## 5.8 **Operations on Reminder Message Record**

You can perform the following operations on collection interaction record (if any function under the application toolbar is disabled, it means that the function is not allowed for the record):

- Create a record
- Amend the details of the record
- Authorize the record
- Query the record
- Delete the record

*Refer to the manual on Common Procedures for details of these operations.*



## 5.9 Changing Collection Queue for Loans

In Oracle FLEXCUBE, you can manually change the collection queue of a particular loan. You can use 'Collection Queue Change' screen to change the existing collection queue and apply new collection queue.

You can invoke this screen by typing 'CNDCNQCH' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**Collection Queue Change**

**New**

Queue Change \*  Comments

Reference

Source Code

**Query**

Asset Reference  Customer Id

Collection Queue  Product

Minimum Total Amount Over Due  Minimum Overdue Days

Minimum Over Due Schedules  Account Status

Customer Category  Customer Credit Rating

☐ Apply to All

New Collection Queue

**Queue Change**

Asset Reference	Collection Reference Number	Current Collection Queue	New Collection Queue	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Maker  Checker  Contract Status

Date Time  Date Time  Authorization Status

For every manual collection queue change a unique queue change reference number will be generated with the maker id, checker id details stored against each such reference number.

### **Comments**

Specify any comments related to this queue change here, which can be used while retrieving information in the summary screen.

### **Query**

You can query this screen on the following details.

#### **Asset Reference Number**

Specify a valid asset reference number to perform a query based on it.

#### **Customer ID**

Specify a valid customer id to perform a query based on it.

**Collection Queue**

The collection Agent can be assigned only within the collection Agent group linked to the Queue. Specify a valid collection queue value to perform a query based on it.

**Product**

Specify a valid asset product code to perform a query based on it.

**Loan Status**

Specify the loan status to perform a query based on it.

**Minimum Total amount over due**

Specify the minimum amount overdue to query the asset records with the total amount Overdue greater than or equal to this amount.

**Minimum Overdue Days**

Specify a minimum number of overdue days to query the asset records with total number of overdue days greater than or equal to this number.

**Minimum Overdue Schedules**

Specify a minimum number of overdue schedules to query the asset records with total number of overdue schedules greater than or equal to this number.

**Customer Category**

Specify the customer category to perform a query based on it.

**Customer Credit Rating**

Specify the customer credit rating to perform a query based on it.

**Currency**

If you have mentioned the minimum amount overdue this field is mandatory. Specify the asset currency to perform a query based on it.

Click 'Query' button to perform query based on the selected values. The following values get displayed below in the multiple entry blocks of the screen:

- Asset Reference Number
- Total Amount Due
- Currency
- Current Collection Queue
- New Collection Queue

### **New Collection Queue**

Specify the new assign queue to the each asset retrieved.



The event CQAS (Collection Queue assignment) is fired for all the Collection contracts listed after the save.

### **Apply to All**

Select this box if the particular queue selected should be applied to all.

Click 'Apply' button to apply the selected queue to be applied to all the asset references queried. And your access to the selected queue is validated while saving the queue change.



You cannot amend the record after the authorization.

## **5.10 Viewing the Summary of Collection Queue Change Details**

You can view the summary of collection queue change details in the 'Summary Collection Queue Change' screen.

You can invoke this screen by typing 'CN SCNQCH' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can query the Collection Queue Change details here.

### **Queue Change Reference**

Select a valid Collection Queue Change reference number from the list of options available.

### **Comments**

Select valid comments for Collection Queue Change from the list of options available.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Queue Change Reference
- Comments

## **5.11 Operations on Collection Queue change for Loans Record**

You can perform the following operations on collection queue change maintenance record (if any function under the application toolbar is disabled, it means that the function is not allowed for the record):

- Create and save new record
- Authorize the record
- Delete the record
- Query the details of record

*Refer to the manual on Common Procedures for details of these operations.*

## 5.12 Reversing Broken Promise Fee

During EOD batch run broken promise fee is collected from the customer if he defaults a PTP (promise to pay) policy. However, if required the fee collected can be reversed through 'Broken Promise Fee Reversal' screen.

You can invoke this screen by typing 'CNDBPFEE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Broken Promise Fee Reversal' window. It features a blue header bar with the window title. The main area contains several input fields organized into two columns. The left column includes 'Collection Reference \*', 'Asset Reference', and 'Customer'. The right column includes 'Fee Date' and 'Fee ESN \*'. Below these is a section titled 'Fee Details' which contains 'Currency', 'Fee Status', 'Reversal ESN', 'Fee Amount', 'Fee Rule', and 'Revaluation Date'. The bottom of the window is a dark blue bar containing fields for 'Maker', 'Date Time', 'Checker', 'Date Time', 'Status', and 'Authorization Status'. An 'Exit' button is positioned in the bottom right corner of this bar.

You can reverse the fee of broken fee here.

### **Collection Reference Number**

Specify the collection reference associated with the broken promise fee.

Click 'query' button to view all the details of broken fee collected related to the specified collection reference number. The following details get displayed:

- Asset Refernce number

- Fee Date
- Fee Event Sequence Number
- Customer

### **Fee Details**

You can view the following fee details here.

- Currency
- Fee Status
- Broken Promise Fee
- Fee Rule

You can click Reverse from the menu to pass the reversal entries. An event Reversing Broken Promise Fee (RFEE) gets fired. After the fee has been reversed the reversal event sequence number and the date of reversal gets defaulted.

## **5.13 Viewing the Summary of Reversal of Broken Fee Record**

You can view the summary of broken fee reversal record in the 'Summary broken fee reversal record' screen.

You can invoke this screen by typing 'CNSBPFEE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

### Collection Reference

Select collection reference number from the options available.

### Fee Event Sequence Number

Select a valid fee event sequence number from the options available.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Collection Reference
- Fee Event Sequence Number
- Reversal Esn
- Fee Status

## 5.14 Processing Collection Interaction Queues

You can process the interaction processing approvals using the screen 'Interaction pending Approval Queues'. The following types of approvals for the interactions which are in the initiated stages can be processed here:

- The Interactions generated by the batch process on next action date of the previously executed interactions that requires approval.
- The Interactions pending approvals from the daily processing.

You can invoke this screen by typing 'CNDINAPQ' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The records can be approved or rejected in bulk. Bulk reference numbers are generated for storing the audit log. The two events which can be fired here are 'CNAP' or 'CNRJ' which are auto authorised.

## 5.15 Activities for the Day

You can track the daily activities for an agent across the queues. You can invoke this screen from the 'Collection Agent Dashboard' by clicking on the 'Plan Activity' button.



You can specify any or all of the following details and click on 'Query' to view the daily activities for the agent.

- Agent Id
- Agent Name
- Collection Contract
- Source
- Asset Contract

System displays the following information based on the query:

- Asset Reference Number – Reference number of the asset
- Collection reference Number – Reference number of the collection contract
- Counterparty Name – Owner of the asset
- Counterparty – Owner Id of the asset
- Currency – Currency of the asset
- Principal Overdue – Overdue of the principal component
- Total Overdue – Total overdue of the principal and the main interest component
- Total No of Asset Schedules Overdue – Maximum number of days overdue for the main interest or principal components
- Phone Number – Contact number of the customer
- E-mail – E-mail address of the customer
- Comments – User comments

## 5.16 **Assigning Collection Agent for a Loan**

In Oracle FLEXCUBE, you can change the collection agent, if a particular collection agent fails to collect the loan amount due in the 'Collection Agent Assignment' screen. You can assign new agent through 'Collection Agent Assignment' screen. When you assign a new collection agent the interactions recorded for the old agent gets cancelled.

You can invoke this screen by typing 'CNDCAASG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**Collection Agent Assignment**

New

Assignment Reference \*  Effective Date

Comments

**Query**

Customer Id  Minimum Total Amount Over Due

Product  Minimum Over Due Schedules

Collection Reference  Minimum Overdue Days

Asset Reference  Currency

Asset Amount From  Asset Amount To

Collection State  Collection Agent Now

Collection Agent Group

☐ Apply to All

**Collection Agent Assignment**

10f1

<input type="checkbox"/>	Collection Reference number	Asset Reference	Total Amount Due	Currency	Collection Agent G
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Component Wise Balance Details**

Maker  Date Time

Checker  Date Time

Authorization Status

Contract Status

You can query the screen based on the following fields:

### Customer ID

Specify the customer ID of the customer whose loan amount is due.

### Product

Specify the asset product for which the amount due.

### Asset Reference number

Specify the asset reference number as per the collection assignment.

**Collection Reference number**

Specify the collection reference number of the amount due.

**Asset Amount From**

Specify the starting amount range for which you want to change the collection agent.

**Asset Amount To**

Specify the amount limit for which you want to change the collection agent.

**Collection State**

Specify the collection status of the loan for which you want to change the collection agent.

**Collection Agent Group**

Specify the collection agent group for which you want to change the collection agent.

**Minimum Total Amount Overdue**

Specify the total outstanding amount of a loan for which you want to change the collection agent.

**Minimum Overdue Schedules**

Specify the limit of overdue schedules of a loan for which you want to change the collection agent.

**Minimum Overdue Days**

Specify the limit of overdue days of a loan for which you want to change the collection agent.

**Currency**

Specify the currency of a loan for which you want to change the collection agent.

**Collection Agent Now**

Specify the current collection agent of a loan for which you want to change the collection agent.

Click 'Query' button to perform a query based on any of the fields above. The bellow grid displays the following details of all the records matching the selected criteria.

**Apply to All**

Check this box and click apply button to assign the new collection agent to all the records with the selected criteria.

**Comments**

Specify any comments related to this new collection agent assignment here.

While authorizing the new collection agent assignment, as event 'CASG' (Collection Agent Re-Assignment) is fired in all the underlying Collection contracts. A unique assignment reference number is generated which can be used to identify the bunch of contracts for which the assignment has been done in a particular lot. You cannot perform any operation after the authorization.

### 5.16.1 Component Wise Balance

Click 'Component Wise Balance Details' button to view component wise due details of the asset reference number selected in the 'Collection Agent assignment' screen.

You can view the details of assets from the Oracle FLEXCUBE in the 'component wise balance' screen.

### 5.16.2 Processing Collection Agent Fee

In the intermediary module, total liquidated amount paid as collection agent fee is available as an SDE for the definition of collection agent fee. The payment reversal is also handled through another SDE for the reversal amount. The liquidation process also happens in intermediary module.

Element	Description.
LOAN_COLLECTED_AMT	This SDE will return the sum of the amount collected by the intermediary (collection agent).
LOAN_COLL_REV_AMT	This SDE will return the sum of the reversed amount, which was collected by the intermediary (collection agent) but reversed.

Refer intermediary module to know more details on collection agent fee definition, fee reversal and liquidation

## 5.17 Viewing the Summary of Collection Agent Assignment Record

You can view the summary of collection agent assignment record in the 'Summary Collection Agent Assignment' screen.

You can invoke this screen by typing 'CNSCAASG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot displays the 'Agent Assignment' window. At the top, there are search filters: 'Assignment Reference', 'Asset Type', 'No of Records', and 'Effective Date'. Below these are 'Search' and 'Advanced Search' buttons, along with 'Refresh' and 'Reset' buttons. A pagination bar shows 'Records per page' set to 15, '1 Of 1' records, and a 'Go' button. The main area contains a table with the following headers: 'Assignment Reference', 'No of Records', 'Asset Type', 'Effective Date', 'Authorization Status', 'Contract Status', and 'Maker'. The table is currently empty. An 'Exit' button is located at the bottom right of the window.

### Assignment Reference

Select assignment reference number from the options available.

### Maker

Select a valid maker id of the record from the options available.

### Effective Date

Select a valid date from the calendar option from available

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed.

- Assignment Reference
- Effective Date
- Maker

## **5.18 Operations on Collection Agent Assignment Record**

You can perform the following operations on collection agent assignment record (if any function under the application toolbar is disabled, it means that the function is not allowed for the record):

- Create and save a record
- Amend the details of the record
- Authorize the record
- Query the record
- Delete the record

*Refer to the manual on Common Procedures for details of these operations.*

## **5.19 Restricting User – Agent Access**

You can restrict the agent access for the user using 'User Agent Access' screen. You can invoke this screen by typing 'CNDUSRAG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**Customer Restrictions**

New

User ID  User Name

**Agent Restrictions**

<< 10 of 1 >>

Agent Id	Agent Name	Allowed	
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Maker  
Checker  
Mod No

Date Time:  
Date Time:  
Record Status  
Authorization Status

Specify the following details:

**User Id**

Specify the user Id from the adjoining option list for whom the agent access is restricted.

**User Name**

Specify the name of the user.

**Agent restrictions**

**Agent Id**

Specify the agent Id from the adjoining option list.

**Agent Name**

Specify the name of the agent.

**Allowed**

Check this box to indicate that the agent access is allowed for the user.



## 5.20 Viewing User - Agent Details

You can view the agent details using 'User Agent Summary' screen. You can invoke this screen by typing 'CNSUSRAG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'User Agent Summary' application window. It features a search interface with dropdowns for 'Authorization Status' and 'Record Status', a text input for 'User ID', and buttons for 'Search', 'Advanced Search', 'Refresh', and 'Reset'. Below the search area is a table with columns for 'Authorization Status', 'Record Status', and 'User ID'. The table currently displays 15 empty rows. The interface includes a pagination bar indicating '1 Of 1' records and an 'Exit' button at the bottom right.

In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- User ID
- Record Status

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Authorization Status
- User ID
- Record Status

## 5.21 Viewing the Plan Activity

You can query the process of collection through 'Plan Activity' screen. You can view the details in the screen though you cannot perform any operations.

You can invoke this screen by typing 'CNDCADSH' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can query the screen using F7 & F8. After the screen is displayed you can press F7 you can get all the fields enabled to enter the data for querying.

The screenshot displays the 'Plan Activity' window. It features a 'Query' section with various input fields for filtering data, including Branch, Queue, Collection Reference, Collections Product, Collection Agent Group, Asset Reference, Asset Product, Collection Agent, Customer, State, Minimum Overdue, Unique Identifier, Customer Name, Minimum Principal Overdue, Next Activity, Next Activity Dates, Minimum Interest Overdue, Minimum Overdue Days, and buttons for 'Query' and 'Initiate Interaction'. Below this is a table titled 'Assets Under Collections' with columns for Asset Reference, Latest Collection Reference, Queue, Currency, Principal Overdue, Interest Overdue, and Total C. The table contains one row of data. At the bottom, there are buttons for 'View Collection Details', 'View Asset Details', and 'Exit'.

You can perform the query here.

### Query

Specify the following details to perform query.

#### **Branch**

Specify the branch code to query the collection details based on it.

#### **Collection Product**

Specify the collection product code to query the collection details based on it.

#### **Asset Product**

Specify the asset product code to query the collection details based on it.

**Collection Status**

Specify the collection status to query the collection details based on it.

**Collection Queue**

Specify the collection queue to query the collection details based on it.

**Collection Agent Group**

Specify the collection agent group code to query the collection details based on it.

**Collection Agent**

Specify the collection agent code to query the collection details based on it.

**Collection Reference**

Specify the collection reference number to query the collection details based on it.

**Asset Reference**

Specify the asset reference code to query the collection details based on it.

**Customer**

Specify the customer code to query the collection details based on it.

**Minimum Overdue**

Specify the minimum sum of the overdue amount of principal and main interest components for the asset.

**Minimum Principal Overdue**

Specify the minimum overdue of the principal component for the asset.

**Minimum Interest**

Specify the minimum overdue amount for the main interest component for the asset.

**Unique Identifier**

Specify the unique identifier for the asset owner.

**Next Activity**

Specify the next planned interaction activity for the asset.

**Customer Name**

Specify the name of the customer.

### Next Activity Dates

Specify the next due date for the planed activity.

After specifying the values in the screen, click 'Query' button or press F8 to perform the query. The following list of assets under collections process conforming to the query criterion is displayed:

- Asset Reference
- Latest Collection Reference
- Queue
- Collection Agent Group
- Collection Agent
- State
- Collection Status
- Select

Click 'View Collection Details' to view the following collection details.

- The different collection references and interactions that are associated to the Asset reference selected in the parent screen.
- Events that got fired in the latest collection reference number.
- PTP Details for each Collection Reference-Interaction Reference combination

**View Collection Details**

Asset Reference  Current Collection Reference

**Collections List**

Collection Reference	External Reference	Interaction Sequence Number	Record Date	Record Origin	Processing Stage	PTP Associated

**Events**

Event Code	Description	Event Date	ESN	Maker ID	Checker Id

**PTP Details**

Collection Reference	Interaction Sequence	Asset Reference	PTP Amount	PTP Date	Amount Paid	PTP Status

**Interaction Details**

Ok Exit

The following details are displayed:

- Asset Reference
- Current Collection Reference

### **Collections List**

- Collection Reference
- External Reference
- Interaction Sequence Number
- Record Date
- Record Origin
- Processing Stage
- PTP Associated

### **Events**

- Event Code
- Description

- Event Date
- Event Sequence Number
- Maker ID
- Checker ID

On click of “Interaction Details” button, the Customer Interaction Screen (CNDCOLIN) is launched for the Collection Reference number and Interaction Reference number selected.

Click ‘View Asset Details’ to view the basic asset details.

The Asset Reference Number and Due Details as of Date are displayed from the parent screen.

### **Asset Details**

Following asset details are displayed here:

- Counter Party
- Asset Product
- Asset Amount
- Asset Booking Date
- Asset Value Date
- Name
- Description
- Asset Currency
- Asset Maturity Date

## **Due Details**

The following due details are displayed here:

- Component
- Earlier Due Date
- Total Amount Due
- Amount Paid

## **5.22 Viewing Collection Agent Dashboard**

You can view the collection activities across the queues for an agent. You can invoke this screen by typing 'CNDDASH' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Collection Agent Dashboard Screen". Inside the window, there are five input fields arranged in two columns. The left column contains "Branch", "Agent Id", and "Agent Name". The right column contains "Agent Group Code" and "Collection Agent Group". Below these fields is a horizontal navigation bar with six buttons: "Plan Activity", "Activities for the Day", "Activity Report", "Interaction Approval", "Agent Reassignment", and "Queue Assignment". The "Queue Assignment" button is highlighted. In the bottom right corner of the window, there is an "Exit" button.

### **Agent Id**

Specify the identification number of the agent from the adjoining option list.



You can access only allowed agents' details in the dashboard.

System displays the following details:

- Branch – The current branch code from the adjoining option list.
- Agent Name – The agent's name.
- Agent Group Code – The agent group code.

- Collection Agent Group – The agent group description.

*For further information on generic attributes about collection agent, please refer the same user manual.*



---

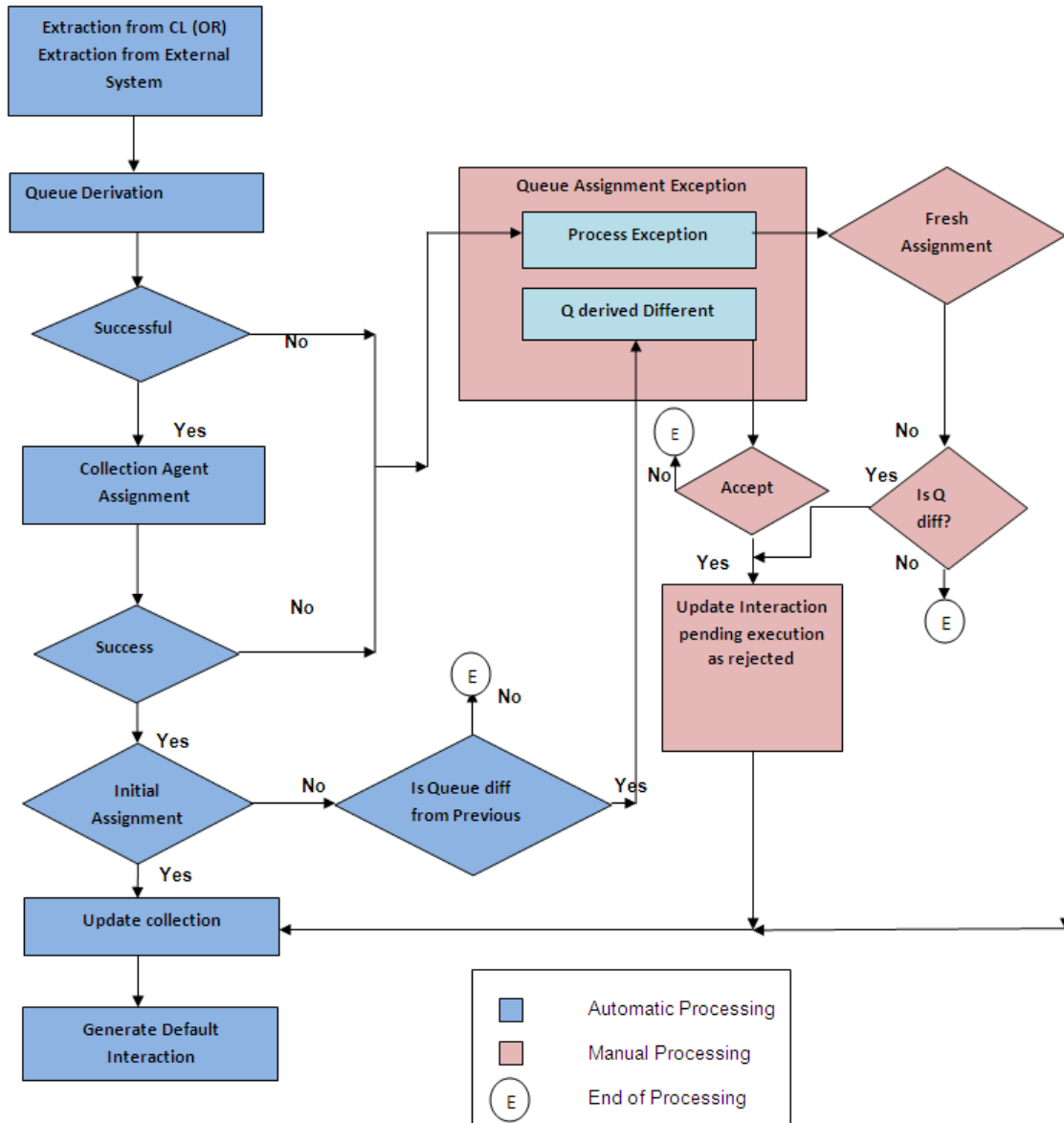
## 6 Batch Processing

### 6.1 Introduction

The batch process of Collections module is explained in this chapter. The batch process takes place in different phases. And collection batch will be processed after the Loans batch.

### 6.2 Batch Process Flowchart

The tasks which will be carried out by the Batch in connection with the Collection Process is explained in the flowchart below.



### 6.2.1 Extraction of Data from Loans

Loan accounts with amount dues are extracted to CN (Collection) module. While processing the data the details required for the SDE's mentioned under the Queue derivation logic are extracted and made available for further processing.



You can also upload the details of asset from external system using General Interface.

### 6.2.2 Processing Collection

Extracted data from the loans module or the asset details are used for further processing. During the batch process run the following sub processes related to collection are performed:

- System checks for collection records which are due for closure with the due amount in the contract as zero and the contracts which are back to normal status. Pending collection messages are cancelled and interactions (other than executed) are cancelled.



If the check box 'Wait for Child Collection to Close' is checked in the 'Collection Online' screen, then system waits for the child collection to close and only then the parent collection will be closed.

- System checks for multiple mapping of collection reference and the base table is taken for Queue Assignment Exception. The same is picked up next day from the 'Queue assignment Exception' screen after confirming the new queue assigned for these collections.
- Agents are assigned based on the allocation maintained in the collection agent group level for the various collection Agents. If another loan of the customer has been assigned to a particular collection agent, then a subsequent one (assigned to the same group) will also be assigned to the same collection agent.
- The default action record is assigned at the interaction data for the newly created Collection references i.e. the action code that appears first in the Action –Result –Next Action mapping.
- New interaction for the records is displayed for which the next action date is due. The stage is updated after verifying the authorization.
- Based on the State mapping maintenance, collection state change happens during the batch process
- PTP charge processing happens after verifying the dates have been honoured or not. For broken promise, a charge is calculated on the basis amount.

Reminder messages are generated during the BOD or EOD batch run. CNMS event is fired in the Collection references wherever applicable. The corresponding batch function ID is CNDREMSG.

*Refer 'Maintenances and Operations' and 'Collection Contract Online' chapters of the CN (Collections) module user manual to know more about the details of collection sub process.*

### 6.2.3 **Uploading the Collection Details**

Entering high volume collection details can be laborious and time consuming. You can avoid entering such details using the Batch Upload Function.

#### 6.2.3.1 **Customer Interactions upload**

You can upload the Customer Interactions done by the Collection Agents through the Generic Interface module. It should contain the following details:

Sl. No.	Column Name	Width	Type	Description
1	COLLECTION_REF	16	CHARACTER	This will identify the collection in the System.

Sl. No.	Column Name	Width	Type	Description
2	SOURCE_CODE	15	CHARACTER	This will identify the External system who is sending in the details
3	COLLECTION_AGENT_ID	15	CHARACTER	Identifies the a Valid Collection Agent defined in the System
4	ASSET_REFERENCE_NUMBER	35	CHARACTER	Valid Loan reference in the System
5	LOAN_BRANCH	35	CHARACTER	The Branch in which the Loan was issued
6	ACTION_CODE	20	CHARACTER	Valid Follow up mode defined in the System
7	ACTION_DATE	11	DATE	
8	RESULT_CODE	20	CHARACTER	Valid Result code in the System
9	RESULT_DATE	11	DATE	
10	NEXT_ACTION_CODE	20	CHARACTER	
11	NEXT_ACTION_DATE	11	DATE	Usually the date agreed upon by the customer to honor the payment due
12	PTP_AMOUNT	22	NUMBER	The promised to pay amount in Asset Currency.(Could be multiple)
13	PTP_DATE	11	DATE	The date on which the above amount has been agreed to pay.(Could be multiple)
14	MEDIA	15	CHARACTER	Media for Message Generation
15	INTERACTION_DETAILS	2000	CHARACTER	The Details of the conversation
16	INTERACTION_PLACE	35	CHARACTER	Place of interaction , if not phone
17	INTERACTION_DATE	11	DATE	Date of Interaction

Sl. No.	Column Name	Width	Type	Description
18	INTERACTION_HR	2	NUMBER	Hour
19	INTERACTION_MIN	2	NUMBER	Minute
20	CUSTOMER_EMAIL_ID	105	CHARACTER	Email ID of the Customer
21	CUSTOMER_MOBILE	20	CHARACTER	Mobile number of the Customer.

### 6.2.3.2 Asset Details Upload

You can upload the Asset Details using the following fields in an ASCII file. The upload is through Generic Interface module.

Field Name	Length	Type	Description
SOURCE_CODE	15	CHARACTER	Source code to identify the External system
ASSET_REFERENCE	35	CHARACTER	Reference number used to identify the Asset at the source
PRODUCT	4	CHARACTER	If there is something like a product code in the external system
COUNTERPARTY	9	CHARACTER	Counterparty id for the Asset
CUST_CATEGORY	10	CHARACTER	Customer Category
CUST_GROUP	10	CHARACTER	Customer Group
CUST_CRDT_RATING	10	CHARACTER	Customer Credit Rating
CUST_STATUS	4	CHARACTER	Customer Level status
ASSET_BOOKING_DATE	11	DATE	Booking date of the Asset.
ASSET_VALUE_DATE	11	DATE	Value Date of the Asset
ASSET_MATURITY_DATE	11	DATE	Maturity Date of the Asset.
SETTLEMENT_ACC	20	CHARACTER	Settlement Account number.
SETTLEMENT_ACC_BRN	3	CHARACTER	Branch where the Settlement Account is available

Field Name	Length	Type	Description
CUST_CHARGE_GROUP	10	CHARACTER	Customer Charge Group
ASSET_OUTSTANDING	22	NUMBER	Outstanding Principal Amount of the Asset
ASSET_PRINC_DUE	22	NUMBER	Due amount for the Principal
ASSET_OTHER_DUE	22	NUMBER	Due amount for the other components
ASSET_CCY	3	CHARACTER	Currency of the Asset
ASSET_BRN	3	CHARACTER	Asset branch
ASSET_BRN_LCY	3	CHARACTER	Local Currency of the asset branch
ASSET_TOTAL_OVD	22	NUMBER	Total Overdue amount for the Asset.
ASSET_SCH_OVD	3	NUMBER	Number of Schedules in Overdue status
ASSET_EARLIEST_OVD	5	NUMBER	Number of days by which the earliest schedule is overdue
ASSET_UDEF_STATUS	4	CHARACTER	User defined status Assigned to the Asset.
ASSET_AMOUNT	22	NUMBER	Asset Contract Amount
USERDEF_C1	35	CHARACTER	User defined Character fields
USERDEF_C2	35	CHARACTER	User defined Character fields
USERDEF_C3	35	CHARACTER	User defined Character fields
USERDEF_C4	35	CHARACTER	User defined Character fields
USERDEF_C5	35	CHARACTER	User defined Character fields
USERDEF_C6	35	CHARACTER	User defined Character fields
USERDEF_C7	35	CHARACTER	User defined Character fields
USERDEF_C8	35	CHARACTER	User defined Character fields
USERDEF_C9	35	CHARACTER	User defined Character fields
USERDEF_C10	35	CHARACTER	User defined Character fields
USERDEF_N1	22	NUMBER	User Defined Number fields

Field Name	Length	Type	Description
USERDEF_N2	22	NUMBER	User Defined Number fields
USERDEF_N3	22	NUMBER	User Defined Number fields
USERDEF_N4	22	NUMBER	User Defined Number fields
USERDEF_N5	22	NUMBER	User Defined Number fields
USERDEF_N6	22	NUMBER	User Defined Number fields
USERDEF_N7	22	NUMBER	User Defined Number fields
USERDEF_N8	22	NUMBER	User Defined Number fields
USERDEF_N9	22	NUMBER	User Defined Number fields
USERDEF_N10	22	NUMBER	User Defined Number fields
USERDEF_D1	11	DATE	User Defined Date fields
USERDEF_D2	11	DATE	User Defined Date fields
USERDEF_D3	11	DATE	User Defined Date fields
USERDEF_D4	11	DATE	User Defined Date fields
USERDEF_D5	11	DATE	User Defined Date fields
USERDEF_D6	11	DATE	User Defined Date fields
USERDEF_D7	11	DATE	User Defined Date fields
USERDEF_D8	11	DATE	User Defined Date fields
USERDEF_D9	11	DATE	User Defined Date fields
USERDEF_D10	11	DATE	User Defined Date fields

### 6.2.3.3 Payment Details Upload

You can upload the payment details through the Generic Interface module. It should contain the following details:

Field Name	Length	Type	Description
SOURCE_CODE	15	CHARACTER	Source code to identify the External system
ASSET_REFERENCE	35	CHARACTER	Reference number used to identify the Asset at the source

Field Name	Length	Type	Description
PAYMENT_ESN	4	NUMBER	Event Sequence number for the payment.
PAYMENT_AMOUNT	22	NUMBER	Payment Amount
PAYMENT_CCY	3	CHARACTER	Payment Currency
PAYMENT_DATE	11	CHARACTER	Date of payment
COLLECTION_AGNT	9	CHARACTER	Collection Agent ID associated with the Payment.
REVERSAL_ESN	4	NUMBER	The ESN of the Reversal of payment.
REVERSAL_DATE	11	CHARACTER	Date on which the reversal happened.
PAYMENT_STATUS	1	CHARACTER	'A' for Active,'R' for Reversed.

*Refer 'Generic Interface' user manual for more details on upload functionality.*



---

## 7 Annexure – Events and Advices for Collections

### 7.1 Collection Events

The following is an exhaustive list of events that can take place during the lifecycle of Collection module.

Sr. No.	Event Code	Description	New Version?
1	CQAS	Collection Queue Assignment	Y
2	CASG	Collection Agent Assignment	Y
3	CNIB	Interaction Booking	N
4	CNAP	Interaction Approval	N
5	CNRJ	Interaction Rejection	N
6	CNEX	Interaction Execution	N
7	CNMS	Interaction Reminder Message	N
8	BFEE	Broken promise Penalty Charge.	N
9	RFEE	Reversal of Broken Promise Fee	N
10	CAMD	Collection amendment	Y
11	CIAM	Collection Interaction Amendment	N
12	CLOS	Collection Closure	N
13	CLST	Collection State Change	N
14	INIT	Collection Initiation	Y

#### 7.1.1 Advices

The following advice is available for Collection Module. The advice is sent only to the customer. There will not be any advices for the collection Agent except when he holds an account with the bank.

Sr. No.	Message Type	Description
1	COLL_REMINDER	Collection Reminder Message

The following Advice tags are provided for the above message.

<b>Sr. No.</b>	<b>Advice Tags</b>	<b>Description</b>	<b>Message Type</b>
1	_COLL-AGENT-ID_	The Collection Agent Id	COLL_REMINDER
2	_COLL-AGENT-NAME_	Collection Agent Name	COLL_REMINDER
3	_CUST-ID_	Customer ID	COLL_REMINDER
4	_ACTION-CODE_	Follow-up Mode Description	COLL_REMINDER
5	_ASSET-REF_	Asset Reference number.	COLL_REMINDER
6	_ASSET-CCY_	Asset Currency	COLL_REMINDER
7	_INTERACTION-REFERENCE_	Interaction Reference Generated by the system. Will be null if the message is not linked to an existing interaction.	COLL_REMINDER
8	_INTERACTION-PLACE_	Interaction place as captured in the system. Will be null if the message is not linked to an existing interaction.	COLL_REMINDER
9	_INTERACTION-TIME_	Interaction time. Will be null if the message is not linked to an existing interaction.	COLL_REMINDER
10	_INTERACTION-COMMENTS_	Interaction Comments. Will be null if the message is not linked to an existing interaction.	COLL_REMINDER
11	_INTERACTION-DATE_	Interaction Date. Will be null if the message is not linked to an existing interaction.	COLL_REMINDER
12	_NEXT-ACTION-DATE_	Next Action Date. Will be null if the message is not linked to an existing interaction.	COLL_REMINDER
13	_ADDL-TXT_	The Additional text keyed in the diary message screen.	COLL_REMINDER
14	_PTP-AMOUNT_	Amount the Customer has promised to pay. Will be null if the message is not linked to an existing interaction.	COLL_REMINDER
15	_PTP-DATE_	Date by which the above amount will be paid. Will be null if the message is not linked to an existing interaction.	COLL_REMINDER
16	_TOTAL-PTP-AMT_	Total PTP amount	COLL_REMINDER

Sr. No.	Advice Tags	Description	Message Type
17	_ASSET-OUTSTANDING_	Total Amount outstanding for the Asset.	COLL_REMINDER
18	_COLLECTION-REF_	Collection Reference associated with this message.	COLL_REMINDER
19	_COLLECTION-STATE_	Collection State	COLL_REMINDER
20	_COLLECTION-Q_	Collection Queue.	COLL_REMINDER
21	_PTP-CHG_	PTP Charge calculated	COLL_REMINDER

## 7.2 Process Codes for Collection Module

The following is a list of process codes that are available to serve the reference number generation across various screens.

Process Code	Purpose
ZCAA	Reference Number generated during Assignment/Re-assignment of Collection Agent
ZINT	For Customer Interaction recording, Interaction reference.
ZCQC	Queue Change reference Generation
ZCBK	Bulk reference used in the two queue screens.

### 8.1 Introduction

The report programs available under the Collections (CN) module are explained in this chapter. All activities that are performed by the CN module are recorded. The inputs you have made at different stages of the contract are pieced together and can be extracted in the form of meaningful reports as and when you may require them.

The reports that can be generated for the CN Module are as follows:

- Collection Interaction Details
- Loans under Collection Process



Note that for some of the reports you do not have to make any specifications. For such reports, there is no Report Options screen.

### 8.2 Collection Interaction Details

The collection interaction detail reports all the details of a customer interaction for a particular Collection Agent.

You can perform a query based on the following fields:

- Customer ID
- Product
- Collection Agent
- Loan Reference Number
- Collection Status

The report displays the following fields:

- Collection Agent
- Loan Reference number
- Collection Status
- Customer ID
- Customer Name
- Interaction Reference
- Action Code

- Interaction Date/Time
- Result Code
- Result Date
- Next Action Code
- Next Action Date
- PTP amount
- Comments

## 8.3 **OBIEE Repository**

An OBIEE repository is created for the customer collection interaction details. In addition to the CN module data stores some core data stores like the customer, currency, branch is also provided.



This can be used where the source of an Asset is “FLEXCUBE”

### 8.3.1 **Loans under Collection Process**

You can generate a report with all the loans that are under collection process with the following details:

- Collection Agent
- Collection Agent Name
- Loan Reference number
- Collection Status
- Loan Status
- Customer ID
- Customer Name
- Loan amount
- Value Date
- Total Amount Due

## 8.4 **Activity Report**

The ‘Activity Report’ provides the list of the actionable items for the day for the agent. You can invoke this report screen by typing ‘CNRAGTAC’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following preferences for generating the report:

#### **Agent ID**

Specify the agent Id from the adjoining option list for whom you want to generate the report.

#### **Agent Name**

Specify the agent's name for whom the report is generated.

#### **Agent Group Name**

Specify the group name to which the agent belongs.

#### **Date**

Specify the date till which you want to generate the report for the pending activities for the agent.

#### **Collection Contract Status**

Specify the status of the collection contract from the adjoining option list.

#### **Report Format**

Select the report format from the adjoining drop-down list in which you want to generate the report. You can select one of the following:

- HTML
- RTF
- PDF
- Excel

## Report Output

Select the mode of output from the adjoining drop-down list. You can select one of the following:

- Print
- View
- Spool

## Printer At

Select the printer location from the adjoining drop-down list. You can select one of the following:

- Client
- Server

## Printer

Specify the path of the printer if you want to print the report.

### 8.4.1 Contents of the Report

The report contains the following details:

#### Header

Sr. No.	Field Name	Field Description
1	Agent Name	Name of the agent for whom the report is generated
2	Agent ID	Agent identification number
3	Agent Group	Group to which the agent belongs
4	Date	

#### Body of the Report

Sr. No.	Field Name	Field Description
1	Asset Reference Number	Reference number of the asset
2	Collection Reference Number	Reference number of the collection contract
3	Collection Contract Status	Status of the collection contract
4	Counterparty	Name of the asset holder
5	Counterparty ID	Counterparty identification number

6	Currency	Currency of the asset
7	Status	Collection contract status
8	Current Action	Action performed
9	Next Action	Next action after the result
10	Next Action Date	Date on which the next action has been scheduled to initiate

## 8.5 Delinquency Analysis by Overdue Days

This report displays the list of assets that are overdue in the current branch. You can invoke this report screen by typing 'CNRDLQOD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following preferences for generating the report:

### **Branch Code**

Specify the unique code for the branch from the adjoining option list.

### **Delinquency Component**

Specify the delinquency for collection from the adjoining option list.

### **Minimum Delinquency Days**

Specify the minimum days of delinquency.



### Report Format

Select the report format from the adjoining drop-down list in which you want to generate the report. You can select one of the following:

- HTML
- RTF
- PDF
- Excel

### Report Output

Select the mode of output from the adjoining drop-down list. You can select one of the following:

- Print
- View
- Spool

### Printer At

Select the printer location from the adjoining drop-down list. You can select one of the following:

- Client
- Server

### Printer

Specify the path of the printer if you want to print the report.

## 8.5.1 Contents of the Report

The report contains the following details:

#### Header

Sr. No.	Field Name	Field Description
1	Branch Code	Code of the branch
2	Delinquency Component	Defaulted component
3	Delinquency days	Days when the payment is not made from the schedule due date

#### Body of the Report

Sr. No.	Field Name	Field Description
---------	------------	-------------------

1	Asset Reference Number	Reference number of the asset
2	Customer No	Customer identification number
3	Component Name	Defaulted component name
4	Schedule Due Date	Due date for the payment
5	Amount Due	Total due to be paid.
6	Amount Settled	Amount paid
7	Delinquency Days	Days when the payment is not made from the schedule due date.



This report is generated manually.

## 8.6 **Account Level Activity**

This report displays the list of actions and payments for an asset reference. You can invoke this report screen by typing 'CNRASACT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following preferences for generating the report:

### **Asset Reference Number**

Specify the asset reference number from the adjoining option list for which you want to generate the report.

**Branch Code**

Specify the unique code for the branch from the adjoining option list.

**From Date**

Specify the date from when the report needs to be generated.

**To Date**

Specify the date until when the report needs to be generated.

**Report Format**

Select the report format from the adjoining drop-down list in which you want to generate the report. You can select one of the following:

- HTML
- RTF
- PDF
- Excel

**Report Output**

Select the mode of output from the adjoining drop-down list. You can select one of the following:

- Print
- View
- Spool

**Printer At**

Select the printer location from the adjoining drop-down list. You can select one of the following:

- Client
- Server

**Printer**

Specify the path of the printer if you want to print the report.

**8.6.1 Contents of the Report****Header**

Sr. No.	Field Name	Field Description
1	Asset Reference Number	Reference number of the asset

2	Branch Code	Code of the branch
---	-------------	--------------------

#### Body of the Report

Sr. No.	Field Name	Field Description
1	Customer No	Customer identification number
2	Collection Reference Number	Reference number of the collection contract
3	Interaction Reference Number	Reference number to identify the interaction
4	Agent Code	Agent identification number
5	Action Code	Code of the action performed
6	Action Result	Result of the action initiated
7	Action Date	Date on which the action was initiated
8	Collection Agent Id	Agent identification number
9	Next Action	Next action after the result
10	Next Action Date	Date on which the next action has been scheduled to initiate
11	Queue Id	Name of the queue to which the collection belong to
12	Media of Communication.	Mode of communication
13	Payment Amount	Total due to be paid.
14	Payment Date	Date on which payment was made



This report is generated manually.

## 8.7 Delinquency and Activity by each Collection Agent

This report displays the list of delinquency and activities for the agent. You can invoke this report screen by typing 'CNRDLQAG' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Delinquency and Activity by each Collection Agent

Agent Id

Report Format

Report Output

Printer At

Printer

Ok Exit

You can specify the following preferences for generating the report:

### **Agent Id**

Specify the agent Id from the adjoining option list for whom you want to generate the report.

### **Report Format**

Select the report format from the adjoining drop-down list in which you want to generate the report. You can select one of the following:

- HTML
- RTF
- PDF
- Excel

### **Report Output**

Select the mode of output from the adjoining drop-down list. You can select one of the following:

- Print
- View
- Spool

### **Printer At**

Select the printer location from the adjoining drop-down list. You can select one of the following:

- Client
- Server

## Printer

Specify the path of the printer if you want to print the report.

### 8.7.1 Contents of the Report

#### Header

Sr. No.	Field Name	Field Description
1	Branch Code	Code of the branch
2	Agent ID	Agent identification number

#### Body of the Report

Sr. No.	Field Name	Field Description
1	Agent Id	Agent identification number
2	Branch Code	Code of the branch
3	Collection Reference Number	Reference number of the collection contract
4	Asset Reference Number	Reference number of the asset
5	Component Name	Defaulted component name
6	Schedule Due Date	Due date scheduled for the payment
7	Amount Due	Total due to be paid.
8	Amount Settled	Amount paid
9	Delinquency Days	Days when the payment is not made from the schedule due date
10	Action Code	Code of the action performed
11	Action Result	Result of the action initiated
12	Next Action	Next action after the result
13	Next Action Date	Date on which the next action has been scheduled to initiate

## 8.8 Cash Receipts by Collector, Daily and Month to Date

This report displays the payment mode for all the assets which has been handled by the agent between the 'From' and 'To' date. You can invoke this report screen by typing 'CNRCASRT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software window titled "Cash receipts by Collector, Daily and month to date". The window contains several input fields and dropdown menus. On the left side, there is a text box for "Agent Id", followed by "From Date \*" and "To Date \*" which are date pickers. Below these are two dropdown menus: "Report Format" (currently showing "PDF") and "Report Output" (currently showing "Print"). On the right side, there are two more dropdown menus: "Printer At" (currently showing "Client") and "Printer". At the bottom right of the window, there are two buttons labeled "Ok" and "Exit".

You can specify the following preferences for generating the report:

### **Agent Id**

Specify the agent Id from the adjoining option list for whom you want to generate the report.

### **From Date**

Specify the date from when the report needs to be generated.

### **To Date**

Specify the date until when the report needs to be generated.

### **Report Format**

Select the report format from the adjoining drop-down list in which you want to generate the report. You can select one of the following:

- HTML
- RTF
- PDF
- Excel

## Report Output

Select the mode of output from the adjoining drop-down list. You can select one of the following:

- Print
- View
- Spool

## Printer At

Select the printer location from the adjoining drop-down list. You can select one of the following:

- Client
- Server

## Printer

Specify the path of the printer if you want to print the report.

### 8.8.1 Contents of the Report

#### Header

Sr. No.	Field Name	Field Description
1	Agent name	Name of the agent
2	From Date	Report start date
3	To Date	Report end date

#### Body of the Report

Sr. No.	Field Name	Field Description
1	Collection Reference Number	Reference number of the collection contract
2	Asset Reference Number	Reference number of the asset
3	Branch Code	Code of the branch
4	Value Date of Payment	Amount paid date
5	Payment Amount	Total amount paid.
6	Currency of Payment	Payment currency



This report is generated manually.



## 8.9 Customer Aging Report by Collector (Agent)

This report displays the list of customers and their asset details which are under selected agent. You can invoke this report screen by typing 'CNRCUSRP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software window titled "Customer Aging ByCollector,user defined aging segment". Inside the window, there are several input fields and dropdown menus for configuring the report. On the left side, there are three text input fields labeled "Agent Name", "From Date", and "No of Days". Below these are two dropdown menus: "Report Format" (currently set to "PDF") and "Report Output" (currently set to "Print"). On the right side, there are two more dropdown menus: "Printer At" (currently set to "Client") and "Printer". At the bottom right of the window, there are two buttons labeled "Ok" and "Exit".

You can specify the following preferences for generating the report:

### **Agent Name**

Specify the agent name from the adjoining option list for whom you want to generate the report.

### **From Date**

Specify the date from when the report needs to be generated.

### **Number of Days**

Specify the number of days for which you want to generate the report.

### **Report Format**

Select the report format from the adjoining drop-down list in which you want to generate the report. You can select one of the following:

- HTML
- RTF
- PDF
- Excel

## Report Output

Select the mode of output from the adjoining drop-down list. You can select one of the following:

- Print
- View
- Spool

## Printer At

Select the printer location from the adjoining drop-down list. You can select one of the following:

- Client
- Server

## Printer

Specify the path of the printer if you want to print the report.

### 8.9.1 Contents of the Report

#### Header

Sr. No.	Field Name	Field Description
1	Agent name	Name of the agent for whom the report is generated
2	From Date	Report start date

#### Body of the Report

Sr. No.	Field Name	Field Description
1	Customer Id	Customer identification number
2	Collection Reference Number	Reference number of the collection contract
3	Collection Initiated Date	Date on which the collection was initiated
4	Asset Reference Number	Reference number of the asset
5	Asset Related Details	Product code of the asset
6	No of Days	Number of overdue days for the payment



This report is generated manually.

## 8.10 Contacts Results and tickles by Collector (Agent) Summary

This report displays the list of interactions which are initiated by the agent. You can invoke this report screen by typing 'CNRINTSM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a window titled "Contact Results and tickles by Collector (Summary)". Inside the window, there are the following fields and controls:

- Agent Name \***: A text input field.
- From Date**: A date selection field.
- To Date**: A date selection field.
- Report Format**: A dropdown menu with "PDF" selected.
- Report Output**: A dropdown menu with "Print" selected.
- Printer At**: A dropdown menu with "Client" selected.
- Printer**: A text input field.
- Buttons**: "Ok" and "Exit" buttons at the bottom right.

You can specify the following preferences for generating the report:

### **Agent Name**

### **From Date**

Specify the date from when the report needs to be generated.

### **To Date**

Specify the date until when the report needs to be generated.

### **Report Format**

Select the report format from the adjoining drop-down list in which you want to generate the report. You can select one of the following:

- HTML
- RTF
- PDF
- Excel

## Report Output

Select the mode of output from the adjoining drop-down list. You can select one of the following:

- Print
- View
- Spool

## Printer At

Select the printer location from the adjoining drop-down list. You can select one of the following:

- Client
- Server

## Printer

Specify the path of the printer if you want to print the report.

### 8.10.1 Contents of the Report


#### Header

Sr. No.	Field Name	Field Description
1	Agent name	Name of the agent for whom the report id generated
2	From Date	Report start date
3	To Date	Report end date

#### Body of the Report

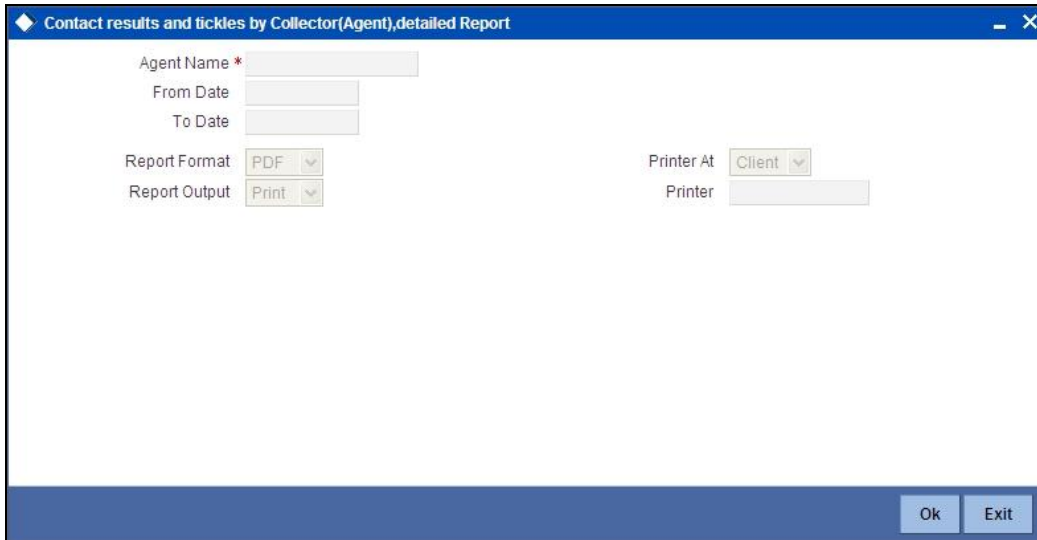
Sr. No.	Field Name	Field Description
1	Branch Code	Code of the branch
2	Interaction Reference Number	Reference number to identify the interaction
3	Asset Reference Number	Reference number of the asset
4	Customer Id	Customer Identification number
5	Collection Reference Number	Reference number of the collection contract
6	Collection Initiated Date	Date on which the collection was initiated
7	Asset Reference	Reference number of the asset

	Number	
8	Asset Related Details	Asset product code

 This report is generated manually.

## 8.11 **Contacts Results and tickles by Collector (Agent)** **Detailed Report**

This report displays the list of interactions which are initiated by the agent and corresponding result of the interaction. You can invoke this report screen by typing 'CNRAGIND' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following preferences for generating the report:

### **Collection Agent Id**

Select 'Specific' if you want to generate the report for the specific collection agent Id. Select 'All' if you want to generate the report for the entire collection agent Ids.

### **Collection Agent Id**

Specify the collection agent Id from the adjoining option list if you want to generate the report for the specific agent Id.

### **Loan Reference**

Select 'Specific' if you want to refer to the specific loan. Select 'All' if you want to refer to all the loans.

### 8.11.1 Contents of the Report

#### Header

Sr. No.	Field Name	Field Description
1	Agent Name	Name of the agent for whom the report is generated
2	From Date	Report start date
3	To Date	Report end date

#### Body of the Report

Sr. No.	Field Name	Field Description
1	Interaction Reference Number	Reference number to identify the interaction
2	Asset Reference Number	Reference number of the asset
3	Asset Currency	Currency of the asset
4	Asset Amount	Total asset amount
5	Customer Id	Customer identification number
6	Collection Reference Number	Reference number of the collection contract
7	Collection Initiated Date	Date on which the collection was initiated
8	Action Initiated	Action performed
9	Action Initiation Date	Date on which the action was initiated
10	Result of Action	Result of the action initiated
11	Next Action	Next action after the result
12	Next Action Date	Date on which the next action has been scheduled to initiate
13	PTP Amount	Amount promised to pay



This report is generated manually.

## 8.12 Fee Liquidated to Collection Agent

This report displays the collection fee liquidation to the agent in a specified interval for the given branch. You can invoke this report screen by typing 'CNRFEEL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Collection Agent-Fee Liquidation

Branch Code \*

From Date \*

To Date \*

Report Format PDF

Report Output Print

Printer At Client

Printer

Ok Exit

You can specify the following preferences for generating the report:

### **Branch Code**

Specify the Unique code of the branch from the adjoining option list.

### **From Date**

Specify the date from when the report needs to be generated.

### **To Date**

Specify the date until when the report needs to be generated.

### **Report Format**

Select the report format from the adjoining drop-down list in which you want to generate the report. You can select one of the following:

- HTML
- RTF
- PDF
- Excel

## Report Output

Select the mode of output from the adjoining drop-down list. You can select one of the following:

- Print
- View
- Spool

## Printer At

Select the printer location from the adjoining drop-down list. You can select one of the following:

- Client
- Server

## Printer

Specify the path of the printer if you want to print the report.

### 8.12.1 Contents of the Report

#### Header

Sr. No.	Field Name	Field Description
1	Branch Code	Code of the branch

#### Body of the Report

Sr. No.	Field Name	Field Description
1	Branch Code	Code of the branch
2	Agent Id	Agent identification number
3	Collection Reference Number	Reference number of the collection contract
4	Asset Reference Number	Reference number of the asset
5	Liquidation Reference Number	Reference number of liquidation of the asset
6	Liquidated Date	Adte on which the asset was liquidated
7	Currency	Currency of the asset
8	Amount	Total due to be paid



This report is generated manually.



---

## 9 Screen Glossary

### 9.1 Function ID List

The following table lists the function id and the function description of the screens covered as part of this User Manual.

Function ID	Function Description
CNDACTCD	Action Codes
CNDASGNQ	Queue Assignment Pending Queue
CNDAXRSN	Action-Result-Next Action Mapping
CNDBPFEE	Broken Promise Fee Reversal
CNDCAASG	Collection Agent Assignment
CNDCADSH	Plan Activity
CNDCAGRP	Collection Agent Groups
CNDCLDRY	Collection Reminder Messages
CNDCLNST	Collection States
CNDCNQCH	Collection Queue Change
CNDCOLIN	Collection Interactions
CNDDLQRS	Delinquency Reasons
CNDINAPQ	Interaction Approval Queue
CNDONONL	Collections Online
CNDPRMNT	Collections Product
CNDPTPPO	Promise To Pay Policy
CNDQRULE	Queue Derivation Rule
CNDRESLT	Result codes
CNDSTMAP	Collection State Mapping
CNSACTCD	Action Codes
CNSASGNQ	Queue Assignment Pending Queue

Function ID	Function Description
CNSAXRSN	Action-Result-Next Action Mapping
CNSBPFE	Broken Promise Fee Reversal Summary
CNSCAASG	Agent Assignment
CNSCAGRP	Collection Agent Groups
CNSCLDRY	Collection Reminder Messages
CNSCLNST	Collection States
CNSCNQCH	Collection Queue Change
CNSCOLIN	Collection Interactions
CNSDLQRS	Delinquency Reasons
CNSPRMNT	Collections Product
CNSPTPPO	Promise To Pay Policy
CNSQRULE	Queue Derivation Rule
CNSRESLT	Result codes
CNSSTMAP	Collection State Mapping



Collections  
[May] [2012]  
Version 12.0

Oracle Corporation  
World Headquarters  
500 Oracle Parkway  
Redwood Shores, CA 94065  
U.S.A.

Worldwide Inquiries:  
Phone: +1.650.506.7000  
Fax: +1.650.506.7200  
[www.oracle.com/ financial\\_services/](http://www.oracle.com/financial_services/)

Copyright © [2012] Oracle Financial Services Software Limited. All rights reserved.

No part of this work may be reproduced, stored in a retrieval system, adopted or transmitted in any form or by any means, electronic, mechanical, photographic, graphic, optic recording or otherwise, translated in any language or computer language, without the prior written permission of Oracle Financial Services Software Limited.

Due care has been taken to make this document and accompanying software package as accurate as possible. However, Oracle Financial Services Software Limited makes no representation or warranties with respect to the contents hereof and shall not be responsible for any loss or damage caused to the user by the direct or indirect use of this document and the accompanying Software System. Furthermore, Oracle Financial Services Software Limited reserves the right to alter, modify or otherwise change in any manner the content hereof, without obligation of Oracle Financial Services Software Limited to notify any person of such revision or changes.

All company and product names are trademarks of the respective companies with which they are associated.