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In this session we are looking at Interest Account Groups.

Interest Account Groups are parameters that the System will use to decide which Account or Accounts in the Ledger will also be Updated with Interest Paid or Received, when Interest is calculated on a Loan.

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The Group Code is of free design.

So any Code can be used to differentiate one Interest Contra Group from the next one.

We also give it a name and then of course we state the Ledger Account that will be used when this Group Code is encountered on a Loan.

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There can be just a few or there can be many of these Interest Account Groups.

Here we are looking at the Loan Template and as we can see, we have here the differentiation between Interest Received and Interest Paid.

So here on the Interest on Dt Balances on the Loan, for this Template, we are using this particular Account Group for Interest Received, whereas for the Credit Interest or Interest Paid, we use a different Group.

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Now what we see on the Loan Template is simply an indication of what is going to happen when we Open or Establish a New Loan, using this particular Template.

We can of course also Establish a Loan without using a Template and in that case we will be specifying the Interest Account parameters directly on the Loan.