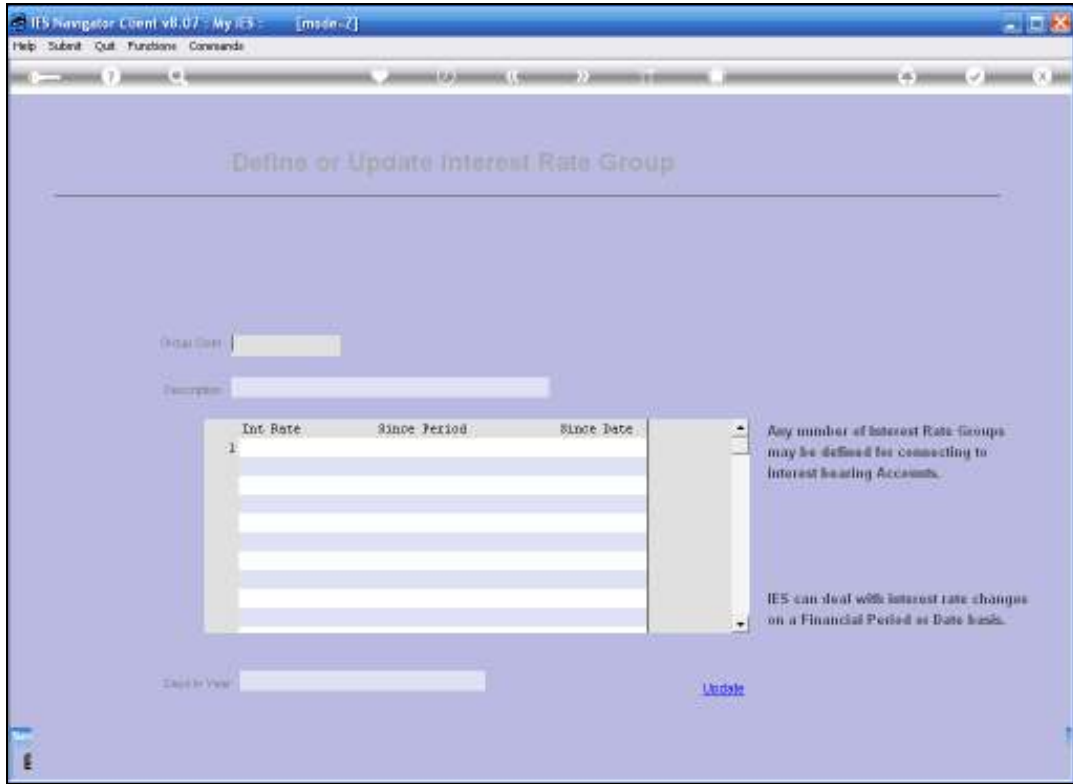


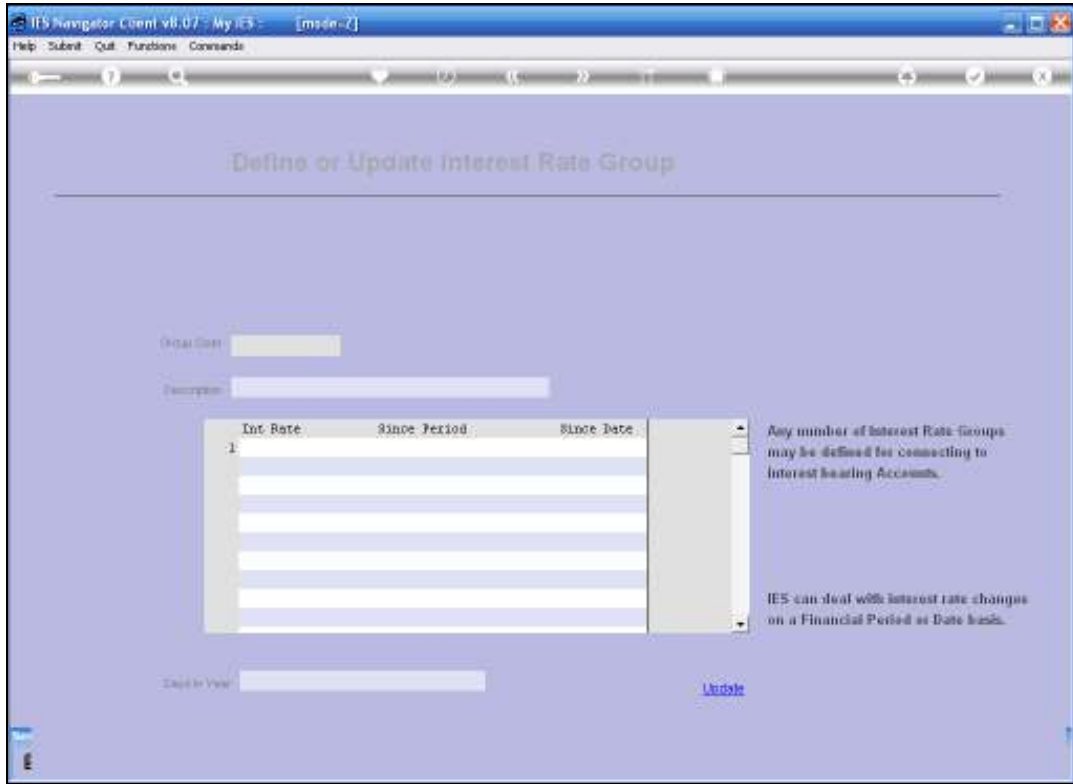
Slide 1

In this session we are looking at Interest Rate Groups.

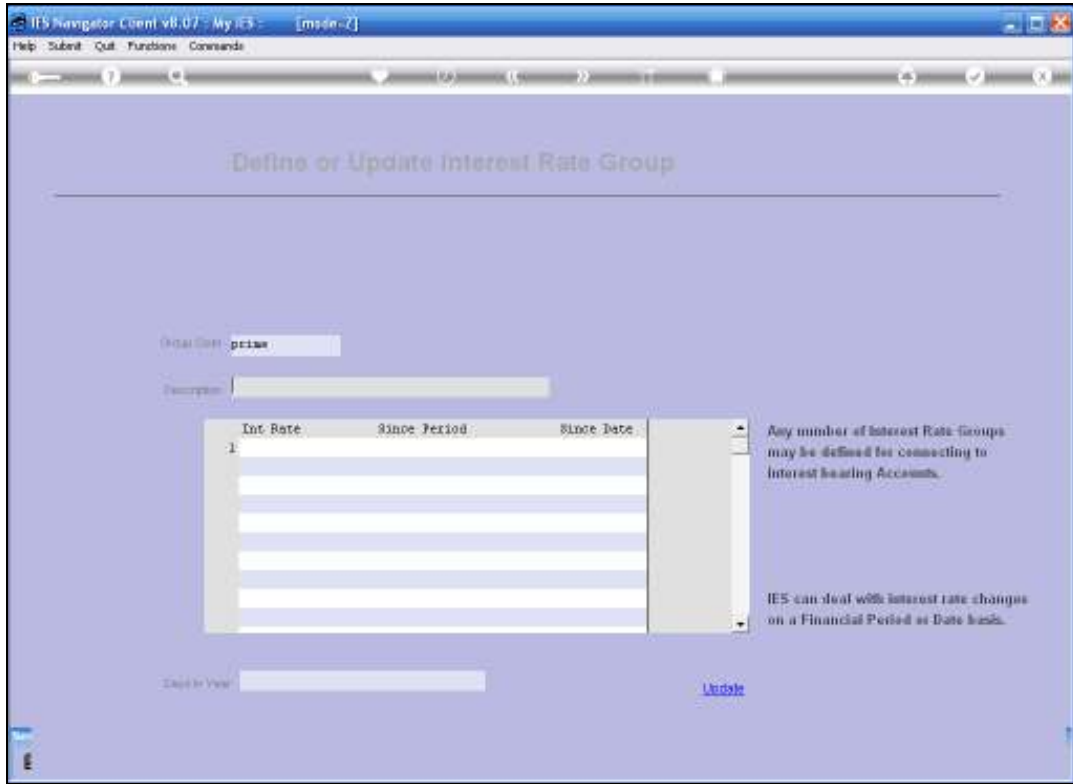
Interest Rate Groups are used for specification on Loan Templates which are in turn used to open new Loans where the Loans will automatically inherit the Interest Rate Groups as specified on the Loan Templates, and of course the Interest Rate Groups can also be directly specified or edited on the Loans Records.



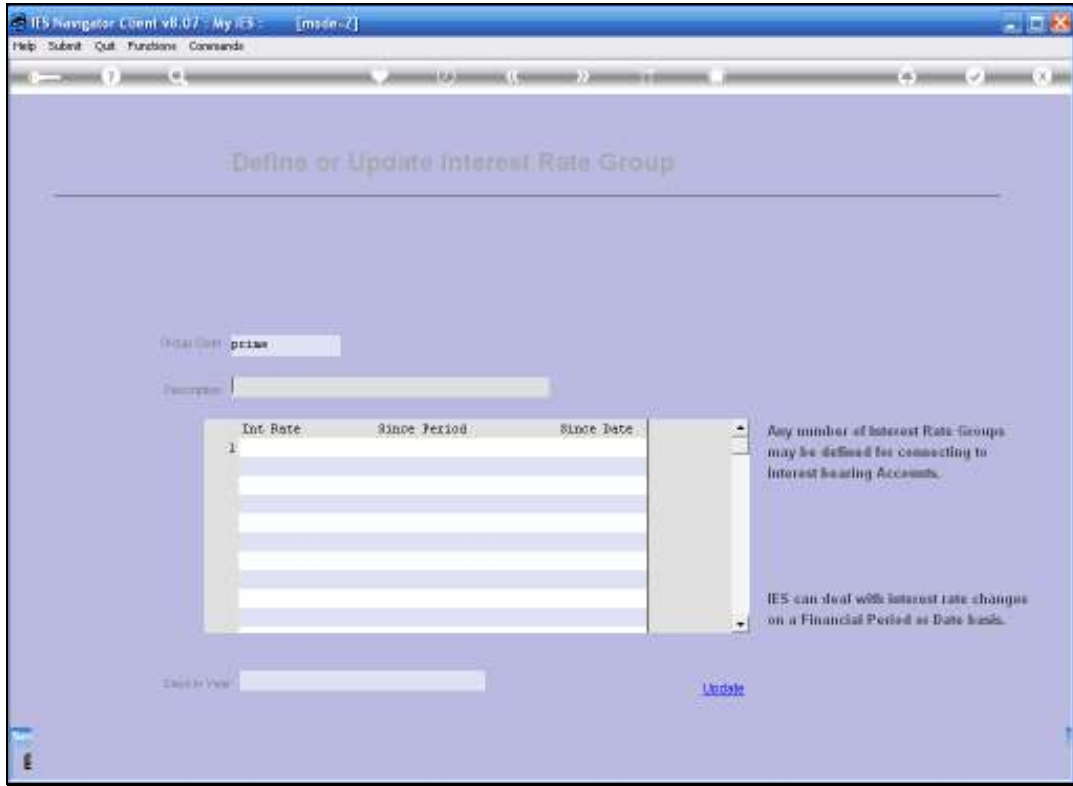
Slide 2



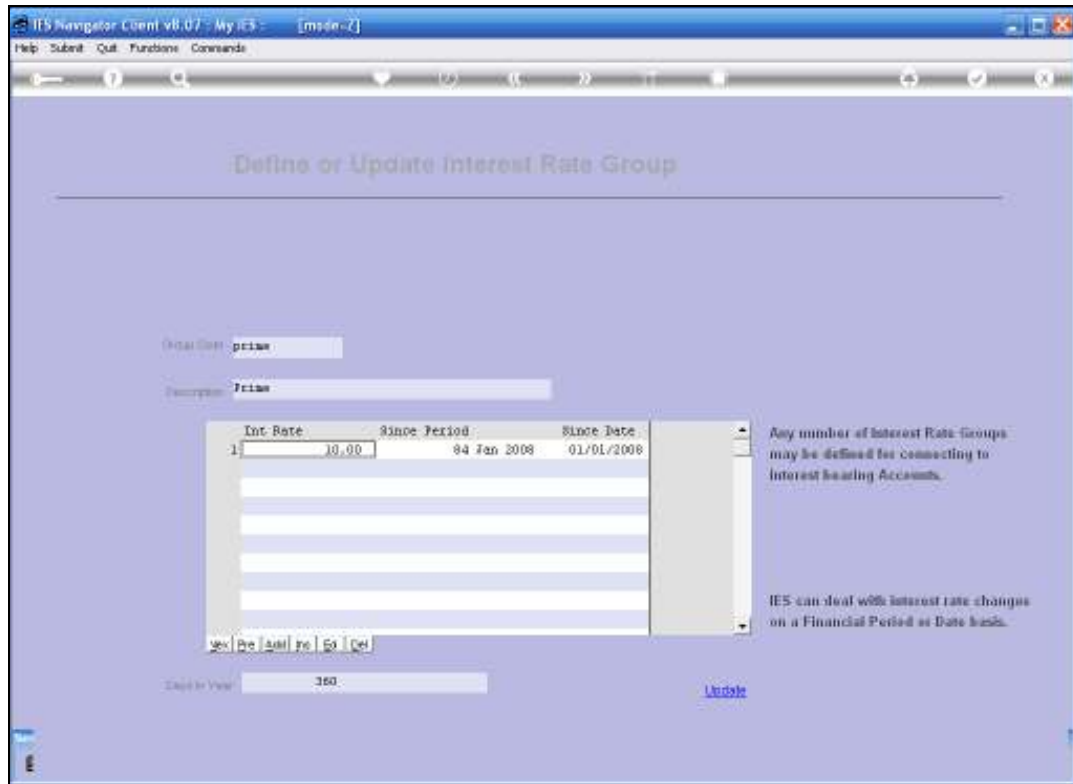
Slide 3



Slide 4



Slide 5



Slide 6

We can of course have as many Interest Rate Groups as we need in our Loans Portfolio Management.

When Interest Rate changes occur, then we only have to change it on the Interest Rate Groups and the Loans will automatically, from its pointers to the Interest Rate Groups, know which New Rates apply to which Loans.

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Help | Subst | Quit | Functions | Commands

### Define or Update Interest Rate Group

Group Code:

Description:

Int Rate	Since Period	Since Date
1	10.00	84 Jan 2008 01/01/2008

Yes No Add Re Go Del

Days in Year:  [Validate](#)

Any number of Interest Rate Groups may be defined for connecting to Interest-bearing Accounts.

IES can deal with interest rate changes on a Financial Period or Date basis.

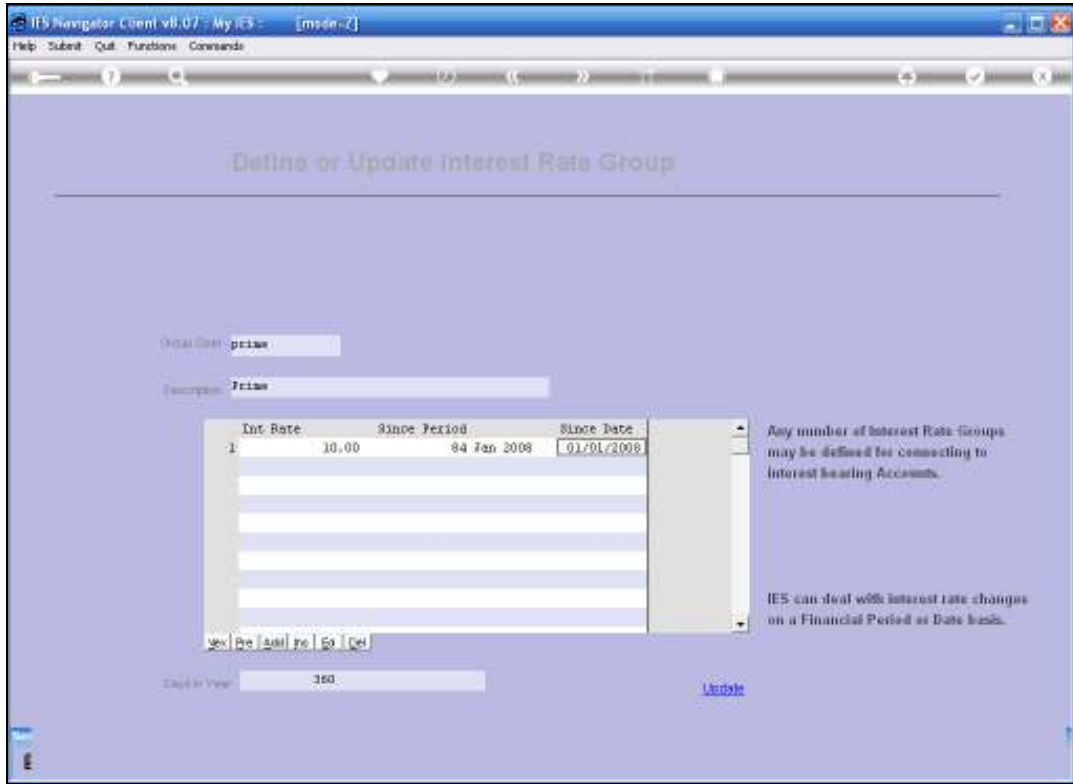
Slide 7

An Interest Rate Group essentially has a Group Code and a Description. Then we can also have 1 or multiple Rates listed for a Period or a Date.

We can also have Rate Changes by Date, within a Period, in which case we will repeat the Period and specify the New Date for the Rate Change.

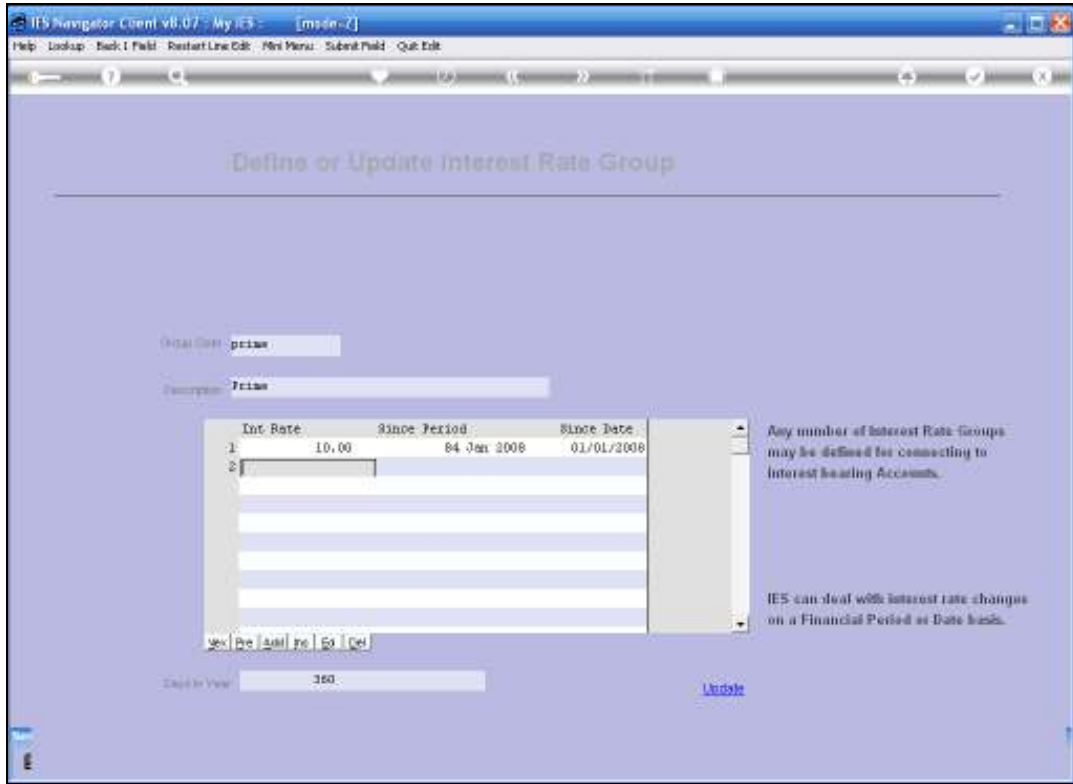
Now the Period Rate Indicators will apply when Interest must be calculated on Monthly Advance or Monthly Arrears.

When Interest is calculated on Daily Balance, then the System will look at the Date to determine the Interest Rate to apply.

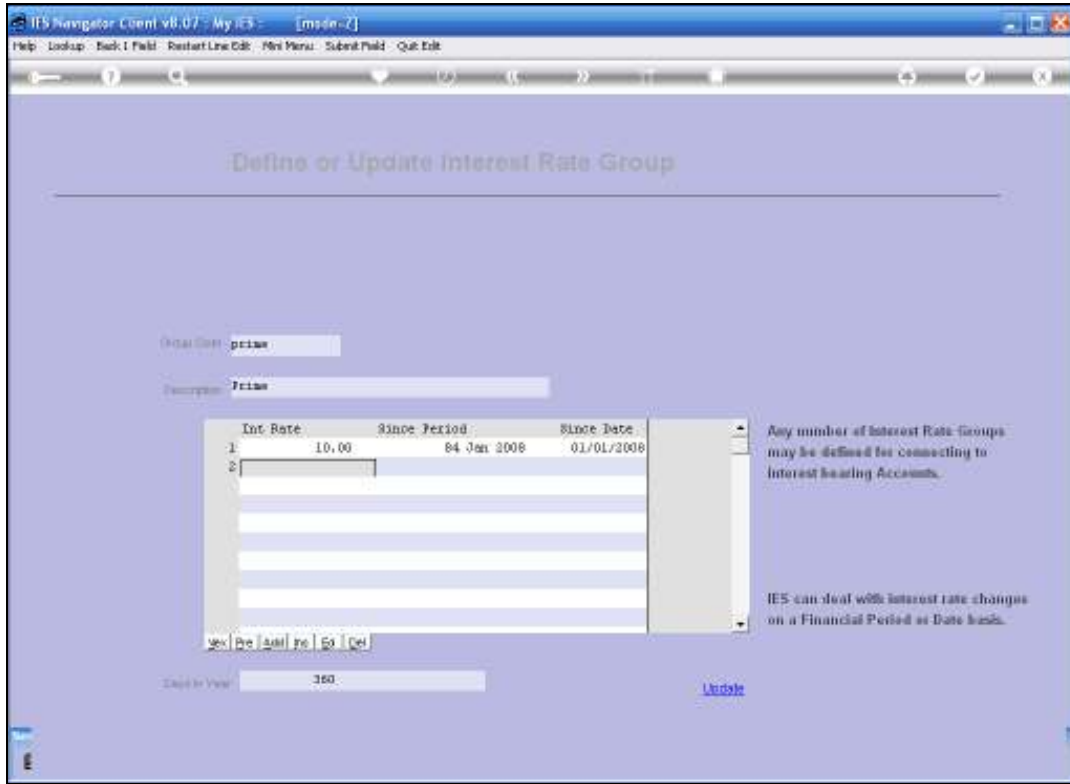


Slide 8

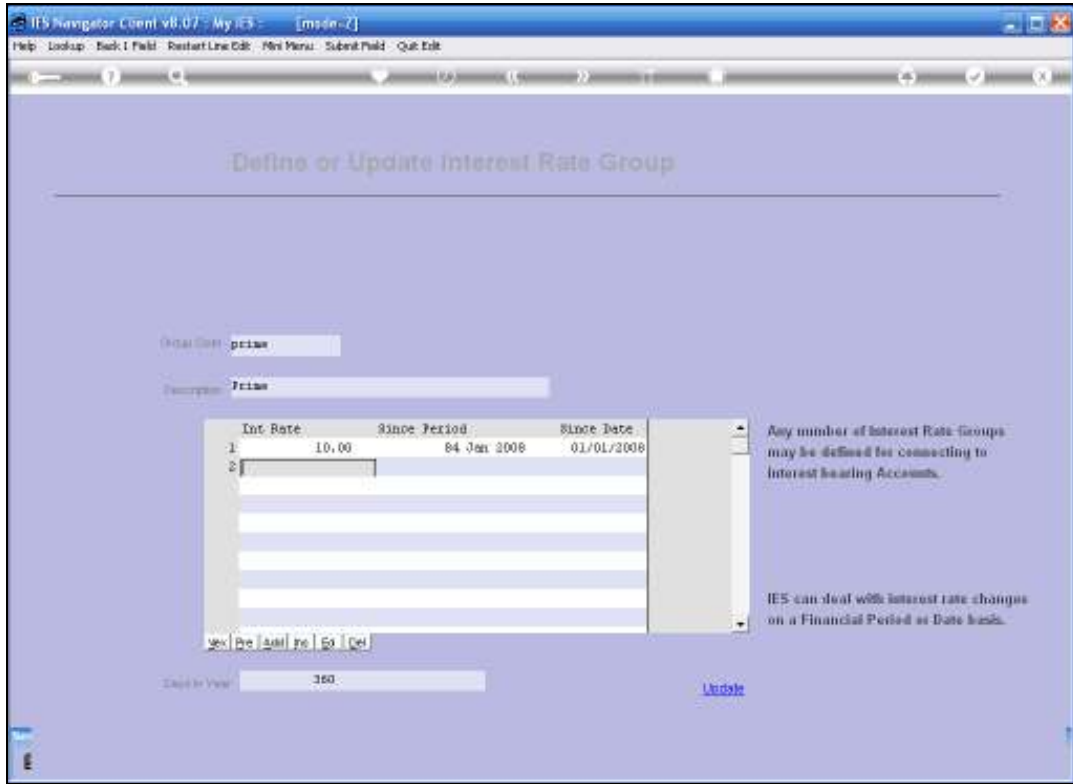




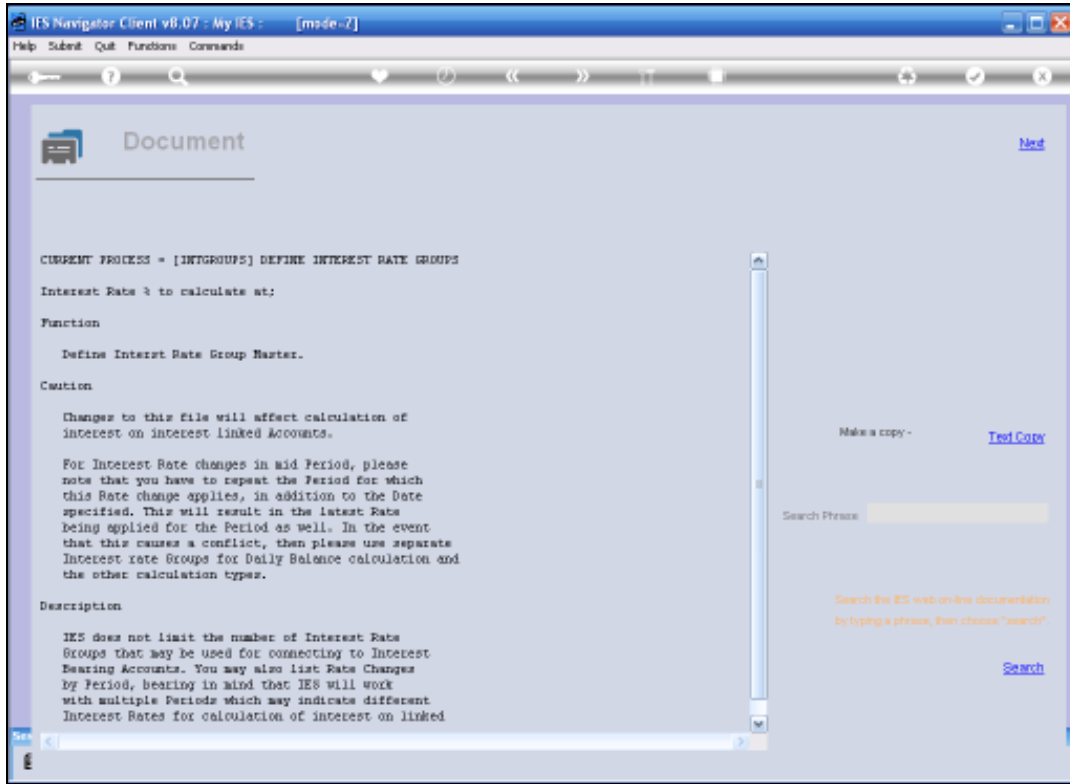
Slide 9



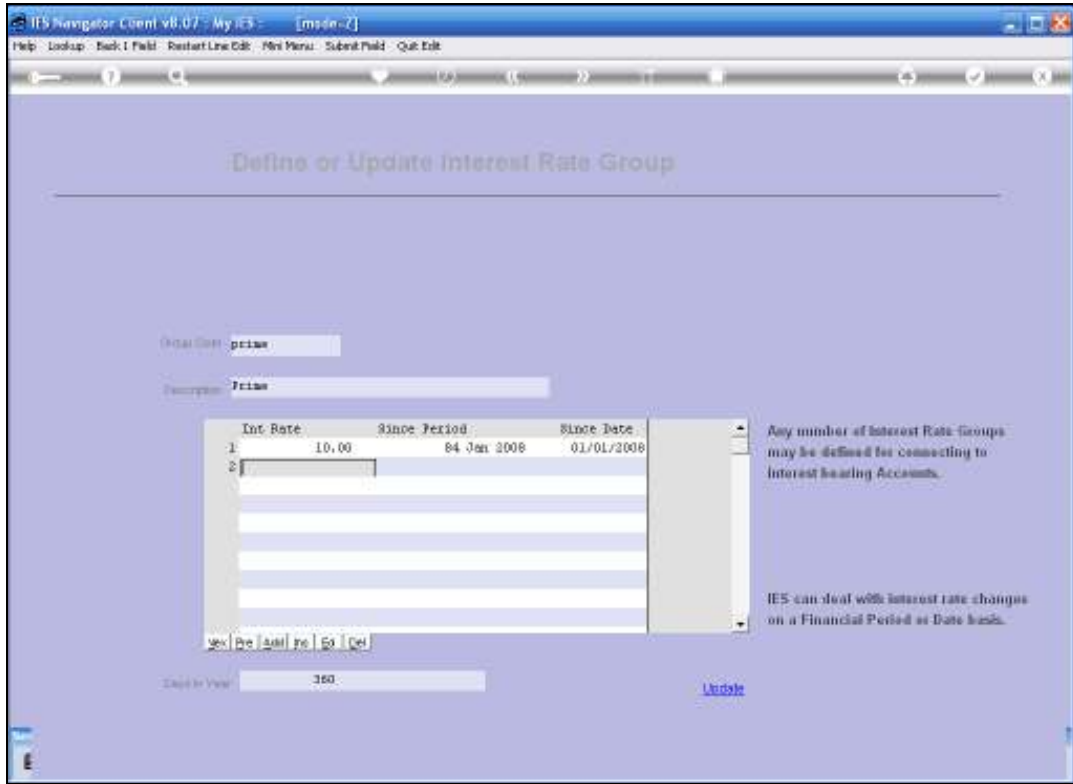
Slide 10



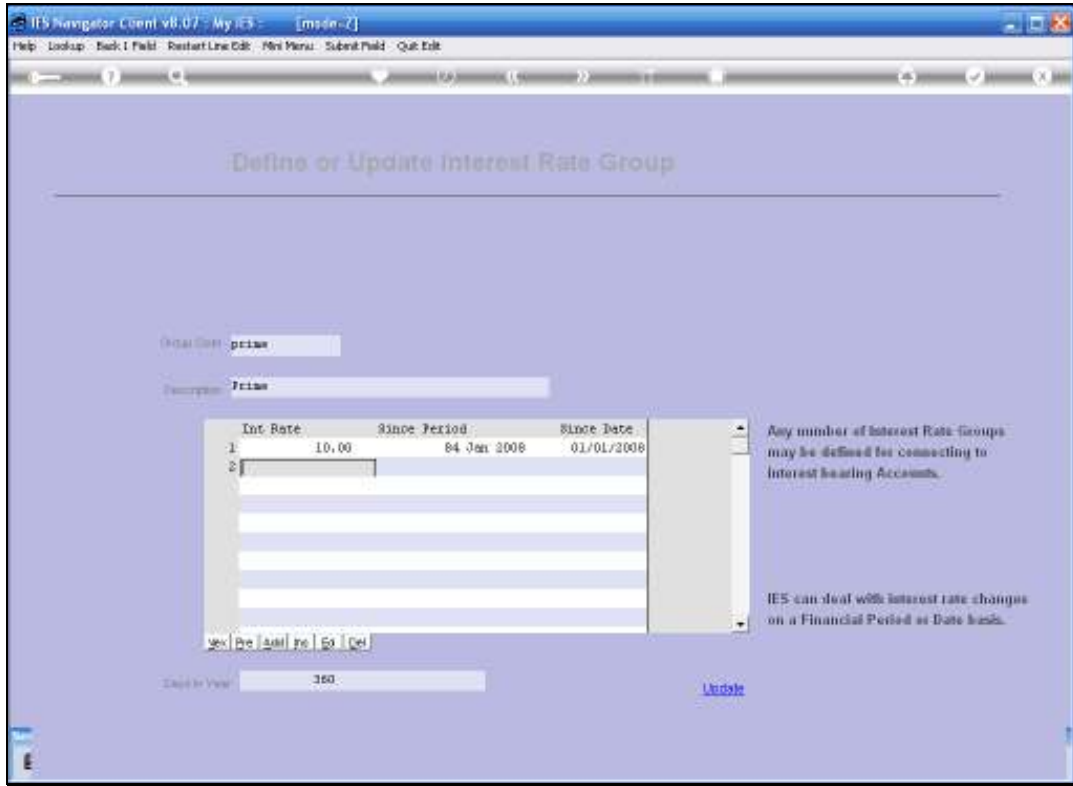
Slide 11



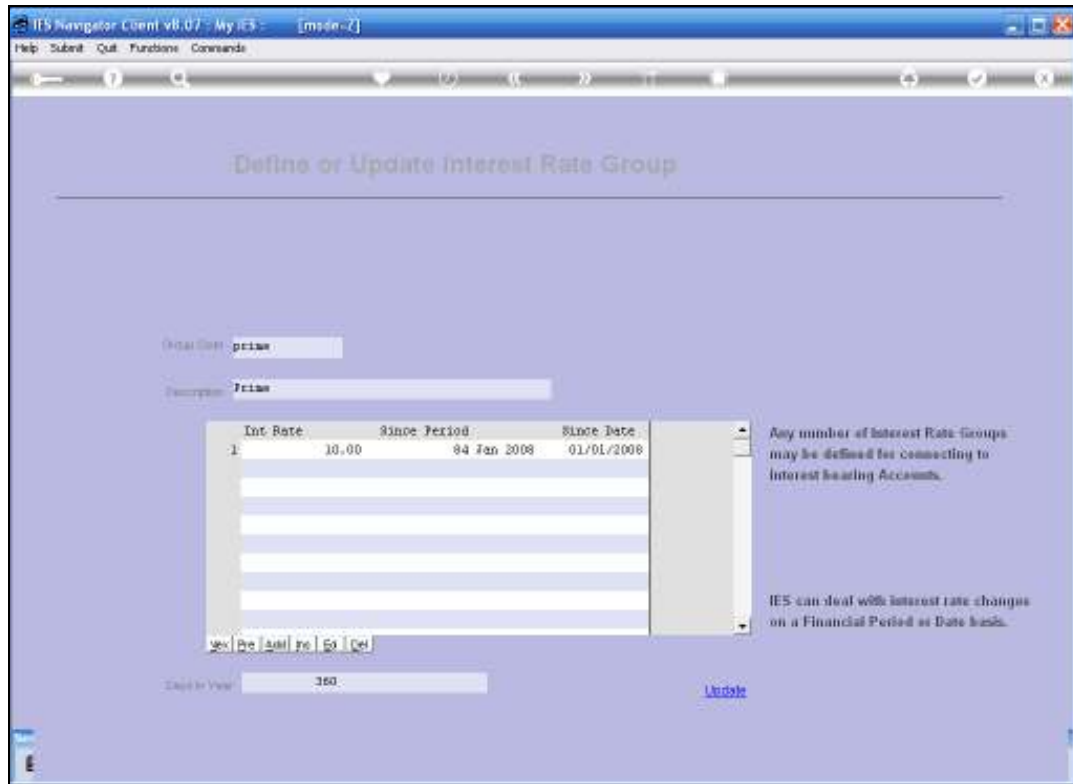
Slide 12



Slide 13



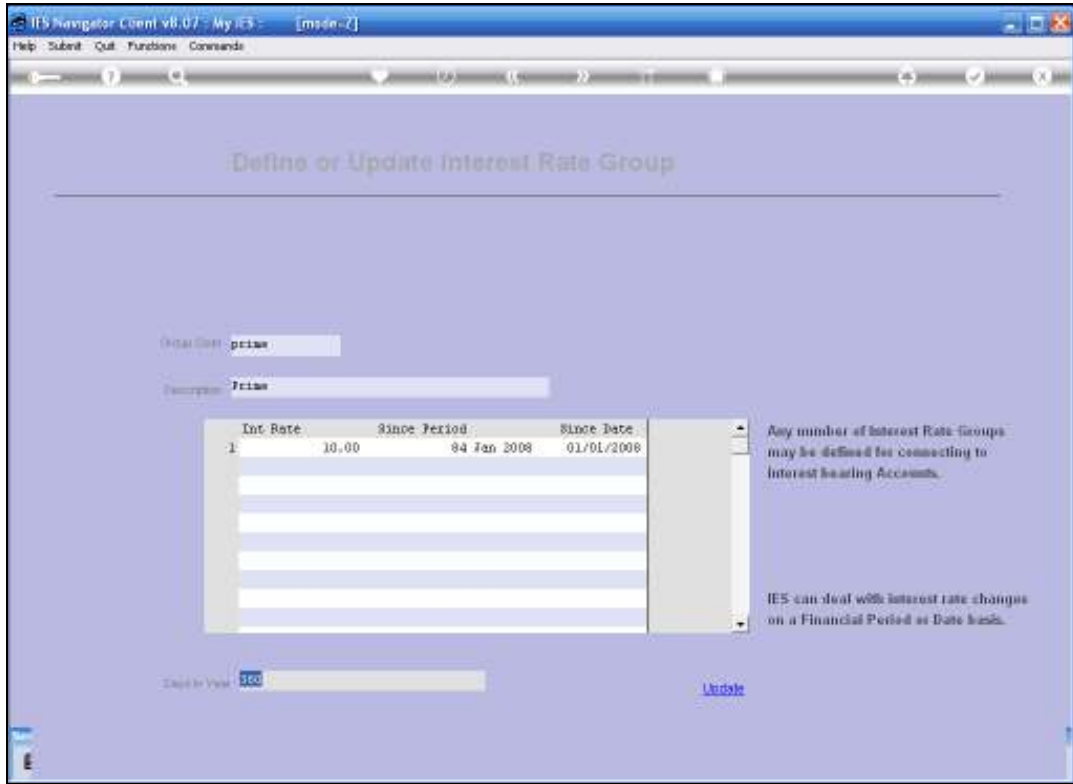
Slide 14



Slide 15

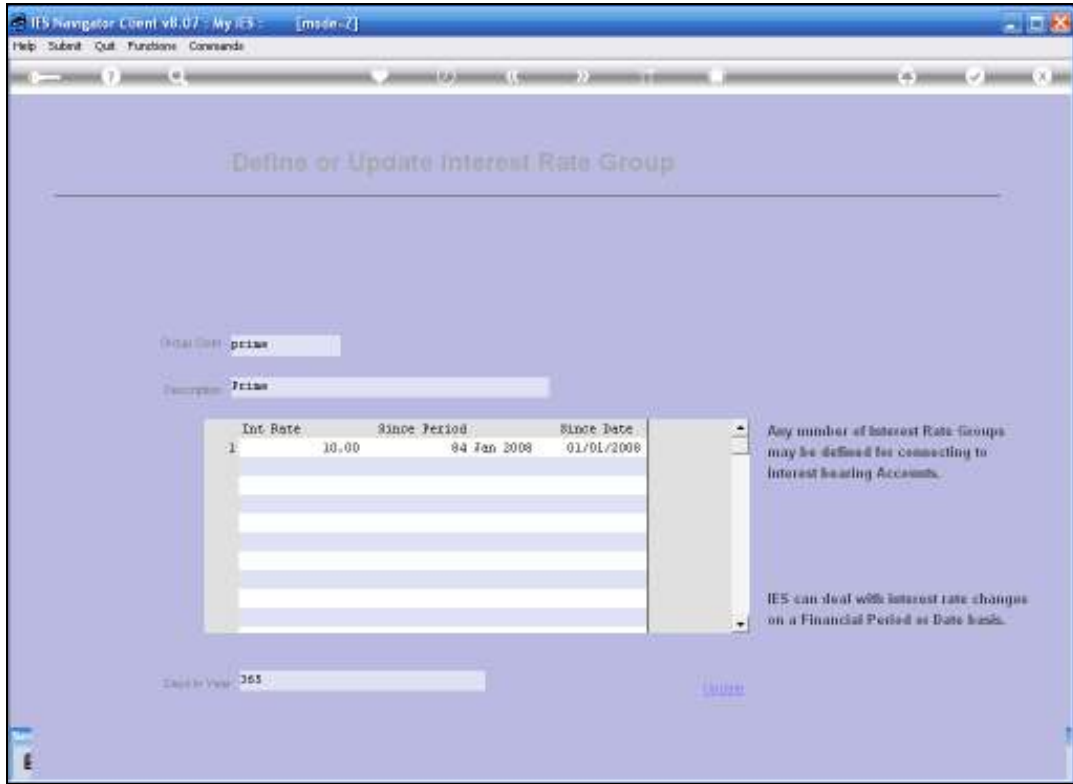
For each Interest Rate Group we can choose between Calculation on the basis of the 360-day year or the 365-day year.

These being two different methods that are applied in different parts of the world.

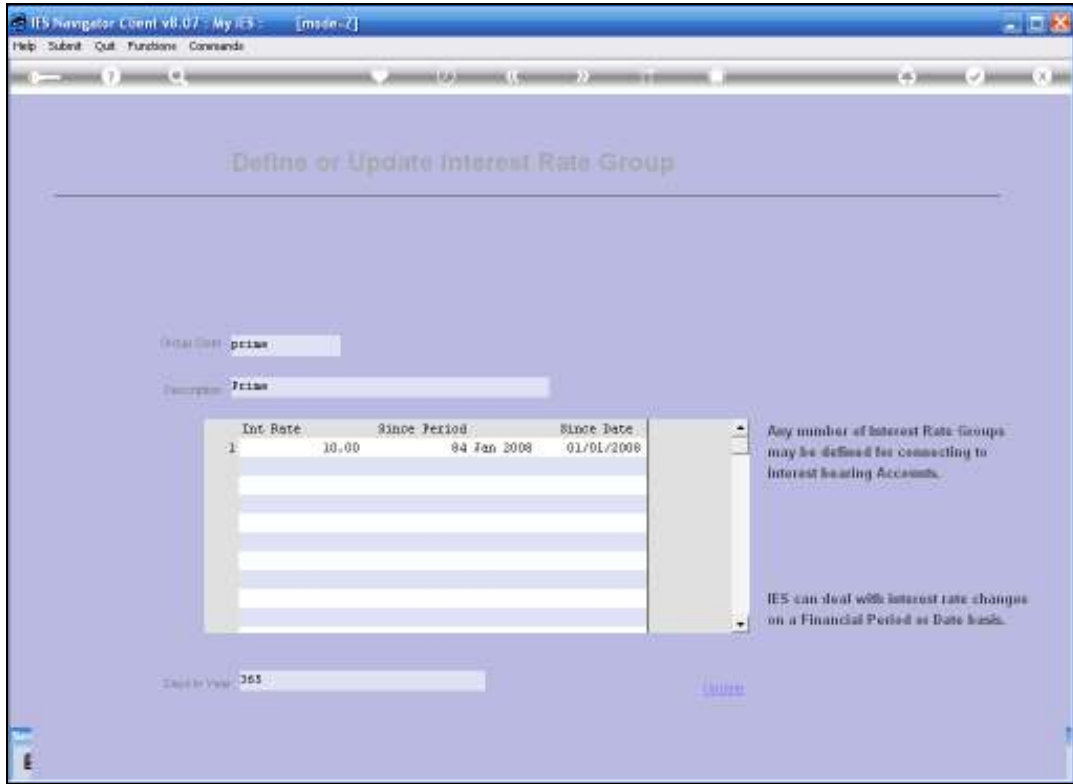


Slide 16

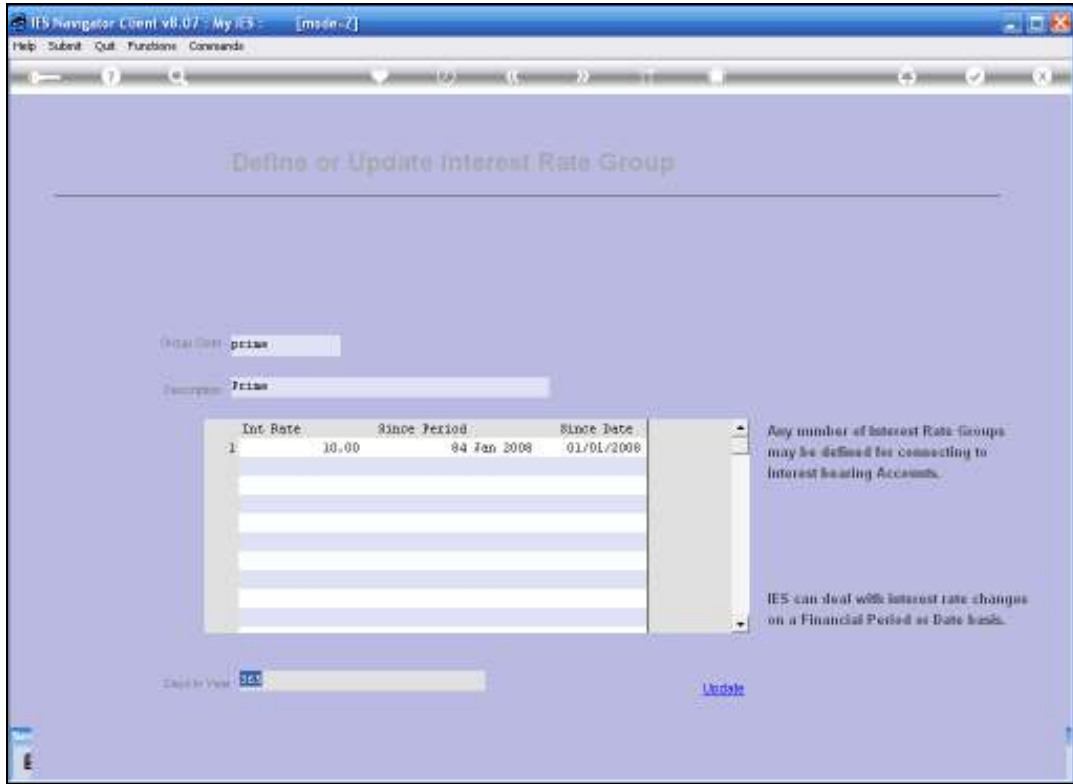




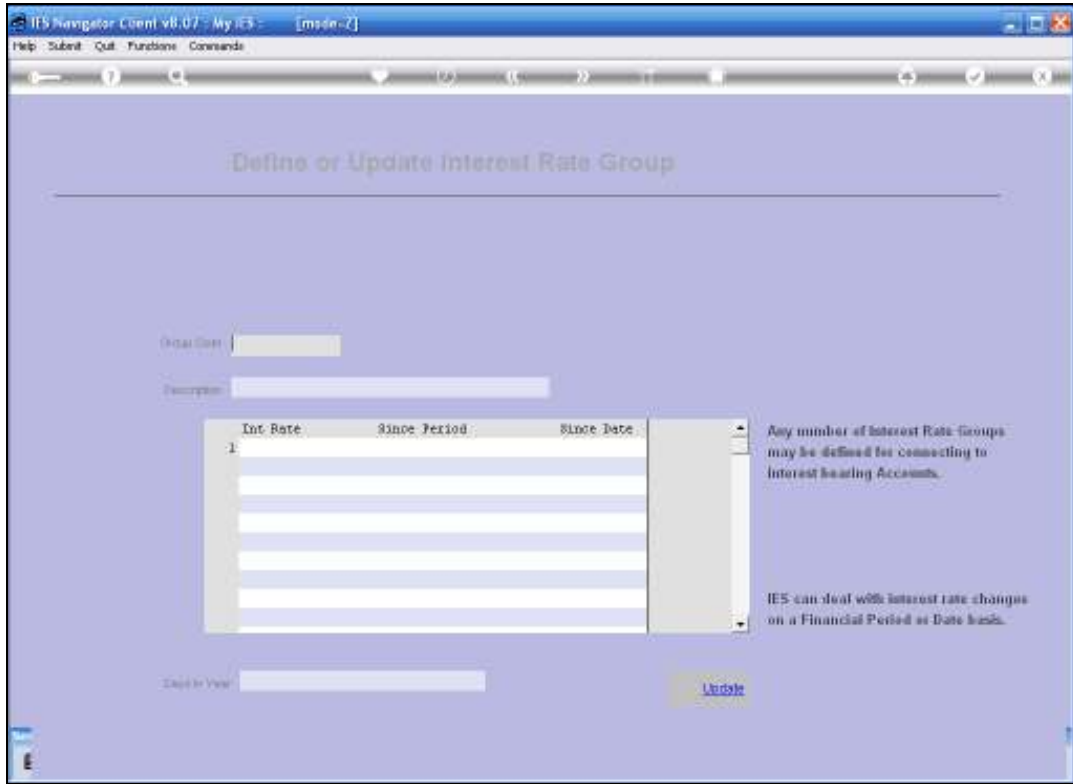
Slide 17



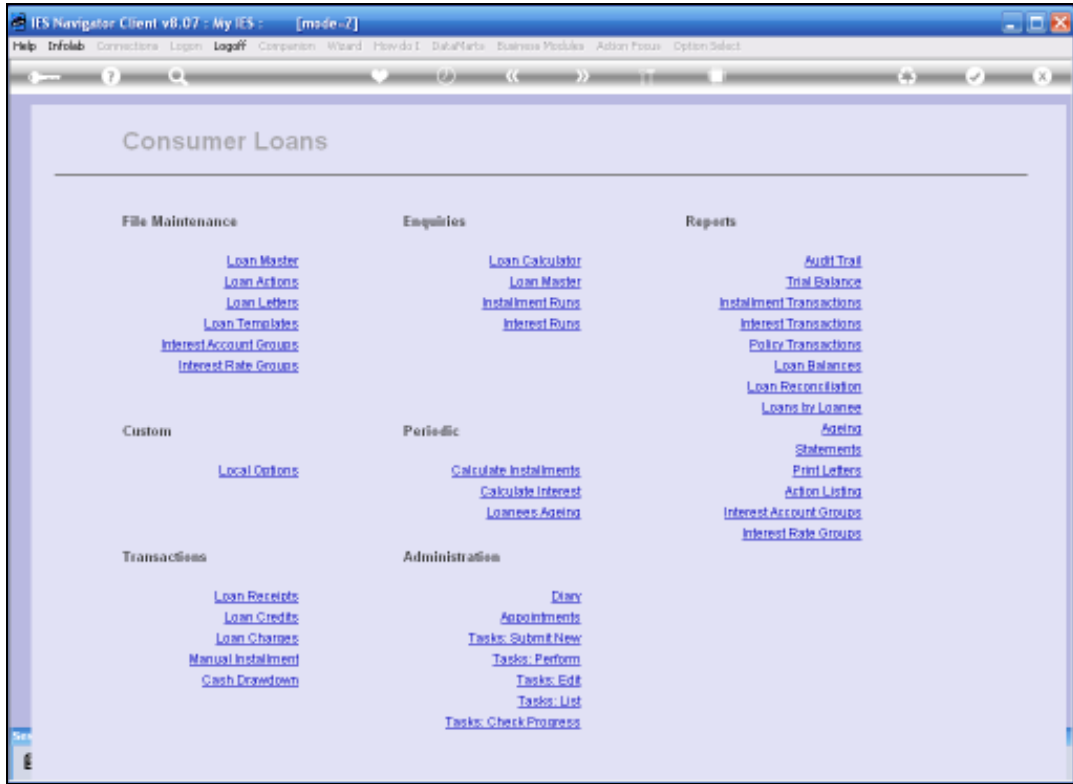
Slide 18



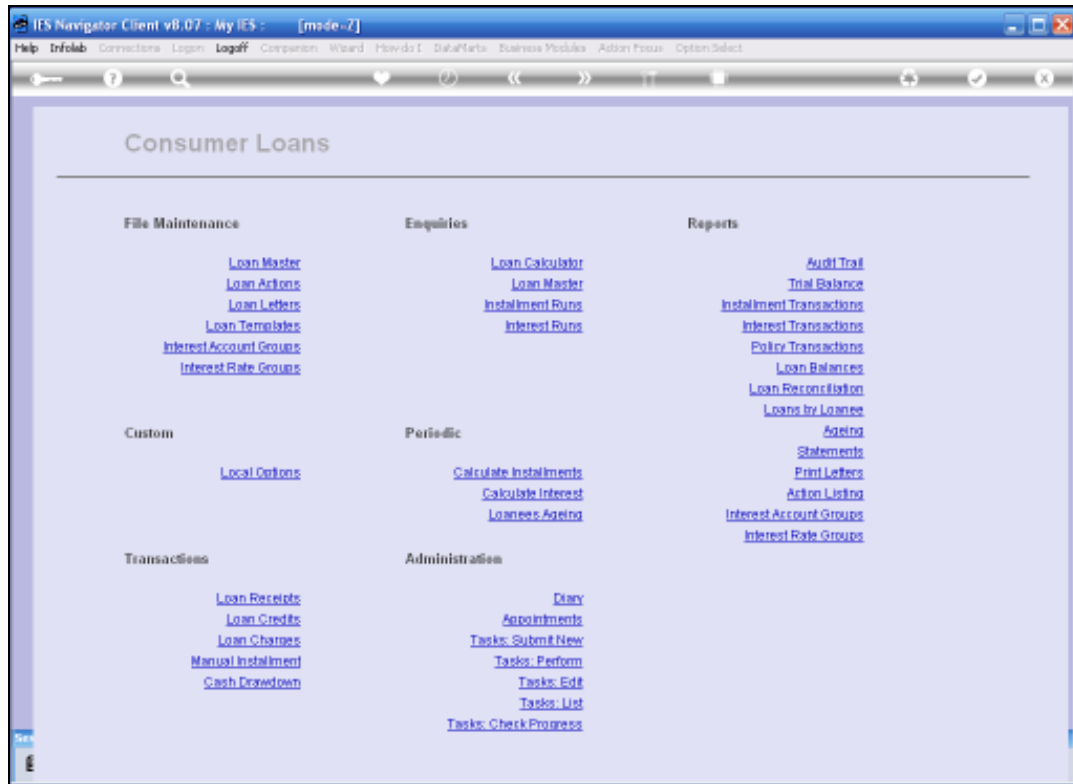
Slide 19



Slide 20



Slide 21



Slide 22

Once we have Interest Rate Groups, then of course we can use them on the Loan Templates and the Loan Templates of course are used for the Opening of New Loans.

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Help Submit Quit Functions Commands

### Loan Template

Template Key  (any unique key)

Name

Loan Type

Please fill any fields that should auto populate a new Loan on selection of this template ...

**Insurance Policies:** -  
Ledger Cr For Pol Profs   
Change Type

**Selections:** -  
Responsibility   
Selection Flag

**Interest Calculation:** -  
Scan Back   
Calculation Type

Num of Pmts	Start Period	Interval
1	<input type="text"/>	<input type="text"/>

Int On Dt Bal	Int Account
1	<input type="text"/>

Avg Int Dt Bal	Int Account
1	<input type="text"/>

Int On Cr Bal	Int Account
1	<input type="text"/>

Avg Int On Cr Bal	Int Account
1	<input type="text"/>

Slide 23

**Loan Template**

Template Key:  (any unique key)

Name:

Loan Type:

Please fill any fields that should auto populate a new Loan on selection of this template ...

**Insurance Policies:**

Ledger Cr For Pol Profs:

Charge Type:

**Selections:**

Responsibility:

Selection Flag:

**Interest Calculation:**

Scan Back:

Calculation Type:

Num of Pmts	Start Period	Interval
1		

Int On Dt Bal	Int Account
1	

Avg Int Dt Bal	Int Account
1	

Int On Cr Bal	Int Account
1	

Avg Int On Cr Bal	Int Account
1	

Slide 24



IES Navigator Client v8.07 : My IES : [made-z]

Help Submit Quit Functions Commands

### Loan Template

Template Key:  (any unique key)

Name:

Loan Type:

Please fill any fields that should auto populate a new Loan on selection of this template ...

**Insurance Policies:**

Ledger Cr For Pol Profs:

Charge Type:

**Selections:**

Responsibility:

Selection Flag:

**Interest Calculation:**

Scan Back:

Calculation Type:

Num of Pmts	Start Period	Interval
1	<input type="text"/>	<input type="text"/>

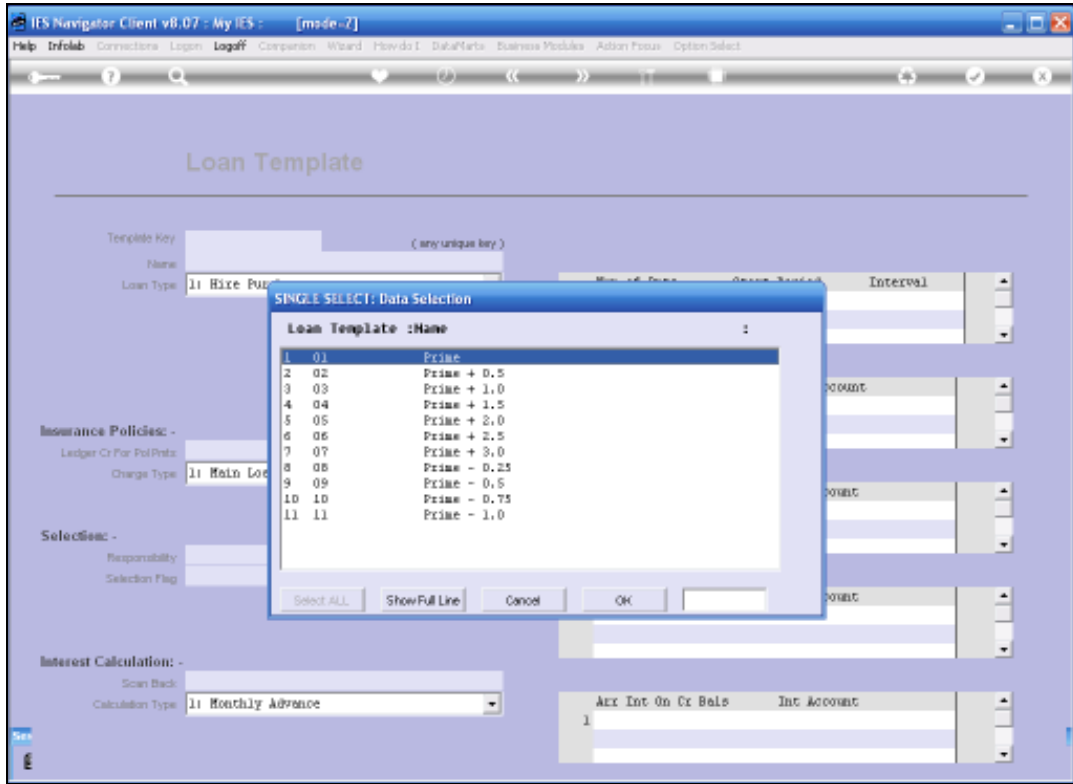
Int On Dt Bala	Int Account
1	<input type="text"/>

Avg Int Dt Bala	Int Account
1	<input type="text"/>

Int On Cr Bala	Int Account
1	<input type="text"/>

Avg Int On Cr Bala	Int Account
1	<input type="text"/>

Slide 25



Slide 26

IES Navigator Client v8.07 : My IES : [made-z]

Help Submit Quit Functions Commands

---

## Loan Template

---

Template Key:  (any unique key)  
 Name:   
 Loan Type:

Please fill any fields that should auto populate a new Loan on selection of this template ...

**Insurance Policies:**

Ledger Cr For Pol Profs:   
 Change Type:

**Selections:**

Responsibility:   
 Selection Flag:

**Interest Calculation:**

Scan Back:   
 Calculation Type:

Num of Pmts	Start Period	Interval
1	24	1

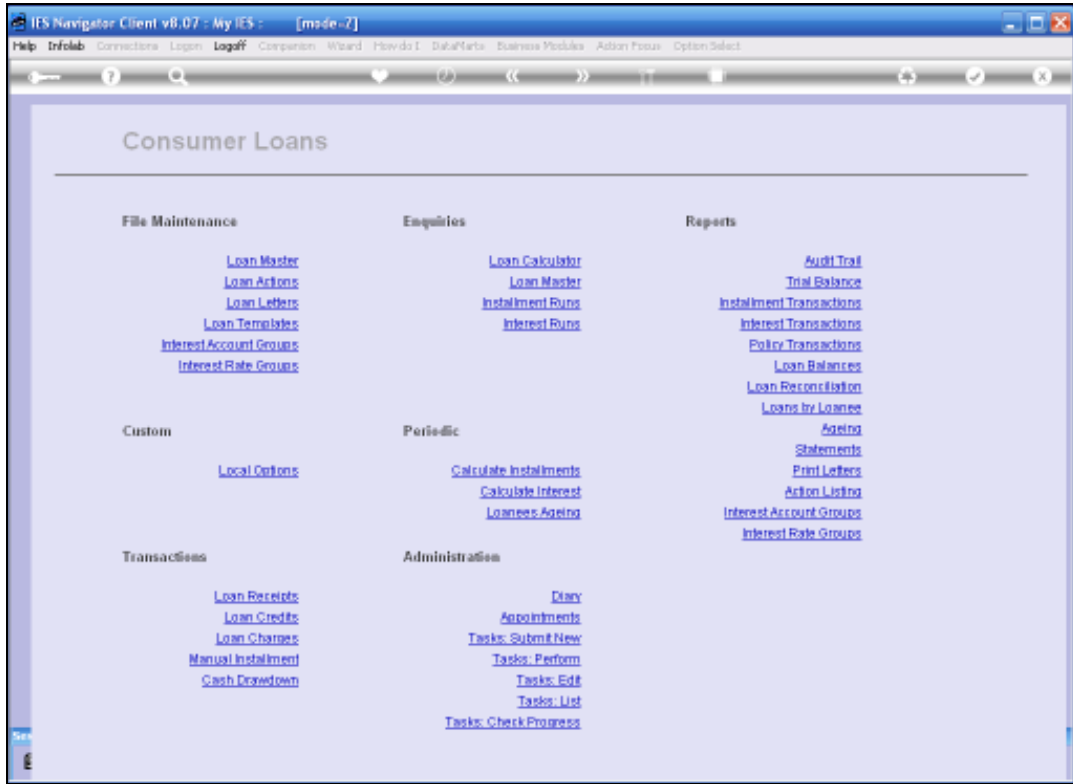
Int On Dt Bala	Int Account
1	10 10% p.a.
	defp Interest Receiv

Act Int Dt Bala	Int Account
1	10 10% p.a.
	defp Interest Receiv

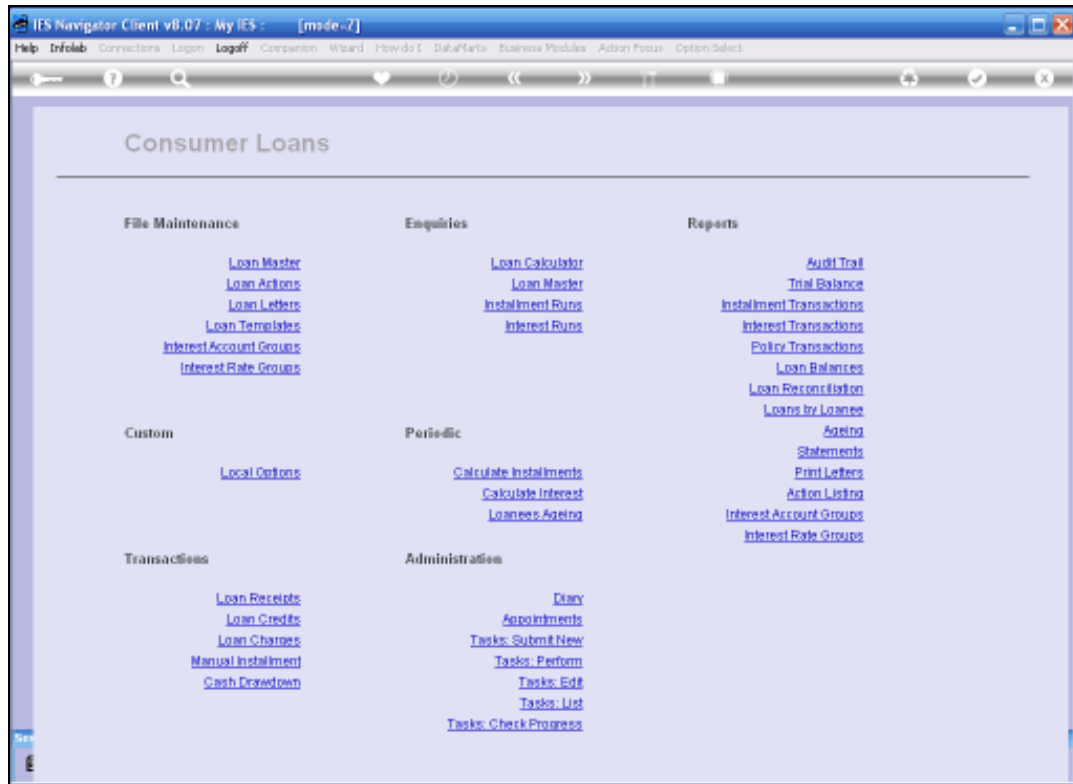
Int On Cr Bala	Int Account
1	00 Zero Interest
	defp Interest Paid

Act Int On Cr Bala	Int Account
1	00 Zero Interest
	defp Interest Paid

Slide 27



Slide 28



Slide 29

On any Loan Master Record we can see which Interest Rate Groups are used for the various Interest Rate Indicators as inherited from the Loan template or as directly specified or edited.

IES Navigator Client v8.07 : My IES : [made-2]

1 Main 2 Interest 3 Drawings

### Loan Master

Loan No: 146645940T

Loan Id: [New Loan Account](#)

Amex Loan Id: [New Loan Same Account](#)

Loan Type: 11 Hire Purchase

Descr: \_\_\_\_\_

Project: \_\_\_\_\_

Vote / Approval: \_\_\_\_\_

Status: 01 Pending

Payment Policy: \_\_\_\_\_

Instalment: \_\_\_\_\_

Final Instalment: \_\_\_\_\_

Pol Prnt Ledger: \_\_\_\_\_

Charge Type: 11 Main Loan

Responsibility: \_\_\_\_\_

Capital Amount: \_\_\_\_\_

Date Granted: \_\_\_\_\_

Selection Flag: \_\_\_\_\_

Calculation Type: 11 Monthly Advance

Scan Back: \_\_\_\_\_

Currency	LOCAL R
Current / Amex YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes: \_\_\_\_\_

Slide 30

IES Navigator Client v8.07 : My IES : [made-z]

1 Main 2 Interest 3 Drawings

### Loan Master

Loan No: 146645940T

Loanee Id:

Loan Id:  [New Loan Account](#)

Amex Loan Id:  [New Loan Same Account](#)

Loan Type: 11 Hire Purchase

Descr:

Project:

Vole / Approval:

Status: 01 Pending

Payment Policy:

Instalment:

Final Instalment:

Pol Prnt Ledger:

Charge Type: 11 Main Loan

Responsibility:

Capital Amount:

Date Granted:

Selection Flag:

Calculation Type: 11 Monthly Advance

Scan Back:

Currency	LOCAL \$
Current / Amex YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes:

Slide 31

IES Navigator Client v8.07 : My IES : [made-2]

1 Main 2 Interest 3 Drawings

### Loan Master

Loan No: 146645940T

Loanee Id: John [New Loan Account](#)

Loan Id: [New Loan Same Account](#)

Amex Loan Id: [Visit Loan Account](#)

Loan Type: 11 Hire Purchase

Descr:

Project:

Vole / Approval:

Status: 01 Pending

Payment Policy:

Instalment:

Final Instalment:

Pol Prnt Ledger:

Charge Type: 11 Main Loan

Responsibility:

Capital Amount:

Date Granted:

Selection Flag:

Calculation Type: 11 Monthly Advance

Scan Back:

Currency	LOCAL R
Current / Amex YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes:

Slide 32



IES Navigator Client v8.07 : My IES : [made-z]

1 Main 2 Interest 3 Drawings

### Loan Master

Loan No: 146645940T

Loanee Id: John [New Loan Account](#)

Loan Id: [New Loan Same Account](#)

Amex Loan Id: [Visit Loan Account](#)

Loan Type: 11 Hire Purchase

Descr: \_\_\_\_\_

Project: \_\_\_\_\_

Vole / Approval: \_\_\_\_\_

Status: 01 Pending

Payment Policy: \_\_\_\_\_

Instalment: \_\_\_\_\_

Final Instalment: \_\_\_\_\_

Pol Prnt Ledger: \_\_\_\_\_

Charge Type: 11 Main Loan

Responsibility: \_\_\_\_\_

Capital Amount: \_\_\_\_\_

Date Granted: \_\_\_\_\_

Selection Flag: \_\_\_\_\_

Calculation Type: 11 Monthly Advance

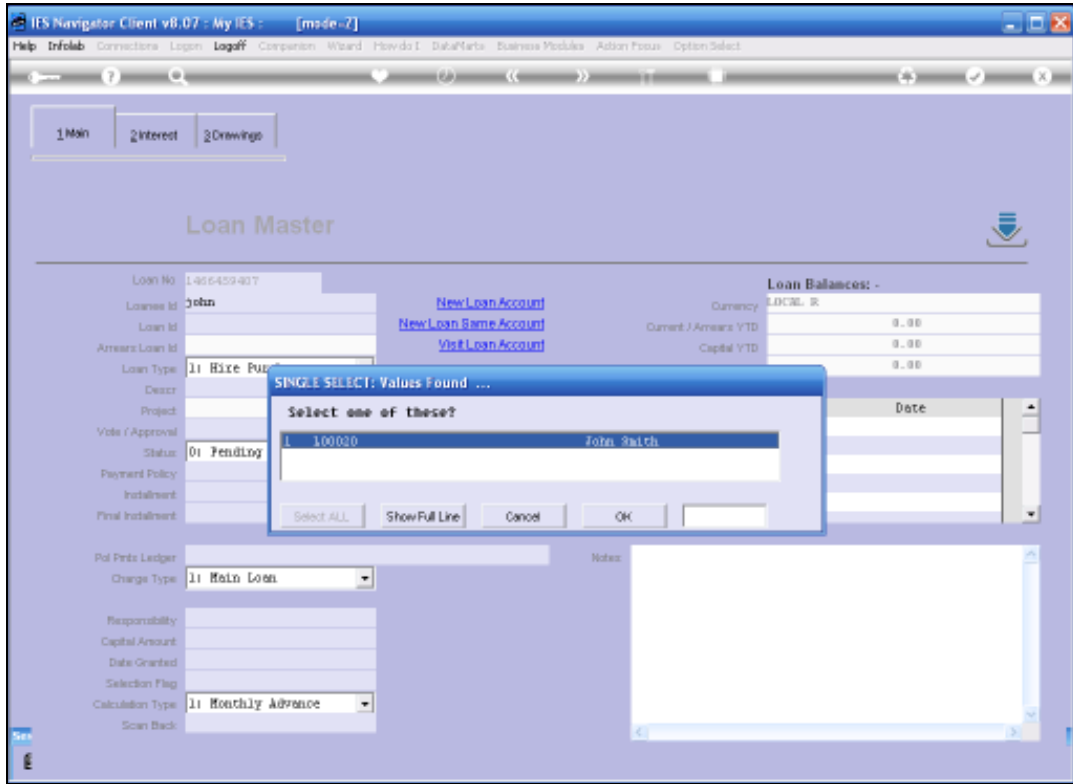
Scan Back: \_\_\_\_\_

Currency	LOCAL R
Current / Amex YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes:

Slide 33



Slide 34

IES Navigator Client v8.07 : My IES : [made-z]

Help InfoLab Connections Logon Logoff Comparison Wizard Howdo I DataMarta Business Modules Action Focus Option Select

1 Main 2 Interest 2 Drawings

### Loan Master

Loan No: 146645940T  
Loanee Id: John  
Loan Id: [New Loan Account](#)  
Amenity Loan Id: [New Loan Same Account](#)  
[Visit Loan Account](#)  
Loan Type: 11 Hire Purchase  
Descr:  
Project:  
Vote / Approval:  
Status: 01 Pending  
Payment Policy:  
Instalment:  
Final Instalment:  
Pol Prntz Ledger:  
Charge Type: 11 Main Loan  
Responsibility:  
Capital Amount:  
Date Granted:  
Selection Flag:  
Calculation Type: 11 Monthly Advance  
Scan Back:

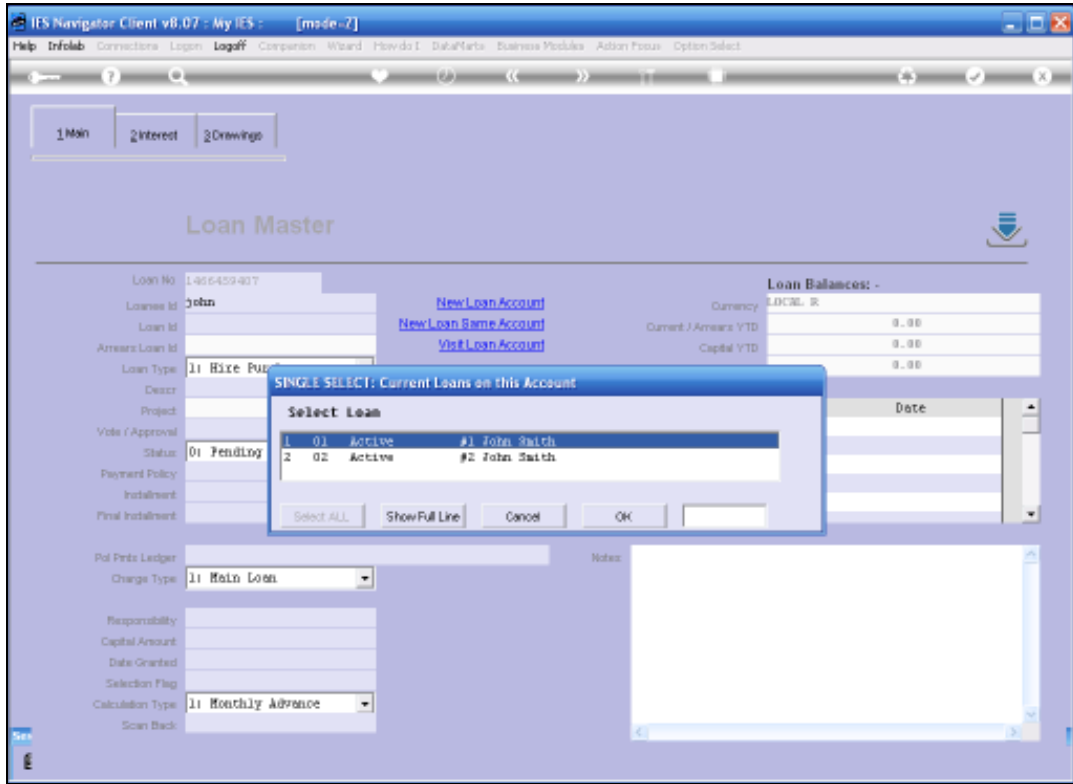
**Loan Balances: -**

Currency	LOCAL \$
Current / Amenity YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes:

Slide 35



Slide 36

IES Navigator Client v8.07 : My IES : [made-z]

Help InfoLab Connections Logon Logoff Comparison Wizard Howdo I DataMarta Business Modules Action Focus Option Select

1 Main 2 Interest 2 Drawings

### Loan Master

Loan No: 146645940T  
Loanee Id: John  
Loan Id: [New Loan Account](#)  
Areas Loan Id: [New Loan Same Account](#)  
[Visit Loan Account](#)  
Loan Type: 11 Hire Purchase  
Descr:  
Project:  
Vole / Approval:  
Status: 01 Pending  
Payment Policy:  
Instalment:  
Final Instalment:  
Pol Prntz Ledger:  
Charge Type: 11 Main Loan  
Responsibility:  
Capital Amount:  
Date Granted:  
Selection Flag:  
Calculation Type: 11 Monthly Advance  
Scan Back:

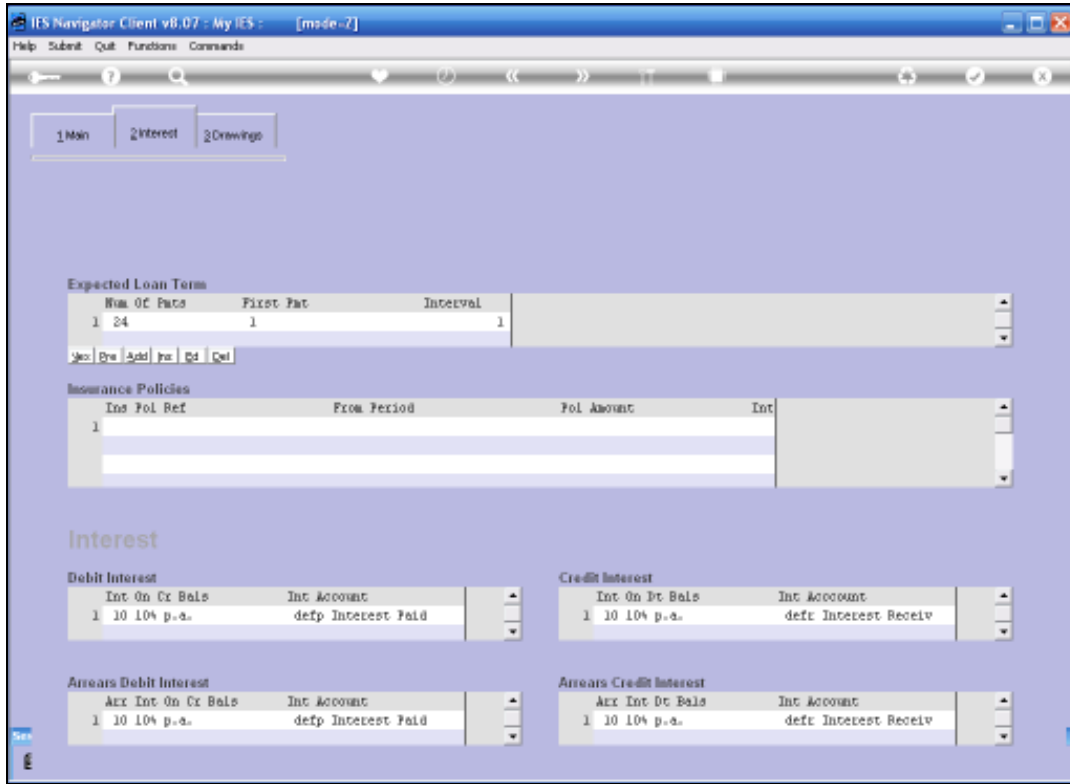
**Loan Balances:**

Currency	LOCAL SR
Current / Areas YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

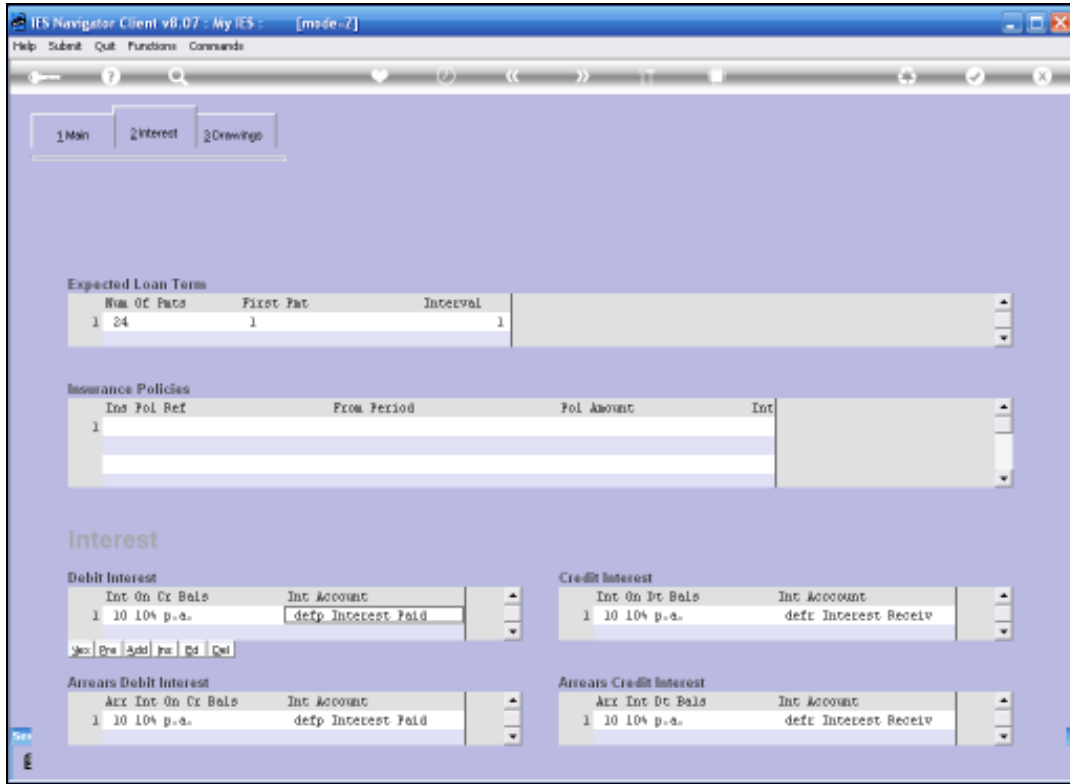
Next Action	Date
1	

Notes:

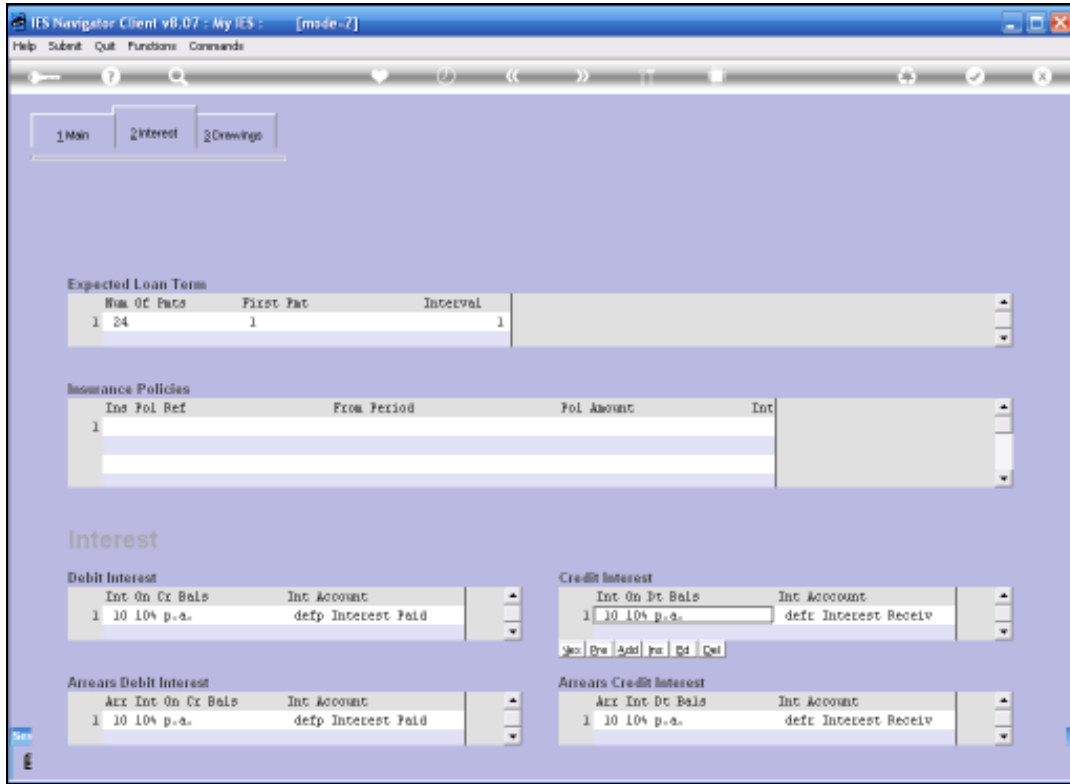
Slide 37



Slide 38

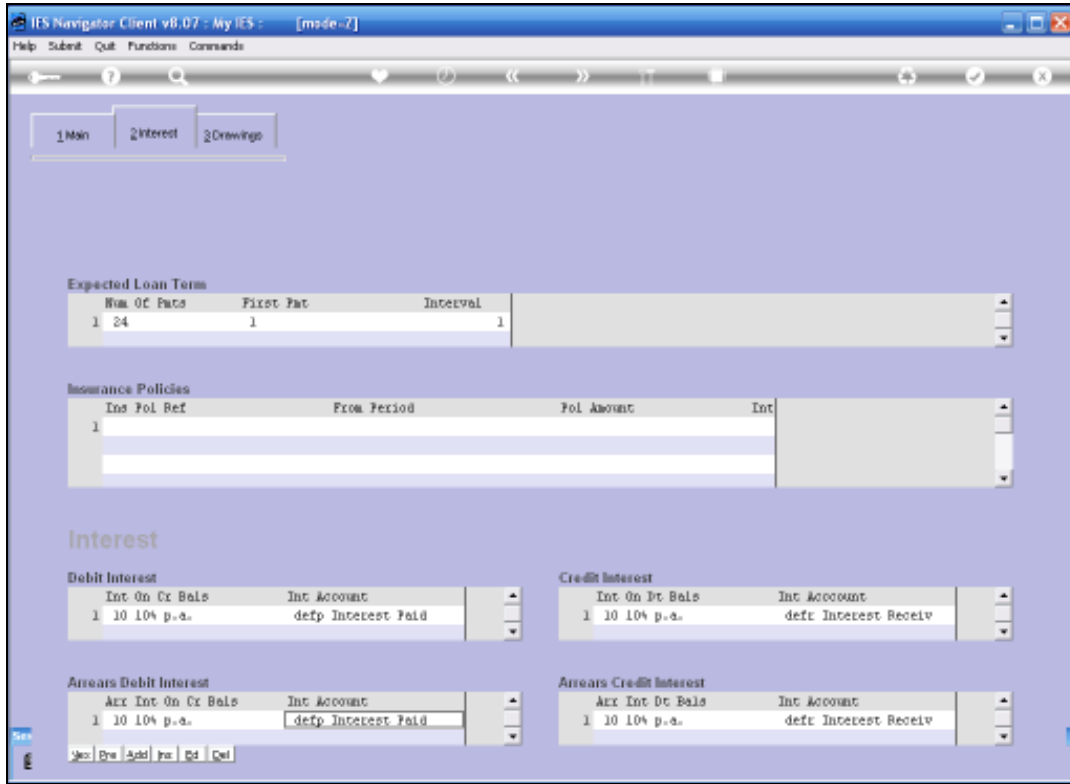


Slide 39

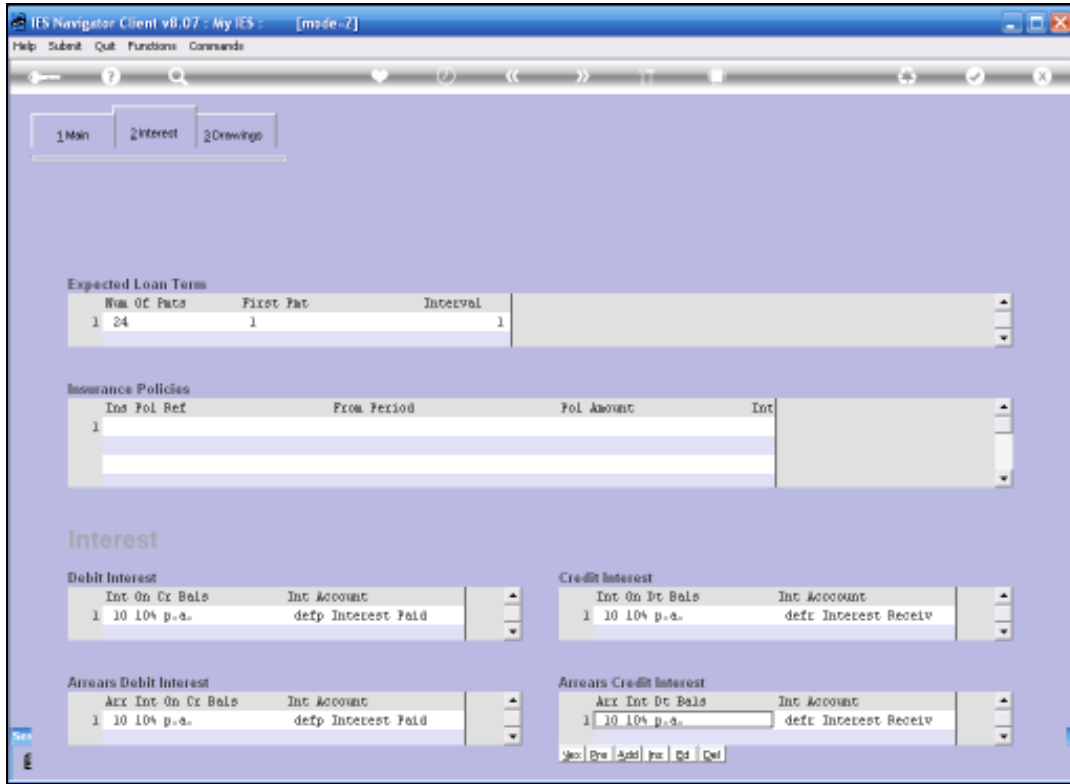


Slide 40





Slide 41



Slide 42