

Oracle FLEXCUBE Core Banking

Definitions User Manual

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Definitions User Manual

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1. Master Definitions

FLEXCUBE maintains various Masters like, Bank Master, Branch master, various Product Masters like (CASA/TD/Loans), etc. All these maintenances are part of the global maintenance done at the host and have to be downloaded in the branch database. All the attributes defined at the master level impact the accounts opened under the respective product masters. **FLEXCUBE Retail** has the feature or flexibility of changing some of the parameters at the individual account level. This gives the bank the flexibility to customize or extend a preferential treatment to some accounts.

1.1 AL523 - History of Restructured Agriculture Loan Accounts

This option is used to capture the history of restructured agriculture revolving accounts.


Definition Prerequisites

- [AL057 - Agri Loan Direct Account Opening](#)
- [AL521 - Agri Setup Account Schedule/Disbursement](#)

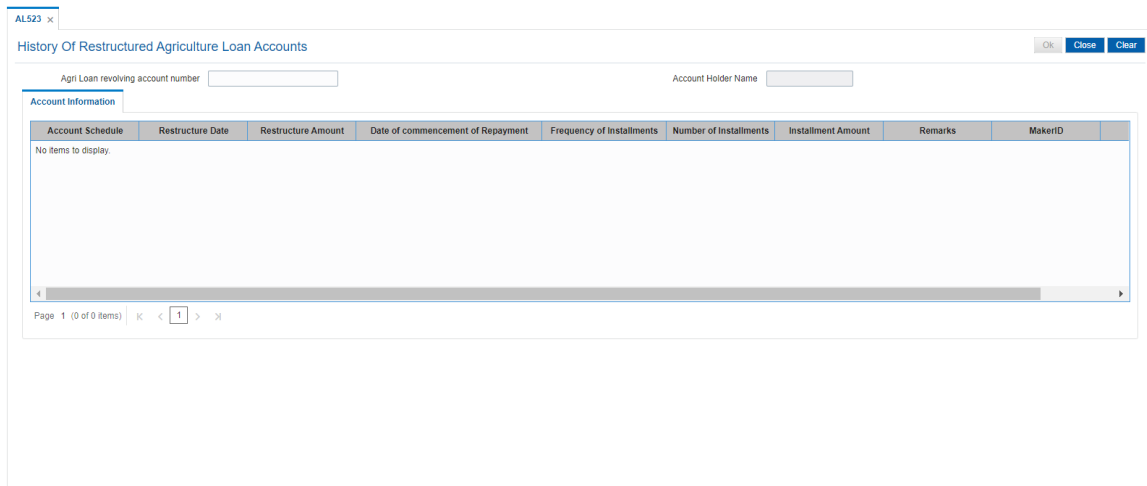
Modes Available

Not Applicable

To view history of restructured agriculture loan accounts

1. In the **Dashboard** page, Enter the Task Code **AL523** and then click  or navigate through the menus to **Back Office Transactions > Master > History of Restructured Agriculture Loan Accounts**.
2. You will be navigated to **History of Restructured Agriculture Loan Accounts** screen.

History of Restructured Agriculture Loan Accounts



Field Description

Field Name	Description
Agri Loan Revolving Account Number	[Mandatory, Numeric, 14] Enter the loan account number for which restructuring is performed.
Account Holder Name	[Display] This field displays the name of the account holder.
Account Information	
Account Schedule	[Display] This field displays the account schedule
Restructure Date	[Display] This field displays the date on which account is restructured.

Restructure Amount	[Display] This field displays the amount for which the account is restructured.
Date of Commencement of Repayment	[Display] This field displays the date of commencement of repayment.
Frequency of Installments	[Display] This field displays the frequency of installments provided at the time of restructure in agri account schedule (AL521)
Number of Installments	[Display] This field displays the number of installments provided at the time of restructure in Agri Account Schedule (AL521)
Installment Amount	[Display] This field displays the installment amount.
Remarks	[Display] This field displays the remarks if any.
Maker ID	[Display] This field displays the maker id who performed this transactions.
Checker ID	[Display] This field displays the checker id who authorized the transactions.

3. Click **Agri loan revolving account number** and press <Tab> key out.
4. The System displays all the details in the respective fields.

1.2 BA431 - Line of Business (LOB) Master

LOB master facilitates the generation of new Line of Business codes for the bank.

Using this option, new LOB codes are generated along with the LOB descriptions. Once defined, the LOB codes are available for selection while linking the LOB codes with the branches.

You can also define E-channel limit for the LOBs and during **Customer Addition** (Task Code: 8053), based on the LOB selected, the corresponding e-channel limit will be defaulted at the customer level.


Definition Prerequisites

- BAM20 - Bank Codes Maintenance

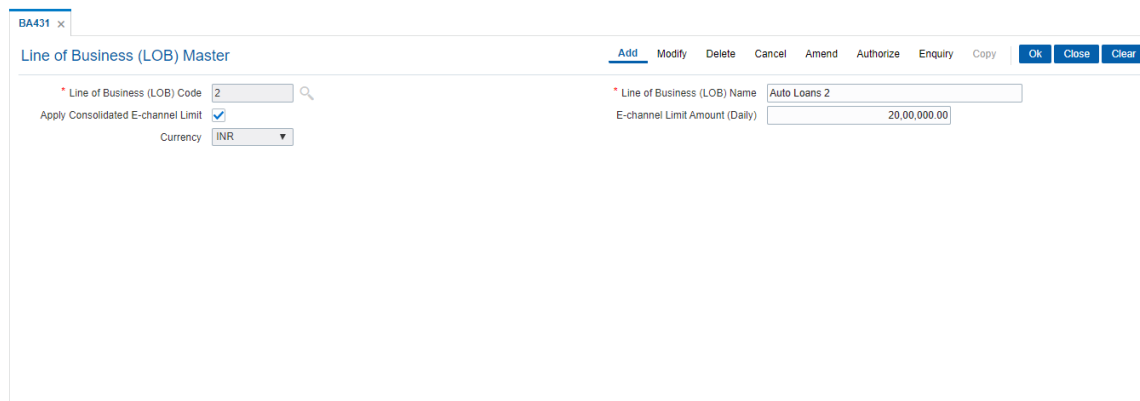
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add line of business details

1. In the **Dashboard** page, Enter the Task Code **BA431** and then click  or navigate through the menus to **Back Office Transactions > Master > Line of Business (LOB) Master**.
2. You will be navigated to **Line of Business (LOB) Master** screen.

BA431 - Line of Business (LOB) Master



Field Description

Field Name	Description
Line of Business (LOB) Codes	[Mandatory, Numeric, Three] Type the code for the line of business like Personal Banking, Private banking, etc.
Line of Business (LOB) Name	[Mandatory, Alphanumeric] Type the name of the line of business.
Apply Consolidated E-channel Limit	[Optional, Check Box] Select the Apply Consolidated E-channel Limit check box to define a total limit for the transactions through all the e-channels from various CASA accounts of the customer. If the check box is not selected, FLEXCUBE will not validate the e-channel transaction amount at LOB level. It will be validated only at the account level.

E-channel Limit Amount (Daily)

[Conditional, Numeric, 13, Two]

Type the total E-channel limit applicable to the customer.

The amount defined will be defaulted at customer level during customer addition as per the LOB code selected. The transaction approved at the account level will be validated against this limit amount applicable at the LOB to which the customer belongs. The primary holder of the CASA account will always be verified at the LOB (in case of joint accounts as well).

Any subsequent modifications, in the **Apply consolidated E-channel Limit** field or the amount mentioned in this field will be applicable to the new as well as existing customers already opened under the LOB. The changes will be applied online. If the LOB code is deleted subsequently, it will have an impact on the consolidated e-channel limit available to its existing customers.

This field is enabled only if the field **Apply Consolidated e-Channel Limit** is selected.

Currency

[Display]

This field displays the currency in which the e-channel limit amount is defined.

This field displays the local currency.

3. Click **Add**.
4. Enter the line of business code and name.
5. Select whether the consolidated E-channel limit needs to be applied to the LOB.

BA431 - Line of Business (LOB) Master

BA431 x

Line of Business (LOB) Master

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Line of Business (LOB) Code 2

* Line of Business (LOB) Name Auto Loans 2

Apply Consolidated E-channel Limit

E-channel Limit Amount (Daily) 20,00,000.00

Currency INR

6. Click **OK**.
7. The system displays the message "Record Added Authorisation Pending". Click **OK**.
8. The LOB details are added once the record is authorised.

1.3 BA435 - Branch Product Xref

Using this option, products which have been created by the product management team can be made available to certain branches or all branches of the bank and for certain customer types or all customer types for opening accounts under them.

This maintenance will control only the account opening transactions. However all other transactions do not refer to this maintenance.

Note: The customer type mapping can be done only for CASA and TD products.


Definition Prerequisites

- CHM01 - CASA Product Master
- TDM01 - TD Product Master
- LNM11 - Loan Product Master

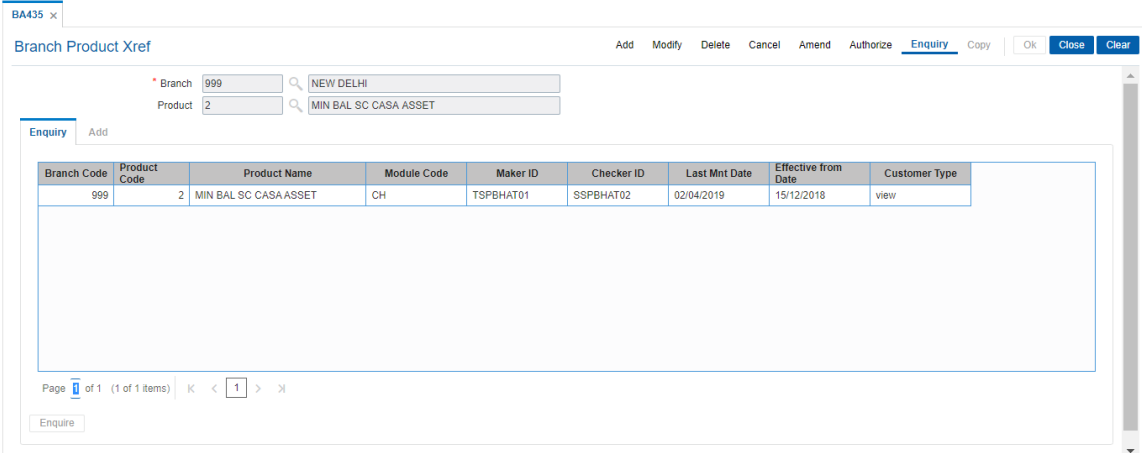
Modes Available

Add, Modify, Delete, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add branch product cross reference

1. In the **Dashboard** page, Enter the Task code **BA435** and click  or navigate through the menus to **Back Office Transactions > Master > Branch Product Xref**.
2. You will be navigated to **Branch Product Xref** screen.

Branch Product Xref



Branch Code	Product Code	Product Name	Module Code	Maker ID	Checker ID	Last Mnt Date	Effective from Date	Customer Type
999	2	MIN BAL SC CASA ASSET	CH	TSPBHAT01	SSPBHAT02	02/04/2019	15/12/2018	view

Field Description

Field Name	Description
Branch	[Mandatory, Search List] Select the branch, to which you want to link the product, from the Search List.
Product	[Conditional, Search List] Select the product that is to be downloaded to the selected branch from the Search List. The Search List displays all the authorised products that are defined

and maintained in **FLEXCUBE Retail**. The selected product will be downloaded to the selected branch.
This field is displayed in **Modify** and **Enquiry** mode.

3. Click **Add**.
4. Select the branch from the list.

Branch Product Xref

Customer Type	Type Description	Mapped
123	TESTING	Y
204	NEW CUST TYPE FOR KYC	Y
211	INDIVIDUAL AADHAR MANDATORY	Y
215	NEW CUST TYPE FOR KYC CASE 2.1.5	Y
25	TEST25	Y

5. In the **Add** screen, click the appropriate option for downloading the product.
6. Map the customer types.

Add

Field Description

Column Name	Description
Mapping	[Mandatory, Radio Button] Click the appropriate option for downloading the product to the selected branch. The options are: <ul style="list-style-type: none"> • Map To All Products – enables you to download all available products under CASA / TD and Loans to the selected branch.

- Map To All CASA Products - enables you to download all available products under CASA to the selected branch.
- Map To All TD Products - enables you to download all available products under TD to the selected branch.
- Map To All Loans Products - enables you to download all available products under Loans to the selected branch.
- Map to All Saving Scheme Products
- Map To Single Product – enables you to download a single product to the selected branch. The Product selection field will be enabled if you select this option.

Product	[Conditional, Search List] Select the product with which the branch is to be mapped from the Search List. This field is displayed only if the Map To Single Product option is selected.
Map All Customer Types	[Optional, Check Box] Select the Map All Customer Types check box to map all the customer types.
Map Single Customer Type	[Optional, Check Box] Select the Map Single Customer Type check box to map a single customer type.
Customer Type	[Display] This field displays the customer type.
Type Description	[Display] This field displays the description of the customer type.
Mapped	[Toggle] If the field is marked as Y then that customer type will be mapped and if the field is marked as N then that customer type will not be mapped.

6. Click **OK**.

7. The system displays the message "Add Successful". Click **OK**.

Screen Description

The above screen is used to map a new product to a branch in order to enable the branch to open accounts under that product. Existing products can be mapped by selecting Map to all Products but new products have to be mapped separately.

Exercise

Create a cross-reference between the New York branch and the CASA Account Product.

To modify the branch product cross reference details

1. Click **Modify**.
2. Select the branch and product code and then click **Enquire**.

Enquiry

BA435 x

Branch Product Xref

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Branch 999 NEW DELHI

Product 2 MIN BAL SC CASA ASSET

Enquiry Add

Branch Code	Product Code	Product Name	Module Code	Maker ID	Checker ID	Last Mnt Date	Effective from Date	Customer Type
999	2	MIN BAL SC CASA ASSET	CH	TSPBHAT01	SSPBHAT02	02/04/2019	15/12/2018	view

Page 1 of 1 (1 of 1 items) < 1 >

Enquire

Field Description

Column Name	Description
Branch Code	[Display] This column displays the branch code.
Product Code	[Display] This column displays the product code.
Product Name	[Display] This column displays the product name.
Module Code	[Display] This column displays the code of the module.
Maker Id	[Display] This column displays the ID of the maker who has linked the branch to the product.
Checker Id	[Display] This column displays the ID of the checker who has authorised linking of the branch to the product.
Last Mnt Date	[Display] This column displays the last maintained date or the first maintained date, whichever is later.
Effective From Date	[Display] This column displays the first maintained date.
Customer Type	[Display] This field is applicable only for CASA module. If the user clicks this link the system displays the error message "Customer Type mapping allowed for CASA products only."
4.	Double-click the link in the Customer Type column to enable the Customer Type Description tab.

Customer Type Description

Branch Product Xref

Branch: 999 NEW DELHI

Product: 2 MIN BAL SC CASA ASSET

Map all Customer Types Map Single Customer Type

Customer Type	Type Description	Mapped
324	Test Add	Y
999	Test Resident Indian	Y
EUR	European Nationality Customer Type	Y
ab1	Ind	Y
abc	asdasd	Y

Page 1 of 1 (1-5 of 5 items)

Field Description

Column Name	Description
Map All Customer Types	[Display] This column displays whether all the customer types are to be mapped.
Map Single Customer Type	[Optional, Check Box] Select the Map Single Customer Type check box to map a single customer type.
Customer Type	[Display] This column displays the customer type.
Type Description	[Display] This column displays the description of the customer type.
Mapped	[Display] This column displays the mapped status.

5. Modify the relevant information and then click **OK**.
6. The system displays following message "Authorization required. Do You Want to continue?". Click **Yes**.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and then click **Grant**.
9. The system displays the message "Modification successful". Click **OK**.

Screen Description

The above screen is used to map a new product to a branch, in order to enable the branch to be able to open accounts under that product. Existing products can be mapped by selecting Map to all Products but new products have to be mapped separately.

Exercise

Create a cross-reference between the New York branch and the Checking Account Product.

To view the branch product cross reference details

1. Click **Enquiry**.
2. In the 'Enquiry' tab screens, select the branch and product code and then click **Enquire**.
3. The system displays the branch - product cross reference details.

1.4 BA436 - Line of Business (LOB) – Branch Xref

Using this option you can link the various line of business to a particular branch or to all the branches. The cost center is derived from the branch and line of business, i.e., it is a 6 digits (4 digits Branch Code + 2 digits LOB Code) numeric value.


Definition Prerequisites

- BAM20 - Bank Codes Maintenance

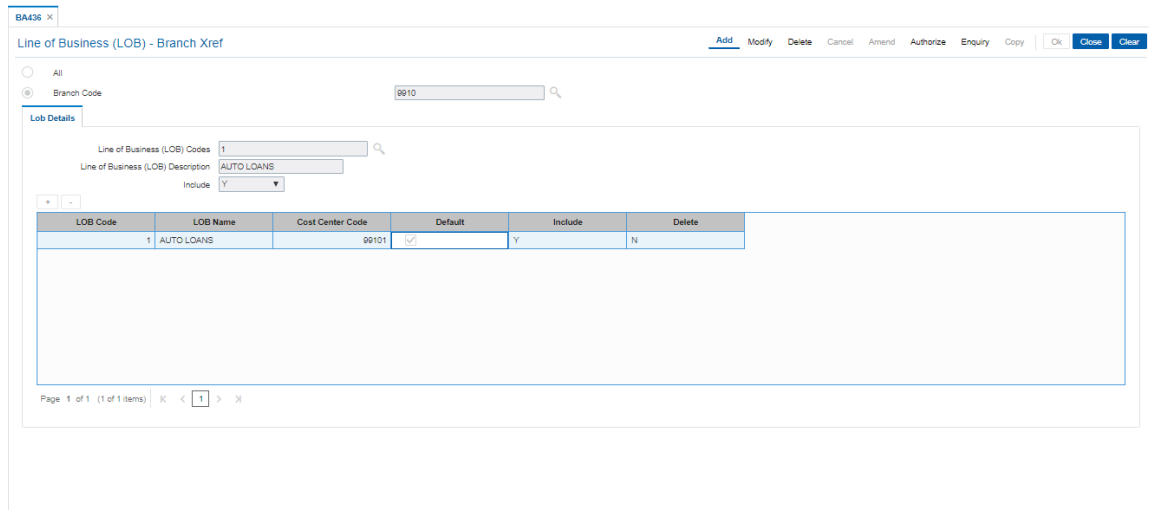
Modes Available

Add, Modify, Delete, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the LOB branch cross reference details

1. In the **Dashboard** page, Enter the Task Code **BA436** and then click  or navigate through the menus to **Back Office Transactions > Master > Line of Business (LOB) – Branch Xref**.
2. You will be navigated to **Line of Business (LOB) - Branch Xref** screen.

Line of Business (LOB) – Branch Xref



Field Description

Field Name	Description
All	[Mandatory, Radio Button] Click All to map/link the branches to the selected LOB codes.
Branch Code	[Mandatory, Search List] Select a particular branch code from the Search List

3. Click **Add**.
4. Select the **All** option to select all the branches.
OR
Select the **Branch Code** option and select the branch code from the Search List.

Line of Business (LOB) – Branch Xref

BA436 X

Line of Business (LOB) - Branch Xref Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

All
 Branch Code

LOB Details

Line of Business (LOB) Codes
 Line of Business (LOB) Description
 Include

LOB Code	LOB Name	Cost Center Code	Default	Include	Delete
1	AUTO LOANS	99101	<input checked="" type="checkbox"/>	Y	N

Page 1 of 1 (1 of 1 items) | < 1 >

5. Enter the required information in the various tabs.

Modify

BA436 X

Line of Business (LOB) - Branch Xref Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

All
 Branch Code

LOB Details

Line of Business (LOB) Codes
 Line of Business (LOB) Description
 Include

LOB Code	LOB Name	Cost Center Code	Default	Include	Delete
1	AUTO LOANS	99101	<input checked="" type="checkbox"/>	Y	N

Page 1 of 1 (1 of 1 items) | < 1 >

Field Description

Field Name

Description

Line of Business (LOB) Codes

[Mandatory, Search List]
 Select the line of business code which uniquely identifies different business from the Search List.
 Businesses are defined in **FLEXCUBE** using the **Line of Business (LOB) Master**.

Line of Business (LOB) Description

[Display]
 This field displays the description of the business when you select the line of business code.

Include

[Mandatory, Drop-Down]
 Select the value to link the LOB code to the branch from the drop-down list.
 The options are:

- Y
- N

Column Name	Description
LOB Code	[Display] This column displays the line of business code which uniquely identifies different business. Businesses are defined in FLEXCUBE using the Line of Business (LOB) Master .
LOB Name	[Display] This column displays the name of the business when you select the line of business code.
Cost Center Code	[Display] This column displays the code of the cost center.
Default	[Toggle] If the column is marked as Y then that particular LOB code is taken as default code for all the branch related transactions, and if the column is marked as N then that particular LOB code is not taken as default code for all the branch related transactions
Include	[Toggle] If the column is marked as Y then the value is linked to the LOB code of the branch, and if the column is marked as N then the value is not linked to the LOB code of the branch.
Delete	[Toggle] If the column is marked as Y then that line of business will get deleted, and if the column is marked as N then that line of business will not get deleted.

6. Click **OK**.
7. The system displays the message "Authorisation required. Do You Want to continue?". Click **OK**.
8. The system displays the **Authorisation Reason** screen.
9. Enter the required information and Click **OK**.
10. The system displays the "Record successfully added". Click **OK**.

To inquire about the LOB branch cross reference

1. Click **Enquiry**.
2. The **Enquiry** tab gets enabled.

Enquiry

BA436 X

Line of Business (LOB) - Branch Xref Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Branch Code: 0010

LOB Details

Line of Business (LOB) Codes: 1

Line of Business (LOB) Description: AUTO LOANS

Include: Y

LOB Code	LOB Name	Cost Center Code	Default	Include	Delete
1	AUTO LOANS	00101	<input checked="" type="checkbox"/>	Y	N

Page 1 of 1 (1 of 1 items) | < 1 >

Field Description

Column Name	Description
LOB Code	[Display] This column displays the line of business code which uniquely identifies different business. Businesses are defined in FLEXCUBE using the Line of Business (LOB) Master .
LOB Name	[Display] This column displays the name of the business when you select the line of business code.
Cost Center Code	[Display] This column displays the code of the cost center.
Default	[Display] This column displays the particular LOB code as default code for all the branch related transactions.
Include	[Display] This column displays if the value is linked to the LOB code to the branch.

3. Select the **Branch Code** option and select the branch code from the Search List.
4. The system displays the LOB branch cross reference details.

1.5 BA445 - Product Branch Type Minimum Average Balance Maintenance

Using this option, Minimum average balance can be defined for a Product & Branch Type combination. This means every product can have separate minimum average balance for each branch type (Metro, Rural etc.). The Balance to be tracked – AQB / AMB will also be defined here. The screen will also define the service charge code & the shortfall cycle to be considered for service charge (Current / Previous).


Definition Prerequisites

- BAM17 - Branch Type Maintenance
- CHM01 - CASA Product Master
- BAM14 - Rewards and Service Charges Definition

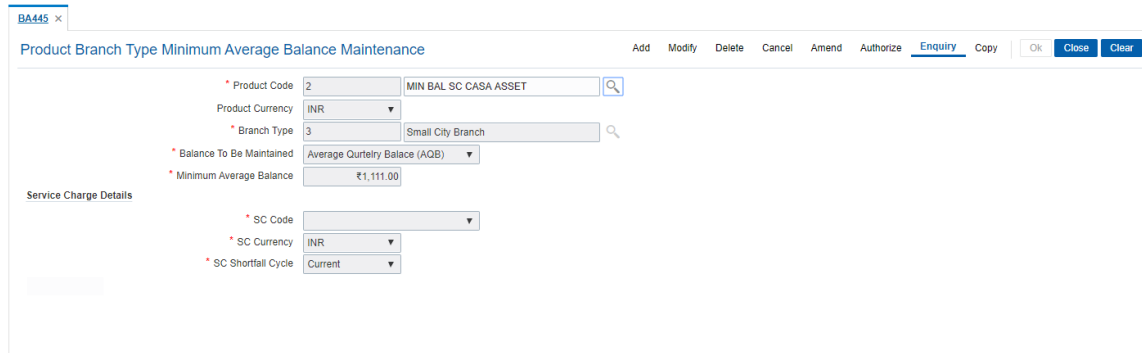
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add branch product cross reference

1. In the **Dashboard** page, Enter the Task code **BA435** and then click  or navigate through the menus to **Back Office Transactions > Master > Product Branch Type Minimum Average Balance Maintenance**.
2. You will be navigated to the **Product Branch Type Minimum Average Balance Maintenance** screen.

Product Branch Type Minimum Average Balance Maintenance



The screenshot displays the 'Product Branch Type Minimum Average Balance Maintenance' form. The form is titled 'BA445 x' and 'Product Branch Type Minimum Average Balance Maintenance'. The top navigation bar includes buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'OK', 'Close', and 'Clear'. The form fields are as follows:

- Product Code: 2
- Product Currency: INR
- Branch Type: 3
- Balance To Be Maintained: Average Quarterly Balance (AQB)
- Minimum Average Balance: ₹1,111.00
- Service Charge Details:
 - SC Code: [Empty]
 - SC Currency: INR
 - SC Shortfall Cycle: Current

Field Description

3. Click **Add**.
4. Select the Product Name from the list and Branch Type from the search list.

Product Branch Type Minimum Average Balance Maintenance

BA445 x

Product Branch Type Minimum Average Balance Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Product Code 3 Savings Account - Liability

Product Currency

* Branch Type

* Balance To Be Maintained

* Minimum Average Balance

Service Charge Details

* SC Code

* SC Currency INR

* SC Shortfall Cycle

5. Enter the required information.
6. Click **OK**.
7. The system displays the message "Record Added Authorization pending". Click **OK**.
8. The record gets added once authorized.

1.6 BA501 - Buy Out ID Creation

This screen is allows to create the buy out id and buy out name and linking the same to Originator ID.


Definition Prerequisites

- [CIM09 - Customer Information Master Maintenance.](#)

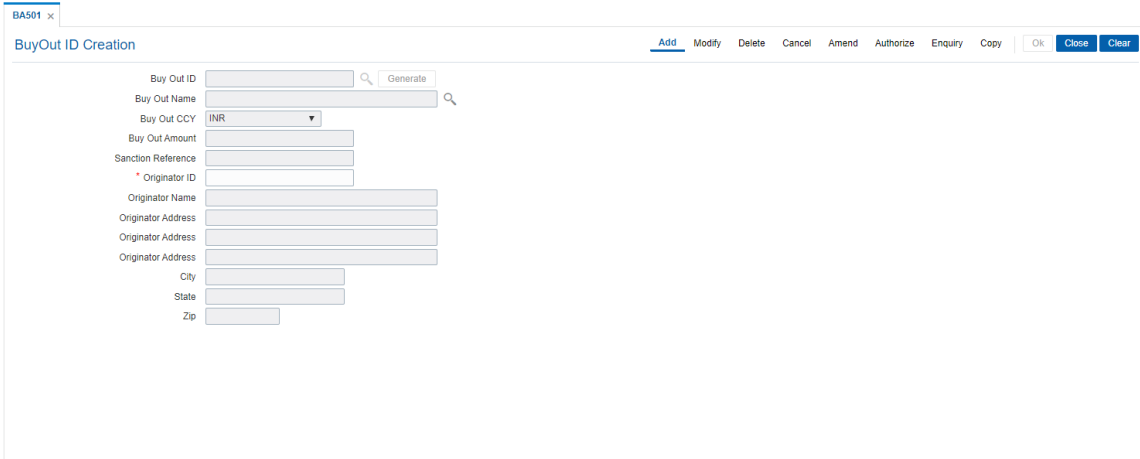
Modes Available

Add, Modify, Delete, cancel, Amend, Authorize, Enquire, Copy

To enquire the Buy Out ID Creation details

1. In the **Dashboard** page, Enter the Task Code **BA501** and then click  or navigate through the menus to **Back Office Transactions > Master > Buy Out ID Creation Screen.**
2. You will be navigated to **Buy Out ID Creation screen** screen.

Buy Out ID Creation screen



Field Description

Field Name	Description
Buy Out ID	[Mandatory, Alphanumeric, 14] The Buy Out Id system will generated by the system. The format of the Buy out Id will be 10 digit (Originator ID under which Pool ID is created) followed by 4 digit numeric value starting from 1 for each originator ID. User can amend the Buy Out ID before the same is authorized for the first time creation. Post that user can not modify the same.
Buy Out Name	[Mandatory, Pick List, 40] Select the buy out name from the pick list.
Buy Out CCY .	[Display] This field displays the currency of the Buy Out Id.
Buy Out Amount	[Display] This field displays the buy amount limit created for the buy out ID.
Sanction Reference	[Display] This field displays the buy amount limit created for the buy out ID.
Originator ID	[Mandatory, Alphanumeric, Ten] Enter the originator id of the customer.
Originator Name	[Display] This field displays the name of the customer as detail maintained in CIM09 screen.
Originator Address	[Display] This field displays the customer residential address as detail maintained in CIM09 screen.
City	[Display] This field displays the city in which customer resides as detail maintained in CIM09 screen.
State	[Display] This field displays the state to which customer belongs.
Zip	[Display] This field displays the zip code of the area where customer resides.

To create buy out ID

1. Select the Add mode.
2. Enter the originator id and press the <Tab> key out.
3. The system displays all the details and Generate button adjacent to Buy Out ID field is enabled.
4. Click the Generate button, to generate the buy out ID as displayed in Buy Out ID field.
5. Enter/Select all the other relevant details.
6. Click the Ok button.
7. The system displays the message "Record Added...Authorization pending...Click Ok to continue".

To cancel the buy out ID

1. Select the Cancel Mode.
2. Select the originator ID from the pick list.
3. The system displays all the details in the respective fields.
4. Click the Ok button.
5. The system displays the message "Record Cancelled...Click Ok to Continue".

To Amend the Buy Out ID

1. Select the Amend mode.
2. Select the Buy Out ID from the pick list.
3. The system displays all the details in the respective fields.
4. Modify the relevant information and click the OK button.
5. The system displays message "Record Amended...Authorization pending..Click Ok to continue".

To Authorize the Buy Out ID

1. Select the Authorize mode.
2. Select the Buy Out ID from the pick list.
3. The system displays all the details in the respective fields.
4. Click the Ok button.
5. The system displays the message "Record Authorized..Click Ok to continue".

To Enquire the Buy Out ID

1. Select the Enquire Mode.
2. Select the Buy Out ID from the pick list.
3. The system displays all the details of Buy out ID.

1.7 BA502 - Pool ID Creation

This screen allows to create the pool id and pool name and linking the same to Originator ID and buy out id.


Definition Prerequisites

- [CIM09 - Customer Information Master Maintenance.](#)
- [BA501 - Buy Out ID Creation](#)

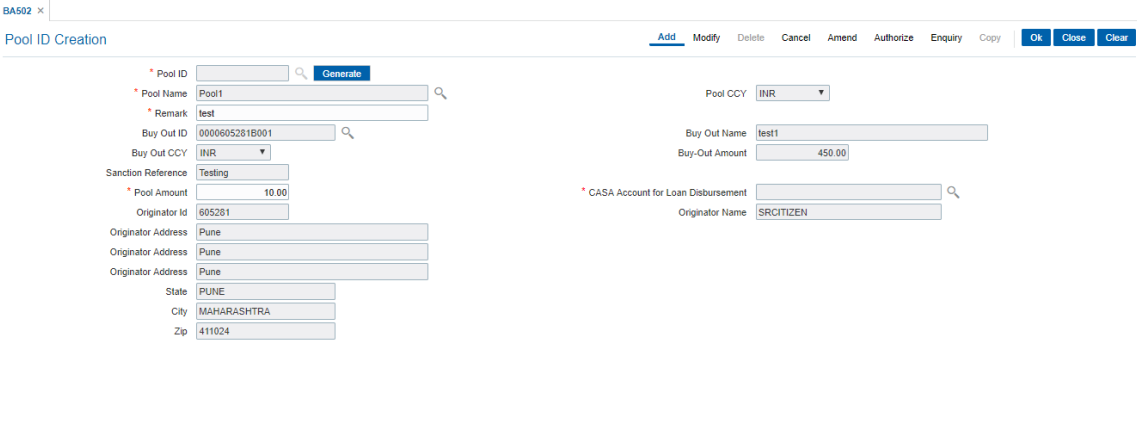
Modes Available

Add, Modify, Delete, cancel, Amend, Authorize, Enquire, Copy

To create the Pool ID details

1. In the **Dashboard** page, Enter the Task Code **BA501** and then click  or navigate through the menus to **Back Office Transactions > Master > Pool ID CreationScreen**.
2. You will be navigated to **Pool ID Creation screen** screen.

Pool ID Creation screen



The screenshot shows the 'Pool ID Creation' screen with the following fields and values:

Field	Value
Pool ID	[Empty]
Pool Name	Pool1
Remark	test
Buy Out ID	00006052818001
Buy Out CCY	INR
Sanction Reference	Testing
Pool Amount	10.00
Originator Id	605281
Originator Address	Pune
Originator Address	Pune
Originator Address	Pune
State	PUNE
City	MAHARASHTRA
Zip	411024
Pool CCY	INR
Buy Out Name	test1
Buy-Out Amount	450.00
CASA Account for Loan Disbursement	[Empty]
Originator Name	SRCITIZEN

Buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, Clear

Field Description

Field Name	Description
Pool ID	[Mandatory, Alphanumeric, 18] The pool id is system generated. The format of the Pool Id will be <<Originator ID>>+<<4 digit Buyout ID>> <<PXXX>>, where XXX are bank wise continuous sequence number starting from 1.
Pool Name	[Mandatory, Pick List] Select the pool name from the pick list.
Pool CCY	[Display] This field displays the Pool Currency.
Remark	[Mandatory, Alphanumeric, 40] Type the remarks.
Buy Out ID	[Mandatory, Pick List] Select the buy out ID from the pick list. The format of the Buy out Id will be 14 digit (Originator ID under which Pool ID is created) followed by 5 digit numeric value starting from 1 for each originator ID.
Buy Out Name	[Display] This field displays Buy Out name attached to the Buy Out ID selected.
Buy Out CCY	[Display] This field displays the Buy Out Ccy attached to the Buy Out ID selected.
Buy Out Amount	[Display] This field displays the buy out amount .
Sanction Reference	[Display] This field displays sanction reference provided by the user.
Pool Amount	[Mandatory, Numeric, 13, 2] Type the pool amount allotted to the pool id and it Cannot be greater than Buyout Amount.
CASA Account for Loan Disbursement	[Mandatory, Pick List] The CASA account number where loan disbursement is credited. System will populate the CASA account number attached to the loan account. User can modify the same. System will show list of CASA accounts where Originator ID (selected in the screen) is having a primary customer relation with the CASA account. ➤ User should be able to link a valid CASA account with status not in Closed or Closed today status.
Originator ID	[Mandatory] Input the originator id . System will show the list of originator ID created in the system.
Originator Name	[Display]

	This field displays the originator name of the customer as captured against the customer ID.
Originator Address	[Display]
	This field displays the originator address of the customer captured against the customer ID.
State	[Display]
	This field displays the state to which customer belongs.
City	[Display]
	This field displays the city in which customer resides as detail maintained in CIM09 screen.
Zip	[Display]
	This field displays the zip code of the area where customer resides.

To create buy out ID

1. Select the Add mode.
2. Enter the originator id and press the <Tab> key out.
3. The system displays all the details and Generate button adjacent to Buy Out ID field is enabled.
4. Click the Generate button, to generate the buy out ID as displayed in Buy Out ID field.
5. Enter/Select all the other relevant details.
6. Click the Ok button.
7. The system displays the message "Record Added...Authorization pending...Click Ok to continue".

To cancel the buy out ID

1. Select the Cancel Mode.
2. Select the originator ID from the pick list.
3. The system displays all the details in the respective fields.
4. Click the Ok button.
5. The system displays the message "Record Cancelled...Click Ok to Continue".

To Amend the Buy Out ID

1. Select the Amend mode.
2. Select the Buy Out ID from the pick list.
3. The system displays all the details in the respective fields.
4. Modify the relevant information and click the OK button.
5. The system displays message "Record Amended...Authorization pending..Click Ok to continue".

To Authorize the Buy Out ID

1. Select the Authorize mode.
2. Select the Buy Out ID from the pick list.
3. The system displays all the details in the respective fields.
4. Click the Ok button.
5. The system displays the message "Record Authorized..Click Ok to continue".

To Enquire the Buy Out ID

1. Select the Enquiry Mode.
2. Select the Buy Out ID from the pick list.
3. The system displays all the details of Buy out ID.

1.8 BA503 - Create Pool Name and Buy Out Name

This screen allows maintaining the pool name and buy out name which is available to the user during creation of pool id and buy out id.


Definition Prerequisites

- [BAM20 - Bank Codes Maintenance](#)

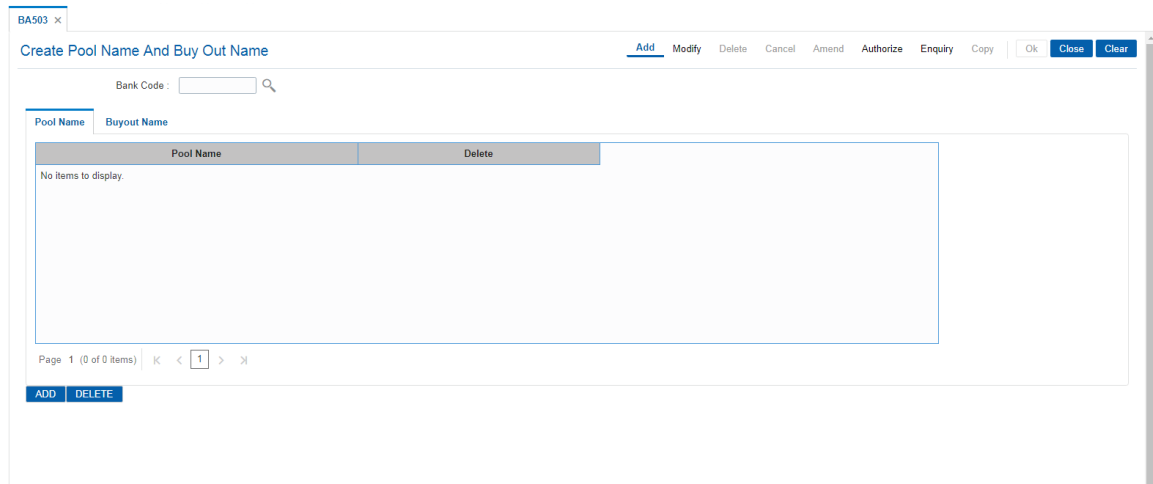
Modes Available

Add, Modify, Authorize, Enquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To create pool name and buy out name

1. In the **Dashboard** page, Enter the Task Code **BA503** and then click  or navigate through the menus to **Back Office Transactions > Master > Create Pool Name and Buy Out Name**.
2. You will be navigated to **BA503 - Create Pool Name and Buy Out Name** screen.

BA503 - Create Pool Name and Buy Out Name



The screenshot displays the 'Create Pool Name And Buy Out Name' interface. At the top, there is a search bar labeled 'Bank Code:' with a magnifying glass icon. Below this, there are two tabs: 'Pool Name' (selected) and 'Buyout Name'. The main area contains a table with two columns: 'Pool Name' and 'Delete'. The table is currently empty, showing 'No items to display.' Below the table, there are navigation controls indicating 'Page 1 (0 of 0 items)' and buttons for 'ADD' and 'DELETE'.

Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Pick List] Enter the bank code for which user needs to maintain the pool id and buy out id.

3. Click **Add**.

Pool Name

Bank Code : 15

Pool Name Buyout Name

Pool Name	Delete
test	N

Page 1 of 1 (1 of 1 items) | < 1 >

ADD DELETE

Field Description

Field Name	Description
Pool Name	[Optional, Character, 40] Enter the pool name for the bank code.
Delete	[Optional, Toggle] Select the toggle to delete the pool name created.

BuyOut Name

Bank Code : 15

Pool Name Buyout Name

Buyout Name	Delete
	N

Page 1 of 1 (1 of 1 items) | < 1 >

ADD DELETE

Field Description

Field Name	Description
Buyout Name	[Optional, Character, 40] Enter the buy out name for the bank code.
Delete	[Optional, Toggle] Select the toggle to delete the buy out name created.

6. Enter the details in the respective fields and click **OK**.
7. The system displays the message "Record Added..Authorization Pending".

1.9 BA524 - Product Code - Product Type Cross Reference

Using this option you can cross refer the product type defined as a part of day 0 with the product codes. At the time of LOAN/ CASA / Term Deposit account opening, the product type code must be mapped against the product code for successful generation. This code is selected for account opening and is used in account number generation (depending on the bank's requirement e.g. as the first 2 digits of account number) and subsequently for **IBAN**¹ generation as well. One product code can be cross referred to one product type only. However one product type can be cross referred to multiple product codes.


Definition Prerequisites

- CHM01 - CASA Product Master Maintenance
- TDM01 - TD Product Master
- LNM11 - Product Master Maintenances

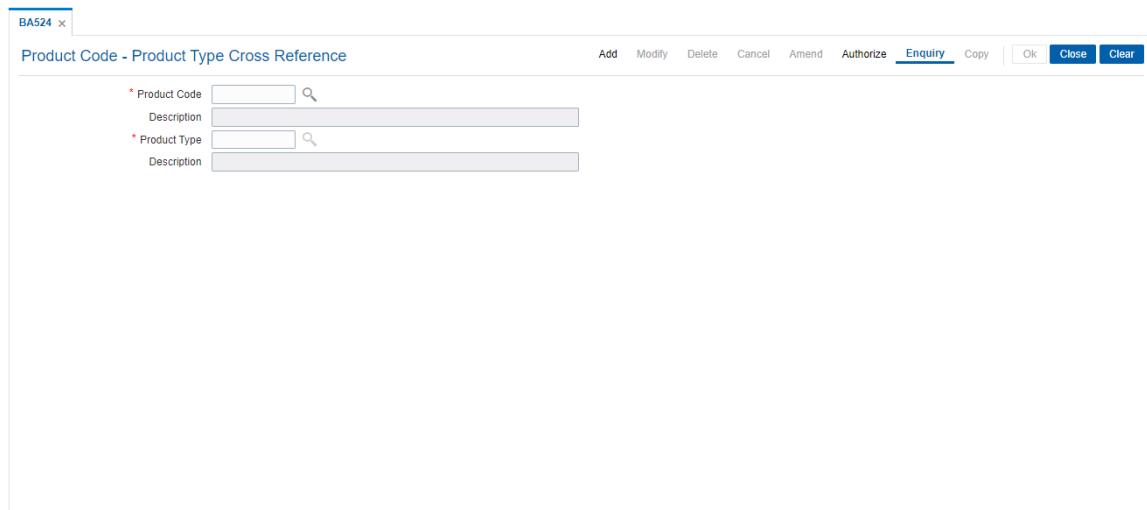
Modes Available

Add, Authorize, Enquiry. For more information on the procedures of every mode, refer to Standard Maintenance Procedures.

To add the product code and product type cross reference details

1. In the **Dashboard** page, Enter the Task Code **BA524** and then click  or navigate through the menus to **Back Office Transactions > Master > Product Code - Product Type Cross Reference**.
2. You will be navigated to **Product Code - Product Type Cross Reference** screen.

Product Code - Product Type Cross Reference



Field Description

Field Name	Description
Product Code	[Mandatory, Search List]

¹International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.

Select the product code from the Search List.
The Search List displays the authorised Loan, CASA and TD product codes.

- Description** [Display]
This field displays the description of the product code selected in the corresponding field.
- Product Type** [Mandatory, Search List]
Select the product type to be maintained for the corresponding product code from the Search List.
The product types are maintained as a part of day 0 through backend.
The Search List displays the product type codes which are maintained for the module same as that of product codes.
If the bank subsequently wants to change the product type and product code cross reference, then the bank will have to create a new product code and cross refer the same to an existing -product type.
- Description** [Display]
This field displays the description of the product type selected in the corresponding field.

3. Click Add.

4. Select the product code and product type from the list.

Product Code - Product Type Cross Reference

BA524 x

Product Code - Product Type Cross Reference Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Product Code: 148 Description: RD Flexible Amt maximum

* Product Type: 2 Description: CURRENT

5. Click **OK**.
6. The system displays following message: "Record Added Authorisation Pending". Click **OK**.
7. The product code and product type cross reference details are added once the record is authorised.

1.10 BAM11 - Gold Valuator Maintenance

Using this option you can maintain details of valutors for 'Gold' collaterals.

The valuator details like name, address, contact number etc are maintained in this option.


Definition Prerequisites

- [STDCOUNT- Country Code Maintenance](#)
- [STDSTATE- State Code Maintenance](#)
- [BAM72- City Master Maintenance](#)

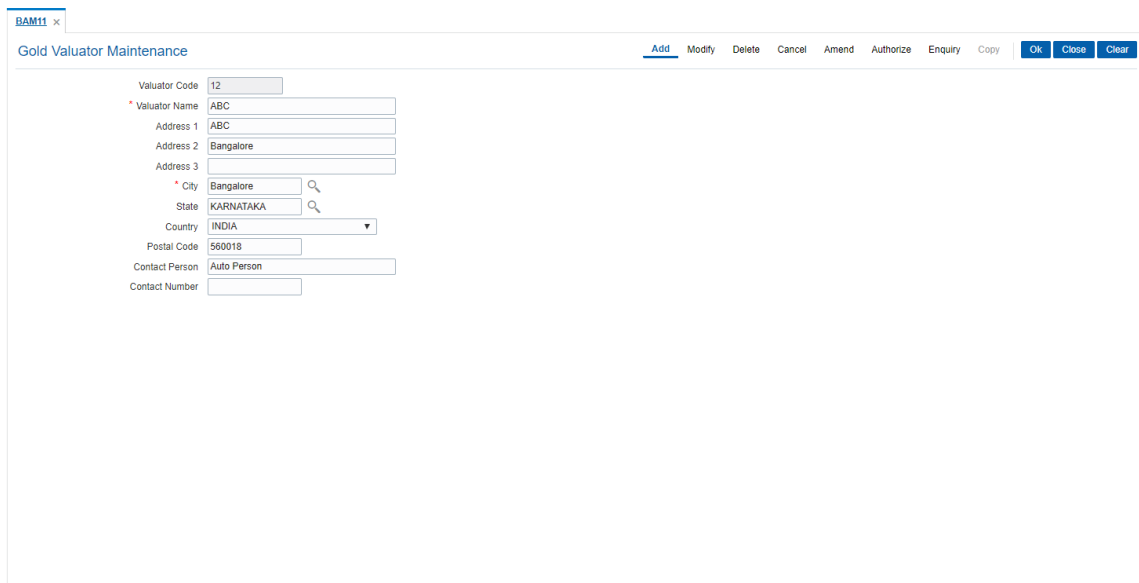
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add a valuator code

1. In the **Dashboard** page, Enter the Task Cod **BAM11** and click  or navigate through the menus to **Back Office Transactions > Master > Gold Valuator Maintenance**.
2. The system displays the **Gold Valuator Maintenance** screen.

Gold Valuator Maintenance



The screenshot shows a web application window titled "BAM11 x" with a sub-header "Gold Valuator Maintenance". The form contains the following fields and values:

- Valuator Code: 12
- * Valuator Name: ABC
- Address 1: ABC
- Address 2: Bangalore
- Address 3:
- * City: Bangalore
- State: KARNATAKA
- Country: INDIA
- Postal Code: 560018
- Contact Person: Auto Person
- Contact Number:

The form has a toolbar with buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, Clear.

Field Description

Field Name	Description
Valuator Code	[Mandatory, Numeric, 4] Type the valuator code. The valuator code is a unique, number which represents the valuator. Once added, this field cannot be modified or amended. Select the valuator code from the pick list in inquiry mode.
Valuator Name	[Mandatory, Alphanumeric, 40] Type the description for the valuator code.
Address 1,2,3	[Optional, Alphanumeric, 35, Three Lines] Type the address of the customer. It has three lines for the address. It accepts character, numbers and "#" as special character.
City	[Optional, Pick List] Select the name of the valuator's city, from the pick list.
State	[Optional, Pick List] Select the name of the valuator's state, from the pick list.
Country	[Optional, Drop Down] Select the name of the valuator's country, from the drop-down list.
Postal Code	[Optional, Numeric, 10] Type the postal code of the valuator.
Contact Person	[Optional, Alphanumeric, 40] Type the contact person name for the valuator.
Contact Number	[Optional, Numeric, 10] Type the contact number of the valuator.

3. Click the **Add** button.
4. Enter the valuator code and press the **<Tab>** or **<Enter>** key.
5. Enter the valuator details.

[Gold Valuator Maintenance](#)

BAM11 x

Gold Valuator Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** Close Clear

Valuator Code: 12

* Valuator Name: ABC

Address 1: ABC

Address 2: Bangalore

Address 3:

* City: Bangalore

State: KARNATAKA

Country: INDIA

Postal Code: 560018

Contact Person: Auto Person

Contact Number:

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
9. The Valuator details are added once the record is authorised.

1.11 BAM17 - Branch Type Maintenance

A bank operates as a group of numerous branches at various locations. All branches may or may not perform every business activity that banks carry out. For example, a particular branch located in a rural area may not deal with foreign exchange while a certain branch located in a prime commercial area of a big city may function only as a commercial bank.

Using this option, the bank can define categories or types of branches, depending on the activities they perform by assigning a unique numeric code to each defined branch category or type. Depending on the business activities performed at a branch, a branch- type code could be attached to the **Branch Parameters Maintenance** (Task Code: STDBRNCH) option in the Corporate module.

Definition Prerequisites

Not Applicable

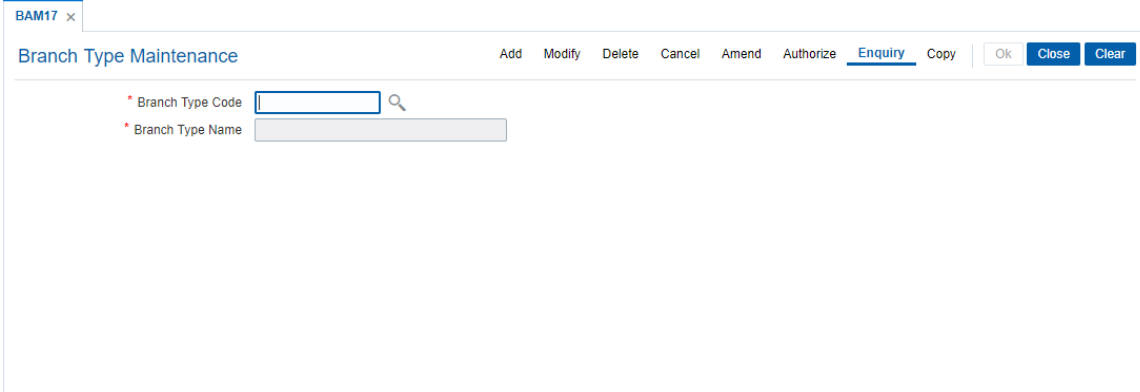
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a new branch type

1. In the **Dashboard** page, Enter Task Code **BAM17** and then click  or navigate through the menus to **Back Office Transactions > Master > Branch Type Maintenance**.
2. You will be navigated to **Branch Type Maintenance** screen.

Branch Type Maintenance



Field Description

Field Name	Description
Branch Type Code	[Mandatory, Numeric, Five] Type the branch type code. Each code uniquely identifies a different type of branch.
Branch Type Name	[Mandatory, Alphanumeric, 40] Type the full name of the branch type.

3. Click **Add**
4. Enter the code and the name of the branch type.

Branch Type Maintenance

BAM17 x

Branch Type Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Branch Type Code 901

* Branch Type Name Canara Bank

5. Click **OK**
6. The system displays following message: "Record Added Authorisation Pending..". Click **OK**.
7. The bank type is added once the record is authorised.

Screen Description

The above screen is used to enable the bank to categorise branches into groups. The same is used as a Search List in the Branch Code Maintenance screen.

Exercise

Create the following branch types:

- Metro Branch
- Town Branch
- City branch

1.12 BAM20 - Bank Codes Maintenance

Using this option you can create and maintain other banks operating within the country. **Oracle FLEXCUBE** refers to bank codes for other operations, viz., Remittance definitions of other correspondent banks and Clearing definitions for tracking routing numbers.

Definition Prerequisites

Not Applicable

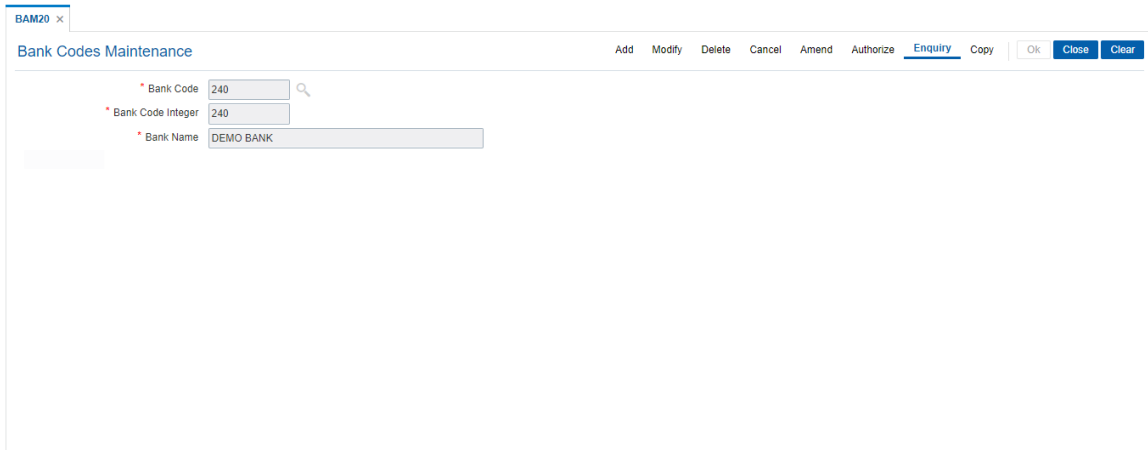
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a new bank code

1. In the **Dashboard** page, Enter Task Code **BAM20** and then click  or navigate through the menus to **Back Office Transactions > Master > Bank Codes Maintenance**.
2. You will be navigated to **Bank Codes Maintenance** screen.

Bank Codes Maintenance



Field Description

Field Name	Description
Bank Code	[Mandatory, Alphanumeric, Four] Type the bank code. Each code uniquely identifies a different bank.
Bank Code Integer	[Mandatory, Numeric, Three] Type the bank code integer. The bank code integer is a unique numeric code assigned to the bank.
Bank Name	[Mandatory, Alphanumeric, 40] Type the full name of the bank.

3. Click **Add**
4. Enter the code, code integer and the name of the bank.

Bank Codes Maintenance

BAM20 x

Bank Codes Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Bank Code 2412

* Bank Code Integer 1234

* Bank Name Demo Bank

5. Click **OK**
6. The system displays the message "Record Added Authorisation Pending". Click **OK**.
7. The bank code is added once the record is authorised.

Screen Description

The above screen is used for maintaining master records of other banks operating in the country. The same is further used for deriving correspondent and clearing codes.

Exercise

Create 5 bank codes for banks in your city.

1.13 BAM60 - Product Category Maintenance

Using this option various products categories offered by the bank are maintained. Products are grouped by their module (CASA/TD/Loan) and subsequent grouping of the products can be done for reporting purposes.

Example: You can create a group 1 under the loans module under which product A can be mapped. This is done by selecting the product category "1" (pick list is available in the field Product Category under Definition tab , while addition / modification of product A is done in Product Master Maintenance (Task Code– LNM11) option).


Definition Prerequisites

Not Applicable

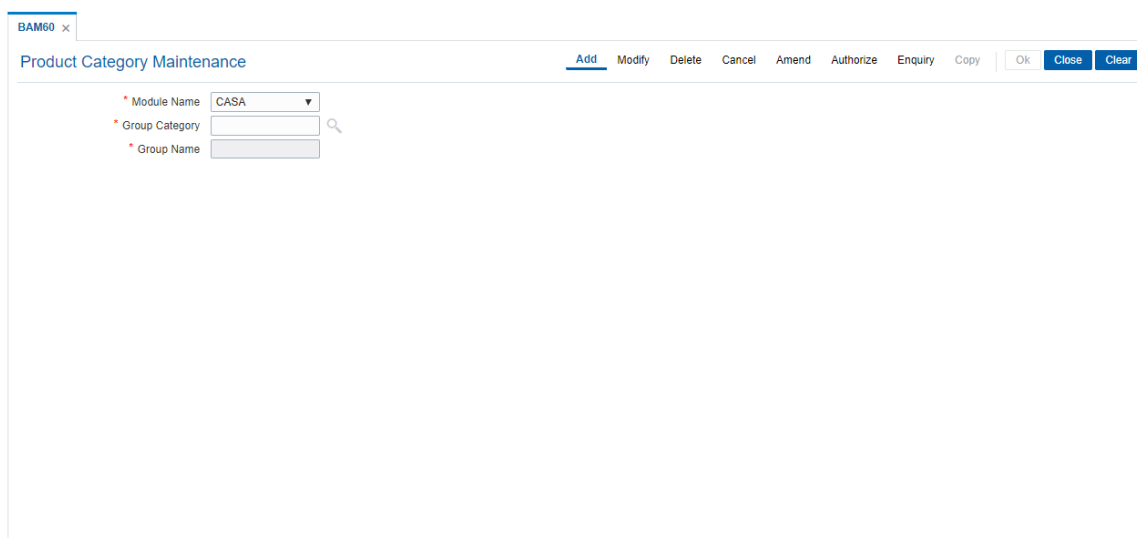
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add Product Category

1. In the **Dashboard** page, Enter the Task Code **BAM60** and then click  or navigate through the menus to **Back Office Transactions > Master > Product Category Maintenance**.
2. You will be navigated to **Product Category Maintenance** screen.

Product Category Maintenance



BAM60 x

Product Category Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Module Name CASA

* Group Category

* Group Name

Field Description

Field Name	Description
Module Name	[Mandatory, Drop-Down] Select the module name from the drop-down list. The options are: <ul style="list-style-type: none"> • LOAN • CASA • TD
Group Category	[Mandatory, Alphanumeric, 10] Type the unique group code for the created product group.
Group Name	[Mandatory, Alphanumeric, 40] Type the group name.

3. Click **Add**.
4. Select the module name from the drop-down list..
5. Type the group category and group name..

Product Category Maintenance

6. Click **OK**.
7. The system displays the message "Record Added Authorization Pending..". Click **OK**.
8. The product category is added once the record is authorized.

1.14 BAM61 - Account Officer Maintenance

Using this option you can maintain the details of the account officers i.e AO code and AO name at bank level. **FLEXCUBE** permits deletion of AO code in case the employee has resigned from the bank.

The values maintained will be available for addition / modification in the **Customer/ Account AO/ LOB X-Ref** (Task Code: BAM62) option for attaching AO business and AO operations at the customer/account level.


Definition Prerequisites

Not Applicable

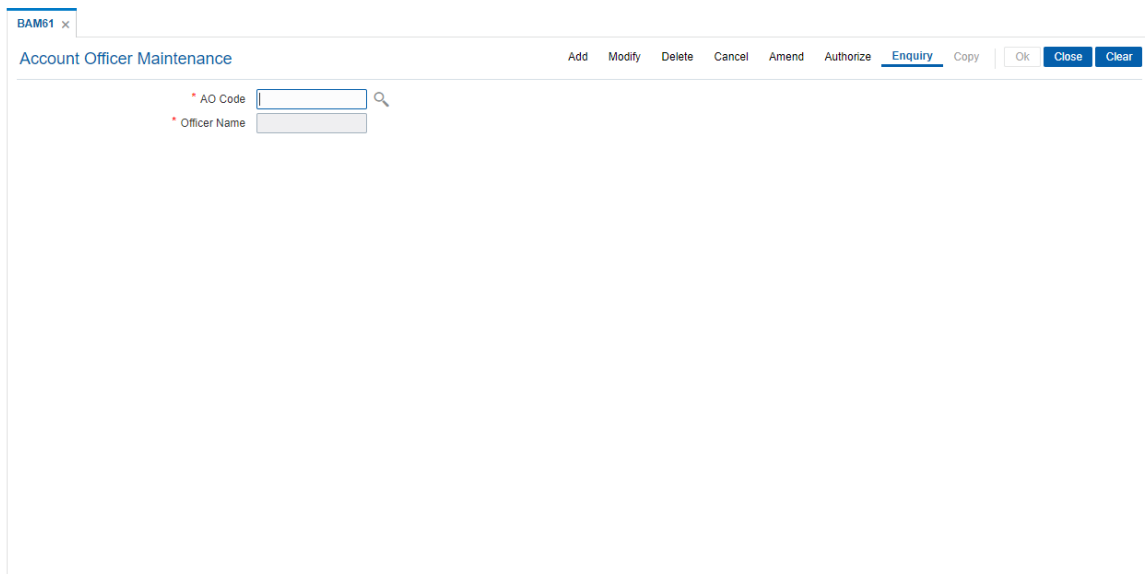
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add account officer

1. In the **Dashboard** page, Enter the Task Code **BAM61** and then click  or navigate through the menus to **Back Office Transactions > Master > Account Officer Maintenance**.
2. You will be navigated to **Account Officer Maintenance** screen.

Account Officer Maintenance

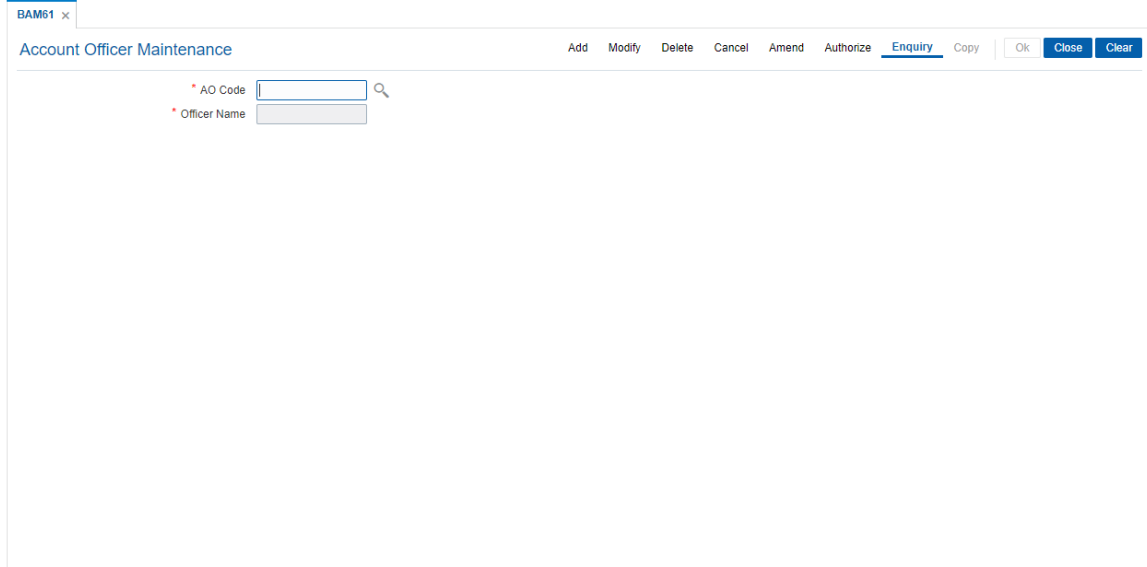


Field Description

Field Name	Description
AO Code	[Mandatory, Alphanumeric, Five] Type the unique identification code of the account officer.
Officer Name	[Mandatory, Alphanumeric, 30] Type the name of the account officer.

3. Click **Add**.
4. Enter the Ao code and press the **Tab** or **Enter** key.
5. Enter the Officer name and press the **Tab** or **Enter** key.

Account Officer Maintenance



The screenshot shows a web browser window with a single tab labeled 'BAM61 x'. The page title is 'Account Officer Maintenance'. The top navigation bar includes buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry' (which is highlighted), and 'Copy'. On the right side of the navigation bar are buttons for 'OK', 'Close', and 'Clear'. The main content area contains two input fields: 'AO Code' and 'Officer Name', both with red asterisks indicating required fields. A magnifying glass icon is positioned to the right of the 'AO Code' field.

6. Click **OK**.
7. The system displays the message "Record Added Authorization Pending..". Click **OK**.
8. The account officer details are added once the record is authorized.

1.15 BAM62 - Customer / Account AO / LOB Xref

Using this option you can maintain the AO codes/ LOB codes attached to the customer.

This option is available after the customer is added in the **Customer Addition** (Task Code: 8053) option. Once the AO code is added at the customer level, the same gets defaulted to all the accounts opened (CASA/TD/Loans/SDB), using this customer as the primary holder. However, the default AO/LOB codes can be modified both at customer and account level. Any modification done, will be updated online.

If the AO/ LOB codes for a customer are modified, then for all the accounts already opened before the modification, will continue to have the earlier AO codes stamped at the account level. However any new accounts opened after this modification will have the new AO codes.

For example: A customer is added in the system through the **Customer Addition** (Task Code: 8053) option and was introduced to the bank by Business AO 'XYZ' and 'ABC' is assigned as the AO operations. Now, as the customer was brought to the bank for a CASA account by 'XYZ' the CASA account will have XYZ as the customer's AO Business and 'ABC' as the customer's AO Operations.

One other employee of bank 'PQR' who looks after loans approaches the customer and offers him a loan which is required by the customer. Now as the customer was originally introduced to the bank by 'XYZ' he will come as default AO business. But as 'PQR' is the one who brought the loan business he can be assigned as the AO business for that loan account using this option. Similarly AO Operations can also be changed from the default. If 'XYZ' is no more a valid AO, and is to be replaced by 'PQR', at the customer level it can also be done through this option.


Definition Prerequisites

- 8051 - CASA Account Opening
- 8054 - Time Deposit Account Opening
- LN057 - Loan Direct Account Opening
- BA431 - LOB Master
- BAM61 - Account Officer Maintenance Screen

Modes Available

Add, Modify, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add account or customer or LOB x-ref

1. In the **Dashboard** page, Enter the Task Code **BAM62** and then click  or navigate through the menus to **Back Office Transactions > Master > Customer / Account AO / LOB Xref**.
2. You will be navigated to **Customer / Account AO / LOB Xref** screen.

Customer / Account AO / LOB Xref

BAM62 x

Customer / Account AO / LOB Xref

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Type Customer ID

Branch

Currency

* AO Business

AO Operation

* LOB Code

Customer ID/Account No.

Customer Name

Product Name

Field Description

Field Name	Description
Type	[Mandatory, Drop-Down] Select the type for which the maintenance is required. The options are: <ul style="list-style-type: none">• Customer ID• Account Number
Customer ID/Account No.	[Conditional, Numeric, 14, 14] Type the unique identification of the customer or the account number. This field will accept customer ID or account number depending on the option selected in the Type field. When the account number option is selected, the user can input valid CASA, TD, loan or SDB account numbers. The field length is 14 if the user selects to enter the customer ID or it is 16 if the user chooses to enter the account number.
Branch	[Display] This field displays the branch of the customer, if Customer ID option is selected in the field Type . This field displays the branch of the account, if Account Number option is selected in the field Type .
Customer Name	[Display] This field displays the name of the selected customer.
Currency	[Display] This field displays the currency of the account, if Account Number option is selected in the field Type . This field displays no value, if Customer ID option is selected in the field Type .
Product Name	[Display]

This field displays the name of the product, if **Account Number** option is selected in the field **Type**.

This field displays no value, if **Customer ID** option is selected in the field **Type**.

AO Business

[Mandatory, Search List]

Select the ID of the account officer business from the Search List. The AO IDs are maintained in **Account Officer Maintenance Screen** (Task Code: BAM61) option as part of day 0 setup.

AO Operation

[Optional, Search List]

Select the ID of the account officer operations from the Search List. The AO IDs are maintained in **Account Officer Maintenance Screen** (Task Code: BAM61) option as part of day 0 setup.

LOB Code

[Mandatory, Drop-Down]

Select the LOB code from the drop-down list.

By default, the system displays the LOB code of the home branch of the customer.

3. Click **Add**.
4. Select the type from the list and press the **Tab** or **Enter** key.
5. Select the AO business and AO operations from the Search List and press the **Tab** or **Enter** key.

Customer / Account AO / LOB Xref

6. Click **OK**.
7. The system displays the message "Record Authorized". Click **OK**.
8. The customer/account AO/LOB X-Ref is added.

1.16 BAM71 - Category Task Maintenance

This option is used to define category types for clearing information. Categories maintained in this option can be selected in the STM72 - Payee Name Update.

Definition Prerequisites

Not Applicable

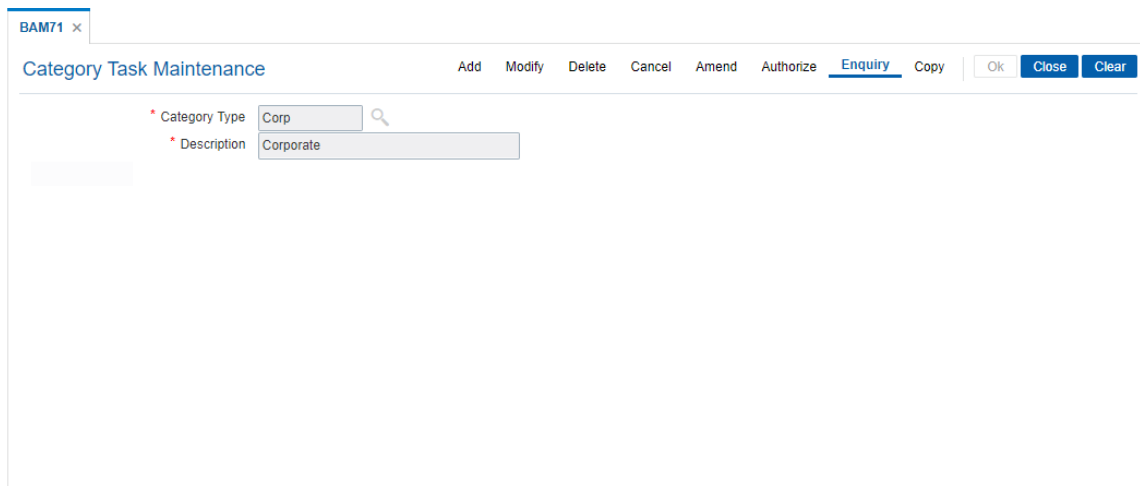
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to Standard Maintenance Procedures.

To add a category master

1. Type the fast path **BAM71** and click **Go** or navigate through the menus to **Back Office Transactions > Master > Category Task Maintenance**.
2. You will be navigated to the **Category Task Maintenance** screen.

Category Task Maintenance



Field Description

Field Name	Description
Bill Details	
Category Type	[Mandatory, Alphanumeric,10] Enter the category type
Description	[Mandatory, Alphanumeric, 40] This field displays the category description

3. Click **Add**
4. Select the category type from the search list.
5. Enter the description.

Category Task Maintenance

BAM71 x

Category Task Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy **Ok** **Close** **Clear**

* Category Type

* Description

6. Click **OK**.

7. The system displays the message "Record Added...Authorisation Pending". Click **OK**.

1.17 BAM72 - City Master Maintenance

Using this option you can maintain city codes and their respective names. These codes will then be used in the customer and account addresses.


Definition Prerequisites

Not Required

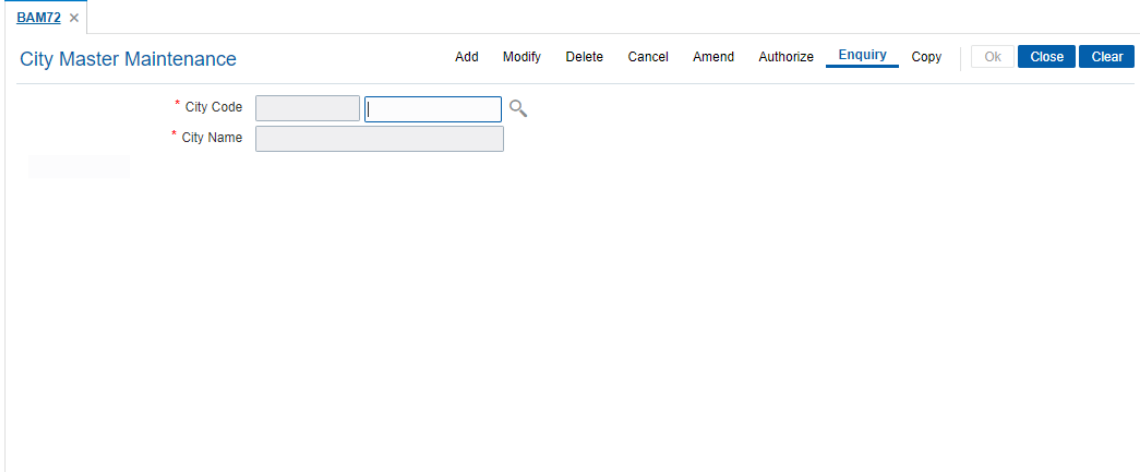
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add customer city

1. In the **Dashboard** page, Enter the Task Code **BAM72** and then click  or navigate through the menus to **Back Office Transactions > Master > City Master Maintenance**.
2. You will be navigated to **City Master Maintenance** screen.

Customer City Maintenance



Field Description

Field Name	Description
City Code	[Mandatory, Numeric, Eight] Type the city code. Each code uniquely identifies a different city.
City Name	[Mandatory, Alphabets, 40] Type the full name of the city.

3. Click **Add**
4. Enter the city code and name.

Customer City Maintenance

BAM72 x

City Master Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy | OK Close Clear

* City Code

* City Name

5. Click **OK**
6. The system displays following message: "Record Added Authorisation Pending". Click **OK**.
7. The customer city gets added once the record is authorised.

Screen Description

The above screen is used to maintain city codes and their respective names. These codes will be used in the customer and account addresses.

Exercise

Create records for the Following cities:

- New York City
- Los Angeles
- Chicago

1.18 BAM88 - Branch Attributes

Challan is a proof of tax receipt. Every challan number is unique and is derived from the combination of BSR code and TAN number. Using this option, you can maintain the BSR codes and TAN number for the selected branch code.


Definition Prerequisites

Not Applicable

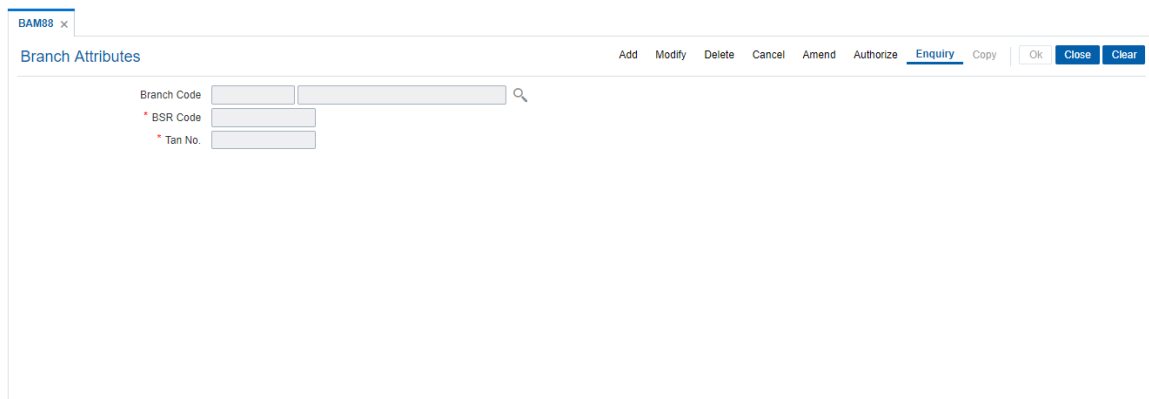
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain attributes for the selected branch

1. In the **Dashboard** page, Enter the Task Code **BAM88** and then click  or navigate through the menus to **Back Office Transactions > Master > Branch Attributes**.
2. You will be navigated to **Branch Attributes** screen.

Branch Attribute Maintenance



Field Description

Field Name	Description
Branch Code	[Mandatory, Search List] Select the branch code from the Search List.
BSR Code	[Mandatory, Numeric, Seven] Type the unique BSR code provided by the RBI to the bank branch.
TAN No	[Mandatory, Alphanumeric, 10] Type the TAN number of the branch.

3. Click **Add**.
4. Select the branch code from the Search List.
5. Enter the BSR code and TAN number .

Branch Attribute Maintenance

BAM88 x

Branch Attributes Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

Branch Code	9910	KOCHI 9910	<input type="button" value="🔍"/>
* BSR Code	BBB5555		
* Tan No.	DSGGGABAAL		

6. Click **OK**.
7. The system displays the message " Record Added Authorisation Pending". Click **OK**.
8. The branch attribute details are added once the record is authorised.

1.19 CIM14 - Customer Transaction Limits

This option is to impose transaction limits on at customer level depending upon CIF type.

When 'Apply Transaction Limits' flag is checked for a customer and its CIF type is maintained in new screen, the transaction limits will be applicable to that customer when cumulative transaction amount across all accounts of the customer breaches.

For NRO Students, this flag will be checked by default if Local address proof is not submitted. Hence the transaction limits will be applied in absence of local address proof. Once Local address proof is submitted, the 'Apply Transaction limits' flag will be automatically unchecked, and these limits will not be applicable for NRO student.

These will be customer level limits. If a student customer is having more than one accounts, cumulative amount across all the accounts will be validated against these limits.

In case of transactions reversed through Search Electronic Journal (FP: 6006) screen then OFCR will reduce the transaction amount from the cumulative balance accordingly. If due to any transaction amount the cumulative credit/debit limit exceeds, OFCR will reject the transaction with the error message as 'Transaction limit exceeds'.


Definition Prerequisites

- [CIM61 - KYC Details Maintenance](#)
- [CIM09 - Customer Information Master Maintenance](#)

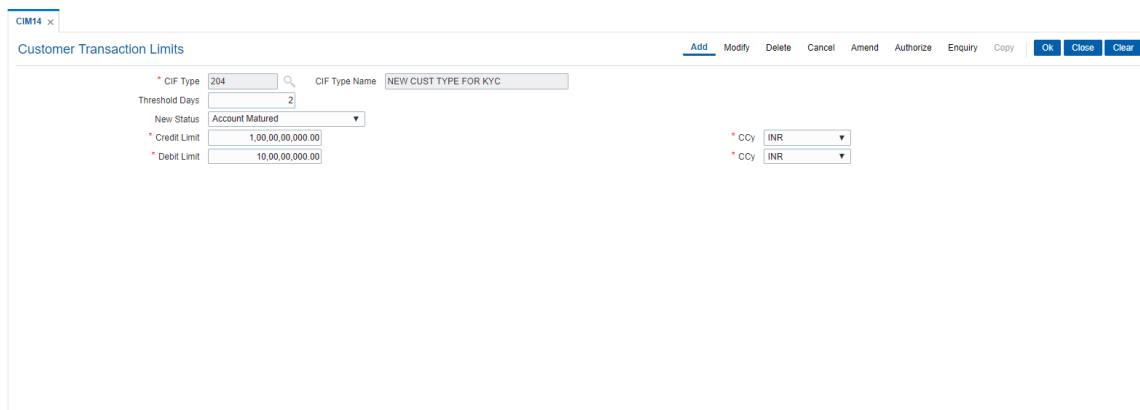
Modes Available

Add, Modify, Delete, Cancel, Amend, Enquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To maintain customer transaction limits

1. In the **Dashboard** page, Enter the Task Code **CIM14** and then click  or navigate through the menus to **Back Office Transactions > Master > Customer Transaction Limits**.
2. You will be navigated to **CIM14 - Customer Transactions Limit** screen.

Customer Transactions Limit



Field Description

Field Name	Description
CIF Type	[Mandatory, Pick List]

Select the customer type from the pick list for which the limits are to be maintained.

CIF Type Name

[Display]

This field displays the CIF type name maintained in CIM08 screen.

Threshold Days

[Optional, Numeric]

Enter the number of days from account opening after which account status will be changed.

New Status

[Conditional, Drop-down]

Select the new status from the drop-down list after threshold days account status would change to new Status only if Apply Transaction Limits flag is checked at customer level.

This field will be mandatory if, threshold days maintained.

Credit Limit

[Mandatory, Numeric, 16]

Enter the cumulative credit limit if Apply Transaction limits flag is checked at customer level.

Ccy

[Mandatory, Drop-down]

Select the required currency for the credit limit from the drop-down list.

Debit Limit

[Mandatory, Numeric, 16]

Enter the cumulative debit limit if Apply Transaction limits flag is checked at customer level.

Ccy

[Mandatory, Drop-down]

Select the required currency for the debit limit from the drop-down list.

3. Click **Add**.
4. Enter / Select all the details in the respective fields and click **OK**.
5. The system displays the message "Record Added Authorisation Pending". Click **OK**.

Customer Transaction Limits

The screenshot shows the 'Customer Transaction Limits' form in the CIM14 application. The form contains the following fields and values:

- CIF Type: 204
- CIF Type Name: NEW CUST TYPE FOR KYC
- Threshold Days: 2
- New Status: Account Matured
- Credit Limit: 1,00,00,00,000.00
- Debit Limit: 10,00,00,000.00
- Ccy (Credit Limit): INR
- Ccy (Debit Limit): INR

The form also features a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Equity, Copy, and buttons for OK, Close, and Clear.

1.20 CHM59 - Hold Type Maintenance

This option allows you to create earmark types which are used during earmark related transactions.


Definition Prerequisites

Not Applicable.

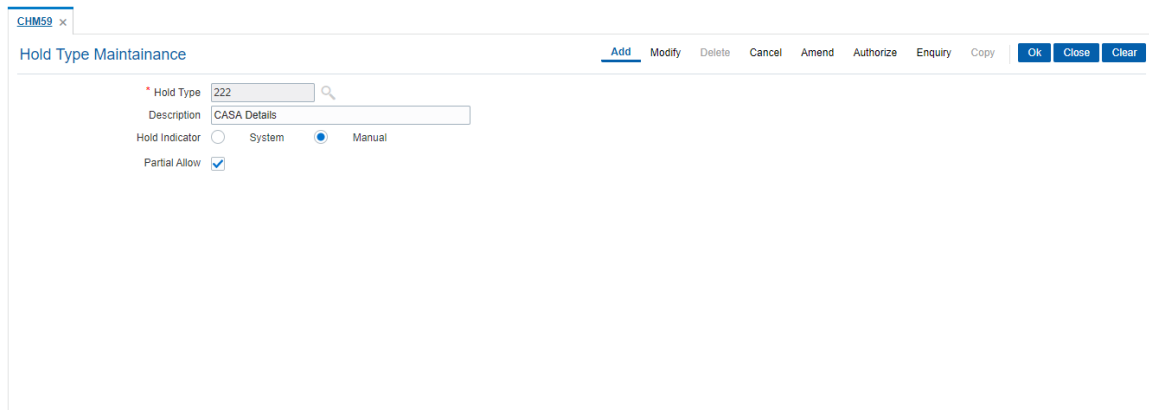
Modes Available

Add, Modify, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a hold type

1. In the **Dashboard** page, Enter the Task Code **CHM59** and then click  or navigate through the menus to **Back Office Transactions > CASA > Hold Type Maintenance** .
2. You will be navigated to **Hold Type Maintenance** screen.

Hold Type Maintenance



Field Description

Field Name	Description
Hold Type	[Mandatory, Numeric, Three] Type the hold type code for the maintained earmark .
Description	[Optional, Alphanumeric, 40] Type the description for the hold type.
Hold Indicator	[Mandatory, Radio Button] Click appropriate radio button to mark it as a system hold/manual hold. The options are: <ul style="list-style-type: none">• System• Manual
Partial Allow	[Optional, Check Box] Select the checkbox to allow partial hold.

3. Enter the hold type and press the **Tab** or **Enter** key.
4. Select the hold indicator.
5. Click **OK**.

Hold Type Maintenance

CHM59 x

Hold Type Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Hold Type 222

Description CASA Details

Hold Indicator System Manual

Partial Allow

6. The system displays the message, "Record Added Authorisation Pending". Click **OK**.
7. The data is added once the record is authorized.

1.21 CIT01- CIT Vault Code Maintenance

This screen is used for maintaining the details of a CIT Vault associated to a branch. Details like vault address, GL code and permitted currencies can be maintained for the CIT vault using this menu option

Definition Prerequisite

Not Applicable

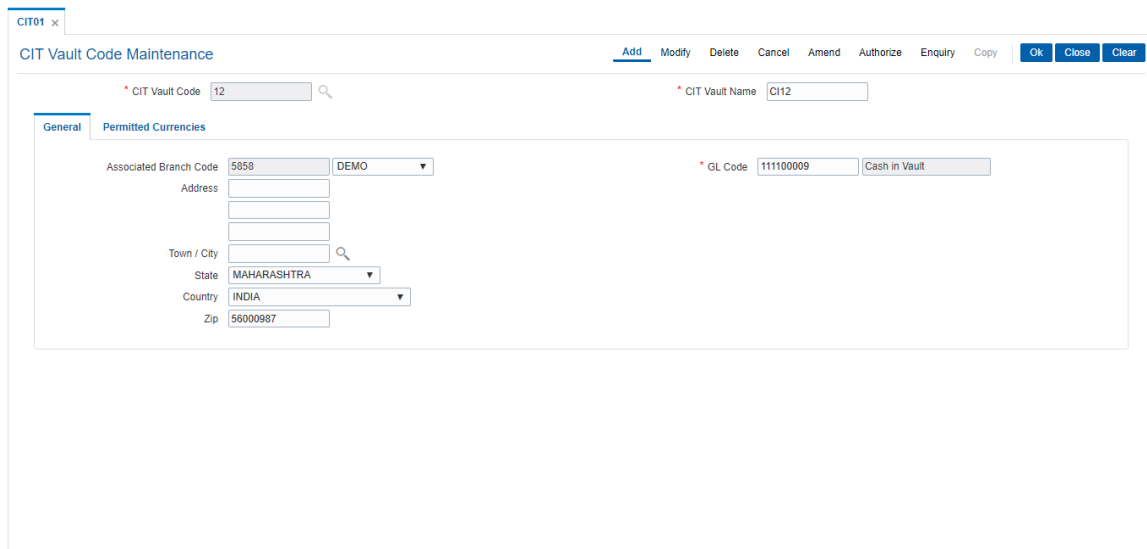
Modes Available

Add, Modify, Delete, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the Upload Enquiry Details

1. In the **Dashboard** page, Enter the Task Code **CIT01** and then click  or navigate through the menus to **Back Office Transactions > CIT Vault > CIT Vault Code Maintenance**.
2. You will be navigated to **CIT Vault Code Maintenance** screen.

CIT Vault Code Maintenance



The screenshot displays the 'CIT Vault Code Maintenance' interface. At the top, there is a search bar with '12' entered for 'CIT Vault Code' and 'CI12' for 'CIT Vault Name'. Below this, there are two tabs: 'General' and 'Permitted Currencies'. The 'General' tab is selected, showing the following fields: 'Associated Branch Code' (5858), 'Address' (empty), 'Town / City' (empty), 'State' (MAHARASHTRA), 'Country' (INDIA), and 'Zip' (56000987). To the right, there is a 'GL Code' field (111100009) and a 'Cash in Vault' checkbox. The interface includes standard navigation buttons like 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'OK', 'Close', and 'Clear'.

Field Description

Field Name	Description
CIT Vault Code	[Mandatory, Alphanumeric, Four] Type the Vault code.
CIT Vault Name	[Mandatory, Alphanumeric, 40] Type the name of the vault.

3. Click **Add**.
4. Select the CIT Vault Code from the Search List.

General

CIT01 x

CIT Vault Code Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy

* CIT Vault Code * CIT Vault Name

General **Permitted Currencies**

Associated Branch Code DEMO ▾ * GL Code Cash in Vault

Address

Town / City

State MAHARASHTRA ▾

Country INDIA ▾

Zip

Field Description

Field Name	Description
Associated Branch Code	[Mandatory, Drop down] Select the branch code associated to a particular CIT Value.
GL Code	[Mandatory, Numeric, 10] Enter the GL Code to be associated to a particular CIT Vault.
Address	[Optional, Alphanumeric, 35] Enter the address of CIT Vault.
Town/City	[Optional, Picklist] Enter the city where the CIT Vault is located.
State	[Optional, Drop down] Enter the name of the city where the vault is located.
Country	[Optional, Drop down] Enter the name of the country where the vault is located.
Zip	[Optional, Numeric, 10] Enter the zip code of the vault.

Permitted Currencies

CIT01 x

CIT Vault Code Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

* CIT Vault Code [12] * CIT Vault Name [C12]

General Permitted Currencies

Currency Code	Currency Name	Delete
1	INR	N

Page 1 of 1 (1 of 1 items) | K < 1 > X

Add Delete

Field Description

Field Name	Description
Currency Code	[Display] This field displays the currency code.
Currency Name	[Mandatory. Drop down] Select the currency name from the drop down list.
Delete	[Optional, Check box] Select the checkbox to delete the row.

5. Click **OK**.

6. The system displays the message "Record Added Authorisation Pending". Click **OK**.

1.22 CIM58 - Picklist Master

Compliance to the AML norms of the bank requires maintenance of a required set of data in **CIM59 - AML Master Maintenance**. The list of values available in the master maintenance is maintained through this option.


Definition Prerequisites

Not Applicable

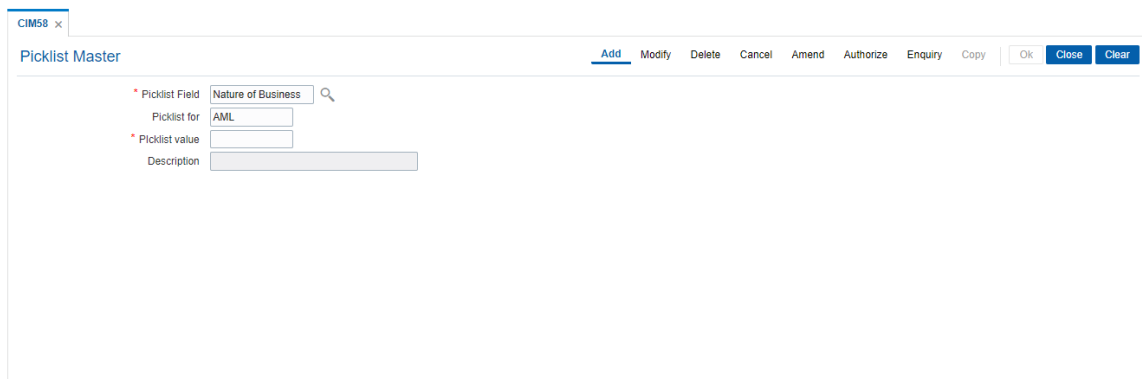
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**

To maintain the pick master for Picklist value

1. In the **Dashboard** page, Enter the Task Code **CIM58** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Picklist Master**.
2. You will be navigated to **Picklist Master** screen.

Picklist Master



Field Description

Field Name	Description
Picklist Field	[Mandatory, Search List] Select the field for which picklist value needs to be maintained.
Picklist for	[Display] This field displays the type of selected Search List field.
Picklist Value	[Mandatory, Alphanumeric, 6] Type the Search List value.
Description	[Optional, Alphanumeric, 40] Type additional description for the Search List value.

3. Click **Add**.
4. Select the appropriate Search List field from the Search List.
5. Enter the Search List value and description.

Picklist Master

CIM58 x

Picklist Master

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Picklist Field Nature of Business

Picklist for AML

* Picklist value

Description

6. Click **OK**.
7. The system displays the message "Record Added Authorization Pending". Click **OK**.
8. The Search List master details are added once the record is authorized.

1.23 STM20 - Local Bank Codes Maintenance

Using this option you can maintain multiple bank codes with different bank names. The bank name and the routing number validation for all the transactions will be done in the **Routing Branch Maintenance** (Task Code: STM54) option with the combination of data fetched from this option and the FCCORE - Bank Parameters Maintenance (Task Code: STDFCBNK) option in the Corporate module.


Definition Prerequisites

Not Applicable

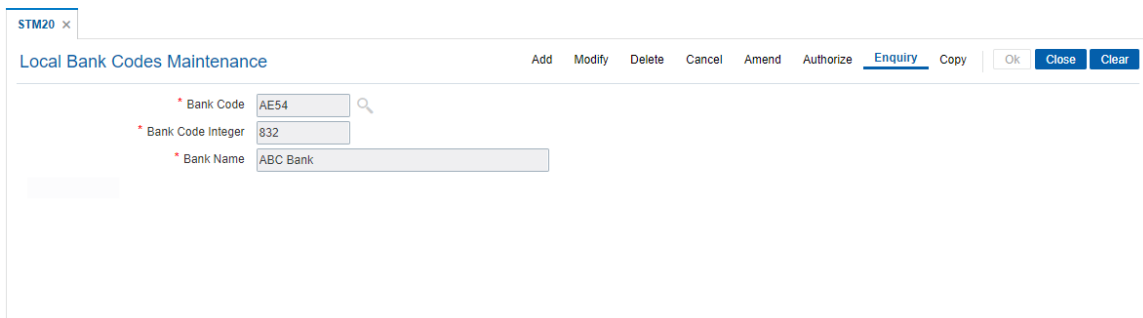
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedure**.

To add local bank codes

1. In the **Dashboard** page, Enter the Task code **STM20** and then click  or navigate through the menus to **Back Office Transactions > Master > Local Bank Codes Maintenance**.
2. You will be navigated to **Local Bank Codes Maintenance** screen.

Local Bank Codes Maintenance



STM20 x

Local Bank Codes Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Bank Code AE54

* Bank Code Integer 832

* Bank Name ABC Bank

Field Description

Field Name	Description
Bank Code	[Mandatory, Alphaumeric, Four, Search list] Type the unique code for the local bank.
Bank Code Integer	[Mandatory, Numeric, Three] Type the integer code of the bank allotted by central bank.
Bank Name	[Mandatory, Alphanumeric, 40] Type the name of the bank.

3. Click **Add**.
4. Enter the code and the name of the bank.

Local Bank Codes Maintenance

5. Click **OK**.
6. The system displays the message "Record Added Authorisation Pending..". Click **OK**.
7. The local bank codes are added once the record is authorised.

1.24 BAM11 - Gold Valuator Maintenance

Using this option you can maintain details of valutors for 'Gold' collaterals.

The valuator details like name, address, contact number etc are maintained in this option.


Definition Prerequisites

- [STDCOUNT- Country Code Maintenance](#)
- [STDSTATE- State Code Maintenance](#)
- [BAM72- City Master Maintenance](#)

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add a valuator code

1. In the **Dashboard** page, Enter the Task Cod **BAM11** and click  or navigate through the menus to **Back Office Transactions > Master > Gold Valuator Maintenance**.
2. The system displays the **Gold Valuator Maintenance** screen.

Gold Valuator Maintenance

The screenshot shows a web application window titled "Gold Valuator Maintenance". The window has a menu bar with the following options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, and Clear. The form contains the following fields:

- Valuator Code: 12
- Valuator Name: ABC
- Address 1: ABC
- Address 2: Bangalore
- Address 3:
- City: Bangalore
- State: KARNATAKA
- Country: INDIA
- Postal Code: 560018
- Contact Person: Auto Person
- Contact Number:

Field Description

Field Name	Description
Valuator Code	[Mandatory, Numeric, 4] Type the valuator code. The valuator code is a unique, number which represents the valuator. Once added, this field cannot be modified or amended. Select the valuator code from the pick list in inquiry mode.
Valuator Name	[Mandatory, Alphanumeric, 40] Type the description for the valuator code.
Address 1,2,3	[Optional, Alphanumeric, 35, Three Lines] Type the address of the customer. It has three lines for the address. It accepts character, numbers and "#" as special character.
City	[Optional, Pick List] Select the name of the valuator's city, from the pick list.
State	[Optional, Pick List] Select the name of the valuator's state, from the pick list.
Country	[Optional, Drop Down] Select the name of the valuator's country, from the drop-down list.
Postal Code	[Optional, Numeric, 10] Type the postal code of the valuator.
Contact Person	[Optional, Alphanumeric, 40] Type the contact person name for the valuator.
Contact Number	[Optional, Numeric, 10] Type the contact number of the valuator.

3. Click the **Add** button.
4. Enter the valuator code and press the **<Tab>** or **<Enter>** key.
5. Enter the valuator details.

Gold Valuator Maintenance

The screenshot shows a web application window titled "BAM11" with a sub-header "Gold Valuator Maintenance". The form contains the following fields and values:

Field	Value
Valuator Code	12
* Valuator Name	ABC
Address 1	ABC
Address 2	Bangalore
Address 3	
* City	Bangalore
State	KARNATAKA
Country	INDIA
Postal Code	560018
Contact Person	Auto Person
Contact Number	

The form also features a menu bar with the following options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, and Clear.

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
9. The Valuator details are added once the record is authorised.

1.25 BAM22- Tag Definition

This option allows to define Tags by bank user. Customer can link these tags to transactions both debit/credit for the purpose of analysis.


Definition Prerequisites

Not Applicable

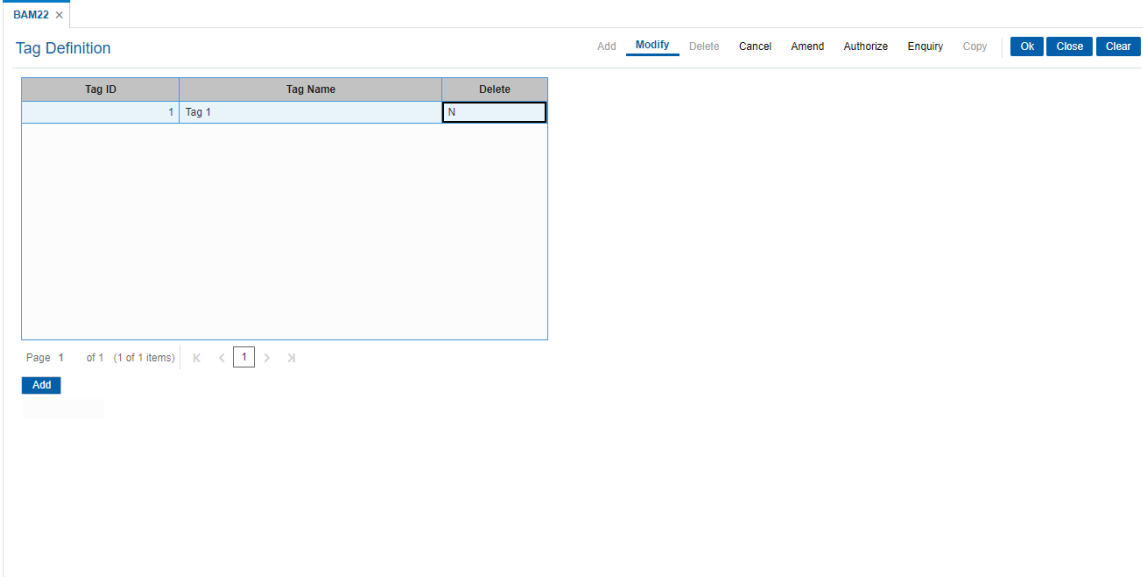
Modes Available

Modify, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To perform Tag Definition

1. In the **Dashboard** page, Enter the Task Code **BAM22** and then click  or navigate through the menus to **Back Office Transactions > Master > Tag Definition**.
2. You will be navigated to **Tag Definition** screen.

Tag Definition



Tag ID	Tag Name	Delete
1	Tag 1	N

Page 1 of 1 (1 of 1 items) | K < 1 > X

Add

Field Description

Field Name	Description
Tag ID	[Mandatory, Alphanumeric, 5] Enter the Tag ID. Tag ID will be unique.
Tag Name	[Mandatory, Alphanumeric, 40] Enter the name of the tag.
Delete	Click the toggle status to Y to delete a particular tag. The default value is N. Tag can be deleted only if it is not in use.

3. Click **Add**.
4. Enter the values.
5. Click **OK**.

1.26 BA002 - Date Conversion Enquiry

This new screen allows to inquire the equivalent Gregorian date when National SAKA Samvat date is entered. The same screen is used to display the National SAKA date to Gregorian date.

The screen has two options:

- National SAKA Date to Gregorian Date
- Gregorian Date to National SAKA Date

Conversion of National SAKA Date to Gregorian Date

- If user selects conversion option of National SAKA Date to Gregorian Date, then OFCR will enable the date field to enter the National SAKA date and the Gregorian Date field will be disabled.
- For entering National SAKA date, OFCR will provide 3 fields one each for selecting Date, Month and Year. Day and Month field will have dropdown list for selection of values.
- The date field will have values from 1 to 31; month field will have values of month names as per the national SAKA date and year field will be input field for user to input the required year.
- Once user clicks OK button, OFCR will display the equivalent Gregorian date in the respective date field.

Conversion of Gregorian Date to National SAKA Date:

- If user selects the option of converting Gregorian Date to National SAKA Date, then OFCR will enable the date field to enter the Gregorian Date and the National SAKA Date field will be disabled.
- For entering Gregorian date, OFCR will provide 3 fields one each selecting Date, Month and Year. Each field will have dropdown list for selection of values.
- The date field will have values from 1 to 31; month field will have values of month names as per the Gregorian month and year field will be input field for user to input the required year.
- Once user clicks OK button, OFCR will display the equivalent National SAKA date in the respective date field.


Definition Prerequisites

NA

Modes available

Not Applicable

To add Date Conversion Enquiry

1. In the **Dashboard** page, Enter the Task Code **BA002** and then click  or navigate through the menus to Back Office Transactions > Master > Date Conversion Enquiry
2. You will be navigated to **Date Conversion Inquiry** screen.

Date Conversion Enquiry

BA002 x

Date Conversion Enquiry Ok Close Clear

Gregorian Date to National SAKA Date National SAKA Date to Gregorian Date

Gregorian Date

Day Month Year

National SAKA Date

Day Month Year

Field Description

Field Name	Description
Gregorian Date to National SAKA Date	
Gregorian Date	Gregorian Date
Day	[Mandatory, Drop-down] Select the days of the month (1 to 31) of Gregorian date from the drop-down list. System should not allow value other than provided in dropdown when entering values. This field will be display field; if user has selected National SAKA date to Gregorian date radio button.
Month	[Mandatory, Drop-down] Select the month of Gregorian date from the drop-down list. This field will be display field; if user has selected National SAKA date to Gregorian date radio button.
Year	[Mandatory, Numeric, Four] Enter the year of the Gregorian calendar. This field will be display field; if user has selected National SAKA date to Gregorian date radio button.
National SAKA Date to Gregorian Date	[Mandatory, Radio-button] Select this option, if user want to convert National SAKA date to Gregorian date.
National SAKA Date	National SAKA Date
Day	[Mandatory, Drop-down] Select the days of the month (1 to 31) of National SAKA date from the drop-down list. System should not allow value other than provided in dropdown when entering values. This field will be display field; if user has selected Gregorian date to National SAKA date radio button.
Month	[Mandatory, Drop-down] Select the month of National SAKA date from the drop-down list. This field will be display field; if user has selected Gregorian date to National SAKA date radio button.
Year	[Mandatory, Numeric, Four] Enter the year of the National SAKA calendar. This field will be display field; if user has selected Gregorian date to National SAKA date radio button.

[Date Conversion Enquiry](#)

BA002 x

Date Conversion Enquiry Ok Close Clear

Gregorian Date to National SAKA Date National SAKA Date to Gregorian Date

Gregorian Date National SAKA Date

Day 5 Month August Year 2019 Day 14 Month SHRAVANA Year 1941

3. Select the radio button option available.
4. If user selects Gregorian Date to National SAKA date radio button. The system enables Gregorian date fields. User can enter the day, month, year and click the OK button.
5. The system displays the values converted from Gregorian date to National SAKA date.
6. If user selects National SAKA date to Gregorian Date radio button. The system enables National SAKA date fields. User can enter the day, month, year and click the OK button.
7. The system displays the values converted from National SAKA date to Gregorian Date.

1.27 BA005 - Second Level Authorization Parameter Maintenance

This screen maintains transaction for which second level authorization needs to be maintained. This day zero screen configures second level authorization parameters based on branch, template level, task code, transaction amount of transaction currency combination.

For example:

Assume below data is maintained.

Branch	Template Level	Task Code	Product Code	Currency	2nd Auth Limit
BRN1	0	1401 - Cash Deposit	0	INR	1 Lac
0	0	1001 - Cash Withdrawal	0	INR	2 Lac
BRN1	0	1001 - Cash Withdrawal	0	INR	50000
BRN2	16	1401 - Cash Deposit	101	INR	25000

In the above case,

- If cash deposit transaction with transaction currency INR for amount greater than or equal to 1.0lac in BRN1 for all products, system will proceed for second level authorization. However, for other branches, system will not perform second level authorization for cash deposit as there is no data maintained.
- If cash withdrawal transaction with transaction currency INR for amount greater than or equal to 2.0lac in all branches, system will proceed for second level authorization. However, for cash withdrawal transaction with currency other than INR, system will not proceed for second level authorization as there is no data maintained for other currencies.
- If cash deposit transaction with transaction currency INR for amount greater than or equal to 25000 for the user with template level 16 in branch BRN2 and product code 101 will qualify for second level authorization.
- If parameters are maintained for a specific branch or product, then same will override the parameter maintained with branch/product as 0 for the second level validation. In the above example, INR cash withdrawal for amount 50000 and above will required second level authorization.
- Branch + Template Level + Product code + Task Code + Currency (TCY) will be the unique key for this maintenance.

Access:

- Task Code: BA005
- Back Office Transactions > Master > Second Level Authorization Parameter Maintenance

Definition Prerequisite

- [LNM11 - Product Master](#)
- [CHM01 - CASA Product Definition](#)
- [TDM01 - TD Product Definition](#)
- [BAM17 - Branch Type Maintenance](#)

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry

Second Level Authorization Parameter Maintenance

BA005 x

Second level Authorization Parameter Maintenance

[Add](#)
[Modify](#)
[Delete](#)
[Cancel](#)
[Amend](#)
[Authorize](#)
[Enquiry](#)
[Copy](#)
[Ok](#)
[Close](#)
[Clear](#)

Branch Code

Template Level

Product Code

* Task Code

* Currency

2nd Auth Limit

Field Description

Field Name	Description
Branch Code	<p>[Optional, Pick List]</p> <p>Select the branch code from the pick list for which second level authorization is required to maintain here.</p> <p>If 0 is maintained, then all branch will be considered.</p>
Template level	<p>[Optional, Pick List]</p> <p>Select the template level for which second level authorization is required to maintain here.</p> <p>If 0 is maintained then, all user of the branch will be considered else user with specific template will be considered.</p>
Product Code	<p>[Optional, Pick List]</p> <p>Select the product code for which second level authorization is required to maintain.</p> <p>If branch is specified, then same will be validated against product code - branch Xref data maintained in the system. If 0 is maintained, then all product will be considered.</p>
Task Code	<p>[Mandatory, Dropdown]</p> <p>Enter the Taskcode and Select the task code from the dropdown list for which second level authorization is required to maintain here.</p> <p>If 0 is maintained then all online transactions will be considered.</p> <p>If branch code is specified , then mnemonic for that branch will be validated else all mnemonic from TC001 will be validated.</p>
Currency	<p>[Optional, Pick List]</p> <p>Select the currency from the pick list for which second level auth limit to define.</p> <p>Each currency maintenance is mandatory.</p>
2nd Auth Limit	<p>[Optional, Numeric, 13, 2]</p> <p>Limit for which second level authorization is required to maintain.</p> <p>Transaction amount greater than or equal to the limit maintained here will be considered for second level authorization</p> <p>Limit defined here will be in TCY (i.e. for the transaction currency defined above).</p>

To maintain the details

- Select the **Add** mode.
- Enter/Select the details in the respective fields.
- Click the OK button.
- The system displays the message "Record Added...Authorization Pending".

To modify the details

- Select the **Modify** mode.
- Select the branch code from the pick list.

- The system displays the details in the respective fields.
- Modify the details in the respective fields and click the Ok button.
- The system displays the message "Record Modified..Authorization Pending".

To cancel the details

- Select the **Cancel** mode.
- Select the branch code from the pick list.
- The system displays the details in the respective fields.
- Click the Ok button.
- The system displays the message "Record Cancelled..Authorization Pending".

To delete the details

- Select the **Delete** mode.
- Select the branch code from the pick list.
- The system displays the details in the respective fields.
- Click the Ok button.
- The system displays the message "Record Deleted..Authorization Pending".

To amend the details

- Select the **Amend** mode.
- Select the branch code from the pick list.
- The system displays the details in the respective fields.
- Modify the details in the respective fields and click the Ok button.
- The system displays the message "Record Amended..Authorization Pending".

To authorize the details

- Select the **Authorize** mode.
- Select the branch code from the pick list.
- The system displays the details in the respective fields.
- Click the Ok button.
- The system displays the message "Record Authorized".

To view the details

- Select the **Enquiry** mode.
- Select the branch code from the pick list.
- The system displays the details in the respective fields.

1.28 BA010 - WSHG Parameter Maintenance

This screen will capture the interest rate for interest subvention for women SHG accounts. Interest Incentive rate will capture the interest rate at which interest (incentive) will be credited for prompt payment. Int Subvention Limit will capture the maximum amount up to which subvention will be allowed and Debit GL code, to maintain the GL for debiting Interest subvention and it will accept only asset type GL's.

Int subvention Credit GL code, to maintain the GL for crediting the interest subvention amount and it will accept only Income type GL's and Debit GL code, to maintain the GL for debiting the interest subvention (incentive) for prompt payment and it will accept only asset type GL's.

Access:

- Task Code: BA010
- Back Office Transactions > Master > WSHG Parameter Maintenance

Definition Prerequisite

NA

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry

WSHG Parameter Maintenance

The screenshot shows the 'WSHG Parameter Maintenance' screen. At the top, there is a title bar with 'BA010 x' and a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, Clear. Below the title bar, the screen displays several input fields:

Bank Codes	240	DEMO BANK LIMITE
Interest Subvention Rate	2.00000	
Interest Incentive Rate	3.00000	
Interest Subvention Limit	100.00000	
Interest Subvention Debit GL Codes	111200004	Depositor Cash GL
Interest Subvention Credit GL Codes	410000008	Suspended Interest Income
Interest Incentive Debit GL Codes	161000001	Inter Branch Receivables

Field Description

Field Name	Description
Bank Codes	[Optional, Pick List] Select the Bank code from the pick list
Interest Subvention Rate	[Mandatory, Numeric, 6] User will input the Interest subvention rate Maximum applicable to the customer
Interest Subvention Debit GL codes	[Mandatory, Numeric, 10] User will Enter Income GL code to credit the subvention interest.
Interest Incentive Rate	[Mandatory, Numeric, 6] Enter rate at which interest incentive will be credited for prompt payment.
Interest Subvention Credit GL code	[Mandatory, Numeric, 10] Enter Income GL code to credit the subvention interest.
Interest Subvention Limit	[Mandatory, Numeric, 13,2] Enter Max amount upto which subvention is allowed.
Interest incentive Debit GL codes	[Mandatory, Numeric, 10] Enter sundry asset GL code.

To maintain the details

- Select the **Add** mode.
- Enter/ Select the details in the respective fields.
- Click the OK button.
- The system displays the message "Record Added...Authorization Pending".

To modify the details

- Select the **Modify** mode.
- Select the Bank code from the pick list.
- The system displays the details in the respective fields.
- Modify the details in the respective fields and click the Ok button.
- The system displays the message "Record Modified..Authorization Pending".

To cancel the details

- Select the **Cancel** mode.
- Select the Bank code from the pick list.
- The system displays the details in the respective fields.
- Click the Ok button.
- The system displays the message "Record Cancelled..Authorization Pending".

To delete the details

- Select the **Delete** mode.
- Select the Bank code from the pick list.
- The system displays the details in the respective fields.
- Click the Ok button.
- The system displays the message "Record Deleted..Authorization Pending".

To amend the details

- Select the **Amend** mode.
- Select the Bank code from the pick list.
- The system displays the details in the respective fields.
- Modify the details in the respective fields and click the Ok button.
- The system displays the message "Record Amended..Authorization Pending".

To authorize the details

- Select the **Authorize** mode.
- Select the Bank code from the pick list.
- The system displays the details in the respective fields.
- Click the Ok button.
- The system displays the message "Record Authorized".

To view the details

- Select the **Enquiry** mode.
- Select the Bank code from the pick list.
- The system displays the details in the respective fields.

1.29 BA015 - Currency Rate Maintenance for FCD Reversal

Currency Rate Maintenance for FCD Reversal screen will maintain the Currency rate for foreign currency Cheque purchase crystallization transaction. During batch process when system will proceed for crystallization of FCD, the rates maintained in this screen will be referred and user can update the rate as and when required. The last updated rate will be considered for transaction in EOD.

Access

- Task Code: BA015
- Back Office Transactions > Master > Currency Rate Maintenance for FCD Reversal

Definition Prerequisites

Not Applicable

Other Prerequisites

Not Applicable

Download

Not Required

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize and Enquiry.

Currency Rate Maintenance for FCD Reversal

BA015 x

Currency Rate Maintenance for FCD Reversal

Bank Codes: 240

Effective Date: 10/02/2020

Currency: INR

Effective Rate: 12.00000

Effective Date	Effective Rate	Input By	Authorized By	Last Mnt Date
No items to display.				

Page 1 (0 of 0 items) | < 1 >

Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric] Type the Bank Code and select from the search list.
Currency	[Mandatory, Alphanumeric, Dropdown] System will display the currency for which FCD reversal rate is maintained in system and User to select the appropriate currency(USD, INR).
Effective Date	[Mandatory, Textbox, 10] This date can be greater than or equal to current processing date. It cannot be a back date and at the time of inquiry the System will not allow user to change the date and System will display the Effective date maintained for the currency selected .User can maintain the effective date for the selected currency.
Effective Rate	[Mandatory, Numeric , 13, Textbox] User can maintain the applicable Rate for the currency in add mode. User cannot change the value. Its a display Field for rest of the modes.

Column Name	Description
Effective Date	[Display] System will display the Effective date maintained for the currency selected.
Effective Rate	[Mandatory, Alphanumeric, Dropdown] System will display the Effective rate.
Input By	[Display] This column display the person who has input the details.
Authorized By	[Display] This column display the person who has done the authorization.
Last Mnt date	[Mandatory, Date] This will be only in inquiry mode. System will display the last maintenance date of the Currency rate and will not allow user to change the date.

To add Currency Rate Maintenance for FCD Reversal details

1. Select the **Add** mode.
2. Type the Currency and press the **<Tab>** key.
3. Enter the relevant information click the **Ok** button.
4. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue".

To modify Currency Rate Maintenance for FCD Reversal details

1. Select the **Modify** mode.
2. Type the Currency and press the **<Tab>** key .
3. Modify the relevant information and click the **Ok** button.
4. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue".

To cancel Currency Rate Maintenance for FCD Reversal details

1. Select the **Cancel** mode.
2. Type the Currency and press the **<Tab>** key .
3. Click the **Ok** button.
4. The system displays the message "Record Cancelled...Click Ok to Continue".

To amend Currency Rate Maintenance for FCD Reversal details

1. Select the **Amend** mode.
2. Type the Currency and press the **<Tab>** key
3. Modify the relevant information and click the **Ok** button.
4. The system displays the message "Record Amended...Authorisation Pending...Click Ok to Continue".

To authorize Currency Rate Maintenance for FCD Reversal details

1. Select the **Authorize** mode.
2. Type the Currency and press the **<Tab>** key .
3. Click the **Ok** button.
4. The system displays the message "Record Authorized...Click Ok to Continue".

To view Currency Rate Maintenance for FCD Reversal details

1. Select the **Enquiry** mode.
2. Type the Currency and press the **<Tab>** key .
3. The system displays the Currency Rate Maintenance details.

1.30 BA020 - Account Additional Info Master

Using this option, user can maintain additional information related to the accounts.


Definition Prerequisites

- [CHM01 - CASA Product Master](#)
- [LNM11 - Loan Product Master](#)
- [8053 - Customer Addition](#)
- [8051 - CASA Account Opening](#)
- [LN057 - Loan Direct Account Opening](#)

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add account additional information

1. In the **Dashboard** page, Enter the Task Code **BA020** and then click  or navigate through the menus to **Back Office Transactions > Master > Account Additional Info Master**.
2. You will be navigated to **BA020 - Account Additional Info Master** screen.

BA020 - Account Additional Info Master

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] CASA or Loan Account number for which the additional information is to be maintained.
Currency	[Display, Drop-Down] The currency code in which the CASA or Loan product is defined.

The list of valid currencies is maintained in Currency Codes Maintenance.

Branch Name

[Display, Drop-Down]

Home Branch name of the CASA or Loan Account.

Product Name

[Display, Drop-Down]

Displays the CASA or Loan Product name depending upon the Account number inputted.

1. Click Add.
2. Select the Product Name from the list and Branch Type from the search list.

Loan/Sanction Details

Field Description

Field Name	Description
Date of Sanction	[Mandatory, Date DD/MM/YYYY] Select the loan sanction date.
Sanction Reference	[Optional, Alphanumeric, 120] Enter the sanction reference of the loan, if any.
Sanctioning Authority	[Mandatory, Drop-down] Select the sanctioning authority of the loan from the drop-down list.
Loan Purpose	[Mandatory, Drop-down] Select the loan purpose from the drop-down list. Produce Loan Agriculture - Indirect - Other Agriculture - Direct Agriculture - Indirect - Dealer /Seller in Agri Inputs

	farm Credit
	Agriculture Infrastructure
	Ancillary Activities
Sanction Expiry Date	[Mandatory, Date] Select the date on which loan sanctioned is expired.
OD Purpose	[Mandatory, Drop-down] Select the OD purpose for the loan from the drop-down list. MSME Agriculture - Direct Produce Advance Agriculture - Indirect - Dealer /Seller in Agri Inputs Agriculture - Indirect/Others Others - Non Priority Farm Credit Agriculture Infrastructure Ancillary Activities.
Date of Loan Papers	[Mandatory, Date] Select the date of loan paper drawn.
Loan Expiry Date	[Mandatory, Date] Select the loan expiry date which is sanctioned to the customer.
Godown Visit Date	[Optional, Date] Enter the godown visit date.
Take Over Loan from Bank/FI	[Display, Drop-down] This field will display status of whether loan has been taken over from other Bank/FI as 'Yes' or 'No' as captured during loan direct account opening.
Name of the Bank/FI	[Conditional, Alphanumeric] Select the Name of the Bank/FI. This field is enabled if 'Take over Loan from Bank/FI' field is selected as 'Yes'.
Date of AOD/AOS	[Mandatory, Date] Select the date of AOD/AOS. AOD (Acknowledgment of Debt and Security) is a document which contains an unequivocal admission of liability by the debtor.
Remarks	[Optional, Alphanumeric] Enter the remarks, if any.
AOD Due Date	[Mandatory, Date] Select the AOD due date.
Pool ID	[Optional, Alphanumeric, 18] System will populate the pool id captured during the loan account creation.
Fixed/Floating Switch Due Date	[Mandatory, dd/mm/yyyy] Select the fixed/floating switch due date.
Originator Name	[Display] This field displays originator name attached to the pool id.

Industrial Borrower Status [Mandatory, drop-down]
Select the industrial borrower status from drop-down list.

Unconditionally Cancellable Credit

UCC Remarks

Proposal Sourced By

Make of the Vehicle

Ex-Employee

Processing/Concession ROI Details

Concession Rate [Optional]
Type the concession rate.

Date of Concession Rate [Conditional, dd/mm/yyyy]
Type/ Select the date of concession rate from calendar. This field is enabled and mandatory if Concession Rate is non zero.

Concession Rate Permitted by [Conditional, Drop Down]
Select the value from the drop down list. This field is enabled and mandatory if Concession rate is non zero.

Status of processing charges [Optional, Drop Down]
Select the status of processing charges. Values available in drop down list are:

- Yes
- No
- Waived
- Not Applicable

Amount of processing charges [Conditional]
Type the amount of processing charges. This field is enabled and mandatory only if 'Status of processing charges' field is 'Yes'.

Date processing charges [Conditional, dd/mm/yyyy]
Select the date of processing charges. This field is enabled and mandatory only if 'Status of processing charges' field is 'Yes'.

HL Details

Property Location [Conditional, Drop-down]
Select the property location from the drop-down list. The field will be enabled and mandatory only if the Product Type is maintained as Housing in the LNM11 screen. The list of values maintained in the Day 0 table proposed for maintenance of city and population will be available as drop down values.

Population [Display]
The list of values maintained in the Day 0 table proposed for maintenance of city and population will be displayed.

MSME Details

MSME Borrower Status [Display]
The MSE borrower status on which the account is updated.

Stock/Loss Reason

Regular Classification date [Display]
The regular classification date. If the account is currently classified as 'Regular' then OFCR will display the 'Regular Classification Date'.

Sick Classification Date [Display]
The process date on which the MSE borrower status was updated as sick.

Education Loan Particulars

Purpose of Loan [Conditional, Drop-down]
Select the purpose of loan from the drop-down list. This field is mandatory only in case of Educational CASA and Educational Loan.

Course Type [Mandatory, Drop-down]
Type the course type from the drop-down list.

Quota [Mandatory, Drop-down]
Select the quota from the drop-down list.

Institution Category [Mandatory, drop-down]
Select the institution category from the drop-down list.

Course Stream [Optional, Drop-down]
Select the course stream from the drop-down list.

Eligible for Interest Subsidy [Conditional, Drop-down]
Select the Eligibility for Interest Subsidy from the drop-down list. This field is editable only in case of Educational CASA and Educational Loan.

Course Period (Months) [Conditional, Numeric]
The duration of the course. This field is mandatory only in case of Educational CASA and Educational Loan.

Course Completion Date [Conditional, dd/mm/yyyy]
Select the course completion date.

Repayment holiday (months) [Conditional, Numeric]
The repayment holiday duration. This field is mandatory only in case of Educational CASA and Educational Loan.

Certificate Obtained Upto	[Conditional, dd/mm/yyyy] Select the certificate obtained up to date. This field is mandatory only in case of Educational CASA and Educational Loan.
Course Name	[Conditional, Free text] Type the course name. This field is mandatory only in case of Educational CASA and Educational Loan.
Name of Institution	[Conditional, Free text] Type the name of institution. This field is mandatory only in case of Educational CASA and Educational Loan.
Place of Institute	[Conditional, Drop-down] Select the place of institute from the drop-down list. The field will be enabled and mandatory only if for the Product Type is maintained as Education in the LNM11 screen.
GCC Loan Purpose	[Conditional, Drop-down] Select the GCC Loan purpose from the drop-down list. The field will be enabled and mandatory in case of Loan accounts opened under the product marked as GCC Loan under the field Product Type in the LNM11 screen.

Parents Income Details

Year	[Display] This field displays the year.
Amount	[Display] This field displays the amount.
Income Certificate Issued By	[Display] This field displays the income certificate issued by.
Income Certificate Number	[Display] This field displays the income certificate number.
Delete	[Toggle] By default, it will display N. Select Y to delete the income details.

Write Off Details

BA020 x

Account Additional Info Master Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

Account Number: 50200000000073 Customer Name: HEMANT TRIPATHI Currency Name: INR
 Branch Name: HEAD OFFICE Product Name: 214-CANARA PRIVILEGE

Loan/Sanction Details Write Off Details Charge Details Mortgage Details Stock Details General Collateral Details CD-CRM Details Seizures Other Details

Sanction Reference(Rephasement) Date of Sanction (Rephasement) 01/01/1800

Sanctioning Authority(Rephasement) Loan Expiry Date 01/01/1800

Remarks Sanction Expiry Date 01/01/1800

Collateral Desc 3

Collateral Desc 4

Field Description

Field Name	Description
Sanction Reference (Rephasement)	[Optional, Alphanumeric] Type the sanction reference (rephasement).
Date of Sanction (Rephasement)	[Optional, dd/mm/yyyy] Select the date of sanction (rephasement).
Sanctioning Authority (Rephasement)	[Optional, Drop-down] Select the sanction authority from the drop-down list.
Loan Expiry Date	[Optional, dd/mm/yyyy] Select the loan expiry date.
Remarks	[Optional, Alphanumeric] Type the remarks.
Sanction Expiry Date	[Optional, dd/mm/yyyy] Select the sanction expiry date.
Collateral Desc 3/4	[Optional, Alphanumeric] Type the collateral description.

Charge Details

BA020 x

Account Additional Info Master Add Modify Delete Cancel Amend Authorize Enquiry Copy

Account Number: 5020000000073 Customer Name: HEMANT TRIPATH Currency Name: INR
 Branch Name: HEAD OFFICE Product Name: 214-CANARA PRIVILEGE

Loan/Sanction Details Write Off Details **Charge Details** Mortgage Details Stock Details General Collateral Details CD-CRM Details Seizures Other Details

Details 1

Type of Charge: Pledge

Registration Charge Date: 01/01/1800

Particulars of Property Charged:

Documents Submitted:

Remarks:

Form 8 Sent: 01/01/1800

Amount Secured By Charge:

Details 2

Modification Charge Date: 01/01/1800

Particulars of Property Charged:

Documents Submitted:

Remarks:

Form 8 Sent: 01/01/1800

Form 13 Sent: 01/01/1800

Amount Secured By Charge:

Details 3

Satisfaction Charge Date: 01/01/1800

Form 17 Sent: 01/01/1800

Remarks:

Field Description

Field Name	Description
Details 1	
Type of Charge	[Mandatory, Drop-down] Select the type of charge from the drop-down list.
Registration Charge Date	[Mandatory, dd/mm/yyyy] Select the registration charge date.
Form 8 sent	[Mandatory, dd/mm/yyyy] Select the date of form 8 sent.
Particulars of Property Charged	[Mandatory, Alphanumeric] Type the particulars of property charged.
Documents Submitted	[Mandatory, Alphanumeric] Type the documents submitted.
Remarks	[Optional, Alphanumeric] Type the remarks.
Details 2	
Modification Charge Date	[Mandatory, dd/mm/yyyy] Select the modification charge date.
Particulars of Property Charged	[Mandatory, Alphanumeric] Type the particulars of property charged.
Form 8 sent	[Mandatory, dd/mm/yyyy] Select the date of form 8 sent.
Documents Submitted	[Mandatory, Alphanumeric] Type the documents submitted.
Form 13 sent	[Mandatory, Alphanumeric] Select the form 13 sent date.
Amount Secured By Charge	[Mandatory, Numeric] Type the amount secured by charge.
Remarks	[Optional, Alphanumeric] Type the remarks.
Details 3	
Satisfaction Charge Date	[Mandatory, dd/mm/yyyy] Select the satisfaction charge date.
Form 17 sent	[Mandatory, dd/mm/yyyy] Select the date of form 17 sent.

Remarks

[Optional, Alphanumeric]

Type the remarks.

Mortgage Details

BA020 x

Account Additional Info Master Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

Account Number: 5020000000073 Customer Name: HEMANT TRIPATHI Currency Name: INR
Branch Name: HEAD OFFICE Product Name: 214-CANARA PRIVILEGE

Loan/Sanction Details Write Off Details Charge Details **Mortgage Details** Stock Details General Collateral Details CD-CRM Details Seizures Other Details

Documents Submitted	<input type="text"/>	Date of Mortgage	01/01/1800
On Behalf of Branch	<input type="text"/>	LEDTD Date	01/01/1800
LSR Ref No	<input type="text"/>	Date of Sanction (Rephasement)	01/01/1800
List of notified Branches	<input type="text"/>	Sanctioning Authority(Rephasement)	<input type="text"/>
Observations	<input type="text"/>	Periodicity	<input type="text"/>
Sanction Reference(Rephasement)	<input type="text"/>	Date of Receipt	01/01/1800
Remarks	<input type="text"/>		
Name of Statement	<input type="text"/>		
Next Due Date	01/01/1800		
Comments	<input type="text"/>		

Field Description

Field Name	Description
Documents Submitted	[Mandatory, Alphanumeric] Type the documents submitted.
Date of Mortgage	[Mandatory, dd/mm/yyyy] Select the date of mortgage.
On Behalf of Branch	[Mandatory, Alphanumeric] Type the Branch name.
LSR Ref No	[Optional, Alphanumeric] Type the LSR reference number.
LEDTD Date	[Optional, dd/mm/yyyy] Select the LEDTD date.
List of notified Branches	[Optional, Alphanumeric] Type the list of notified branches.
Observations	[Optional, Alphanumeric] Type the observations.
Sanction Reference (Rephasement)	[Optional, Alphanumeric] Type th sanction reference (rephasement).
Date of Sanction (Rephasement)	[Optional, dd/mm/yyyy] Select the date of sanction (rephasement).
Remarks	[Optional, Alphanumeric] Type the remarks.
Sanctioning Authority (Rephasement)	[Optional, Drop-down] Select the sanctioning authority (rephasement).
Name of Statement	[Optional, Alphanumeric] Type the name of statement.
Periodicity	[Mandatory, Drop-down] Select the periodicity from the drop-down list.
Next Due Date	[Mandatory, dd/mm/yyyy] Select the next due date.
Date of Receipt	[Optional, dd/mm/yyyy] Select the date of receipt.
Comments	[Optional, Alphanumeric] Type the comments.

Stock Details

BA020 x

Account Additional Info Master Add Modify Delete Cancel Amend Authorize Enquiry Copy

Account Number: 5020000000073 Customer Name: HEMANT TRIPATHI Currency Name: INR
 Branch Name: HEAD OFFICE Product Name: 214-CANARA-PRIVILEGE

Loan/Sanction Details Write Off Details Charge Details Mortgage Details **Stock Details** General Collateral Details CD-CRM Details Seizures Other Details

Due Date of Audit	01/01/1800	Date of Audit	01/01/1800
Remarks		Next Audit Date	01/01/1800
Conducted By		Value of Stock	
Audit Remarks		Date of Sanction (Rephasement)	01/01/1800
Sanction Reference(Rephasement)		Sanctioning Authority(Rephasement)	
Category			
Description			
Due Date of MTR	01/01/1800	Date MTR Conducted	01/01/1800
Asset Sub Classification		Next Due date for Review	01/01/1800
Remarks			

Field Description

Field Name	Description
Due Date of Audit	[Mandatory, dd/mm/yyyy] Select the due date of audit.
Date of Audit	[Mandatory, dd/mm/yyyy] Select the date of audit.
Remarks	[Optional, Alphanumeric] Type the remarks.
Next Audit Date	[Mandatory, dd/mm/yyyy] Select the next audit date.
Conducted By	[Mandatory, Alphanumeric] Type the name of the person who will be conducting audit.
Value of Stock	[Optional, Alphanumeric] Type the value of stock.
Audit Remarks	[Mandatory, Alphanumeric] Type the audit remarks.
Date of Sanction (Rephasement)	[Optional, dd/mm/yyyy] Select the date of sanction (rephasement).
Sanction Reference (Rephasement)	[Optional, Alphanumeric] Type the sanction reference (encasement).
Sanction Authority (Rephasement)	[Optional, Drop-down] Select the sanctioning authority from the drop down list.
Category	[Optional, Alphanumeric] Type the category.
Description	[Optional, Alphanumeric] Type the description.
Due Date of MTR	[Optional, dd/mm/yyyy] Select the due date of MTR.
Asset Sub Clas- sification	[Optional , dropdown] Select the asset sub classification value from Dropdown list.
Date MTR Con- ducted	[Optional, dd/mm/yyyy] Select the date of MTR conducted.
Next Due date for Review	[Optional, dd/mm/yyyy] Select Next Due date for review.
Remarks	[Optional , alphanumeric]

Type the remarks.

General

BA020 x

Account Additional Info Master Add Modify Delete Cancel Amend Authorize Enquiry Copy

Account Number: 5020000000073 Customer Name: HEMANT TRIPATHI Currency Name: INR
Branch Name: HEAD OFFICE Product Name: 214-CANARA PRIVILEGE

Loan/Sanction Details Write Off Details Charge Details Mortgage Details Stock Details **General** Collateral Details CD-CRM Details Seizures Other Details

Name of Tie Up Arrangement Agency/Institution		LPD Sanctioned by	
Ad01 of Tie Up Institution		Sanction Expiry Date	01/01/1800
Ad02 of Tie Up Institution		Sector	
Ad03 of Tie Up Institution		Nature of Advance	
Sanction Reference(Rephasement)		Loan Term	
Sanctioning Authority(Rephasement)		Differential Rate of Interest	
Remarks		Revenue Recovery Account	
Mode of Advance			
Advance Class			
SSI - Flash			
SSI - Sub Sectors			
Date of Loan Facilities Recalled	01/01/1800		
Guarantee Type			

Field Name

Field Name	Description
Name of Tie Up Arrangement Agency/Institution	[Mandatory, Alphanumeric] Type the name of tie up institution/agency.
Add1/2/3 of Tie Up Institution	[Mandatory, Alphanumeric] Type the address of tie up institution.
Sanction Reference (Rephasement)	[Optional, Alphanumeric] Type the sanction reference (rephasement).
LPD Sanctioned By	[Optional, Drop-down] Select the LPD sanctioned by from the drop-down list.
Sanctioning Authority (Rephasement)	[Optional, Drop-down] Select the sanction authority from the drop-down list.
Sanction Expiry Date	[Display, dd/mm/yyyy] Select the sanction expiry Date from dropdown List.
Remarks	[Optional, Alphanumeric] Type the remarks.
Mode of Advance	[Optional, Drop-down] Select the mode of advance from the drop-down list.
Advance Class	[Optional, Alphanumeric] Select the advance class from the drop-down list.
Name of Advance	[Optional, Alphanumeric] Select the nature of advance.
SSI-Flash	[Optional, Alphanumeric] Select the SSI -flash from the drop-down list.
Loan Term	[Optional, Alphanumeric] Select the loan term from the drop-down list.
SSI - Sub Sectors	[Optional, Alphanumeric] Select the SSI-sub sectors from the drop-down list.
Differential Rate of Interest	[Optional, Alphanumeric] Select the differential rate of interest from the drop-down list.
Date of Loan Facilities Recalled	[Optional, dd/mm/yyyy] Select the date of loan facilities recalled.
Guarantee Type	[Optional, Drop-down] Select the guarantee type.

Revenue Recovery
Account

[Optional, Alphanumeric]
Select the revenue recovery account.

Collateral Details

BA020 x

Account Additional Info Master Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Account Number: 5020000000073 Customer Name: HEMANT TRIPATHI Currency Name: INR
Branch Name: HEAD OFFICE Product Name: 214-CANARA PRIVILEGE

Loan/Sanction Details Write Off Details Charge Details Mortgage Details Stock Details General Collateral Details CD-CRM Details Seizures Other Details

Legal Action for LFD Accounts	<input type="text"/>	Willful Defaulter	<input type="text"/>
Type of Action	<input type="text"/>	QMA Staff Lapses	<input type="text"/>
QMA Remedial Action	<input type="text"/>	Sales Value	<input type="text"/>
QMA Action initiated for Staff Lapse	<input type="text"/>	POR21 - Block Name	<input type="text"/>
Housing Finance Agency	<input type="text"/>	Date of Valuation	01/01/1800 <input type="text"/>
Production Value	<input type="text"/>	Date of Previous Valuation	01/01/1800 <input type="text"/>
Sensitive Sectors	<input type="text"/>	Next Valuation Date	01/01/1800 <input type="text"/>
Name of the valuer	<input type="text"/>		
Details of Security Valued	<input type="text"/>		
Shortfall in Security Value	<input type="text"/>		
Basis of Valuation	<input type="text"/>		
Remarks	<input type="text"/>		

Field Description

Field Name	Description
Legal Action for LPD Accounts	[Optional, Drop-down] Select the legal action for LPD accounts from the drop-down list.
Wilful Defaulter	[Optional, Drop-down] Select the wilful defaulter from the drop-down list.
Type of Action	[Optional, Alphanumeric] Select the action from the drop-down list.
QMA Remedial Action	[Optional, Alphanumeric] Type the QMA remedial action.
QMA Staff Lapses	[Optional, Alphanumeric] Type QMA staff lapses.
QMA Action initiated for Staff Lapse	[Optional, Alphanumeric] Type the QMA action initiated for staff lapse.
Housing Finance Agency	[Optional, Drop-down] Select the housing finance agency from the drop-down list.
Production Value	[Optional, Alphanumeric] Type the production value.
Sales Value	[Optional, Alphanumeric] Type the sales value.
Sensitive Sectors	[Optional, Drop-down] Select the sensitive sectors from the drop-down list.
POR21 - Block Name	[Optional, drop-down] Select the POR-21 block name from the drop-down list.
Name of the Valuer	[Optional, Alphanumeric] Type the name of the valuer.
Date of Valuation	[Optional, dd/mm/yyyy] Type the date of valuation.
Details of Security Valued	[Optional, Alphanumeric] Type the details of security valued.
Date of Previous Valuation	[Optional, dd/mm/yyyy] Select the date of previous valuation.
Shortfall in Security Value	[Display] The shortfall in security value.
Next Valuation Date	[Optional, dd/mm/yyyy]

Select the next valuation date.

Basis of Valuation

[Optional, Alphanumeric]

Type the basis of valuation.

Remarks

[Optional, Alphanumeric]

Type the remarks.

CD-CRM Details

The screenshot shows the 'Account Additional Info Master' form with the 'CD-CRM Details' tab selected. The form contains various fields for account details, including Account Number (5020000000073), Branch Name (HEAD OFFICE), Customer Name (HEMANT TRIPATHI), Product Name (214-CANARA PRIVILEGE), and Currency Name (INR). The CD-CRM Details section includes dropdown menus for Sanctioning Authority, 20 Point Programme Codes, Asset Sub Classification Code, Security Type, Reasons for Default, Status of Sarfaesi Account, Compromise Scheme, Subsidy Codes, Status of weak accounts, Reason for Next Hearing, BSR - District Code, Name of the Court, BSR-3 Selective Credit Code, BSR-3 Selective Credit Code Value, Status of Account, Refinance Codes, Land Holdings, Movable/Immovable Security, Status of LPD, Decision of AAIFR, and Compromise Status. There are also search icons for some fields.

Field Description

Field Name	Description
Sanctioning Authority (Rephasement)	[Optional, Drop-down] Select the sanctioning authority from the drop-down list.
Status of Account	[Mandatory, Drop-down] Select the status of account from the drop-down list.
20 Point Programme Codes	[Mandatory, Drop-down] Select the programme codes from the drop-down list.
Refinance Codes	[Optional, Drop-down] Select the refinance code from the drop-down list.
Asset Sub Classification Code	[Mandatory, drop-down] Select the asset sub classification code.
Land Holdings	[Optional, Drop-down] Select the land holdings from the drop-down list.
Security Type	[Mandatory, Drop-down] Select the security type from the drop-down list.
Movable/Immovable Security	[Optional, Drop-down] Select the movable\immovable security from the drop-down list.
Reasons for Default	[Optional, Drop-down] Select the reason for default from the drop-down list.
Status of LPD	[Optional, Drop-down] Select the status for LPD from the drop-down list.
Status of Sarfaesi Account	[Mandatory, Drop-down] Select the status from the drop-down list.
Decision of AAIFR	[Optional, Drop-down] Select the decision from the drop-down list.
Compromise Scheme	[Mandatory, Drop-down] Select the compromise scheme from the drop-down list.
Compromise Status	[Mandatory, Drop-down] Select the compromise status from the drop-down list.
Subsidy Codes	[Mandatory, Drop-down] Select the subsidy codes from the drop-down list.
Status of weak accounts	[Optional, Drop-down] Select the status of weak accounts from the drop-down list.
Reason for next hear-	[Mandatory, Drop-down]

- ing Select the reason for next hearing.
- BSR District code [Optional, Picklist]
Select the BSR-District Code from the pick list.
- Name of the court [Optional, Picklist]
Select the name of the court from the pick list.
- BSR-3 Selective Credit Code [Optional, Picklist]
Select the credit code.
- BSR-3 Selective Credit Code Value [Optional, Picklist]
Select the credit code value.

Seizures

The screenshot shows the 'Account Additional Info Master' form with the 'Seizures' tab selected. The form includes the following fields:

- Account Number: 5020000000073
- Branch Name: HEAD OFFICE
- Customer Name: HEMANT TRIPATHI
- Product Name: 214-CANARA PRIVILEGE
- Currency Name: INR

The 'Seizures' tab contains the following sections and fields:

- Seizures:**
 - Name of the Agent
 - Amount Involved
 - Amount Recovered
 - Steps Not Taken
 - Difficulty faced by seizure agent
 - Date of entrustment: 01/01/1800
 - Date of disposal: 01/01/1800
 - Remuneration paid to Agent
- SGSY Codes:**
 - Swarozgari Code
 - Block Code
 - Credit Agency Code
 - BPL Code
 - District Code
 - Service Area Code
- Revenues:**
 - Employment Generated
 - Sales Value
 - Production Value

Field Description

Field Name	Description
Seizures	
Name of the Agent	[Mandatory, Alphanumeric] Type the name of the agent.
Date of entrustment	[Mandatory, dd/mm/yyyy] Select the date of entrustment.
Amount Involved	[Mandatory, Numeric] Type the amount involved.
Date of disposal	[Mandatory, dd/mm/yyyy] Type the date of disposal.
Amount Recovered	[Mandatory, Numeric] Type the amount recovered.
Remuneration Paid to Agent	[Mandatory, Numeric] Type the remuneration paid to agent.
Difficulty faced by seizure agent	[Optional, Alphanumeric] Type the issues faced by seizure agent.
SCSY Codes	
Swarozgari Code	[Optional, Alphanumeric] Type the swarozgari code.
BPL Code	[Optional, Alphanumeric] Type the BPL code.
Block Code	[Optional, Alphanumeric] Type the block code.
District Code	[Optional, Alphanumeric] Type the disctrict code.
Credit Agency Code	[Optional, Alphanumeric] Type the credit agency code.
Service Area Code	[Optional, Alphanumeric] Type the service area code.
Revenues	
Employment Gen-erated	[Mandatory, Drop-Down] Select the employment generated from the drop-down list.
Product Value	[Mandatory, Numeric] Type the production value.

Sales Value

[Mandatory, Numeric]

Type th sales value.

Other Details

BA020 x

Account Additional Info Master

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Account Number: 5020000000073 Customer Name: HEMANT TRIPATHI Currency Name: INR
Branch Name: HEAD OFFICE Product Name: 214-CANARA PRIVILEGE

Loan/Sanction Details Write Off Details Charge Details Mortgage Details Stock Details General Collateral Details CD-CRM Details Seizures Other Details

Borrower ID No	<input type="text"/>	Borrower Office	<input type="text"/>
DUNS number of borrower	<input type="text"/>	Borrowers Legal Constitution	<input type="text"/>
Customer Code	<input type="text"/>	Shares owned by borrower(%)	<input type="text"/>
Relationship of the Propi/Partner/Director	<input type="text"/>	Suit Reference number	<input type="text"/>
Suit filed status 1	<input type="text"/>	Suit admit date	01/01/1800
Suit Amount in Rupees	<input type="text"/>	Loan category	<input type="text"/>
Suit filed status 2	<input type="text"/>	Sanctioned by	<input type="text"/>
Physical Handicap	<input type="text"/>		
Sector Code	<input type="text"/>		
Priority Sector	<input type="text"/>		
BSR Act Code 1	<input type="text"/>		
BSR Act Code 2	<input type="text"/>		
BSR Act Code 3	<input type="text"/>		
Lok Adalat Details			
Lok Adalat Status	<input type="text"/>	Date of conduct of LOK ADALAT	01/01/1800
Place of Lok Adalat	<input type="text"/>	Decreed Amount by LOK ADALAT	<input type="text"/>
Reference no. of Decree	<input type="text"/>	Due Date for recovery as per LOK ADALAT	01/01/1800
Amount of Recovery after Lok Adalat	<input type="text"/>	Terms of Repayment as per Lok Adalat	<input type="text"/>
Remarks	<input type="text"/>		

Field Description

Field Name	Description
Borrower ID no	[Mandatory, Numeric] Type the borrower ID number.
Borrower Office	[Optional, Drop-down] Select the borrower office from the dropdown list.
DUNS number of borrower	[Mandatory, Numeric] Type the DUNS number of borrower.
Borrowers Legal Constitution	[Mandatory, Drop-down] Select the borrowers legal constitution from the drop-down list.
Customer Code	[Optional, Numeric] Type the customer code.
Relationship of the Prop/Partner/Director	[Optional, Drop-down] Select the relationship from the drop-down list.
Shares owned by Borrower(%)	[Optional, Numeric] Type the share owned by borrowers.
Suit filled status 1	[Optional, Drop-down] Select the suit filed from the drop-down list.
Suit Reference Number	[Optional, Alphanumeric] Type the reference number.
Suit Amount in Rupees	[Mandatory, Numeric] Type the amount.
Suit Admit date	[Mandatory, dd/mm/yyyy] Select the suit admit date.
Suit Filled status 2	[Optional, Drop-down] Select the suit filed from the drop-down list.
Loan Category	[Mandatory, Drop-down] Select the loan category.
Physical Handicap	[Optional, Drop-down] Select the option from the drop-down list.
Sanctioned By	[Mandatory, Drop-Down] Select the option from the drop-down list.
Sector Code	[Mandatory, Drop-down] Select the sector code from the drop-down list.

Priority Sector [Mandatory, Drop-down]
Select the priority sector.

BSR Act Code^{1/2/3} [Optional, Pick-List]
Select the BSR Act code.

Lok Adalat Details

Lok Adalat Status [Optional, drop-down]
Select the lok adalat status from the drop-down list.

Date of Conduct of Lok Adalat [Mandatory, dd/mm/yyyy]
Select the date of conduct.

Place of Lok Adalat [Mandatory, Alphanumeric]
Type the place of lok adalat.

Decreed Amount by Lok Adalat [Optional, Alphanumeric]
Type the amount.

Reference no of decree [Optional, Alphanumeric]
Type the reference number of decree.

Due Date for recovery as per Lok Adalat [Mandatory, dd/mm/yyyy]
Select the due date for recovery as per lok adalat.

Amount of Recovery after Lok Adalat [Optional, Numeric]
Type the amount of recovery after lok adalat.

Terms of Repayment as per Lok Adalat [Mandatory, Alphanumeric]
Type the terms of repayment. This is terms of repayment as in number of months for repayment or terms and conditions for repayment.

Remarks [Optional, Alphanumeric]
Type the remarks.

5. Enter the required information.
6. Click OK.
7. The system displays the message "Record Added Authorization pending". Click OK.
8. The record gets added once authorized.

1.31 BA021 - Project Activity Details Maintenance

This option is used to capture the project activity related details for Project Finance Advances or Project Finance Term Loans. This will be used to classify Project Finance type of Loan Accounts based on the status and commencement date of the Project.


Definition Prerequisites

- LN057 - Loan Direct Account Opening

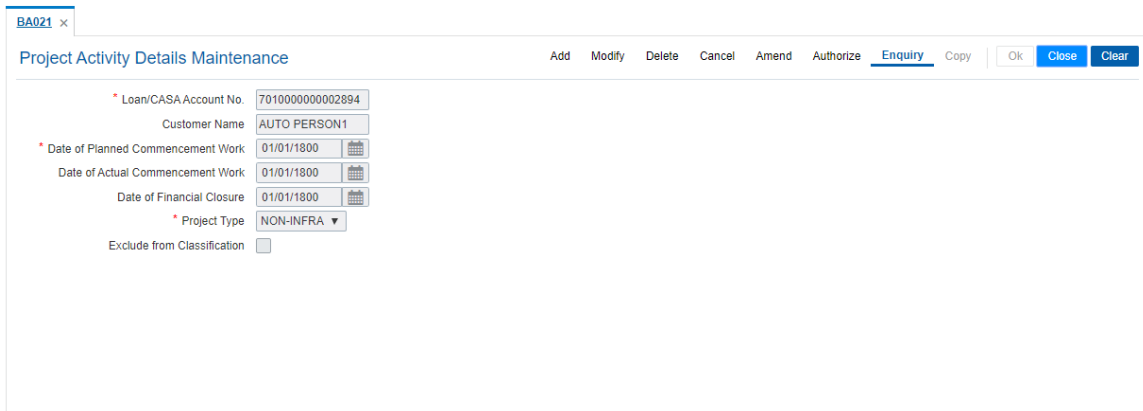
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add Project Activity Details

1. In the **Dashboard** page, Enter the Task Code **BA021** and then click  or navigate through the menus to **Back Office Transactions > Master > Project Activity Details Maintenance**.
2. You will be navigated to **BA021 - Project Activity Details Maintenance** screen.

BA021 - Project Activity Details Maintenance



Field Description

Field Name	Description
Loan/CASA Account No.	[Mandatory, Numeric, 16] Type the Project Finance Loan / CASA Account Number for which Project details need to be captured.
Customer Name	[Display] This field displays the name of the primary customer attached to the loan account.
Date of Planned Commencement Work	[Mandatory, Date Picker, dd/mm/yyyy] Select the date on which the project activity is planned to start.
Date of Actual Commencement Work	[Mandatory, Date Picker, dd/mm/yyyy] Select the date on which the project activity actually started. This field will be enabled in Modify and Amend mode.
Date of Financial	[Mandatory, Date Picker, dd/mm/yyyy]

- Closure** Select the financial closure date. This date should be less than the current process date.
- Project Type** [Mandatory, Drop Down]
Select the Project Type from the Drop down. Options are:
I - Infra
N - Non Infra
- Exclude from Classification** [Optional, Checkbox]
Select the checkbox.

3. Click **Add**.

BA021 - Project Activity Details Maintenance

The screenshot shows the 'Project Activity Details Maintenance' form. At the top, there are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'Ok', 'Close', and 'Clear'. The form fields are as follows:

- Loan/CASA Account No.: 701000000002894
- Customer Name: AUTO PERSON1
- Date of Planned Commencement Work: 01/01/1800
- Date of Actual Commencement Work: 01/01/1800
- Date of Financial Closure: 01/01/1800
- Project Type: NON-INFRA
- Exclude from Classification:

6. Click **OK**.

7. The system displays the message "Record Added Authorisation Pending". Click **OK**.

8. The Project Activity details are added once the record is authorised.

1.32 BA099 - Priority Sector data for Loan / Advance

This screen is for enquiry purpose only. Details are populated after EOD only. There is no linkage of the screen with the loan account processing. The data maintained in the screen will be used for classifying loan and advance accounts for Priority sector lending.


Definition Prerequisites

- LN057 - Loan Direct Account Opening
- [AL057 - Agri Loan Direct Account Opening](#)
- [LNM11 - Loan Product Master](#)
- [CHM07 - OD Limit Master Maintenance](#)

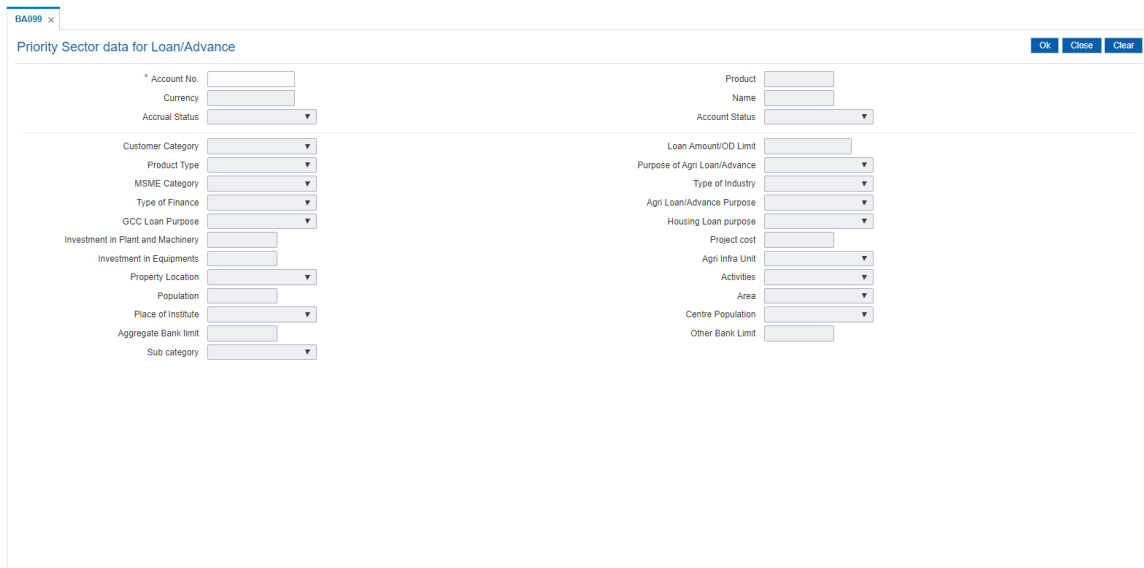
Modes Available

Not Applicable

To Enquire Priority Sector data for Loan / Advance

1. In the **Dashboard** page, Enter the Task Code **BA099** and then click  or navigate through the menus to **Back Office Transactions > Master > Priority Sector data for Loan / Advance**.
2. You will be navigated to **BA099 - Priority Sector data for Loan / Advance** screen.

BA099 - Priority Sector data for Loan / Advance



Field Description

Field Name	Description
Account No.	[Mandatory, Numeric] Type the CASA OD/ Loan/ Agri Loan account for which OFCR has done MSME classification based on the data captured from different screens.
Product	[Display] This field displays the Loan or CASA Product under which the account is opened.

Currency	[Display] This field displays the Loan CASA Account currency.
Name	[Display] This field displays Primary Customer name attached to the Loan Account.
Accrual Status	[Display] This field displays Current accrual status of the Loan Account.
Account Status	[Display] This field displays Current account status of the Loan Account.
Customer Category	[Display] This field displays Customer type of the primary customer attached to the loan or CASA account.
Loan Amount/OD Limit	[Display] This field displays Sanctioned OD limit or Loan amount.
Product Type	[Display] This field displays Product type as defined at the product level parameter.
Purpose of Agri Loan/Advance	[Display] This field displays Purpose of Agri Advance as maintained in the CHM07 screen under the field 'Purpose of Agri Advance'.
MSME Category	[Display] This field displays the MSME category of the company to which loan or advance sanctioned.
Type of Industry	[Display] This field displays the MSME category of the company to which loan or advance sanctioned.
Type of Finance	[Display] This field displays Type finance extended to the Loan/CASA account.
Agri Loan/Advance Purpose	[Display] This field displays Purpose of Agri Loan and advance as captured in the AL057 or BA020 screen.
GCC Loan Purpose	[Display] This field displays Purpose of GCC Loan as captured in the AL057 or BA020 screen.
Housing Loan purpose	[Display] The data maintained in LN057, CHM07 or BA020 screens, will be available in this screen for display,
Investment in Plant & Machinery	[Display] Investment in plant and machinery as maintained in the CIM22 screen for the primary customer attached to the Loan and OD account.
Project cost	[Display] The data maintained in LN057, AL057, CHM07 or BA020 screens, will be available in this screen for display,

Investment in Equipments	[Display] Investment in equipments as maintained in the CIM22 screen for the primary customer attached to the Loan and OD account.
Agri Infra Unit	[Display] The data maintained in LN057, AL057, CHM07 or BA020 screens, will be available in this screen for display,
Property Location	[Display] The list of values maintained in the Day0 table proposed for maintenance of city and population is available as drop down values.
Activities	[Display] The data maintained in LN057, AL057, CHM07 or BA020 screens, will be available in this screen for display,
Population	[Display] The list of values maintained in the Day 0 table proposed for maintenance of city and population will be displayed.
Area	[Display] The data maintained in LN057, AL057, CHM07 or BA020 screens, will be available in this screen for display,
Place of Institue	[Display] The field will be available for the Product Type maintained as Education in the LNM11 screen.
Centre population	[Display] The data maintained in LN057, AL057, CHM07 or BA020 screens, will be available in this screen for display,
Aggregate Bank Limit	[Display] The field displays the aggregate bank limit which is sum of loan sanctioned amount and other bank limit.
Other Bank limit	[Display] The data maintained in LN057, AL057, CHM07 or BA020 screens, will be available in this screen for display,
Sub category	[Display] The data maintained in LN057, AL057, CHM07 or BA020 screens, will be available in this screen for display,

3. Enter valid loan account number.
4. Click **OK**
5. System display all details related to loan account.

1.33 BA159 - Data on LPD Account

This screen helps to mark loan or CASA account as LPD (Loan Past Due).

Access

- Task Code: BA159
- Back Office Transactions > Master > DATA ON LPD ACCOUNT MNT

Definition Prerequisites

- [8051 - CASA Account Opening](#)
- [LN057 - Loan Direct Account Opening](#)

Other Prerequisites

Not Applicable

Download

Not Required

Modes Available

Add, Modify, Amend, Cancel, Authorize, Enquiry

Data on LPD Account

The screenshot shows the 'Data on LPD Account' form. At the top, there is a search bar with 'AUTO PERSON1' and a magnifying glass icon. Below the search bar, there are several tabs: 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'OK', 'Close', and 'Clear'. The form fields are as follows:

* Account No	700000000312062
Legal Action Permitted Date	11/02/2020
* Legal Action Permitted By	[Dropdown]
* Date of Transfer to LPD	10/02/2020
* Amount Transferred to LPD	[Text]
* LPD Account Followup Authority	[Dropdown]
Advocate Name	[Text]
Court/DRT code	[Dropdown]
Suit No.	[Text]
Suit Date	12/02/2020
Suit Amount	[Text]
Next Hearing Date	09/02/2020
Reason for Next Hearing	[Dropdown]
Decree Date	17/02/2020
Decree Amount	[Text]
EPI/RC/RRRC Date	04/02/2020
EPI/RC/RRRC Amount	[Text]
Date of Appeal	18/02/2020
Appeal Permitted By	[Dropdown]
Appeal Permitted Date	16/02/2020
Date of Disposal of Appeal	21/02/2020
RC Issued Date	20/02/2020
Cost of Filing DRT / Suit	[Text]
Actual Recovery	[Text]
Date of Possession	13/02/2020
Date of Disposal of Asset	09/02/2020
Date of Sale Notice	13/02/2020
Amount Realised	[Text]
OD LPD Rate	[Dropdown]
LPD Variance	[Text]
LPD Net Rate	[Text]

Field Description

Column Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the CASA or loan account number to mark as LPD account.
Legal Action Permitted Date	[Mandatory, DD/MM/YYYY] Select the legal action permitted date.
Legal Action Permitted By	Mandatory, Drop-down Select the required option from the drop-down list who has permitted to take legal action.
Date of Transfer to LPD	[Mandatory, DD/MM/YYYY] Select the date from the calendar pick list of account transfer to LPD status.
Amount Transferred to LPD	[Mandatory, Numeric, 13, 2] Enter the amount transferred to LPD status account.
LPD Account Followup Authority	[Mandatory, Drop-down] Select the required option of authority from the drop-down list who follow up LPD account.
Advocate Name	[Optional, Alphanumeric] Enter the name of advocate.
Court/DRT Code	[Optional, Drop-down] Select the court/drt code from the drop-down list.
Suit No.	[Optional, Alphanumeric, 15] Enter the suit number.
Suit Date	[Optional, DD/MM/YYYY] Select the date from the calendar pick list.
Suit Amount	[Optional, Numeric] Enter the suit amount.
Next Hearing Date	[Optional, DD/MM/YYYY] Select the next hearing date from the calendar pick list.
Reason for Next Hearing	[Optional, Drop-Down] Select the appropriate reason for next hearing from the drop-down list.
Decree Date	[Optional, DD/MM/YYYY] Select the decree date.
Decree Amount	[Optional, Numeric, 13, 2] Enter the decree amount.
EP/RC/RRC Date	[Optional, DD/MM/YYYY]

	Select the EP/RC/RRC date.
EP/RC/RRC Amount	[Optional, Numeric] Enter the EP/RC/RRC date.
Date of Appeal	[Optional, DD/MM/YYYY] Select the date of appeal from the calendar pick list.
Appeal Permitted By	[Optional, Drop-down] Select the required option from the drop-down list who permitted appeal.
Appeal Permitted Date	[Optional, DD/MM/YYYY] Select the required appeal date from the calendar pick list.
Date of Disposal of Appeal	[Optional, DD/MM/YYYY] Select the date of disposal of appeal from the calendar pick list.
RC Issued Date	[Optional, DD/MM/YYYY] Select the RC issued date.
Cost of Filing DRT/Suit	[Optional, Numeric] Enter the amount of filling ERT/Suit.
Actual Recovery	[Optional, Numeric] Enter the actual recovery amount.
Date of Possession	[Optional, DD/MM/YYYY] Enter the date of possession.
OD LPD Rate	[Mandatory, Drop-down] Select the OD LPD rate from the drop-down list.
Date of Disposal of Asset	[Optional, DD/MM/YYYY] Select the date of disposal of asset.
LPD Variance	[Mandatory, Numeric] Enter the LPD variance.
Date of Sale Notice	[Optional, DD/MM/YYYY] Select the date of sale notice.
LPD Net Rate	[Display] This field displays the LPD net rate. LPD Net Rate = LPD Index Rate + LPD Variance
Amount Realised	[Optional, Numeric] The total amount.

To add account as LPD

- Select the **Add** mode.
- Enter the account number and press the <tab> key out.
- Enter all the required details in the respective fields.
- Click the **Ok** button.
- The system displays the message "Record Added..Authorization Pending...Click Ok to continue".

To Modify the LPD account details

- Select the **Modify** mode.
- Enter the account number and press <tab> key out.
- The system displays all the required details in the respective fields.
- Modify the details in the respective fields and click the **Ok** button.
- The system displays the message " Record Modified..Authorization Pending...Click Ok to continue".

To Cancel the LPD account details

- Select the **Cancel** mode.
- Enter the account number and press the <Tab> key out.
- The system displays all the relevant details in the respective fields.
- Click the **OK** button.
- The system displays the message "Record Canceled..Click OK to continue".

To Amend the LPD account details

- Select the **Amend** mode.
- Enter the account number and press <Tab> key out.
- The system displays all the relevant details in the respective fields.
- Modify the details in the respective fields and click the **OK** button.
- The system displays the message "Record Amended...Authorization pending..Click Ok to continue".

To authorize the LPD account details

- Select the **Authorize** mode.
- Enter the account number and press <tab> key out.
- The system displays all the relevant details.
- Click the Ok button.
- The system displays the message "Record Authorized...Click Ok to continue".

To view the details

- Select the **Enquiry** mode.
- Enter the account number and press <tab> key out.
- The system displays all the details.

1.34 BA192 - Data On Claim Details

This screen is used for MIS purpose for Loan accounts. User needs to enter valid account number to add details in the screen. Entering invalid account number would result in displaying the error message.

Whether claim is on foreign Bank outside India:-It has been provided with drop-down option Rescheduled & Restructured, by default the option is Rescheduled. Whether claim is in domestic foreign currency:-It has been provided with drop-down option Rescheduled & Restructured, by default the option is Rescheduled.

Whether claim is met out of resources in same currency raised within the jurisdiction of the bank: - It has been provided with drop-down option Rescheduled and Restructured, by default the option is Rescheduled.

Whether Foreign Bank complies with minimum CRAR prescribed by concerned bank Regulator: - It has been provided with drop-down option Rescheduled and Restructured, by default the option is Rescheduled.


Definition Prerequisites

- [LN057 - Loan account opening](#)

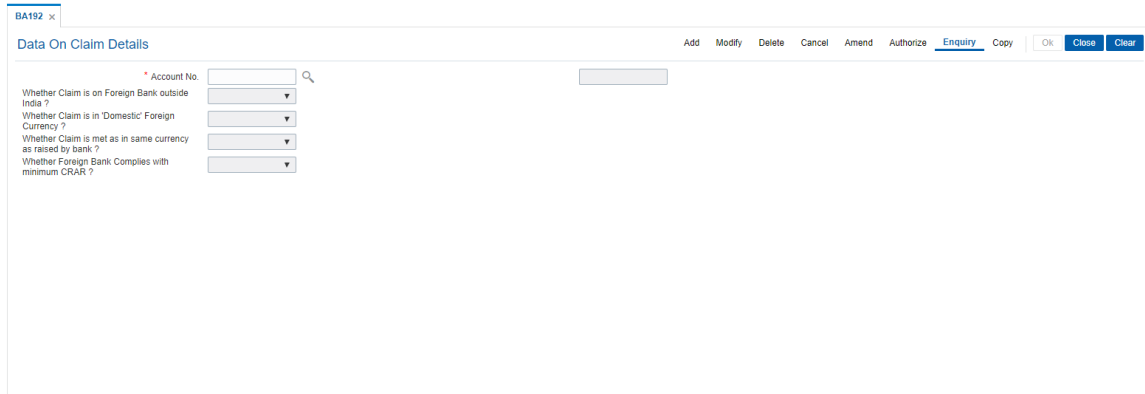
Modes available

Add, Modify, Delete, Cancel, Amend, Authorize, Delete, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add Data On Claim Details

1. In the **Dashboard** page, Enter the Task Code **BA192** and then click  or navigate through the menus to **Back Office Transactions > Master > Data on Claim Details**.
2. You will be navigated to **Data On Claim Details** screen.

Data On Claim Details



Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the Account number.
Whether Claim is on Foreign Bank outside India?	[Optional, Drop-Down] User needs to select value from drop-down field. There are two values available - 1. Rescheduled, 2. Restructured.
Whether Claim is in 'Domestic' Foreign currency?	[Optional, Drop-Down] User needs to select value from drop-down field. There are two values available - 1. Rescheduled, 2. Restructured.
Whether Claim is met as in same currency as raised by bank?	[Optional, Drop-Down] User needs to select value from drop-down field. There are two values available - 1. Rescheduled, 2. Restructured.
Whether Foreign Bank complies with minimum CRAR?	[Optional, Drop-Down] User needs to select value from drop-down field. There are two values available - 1. Rescheduled, 2. Restructured.

To add the details of Data On Claim Details

1. Select add mode.
2. Enter the valid loan account number.
3. Select required details from drop-down fields.
4. Click the OK button.
5. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue.

To modify the details of Data On Claim Details

1. Select modify mode.
2. Enter the valid loan account number.
3. Modify required details from drop-down fields.
4. Click the OK button.
5. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue.

To delete the details of Data On Claim Details

1. Select the delete mode.
2. Enter the valid loan account number and press <tab> key out.
3. The system displays all the details in the respective fields.
4. Click OK button.
5. The system displays the message "Record Deleted...Authorisation Pending...Click Ok to Continue.

To cancel the details of Data On Claim Details

1. Select the cancel mode.
2. Enter the valid loan account number and press <tab> key out.

3. The system displays all the details in the respective fields.
4. Click OK button.
5. The system displays the message "Record Cancelled...Authorisation Pending...Click Ok to Continue.

To amend the details of Data On Claim Details

1. Select the amend mode.
2. Enter the valid loan account number and press <tab> key out.
3. The system displays all the details in the respective fields.
4. Modify required details and click the Ok button.
5. The system displays the message "Record Amended...Authorisation Pending...Click Ok to Continue.

To authorize the detail of Data On Claim Details

1. Select the authorize mode.
2. Enter the valid loan account number and press <tab> key out.
3. The system displays all the details in the respective fields.
4. Click OK button.
5. The system displays the message "Record Authorized".

To view the details of Data On Claim Details

1. Select the Enquiry mode.
2. Search account number and press <tab> key out.
3. The system displays all the details in the respective fields.

1.35 BA200 - PMFBY Insurance Master Maintenance

The PMFBY Insurance Master Maintenance allows to maintain Insurance companies name along with the company code to identify same.

The data maintained in this screen online will be visible under field 'Name of Insurance Company' in new 'PMFBY Details' screen post authorization.

User can add record in add mode, while picklist of company code will be available under modify / amend mode for user to select or amend details.

Definition Prerequisites

Not Applicable

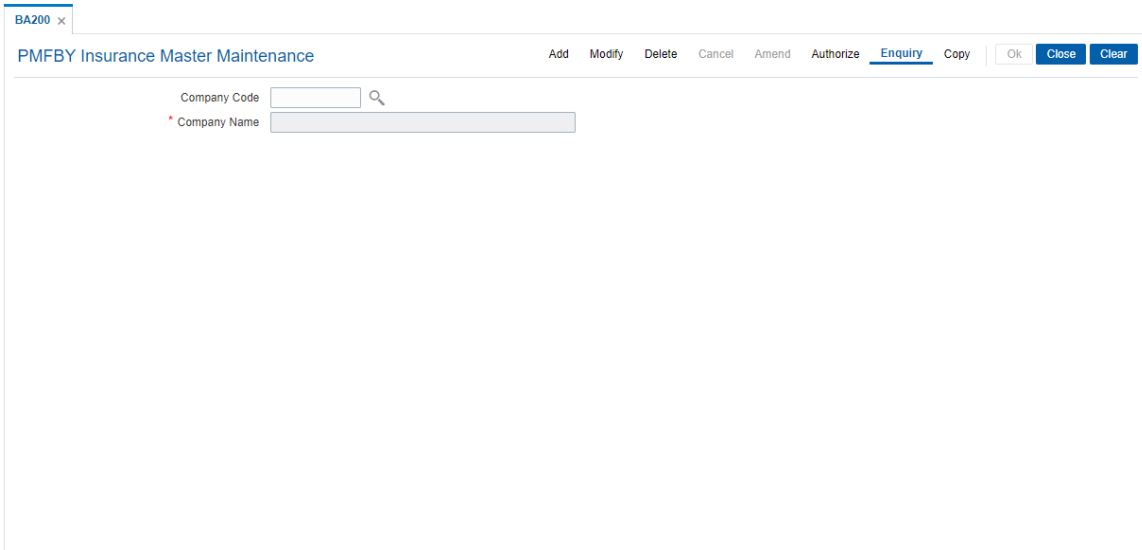
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add Insurance company name and code

1. In the **Dashboard** page, Enter the Task code **BA200** and then click or navigate through the menus to **Back Office Transactions > Master > PMFBY Insurance Master Maintenance**.
2. You will be navigated to the **PMFBY Insurance Master Maintenance** screen.

PMFBY Insurance Master Maintenance



Field Description

To Add PMFBY Insurance Master

1. Select the Add mode.
2. Enter the Company Code and Name of Insurance Company.
3. Click the Ok button, the system displays the message "Record Added...Authorisation Pending...Click Ok to Continue.

To Modify PMFBY Insurance Master

1. Select the Modify mode.
2. Type the Company code of which data to be modified and press the <Tab> key
3. The System displays the "Name of Insurance Company", modify the data as needed.

4. Click the Ok button, the system displays the message " Record Modified...Authorisation Pending...Click Ok to Continue.

To Delete PMFBY Insurance Master

1. Select the Delete mode.
2. Type the Company code and press the <Tab> key
3. The system displays the data.
4. Click the Ok button.
5. The system displays the message "Record Deleted...Authorisation Pending...Click Ok to Continue".

To cancel PMFBY Insurance Master

1. Select the Cancel mode.
2. Type the Company Code and press the <Tab> key. The system displays the data.
3. Click the Ok button.
4. The system displays the message "Record Cancelled...Click Ok to Continue"

To Amend the PMFBY Insurance Master

1. Select the Amend mode.
2. Type the Company code and press the <Tab> key.
3. Amend the relevant information and click the Ok button.
4. The system displays the message "Record Amended...Authorisation Pending...Click Ok to Continue".

To Authorize the PMFBY Insurance Master

1. Select the Authorize mode.
2. Type the Company code and <Tab> key.
3. The system displays the Name of Insurance Company.
4. Click the Ok button.
5. The system displays the message "Record Authorized...Click Ok to Continue".

To Enquiry PMFBY Insurance Master

1. Select the Enquiry mode.
2. Type the Company code and press the <Tab> key
3. The system will display relevant information.

1.36 BA211 - Sanction Authority Maintenance

The Sanction Authority Maintenance option allows user to capture the sanction authority name list. The Concession rate permitted by field in loan direct opening screen (FP: LN057) and Account Additional Info Master Maintenance will fetch data from this sanction authority name list.

This is a day zero parameter screen.


Definition Prerequisites

- Not applicable

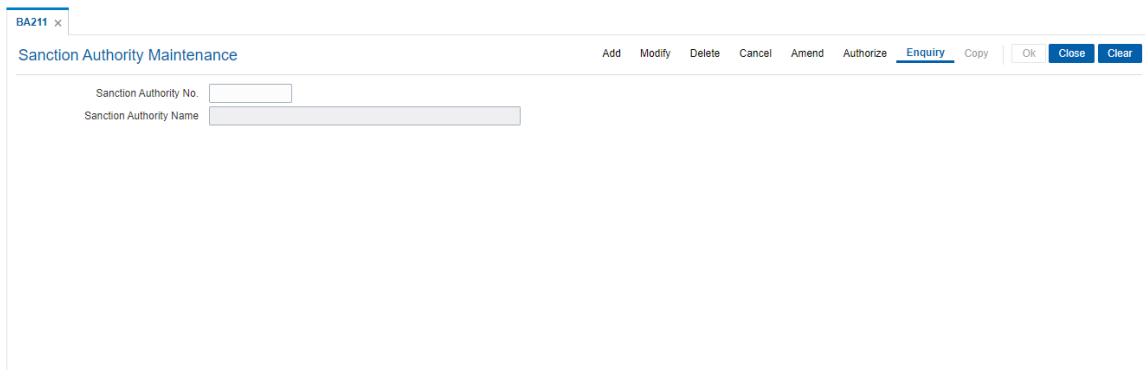
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To capture sanction authority list

1. In the **Dashboard** page, Enter the Task code **BA211** and then click  or navigate through the menus to **Back Office Transactions > Master > Sanction Authority Maintenance**.
2. You will be navigated to **Sanction Authority Maintenance** screen.

Financial Security Maintenance



Field Description

Field Name	Description
Sanction Authority No.	[Numeric, Input] User can enter the Concession Rate No.
Sanction Authority Name	[Character, Input] User can enter the Concession Rate permitted by.

3. Click **Add**.
4. Enter the sanction authority number.
5. Enter the sanction authority name.
6. Click OK button.
7. The system displays the message "Record Modified.....Authorisation Pending". Click **OK**.

2. Customer Definitions

The CIF module in **FLEXCUBE Retail** is designed to allow extensive capture and maintenance of customer details. These details would ultimately be used at respective bank branches, service departments and also for MIS purposes at the management level.

The key features of the CIF module definitions in **FLEXCUBE Retail** are as follows:

- Customer Type: Customers in **FLEXCUBE** are needed to be classified under a specific category. This can determine the tax rate applicable to a customer, or the service charges to be levied to a customer.
- Relationship: Relation codes can be maintained to identify the relationships among the customers of the bank for information purposes.
- Business Codes – Business code definition for corporate customers
- Profession Codes – Profession code definition for individual customers
- Income Slabs – Income slabs for individual customers
- Signature Type – Various types of signatures which can be captured.

2.1 CIM01 - Signature Types Maintenance

Using this option User can define the master list of 'Signature Types' for Individual Customers. Authorized records from this maintenance, will populate the Search List in the **Customer Addition** (Task Code: 8053) option.

Note: The system automatically authorizes this transaction.


Definition Prerequisites

Not Applicable

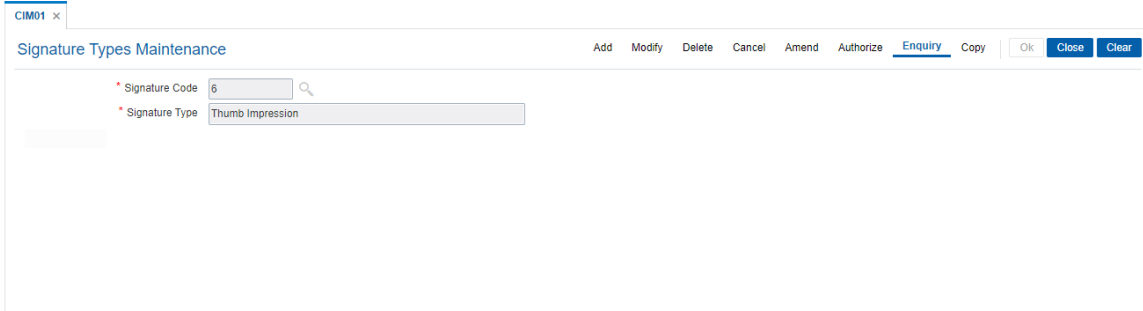
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry and Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the signature type

1. In the **Dashboard** page, Enter the Task Code **CIM01** and then click  or navigate through the menus to **Back Office Transactions > Customer > Signature Types Maintenance**.
2. You will be navigated to **Signature Types Maintenance** Screen.

Signature Types Maintenance



Field Description

Field Name	Description
Signature Code	[Mandatory, Numeric, One] Type the code to define the type of signature. Each manually generated code uniquely identifies a signature type.
Signature Type	[Mandatory, Alphanumeric, 40] Type the name for the type of signature. For example, Thumb Impression, Signature in English, Rubber Stamp, etc.

3. Click **Add**.
4. Enter the signature code and the type of the signature.

Signature Types Maintenance

CIM01 x

Signature Types Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Signature Code 🔍

* Signature Type

5. Click **OK**.
6. The system displays the message "Record Authorized". Click **OK**.

Screen Description

The above screen is used to define the different types of signatures that will be used. The option is enabled in the customer addition screen.

Exercise

Create suitable signature types for the various customers who will be serviced by the bank.

2.2 CIM02 - Business Type Maintenance

Using this option, User can define the master list of 'Business Type Codes' for Corporate Customers. The list of business types appears as a Search List in the **Customer Addition** and **Customer Master Maintenance** options for corporate customers. This will help to generate MIS reports, based on the business categories.

Note: The system automatically authorizes this transaction.


Definition Prerequisites

Not Applicable

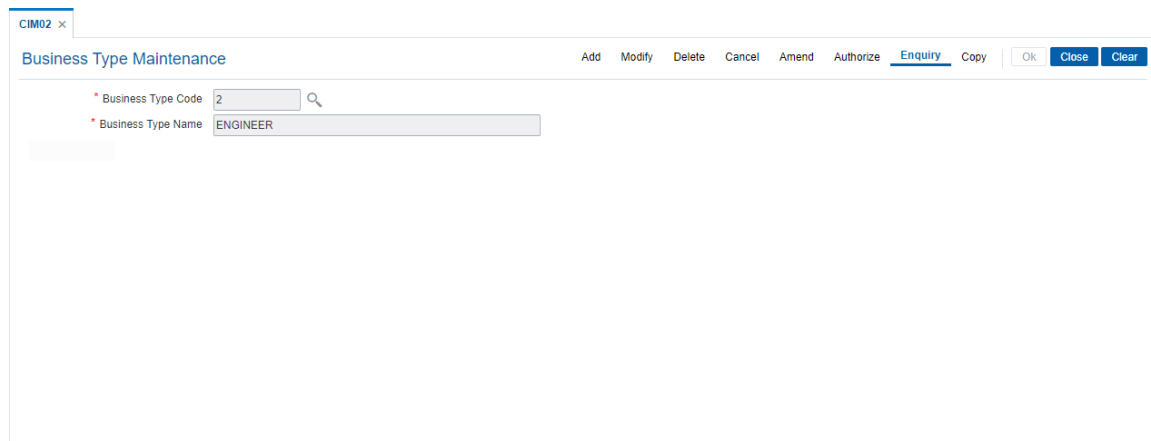
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the business type

1. In the **Dashboard** page, Enter the Task Code **CIM02** and then click  or navigate through the menus to **Back Office Transactions > Customer > Business Type Maintenance**.
2. You will be navigated to **Business Type Maintenance** screen.

Business Type Maintenance



Field Description

Field Name	Description
Business Type Code	[Mandatory, Numeric, Six] Type the code to define the type of business that can be owned by the corporate customers. Each unique code manually generated identifies a different type of business. Once assigned, it helps to identify the business type in FLEXCUBE Retail .
Business Type Name	[Mandatory, Alphanumeric, 40] Type the name for the type of business. For example, Insurance Companies, Building Construction, Local Government, etc.

3. Click **Add**.
4. Enter the business type code and the name of the business.

Business Type Maintenance

The screenshot shows a web application window titled "CIM02 x" with a sub-header "Business Type Maintenance". The window has a menu bar with options: "Add", "Modify", "Delete", "Cancel", "Amend", "Authorize", "Enquiry", "Copy", "OK", "Close", and "Clear". Below the menu bar, there are two input fields. The first field is labeled "* Business Type Code" and contains the value "20". The second field is labeled "* Business Type Name" and contains the value "Counseling".

5. Click **OK**.
6. The system displays following message: "Record Authorized". Click **OK**.

Screen Description

The above screen is used to define the business type. The business type Counseling and has been defined with a code 20. This field is used as a drop down option in the **Customer Addition** (Task Code: 8053) option.

Exercise

Create suitable business types for your bank with appropriate codes.

2.3 CIM03 - Customer Prefixes Maintenance

Using this option, User can maintain the master list of 'Salutations/Titles' for Customer Names. These prefixes are salutations like Mrs., Ms., Dr., M/S and Mr.

Authorised records from this maintenance, will populate the Search List in the **Customer Addition** (Task code: 8053) option.

Note: The system automatically authorizes this transaction.


Definition Prerequisites

Not Applicable

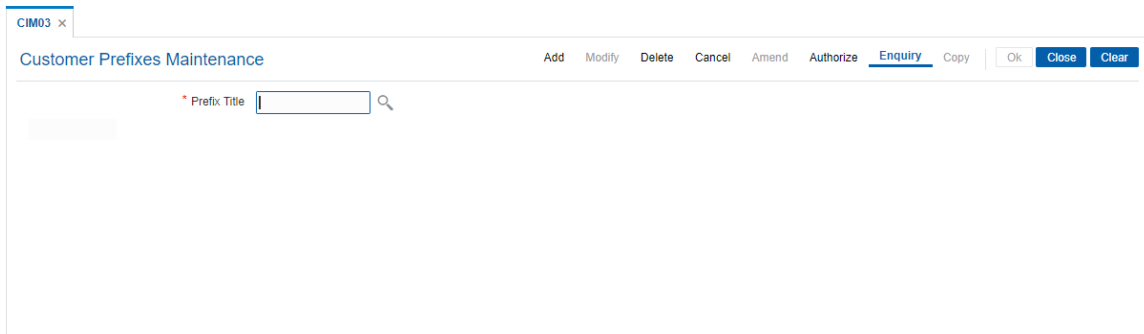
Modes Available

Add, Delete, Cancel, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the customer prefixes

1. In the **Dashboard** page, Enter the Task Code **CIM03** and click  or navigate through the menus to **Back Office Transactions > Customer > Customer Prefixes Maintenance**.
2. You will be navigated to **Customer Prefixes Maintenance** Screen.

Customer Prefixes Maintenance



Field Description

Field Name	Description
Prefix Title	[Mandatory, Alphanumeric, Eight] Type the title that can be prefixed to the customer name. For example, Mr., Mrs., M/S, etc.

3. Click **Add**.
4. Enter the prefix title for the customer.

Customer Prefixes Maintenance

CIM03 x

Customer Prefixes Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Prefix Title Mr

OK Close Clear

5. Click **OK**.

6. The system displays following message: "Record Authorized." Click **OK**.

Screen description

The above screen is used to define the various titles or prefixes that may be used when opening the customer ID. The prefixes can be maintained for both corporate and retail clients.

Exercise

For your bank customers prepare a list of titles or prefixes that may be required and define them using the above option.

2.4 CIM04 - Profession Codes Maintenance

Using this option you can maintain the different profession types of individual customers. The list of profession types appears in the **Customer Addition** (Task code: 8053) option for individual customers, and the bank can generate MIS reports based on this information.

Note: The system automatically authorizes this transaction.


Definition Prerequisites

Not Applicable

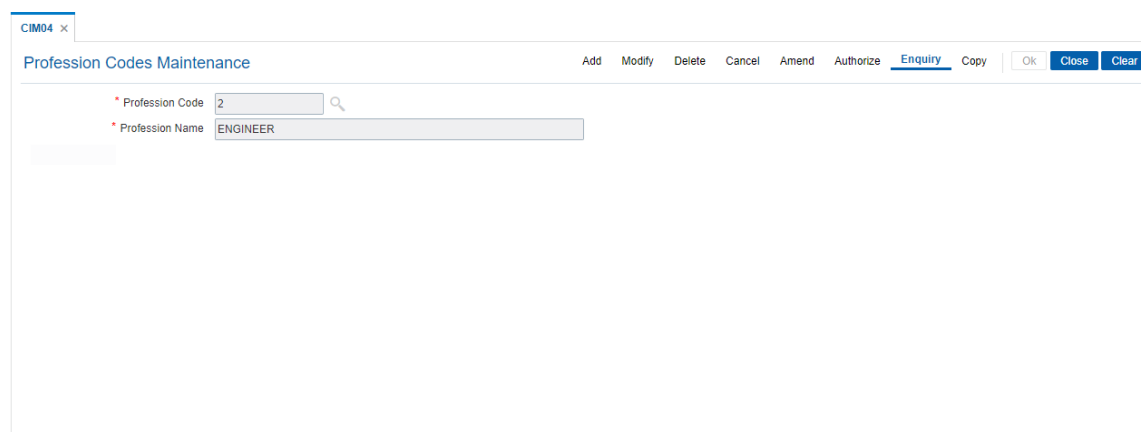
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the profession code

1. In the **Dashboard** page, Enter the Task Code **CIM04** and click  or navigate through the menus to **Back Office Transactions > Customer > Profession Codes Maintenance**.
2. You will be navigated to **Profession Codes Maintenance** screen.

Profession Codes Maintenance



Field Description

Field Name	Description
Profession Code	[Mandatory, Numeric, Two] Type the code to define the profession that can be applicable to individual customers. Each unique code is manually generated and it identifies a different profession. Once assigned, it helps to identify the profession type in FLEXCUBE Retail .
Profession Name	[Mandatory, Alphanumeric, 40] Type the name of the profession. For example, Teaching, Software Development, Doctor, etc.

3. Click **Add**.
4. Enter the profession code and the name of the profession.

Profession Codes Maintenance

CIM04 x

Profession Codes Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

* Profession Code

* Profession Name

5. Click **OK**.
6. The system displays following message: "Record Authorized." Click **OK**.

2.5 CIM05 - Reporting Group Codes Maintenance

Using this option you can create reporting groups for various customer types.

A customer can belong to a maximum of three report groups. Tagging the customer to a report group is done through **Customer Information Master Maintenance** (Task Code- CIM09) option.


Definition Prerequisites

Not Applicable

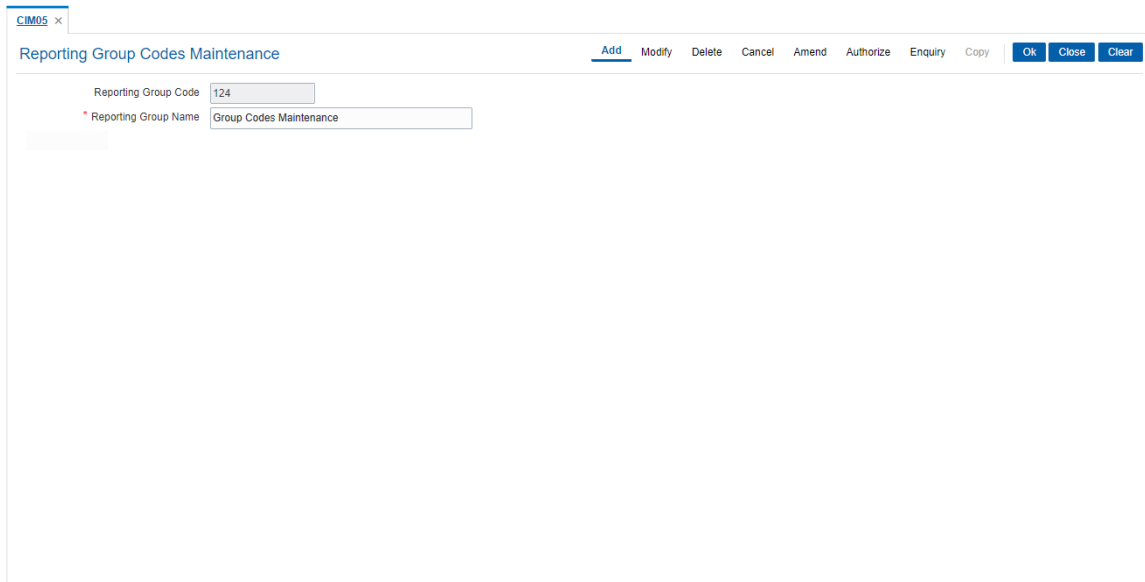
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add reporting code

1. In the **Dashboard** page, Enter the Task Code **CIM05** and then click  or navigate through the menus to **Back Office Transactions > Customer > Report Codes**.
2. You will be navigated to **Reporting Group Codes Maintenance** screen.

Reporting Group Codes Maintenance



Field Description

Field Name	Description
Reporting Group Code	[Mandatory, Numeric, Three] Type the reporting group code. This is a unique identification number for the report group.
Reporting Group Name	[Mandatory, Alphanumeric, 40] Type the name of the report group.

3. Click **Add**.
4. Enter the reporting group code and reporting group name.

Reporting Group Codes Maintenance

CIM05 x

Reporting Group Codes Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

Reporting Group Code 124

* Reporting Group Name Group Codes Maintenance

5. Click **OK**.
6. The system displays the message "Record Authorized" Click **OK**.
7. The reporting group code is added.

2.6 CIM06 - Income Slab Maintenance

Using this option you can maintain the income slabs for individual customers. Each income slab code has an upper limit and a lower limit. The upper limit should be greater than the lower limit. One income slab should not overlap another. The value maintained in this option is available as drop down list in the **Customer Master Maintenance** (Task code: CIM09) option.

Note: The system automatically authorizes this transaction.


Definition Prerequisites

Not Applicable

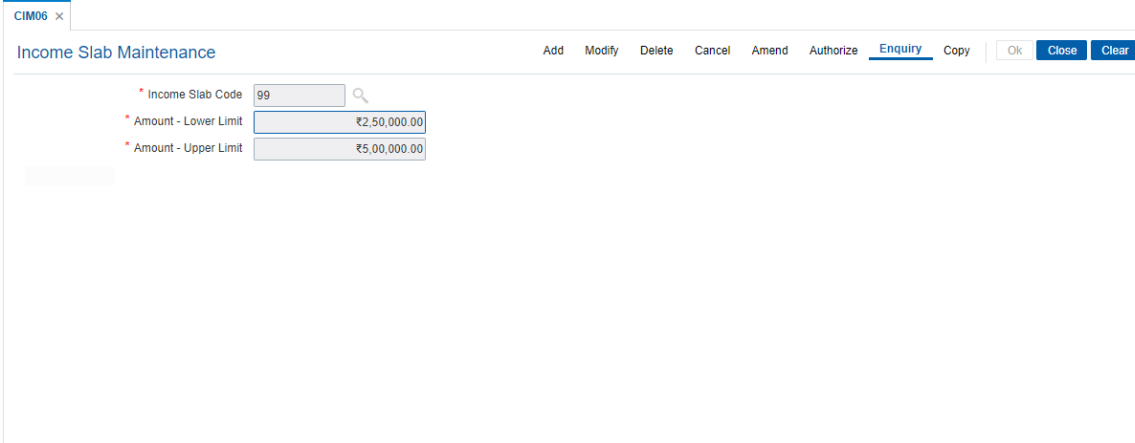
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the income slab

1. In the **Dashboard** page, Enter the Task Code **CIM06** and click  or navigate through the menus to **Back Office Transactions > Customer > Income Slab Maintenance**.
2. You will be navigated to **Income Slabs Maintenance** screen.

Income Slab Maintenance



Field Description

Field Name	Description
Income Slab Code	[Mandatory, Numeric, Two] Type the unique code to define the income slab.
Amount - Lower Limit	[Mandatory, Numeric, 13, Two] Type the lower limit of the income slab. This is the least income that a customer should have to fall in this slab.
Amount - Upper Limit	[Mandatory, Numeric, 13, Two] Type the upper limit of the income slab. This is the maximum income that a customer should have to fall in this slab.

3. Click **Add**.
4. Enter the income slab code, lower limit amount and the upper limit amount.

Income Slab Maintenance

The screenshot shows a web application window titled "Income Slab Maintenance". At the top, there is a menu bar with the following options: "Add", "Modify", "Delete", "Cancel", "Amend", "Authorize", "Enquiry", "Copy", "Ok", "Close", and "Clear". Below the menu bar, the main form area contains three input fields, each with a red asterisk indicating a required field:

- "Income Slab Code" with the value "07" and a search icon.
- "Amount - Lower Limit" with the value "₹1,00,000.00".
- "Amount - Upper Limit" with the value "₹5,00,000.00".

5. Click **OK**.
6. The system displays the message "Record Authorized". Click **OK**.

Screen Description

The above screen is used to define the various Income slabs that will be required in the Customer Master screen. The current income slab code is 07 and has a upper and lower limit of USD 1,00,000.00 to 5,00,000.00 respectively. Multiple slabs can be created as per the requirements of the Bank.

Exercise

Create suitable income slabs for the different customers of the bank. These slabs will be used when capturing additional information in the customer master screen.

2.7 CIM07 - Relation Master Maintenance

Using this option you can maintain relationship codes that identify relationships among the customers of the bank. The customers can be linked using the **Customer-to-Customer Relationship Maintenance**.

These relationships are maintained in **FLEXCUBE** only for information purposes

Note: The system automatically authorizes this transaction.


Definition Prerequisites

Not Applicable

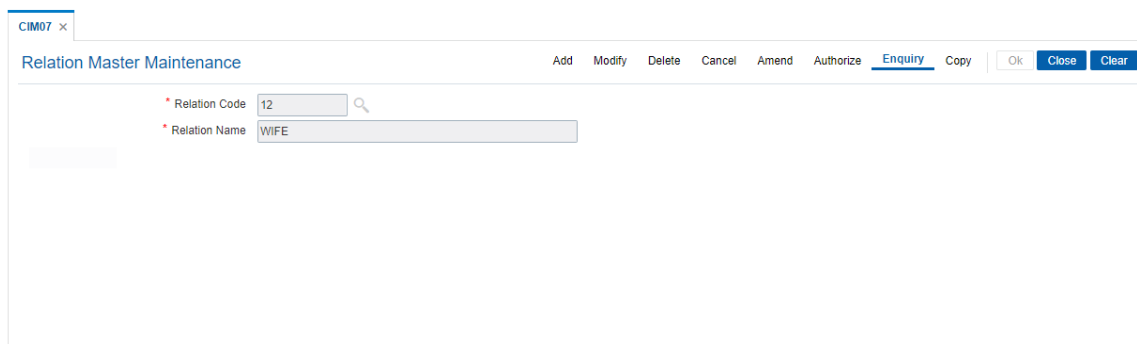
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add customer relation

1. In the **Dashboard** page, Enter the Task Code **CIM07** and then click  or navigate through the menus to **Back Office Transactions > Customer > Relation Master Maintenance**.
2. You will be navigated to **Relation Master Maintenance** screen.

Relation Master Maintenance



Field Description

Field Name	Description
Relation Code	[Mandatory, Numeric, Two] Type the code to define the relationship between customers. Each manually generated code uniquely identifies a relationship.
Relation Name	[Mandatory, Alphanumeric, 60] Type the name of the relationship. For example, Brother, Husband, Employee, etc.

3. Click **Add**.
4. Enter the relation code and the relationship name.

Relation Master Maintenance

CIM07 x

Relation Master Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

* Relation Code 21 🔍

* Relation Name Father in Law

5. Click **OK**.

6. The system displays following message "Record Authorized". Click **OK**.

Screen Description

The above screen is used to define a relation code as 21, having relation name as Daughter-in-law. This relation code is used when defining a customer to a customer relation.

Exercise

Create different relations that will be needed by your bank for various customers.

2.8 CIM08 - Customer Type Maintenance

Using this option you can maintain customer types namely Resident-Individual Tax Paying, Resident Individual Non-Tax Paying, Foreigner, Corporate Tax paying, Church, etc. The customer type determines the tax rate applicable to customers under each category.

Tax codes are unique to each type of customer. The content of Customer IC (identification criteria) is dependent on customer type. Depending upon the operational requirements, the Customer IC can be the passport number for 'Foreigner' customer type, Social Security Number for 'Resident Individual Tax paying', etc.


Definition Prerequisites

- BAM30 - Tax Codes Maintenance
- BA035 - Document Plan Code Maintenance

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the customer type

1. In the **Dashboard** page, Enter the Task Code **CIM08** and then click  or navigate through the menus to **Back Office Transactions > Customer > Customer Type Maintenance**.
2. You will be navigated to **Customer Type Maintenance** screen.

Customer Type Maintenance

Field Description

Field Name	Description
Customer Type Code	[Mandatory, Alphanumeric, Three] Type the code to define the new type of customer. Each code is manually generated and uniquely identifies a different type of customer. Once assigned, it helps to identify the customer type in FLEXCUBE Retail . The bank can choose to set up multiple customer types to segregate the customers. Further processing such as tax applicable, SC charges,

etc., are levied based on the customer type.

Customer Type Name	[Mandatory, Alphanumeric, 120] Type the name for the new type of customer. For example, Individual, Corporate, Local Government, etc.
Customer Class	[Mandatory, Drop-Down] Select the customer class from the drop-down list. The options are: <ul style="list-style-type: none">• Individual• Corporate• Bank <p>The information to be collected will differ if the customer is a corporate type of customer. For individual customer, profession code, marital status, etc., would be required. For a corporate customer, the business details, authorised signatories, date of registration details will be collected.</p>
Entity for FATCA/CRS	[Mandatory, Drop-Down] This field will be 'No' and disabled when new flag in 'CI_BANK_PARAMS' is Y. In this case, FATCA tabs on CIM17 and CIM11 screen will be disabled. When it is N.
Identification Criteria	[Mandatory, Drop-Down] Select the criteria for the customer identification. from the drop-down list The options are: <ul style="list-style-type: none">• Aadhar Card• Birth Certificate• Corporate Registration• ID Card• Passport <p>For example, if the customer is a foreigner, his/her passport can be considered as the identification criteria or for a corporate customer, the identification criteria can be the corporate registration.</p>
IC Validation Required	[Optional, Check Box] Select the IC Validation Required check box if the validation logic id is required for the Customer IC. This logic validates the check digit in Customer IC.
Routine Name	[Conditional, Search List] Select the appropriate routine from the Search List. The Customer IC is validated based on the validation routine. These validations are in addition to the existing validations being done by the system. This field is enabled if the IC Validation Required check box is selected.
External Validation Required	[Optional, Check Box] Select the External Validation Required check box to indicate whether for a particular customer type, the IC needs to be validated against the algorithm.

The **External Validation Description** and **External Validation URL** fields are enabled only when this check box is selected.

External Validation Description	[Mandatory, Alphanumeric, 15] Type the description for external validation.
External Validation Url	[Conditional, Alphanumeric, 100] Type the external validation URL As a part of the customer addition process, the national identification number should be verified on the government website, the URL of which is provided in this field. This provides an online interface during customer addition for performing the verification.
Tax Code 1	[Mandatory, Search List] Select the tax code applicable to the customer from the Search List. The list of codes is generated based on the tax codes maintained in the Tax Codes Maintenance (Task Code: BAM30) option.
Tax Code 2	[Mandatory, Search List] Select the second tax code applicable to the category of customer from the Search List. The list of codes is generated based on the tax codes maintained in the Tax Codes Maintenance (Task Code: BAM30) option.
Document Plan Code	[Optional, Search List] Select the document plan code to be attached to a customer type from the Search List. These plan codes are maintained in the Document Plan Code Maintenance (Task Code: BA035) option.
KYC Plan Code	[Mandatory, Search List] Select the KYC plan code to be attached to a customer type from the Search List. The Plan Name will be populated by the system based on the selected plan code.
Resident (Y/N)	[Mandatory, Drop-Down] Select the resident type from the drop-down list. The options are: <ul style="list-style-type: none">• Resident• Non Resident
OVD Type	[Mandatory, Search list] Select the OVD type from the search list.
Cash Threshold Validate	[Optional, Checkbox] Select the cash Threshold Validate checkbox.
Cash Deposit Daily limit	[Optional, Text box, 15] Enter daily limit for cash deposit.
Cash Deposit Annual limit	[Optional, Text box, 15] Enter annual limit for cash deposit.
Telephone Banking	[Optional, Check Box] Select the Telephone Banking check box, to enable the telephone banking facility for the account.
Mobile Banking	[Optional, Check Box]

Select the **Mobile Banking** check box, to enable the mobile banking facility for the account.

Internet Banking

[Optional, Check Box]

Select the **Internet Banking** check box, to enable the Internet banking facility for the account.

Third Party Transfer

[Optional, Check Box]

Select the **Third party Transfer** check box, to enable the third party transfer facility for the account.

FCRA

[Optional, Check Box]

This flag will be checked if the customer type is of FCRA.

3. Click **Add**.
4. Enter the customer type code and customer type name.
5. Enter the other validation details.

Customer Type Maintenance

The screenshot shows the 'Customer Type Maintenance' form. It includes a toolbar with buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, Clear. The form fields are as follows:

- Customer Type Code: [Text Box]
- Customer Type Name: [Text Box]
- Customer Class: [Dropdown]
- Entity for FATCA/CRS: [Dropdown]
- Identification Criteria: [Dropdown]
- IC Validation Required: [Checkbox]
- Routine Name: [Text Box]
- External Validation Required: [Checkbox]
- External Validation Description: [Text Box]
- External Validation URI: [Text Box]
- Tax Code 1: [Text Box]
- Tax Code 2: [Text Box]
- Document Plan Code: [Text Box]
- KYC Plan Code: [Text Box]
- Resident (Y/N): [Dropdown]
- OVD Type: [Text Box]
- Cash Threshold Validate: [Text Box]
- Cash Deposit Annual Limit: [Text Box]
- Mobile Banking: [Checkbox]
- Internet Banking: [Checkbox]
- Third Party Transfer: [Checkbox]
- FCRA: [Checkbox]
- Cash Deposit Daily Limit: [Text Box]
- Telephone Banking: [Checkbox]

6. Click **OK**.
7. The system displays following message: "Record Added Authorisation Pending". Click **OK**.

Screen Description

The above screen displays the definition of customer type P which is for Foreigner. The identification document for this customer type is a passport. As the IC validation field has been selected, the system will validate the Passport number input on the basis the routine defined. External validation will be required. As per the type of customer the suitable tax codes are attached and can be overridden at the account opening stage.

Exercise

Create a customer type Resident with a customer code R. As per the policy requirement you can select the appropriate documents form the list and also if there is validation of the IC. If external validation required then select the appropriate filed. On the basis of the type customer you may attach the required tax code.

2.9 BA040-KYC Review Preferences Maintenance

This screen contains bank level preferences for KYC operation and periodic KYC review.


Definition Prerequisites

Not Applicable

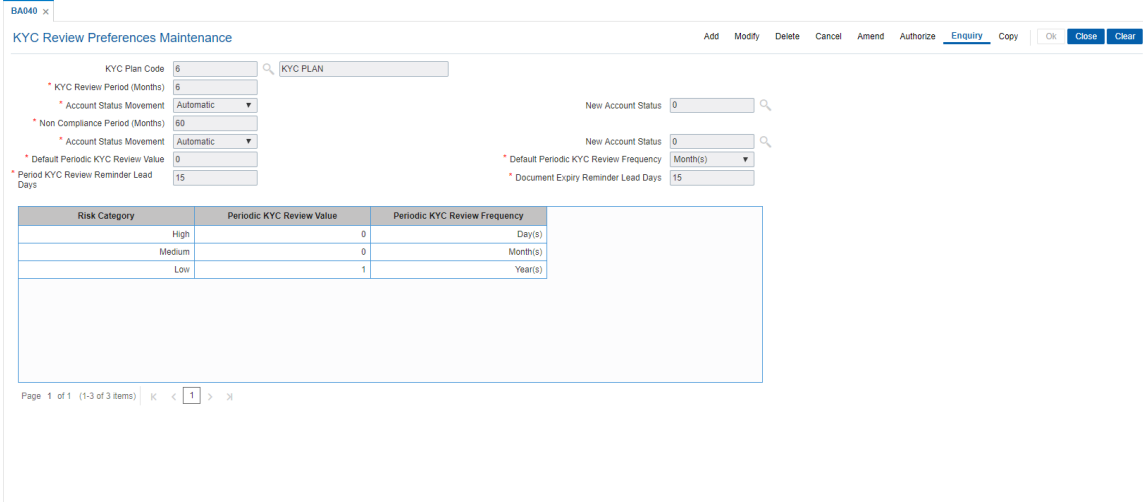
Modes Available

Add, Modify, Delete, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To perform KYC review preference maintenance

1. In the **Dashboard** page, Enter the Task Code **BA040** and then click  or navigate through the menus to **Back Office Transactions > KYC > KYC Review Preferences Maintenance**.
2. You will be navigated to **KYC Review Preferences Maintenance** screen.

KYC Review Preferences Maintenance



Risk Category	Periodic KYC Review Value	Periodic KYC Review Frequency
High	0	Day(s)
Medium	0	Month(s)
Low	1	Year(s)

Field Description

Field Name	Description
KYC Plan Code	[Mandatory, Numeric, 3] Enter a plan code. It should be unique.
KYC Plan Name	[Mandatory, Alphanumeric] Enter a name for the plan code.
KYC Review Period (Months)	[Mandatory, Numeric, 3] Enter the months after which an alert should be generated, logged and sent to the customer to submit the required set of documents. After this period, KYC status will be changed to non compliant. The number of days months defined will be counted from the date of customer creation.
Account Status Movement	[Mandatory, Drop down] Select the mode of account status movement after the KYC review

	<p>period is crossed. The options are:</p> <ul style="list-style-type: none"> • Automatic • Manual
New Account Status	<p>[Optional,Picklist] Select the account status that should be applicable when the customer becomes KYC non-compliant. The options are:</p> <ul style="list-style-type: none"> • Account Blocked • Account Open-No Debits • Account Open-Debit with Override
Non Compliance Period (Months)	<p>[Mandatory, Numeric, 3] Enter the months after which the alert should be generated ,logged and sent to the customer. The number of months defined will be counted from the date on which the customer is marked as non compliant.</p>
Account Status Movement	<p>[Mandatory, Drop down] Select the mode of account status movement after the non compliance period is crossed. The options are: Automatic and Manual.</p>
New Account Status	<p>[Optional,Picklist] Select the account status that should be applicable. The options are:</p> <ul style="list-style-type: none"> • Account Blocked • Account Open-No Debits • Account Open-Debit with Override
Default Periodic KYC Review Value	<p>[Mandatory, Numeric,3] Enter the value after which re-KYC is performed on the customer. This value will be considered if Periodic KYC Review value for the risk category is not maintained.</p>
Default Periodic KYC Review Frequency	<p>[Mandatory, Drop down] Enter the frequency after which re-KYC is performed on the customer. The options are:</p> <ul style="list-style-type: none"> • Days • Months • Years <p>For eg, To set periodic KYC to happen every 2 years, set Default Periodic KYC Review Value as 2 and Default Periodic KYC Review Frequency as 'Years'.</p>
Periodic KYC Review Reminder Lead Days	<p>[Mandatory, Numeric, 3] Enter the days before which alert will be generated for periodic KYC review date.</p>
Document Expiry Reminder Lead Days	<p>[Mandatory, Numeric, 3] Enter the days before which alert will be generated for Document</p>

Expiry.

Risk Category

[Display]

This field displays the risk category.

The options are:

- High
- Medium
- Low

Periodic KYC Review Value

[Optional, Numeric, 3]

Enter the value after which re-KYC is performed on the customer.

Periodic KYC Review Frequency

[Optional, Drop down]

Enter the frequency at which documents need to be reviewed.

The options are:

- Days
- Months
- Years

3. Click **Add**.

4. Enter the data in the fields.

KYC Review Preferences Maintenance

BA040 x

KYC Review Preferences Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

KYC Plan Code 23 KYC Plan

* KYC Review Period (Months) 60

* Account Status Movement Automatic

* Non Compliance Period (Months) 3

* Account Status Movement Automatic

* Default Periodic KYC Review Value 3

* Period KYC Review Reminder Lead Days 4

New Account Status 3

New Account Status 16

* Default Periodic KYC Review Frequency Month(s)

* Document Expiry Reminder Lead Days 5

Risk Category	Periodic KYC Review Value	Periodic KYC Review Frequency
High	0	Daily(s)
Medium	0	Month(s)
Low	1	Year(s)

Page 1 of 1 (1-3 of 3 items) | < 1 >

5. Click **OK**.

6. The system displays the message "Record successfully added". Click **OK**.

2.10 BA154 - Compromise Unit Details Maintenance For Account

This screen helps to once an account is decided for a write off with one time settlement (OTS), they maintain data in this screen BA154 - Compromise Unit .post this system allows write off in AC004 with OTS flag checked.


Definition Prerequisites

Not Applicable

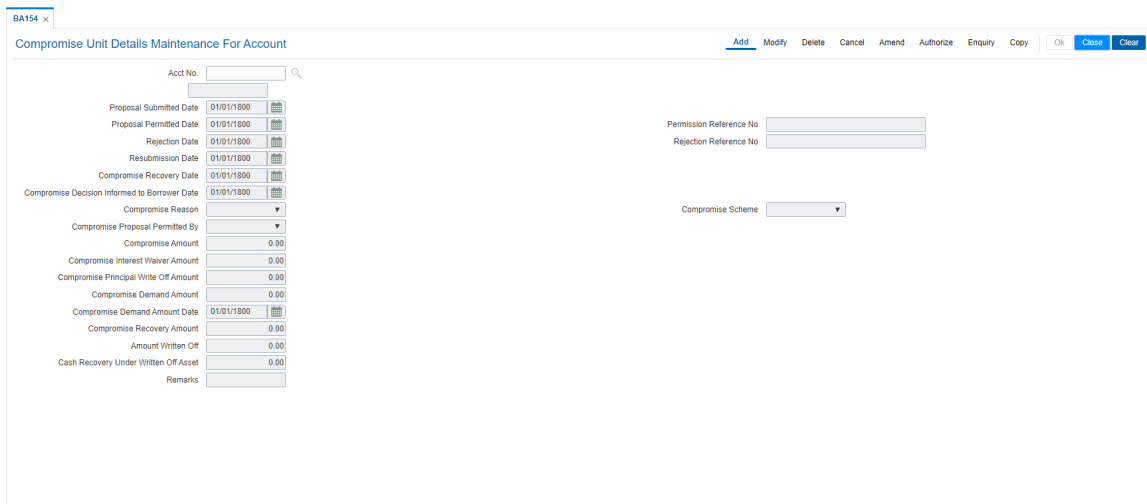
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the customer type

1. In the **Dashboard** page, Enter the Task Code **BA154** and then click  or navigate through the menus to **Back Office Transactions > Customer > Compromise Unit Customer Type Maintenance**.
2. You will be navigated to **Compromise Unit** screen.

Customer Type Maintenance



BA154 x

Compromise Unit Details Maintenance For Account

Acct No.

Proposal Submitted Date

Proposal Permitted Date

Rejection Date

Resubmission Date

Compromise Recovery Date

Compromise Decision Informed to Borrower Date

Compromise Reason

Compromise Proposal Permitted By

Compromise Amount

Compromise Interest Waiver Amount

Compromise Principal Write Off Amount

Compromise Demand Amount

Compromise Demand Amount Date

Compromise Recovery Amount

Amount Written Off

Cash Recovery Under Written Off Asset

Remarks

Permission Reference No.

Rejection Reference No.

Compromise Scheme

Menu: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, Clear

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the CASA or loan account number to mark as LPD account.
Proposal Submitted Date	[Mandatory, DD/MM/YYYY] Select the Proposal Submitted date.
Proposal Permitted Date	[Mandatory, DD/MM/YYYY] Select the Proposal Permitted date.
Permission Reference No.	[Mandatory, Numeric,] Permission Reference number in which Compromise Unit is maintained.
Rejection Date	[Mandatory, DD/MM/YYYY] Select the Rejection Date date where compromise unit reject.
Rejection Reference No.	[Mandatory, Numeric,] Rejection Reference number in which Compromise Unit is rejected.
Resubmission Date	[Mandatory, DD/MM/YYYY] Select the Resubmission date.
Compromise Recovery Date	[Mandatory, DD/MM/YYYY] Select the Compromise Recovery date.
Compromise Decision Informed to Borrower Date	[Mandatory, DD/MM/YYYY] Select the Compromise Decision Informed to Borrower date.
Compromise Reason	[Mandatory, Character, 100] User will have to select atleast one value from the dropdown while performing the maintenance. a. First Payment Default b. Death c. Willful Default Status d. Suit Filed, Willful Default Status e. Untagged f. Not applicable
Compromise Scheme	[Mandatory, Character, Dropdown] Select the Compromise Scheme form dropdown list . a. RBI Scheme b. Bank Scheme c. Others

Compromise Proposal Permitted by	[Mandatory, Character, Dorpdown] Select the Compromise Proposal permitted from drop down list.
Compromise Amount	[Mandatory, Numeric,] Enter the Compromise Amount.
Compromise Interest Waiver Amount	[Mandatory, Numeric,] Enter the Compromise Interest Waiver amount.
Compromise Principal Write Off Amount	[Mandatory, Numeric,] Enter the Compromise Principal write Of amount.
Compromise Demand Amount	[Mandatory, Numeric,] Enter the Compromise Demand Amount.
Compromise Demand Amount Date	[Mandatory, DD/MM/YYYY] Select the Compromise Demand Amount Date.
Compromise Recovery Amount	[Mandatory, Numeric,] Enter the Compromise Recovery Amount.
Amount Written Off	[Mandatory, Numeric,] Enter the Compromise Amount Written off .
Cash Recovery Under Written off Asset	[Mandatory, Numeric,] Enter the Cash Recovery Under Written off Assets .
Remark	[Optional, Alphanumeric] Enter the remarks.

To Add the Compromise Unit

1. Select the Add mode.
2. Enter the account number and press <Tab> key out.
3. The system displays all the details in the respective fields.
4. Click the Ok button.
5. The system displays the message "Record Added..Click Ok to Continue".

To modify the Compromise Unit

1. Select the Modify mode.
2. Enter the account number and press <tab> key out.
3. The system displays all the details in the respective fields.
4. Click the Ok button.
5. The system displays the message "Record Modified...Authorization Pending..Click Ok to continue".

To Delete the Compromise Unit

1. Select the Delete mode.
2. Enter the account number and press <Tab> key out.
3. The system displays all the details in the respective fields.
4. Click the Ok button.
5. The system displays the message "Record Deleted..Click Ok to Continue".

To cancel the Compromise Unit

1. Select the Cancel mode.
2. Enter the account number and press <Tab> key out.
3. The system displays all the details in the respective fields.
4. Click the Ok button.
5. The system displays the message "Record Cancelled..Click Ok to Continue".

To Amend the Compromise Unit

1. Select the Amend mode.
2. Enter the account number and press <Tab> key out.
3. The system displays all the details in the respective fields.
4. Click the Ok button.
5. The system displays the message "Record Amended..Click Ok to Continue".

To Authorize the Compromise Unit details

1. Select the Authorize mode.
2. Enter the account number and press <Tab> key out.
3. The system displays all the details in the respective fields.
4. Click the Ok button.
5. The system displays the message "Record Authorize ..Click Ok to Continue".

To view the Compromise Unit details

1. Select the Enquiry mode.
2. Enter the account number and press <Tab> key out.
3. The system displays all the details.

3. CASA Definition

In **FLEXCUBE Retail** every customer account has to be classified either as an Asset or Liability Account. The Savings Bank parameters, the CASA product Master and the Account Master Attributes are defined under the CASA definitions. Overdraft limits including Temporary Overdrafts can be attached only to accounts under Asset products category. Recurring Deposit Products can also be defined under CASA definitions. Various other details like debit and credit interest details, GL definitions, interest accrual and capitalization frequencies, Tax calculation and deduction parameters, etc., can be defined in the Product Master under the CASA definitions.

3.1 BA011 - Spend Class Maintenance

This option is used to define the spend classes in the system.


Definition Prerequisites

Not Applicable

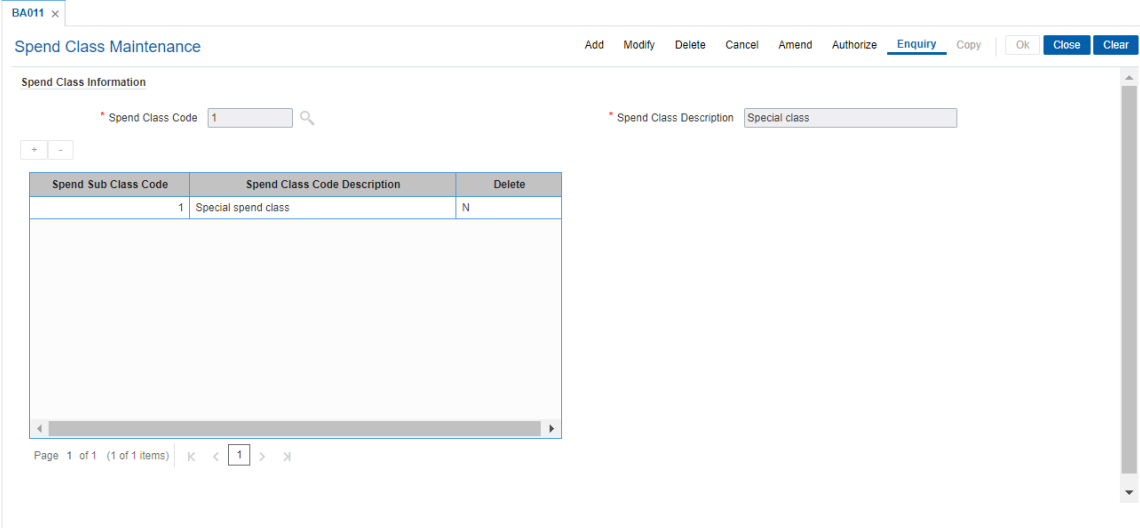
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the spend class in the system

1. In the **Dashboard** page, Enter the Task code **BA011** and then click  or navigate through the menus to **Back Office Transactions > Master > Spend Class Maintenance**.
2. You will be navigated to **Spend Class Maintenance** screen.

Spend Class Maintenance



Spend Sub Class Code	Spend Class Code Description	Delete
1	Special spend class	N

Field Description

Field Name	Description
Spend Class Code	[Mandatory, Alphanumeric, Five] Enter the spend class code. It is a unique ID associated with each spend class.
Spend Class Description	[Mandatory, Alphanumeric, 120] Enter the description for the entered spend class code. This description will be displayed as the spend class on the external system (e.g. FCDB) front-end.

Column Name	Description
Spend Sub Class Code	[Mandatory, Alphanumeric, 20] Enter a sub class code. More than one class code can be created for a spend class code.
Spend Class Code Description Delete	[Mandatory, Alphanumeric, 120] Enter a description for the sub class code. [Toggle] Click the toggle status to Y to delete the field. The default value is N.

3. Click **Add**.
4. Enter the Spend Class Code and Spend Class Description.
5. Click "+" to enter sub class codes.

Spend Class Maintenance

Spend Class Maintenance

Spend Class Information

* Spend Class Code: 1

* Spend Class Description: Special class

Spend Sub Class Code	Spend Class Code Description	Delete
1	Special spend class	N

Page 1 of 1 (1 of 1 items)

6. Click **OK**.
7. The system displays the message "Record Added Authorisation Pending". Click **OK**.
8. The spend class and sub classes are added once the record is authorised.

3.2 BA012 - Spend Analysis Preferences Maintenance

This option is used to define the global parameters for spend analysis like archival period, threshold value for negative points and default spend class.


Definition Prerequisites

- BA011 - Spend Class Maintenance
- Bank Master Maintenance

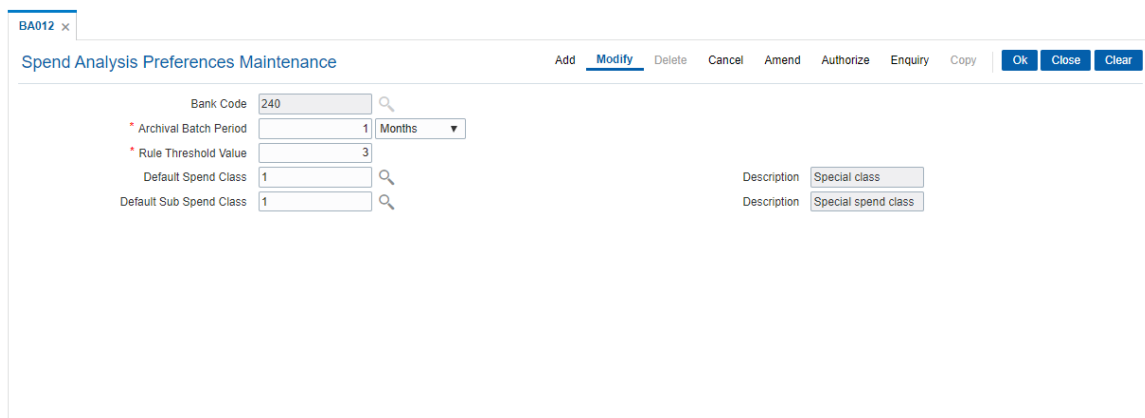
Modes Available

Add, Modify, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To define the spend analysis preferences

1. In the **Dashboard** page, Enter the Task code **BA012** and then click  or navigate through the menus to **Back Office Transactions > Master > Spend Class Pref Maintenance**.
2. You will be navigated to **Spend Analysis Preference Maintenance** screen.

Spend Analysis Preference Maintenance



Field Description

Field Name	Description
Bank Code	[Mandatory, Search List] Select the bank code from the Search List. The bank code is defined in BAM08 – Bank Master Maintenance option.
Archival Batch Period	[Mandatory, Numeric, Three, Drop-Down] Enter the archival batch period and select it from drop-down list. The options are: <ul style="list-style-type: none"> • Days • Months • Years The number of days, months or year after which a spend entry is considered for archival .
Rule Threshold Value	[Mandatory, Numeric, Three] Enter the rule threshold value.

Whenever a customer re-categorizes a transaction in to a different spend class, the associated Rule ID starts accumulating negative points (against that Rule ID). Once these accumulated points will reach the threshold value, then the corresponding Rule Preference goes down by a notch.

Default Spend Class

[Mandatory, Search List]

Select the default spend class from the Search List.

The default spend class needs to be maintained.

Description

[Display]

This field displays the description for the default spend class.

This description will be displayed as the spend class on the external system (e.g. FCDB) front-end.

Default Sub Spend Class

[Mandatory, Search List]

Select the default sub spend class from the Search List.

Description

[Display]

This field displays the description for the default sub spend class.

This description will be displayed as the spend class on the external system (e.g. FCDB) front-end.

3. Click **Add**.
4. Select the Bank Code from the Search List.
5. Enter the value for Archival Batch Period and Rule Threshold Value.

Spend Analysis Preference Maintenance

The screenshot shows a web-based form titled "Spend Analysis Preferences Maintenance". At the top, there is a toolbar with buttons: Add, Modify (highlighted), Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, and Clear. Below the toolbar, the form contains several input fields:

- Bank Code: 240
- * Archival Batch Period: 1 (with a dropdown menu set to "Months")
- * Rule Threshold Value: 3
- Default Spend Class: 1
- Default Sub Spend Class: 1
- Description: Special class
- Description: Special spend class

6. Click **OK**.
7. The system displays the message "Record Added Authorisation Pending". Click **OK**.
8. The spend analysis preferences details are added once the record is authorised.

3.3 BA013 - Spend Rule Maintenance

This option is used to add the rule for spend analysis. A spend Rule is defined by constructing a rule condition using set of elements. For each rule condition defined, the user would be allowed to specify a result for that condition and Spend Class would get mapped to each Rule Condition - Result combination i.e. if a condition is executed and met (True/False) for a transaction, that transaction will be categorized with the Spend Class mapped to that Rule Condition - Result combination.

Priority| Condition| Result Status |Spend Class

- 1 | If transaction amount < 1,00,000 |TRUE|Shopping
- 2 | If Transaction currency = USD |TRUE| International
- 3 | If transaction code = 1001 |TRUE| Cash
- 4 | If transaction narrative contains '%Yatra%' |TRUE| Travel

All the rules defined in this Spend Rule Maintenance screen needs to be added in Spend Rule Configuration screen for spend analysis to take place based on the rules created else default spend analysis categorization will be done.


Definition Prerequisites

- BA011 - Spend Class Maintenance
- RL001 - UDE Master Maintenance

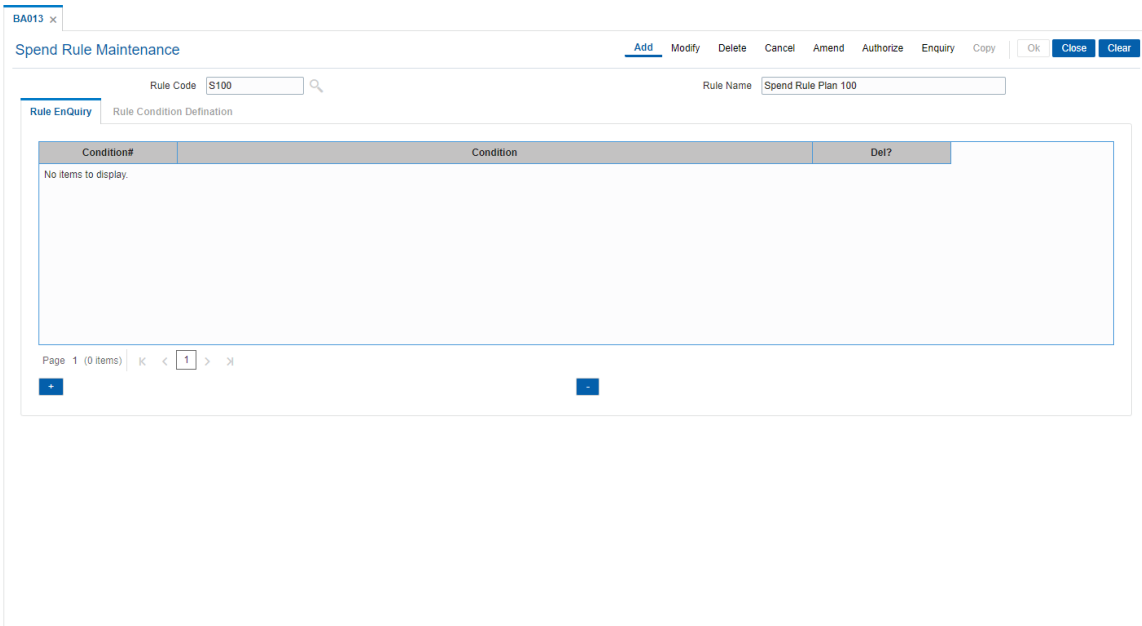
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the rule for spend analysis

1. In the **Dashboard** page, Enter the Task code **BA013** and then click  or navigate through the menus to **Back Office Transactions > Rules > Spend Rule Maintenance**.
2. You will be navigated to **Spend Rule Maintenance** screen.

Spend Rule Maintenance



BA013 x

Spend Rule Maintenance

Rule Code: S100

Rule Name: Spend Rule Plan 100

Condition#	Condition	Del?
No items to display.		

Page 1 (0 items) | < 1 >

Field Description

Field Name	Description
Rule Code	[Mandatory, Numeric, Four] Enter the rule code. It is a unique code given to every rule
Rule Name	[Mandatory, Alphanumeric, 40] Enter the name of the rule defined.

3. Select the Rule Code from the Search List. The system displays the defined rule condition.

Spend Rule Maintenance

BA013 x

Spend Rule Maintenance

Rule Code: S100

Rule Name: Spend Rule Plan 100

Rule Enquiry

Condition#	Condition	Del?
No items to display.		

Page 1 (0 items) | < 1 > |

Rule Enquiry

The **Rule Enquiry** tab displays the complete rule with the set of conditions.

BA013 x

Spend Rule Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Rule Code Rule Name

Rule Enquiry Rule Condition Definition

Condition#	Condition	Del?
No items to display.		

Page 1 (0 items) | < 1 > |

Field Description

Column Name	Description
Condition#	[Display] This column displays the serial number assigned to the condition. The number is auto-generated by the system. Double-click the column to enable the Rule Condition Definition tab.
Condition	[Display] This column displays the condition for the query defined in the Rule Condition Definition tab.
Del?	[Toggle] Click the toggle status to Y to delete the record. The default value for the toggle status is N .

3. Click **Add**.
4. Enter the rule code and rule name.
5. On the **Rule Enquiry** tab, click **Add**. The **Rule Condition Definition** tab is displayed.

Rule Condition Definition

BA013 x

Spend Rule Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Rule Code: S100 Rule Name: Spend Rule Plan 100

Rule Enquiry **Rule Condition Definition**

KEYWORD	(UDE	Comparison	Compare UDE	Compare VALUE	...)
IF							

Page 1 of 1 (1 of 1 items) | K < 1 > X

+
THEN Spend Class Code is
-
Spend Class Value
Spend Sub Class Value

Preview
Save

Field Description

Column Name	Description
KEYWORD	[Mandatory, Drop-Down] Select the condition of the where clause from the drop-down list. The options are : <ul style="list-style-type: none"> • IF • AND • OR
([Mandatory, Alphanumeric, 10] This field allows the where clause to have open braces for grouping certain conditions
UDE	[Mandatory, Search List] Select a UDE value from the various available UDE values from the Search List. These UDE values will also be provided as factory shipped data for the bank.
Comparison	[Mandatory, Drop-Down] Select the operators used to match a condition in a rule from the drop-down list. The options are: <ul style="list-style-type: none"> • is equal to • is greater than • is greater than equal to • is less than • is less than equal to • is not equal to • IN
Compare UDE	[Mandatory, Search List] Select the UDE to be compared with the previously selected UDE from the Search List.
Compare Value	[Optional, 120] Enter the value which is to be compared with the UDE defined on Left Hand Side of comparison operator.
)	[Mandatory, Alphanumeric, 10] This field allows the where clause to have close braces. The user can enter up to 10 close brackets for the clause.
Del?	[Optional, Toggle] Click the toggle status to Y to delete the field. The default value is N.
Then	[Mandatory, Display, Drop-Down] Select the Class Code from the drop down field. The options are: <ul style="list-style-type: none"> • Spend Class Code . • Spend Sub Class Code Select the action that is to be performed if the query is satisfied from the drop-down list. The options are: <ul style="list-style-type: none"> • LHS

	<ul style="list-style-type: none"> • RHS • CONSTANT
Spend Class Value	<p>[Conditional, Alphanumeric, 20] Enter the Spend Class code to which the Rule sequence is to be mapped and the description. This field is enabled if you select CONSTANT from the Then drop-down list.</p>
Spend Sub Class Value	<p>[Conditional, Alphanumeric, 20] Enter the Spend Sub Class code to which the Rule sequence is to be mapped and the description. This field is enabled if you select CONSTANT from the Then drop-down list.</p>
Preview	<p>[Display] This field displays the query on clicking the preview button.</p>

6. Enter the required information in **Rule Condition Definition** tab to define a rule for spend analysis.
7. Click **Preview** to preview the defined rule condition.
8. Click **Save** to save the defined rule condition.
9. Click **OK**. The system displays the message "Record Added Authorisation Pending". Click **OK**.
10. The defined rules in this Spend Rule Maintenance screen are added once the record is authorised.

3.4 BA014 - Spend Rule Configuration

This screen is used to define the rules that will be used to categorize the transaction into a spend class. Each Rule is associated with 'Negative Points' which increases if a categorization of an entry that was done by that particular rule is re-categorized into another Spend Class.

Incase if the transaction fails to qualify for any rule condition, default spend class specified at bank level will be assigned.

Incase if rules defined are not configured in this screen then the transaction will be categorized into default spend class specified at bank level.

Prioritization of the rules will be done/ changed using this screen or it will be changed automatically through feedback based learning on re-categorization.


Definition Prerequisites

- BA013 - Spend Rule Maintenance

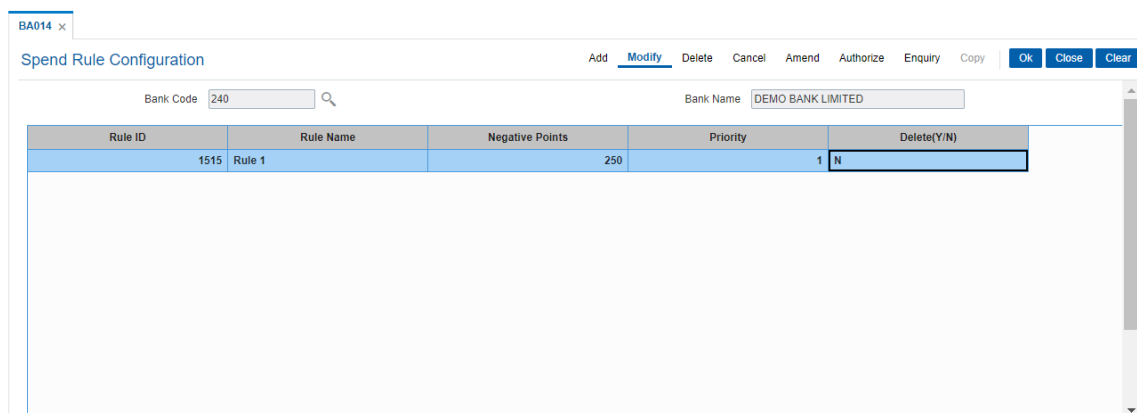
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the spend rule configuration

1. In the **Dashboard** page, Enter the Task code **BA014** and then click  or navigate through the menus to **Back Office Transactions > Master > Spend Rule Configuration**.
2. You will be navigated to **Spend Rule Configuration** screen.

Spend Rule Configuration



Rule ID	Rule Name	Negative Points	Priority	Delete(Y/N)
1515	Rule 1	250	1	N

Field Description

Field Name	Description
Bank Code	[Mandatory, Search List] Select the bank code from the Search List.
Bank Name	[Display] This field displays the name of the selected bank.

3. Click **Add**.
4. Select the bank code from the Search List.
5. Click **Add**.
6. Enter the required details in the various fields.

Spend Rule Configuration

BA014 x

Spend Rule Configuration

Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

Bank Code

Bank Name

Rule ID	Rule Name	Negative Points	Priority	Delete(Y/N)
1515	Rule 1	250	1	N

Field Description

Field Name	Description
Rule ID	[Mandatory, Search List] Select the rule id from the Search List. It is a unique code given to every rule.
Rule Name	[Display] This field displays the name of the rule defined.
Negative Points	[Display] This field displays the points which will get incremented as and when the re-categorization is done.
Priority	[Mandatory, Numeric, Three] Enter the priority of that rule sequence.
Del(Y/N)	[Optional, Toggle] Click the toggle status to Y to delete the field. The default value is N.

6. Click **OK**.

7. The system displays the message "Record Added Authorisation Pending". Click **OK**.

3.5 BA221 - Account Additional Details Maintenance

This screen will be used to maintain the co borrowers details for the loan account.

User needs to maintain the Customer Account Relationship Maintenance (**FP CI142**) prior to attaching a customer as co-borrower in the screen.

User can attach 4 co-borrowers to a single loan account.


Definition Prerequisites

- [CI142 - Customer Account Relationship Maintenance](#)

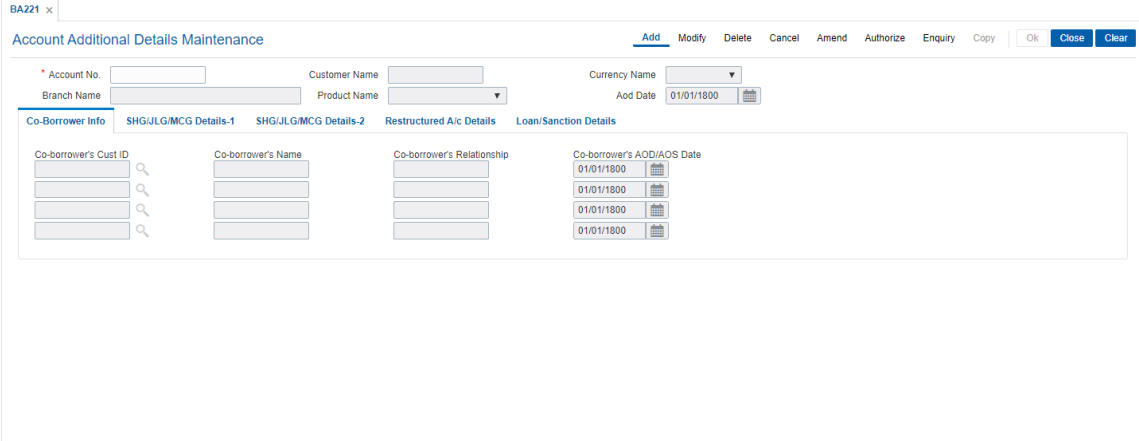
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize and Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add Account Additional Details Maintenance

1. In the **Dashboard** page, Enter the Task code **BA221** and then click  or navigate through the menus to **Back Office Transactions > Master > Account Additional Details Maintenance**.
2. You will be navigated to **Account Additional Details Maintenance** screen.
3. Click **Add**.
4. Select the bank code from the Search List.
5. Click **Add**.
6. Enter the required details in the various fields.

Account Additional Details Maintenance



Co-borrower's Cust ID	Co-borrower's Name	Co-borrower's Relationship	Co-borrower's AOD/AOS Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	01/01/1800
<input type="text"/>	<input type="text"/>	<input type="text"/>	01/01/1800
<input type="text"/>	<input type="text"/>	<input type="text"/>	01/01/1800
<input type="text"/>	<input type="text"/>	<input type="text"/>	01/01/1800

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] CASA or Loan Account number for which the additional information is to be maintained.
Customer Name	[Display] The Primary Account Holder's name of the account number entered is displayed.
Currency Name	[Display, Drop-Down] The currency code in which the CASA or Loan product is defined. The list of valid currencies are maintained in Currency Codes Maintenance .
Branch Name	[Display, Drop-Down] Home Branch name of the CASA or Loan Account.
Product Name	[Display, Drop-Down] Displays the CASA or Loan Product name depending upon the Account number inputted.
AOD Date	[Display] The AOD of the account number is displayed.

Co-Borrower info

Field Description

Field Name	Description
Co-borrower's Cust ID	[Optional, Pick List] Select the Customer Id of the Co-borrower from the Pick List which is maintained in Customer Account Relationship Maintenance (FP CI142) screen.
Co-borrower's Name	[Display] This field will display the co-borrower's name of the co-borrower's customer id selected.
Co-borrower's Relationship	[Display] This field will display the Co-borrower's Relationship of the co-borrower's customer id selected.
Co-borrower's AOD/AOS Date	[Optional, dd/mm/yyyy] Select the Co borrower's Acknowledgment of Debt/ Acknowledgment of Security (AOD/AOS).

SHG/JLG/MCG Details 1

BAZ21 x

Account Additional Details Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Account No. Customer Name Currency Name
 Branch Name Product Name Add Date

Co-Borrower Info SHG/JLG/MCG Details-1 SHG/JLG/MCG Details-2 Restructured A/c Details Loan/Sanction Details

Scheme Name
 Type of group
 No. of members in Group
 Date of Formation of Group

Details of Members

Customer ID	Name	Designation	Member Status
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Male Female

Finance by
 Name of Anchor NGO
 Government sponsored loan
 Government
 Centre Leader Indicator

SHG
 Capital Subsidy Received
 Capital Subsidy Amount Received

SHG District
 Capital Subsidy Received Date
 Interest Subvention Eligible

Field Description

Field Name	Description
Scheme Name	<p>[Optional, Drop-Down]</p> <p>Schemes available under the Microfinance category.</p> <p>The options are:</p> <ul style="list-style-type: none"> · Self Help Group –Urban · Self Help Group-Rural · Joint Liability Group · Micro Credit Group · Others
Type of group	<p>[Optional, Drop-Down]</p> <p>Gender of members under the current scheme.</p> <p>The options are:</p> <ul style="list-style-type: none"> · Male · Female · Mixed
No. of members in Group	<p>[Optional, Numeric, 5]</p> <p>Total number of members in group.</p>
Male	<p>[Optional, Numeric, 5]</p> <p>Number of Male members in the group. This field is enabled if Type of group is either Male or Mixed.</p>
Female	<p>[Optional, Numeric, 5]</p> <p>Number of Female members in the group. This field is enabled if Type of group is either Female or Mixed.</p> <p>Number of female members in the group.</p>
Date of Formation of Group	<p>[Optional, Numeric, 10]</p> <p>User can enter date of formation of group.</p>
Details of Members	<p>[Optional, Alphanumeric, Free text]</p> <p>Entry will be allowed in the following format</p> <p>Name of the Member, Male/Female, Father/Husband's Name, and Name of the Village.</p> <p>Entry will be allowed for a maximum of 10 names.</p> <p>Irrespective of Number of members, 20 text fields will be enabled.</p>
Finance by	<p>[Optional, Drop-Down]</p>

	The source of finance.
	The options are:
	<ul style="list-style-type: none"> · Bank · NGO · Anchor NGO
Name of Anchor NGO	[Optional, Alphabets, Free text] will be disabled if the user selects 'Finance by' option as Bank.
Government Sponsored loan	[Optional, Drop-Down] If the Loan is sourced by the Government. The options are:
	<ul style="list-style-type: none"> · Yes · No
	The field 'Government Option' will be disabled if the user selects 'Government Sponsored Loan' is selected as 'NO'.
Government	[Optional, Drop-Down] Type of Government. The options are:
	<ul style="list-style-type: none"> · Central · State
	The field 'Government Option' will be disabled if the user selects 'Government Sponsored Loan' is selected as 'NO'.
Centre Leader Indicator	[Optional, Alphabets, drop down] Type Centre Leader Indicator
	<ul style="list-style-type: none"> • YES • NO • Untagged
SHG	[Optional, Text box, 1] User Will be checked if Loan and OD/CC accounts opened for WSHG accounts.
SHG District	[Optional, Text box, 20,1] Enter SHG Eligible district captured during Loan and OD/CC account opening
Capital subsidy Received	[Optional, check box,] User will Check if capital subsidy received.
Capital subsidy Received date	[Optional, Text box, 20] Enter Date for capital subsidy received.

**Capital subsidy
Amount Received**

[Optional, Numeric, 13,2]

Enter amount of capital subsidy received.

**Interest subvention
Eligible**

[Optional, Text box, 1]

User will check if account is eligible for interest subvention.

SHG/JLG/MCG Details -2

The screenshot shows a web application window titled "BAZZ1" with a sub-header "Account Additional Details Maintenance". The window contains several tabs: "Co-Borrower Info", "SHG/JLG/MCG Details-1", "SHG/JLG/MCG Details-2" (which is the active tab), "Restructured A/c Details", and "Loan/Sanction Details". At the top of the form, there are fields for "Account No.", "Branch Name", "Customer Name", "Product Name", "Currency Name", and "Aod Date" (set to 01/01/1800). The main content area of the "SHG/JLG/MCG Details-2" tab is divided into two columns of input fields. The left column includes: "SHPI / NGO Name", "SHPI / NGO Identifier", "No. of Meetings Held", "Agreed Meeting Day of the Week" (a dropdown menu), "Insurance Indicator" (a dropdown menu), and "Sum Assured / Coverage". The right column includes: "SHPI / NGO Officer Name", "SHPI / NGO Address", "No. of Meetings Missed", "Agreed Meeting Time of the Day" (with a time selection interface), "Type of Insurance" (a dropdown menu), and "Loan Category" (a dropdown menu). At the top right of the form, there are buttons for "Add", "Modify", "Delete", "Cancel", "Amend", "Authorize", "Enquiry", "Copy", "OK", "Close", and "Clear".

Field Description

Field Name	Description
SHPI / NGO Name	[Optional, Character, 100] This field will be disabled if user selects 'Finance By' option as blank.
SHPI / NGO Officer Name	[Optional, Character, 100] This field will be disabled if user selects 'Finance By' option as blank.
SHPI / NGO Identifier	[Optional, Character,30] This field will be disabled if user selects 'Finance By' option as blank.
SHPI / NGO Address	[Optional, Character,100] This field will be disabled if user selects 'Finance By' option as blank.
No. of Meetings Held	[Optional, Numeric,3] Describes the number of meetings held. It is a non mandatory field.
Agreed Meeting Day of the Week	[Optional, Character,3] User can select any option for Agreed Meeting Day of the Week from the dropdown. a. MON b. TUE c. WED d. THU e. FRI f. SAT g. SUN
Agreed Meeting Time of the Day	[Optional, Numeric,5] User will input the values in Time format 'HH:MM'. The field HH will take values from 00 to 24 only and the field MM will take values from 00 to 59 only. This field will be mandatory if user selects the field 'Agreed Meeting day of the week.
Insurance Indicator	[Optional, Character ,2] User can select any option for Insurance Indicator from the dropdown. a. Yes b. No
Type of Insurance	[Optional, Character,Dropdown] User can select any option for Type of Insurance from the dropdown. a. Life Insurance b. Credit Insurance c. Health / Medical Insurance

d. Property Insurance

e. Liability Insurance

f. Others

Sum Assured / Coverage

[Optional, Numeric, Textbox]

User can enter any amount in this field.

Loan Category

[Optional, Character, Dropdown]

User can select any value for Loan Category from the dropdown.

a. JLG - Group

b. JLG - Individual

c. Individual d. SHG Group

e. SHG Individual

f. SHG Group – Govt

g. SHG Intra – Group

h. Others

Restructured A/c Details

BA221 x

Account Additional Details Maintenance

Account No. Customer Name Currency Name

Branch Name Product Name Aod Date 01/01/1800

Co-Borrower Info SHGULG/MCG Details-1 SHGULG/MCG Details-2 Restructured A/c Details Loan/Sanction Details

Linked Parent Account

Field Description

Field Name	Description
Linked Parent Account	<p>Linked Parent Account needs to be maintained for the account for which 'WCTL/FITL flag' is selected at product level.</p> <p>If 'Linked Parent A/c Type' is selected 'Agri.Loan' then system will accept Agri.Loan account as linked parent account</p> <p>If 'Linked Parent A/c Type' is selected 'Non Agri.Loan' then system will accept Non Agri.Loan account as linked parent account</p> <p>If 'Linked Parent A/c Type' is selected 'CASA/OD' then system will accept asset type of CASA account as linked parent account</p>

Loan/Sanction Details

BA221 x

Account Additional Details Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Account No. Customer Name Currency Name
Branch Name Product Name Ad Date 01/01/1800

Co-Borrower Info SHG/JLG/MCG Details-1 SHG/JLG/MCG Details-2 Restructured A/c Details **Loan/Sanction Details**

Agri Infra Unit	<input type="text"/>	Activity	<input type="text"/>
Sub category	<input type="text"/>	Centre Population	<input type="text"/>
Housing Loan purpose	<input type="text"/>	Other Bank limit	<input type="text"/>
Project cost	<input type="text"/>		
Aggregate Bank limit	<input type="text"/>		

Field Description

Field	Description
Agri Infra Unit	[Optional, Character ,Dropdown] User can select any value for Agri Infra Unit from the dropdown. <ul style="list-style-type: none"> • Cold Storage • Soil conservation • Godowns • Market Yards • Water shed deployment • Plant Tissue Culture • Agri biotechnology • Seed production • Production pf bio pesticides and bio fertilizers • vermi composting • warehouses • Silos
Activity	[Optional, Character ,Dropdown] User can select any value for Activity .
Sub category	[Optional, Character ,Dropdown] User can select any value for Sub category.
Centre Population	[Optional, Character ,Dropdown] User can select any value for Centre Population from the dropdown. <ul style="list-style-type: none"> • Less than 1 Lakh • Greater or equal to 1 Lakh
Housing Loan purpose	[Optional, Character ,Dropdown] User can select Housing Loan purpose from the dropdown.
Project Cost	[Input, Numeric,] User can input project cost of Loan/Sanction Details.
Other Bank limit	[Input, Numeric,] User can input Other Bank limit of Loan/Sanction Details.
Aggregate Bank Limit	[Input, Numeric,] User can input Aggregate Bank Limit of Loan/Sanction Details.

To add the account details:

1. Select the Add mode.
2. Type the account number and press the <tab> key out.
3. Enter the relevant details in all fields and click the Ok button.
4. The system displays message "Record Added....Authorization Pending...Click Ok to continue".

To modify the account details:

1. Select the Modify mode.
2. Type the account number and press the <Tab> key out.
3. Modify the relevant details and click the Ok button.

4. The system displays message "Record Modified...Authorization Pending...Click Ok to continue".

To delete the account details:

1. Select the Delete mode.
2. Type the account number and press the <Tab> key out.
3. Click the Ok button.
4. The system displays message "Record Deleted... Authorization Pending..Click ok to Continue".

To Cancel the account details:

1. Select the Cancel mode.
2. Type the account number and press the <tab> key out.
3. Click the Ok button.
4. The system displays message "Record Cancelled... Authorization Pending..Click ok to Continue".

To amend the account details:

1. Select the Amend Mode.
2. Type the account number and press the <Tab> key out.
3. Modify the relevant details and click the Ok button.
4. The system displays message "Record Amended...Authorization Pending...Click Ok to continue".

To authorize the account details:

1. Select the Authorize mode.
2. Type the account number and press the <Tab> key out.
3. Click the Ok button.
4. The system displays message "Record Authorized"

To Enquire the account details:

1. Select the Enquiry Mode.
2. Type the account number and press the <Tab> key out.
3. The system displays the details.

3.6 CHM01 - CASA Product Master

The product master set up in **Oracle FLEXCUBE** is highly parametrized and allows setting up current, savings and recurring deposit products at the bank level by defining various product parameters such as credit and debit interest details, service charges, product facilities, etc. All the products are uniquely identified in the system by means of a product code. After the product is set up, **Branch- Product Cross Reference** (Task Code: BA435) needs to be done to link a product to various branches of the bank respective branches.

A Recurring Deposit account is a scheme where customer is allowed to deposit a fixed installment amount on a frequency date for a term decided by them within the range allowed by the bank.


Definition Prerequisites

- BAM13 - Interest Index Rates
- SCM01 - SC Package Definition
- CHM12 - CASA MCLR Rate Maintenance
- CHM02 - CASA Interest Rate Tiers

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a CASA product

1. In the **Dashboard** page, Enter the Task code **CHM01** and then click  or navigate through the menus to **Back Office Transactions > CASA > CASA Product Master**.
2. You will be navigated to **CASA Product Master** screen.

CASA Product Master

Field Description

Field Name	Description
Product Code	[Mandatory, Numeric, Five]

Type the CASA product code.
It is a user specified unique identifier for the CASA/RD/Safe Deposit Box product.

Product Name [Mandatory, Alphanumeric, 40]
Type the product name.
Product name is used to identify the product. You can also enter special characters for name.

Currency [Mandatory, Drop-Down]
Select the currency code in which the product is defined from the drop-down list.

3. Click **Add**.
4. The system displays the message "This action will clear all data on the screen. Do You Want to continue?". Click **Yes**.
5. Enter the product code and press the **Tab /Enter** key.
6. Select the product currency list and enter the product name.

CASA Product Master

The screenshot shows the 'CASA Product Master' form with the following details:

- Product Code: 22
- Product Name: CASA Account
- Currency: INR
- Product Category: CASA
- Product Type: Asset
- Product Class: Conventional
- Expiry Date: 01/01/1800
- Fund Utilization Sequence: BOSATV
- Tax Currency: (empty)
- TDS Nearest Amt to Round: (empty)
- Stop Interest Accrual at Dormancy: (empty)
- Document Plan Code: (empty)
- Dormancy Transfer Value: (empty)
- Dormancy Lead Days: (empty)
- Inoperative Advice Value: (empty)
- Classification Required: (empty)
- Include in Equalization: (empty)
- Provision Plan Code: (empty)

7. Enter the required information in the various tabs.

Screen Description

The above screen displays the product definition screen for Product Code 1. This product has been classified as a normal CASA account, without any Recurring Deposit options. The currency under which accounts in the product will be defined is USD. The product is classified as an "Asset" type of product. This enables the bank to offer overdrafts on the accounts opened under this product.

The name of the product is CASA.

The Interest Details tab is the first tab that needs to be completed in the definitions screen. This screen will help users define the various methods in which the user can control methods and periods of interest payment and recovery by the bank.

The interest parameters that can be controlled through this screen are:

Interest Variances: This will control the extent to which the users at an account level can decrease or increase the offer rate on the product.

Interest rate plans: The method in which the system should calculate the interest on the accounts.

Credit Interest parameters: Controls various parameters like, the balance on which the interest will be calculated, the interest calculation method, rounding methods of the interest.

Debit interest parameters: Controls various parameters like, the balance on which the interest will be calculated, the interest calculation method, rounding methods of the interest.

Exercise

Create a new CASA product for your bank, with interest details, GL details, Service charges etc defined.

General

The screenshot shows the 'CASA Product Master' form with the following details:

- Product Code:** 22
- Product Name:** CASA Account
- Product Category:** CASA
- Product Type:** Asset
- Product Class:** Conventional
- Expiry Date:** 01/01/1800
- Fund Utilization Sequence:** BOSATV
- Tax Currency:** (empty)
- Rounding Method for TDS:** (empty)
- Withdrawals Allowed:** 0
- PDC Plan Code:** 0
- Dormancy Transfer Unit:** M
- Unclaimed Transfer Value:** 0
- Inoperative Advice Unit:** (empty)
- Eligible for SHG interest subvention:** (checked)
- Net Effective rate during subvention / incentive period:** 0.00000
- Asset Classification Preferences:**
 - Preferences Plan Code: (empty)
 - Allowed LTV Percentage: (empty)
 - Criteria Plan Code: (empty)
- PMFBY Details:**
 - Plan Code: (empty)
- Other Fields:**
 - Product Class: Conventional
 - Expiry Date: 01/01/1800
 - Fund Utilization Sequence: BOSATV
 - Tax Currency: (empty)
 - TDS Nearest Amt to Round: (empty)
 - Stop Interest Accrual at Dormancy: (unchecked)
 - Document Plan Code: (empty)
 - Dormancy Transfer Value: 0
 - Dormancy Lead Days: (empty)
 - Inoperative Advice Value: (empty)
 - Classification Required: (unchecked)
 - Include in Equalization: (unchecked)
 - Provision Plan Code: (empty)

Field Description

Field Name	Description
General Parameters	
Advertising Message	<p>[Optional, Alphanumeric, 72] Type an advertising message. This message gets printed on all the customer advices under that particular product. You can also enter special characters.</p>
Product Category	<p>[Mandatory, Drop-Down] Select the product class from the drop-down list. By default the system displays the product classification as CASA. The options are:</p> <ul style="list-style-type: none"> • CASA: Select this option to create a CASA type of product. • Recurring Deposit: Select this option to create a Recurring Deposit type of product. • Safe Deposit Box
Product Class	<p>[Mandatory, Drop-Down] Select the type of account to be defined from the drop-down list. By default the system displays the product class as Conventional. The options are:</p> <ul style="list-style-type: none"> • BSBDA • Conventional • EEFC • Islamic • BSBDA Small • NRE • NRO • Goal • Daily Deposit • Flexible RD • Flexi Saver <p>Note: NRE/NRO accounts will be opened in local currency while EEFC accounts will be opened only in foreign currency. The BSBDA, BSBDA Small, NRE, NRO, EEFC, Goal options will be applicable for only CASA products.</p>
Product Type	<p>[Conditional, Drop-Down] Select the product type from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Asset - Accounts under this product can have credit or debit balances e.g. overdraft accounts • Liability - Accounts under this product can have only credit balance e.g. savings account <p>This field is enabled if Product Classification is selected as CASA. If Product Classification is selected as Recurring Deposit then product type is defaulted to Liability and cannot be edited.</p>

If **Product Classification** is selected as **Safe Deposit Box** then product type is defaulted to Asset and cannot be edited.

If **Product Class** is selected as **Goal** or **BSBDA Small**, then product type is defaulted to **Liability** and cannot be edited.

Expiry Date	<p>[Mandatory, Date editor, dd/mm/yyyy] Select the expiry date for the product from the date editor. No new accounts can be opened under the product once it has expired. The existing accounts can continue to exist even after product expires.</p>
Cash Threshold Validate	<p>[Optional, Check Box] Select the Cash Threshold Validate check box to validate the cash threshold. By default it is selected. Modifications made to this field will not impact existing accounts. Only the new accounts opened under the product will be impacted.</p>
Fund Utilization Sequence	<p>[Conditional, Drop-Down] Select the sequence of fund utilization from the drop-down list. This field is enabled for CASA products. It is a combination of six values representing following meaning:</p> <ul style="list-style-type: none">• B - Funds from Available balance excluding OD limit/lines• O - Funds from OD Limit• S - Funds from Sweep-in• A - Funds from Advance against unclear funds• T - Funds from Temporary Over Draft (TOD)• V - Funds from Overline
TDS Flag	<p>[Conditional, Check Box] Select the TDS Flag check box if tax is deducted at source. All the accounts opened under this product will be subjected to TDS if the flag is checked. This field is enabled if CASA or RD option is selected in the Product Classification field.</p>
Tax Currency	<p>[Conditional, Drop-Down] Select the tax currency from the drop-down list. This field is enabled only if TDS flag is selected. This is the currency in which tax is remitted from the account.</p>
Rounding Method for TDS	<p>[Optional, Drop-Down] Select the rounding method from the drop- down list. The options are:</p> <ul style="list-style-type: none">• Raise• Cutoff• Round <p>Note - This is applicable for CASA product only</p>
TDS Nearest Amt to Round	<p>[Optional, Drop-Down] Select the appropriate nearest amount to round from the drop-down list. The options are:</p> <ul style="list-style-type: none">• 1• 10

	<ul style="list-style-type: none"> • 100 • 1000
Withdrawals Allowed	<p>[Display] Field not in use. Disabled and set to default value '0'.</p>
Stop Interest Accrual at Dormancy	<p>[Optional, Check Box] Select the Stop Interest Accrual at Dormancy check box to stop the interest accrual once the account becomes dormant.</p>
PDC Plan Code	<p>[Mandatory, Search List] Select the post dated cheque (PDC) plan code from the Search List.</p>
Document Plan Code	<p>[Optional, Search List] Select the document plan code to be attached to the CASA product from the Search List.</p>
Dormancy Transfer Unit	<p>[Mandatory, Drop-Down] Select the dormancy transfer unit from the drop-down list. It is the unit in which the dormancy transfer value should be read. The options are:</p> <ul style="list-style-type: none"> • M - Month • Y - Year • D - Day • None
Dormancy Transfer Value	<p>[Optional, Numeric, Three] Type the number of dormancy transfer units after which an account will be converted to a dormant account. An account becomes dormant after a specified period if no transactions are performed on an account by the customer within that period.</p>
Unclaimed Transfer Value	<p>[Optional, Numeric, Three] Type the number of unclaimed transfer units. A dormant account will be closed and the balance will be transferred to the Unclaimed Deposits GL account after the unclaimed transfer period. The unclaimed transfer value is inclusive of the dormancy transfer value. For example,</p> <ul style="list-style-type: none"> • Dormancy transfer unit – Months • Dormancy transfer value – 3 • Unclaimed transfer value – 6 <p>The customer opens an account on January 1 2019. He does not perform any transactions on the account. The system will change the status of the account to dormant on March 31, 2019. The system will close the account and transfer the balance of the account to the Unclaimed Deposits GL on June 30, 2019.</p>
Dormancy Lead Days	<p>[Optional, Numeric, Three] Type the number of days that forms the basis of identification of accounts prior to dormancy. The system uses this value in validating the dormancy period at the product level, i.e., the user will not be able to maintain at the product level a dormancy period which is lesser than these lead days.</p>

Inoperative Advice unit	<p>[Display]</p> <p>This field displays the unit in which the inoperative transfer value should be read from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • D-Day • M-Month • Y-Year • M - Month • Y - Year • D - Day
Inoperative Advice Value	<p>[Optional, Numeric, Three]</p> <p>Type the number of inoperative transfer units after which an account will be treated as an inoperative account.</p> <p>The system will allow maintaining days or months more than 31 or 12 respectively in respective fields. The inoperative transfer value will not be equal to or greater than the dormancy transfer value maintained.</p>
Eligible for SHG Interest Subvention	<p>[Optional, Checkbox]</p> <p>User will check if Accounts under products are eligible for SHG interest subvention and Once checked and authored, user cannot uncheck the flag.</p>
Net Effective rate during subvention / incentive period	<p>[Optional, Numeric, Text Box]</p> <p>Enter Net effective rate on the limit applicable on limit amount upto Interest subvention limit maintained in BA010 scree</p>
Asset Classification Preferences	
Preferences Plan Code	<p>[Mandatory, Editable/Search List]</p> <p>Select the classification preferences plan code, which will be applicable to the product, from the Search List. A preference plan code of the classification preferences, determines the preference set for the product with respect to CRR movement, provisioning, and Clawback. The Preference plan codes are defined in the Asset Classification Preferences (Task Codeh: ACM02). The value defined here can be overridden in the Account level, Asset Classification Preferences (Task Code: AC001).</p>
Classification Required	<p>[Check box]</p> <p>This field defines if the classification would be needed to be undertaken for all accounts.</p> <p>If the Classification Required field is selected, then the fields, Classification Preferences Plan Code, Classification Criteria Plan Code and Provision Plan code are enabled for input.</p> <p>If the Classification Required field is not selected, then the fields, Classification Preferences Plan Code, Classification Criteria Plan Code, and Provision Plan code are disabled for input.</p> <p>The value defined here can be overridden in the Account level, Asset Classification Preferences (Task Code: AC001).</p>

Allowed LTV Percentage [Numeric, 3]

This is the max LTV Value up to which the actual LTV value for accounts can fluctuate. For accounts having actual LTV greater than the defined value, system will classify the same based on LTV percentage criteria.
The value should be greater than zero.

Include in Equalization [Optional, Check Box]
This field indicates if the product is to be included from customer CRR equalization.

If the check box is selected, then all the accounts under this product will take part in equalization to derive the Customer CRR.

If the check box is not selected, then all the accounts under this product will not take part in equalization to calculate the Customer CRR.

The value defined here can be overridden in the Account level, **Asset Classification Preferences** (Task Code: AC001).

Criteria Plan Code [Mandatory, Editable/Search List]
Select the appropriate classification criteria plan code from the Search List.

The Criteria Plan codes are defined in the Asset Classification Plan Maintenance (Task Code: ACM05). A classification plan code specifies various criteria applicable for governing asset classifications. Classification on an account can be undertaken on one or more criteria namely number of days for which the arrears are overdue, inactivity in the account for a predefined period, TOD/Overline and LTV breach condition on the account, and so on.

The value defined here can be overridden in the Account level, **Asset Classification Preferences** (Task Code: AC001).

Provision Plan Code [Mandatory, Editable, Search List]
Select the appropriate provision plan code from the Search List.
The Provision Plan codes are defined in the Provision Plan Maintenance (Task Code: ACM22). The value defined here can be overridden in the Account level, **Asset Classification Preferences** (Task Code: AC001).

PMFBY Details

Plan Code [Optional, Search List]
Select the plan code from the Search List.

Screen Description

This screen displays the Common parameters in a Product definition.

By selecting the Islamic banking option the accounts under Islamic products will work on the basis of pre-determined payout ratio. In Islamic deposit, the amount earned over and above the principal is termed as profit. The General Ledger entries for such products will be different from that of normal products.

The advertising message is "Great Flexibility".

The tax currency is classified as Indian Rupees. The Tax currency can be set different from the Product currency.

The expiry date set for this product is 01/12/2060, after this date the branches will not be able to open accounts under this product code. The existing accounts will continue to exist and run normally.

The funds utilization sequence is set as BOSATV and this will determine the sequence in which the Overdraft funds will be offset in this product.

The meaning of the acronym BOSATV is as under:

- B - Funds from Available balance excluding OD limit/lines
- O -Funds from OD Limit
- S - Funds from Sweep-in
- A - Funds from Advance against unclear funds
- T - Funds from Temporary Over Draft (TOD)
- V - Funds from Overline

The maximum number of withdrawals allowed without any charges is 10.

The dormancy transfer unit is classified as “days”. The number of days of non-activity before an account is classified as dormant is 500 and is for unclaimed is 600 days (including the 500 days for dormancy classification).

The asset classification plans help control the method in which NPA's will be classified. The classification sequence is defined separately in the Asset classification plan codes and sequence.

The acronym 'SILCOP' stands for:

- S: Service Charge
- I: Suspended Interest
- L: Legal Fees
- C: Capital Arrears
- O: Suspended Outgoings
- P: Suspended Premium

Interest Details

Field Description

Field Name	Description
Minimum Interest	[Optional, Numeric]

Variance	<p>Type the minimum variance allowed on the interest rate for this product. The values can be between –100 to +100.</p> <p>The interest variance specified at the account level should be greater than or equal to this variance limit.</p>
Credit Accrual Basis	<p>[Conditional, Drop-Down]</p> <p>Select the credit accrual basis, for the accounts opened under this product, from the drop-down list.</p> <p>By default the system displays the credit accrual basis as Actual/Actual.</p> <p>It defines the way in which the number of days is calculated between two dates for interest computation.</p> <p>The accrual basis is always defined as 'a/b' where:</p> <ul style="list-style-type: none"> • 'a' denotes number of days in a month • 'b' denotes number of days in a year <p>The options are:</p> <ul style="list-style-type: none"> • EURO30 /360 –The number of days in a month are always 30 and number of days in a year are always 360 except for February. For February, actual numbers of days are taken in to consideration while the denominator remains as 360. • US30/360 – Always 1/12 for any month. • Actual/Actual – Actual number of days in a calendar month / actual number of days in a year. • Actual/360 - The number of days in a month is the actual number of days of the calendar month and the number of days in the year is 360. • EURO30/Actual - If normal month then 30/No of Days in Year. If month is February then No of Days in February/No of Days in Year • US30/Actual – Number of days in any month =30 and number of days in a year = actual number of days in the year. Refer Example 6. • Actual/365 - The number of days in a month is the actual number of days of the calendar month and the number of days in the year is 365.
Maximum Interest Variance	<p>[Optional, Numeric]</p> <p>Type the maximum variance allowed on the interest rate for this product. The values can be between –100 to +100.</p> <p>The maximum variance specified at the account level should be within the variance limit set up at the product level.</p> <p>The interest variance specified at the account level should be less than or equal to this variance limit.</p>
Debit Accrual Basis	<p>[Conditional, Drop-Down]</p> <p>Select the debit accrual basis from the drop-down list.</p> <p>This field denotes the debit interest accrual basis for the accounts opened under this product. It defines the way in which number of days is calculated between two dates for interest computation.</p> <p>The options are:</p> <ul style="list-style-type: none"> • EUR30 /360 – Euro 30/360 - 30 days in a month will be taken as

numerator for all months except February. Actual number of days in February will be considered for calculation. 360 days in a year will be taken as denominator.

- US30/360 – 30 days in a month will be taken as numerator and 360 days in a year will be taken as denominator.
- Actual/Actual – Actual days in a month will be taken as numerator and actual days in a year will be taken as denominator.
- Actual/360 - Actual days in a month will be taken as numerator and 360 days in a year will be taken as denominator.
- EURO30/Actual - 30 days in a month will be taken as numerator for all months except February. Actual number of days in February will be considered for calculation. Actual days in a year will be taken as denominator.
- US30/Actual – 30 days in a month will be taken as numerator for all months. Actual days in a year will be taken as denominator.
- Actual/365 - Actual days in a month will be taken as numerator and 365 days in a year will be taken as denominator.

Interest Rate plan

[Mandatory, Search List]

Select the interest rate plan, for the selected product, from the Search List.

The global interest rate plans have to be defined which comprises of credit, debit and OD interest, based on tiers as required by the bank.

Plan Description

[Display]

This field displays the plan description corresponding to the interest rate plan.

Credit Interest Parameters

Balance Base

[Mandatory, Drop-Down]

Select the base for computation of credit interest from the drop-down list.

The options are:

- DailyBalance - The interest will be calculated on the daily balance of the account. The interest is calculated on the end of day balance of each day in the account. This interest is added at the end of the accrual period.
- AverageDailyBalance - The interest will be calculated on the average daily balance of the account during the accrual period. Only Liability product type can be set up for Average Daily Balance
- MonthlyMinimum - The interest will be calculated on the minimum balance between two specified dates in a month during the accrual period. If there is a debit balance in the account during the specified dates, the customer does not get any credit interest for that period.

Note: For Product Class Flexisaver, this field will be defaulted as Daily Balance and will be disabled.

Capitalization Basis

[Mandatory, Drop-Down]

Select the interest capitalization basis from the drop-down list.

The options are:

- Calendar – If this option is selected interest capitalization will be done at month-end
- Anniversary - If this option is selected interest capitalization will be done on some specified date.

Note: For Product RD, this value is defaulted to **Anniversary** and disabled. The anniversary date is defaulted to zero and disabled. The capitalization date is decided based on the account opening date.

If Balance Base is selected as AverageDailyBalance, then this value is defaulted to **Calender** and disabled.

Capitalization Frequency

[Mandatory, Drop-Down]

Select the capitalization frequency from the drop-down list.

It is the frequency at which the interest is capitalized. On capitalization, interest is credited to the account.

The options are:

- Monthly
- Bi-Monthly
- Quarterly
- Half-Yearly
- Yearly

The interest capitalization frequency should be greater than or equal to the interest accrual frequency.

Anniversary Day

[Conditional, Numeric, Two]

Type the anniversary day of capitalization.

This field is enabled only if the **Anniversary** option is selected in the **Interest Capitalization Basis** field.

Balance Start Day

[Conditional, Numeric, Two]

Type the start date of the month from which the minimum balance is to be counted for the interest calculation.

This field is enabled only if the user has selected the **Monthly Minimum Balance** option in the **Balance Base** field for calculating interest on monthly minimum balance.

For example, when interest is calculated on the minimum balance between 11th and 30th of the month, enter the start date as 11.

Balance End Day

[Conditional, Numeric, Two]

Type the end date of the month up to which the minimum balance is to be counted for interest calculation.

This field is enabled if the **Monthly Minimum Balance** option selected in the **Balance Base** field for calculating interest on monthly minimum balance.

For example, when interest is calculated on the minimum balance between 11th and 31st of the month, the end date to be entered is 31. If the month has fewer days than 30 or 31, the system treats the last date of that month as the end date.

Capitalization Offset

[Conditional, Numeric, Two]

Month	<p>Type the offset period in months from beginning month of the financial year defined.</p> <p>This field is enabled only when the Capitalization Frequency is quarterly and above and the start month as entered here will start the count of months from the financial year.</p>
Tier Type	<p>[Mandatory, Drop-Down]</p> <p>Select the tier type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cumulative – In the cumulative type of interest tier structure, the system will calculate the interest based on the interest rate of the tier in which the entire balance amount falls. • Incremental – In the incremental type of interest tier structure, the account balance is broken into various tiers and the interest is calculated based on the interest rates for the respective tier.
Int. Accrual Frequency	<p>[Mandatory, Drop-Down]</p> <p>Select the interest accrual frequency from the drop-down list.</p> <p>It is the interval at which the interest accrual will be done. The accrual entries are passed based on the accrual frequency set up at the product level.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • FortNightly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly <p>The interest accrual frequency should be less than or equal to the interest capitalization frequency.</p> <p>Note: If Balance Base is selected as AverageDailyBalance, then Interest Accrual Frequency is defaulted to Monthly and cannot be edited.</p>
Book / Collected Bal	<p>[Mandatory, Drop-Down]</p> <p>Select the parameter on which the interest is to be computed from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Book Balance -Interest will be computed on the end of day ledger full book balance, including the unclear funds and hold funds. • Collected Balance – Interest will be computed on the end of day clear balance (available balance), including hold funds
Minimum Interest To Pay	<p>[Optional, Numeric, 13, Two]</p> <p>Type the minimum interest amount that can be paid.</p> <p>If the interest payable at the time of interest capitalization or at account closure is less than this amount, then no interest shall be paid.</p>

Reversal Accrual On Closure [Optional, Check Box]
Select the **Accrued Interest Reversal on Account Closure** check box to reverse the accrued interest in books.
Accrued interest is not paid to the customer on closure of the CASA account. This field will be disabled if 'Tax on Interest Accrual' flag is checked at the Savings Bank Parameter

Rounding Method [Mandatory, Drop-Down]
Select the rounding method from the drop-down list.
The options are:

- Raise
- Cutoff
- Round

For more information, refer to Example 14 provided at the end of the option.

Nearest Amount to Round [Mandatory, Drop-Down]
Select the appropriate nearest amount to round from the drop-down list. While capitalizing the interest if the rounding precision required is different from the currency rounding precision then this field can be used. For each decimal movement *10 factor should be used.
The options are:

- 1
- 10
- 100
- 1000

Debit Interest Parameters

All fields under this tab will be disabled if product classification selected is **Recurring Deposit**.

Balance Base [Display]
This field displays the balance base.
By default, the system displays the balance base as Daily. Debit interest is always calculated on the daily balance of the account.

Capitalization Basis [Mandatory, Drop-Down]
Select the interest capitalization basis from the drop-down list.
The options are:

- Calendar – If this option is selected interest capitalization will be done at month-end
- Anniversary - If this option is selected interest capitalization will be done on some specified date.

Capitalization Frequency [Mandatory, Drop-Down]
Select the capitalization frequency from the drop-down list.
It is the interval at which the debit interest is to be capitalized.
The options are:

- Monthly
- Bi-Monthly
- Quarterly

- Half-Yearly
- Yearly

The debit interest capitalization frequency should be greater than or equal to the interest accrual frequency, maintained in the Credit Interest tab. The debit interest capitalization frequency can be different from the credit interest capitalization frequency.

Anniversary Day	[Conditional, Numeric, Two] Type the anniversary date of capitalization. This field is enabled only if the Anniversary option is selected in the Interest Capitalization Basis field.
Capitalization Offset Month	[Conditional, Numeric, Two] Type the offset period in months from beginning month of the financial year defined. The start month as entered here will start the count of months from the financial year.
Minimum Interest To Charge	[Optional, Numeric, 13, Two] Type the minimum amount of debit interest to be charged. If the debit interest amount at the time of debit interest capitalization is less than the value in this field, then the minimum interest to charge is applied on the account.
Chq Purchase Index Code	[Mandatory, Drop-Down] Select the cheque purchase index code from the drop-down list. The rate of interest effective for the selected index code will be the interest rate applicable and charged on cheque purchase. The bank wide interest index codes and interest rates are maintained separately under bank global maintenance. For more information on Interest Index Codes refer to the Interest Index Maintenance (Task Code: BAM12) option and for interest rates refer to the Interest Index Rates (Task Code: BAM13) option.
Floor Rate	[Optional, Numeric, 13, Two] Type the lowest tier that can be used in the interest plan.
Ceiling Rate	[Optional, Numeric, 13, Two] Type the highest tier to be used in the interest plan.
Default OD Index Code	[Mandatory, Search List] Select the default OD index code from the Search List. If there is no tier used then the OD index rate is defined.
Tier Type	[Mandatory, Drop-Down] Select the tier type from the drop-down list. The options are: <ul style="list-style-type: none"> • Cumulative – In the cumulative type of interest tier structure, the system will calculate the interest based on the interest rate of the tier in which the entire balance amount falls. • Incremental – In the incremental type of interest tier structure, the account balance is broken into various tiers and the interest is calculated based on the interest rates for the respective tier.
Use product Tiers	[Optional, Check Box] Select the Use product tiers for debit interest calculation check

box, if the interest rate at the limit level is used or else the tiers at the product level are used.

MCLR Flag

[Optional]

Check this box if the product is MCLR based.

Note:

- This field is enabled only for Asset Products. For Liability CASA/ RD and SDB products, this will be unchecked and disabled.
- If this flag is checked, "Use Product Tiers for Debit Interest" will be defaulted to Un-Checked and disabled
- If this flag is checked, the fields "Use OL as variance on OD" and "Use TOD as variance on OD rate" will be defaulted to unchecked and disabled.
- Once checked, this flag cannot be un-checked in Modify mode
- If unchecked, this can be modified to Checked in the MODIFY mode
- MCLR flag can be checked for INR products only as this functionality is applicable for Rupee loans and limits

Repricing Behavior

[Mandatory, Drop down]

Select the repricing behavior from the drop down menu. The options are:

- Immediate - Rate of OD will be revised the same day when the rate change happens
- Frequency Based - Rate revision will be done as per the frequency defined

Note: This field will be defaulted to Immediate and disabled if 'Internal FD' is checked.

MCLR Plan

[Mandatory, Search List]

Select the MCLR plan from the picklist. The list displays all the MCLR plans maintained in MCLR maintenance screen (CHM12) with effective date less than or equal to current process date.

Repricing Frequency

[Mandatory, Drop down]

Select the repricing frequency at which rate revision has to happen. The options are:

- Monthly
- Bi Monthly
- Quarterly
- Half Yearly
- Yearly

Override MCLR flag at A/C Level

[Check box]

Select the checkbox. This checkbox will be enabled only if the 'MCLR flag' checkbox is checked in CH021

Repricing Option

[Optional, Drop down]

Select the repricing option on how to apply the MLCR revision from the drop down list. The options are:

- Original Tenor - On every repricing, system will derive the MCLR index applicable from the MCLR plan code mapped to the product in CHM01 based on the complete term of the OD
- Residual Tenor - On every repricing, system will derive the MCLR index applicable from the MCLR plan code mapped to the product in CHM01 based on the remaining term of the OD

Note: This field is mandatory if Repricing Behavior is 'Frequency Based'. For Repricing behavior 'Immediate' , it is defaulted to 'Original Tenor' and disabled.

Override repricing parameters at limit level	[Check box] Select the checkbox. This checkbox will be enabled only if the 'MCLR flag' checkbox is checked in CH021
Rounding Method	[Mandatory, Drop-Down] Select the rounding method from the drop-down list. The options are: <ul style="list-style-type: none"> • Raise • Cutoff • Round
Nearest Amount to Round	[Mandatory, Drop-Down] Select the appropriate nearest amount to round from the drop-down list. While capitalizing the interest if the rounding precision required is different from the currency rounding precision then this field can be used. For each decimal movement *10 factor should be used. The options are: <ul style="list-style-type: none"> • 1 • 10 • 100 • 1000
TFL Facility	[Optional, Check Box] If this flag is checked then account under the product will be eligible for TFL facility, both Automatic TFL and Manual sanctioned TFL facility. This will be provided for asset product type only.
Max No. of TFL in month	[Optional, Numeric, Three] This will record the maximum number of TFLs allowed in a month for a product inclusive of user initiated TFL creations and automatic TFLs.
Max No. of TFL in FY	[Optional, Numeric, Five] This will record the maximum number of TFLs allowed in a financial year for a product inclusive of user initiated TFL creation and automatic TFLs. It should be always greater than max number of TFL allowed in a month.
Automatic TFL Period (Days)	[Optional, Numeric, Three] This field will record the period for which the automatic TFL will be created
Max period of Sanction TFL (Days)	[Optional, Numeric, Three] This field will record the maximum period for which the Sanctioned TFL

can be created from new proposed screen

Max TFL amount	[Optional, Numeric, 13, Two] Type the maximum TFL amount to be given to any account under the TFL facility.
Max TOD / Overline Limit	[Optional, Numeric, 13, Two] Type the maximum TOD / Overline amount to be given to any account under the TFL facility.
Use TFL for SC	[Optional, Check Box] Select the TFL for SC checkbox.

Overline / TOD Interest Parameters

All fields under this tab will be disabled if product classification selected is **Recurring Deposit**.

OL Interest On OL Amt Only	[Optional, Check Box] Select the OL Interest On OL Amt Only check box, if the OL interest is applied on OL amount only. The overline interest rate is to be applied only to overline balance or for the entire balance.
Tier Type	[Mandatory, Drop-Down] Select tier type from the drop-down list. The options are: <ul style="list-style-type: none">• Cumulative – In the cumulative type of interest tier structure, the system will calculate the interest based on the interest rate of the tier in which the entire balance amount falls.• Incremental – In the incremental type of interest tier structure, the account balance is broken into various tiers and the interest is calculated the interest based on the interest rates for the respective tier.
Use MCLR Plan for TOD / TFL / OVL	[Optional, Check Box] Select the checkbox. If this checkbox is ticked, then only the MCLR rate attached to the product will be used to derive the TOD/ Overline, even if the account has limits with non-MCLR and MCLR rates. Hence, irrespective of the account having/ not having limits of either non-MCLR rate or MCLR rate, the TOD rate will be derived as: TOD Rate = Highest of MCLR slabs (MCLR Index + MCLR variance from CHM12 attached to the CASA product in CHM01) + TOD Variance (from CHM02) + TOD Variance (from CHM48, if any) OVL Rate = Highest of MCLR slabs (MCLR Index + MCLR variance from CHM12 attached to the CASA product in CHM01) + TOD Variance (from CHM02) + TOD Variance (from CHM48, if any) TFL Rate = Highest of MCLR slabs (MCLR Index + MCLR variance from CHM12 attached to the CASA product in CHM01) + TFL Variance (from CHM02) + TFL Variance (from CHM48, if any) If this check box is selected, then the checkbox 'Use TOD as variance on OD rate' and 'Use OVL as variance on OD' will be unchecked and disabled. This checkbox will be enabled only if 'MCLR flag' is checked in CASA product master maintenance screen [FP: CHM01]
Use OL as variance	[Optional, Check Box]

on OD	Select the Use OL as variance on OD check box.
Use OL as variance on OD Rate	<p>[Optional, Check Box] Select the Use OL as variance on OD Rate check box if the OL rate is to be calculated as a variance on the OD rate.</p> <p>This is only applicable for accounts that have active OD limit.</p> <p><i>OL Rate = Highest of active OD Rate(OD Index + OD variance) + OL Index + OL Variance (Casa Interest Rate Tiers Maintenance (Fast Path: CHM02)) + OL Variance (Account Level Variance Maintenance (Fast Path: CHM48))</i></p> <p>This check box is disabled if the MCLR Flag checkbox is checked</p>
Use TOD as variance on OD	<p>[Optional, Check Box] Select the Use TOD as variance on OD check box.</p>
Use TOD as variance on OD Rate	<p>[Conditional, Check Box] Select the Use TOD as variance on OD Rate check box if the TOD rate is to be calculated as a variance on the OD rate.</p> <p>This is only applicable for accounts that had OD limits earlier, but have lapsed into TOD because the OD limit has expired.</p> <p><i>TOD Rate = OD Rate of last expired limit (OD Index + OD variance) + TOD Index + TOD Variance (Casa Interest Rate Tiers Maintenance (Fast Path: CHM02)) + TOD Variance (Account Level Variance Maintenance (Fast Path: CHM48))</i></p> <p>If 2 or more limits have expired on the same day then OD rate of the last limit Sl. no. will be considered.</p> <p>This check box is disabled if the Use product tiers for debit interest calculation check box is selected or the MCLR Flag check box is checked.</p>
Use TFL as variance on OD	<p>[Optional, Check Box] Select the Use TFL as variance on OD check box.</p>
Use OL Interest for Secured Limit	<p>[Optional, Check Box] Select the Use OL Interest for Secured Limit check box.</p>

Screen Description

The above tab screen allows the users control the interest parameters. Interest Variances: This will control the extent to which the users at an account level can decrease or increase the offer rate on the product.

Interest rate plans: The method in which the system should calculate the interest on the accounts.

Credit Interest parameters: Controls various parameters like, the balance on which the interest will be calculated, the interest calculation method, rounding methods of the interest.

Debit interest parameters: Controls various parameters like, the balance on which the interest will be calculated, the interest calculation method, rounding methods of the interest.

Exercise

Create a new CASA product for your bank, with interest details, GL details, Service charges etc defined.

Service Charges

Service Charges applicable for the accounts opened under the defined product are maintained using the Service Charges tab option. By default, all accounts opened under the defined product will attract the service charges as mentioned in the product SC package.

All the SCs in the SC package will be applied in product currency. In absence of product currency SC, the local currency equivalent of the SC will be taken into consideration. However there is an option to waive or alter the SC-s at the account level and customer level.

The screenshot shows the 'CASA Product Master' interface with the 'Service Charges' tab selected. The form contains the following fields and values:

- Product Code: 1
- Product Name: CASA Account
- Currency: INR
- Service Charge Package: (Drop-down menu)
- No. of Cheques for SC: (Text input)
- Days from Acct Open for Maint. SC: 0
- SC Funds Utilization Sequence: BSA
- Min Bal. to Avoid Dormancy SC: ₹0.00
- Max. Amount Per Cycle: ₹9,99,999.00
- Min Amount Per Cycle: ₹0.00
- Exclude Periodic SC from Int. Calc:
- OD Utilisation % for Fee Waiver: 100.00
- Fee Calculation Basis: Actual/360
- Fee Rate: 0.00

Field Description

Field Name	Description
Service Charges	
Service Charge Package	[Mandatory, Drop-Down] Select the service charges package, to be attached to the CASA product, from the drop-down list. All service charges under this package shall be applicable by default to all accounts under the product. For more information on defining Service Charge packages, refer to the SC Package Definition (Task Code: SCM01) option.
No. of Cheques for SC	[Optional, Numeric, Three] Type the maximum number of cheques that can be withdrawn without levying the relevant cheque withdrawal service charge.
Days from Acct Open for Maint. SC	[Mandatory, Numeric, Three] Type the minimum number of days for which the account has to be operational before applying relevant service charges on it. This number can be set to zero to make the charge applicable immediately.
SC Funds Utilization Sequence	[Mandatory, Drop-Down] Select the SC funds utilization sequence from the drop-down list.

This represents the order in which the funds in the account shall be used for payment of service charges.

It is a combination of three values representing following meaning:

- B - Funds from available balance excluding OD limit/lines
- A - Funds from advance against unclear funds
- O - Funds from OD Limit
- S - Funds from Sweep-in

Min Bal. to Avoid Dormancy SC

[Optional, Numeric, 13, Two]

Type the minimum book balance that has to be maintained in CASA to avoid levying of dormancy service charge on the account. The service charges will be levied in the account currency.

Max. Amount Per Cycle

[Optional, Numeric, 13, Two]

Type the maximum service charge amount that can be levied on an account during SC capitalization in a cycle. If the total of all the service charges is more than the amount mentioned in this field, the maximum amount in this field is applied and the service charges will be reduced pro-rata.

Min. Amount Per Cycle

[Optional, Numeric, 13, Two]

Type the minimum service charge that has to be levied in a cycle. If the aggregate of the all individual SCs is less than the minimum, the minimum will be charged and all eligible SC amounts will accumulate pro-rata. This can be maintained as zero.

Exclude Periodic SC from Int Calc

[Optional, Check Box]

Select the Exclude Periodic Charges and Rewards from Interest Calculations check box, if the interest on the account should be calculated on the entire available balance after excluding the periodic charges and rewards for the current cycle. Clear the check box if the interest should be calculated on the account balance after deducting the service charges for the current cycle.

Commitment Fees

OD Utilization % for Fee Waiver

[Display]

This field displays the percentage OD utilization above which commitment fee is not levied. The commitment fee is computed on the unutilized amount below the "utilization percentage" and is levied to the account at the month end. $\text{Commitment Fee} = [(\text{Sum of Sanctioned limits} * \text{minimum percentage utilization defined for the product}) - \text{limit utilized}] * \text{Fee percentage} * \text{Actual no. of days}/360$ If the value of (Sum of Sanctioned limits * minimum percentage utilization defined for the product) is greater than the limit utilized. For instance, the sanctioned overdraft limit for an account is 1000000 and the minimum percentage utilization maintained is 50%. If the limit utilized is less than 500000, then the commitment fee needs to be charged as per the fee percentage defined. In the event of the CASA OD Account Closure/Write Off, the commitment fee will be levied on the same day.

Fee Calculation Basis [Display]
This field displays the option Actual/360 and the other options are for future use.

Fee rate [Display]
This field displays the rate at which the commitment fee will be levied to the accounts for this product. (without any account level variance).

Screen Description

The above tab screen enables users to attach a Service charge package consisting of a bouquet of service charges to the product.

The number of free cheques which are allowed without Service Charge is 1.

The number of days after which the account will attract service charges is defined as 1.

The Service charge recovery sequence is defined in SC utilization sequence. This controls the sequence in which the SC will be recovered incase of a balance shortfall in the CASA account.

The minimum balance that needs to be maintained in the CASA accounts under this product to avoid dormancy charges is defined in the MIN Bal to avoid dormancy field.

The maximum and minimum number amount of service charges that can be recovered from accounts under the defined product is defined in the minimum and maximum SC field.

The limit to which the commitment fees can be waived and the minimum utilization of OD limits so as to avoid non utilization SC's.

The last filed helps the user decide if the SC should be included in the Interest calculation for the CASA account.

Facilities

Account facilities such as cheque book , Standing instruction, etc. , associated with the product can be defined here.

Field Description

Field Name	Description
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Account Facilities

Cheque Book	[Optional, Check Box] Select the Cheque Book check box to enable cheque book facility.
Overdraft	[Conditional, Check Box] Select the Overdraft check box to enable the OD facility. This field is enabled if the Asset option is selected from the Product Type field.
Sweep-In	[Optional, Check Box] Select the Sweep-In check box to enable the sweep-in facility.
Sweep-Out	[Optional, Check Box] Select the Sweep-Out check box to enable the sweep out facility.
Standing Instruction	[Optional, Check Box] Select the Standing Instruction check box to enable the SI facility.
Inward Direct Debit Auth	[Optional, Check Box] Select the Inward Direct Debit Auth check box to enable inward direct debits from the account.
ERA Product	[Optional, Check Box] Select this check box to mark the product as employee reimbursement account (ERA). This check box is used to know the purpose of the account. Corporate salary customers are offered salary accounts as well as reimbursement accounts. The salary and reimbursement accounts are opened under separate product codes but linked to the same Customer ID/card.
DWMS	[Optional, Check Box] Select the check box
Default Sweep-In Min Bal	[Conditional, Check Box] Select the Default Sweep in Min Bal for Sweep Instruction check box to default the maximum of all the 4 minimum balances (i.e., minimum balance maintained for the product, minimum balance with cheque book facility, minimum balance with ATM facility and minimum balance with sweep in facility) defined at the product level to the CASA Account Master (Task Code: CH021) option. When this check box is selected the minimum balance amount will be displayed, only when any sweep in instruction is set up on an account (this account being a beneficiary). This field is enabled only if the Sweep-In check box is selected.
Minimum Balance Required	[Optional, Numeric, 13, Two] Type the amount that should be maintained as the minimum balance in the account. This balance, in the product currency, is the minimum balance required on accounts with no ATM and cheque facilities. A transaction which results in decrease of the account balance below the specified amount will require an override.
Min Balance for sweep-In	[Optional, Numeric, 13, Two] Type the minimum amount to be maintained if sweep in instruction is set up for an account.

By default this field displays the amount as zero.
 If the user modifies the minimum balance for sweep in, then it will be applicable to new accounts to be opened under the product. Old accounts under the product will not have any impact of the same.
 This field is enabled only if the **Default Sweep in Min Bal for Sweep Instruction** check box is selected.

Min. Bal with Chqbk Fac.

[Optional, Numeric, 13, Two]
 Type the minimum balance to be maintained in the account when availing the cheque book facility.
 This field is enabled if the **Cheque Book** check box is selected.

Min Balance with ATM Fac.

[Optional, Numeric, 13, Two]
 Type the amount that should be maintained as the minimum balance in the account to avail the ATM facility.
 Minimum balance required in an account with ATM and cheque book facility is the maximum of three minimum balances namely Minimum balance, Min Bal with Chqbk facility and Min Balance with ATM facility.
 This field is enabled if the **ATM** check box is selected.

Minimum Trading Balance Required

[Optional, Numeric, 13, Two]
 Type the minimum amount that should be maintained for trading.

Daily Interbranch Withdrawal Limit

[Optional, Numeric, 13, Two]
 Type the daily Interbranch withdrawal limit.
 The system validates the cumulative daily Interbranch withdrawal done by the customer against the value in this field.
 For example, if the value in this field is 10000, and the customer withdraws 6000 in the morning, the system allows the transaction to take place. If the customer tries to withdraw another 6000 in the evening the system does not allow the transaction to take place as the cumulative withdrawal has exceeded the daily Interbranch withdrawal limit.

External Banking Facility

Mobile-Banking (MB)

[Optional, Check Box]
 Select the **Mobile Banking (MB)** check box to allow mobile banking facility for the given product.

Tele-Banking (TBS)

[Optional, Check Box]
 Select the **Tele-Banking (TBS)** check box to enable telephone banking facility for the product.

ATM

[Optional, Check Box]
 Select the **ATM** check box to enable ATM facility for the product.

Point Of Sale (POS)

[Optional, Check Box]
 Select the **Point Of Sale (POS)** check box to enable point of sale facility for the product.

Internet (NET)

[Optional, Check Box]
 Select the **Internet (NET)** check box to enable internet banking facility for the product.

DMAT

[Optional, Check Box]
 Select the DMAT check box to enable the DMAT facility for the product.

Passbook Facilities

Passbook	[Optional, Check Box] Select the Passbook check box to enable the passbook facility.
Passbook Format ID	[Conditional, Search List] Select the format ID of the passbook from the Search List. This field is enabled only if the Passbook check box is selected. The various formats of the passbooks are defined using Passbook Parameter Maintenance . One of the formats is linked to the product to indicate the format of passbooks for all accounts under this product.
Compression Threshold Count	[Conditional, Numeric, Five] Type the number of transactions that can be compressed for passbook transaction printing. The minimum number of transactions that can be compressed are three. For example, If the number entered is 10, the last transaction will be printed individually and rest of all the transactions before that will be compressed and printed in one line with total amount.
Compression Threshold Days	[Conditional, Numeric, Five] Type the number of days of transactions that can be compressed. The minimum days of transactions that can be compressed are three. For example, If the number entered is 10, and if customer account has transactions on passbook printing date and if the number of unprinted days are greater than threshold period, FLEXCUBE will compress all pending transactions and print one transaction. The same day transactions will be printed separately.
Compression	[Optional, Check Box] Select the Compression check box if compression is required in the account which is opened under this product. By default, this field will be checked and can be modified as per the product requirement."
Cheque Book Facilities	
Chq Threshold Limit Freq	[Conditional, Drop-Down] Select the cheque threshold limit frequency from the drop-down list. This field contains the period during which the field 'Cheque book Threshold Limit' will be validated. For e.g. if the number of cheque leaves to be issued for product A in a quarter is 75, then the field 'Cheque Book Threshold limit' will be set as 75 and the 'Cheque book Threshold Limit' frequency will be set as quarterly.
Flag On Par	[Optional, Check Box] Select this check box to allow Payable at Par facility on the accounts opened under the product.
Cheque Threshold Limit	[Conditional, Numeric, Five] Type the cheque threshold limit. This field signifies the number of cheques that can be issued to an account in a specified period. This field is enabled only if cheque book facility is available for that particular product.
Daily Chq Threshold Limit	[Conditional, Numeric, Five] Type the maximum number of cheque leaves that can be issued per

day for savings / current accounts.

Sundry Parameters

SI Max Retries	[Optional, Numeric, Two] Type the maximum number of retries that the system should make in case of failure of a standing instruction. The maximum number of retries allowed is nine. Retries take place at Beginning of Day (BOD) on successive days.
Acct Ledger Retention Days	[Optional, Numeric, Three] Type the number of days for which the account ledger entries have to be maintained in the system, after the transaction date account has been closed. The account ledger and passbook entries will be retained in the system for these many days after the transaction posting day or after the account has been closed. System will post a consolidated row on the account for all transactions which are going to be purged.
No. of Cheques for Reorder	[Optional, Numeric, Three] Type the number of cheque leaves remaining in a cheque book after which message needs to be displayed to the teller at the time of branch transactions on the account. The system will display an online message to the teller for all online cheque withdrawals when the outstanding number of cheques in the account is less than this level so that manual reorder of cheque book can be done by the teller.
Max. No. of Accounts per Customer	[Optional, Numeric, Two] Type the maximum number of accounts that can be opened under a product for the customer. The data entered in this field will limit the number of accounts of a customer both as a sole owner or jointly under this product. This restriction will not be applicable to relations like Guarantors, Authorised Signatories, Nominees, co-borrowers, etc. By default, zero is displayed. It means that there is no limit on the number of accounts that the customer can open under this product.

Screen Description

The above screen displays the various facilities that may be made available to a customer.

The current product is defined with the following facilities as not available:

1. Overdraft
2. Authorisation for Inward Direct Debit

The product allows for Cheque books, Standing Instructions, ATM's, Point of Sale etc

The maximum number of SI retries allowable are 3.

The minimum balance with and without a cheque book are INR 500 and INR 250 respectively.

Other parameters that are defined are:

1. Daily Inter-branch withdrawal limit
2. Account ledger retention days after closure of the account
3. Daily withdrawal limit on ATM's etc

GL Codes

The GL entries generated due to transactions on accounts under the product can be generated and posted automatically to asset and liability, income or expense GLs defined at the product level.

Field Description

Field Name	Description
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General Ledger Codes

Asset Balances

[Conditional, Numeric, Nine]

Type the general ledger (GL) code for recording asset balances. All the debit (asset) balance accounts under this product will report to this GL code. If the CASA account has turned debit from a credit balance due to overdrawing the balance in the liability balances GL for the corresponding account will become zero and the debit balance will be transferred to the asset balances GL.

This is an asset type GL.

Suspended Asset

[Conditional, Numeric, Ten]

Type the GL code for suspended assets.

A non-performing account is called a suspended account. The asset balances of the non-performing accounts under this product will report to this GL code.

Interest Receivable

[Conditional, Numeric, Ten]

Type the GL code to which the interest receivable amounts are to be posted.

During debit interest accrual on normal accounts with debit balances, this GL account is debited and the interest income GL for this product is credited. During capitalization, entries are reversed from this GL and posted to asset/liability GL.

This GL account is credited and the customer account and the corresponding asset/liability GL account are debited when the interest is capitalism on the account.

Suspended Int Receivable

[Conditional, Numeric, Ten]

Type the GL code for recording interest receivable amount on

suspended accounts.

During debit interest accrual on suspended accounts with debit balances, this GL account is debited and the suspended interest income GL for this product is credited.

During capitalization, entries are reversed from this GL and posted to suspended asset/liability GL. When an account turns non-performing and if the Clawback facility is enabled, all the pending interest arrears are transferred to this GL. This GL is debited and the interest receivable GL is credited when the pending interest arrears are transferred. When account reverts to normal state, the reverse will be done.

This is an Asset type of GL.

Interest Income

[Conditional, Numeric, Nine]

Type the GL code for recording income earned from normal accounts under this product.

This GL account is credited and the interest receivable GL account is debited at the time of debit interest accrual on a normal account with a debit balance.

This is an income type GL.

Suspended Interest

[Conditional, Numeric, Nine]

Type the GL code for recording income earned from suspended accounts under this product.

This GL account is credited and the suspended interest receivable GL account is debited at the time of debit interest accrual on a suspended account.

This is an liability type GL.

Legal Fees

[Conditional, Numeric, Nine]

Type the GL code for recording legal fees incurred on normal accounts belonging to this product.

This GL account is credited and the customer account is debited when the legal fees are raised through common billing.

This is a asset type GL.

Suspended Legal Fees

[Conditional, Numeric, Nine]

Type the GL code for recording legal fees incurred on suspended accounts belonging to this product.

This GL account is credited and the customer account is debited when the legal fees are raised through common billing.

When an account turns non-performing and if the Clawback facility is enabled, the legal fees GL is debited to the extent of the fees arrears and this GL is credited. When account reverts to normal state, the reverse will be done. For any further fees accruals through common billing the customer account is debited and this GL is credited.

This could either be an asset or a liability type of GL.

Outgoings

[Conditional, Numeric, Nine]

Type the GL code for recording outgoings incurred on normal accounts belonging to this product.

Outgoings pertain to amounts collected by the bank on behalf of another agency, for example, Insurance Premium. This GL account is credited and the asset / liability GL account is debited when the outgoings are raised through common billing.

This is a liability type GL.

Suspended Outgoings	<p>[Conditional, Numeric, Nine]</p> <p>Type the GL code for recording outgoings incurred on suspended accounts belonging to this product.</p> <p>Outgoings pertain to amounts collected by the bank on behalf of another agency e.g. Insurance Premium. This GL account is credited and the suspended asset / liability GL account is debited when the outgoings are raised through common billing.</p> <p>When an account turns non-performing and if the Clawback facility is enabled, the outgoing fees GL is debited to the extent of the suspended outgoings arrears and this GL is credited. For any further outgoing fees accruals through common billing the customer account is debited and this GL is credited. When account reverts to normal state, the reverse will be done.</p> <p>This could either be an asset or a liability type of GL.</p>
Liabilities Balances	<p>[Optional, Numeric, Nine]</p> <p>Type the GL code for recording credit balance accounts.</p> <p>The balances of all the credit balance (liabilities) accounts will be recorded in this general ledger code.</p> <p>This GL account is credited when the customer account has a credit balance and there is a credit to the account.</p> <p>If the CASA account has turned credit from a debit balance due to deposit, the balance in the Asset balances GL for the corresponding account will become zero and the credit balance will be transferred to the Liability balances GL.</p> <p>This is a liability type GL.</p>
Suspended Int Recovered	<p>[Conditional, Numeric, Ten]</p> <p>Type the GL code for recording suspended interest recovered from suspended accounts under this product.</p> <p>When credits are made to suspended accounts for recovery of interest, the suspended interest is debited to the extent of recovery and this GL is credited.</p> <p>This GL is affected when an account turns non-performing and there is a credit to the account for recovery of interest. The appropriate GL is debited to the extent of the interest recovery and this GL is credited.</p> <p>This is an income type of GL.</p>
Interest Payable	<p>[Optional, Numeric, Nine]</p> <p>Type the GL code for recording interest payable amount on accounts.</p> <p>During credit interest accrual on accounts with credit balances, this GL account is credited and the interest expense GL for this product is debited.</p> <p>During capitalization, entries are reversed from this GL and posted to asset/liability GL.</p> <p>This is a liability type of GL.</p>
Write Off	<p>[Conditional, Numeric, Ten]</p> <p>Type the GL code for recording write off entries on accounts belonging to this product.</p> <p>When an account is written off, the Write off GL is affected to the extent of the asset balance in the CASA account less the provision made already for that account.</p> <p>This is an expense type GL.</p>
Interest Expense	<p>[Optional, Numeric, Nine]</p>

	<p>Type the GL code for recording credit interest applied on accounts under this product.</p> <p>During credit interest accrual on accounts with credit balances, this GL account is debited and the interest payable GL for this product is credited.</p> <p>This is an expense type of GL.</p>
Bad Reserve	<p>[Conditional, Numeric, Ten]</p> <p>Type the GL code for recording bad debts reserve (provisions) for accounts under this product.</p> <p>During provisioning, the Interest Income GL is debited and this GL is credited.</p> <p>This GL will have the provision done for an NPL account.</p> <p>This is a liability type GL.</p>
Interest Compounded	<p>[Conditional, Numeric, 10]</p> <p>Type the GL for posting compounded interest. This is a liability GL.</p> <p>Note: This field is mandatory for RD products</p>
Suspended SC	<p>[Conditional, Numeric, Nine]</p> <p>Type the GL code for recording service charge incurred on suspended accounts belonging to this product.</p>
Unclaimed Deposits	<p>[Optional, Numeric, Nine]</p> <p>Type the GL code for recording unclaimed amounts on accounts under this product. The balances of all the unclaimed accounts will be recorded in this general ledger code.</p> <p>During unclaimed processing, the credit balance of an unclaimed dormant account gets transferred to this GL account, after the unclaimed deposit period is over. The unclaimed deposit period is specified in the Unclaimed Transfer Value field in the Facilities tab.</p> <p>This GL account will be credited and the liability account will be debited with the unclaimed balance.</p> <p>This is a liability type of GL.</p>
Cheque Purchase Interest	<p>[Conditional, Numeric, 10]</p> <p>Type the GL code for recording interest income due to cheque purchase done on accounts under this product.</p> <p>This is an income type GL.</p>
Tax Absorbed 1	<p>[Conditional, Numeric, Nine]</p> <p>Type the GL code for recording tax absorbed 1 by the bank on the interest payable.</p> <p>When the GL code is mentioned in this field, for all the accounts under that product the system will deduct the respective tax 1 on the taxable interest earned by the account, from this GL. The account will not have any entry for the tax deduction and it will get the full interest amount without tax deduction.</p> <p>This field is mandatory only if the bank absorbs the tax 1. Otherwise, enter '0' in this field.</p> <p>This is an expense type GL.</p>
Tax Absorbed 2	<p>[Conditional, Numeric, Nine]</p> <p>Type the GL code for recording tax absorbed 2 by the bank on the interest payable.</p> <p>When the GL code is mentioned in this field, for all the accounts under</p>

that product the system will deduct the respective tax 2 on the taxable interest earned by the account, from this GL. The account will not have any entry for the tax deduction and it will get the full interest amount without tax deduction.

This field is mandatory only if the bank absorbs the tax 2. Otherwise, enter '0' in this field.

This is an expense type GL.

**SC Max Amount Diff
GL**

[Conditional, Numeric, Nine]

Type the GL code for recording maximum amount of service charge incurred on the accounts belonging to this product.

**SC Min Amount Diff
GL**

[Conditional, Numeric, Nine]

Type the GL code for recording minimum amount of service charge incurred on the accounts belonging to this product.

**Commitment Fee
Income**

[Conditional, Numeric, Nine]

Type the GL code for credit of commitment fee levied to OD accounts in regular status.

This is an income type of GL.

**Suspended Comm.
Fee**

[Conditional, Numeric, Nine]

Type the GL code for credit of commitment fee levied to OD account in suspended status.

This is a liability type of GL.

GL Codes Tax Withheld 1/2

Base Tax

[Conditional, Numeric, 10]

Type the base tax GL applicable for the tax Code 1/ tax code 2. This is a liability type GL.

Note: This field is mandatory for RD products if TDS flag is checked

For CASA Products, tax deducted will be posted to the GL defined in STDFCBNK screen.

Additional Tax1

[Conditional, Numeric, 10]

Type the additional tax 1 GL applicable on base tax code 1/ tax code 2. This is a liability type GL.

Note: This field is mandatory for RD products if TDS flag is checked

Additional Tax2

[Conditional, Numeric, 10]

Type the additional tax 2 GL applicable on base tax code 1/ tax code 2. This is a liability type GL.

Note: This field is mandatory for RD products if TDS flag is checked

Screen Description

This screen helps the bank to define the various General Ledger accounts that will be affected during the life cycle of accounts under a product.

A brief explanation of each of these GL's is given in the [table](#).

Field Name	Description
Asset Balances	[Mandatory, Numeric, Nine] The general ledger (GL) code for recording debit balance accounts. The balances of all the debit (asset) balance accounts under this

product will report to this GL code. If the CASA account has turned debit from a credit balance due to overdrawing the balance in the liability balances GL for the corresponding account will become zero and the debit balance will be transferred to the asset balances GL. This is an asset type GL.

Suspended Asset	<p>[Mandatory, Numeric, Nine] A non-performing account is called a suspended account. The asset balances of the non-performing accounts under this product will report to this GL code.</p>
Interest Receivable	<p>[Mandatory, Numeric, Nine] The GL code to which the interest receivable amounts are to be posted. During debit interest accrual on normal accounts with a debit balances, this GL account is debited and the interest income GL for this product is credited. During capitalization, entries are reversed from this GL and posted to asset/liability GL. This GL account is credited and the customer account and the corresponding asset/liability GL account are debited when the interest is capitalized on the account.</p>
Suspended Interest Receivable	<p>[Mandatory, Numeric, Nine] The GL code for recording interest receivable amount on suspended accounts. During debit interest accrual on suspended accounts with a debit balances, this GL account is debited and the suspended interest income GL for this product is credited. During capitalization, entries are reversed from this GL and posted to Suspended asset/liability GL. When an account turns non-performing and if the Clawback facility is enabled, all the pending interest arrears are transferred to this GL. This GL is debited and the interest receivable GL is credited when the pending interest arrears are transferred. When account reverts to normal state, the reverse will be done. This could either be an asset or a liability type of GL.</p>
Interest Income	<p>[Mandatory, Numeric, Nine] The GL code for recording income earned from normal accounts under this product. This GL account is credited and the interest receivable GL account is debited at the time of debit interest accrual on a normal account with a debit balance. This is an income type GL. This is an income type GL.</p>
Suspended Interest	<p>[Mandatory, Numeric, Nine] The GL code for recording income earned from suspended accounts under this product. This GL account is credited and the suspended interest receivable GL account is debited at the time of debit interest accrual on a suspended account. This is an income type GL.</p>
Legal Fees	<p>[Mandatory, Numeric, Nine] The GL code for recording legal fees incurred on normal accounts</p>

belonging to this product.
This GL account is credited and the customer account is debited when the legal fees are raised through common billing.
This is a liability type GL.

Suspended Legal Fees

[Mandatory, Numeric, Nine]
The GL code for recording legal fees incurred on suspended accounts belonging to this product.
This GL account is credited and the customer account is debited when the legal fees are raised through common billing.
When an account turns non-performing and if the Clawback facility is enabled, the legal fees GL is debited to the extent of the fees arrears and this GL is credited. When account reverts to normal state, the reverse will be done. For any further fees accruals through common billing the customer account is debited and this GL is credited.
This could either be an asset or a liability type of GL.

Outgoings

[Mandatory, Numeric, Nine]
The GL code for recording outgoings incurred on normal accounts belonging to this product.
Outgoings pertain to amounts collected by the bank on behalf of another agency, for example, Insurance Premium. This GL account is credited and the asset / liability GL account is debited when the outgoings are raised through common billing.
This is a liability type GL.

Suspended Outgoings

[Mandatory, Numeric, Nine]
The GL code for recording outgoings incurred on suspended accounts belonging to this product.
Outgoings pertain to amounts collected by the bank on behalf of another agency e.g. Insurance Premium. This GL account is credited and the suspended asset / liability GL account is debited when the outgoings are raised through common billing.
When an account turns non-performing and if the Clawback facility is enabled, the outgoing fees GL is debited to the extent of the suspended outgoings arrears and this GL is credited. For any further outgoing fees accruals through common billing the customer account is debited and this GL is credited. When account reverts to normal state, the reverse will be done.
This could either be an asset or a liability type of GL.

Liabilities Balances

[Mandatory, Numeric, Nine]
The GL code for recording credit balance accounts.
The balances of all the credit balance (liabilities) accounts will be recorded in this general ledger code.
This GL account is credited when the customer account has a credit balance and there is a credit to the account.
If the CASA account has turned credit from a debit balance due to deposit, the balance in the Asset balances GL for the corresponding account will become zero and the credit balance will be transferred to the Liability balances GL.
This is a liability type GL.

Suspended Interest Recovered

[Mandatory, Numeric, Nine]
The GL code for recording suspended interest recovered from suspended accounts under this product.

When credits are made to suspended accounts for recovery of interest, the suspended interest is debited to the extent of recovery and this GL is credited.

This GL is affected when an account turns non-performing and there is a credit to the account for recovery of interest. The appropriate GL is debited to the extent of the interest recovery and this GL is credited. This is an income type of GL.

Interest Payable

[Mandatory, Numeric, Nine]

The GL code for recording interest payable amount on accounts. During credit interest accrual on accounts with credit balances, this GL account is credited and the interest expense GL for this product is debited.

During capitalization, entries are reversed from this GL and posted to asset/liability GL.

This is a liability type of GL.

Statement and Advices

This tab will be disabled if **Product Classification** selected is **Recurring Deposit**.

Field Description

Field Name	Description
Statement Parameters	
SC Analysis Flag	[Optional, Check Box] Select the SC Analysis Flag check box to get a split of the consolidated services charges applied on the account. The breakup can be viewed in a separate report.
Statement Frequency	[Mandatory, Drop-Down]

Select the statement frequency from the drop-down list.
It is the time frequency or interval at which the account statement should be generated.

The options are:

- Monthly
- Bi-Monthly
- Quarterly
- Half-Yearly
- Yearly

The daily, weekly and fortnightly frequency can be set at the account level.

No. of Free stmnts per cycle

[Optional, Numeric, 4]

Enter the number of free duplicate periodic statements per cycle.

Cycle can be:

- Monthly
- Bi-monthly
- Quarterly
- Half yearly
- Yearly

If duplicate periodic statements printed by the customer exceeds the number defined in this field, SC will be charged to the customer.

Default value in this field will be 999.

No. of Free stmnts per stmnt

[Optional , Numeric, 4]

Enter the number of free duplicate periodic statements allowed per statement.

If the customer prints more statements than the allowed count, an SC charge will be levied.

Default value in this field will be 999.

DMS Purging Frequency

[Optional, Drop down]

Select the Frequency at which periodic statement stored in DMS will be purged. This period will be counted from the document upload date. The options are:

- None
- Days
- Months
- Years

None will be default value. None option will be interpreted as not applicable.

Stmnt Generation Basis

[Mandatory, Drop-Down]

Select the statement generation basis on which all the account statements should be generated from the drop-down list.

The options are:

- Anniversary
- Calendar

Though the statements shall be generated on the deferred day, it will contain transactions only till the month end.

For the values greater than 25, the statements will be generated during end of month runs.

Stmnt to all Inactive Account	[Optional, Check Box] Select the Statement to all Inactive Accounts check box if the statement is to be generated for all the accounts on which no transactions have been posted during the statement cycle.
Branch Name Address Flag	[Optional, Check Box] Select the Branch Name Address Flag check box if the branch name and address is to be included in the statement. The name and the address of the branch where the CASA account for the product is opened and maintained will appear on the statement.
Year To Date Number Flag	[Optional, Check Box] Select the Year To Date Number Flag check box if the generated statement must display the number of occurrence of the statement within a year, i.e., whether the statement generated is first or tenth, etc., within the duration of the year.
Account Closing Statement	[Optional, Check Box] Select the Account Closing Statement check box if the statement is to be generated after the account closure procedure.
Rate Change Advices	
Generate Rate Change Intimation	[Optional, Check Box] Select the Generate Rate Change Intimation check box to generate the rate change intimation for accounts.
Lead Days for Intimation	[Conditional, Numeric, Two] Type the lead days for intimation. The advice will be generated these number of days before a future dated rate change. This field is enabled only if the Generate Rate Change Intimation check box is selected.
Notice Format Parameters	
SI Failed Notice Format	[Mandatory, Numeric, Three] Type the format in which the advice for the failure of the standing instruction execution is to be generated during the End of Day (EOD) process.
Insufficient Fund Advice Format	[Mandatory, Numeric, Three] Type the format in which the insufficient funds advice will be generated. An insufficient fund advice is generated at EOD if the account does not have the minimum balance.
Tax Dedctn Notice Format	[Mandatory, Numeric, Three] Type the format in which the TDS notice will be generated. The TDS notice will be generated during EOD process if TDS is applicable and is deducted for an account.
Reminder Plan Code	[Mandatory, Search List] Select the reminder plan code from the Search List. It is the plan code for the generation of payment reminders. The advice is generated when the payment is outstanding on the account for a number of days greater than number of days specified for the generation of an advice as specified in the reminder plan code. For more information, refer to Reminder Plan Maintenance (Task Code: BAM44) option

Min Arrear for Reminder	[Mandatory, Numeric, Ten] Type the minimum amount after which reminder is generated. Reminder will be generated only if the od limit - book balance for the account is below this amount.
Min Arrear for TOD/Overline Report	[Mandatory, Numeric, Ten] Type the minimum amount for which TOD or Overline report has to be generated.
Credit Line	
OD Notice Format	[Mandatory, Numeric, Three] Type the format in which the OD notice will be generated. OD notice is generated for accounts whose balance falls within the OD limit ceiling. The system generates an advice stating that there is a balance outstanding in the customer's account.
OD Notice Past Due Days	[Mandatory, Numeric, Three] Type the number of overdraft notice past due days. A notice will be sent to the customer after the mentioned number of days after the expiry of the OD.
Limit Exp. Notice Format	[Mandatory, Numeric, Three] Type the format in which the limit expiry notice will be generated. This notice is generated when a CASA OD limit is going to expire within the number of days specified in the Cr Line Exp Notice Lead Days field.
Exp. Notice Lead Days	[Mandatory, Numeric, Three] Type the number of credit line expiry notice lead days. A notice will be sent to the customer before the specified number of days prior to the expiry of the credit line.
SI Advice	
SI Credit Advice Format	[Mandatory, Numeric, Three] Type the format in which the SI credit advice will be generated. The system generates the SI credit advice for the beneficiary's account after the successful execution of the standing instructions.
SI Debit Advice Format	[Mandatory, Numeric, Three] Type the format in which the SI debit advice will be generated. The system generates the SI debit advice for the provider's account after the successful execution of the standing instructions.
Uncleared Funds Advance Line	
Expiry Notice Format	[Mandatory, Numeric, Three] Type the format in which the uncleared funds expiry notice will be generated. The system will generate an advice in this format before Expiry Notice Lead days of expiry of the Advance against Uncleared funds on the account.
Expiry Notice Lead Days	[Mandatory, Numeric, Three] Type the number of uncleared funds advance expiry notice lead days. A notice will be sent to the customer, the specified number of days prior to the expiry of the uncleared funds advance line.

Welcome Letter Format Advice

Welcome Letter Format	[Mandatory, Drop-Down] Select the format code for welcome letter for the accounts opened under this product from the drop-down list.
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Screen Description

The various parameters that are defined on this screen enable users to control statement and advice generation of accounts for various products.

STATEMENT ANALYSIS: By selecting the SC Analysis check box the service charges along with any additional surcharges etc. that are debited to a customer's account will be displayed separately in the customer account.

The statement frequency is set as monthly and statements will be generated for inactive accounts too. By selecting the appropriate options, the Branch name and address, display number of statements, on a year to date basis and generation of a statement on account closure is defined for the product.

To reduce the load on the printing process a deferred printing date of 31st is defined. This helps the bank to define different printing dates for different products.

RATE CHANGE ADVICES: If the check box is selected then any rate changes that may take place under this product will be intimated to account holders.

The bank can also define the lead days before rate change to send the advices to the customer in the "lead days intimation" field.

NOTICE FORMAT PARAMETERS/CREDIT LINE/SI ADVICE/UNCLEARED FUNDS ADVANCE LINE: The various formats which the Bank would like its advices to be printed in are defined in these parameters

Exceptions and Limits

Exception parameters can be defined and used for reporting unusually large debit/credit transaction amounts, credit balance amounts and debit/credit movements in the accounts. This tab is disabled if product classification is selected as recurring deposit.

Transaction Limits set here will be validated by every transaction on an account. Transaction behavior will be as follows:

- Branch transactions will give an override if any of the below limits are breached
- Non OLTP transactions will be rejected on breach of the below limits
- GEFU transactions will be rejected on breach of the below limits
- Batch transactions will be rejected on breach of the below limits
- Payments transactions will be rejected on breach of the below limits
- Interface transactions will be rejected on breach of the below limits

System transactions like Interest capitalization and periodic SC will not validate above limits.

This tab will be disabled if product classification selected is 'Recurring Deposit'.

CHM01 x

CASA Product Master

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Product Code 22 * Product Name CASA Account * Currency INR

General Interest Details Service Charges Facilities RD Contingent Details Flexible RD Parameters GL Codes Statements and Advices Exception and Limits

Exception Reporting Parameters

Large Credit Transaction	₹0.00	Large Debit Transaction	₹0.00
Large Credit Balance	₹0.00	Large Debit Balance	₹0.00
Large Credit Movement	₹0.00	Large Debit Movement	₹0.00
Insignificant Balance	₹0.00	Min Bal. for Dorm. Report	₹0.00

Cash Deposit Limit

Cash Deposit Daily Limit	₹0.00	Cash Deposit Annual Limit	₹0.00
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Transaction Limits

Maximum Credit Balance	₹99,99,99,99,999.00	Max No. of Debits (Monthly)	9999999999
Total Debit Amount (Monthly)	₹99,99,99,99,999.00	Total Credit Amount (Yearly)	₹99,99,99,99,999.00
Apply Transaction Limits	<input type="checkbox"/>	Total Credit Amount (Monthly)	₹99,99,99,99,999.00

Field Description

Field Name	Description
Exception Reporting Parameters	
Large Credit Transaction	[Optional, Numeric, 13, Two] Type the large credit transaction amount. Any single credit transaction in an account above the amount specified, it will be displayed in the large credit transaction report.
Large Debit Transaction	[Optional, Numeric, 13, Two] Type the large debit transaction amount. Any single debit transaction in an account above the amount specified, it will be displayed in the large debit transaction report.
Large Credit Balance	[Optional, Numeric, 13, Two] Type the large credit balance amount. If the credit in the book balance of any account exceeds the amount specified, it will be displayed in the large credit balances report.
Large Debit Balance	[Optional, Numeric, 13, Two] Type the large debit balance amount. If the debit in the book balance of any account exceeds the amount specified, it will be displayed in the large credit balances report.
Large Credit Movement	[Optional, Numeric, 13, Two] Type the large credit variation amount. If there is a large credit variation in the balance of the account owing to single or multiple credits exceeds the specified value, it will be displayed in the large credit movement report.
Large Debit Movement	[Optional, Numeric, 13, Two] Type the large debit variation amount. If any large debit variation in the book balance owing to single/multiple debits in any account exceeds the value specified, it will be displayed in the large credit movement report.

Insignificant Balance	[Optional, Numeric, 13, Two] Type the insignificant credit balance amount. If any account has a credit balance that is less than the amount specified, then those accounts will be displayed in the insignificant balances report.
Min. Bal. for Dorm. Report	[Optional, Numeric, 13, Two] Type the minimum balance for dormancy report. The minimum balance below the amount specified in this field will be considered for report generation for dormant accounts. The system will include all accounts under this product in the Dormancy Report when the balance in the dormant account is more than this minimum balance.
Cash Deposit Limit	
Cash Deposit Daily Limit	[Optional, Numeric,] Enter the maximum cash deposit which can be allowed for a day.
Cash Deposit Annual Limit	[Optional ,Numeric,] Enter the maximum cash deposit which can be allowed for a year.
Transaction Limits	
Maximum Credit Balance	[Optional, Numeric] Enter the maximum credit balance in the account that will be permitted. Any credit (does not include debit reversals) to the account should check for breach of this balance limit.
Max No. of Debits (Monthly)	[Optional, Numeric] Min value – 0 Max value –All 9s This field will hold the Limit value where Banks can choose to configure SC for Accounts whose withdrawals exceed this limit.
Total Debit Amount (Monthly)	[Optional, Numeric] Enter the total amount of all debits allowed in the account for the current calendar month. Any debit (does not include credit reversals) to the account should check for breach of this limit.
Total Credit Amount (Yearly)	[Optional, Numeric] Enter the total amount of all credits allowed in the account for the current financial year. Any credit (does not include debit reversals) to the account should check for breach of this limit.
Apply Transaction Limits	[Optional] Check this box to apply credit, debit and balance limit validation for the account.
Total Credit Amount (Monthly)	[Optional, Numeric] Enter the total amount of all credits allowed in the account for the current calendar month. Any credit (does not include debit reversals) to the account should check for breach of this limit.

Screen description

The above screen defines the basic reporting parameters for accounts transactions in the [table](#).

Field Name	Description
Large Credit Transaction Amount	[Mandatory, Numeric] Any single credit transaction in an account above 1,00,00,000.00, will be displayed in the Large Credit Transaction Report.
Large Debit Transaction Amount	[Mandatory, Numeric] Any single debit transaction in an account above 1,00,00,000.00, it will be displayed in the Large Debit Transaction Report.
Large Credit Balance Amount	[Mandatory, Numeric] If the credit in the book balance of any account exceeds 1,00,00,000.00, it will be displayed in the Large Credit Balances Report.
Large Debit Balance Amount	[Mandatory, Numeric] If the debit in the book balance of any account exceeds 1,00,00,000.00, it will be displayed in the Large Debit Balances Report.
Large Credit Movement	[Mandatory, Numeric] If there is a large credit variation of 1,00,00,000.00, in the balance of the account owing to single or multiple credits exceeds the specified value, it will be displayed in the large credit movement report.
Large Debit Movement	[Mandatory, Numeric] If any large debit variation of 1,00,00,000.00, in the book balance owing to single/multiple debits in any account exceeds the value specified, it will be displayed in the Large Credit Movement Report.
Insignificant Balance	[Mandatory, Numeric] If any account has a credit balance that is less than 1,00,00,000.00, then those accounts will be displayed in the Insignificant Balances Report.
Min. Bal. for Dorm. Rep.	[Mandatory, Numeric] The minimum balance below the amount 5 specified in this field will be considered for report generation for dormant accounts. The system will include all accounts under this product in the Dormancy Report when the balance in the dormant account is more than this minimum balance.

Contingent Details

All fields under this tab will be disabled if **Product Classification** selected is **Recurring Deposit**.

Field Description

Field Name	Description
Contingent Details	
Pass Contingent Entries	[Optional, Check Box] Select the Pass Contingent Entries check box to pass contingent entries as per the event/transaction. This check box is enabled only if the Asset option is selected in the Product Type field. The fields Contingent Asset GL and Contingent Liability GL are enabled if this check box is selected.
Contingent Asset GL	[Conditional, Numeric, Nine] Type the code for contingent asset GL. This field gets enabled only if the Pass Contingent Entries check box is selected.
Contingent Liability GL	[Conditional, Numeric, Nine] Type the code for contingent liability GL. This field gets enabled only if the Pass Contingent Entries check box is selected.
Contingent Frequency	[Display] This field displays the contingent frequency.

RD

A Recurring Deposit product can be defined using the RD tab of the CASA product definition option. To be able to do this, On the General tab, in the field **Product Category**, Click **Recurring Deposit** option.

Field Description

Field Name	Description
Installment Amount	
Minimum	<p>[Optional, Numeric, 13, Two] Type the minimum amount per installment for the accounts under the product. The installment amount during account opening should be equal to or greater than minimum installment amount.</p>
Maximum	<p>[Optional, Numeric, 13, Two] Type the maximum amount per installment for the accounts under the product. The installment amount during account opening should be equal to or less than maximum installment amount.</p>
Incremental	<p>[Optional, Numeric, 13, Two] Type the incremental amount per installment for the accounts under the product. The installment amount while opening RD account has to be within minimum and maximum installment amount ceiling. The installment amount has to be in multiples of value defined in this field.</p>
Drawdown Instructions	
Holiday behavior	<p>[Mandatory, Drop-Down] Select the drawdown day, in case the drawdown execution day is a holiday, from the drop-down list. It indicates execution of drawdown instructions in case the installment date is a holiday. The options are:</p> <ul style="list-style-type: none"> Next Working Day: Drawdown is executed on the next working

day. However, if there are no grace days facility defined for the product, penalty is computed for holiday duration. For example: If the installment falls on a Saturday (with Saturday & Sunday being holidays), penalty will be computed for two days.

- Previous Working Day: Drawdown is executed on the previous working day of the installment due date. However, this amount is eligible for interest only from the actual installment due date

Max. No. of Retries [Mandatory, Numeric, Three]
Type the maximum number of retries allowed. The maximum number of retries which should be undertaken by the system in event of drawdown failure.

Term Parameters

Term Unit [Mandatory, Drop-Down]
Select the unit of term of the RD from the drop-down list.
The options are:

- Days
- Week
- Month
- Year

Min Term [Optional, Numeric, Three]
Type the minimum number of term units allowed for the accounts under the product.
RD with term less than the minimum term will not be allowed to be opened.

Max Term [Optional, Numeric, Three]
Type the maximum number of term units allowed for the accounts under the product.
RD with term greater than the maximum term will not be allowed to be opened.

Minimum Lock-in Period [Optional, Numeric, Three, Drop-Down]
Type the minimum lock-in period and select the lock-in period unit from the drop-down list.
This parameter will be referred when premature RD account closure will be initiated. If this parameter is non-zero term, then it will not allow to prematurely close the RD account before this term.
The options are:

- Days
- Months
- Years

Other RD Parameters

Installment Frequency [Mandatory, Drop-Down]
Select the installment frequency of RD from the drop-down list.
The due date of each installment is dependent on the value date of the RD account (during opening) and the instalment frequency.
The options are:

- Monthly
- Bi-Monthly
- Quarterly
- Half-Yearly
- Yearly
- Weekly
- Bi-Weekly
- Daily

Note: For Product Class Flexisaver , you can select only Daily, Weekly, Bi-Weekly and Monthly. The system will display an error message for any other value selected.

Rest Period Basis	<p>[Display]</p> <p>This field displays the rest period basis.</p> <p>By default the system displays the rest period basis as Anniversary.</p>
Partial payment allowed	<p>[Optional, Check Box]</p> <p>Select the Partial payment allowed check box to enable the payment of an installment amount different from the regular outstanding installment amount and penalty.</p> <p>The payment made will be applied to due installments if it is sufficient to knock off one full installment or else it will be treated as advance payment.</p>
Holiday Grace Days Facility	<p>[Optional, Check Box]</p> <p>Select the Holiday Grace Days Facility check box to enable the system not to charge penalty if installment due date is a holiday and customer makes payment on next working day. System will not charge penalty for the holiday.</p> <p>If the check box is not selected, then the system will charge penalty as per the grace day's parameter of the product.</p>
Partial Redemption Allowed	<p>[Optional, Check Box]</p> <p>Select the box to capitalize the interest on RD account.</p> <p>Note: This is enabled only if Product Class selected is Flexi Saver..</p>
Minimum Balance for Partial Redemption	<p>[Optional, Numeric]</p> <p>Specify the amount that should be available in RD after part withdrawal.</p> <p>Note: This is enabled only if Partial Redemption Allowed flag is checked.</p>
Interest Calculation Method	<p>[Display]</p> <p>This field displays the interest calculation method.</p> <p>By default the system displays the interest calculation method as Actual for all RD products except Daily RD and FlexiSaver. Daily RD method is applicable only for product class "Daily RD". The options are:</p> <ul style="list-style-type: none"> • Daily RD • Actual
Late Penalty Calculation Basis	<p>[Display]</p> <p>This field displays the late penalty calculation basis.</p>

By default the system displays the late penalty calculation basis as A/C Closure. Penalty applicable in case of late payments of installments will be calculated and applied only at the time of account closure.

Maturity Value Routine

[Display]

This field displays the maturity value routine.

By default the system displays the maturity value routine as:

- ap_ch_rd_iba_comp_int : For Conventional/Flexi RD
- ap_ch_rd_dailyrd_calc_int : For Daily Deposit
- Blank : For Flexi Saver

Premature Penalty Routine

[Display]

This field displays the premature penalty routine.

By default the system displays the premature penalty routine as:

- ap_ch_rd_std_premat_penalty – For Conventional/Flexi RD
- ap_ch_rd_dailyrd_penalty – For Daily Deposit
- ap_ch_rd_flexisaver_penalty – For flexi Saver

Penalty Rate-Control Flag

[Mandatory, Drop-Down]

Select the penalty rate-control flag from the drop-down list.

The options are:

- Fixed: Fixed amount of penalty is charged for each late installment.
- Floating: Penalty will be charged based on the corresponding index-rate mentioned under the RD Product rates .

Note: This field will be disabled for Flexi Saver RD

RD Matured GL

[Optional, Numeric, Nine]

Type the GL account number to which the RD amount is transferred after maturity.

It is a liability GL.

Late Penalty Income GL

[Optional, Numeric, Nine]

Type the GL account number to which the penalty amount is transferred after maturity.

It is a income GL.

Extend Maturity On Late Payment

[Display]

This field is set to No and disabled.

PMI Applicable

[Check box]

Select the checkbox to calculate Post Maturity interest on the matured RD accounts opened under the product.

PMI Expense GL

[Optional, Numeric, Nine]

Enter the Post Maturity Interest Expense GL.

This field will be enabled only when flag 'PMI Applicable' is ticked.

PMI Index Code

[Optional, Numeric, Five]

Select the Post Maturity Interest Index Code from the picklist.

This field will be enabled and mandatory only when flag 'PMI Applicable' is ticked.

Non-Payments Parameters

- For Exception Processing** [Mandatory, Numeric]
Specify the number of consecutive non payments that can be allowed.
Note: This field is applicable only for Product Class - FlexiSaver
- To Block the Account** [Mandatory, Numeric]
Specify the number of consecutive non payments post which the account should be blocked.
Note: This field is applicable only for Product Class - FlexiSaver

Simple Interest Parameters

- No. of Irregular Payments Exceeds** [Displays]
This field displays number of irregular payments exceeds.
- No. of Discontinuous Payments Exceeds** [Display]
This field displays the number of discontinuous payments exceeds.
- Premature Redemption Term within** [Display]
This field displays the premature redemption term.

Flexible RD Parameters

This tab is active if **Product category** selected is **Flexible RD** or **FlexiSaver RD**. This tab will be disabled if **Product Category** is selected as **Recurring Deposit**.

The screenshot shows the 'CASA Product Master' application window. At the top, there are tabs for 'General', 'Interest Details', 'Service Charges', 'Facilities', 'RD', 'Contingent Details', 'Flexible RD Parameters' (which is active), 'GL Codes', 'Statements and Advices', and 'Exception and Limits'. The 'Flexible RD Parameters' section contains the following fields:

- No. of times of Fixed Installment: 0
- * Flexible Payment Duration: Months
- * Minimum Flexible Amount: ₹0.00
- * Maximum Flexible Amount: ₹0.00
- * Incremental Amount: ₹0.00

Field Description

Field Name	Description
Flexible RD Parameters	
No. of times of Fixed	[Optional, Numeric]

Installment	<p>Enter the maximum installment amount allowed in multiples of the fixed installment amount</p> <p>The maximum installment amount in multiples of the fixed installment amount and the maximum amount mentioned in the field Maximum amount will be validated. Smaller of the two will be allowed for payment in the account.</p>
Flexible Payment Duration	<p>[Mandatory, Drop down]</p> <p>Select the duration for which the allowable flexible installment payment will be validated.</p> <p>The duration will be calculated from the process date on which flexible installment payment is being done. The options are:</p> <ul style="list-style-type: none"> • Month • 2 Months • Quarter • Half-Year • Year • Week • Fortnight
Minimum Flexible Amount	<p>[Mandatory, Numeric]</p> <p>Enter the Minimum Flexible Installment allowed under this product's account</p>
Maximum Flexible Amount	<p>"[Mandatory, Numeric]</p> <p>Enter the Maximum Flexible Installment allowed under this product's account"</p>
Incremental Amount	<p>[Mandatory, Numeric]</p> <p>Enter the incremental amount allowed for the product.</p> <p>Any Flexible installment done has to be in multiples of the incremental amount specified in this field.</p> <p>For example, if Minimum Flexible Amount is 1000 and the Incremental amount is 100, a flexible installment can be done for 1000 and subsequent payments should be made in the multiples of 100 i.e. 1100, 1200 etc.</p>

8. Click **OK**.
9. The system displays the message "Record Added Authorization Pending". Click **OK**.
10. The savings and checking product master is added successfully once the record is authorised.

Screen Description

Installment Amount: The Recurring deposit tabs is activated if the RD option is activated during product definition.

The minimum and maximum Installment amount for the Product Code 800 is defined as USD 100 and USD 50,000 respectively. The installments can be in increments of USD 100.

Drawdown Instructions: As per the definition if the installment drawdown date is falling on a holiday the execution date can be set as the previous or the next working date.

Term Parameters: The term unit for this product is defined as monthly. Thereby all installments will be debited from the customers account on a monthly basis. The minimum term that an Recurring Deposit (RD) can be opened for is 2 months and the maximum is 12 months.

The minimum lock-in period defined is 2 months. This indicates that a RD cannot be closed or broken before 2 months have elapsed form date of account opening.

Other RD Parameters: The Installment frequency is defined as monthly with an Annual rest period. This indicates that the installment will be recovered on a monthly basis but the interest benefit on the reduced principal will be on an annual basis.

Partial payment is not allowed in this option. But the Grace days during holidays option has been enabled.

The interest calculation being defined as “expected” the system will give the customer the benefit of interest calculation on funds that will come at a future date. The penalty calculation basis is “online”, thereby any penalty on overdue installments will be calculated online.

A fixed maturity routine is defined by the Bank.

The following examples will help understand the various methods for calculating of Interest in CASA products:

Example 1: Different Types of Balance Bases accepted in CASA

Credit Interest : 12%	
Say the balances for the month for an account are as follows:	
1	150
2	200
3	300
4	400
5	450
6	375
7	225
8	100
9	165
10	900
31	900
Balance Considered for interest Calculation under different bases:	
Daily Balance	
Interest calculation for these sample 31 days is = $((150 * 1 * 12) / (365 * 100) + (200 * 1 * 12) / (365 * 100) \dots\dots \text{for all days})$	
Monthly Minimum:	
Start Day = 11th	End Day = 6th
Minimum of all balances within above period : 150 (day 1)	

Interest calculation for these sample 31 days is = $((150 * 31 \text{ days} * 12) / (365 * 100))$
Average Daily Balance:
Average Balance for the 31 days = 395.6
Interest calculation for these sample 31 days is = $((326.5 * 31 \text{ days} * 12) / (365 * 100))$

Example 2: Incremented and Cumulative Credit Interest Tiers.

Tier No.	Interest Index Code	In %
1	2000	10
2	3000	15
3	4000	20

In case the customer account balance is 3500 then in the case of cumulative type, the interest rate for 3500 will be 20%. In case of incremental type, the interest will be calculated as 2000 @ 10%, 1000 @ 15% and the balance 500 @ 20%.

Example 3 Credit Interest Tiers and Interest Rate Variance

Tier No.	Interest Index Code	Interest Rate Variance	Balance	Net Interest Rate
1	226	-1.50	5,000.0	10.50
2	227	2.50	50,000.0	15.00

The interest on the balances is computed on the tiered system and based on whether the interest type is incremental or cumulative. Suppose the balance in a particular account is 45,000. Then based on the tiered structure and the Tier Type the calculations will be as follows

Incremental	Cumulative
For first 5000, interest will be computed at the rate of 10.5 %. For the balance 40,000 the interest will be computed at the rate of 15%.	For the total balance of 45,000, the interest will be computed using the second tier interest rate of 15%.

Example 4: Interest Calculation at Account closure for an Account with OD facility. – Minimum OD days field.

If you set 7 days as minimum OD days and USD 100 as minimum Dr. interest to be charged. There are multiple limits as follows:

Limit 1 10,000 @15%

Limit 2 20,000 @17%

At the time of account closure the system will compare the following three values:

If the account closure is within 7 days of the first time it went OD, then the interest is calculated as follows:

Outstanding Balance X 15% X 7 = A

Actual interest will be calculated as follows: Outstanding Balance X 15% X no. of days = B

Minimum Interest setup at the product level i.e. USD 100.

The highest of the three values derived above will apply.

Example 5: Commitment Fee Waiver Limit

If the average OD utilization is 6,000/- and the OD limit is 10,000/- and the percentage OD utilization for Commitment Fee Waiver is 75%, then commitment fee will be charged on the utilized amount, i.e., (10,000 – 6,000 =) 4,000/-. But if the average OD utilization is equal to or greater than 7,500/- in the same case, then commitment fee will not be charged.

Example 6: Different Interest Accrual Methods:

Assuming a Monthly accrual cycle for interest calculation:

Start Date: 1-Feb-2000

End date: - 29-Feb-2000

Principal Base: 50000 USD

Interest rate: 15%

Accrual Method	Number of days in numerator / denominator	Calculation	Interest accrued.
Actual / actual	29 days / 366 days	$(50,000 * 29 * 15) / (366 * 100)$	594.26 USD
Actual / 365	29 days / 365 days	$(50,000 * 29 * 15) / (365 * 100)$	595.89 USD
Actual / 360	29 days / 360 days	$(50,000 * 29 * 15) / (360 * 100)$	604.16 USD
US 30 / 360	30 days / 360 days	$(50,000 * 30 * 15) / (360 * 100)$	625.00 USD
EURO 30/ 360	29 days/ 360 days	$(50,000 * 29 * 15) / (360 * 100)$	604.166 USD
US 30 / Actual	30 days / 366 days	$(50,000 * 30 * 15) / (366 * 100)$	614.754 USD
EURO 30 / Actual	29 days / 366 days	$(50,000 * 29 * 15) / (366 * 100)$	594.262 USD

As can be clearly seen there is a difference in interest calculated when different methods of accrual are used.

Example 7: Collected Balance versus Book Balance Method

Clear Balance in the account: 25,000.00

Unclear Balance on account due to Cheques deposited: 10,000.00

Hence,

Book Balance in the account at End of day: .35,000.00

Collected Balance at End of day: .25,000.00

In a Book balance product, interest would be calculated on .35,000.00 while for a collected balance product, the same would be calculated on 25,000.00.

Example 8: Accrual and Capitalisation of Credit interest

Credit Balance of a CASA Account: 100,000 Rs

Accrual Cycle: Monthly

Capitalisation Cycle: Quarterly

Interest Rate: 5 % on Actual / Actual basis

No rounding off pattern has been assumed

Date	Opening Balance of A/c	Interest Accrued	Interest Charged	Closing Balance of A/c at End of Month
1-January-2019	100,000			
31-Jan-2019	100,000	424.65	0.00	100,000
28-Feb-2019	100,000	383.56	0.00	100,000
31-Mar-2019	100,000	424.65	1232.86	11,232.36

Example 9: Debit Interest Accrual, Balance base and Charging

Overdraft limit granted to customer: Rs 16,000

OD interest Rate: 10%

Minimum Debit Interest to charge: 10 Rs

Accrual Frequency: Monthly Charging Frequency: Monthly

Date	Debit Balance of A/c	Interest Computed	Interest Charged	Closing Balance of A/c at End of Month
1-January-2019	400			
31-Jan-2019	400	3.397	10 USD	410.00
28-Feb-2019	15,000	115.06	115.06	15115.06
31-Mar-2019	15115.06	128.375	128.375	15243.43

Example 10: Overdraft, Temporary Overdraft:

OD Limit specified	25000
Index Rate for TOD	15%
Debit Interest	2%

Variance	
Effective TOD Interest	17%
Index Rate for Overline	20%
Variance for overline interest	2%
Effective Overline Interest	22%
Overline Interest on Overline Balance Only	
If the book balance in the account is USD 40,000 Dr. and if the overline interest is to be charged on Overline amount only, then,	
Amount to be considered to charge overline interest	40,000 less 25,000 : 15,000 Dr.
Hence overline interest would be charged at 22% on 15,000 Dr.	
In case the overline interest is to be charged on the full amount, then 22% would be charged on 40,000 Dr. Assuming that the OD limit expires then the entire Debit balance of the account would be charged at the effective TOD rate of 17%	

Example 11: Product level Service Charges Calculation and Levy:

Month 1	
Month 1 Overdraft Limit Granted to account	Nil
Flag Service Charges into Overdraft	Yes
Minimum Balance for A/c	400 Rs
Account Balance	100 Rs
Minimum Balance Violation SC	Fixed Charge of 10 Rs
Account Balance	90 Rs
Month	2
Overdraft Granted to account	1000 Rs
Percentage Utilisation	10%
Commitment Fee	5%
Account Balance	20 Rs
Commitment Fee Charged	50 Rs

Minimum Balance Violation SC	10 Rs
Account Balance	(40) Rs – as the flag SC into OD is ticked

Example 12: Dormancy and Unclaimed Processing

Dormancy Transfer Value: 3 Dormancy Transfer Units: Months

Unclaimed Transfer Value: 6 Unclaimed Transfer Units: Months

Start of Month 1: Account Opened

No Customer initiated transactions on the account.

End of Month 3: Dormancy processing. Account Status changed to Dormant

End of Month 6: Unclaimed Processing. Account closed and balance transferred to unclaimed GL.

Example 13: Calculating Account Minimum Balance:

Minimum Balance for Account: 500 Rs

Minimum Balance with ATM: 700 Rs

Minimum Balance for account with cheque facility: 620 Rs

Account Facility	Available - Y/N	Minimum Balance Required
Cheque Facility ATM Facility	N N	500 Rs
Cheque Facility ATM Facility	Y N	620 Rs
Cheque Facility ATM Facility	N Y	700 Rs
Cheque Facility ATM Facility	Y Y	700 Rs (maximum of all balances required)

Example 14: Examples of rounding:

The available methods in Interest rules set up are as follows:

- Raise – The interest amount is raised to the next higher decimal place
- Cutoff – The interest amount is truncated at the specified decimal place
- Round – The interest amount is rounded up if the decimal place is .5 or greater and rounded down if less than 0.5

Interest Amount	Rounding method	Nearest amount to round to	Rounded Amount
10095.8463	Raise	1	10095.85
		10	10095.9
		100	10096

		1000	10100
10095.8463	Cutoff	1	10095.84
		10	10095.8
		100	10095
		1000	10090
10095.8463	Round	1	10095.85
		10	10095.8
		100	10096
		1000	10100

3.7 CHM02 - CASA Interest Rate Tiers

Using this option you can define the tier structure for debit interest, credit interest, overline and TOD can maintain the interest rate and the variances.

You can also define the minimum balance to accrue interest with effective date which will be applicable for daily balance, monthly minimum balance and average daily balance methods but only for credit interest plan. This plan is then attached to the CASA Product using the **CASA Product Master Maintenance** (Task Code: CHM01) option.


Definition Prerequisites

- BAM12 - Interest Index Codes
- BAM13 - Interest Index Rate

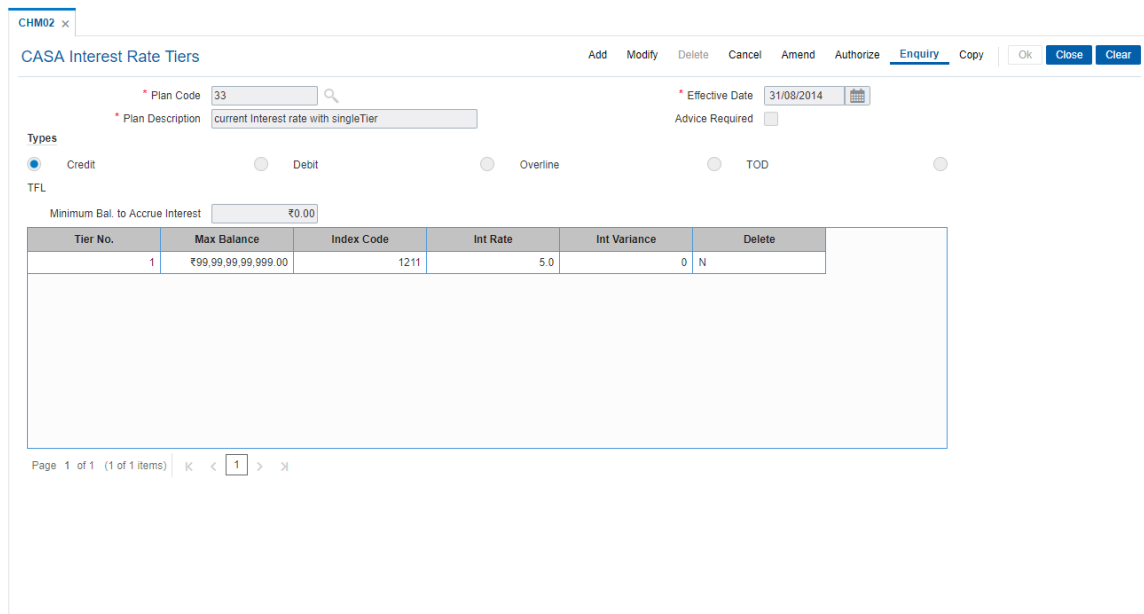
Modes Available

Add, Modify, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the interest rate tier

1. In the **Dashboard** page, Enter the Task code **CHM02** and then click  or navigate through the menus to **Back Office Transactions > CASA > CASA Interest Rate Tiers**.
2. You will be navigated to **CASA Interest Rate Tiers** screen.

CASA Interest Rate Tiers



CHM02 x

CASA Interest Rate Tiers

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Plan Code 33

* Plan Description current interest rate with singleTier

* Effective Date 31/08/2014

Advice Required

Types

Credit Debit Overline TOD

TFL

Minimum Bal. to Accrue Interest ₹0.00

Tier No.	Max Balance	Index Code	Int Rate	Int Variance	Delete
1	₹99,99,99,999.00	1211	5.0	0	N

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Field Description

Field Name	Description
Plan Code	[Mandatory, Numeric, Five] Type the plan code of the interest rate tier.
Effective Date	[Mandatory, Date editor, dd/mm/yyyy] Select the date, from which the interest rate will be in effect, from the

date editor.

The effective date should be equal to or greater than the process date.
This field is enabled only in **Add** mode.

Plan Description

[Mandatory, Alphanumeric, 72]
Type the description of the plan.

Advice Required

[Optional, Check Box]
Select the **Advice Required** check box to generate advice for the interest rate change done through this maintenance.

Types

[Mandatory, Radio Button]
Click the appropriate option for which the interest variance needs to be defined.

The options are:

- Credit
- Debit
- OverLine
- TOD
- TFL

Minimum Bal. to Accrue Interest

[Conditional, Numeric, 7]
Type the amount that has to be maintained as the minimum balance for interest accrual.

Interest will get accrued to the account only if the account balance (depends on the product parameter, i.e., book/collected balance) is greater than the minimum balance to accrue interest.

If the minimum balance to accrue interest is specified as zero in the interest plan for a particular product, the interest will be calculated and accrued for all the accounts under that product and no validation will be done for minimum balance for interest accrual.

If any back dated transaction is done on an account which has a minimum balance to accrue interest defined, then based on the effective dates for which the minimum balances were applicable, the back dated interest will be recomputed and the adjustment entries will be passed.

This field is enabled only if **Credit** option is selected in **Types**.

Column Name	Description
Tier No.	[Display] This column displays the tier number which is auto-generated.
Max Balance	[Mandatory, Numeric, 13, Two] Type the maximum balance for which the interest rate is applicable.
Index Code	[Mandatory, Search List] Select the index code of the interest rate from the Search List.
Int Rate	[Mandatory, Numeric, Three, Two] Type the interest rate corresponding to the index code.
Int Variance	[Optional, Numeric, Two, Five] This column displays the interest variance applicable.

Delete [Conditional, Check Box]
Select the **Delete** check box to delete the record.
This field is disabled for the first record.

Status Old/New [Display]
This field displays the status of record during authorization. For existing records, the value displayed is **Old** and for modified records, value displayed is **New**. For any other case, the value will be null.

3. Click **Add**.
4. Select the plan code and the effective date from the Search List.
5. Enter the description for the plan.
6. Select the appropriate type of plan and enter the minimum balance to accrue interest.
7. Click **+** to add interest rate details.
8. Enter the maximum balance, index code and the interest variance.

CASA Interest Rate Tiers

CHM02 x

CASA Interest Rate Tiers Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

* Plan Code

* Plan Description

* Effective Date

Advice Required

Types

Credit Debit Overline TOD

TFL

Minimum Bal. to Accrue Interest

Tier No.	Max Balance	Index Code	Int Rate	Int Variance	Delete
1	₹1,00,000.00	1	7.5	0	N

Page 1 of 1 (1 of 1 Items) | K < 1 > |

9. Click **OK**.
10. The system displays the message "Record Added Authorisation Pending. Click Ok to Continue". Click **OK**.
11. The CASA interest rate is added for the selected plan code once the record is authorised.

3.8 CHM04 - CASA Bank Parameter

Using this option you can define bank wide parameters pertaining to Current and Savings accounts like EOD and BOD batch size, transaction batch size, dormant reactivation mode, SI execution on previous day and tax on interest accrual using **Savings Bank Parameters Maintenance** window.

This maintenance is one time activity undertaken during the static data setup phase and only one authorised record is possible in this maintenance, during the static data setup phase.


Definition Prerequisites

Not Applicable

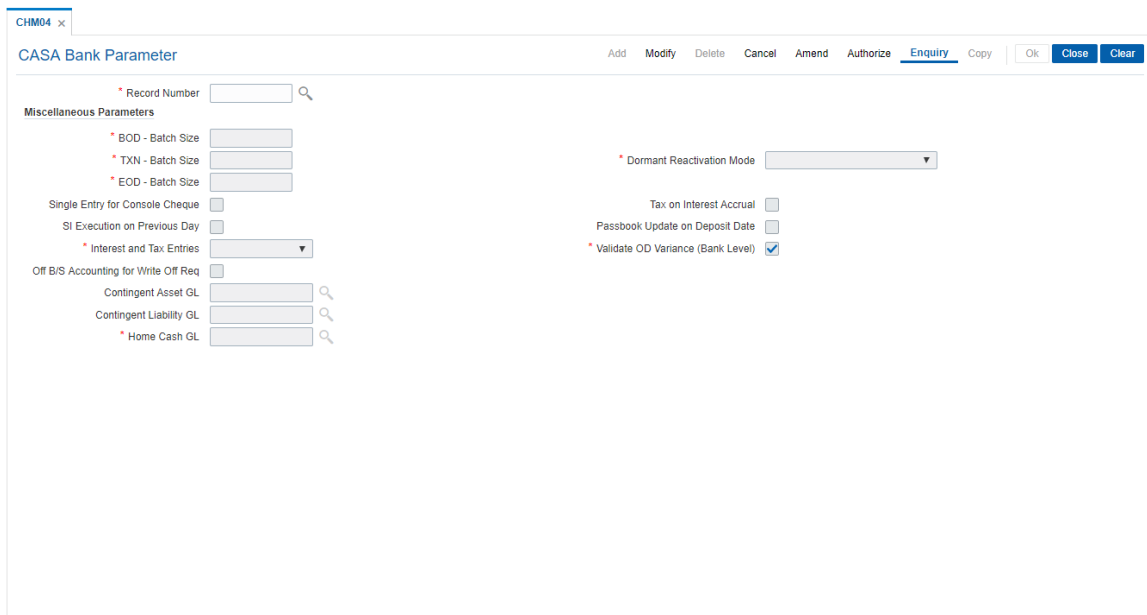
Modes Available

Modify, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify CASA bank parameters

1. In the **Dashboard** page, Enter the Task code **CHM04** and then click  or navigate through the menus to **Back Office Transactions > CASA > CASA Bank Parameter**
2. You will be navigated to **CASA Bank Parameter** screen.

CASA Bank Parameter



Field Description

Field Name	Description
Record Number	[Mandatory, Search List] Select the record number from the Search List. It is a manually generated identifier used for the bank parameters. The number has no operational significance.
Miscellaneous Parameters	
BOD - Batch Size	[Mandatory, Numeric, Four]

	<p>Type the commit size of the BOD batch process like standing instruction execution.</p> <p>The commit sizes refer to the transactions processed per batch. The value of the commit size is defined during the installation of FLEXCUBE Retail.</p> <p>The batch sizes are calculated using the processing time factor and the restart need.</p>
TXN - Batch Size	<p>[Mandatory, Numeric, Four]</p> <p>Type the commit size of the transaction posting of EOD batch process. The batch sizes refer to the transactions processed per batch. The value of the commit size is defined during the installation of FLEXCUBE Retail.</p> <p>The batch sizes are calculated using the processing time factor and the restart need.</p>
Dormant Reactivation Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the Dormant Reactivation mode, for CASA accounts, from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Automatic (Dr/Cr) – The dormant account will be reactivated automatically upon a customer originated Debit or Credit transaction. • Debit - The dormant account will be reactivated automatically upon a customer originated Debit transaction only. • Manual – The reactivation from dormant account has to be done manually.
EOD - Batch Size	<p>[Mandatory, Numeric, Four]</p> <p>Type the commit size of the interest capitalization of EOD batch process.</p> <p>The batch sizes refer to the transactions processed per batch. The value of the commit size is defined during the installation of FLEXCUBE Retail.</p> <p>The batch sizes are calculated using the processing time factor and the restart need.</p>
Single Entry For Console Chq	<p>[Optional, Check Box]</p> <p>Select the Single Entry For Consol Chq check box to enable the system to store a single entry for consolidated cheque deposits in the statement or passbook.</p> <p>If the check box is not selected, then the statement or passbook will show individual entries for the cheques deposited through consolidated cheque deposit option.</p>
Tax on Interest Accrual	<p>[Optional, Check Box]</p> <p>Select the Tax on Interest Accrual check box to calculate and deduct the tax on accrued interest.</p> <p>If the check box is not selected, then the tax will be computed and deducted at the time of interest capitalization.</p> <p>The system will also look at the Product Master TDS flag and will compute tax only for products where TDS flag is checked.</p>
SI Execution on Previous Day	<p>[Optional, Check Box]</p> <p>Select the SI Execution on Previous Day check box if the standing</p>

instruction is to be executed on the previous working day whenever the standing instruction execution date is a holiday.

If the check box is not selected, then the standing instruction will be executed on the next working day whenever the standing instruction execution date is a holiday.

Standing instruction falling on month end will be executed on the previous day.

Passbook Update on Deposit Date

[Optional, Check Box]

Select the **Passbook Update on Deposit Date** check box to update the passbook on the deposit date for cheque deposits.

If the check box is not selected, then the passbook gets updated on the cheque value date.

Interest and Tax Entries

[Mandatory, Drop-Down]

Select the interest and tax entries from the drop-down list.

The options are:

- Individual: Interest and Tax entries will be passed separately
- Consolidated: Interest and Tax entries will be passed in one entry

Validate OD Variance (Bank Level)

[Optional, Check box]

Select the Check box to validate the OD variance for a overdraft against Term Deposit. If checked, OD variance for TDOD cannot exceed the Bank level TDOD variance value. If the check box is unchecked then the OD variance for a TDOD can exceed the Bank level TDOD variance value.

Off B/S Accounting for Write Off Req

[Optional, Check Box]

Select the **Off Balance Sheet Accounting for write off required** check box to pass the entries for written off accounts.

Contingent Asset GL

[Conditional, Search List]

Type the account number of the asset type contingent GL.

This field is enabled only if the **Off Balance Sheet Accounting for write off required** check box is selected.

Contingent Liability GL

[Conditional, Search List]

Type the account number of the liability type contingent GL.

This field is enabled if the **Off Balance Sheet Accounting for write off required** check box is selected.

Home Cash GL

[Display]

This field displays the home cash GL code in which the cash deposit or withdrawal is posted.

3. Click **Modify**.
4. Select the record number from the list.
5. Modify the miscellaneous parameters.

[CASA Bank Parameter](#)

6. Click **OK**.
7. The system displays the message "Record Modified Authorisation Pending". Click **OK**.
8. The CASA bank parameter is modified once the record is authorised.

Screen Description

The above screen displays the various savings bank parameters that have been set for the CASA product.

The Batch size for Beginning of Day, End of Day and Transaction posting is 300.

All dormant accounts across the Bank will have to be manually reactivated.

If cheques are being deposited into accounts using the consolidated cheque deposit option. The account will show a single entry for all the cheques that have been deposited.

Tax on accounts will be debited whenever interest is accrued. It can also be defined as to recover tax on payment or compounding or early closure of the account.

If the Standing Instruction (SI) due date falls on a holiday, the SI will be executed on the previous working day.

For cheque deposits, the passbook will be updated on the date of deposit. It can be also set to be updated on the date of clearance of the cheque.

Exercise

Create a Bank Parameter for your bank where the transaction batch sizes will be 200.

Keep the dormancy activation mode as debit, this will activate the account only on a customer induced Debit transaction.

Check SI execution field, and the tax on accrual field. This will ensure that SI's are executed on the previous day if the execution date is a holiday and tax will be recovered on accrual of interest.

3.9 CHM12 - CASA MCLR Rate Maintenance

You can define MCLR plans using this screen. Term based plans can be defined with slabs defined in terms of Start Days and Start Months of the term. A plan can be defined for an effective date. Interest Index code can be mapped to each slab and Variance can be defined over and above the index rate for each slab.

The value in the Start Days and Start Months fields will denote the lower range of that slab. For eg. If there are three Start days slabs available, with values as 1,7,24, it will mean three slabs of 1 to 6 days, 7 to 23 days and 24 and above days. The system provides a default slab of zero days and zero months.

RP variance/rate if setup for MCLR based accounts will continue as per current behavior. The MCLR plans can be attached only at product level.

The MCLR rates which are defined in BAM12/ BAM13 are as below:

- Over Night MCLR
- One Month MCLR
- Three Month MCLR
- Six Month MCLR
- One Year MCLR

The ADD mode will be allowed for effective date greater than or equal to the current process date.


Definition Prerequisites

- BAM12 - Interest Index Maintenance
- BAM13 - Interest Index Rates

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a CASA MCLR Rate plan

1. In the **Dashboard** page, Enter Task code **CHM12** and then click  or navigate through the menus to **Back Office Transactions > CASA > CASA MCLR Rate Maintenance**.
2. You will be navigated to **CASA MCLR Rate Maintenance** screen.

CASA MCLR Rate Maintenance

CHM12 x

CASA MCLR Rate Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Plan Code * Plan Description

* Effective Date

Slab Details

Sr.No.	Start Days	Start Months	Interest Index	Interest Rate	Interest Variance	
1	0	0	4	3.5	0.00	N

Page 1 of 1 (1 of 1 items)

Field Description

Field Name	Description
Plan Code	[Mandatory, Numeric, Five] Type a unique interest benefit plan code number.
Plan Description	[Mandatory, Alphanumeric] Type a name for the interest benefit plan.
Effective Date	[Mandatory, Date Format] Enter the date from which the plan can be effective.
Slab Details	
Sr. No.	[Display] The system displays the serial number.
Start Days	[Mandatory, Numeric] Enter the start day from which the plans will be effective.
Start Months	[Mandatory, Numeric] Enter the start month from which the plans will be effective.
Interest Index	[Mandatory, Search List] Select the interest index from the Search List. The list displays all the interest indices maintained in the system.
Interest Rate	[Display] The system displays the latest interest rate for the index code selected.
Interest Variance	[Mandatory, Numeric] Enter the interest variance for the slab.

Delete

[Checkbox]

Check this box to delete the row.

3. Click **Add**.
4. Enter the relevant values in the text fields.
5. Click '+' to add rows in Slab Details.
6. Enter the slab details.
7. Click **OK**.
8. The system displays the 'Record Added Authorisation Pending' message .
9. Click **OK**.

3.10 PMB01- Product Bundle Maintenance

Product bundle allows you to offer a set of products/ services to customers depending on their need as one package. Bundling of product can be done based on target customer segment.


Definition Prerequisites

Not Applicable

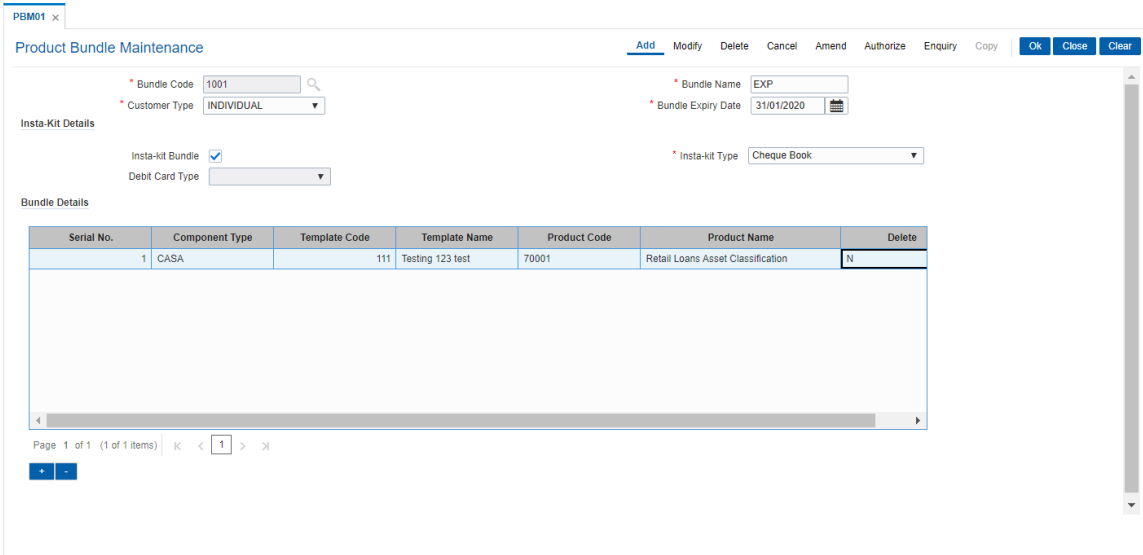
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain a product bundle

1. In the **Dashboard** page, Enter the Task code **PMB01** and then click  or navigate through the menus to **Back Office Transactions > Product Manufacturing > Product Bundle Maintenance**.
2. You will be navigated to **Product Bundle Maintenance** screen.

Product Bundle Maintenance



Field Description

Field Name	Description
Bundle Code	[Mandatory, Numeric] Enter the bundle code.
Bundle Name	[Mandatory, Alphanumeric] Enter a name for the new bundle code.
Customer Type	[Mandatory, Alphanumeric] Enter the customer type for which the bundle will be offered. You can select the customer type from the option list. The list displays all the customer types maintained in CIM08.
Bundle Expiry Date	[Mandatory, DD/MM/YYYY] Enter the date till which the bundle is effective.
Insta-Kit Details	
Insta-Kit Bundle	[Optional]

Insta-Kit Type	Select this field, if it is a insta kit bundle. [Mandatory, Drop down] Select the insta kit type from the drop down. The options are: <ul style="list-style-type: none"> • Cheque book and Debit card • Cheque book • Debit Card
Debit Card Type	[Mandatory, Drop down] Select the debit card type from the drop down list. The options are: <ul style="list-style-type: none"> • Silver • Gold • Platinum
Bundle Details	
Serial No.	[Display] This field displays the serial number.
Component Type	[Mandatory, Dropdown] Select the component type from the drop down menu. The options are: <ul style="list-style-type: none"> • CASA • TD • RD • Loan • Wallet • Prepaid Card
Template Code	[Mandatory, Search List] Select the template code for the selected component. The option list displays all the templates added under the template maintenance screen. Note: This field will be disabled if the Component Type selected is Wallet or Prepaid card.
Template Name	[Display] The system displays the template name based on the template code selected.
Product Code	[Display] The system displays the product code selected in the respective template. Note: If the component type selected is Wallet or Prepaid card, then you can input the Product Code.
Product Name	[Display] The system displays the product name selected in the respective template. Note: If the component type selected is Wallet or Prepaid card, then you can input the Product Name.
Delete	[Optional] Select this field to delete the row.

3. Click the **Add** button.
4. Enter the details in the text fields.

PBM01 x

Product Bundle Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

* Bundle Code

* Customer Type ▼

* Bundle Name

* Bundle Expiry Date

Insta-Kit Details

Insta-kit Bundle

Debit Card Type

* Insta-kit Type ▼

Bundle Details

Serial No.	Component Type	Template Code	Template Name	Product Code	Product Name	Delete
1	CASA	111	Testing 123 test	70001	Retail Loans Asset Classification	N

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3. Click '+' to add rows under **Bundle Details**.
4. Enter the values.
5. Click **OK**.
6. The system displays the 'Record Added- Authorization Pending" message.
7. Click **OK**.

3.11 PBM02- Loan Product Template Maintenance

This option is used to create product template for Loan.


Definition Prerequisites

Not Applicable

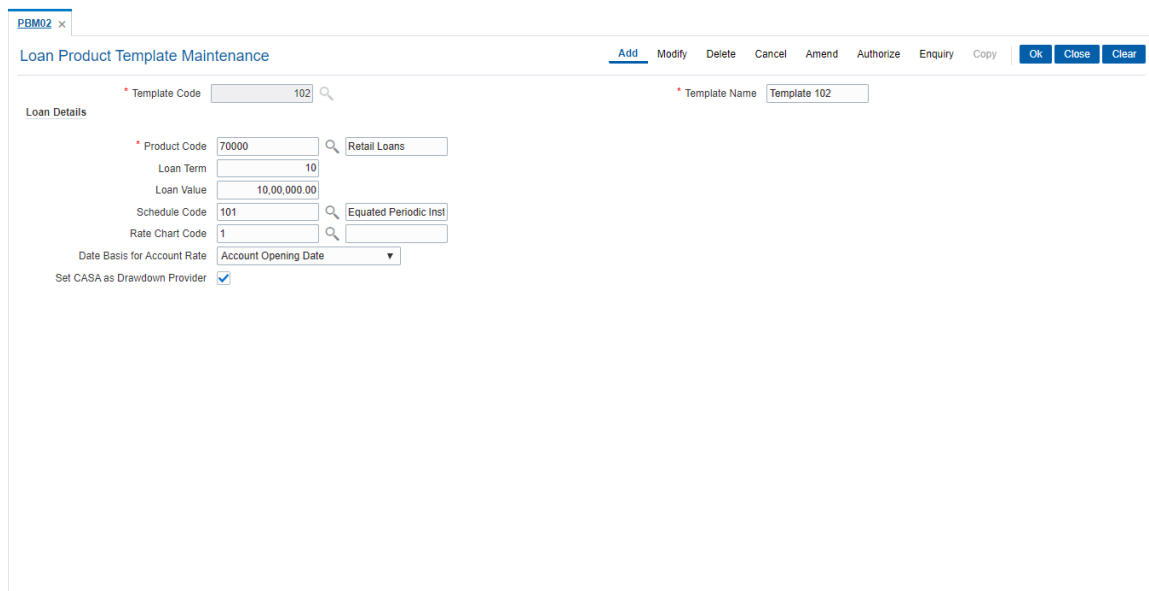
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain loan product template

1. In the **Dashboard** page, Enter the Task code **PMB02** and then click  or navigate through the menus to **Back Office Transactions > Product Bundle > Loan Product Template Maintenance**.
2. You will be navigated to **Loan Product Template Maintenance** screen.

Loan Product Template Maintenance



The screenshot displays the 'Loan Product Template Maintenance' interface. At the top, there is a breadcrumb trail 'PBM02 > Loan Product Template Maintenance' and a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, Clear. The main form area is titled 'Loan Product Template Maintenance' and contains the following fields:

- * Template Code: 102
- * Template Name: Template 102
- Loan Details:
 - * Product Code: 70000 (Retail Loans)
 - Loan Term: 10
 - Loan Value: 10,00,000.00
 - Schedule Code: 101 (Equated Periodic Inst)
 - Rate Chart Code: 1
 - Date Basis for Account Rate: Account Opening Date
 - Set CASA as Drawdown Provider:

Field Description

Field Name	Description
Template Code	[Mandatory, Numeric] Enter the template code.
Template Name	[Mandatory, Alphanumeric] Enter the description for the entered template code.
Loan Details	
Product Code	[Mandatory, Numeric] Enter the product code. You can select the product code from the option list. The list displays all the loan products which are open and unexpired. The description for the selected product code will be displayed.
Loan Term	[Optional, Numeric] Enter the tenure of the loan.

Loan Value	[Optional, Numeric] Enter the loan value.
Schedule Code	[Mandatory, Numeric] Enter the Schedule code attached to the selected product. You can select the schedule codes attached to the product from the Search list.
Rate Chart Code	[Mandatory, Numeric] Enter the rate class code. You can select the rate chart code from the search list.
Date Basis for Account Rate	[Mandatory, Drop down] Select the date basis for picking up loan account rate. The options are: <ul style="list-style-type: none"> • Account Opening Date • First Disbursement Date • Letter of Offer Date
Set CASA as Drawdown Provider	[Optional] Select this field to set the CASA account as drawdown a count. If CASA is not part of the bundle, then this field has no relevance.

3. Click **Add**.
4. Enter the details in the text fields.
5. Click **OK**.
6. The system displays the 'Record Added- Authorization Pending" message.
7. Click **OK**.

3.12 PBM03- CASA Product Template Maintenance

This option is used to create product template for CASA.


Definition Prerequisites

Not Applicable

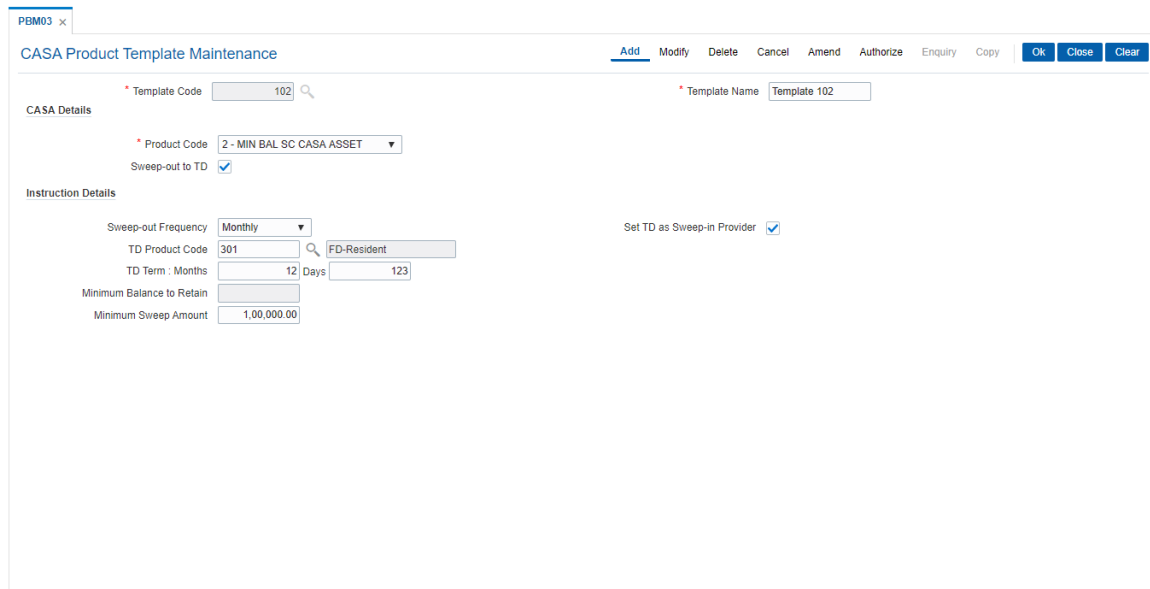
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain CASA product template

1. In the **Dashboard** page, Enter the Task code **PMB03** and then click  or navigate through the menus to **Back Office Transactions > Product Manufacturing > CASA Product Template Maintenance**.
2. You will be navigated to **CASA Product Template Maintenance** screen.

CASA Product Template Maintenance



Field Description

Field Name	Description
Template Code	[Mandatory, Numeric] Enter the template code.
Template Name	[Mandatory, Alphanumeric] Enter the description for the entered template code.
CASA Details	
Product Code	[Mandatory, Numeric] Enter the product code. You can select the product code from the option list. The list displays all the CASA products, both assets and liabilities which are open and unexpired. The description for the selected product code will be displayed.
Sweep-Out to TD	[Optional] Select this field to sweep out to TD.

Instruction Details

Sweep out Frequency

[Mandatory, Drop down]

Select the frequency for sweep out to TD. The options are:

- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half-Yearly
- Yearly

Set TD as Sweep-in Provider

[Optional]

Select this field to set TD as sweep in provider.

TD Product Code

[Mandatory, Search List]

Select the TD product code from the pick up list.

TD Term

[Mandatory, Numeric]

Enter the tenor of the TD in months and days.

Minimum Balance to Retain

[Mandatory, Numeric]

Enter the minimum balance to retain in CASA account in case of sweep out.

Minimum Sweep amount

[Mandatory, Numeric]

Enter the minimum amount for sweep out.

3. Click **Add**.
4. Enter the details in the text fields.
5. Click **OK**.
6. The system displays the 'Record Added Authorization Pending' message.
7. Click **OK**.

3.13 PBM04 - TD Product Template Maintenance

This option is used to create product template for TD.


Definition Prerequisites

Not Applicable

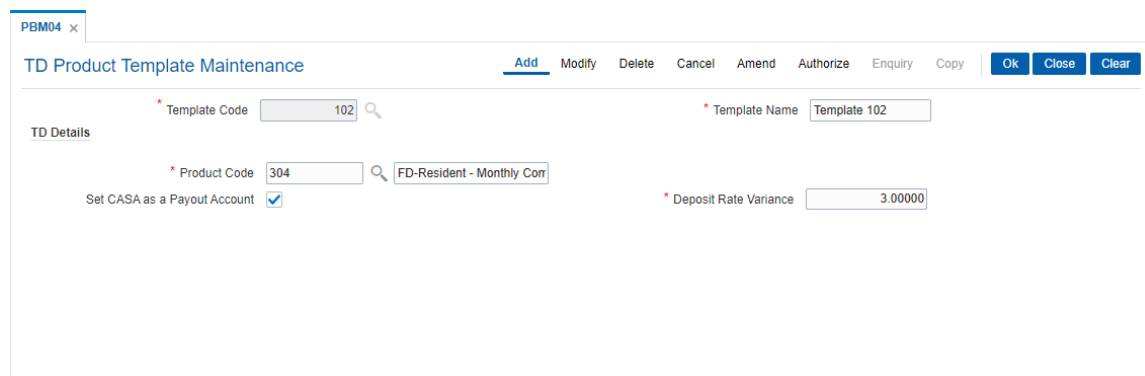
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain TD product template

1. In the **Dashboard** page, Enter the Task code **PMB04** and then click  or navigate through the menus to **Back Office Transactions > Product Manufacturing > TD Product Template Maintenance**.
2. You will be navigated to **TD Product Template Maintenance** screen.

TD Product Template Maintenance



Field Description

Field Name	Description
Template Code	[Mandatory, Numeric] Enter the template code.
Template Name	[Mandatory, Alphanumeric] Enter the description for the entered template code.
TD Details	
Product Code	[Mandatory, Numeric] Enter the product code. You can select the product code from the option list. The list displays all the loan products which are open and unexpired. The description for the selected product code will be displayed.
Set CASA as a Payout Account	[Optional] Select this field to set CASA account as the interest and maturity payout account. If CASA is not part of the bundle, then this field has no relevance.
Deposit Rate Variance	[Mandatory, Numeric] Enter the variance for the deposit rate.

3. Click **Add**.
4. Enter the details in the text fields.

5. Click **OK**.
6. The system displays the 'Record Added Authorization Pending' message.
7. Click **OK**.

3.14 PBM05 - RD Product Template Maintenance

This option is used to create product template for RD.


Definition Prerequisites

Not Applicable

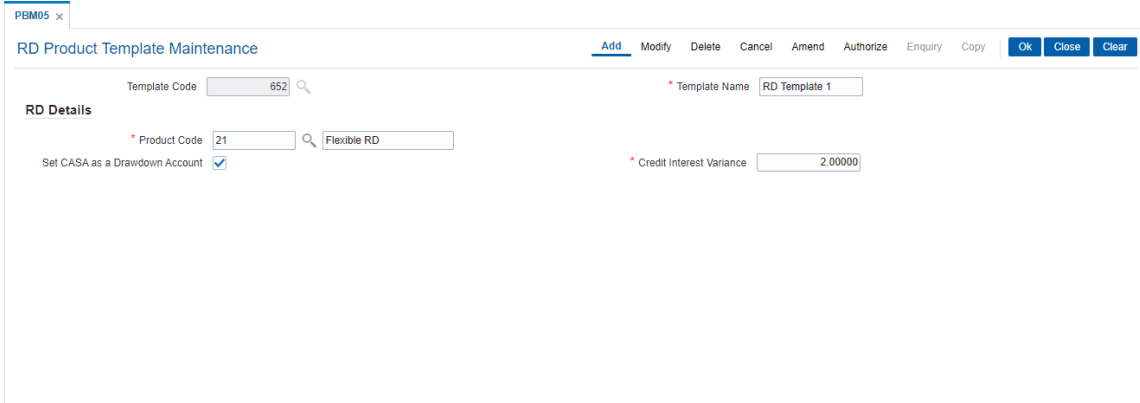
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain RD Product Template

1. In the **Dashboard** page, Enter the Task code **PMB05** and then click  or navigate through the menus to **Back Office Transactions > Product Manufacturing > RD Product Template Maintenance**.
2. You will be navigated to **RD Product Template Maintenance** screen.

RD Product Template Maintenance



Field Description

Field Name	Description
Template Code	[Mandatory, Numeric] Enter the template code.
Template Name	[Mandatory, Alphanumeric] Enter the description for the entered template code.
RD Details	
Product Code	[Mandatory, Numeric] Enter the product code. You can select the product code from the option list. The list displays all the RD products which are open and unexpired. The description for the selected product code will be displayed.
Set CASA as Drawdown Provider	[Optional] Select this field to set CASA as the drawdown provider. If CASA is not part of the bundle, then this field has no relevance.
Credit Interest Variance	[Mandatory, Numeric] Enter the Interest Variance for the RD.

3. Click **Add**.
4. Enter the details in the text fields.

5. Click **OK**.
6. The system displays the 'Record Added Authorization Pending' message.
7. Click **OK**.

4. TD Definition

A Term Deposit is a deposit of money placed by the customer with the bank, repayable on a certain date. Pre-agreed interest may be payable at regular intervals during the term of the deposit or at maturity. The TD product master, product rates and TD bank parameters are maintained under the TD definition.

4.1 TD060 - TD Product Rates

Using this option, you can maintain the deposit amount and term range ceilings applicable to a Term Deposit product.

This option facilitates maintenance of minimum, maximum and incremental values for the term and amount. It also enables you to maintain the interest rates applicable for a matrix of deposit amount and term. The penalty interest details are also provided in this option.


Definition Prerequisites

- TDM01 - TD Product Master
- BAM12 - Interest Index Maintenance
- BAM13 - Interest Index Rates

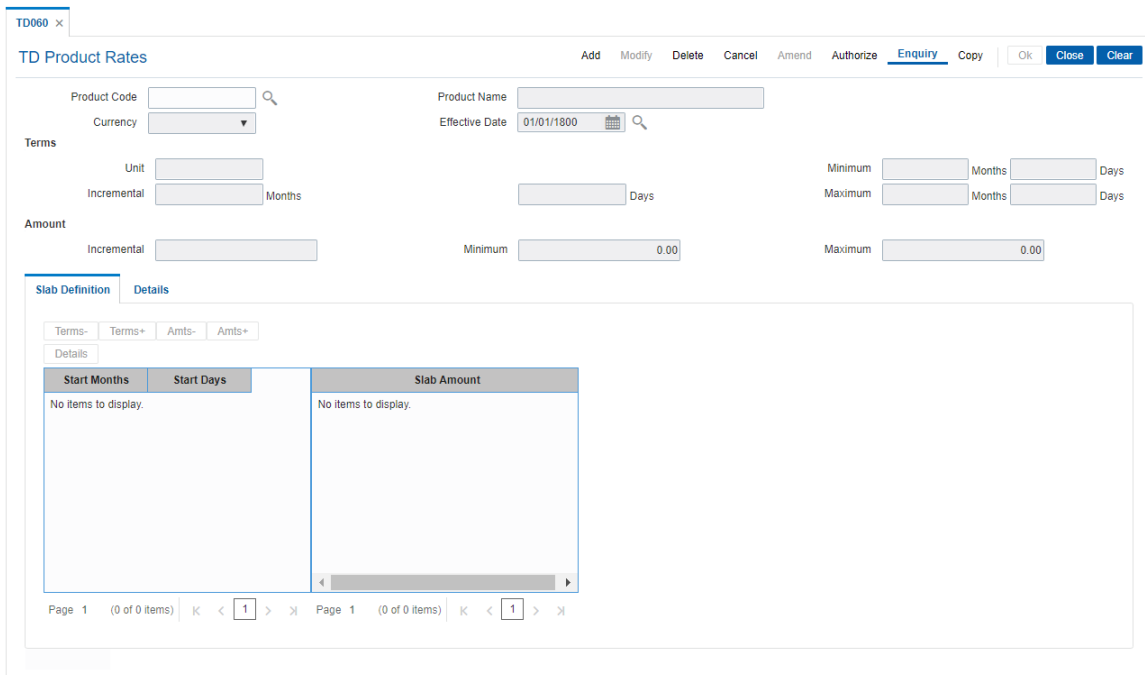
Modes Available

Add, Delete, Cancel, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a product rate

1. In the **Dashboard** page, Enter the Task Code **TD060** and then click  or navigate through the menus to **Back Office Transactions > TD > TD Product Rates**.
2. You will be navigated to **TD Product Rates** screen.

TD Product Rates Maintenance



The screenshot displays the 'TD Product Rates' maintenance interface. At the top, there are navigation buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry (highlighted), and Copy. Below these are input fields for Product Code, Currency, Product Name, and Effective Date. The 'Terms' section includes Unit, Incremental (Months), and Days. The 'Amount' section includes Incremental, Minimum (0.00), and Maximum (0.00). The 'Slab Definition' section is active, showing a table with columns for Start Months, Start Days, and Slab Amount. The table is currently empty, displaying 'No items to display' for each column. At the bottom, there are pagination controls showing 'Page 1 (0 of 0 items)'.

Field Description

Field Name	Description
Product Code	[Mandatory, Search List] Select the TD product code from the Search List. The Search List provides valid TD product for which the rates

maintenance can be done.

TD Product codes are defined in the **TD Product Master** (Task Code: TDM01) option.

Product Name	[Display] This field displays the name assigned to the TD product, as defined at the product level.
Currency	[Display] This field displays the currency assigned to the product as defined at the product level.
Effective Date	[Mandatory, Date editor, dd/mm/yyyy] Select the effective date, from when the interest rates are applicable, from the date editor. By default, the system displays, the posting date. This date can be the posting date or greater.
Terms	
Unit	[Display] This field displays the unit of the term as specified in the TD Product Master (Task Code: TDM01) option. This could be Months, Days or Combination. The minimum, maximum and incremental terms defined below will be in the respective unit.
Minimum	[Display] This field displays the minimum term as defined at the product level.
Maximum	[Display] This field displays the maximum term as defined at the product level.
Incremental	[Display] This field displays the incremental term as defined at the product level.
Amount	
Incremental	[Display] This field displays the incremental amount that can be accepted under this product as defined at the product level.
Minimum	[Display] This field displays the minimum deposit amount that can be accepted as deposit as defined at the product level.
Maximum	[Display] This field displays the maximum deposit amount that can be accepted under this product as defined at the product level.

3. Click **Add**.
4. The system displays the message "This action will clear all data on the screen. Do You Want to continue?". Click **Yes**.
5. Select the product code and effective date from the Search List.

[TD Product Rates Maintenance](#)

TD060 x

TD Product Rates Add Modify Delete Cancel Amend Authorize Enquiry Copy **Ok Close Clear**

Product Code: 302 Product Name: FD-Resident

Currency: INR Effective Date: 08/04/2020

Terms

Unit: Combination Minimum: 0 Months 1 Days

Incremental: 0 Months 1 Days Maximum: 96 Months 0 Days

Amount

Incremental: 0.01 Minimum: 10.00 Maximum: 99,99,99,99,99,999.00

Slab Definition **Details**

Terms- Terms+ Amts- Amts+

Details

Start Months	Start Days	Slab Amount
No items to display.		No items to display.

Page 1 (null items) < 1 > Page 1 (null items) < 1 >

- Click the **Terms-**, **Terms+**, **Amts-** and **Amts+** to enter the terms and amount in the **Slab Definition** tab.

Screen Description

The above screen displays the rate and the tenures for which they are applicable. The rates are a function of the amount and tenure. The Basic term and amount parameters for the product 106 are displayed from the product parameters.

The various terms and amount slabs can be defined in this screen and would be effective from 31/01/2019.

Exercise

For your bank define the various amount and tenure parameters for definition of the product are maintenance.

Slab Definition

TD060 x

TD Product Rates Add Modify Delete Cancel Amend Authorize Enquiry Copy **Ok** **Close** **Clear**

Product Code: 302 Product Name: FD-Resident
 Currency: INR Effective Date: 08/04/2020

Terms
 Unit: Combination Minimum: 0 Months 1 Days
 Incremental: 0 Months 1 Days Maximum: 96 Months 0 Days

Amount
 Incremental: 0.01 Minimum: 10.00 Maximum: 99,99,99,99,999.00

Slab Definition **Details**

Terms- Terms+ Amts- Amts+

Details

Start Months	Start Days	Slab Amount
No items to display.	No items to display.	No items to display.

Page 1 (null items) < 1 > Page 1 (null items) < 1 >

Field Description

Column Name	Description
-------------	-------------

Terms

Start Months

[Display]

The column displays the number of months for the slab, which is being defined.

The system by default displays the minimum term defined at the product level. This value cannot be modified.

For every new term, click this column to type the appropriate start month.

The system displays the error FCR6783, if you try to change the default minimum term. For more information refer to Appendix A on page X.

Start Days

[Display]

The column displays the number of days for the slab, which is being defined.

The system by default displays the minimum amount defined at the product level. This value cannot be modified.

For every new term, click this column to type the appropriate start day.

Amounts

[Mandatory, Numeric, 13, Two]

Type the deposit amount.

The system by default displays the minimum amount defined at the product level.

7. Click **Details** to view the slab details.
8. The system displays the **Slab Details** tab.
9. Enter the relevant information.

Screen Description

The above screen displays the rate and the tenures for which they will be applicable. The rates are a function of the amount and tenure. The Basic term and amount parameters for the product 302 are displayed from the product parameters.

The various terms and amount slabs can be defined in this screen and would be effective from 12/12/2018.

Exercise

For your bank define the various amount and tenure parameters for definition of the product are maintenance.

Slab Details

The screenshot shows the 'TD Product Rates' screen. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'OK', 'Close', and 'Clear'. Below this, there are input fields for 'Product Code' (302), 'Currency' (INR), 'Product Name' (FD-Resident), and 'Effective Date' (07/04/2020). Under the 'Terms' section, there are fields for 'Unit' (Combination), 'Incremental' (0 Months), and 'Start Days' (1 Days). The 'Amount' section includes 'Incremental' (0.01), 'Minimum' (10.00), and 'Maximum' (99,99,99,99,99,99.00). At the bottom, there are two tabs: 'Slab Definition' and 'Details'. The 'Details' tab is active, showing a table with columns: Sr.No., Effective Date, Amount, Start Months, Start Days, Interest Index, Interest Rate, Interest Variance, and Pk. The table is currently empty, displaying 'No items to display.' Below the table, there is a pagination bar showing 'Page 1 (null items)' and navigation buttons.

Field Description

Column Name	Description
Sr. No.	[Display] This column displays the sequence or row number generated by the system.
Effective Date	[Display] This column displays the date from which the rates will be effective.
Amount	[Display] This column displays the slab start amount as specified in the TD Slab Definition tab. This is the amount for which the interest, penalty rates and variances

will be applicable.

Start Months	[Display] This column displays the slab start duration of the term in months as specified in the TD Slab Definition tab.
Start Days	[Display] This column displays the slab start duration of the term in Days as specified in the TD Slab Definition tab.
Interest Index	[Mandatory, Drop-Down] Select the interest index applicable for the combination of amount and term from the drop-down list. The interest rate is validated against the minimum and maximum rate defined at the product level. The Interest Indexes are defined in the Interest Index codes option.
Interest Rate	[Display] This column displays the interest rate derived from the current effective interest rate linked to the interest index code. The current effective rates for an interest index code are defined in the Interest Index Rate (Task Code: BAM13) option. Interest rate in this field, and the variance at the product level will constitute the default product interest rate.
Interest Variance	[Mandatory, Numeric, 13, Two] Type the variance on the rate linked to the interest index code for the respective slab. This field is validated against the minimum and the maximum variance defined at the product level. It also validates if the interest rate + variance is within the minimum and maximum interest ceiling defined in the TD Product Master (Task Code: TDM01) option.
Penalty Index	[Conditional, Drop-Down] Select the penalty interest index applicable for the combination of amount and term from the drop-down list. This field is enabled if the Slab Level option is selected in the Penalty Rate to Use field. The penalty is applicable if the deposit is prematurely redeemed.
Penalty Rate	[Display] This column displays the penalty interest rate derived from the penalty interest index code. The current effective rates for an interest index code are defined in the Interest Index Rate (Task Code: BAM13) option.
Penalty Variance	[Mandatory, Numeric, 13, Two] Type the variance for the penalty. $\text{Net Penalty Rate} = \text{Penalty Rate} + \text{Penalty Variance}$ The value in this field is validated against the penalty variance defined at the product level.

Screen Description

The above screen displays the rate and the tenures for which they will be applicable. The rates are a function of the amount and tenure. The basic term and amount parameters for the product 302 are displayed from the product parameters.

The various terms and amount slabs can be defined in this screen and would be effective from 12/12/2018.

The slabs defined are for 15, 20, 25 day deposits and the amounts are specified for these terms.

The slab details displays the rates that will be applicable for various terms and amounts defined.

Exercise

For your bank define the various amount and tenure parameters for definition of the product rate maintenance.

10. Click **OK**.
11. The system displays the message "Record Added Authorization Pending". Click **OK**.
12. The product rate details are added once the record is authorised.

Note: The **Penalty Index**, **Penalty Rate** and **Penalty Variance** will get enabled only if the **Penalty Rate to Use** field in the **TD Product Master** is **Slab Level**.

4.2 TDM01 - TD Product Master

TD Product Master encapsulates all the attributes of the product introduced by the bank.

The account pertaining to a product automatically inherits the specified product attributes. However, you can make changes at the account level to offer special privileges to the customer.

TD product master comprises of General Parameters, Deposit Term Parameters, Interest Rates Parameters, Redemption Parameters, Maturity Parameters, GL Code Parameters, Advices Parameters, Interest Payout Parameters, Denomination details and Special features.


Definition Prerequisites

- BAM09 - Issuer Maintenance
- CIM08 - Customer Type Maintenance
- BAM76 - Product Customer Tax Codes Maintenance

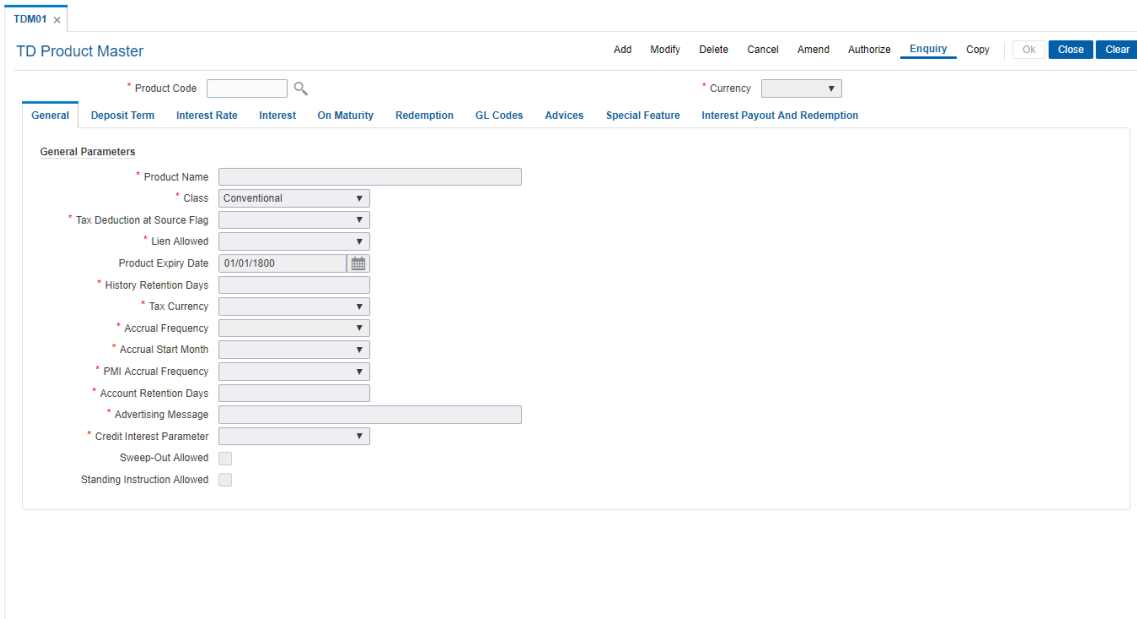
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To define a term deposit product

1. In the **Dashboard** page, Enter the Task Code **TDM01** and then click  or navigate through the menus to **Back Office Transactions > TD > TD Product Master**.
2. You will be navigated to **TD Product Master** screen.

TD Product Master



Field Description

Field Name	Description
Product Code	[Mandatory, Numeric, Five] Type the product code. The product code is a user specified unique number, which helps to

identify the TD product.

Once added, this field cannot be modified or amended.

Currency

[Mandatory, Drop-Down]

Select the currency for the product from the drop-down list.

The currency maintained in the **Currency Codes Maintenance** (Task Code: BAM56) option gets populated in the drop-down list.

Once added, this field cannot be modified or amended.

3. Click **Add**.
4. Enter the product code and press the **Tab** or **Enter** key.
5. Select the currency from the list.

TD Product Master

The screenshot displays the 'TD Product Master' application window. At the top, there is a search bar with 'Product Code' set to '375' and a 'Currency' dropdown menu set to 'INR'. Below this, a series of tabs are visible: 'General', 'Deposit Term', 'Interest Rate', 'Interest', 'On Maturity', 'Redemption', 'GL Codes', 'Advices', 'Special Feature', and 'Interest Payout And Redemption'. The 'General' tab is currently selected, showing a 'General Parameters' section. This section contains several fields and dropdown menus, including: 'Product Name' (set to 'INR'), 'Class' (set to 'Conventional'), 'Tax Deduction at Source Flag' (set to 'Accrual'), 'Lien Allowed' (set to 'Principal + Interest'), 'Product Expiry Date' (set to '29/02/2029'), 'History Retention Days' (set to '2'), 'Tax Currency' (set to 'INR'), 'Accrual Frequency' (set to 'Monthly'), 'Accrual Start Month' (set to 'September'), 'PMI Accrual Frequency' (set to 'None'), 'Account Retention Days' (set to '2'), 'Advertising Message' (empty), and 'Credit Interest Parameter' (set to 'Posting Date'). There are also two checkboxes: 'Sweep-Out Allowed' and 'Standing Instruction Allowed', both of which are currently unchecked.

7. Enter the required information in the various tabs.

General

The screenshot shows the 'TD Product Master' form with the following fields and values:

- Product Code: 375
- Currency: INR
- Product Name: INR
- Class: Conventional
- Tax Deduction at Source Flag: Accrual
- Lien Allowed: Principal + Interest
- Product Expiry Date: 28/02/2029
- History Retention Days: 2
- Tax Currency: INR
- Accrual Frequency: Monthly
- Accrual Start Month: September
- PMI Accrual Frequency: None
- Account Retention Days: 2
- Advertising Message: (empty)
- Credit Interest Parameter: Posting Date
- Sweep-Out Allowed:
- Standing Instruction Allowed:

Field Description

Field Name	Description
General Parameters	
Product Name	<p>[Mandatory, Alphanumeric, 40] Type the product name. Product name can be the schemes introduced by the bank. The same product name appears on the bank statement or deposit certificate. Two different products can have the same product name. These products can be distinguished by the product code.</p>
Class	<p>[Mandatory, Drop-Down] Select the class of the product from the drop down list. The options are:</p> <ul style="list-style-type: none"> • Conventional • FCNR • Islamic • NRE • NRO
Tax Deduction at Source Flag	<p>[Mandatory, Drop-Down] Select the TDS flag for TD product from the drop-down list. This flag determines the instance depending on which, the tax should be deducted from the interest earned on the TD.</p> <ul style="list-style-type: none"> • No Tax - No TDS will be deducted from the accounts opened under this product. <p>If the account is opened under this particular product for the Customer Type - Resident and the TDS flag is set to No Tax, even though the</p>

Tax Code is defined at the **Customer** level, no tax will be deducted from the account.

- Accrual - TDS will be calculated and deducted, on every interest accrual for an account.
- Compounding - TDS will be deducted whenever the computed interest is added to the principle amount.
- PayOut - TDS will be deducted at the time of interest payment to the customer, i.e., when the date becomes due, and not at the event of payment to the customer. Accordingly entries will be automatically made in the Payable GL.
- Withdrawal - TDS will be deducted at the time of interest withdrawal. For example, if **Interest Payout** instruction is given as **Transfer to CASA**, there will be no time lag and the interest amount after tax deduction will be credited to the savings account at the time of interest payout. If **Interest Payout** instruction is given as **Cash**, the net amount will be given to the customer, when he personally comes to collect the proceeds, from which tax will already be deducted on the due date.

TDS rate depends on the customer type and product customer tax codes cross reference, maintained in the global parameters. In Tax parameter maintenance TDS06, it is possible to specify if the tax needs to be calculated at the customer level or account level. Once added, this field cannot be modified or amended.

Lien Allowed

[Mandatory, Drop-Down]

Select the lien allowed for the TD product from the drop-down list.

Lien can

- Principal - Lien can only be imposed on the principal portion of the deposit.
- Principal + Interest - Lien can be imposed on the cumulative value of the principle and interest accrued and compounded till now.
- Maturity - Lien can be imposed up to the maturity amount of the deposit. This means applying lien for the interest portion, which is yet to be accrued and compounded.
- None - No lien will be allowed on such TD products.

Once added, this field cannot be modified or amended.

If the Product Class is Annuity Deposit, this field will be defaulted to None and will be disabled.

Product Expiry Date

[Mandatory, Date editor, dd/mm/yyyy]

Select the product expiry date from the Date editor.

This expiry date is required to be set up by you, at the time of initial product definition. You cannot open or renew new accounts under the product, after the expiry date. But accounts existing under the product will continue to function normally.

History Retention Days

[Mandatory, Numeric, Four]

Type the history retention period in days.

This field is for future use.

Tax Currency

[Conditional, Drop-Down]

Select the tax currency for the TD product from the drop-down list.
The tax will be deducted in the account currency, but will be remitted in the tax currency.
This field is disabled when the **Tax Deduction at Source flag** is set to **No Tax**.

Accrual Frequency

[Mandatory, Drop-Down]

Select the accrual frequency for the TD product from the drop-down list.

This specifies the time interval at which, the interest for a deposit will get accrued or accumulated.

The options are:

- Daily
- Weekly
- Fortnightly
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly

For example, if **Accrual Frequency** is defined as **Daily**, then the system will compute the interest everyday, for all the deposits under this product.

Once added, this field cannot be modified or amended.

Accrual Start Month

[Conditional, Drop-Down]

Select the accrual start month of the TD product from the drop-down list.

You need to specify the start month, in case the **Accrual Frequency** is **Bimonthly, Quarterly, Half Yearly** or **Yearly**.

Once added, this field cannot be modified or amended.

PMI Accrual Frequency

[Mandatory, Drop-Down]

Select the post maturity interest accrual frequency, for a TD product, from the drop-down list.

The options are:

- None
- Monthly
- Quarterly
- Half-Yearly
- Yearly

Account Retention Days

[Mandatory, Numeric, Three]

Type the account retention days.

These are the number of days, for which an initiated TD account will be retained without a payin happening for the same. If the payin does not happen within the specified period, then the TD will be closed during the EOD process on the last retention day.

Once added, this field cannot be modified or amended.

- Advertising Message** [Mandatory, Alphanumeric, 72]
Type the advertising message for the TD product. It will be used for the purpose of product promotion. You can modify this message, to suit the product promotion strategy of the bank. This message will be printed on the statement, sent to the customers.
- Credit Interest Parameter** [Mandatory, Drop-Down]
Select the parameter for calculation of interest from the drop-down list. If payin is done through cheque, the interest can be calculated either from the posting date or value date of the cheque. The options are:
- Posting Date
 - Value Date
- Sweep-Out Allowed** [Display]
This Field displays if the Sweep-Out facility is allowed.
- Standing Instruction Allowed** [Display]
This field displays if the Standing Instruction is allowed.

Screen Description

The above tab screen displays the general parameters while setting up a TD product. The product being a non-discounted type will be classified as a normal type of product, where lien is allowed on Principal + Interest amount.

This product has a quarterly accrual frequency and has a start month of January for all accruals. The account and account history will be retained for 14 days.

All cheque deposits for opening of TD's will be given interest from the value date.

Exercise

Create a new TD product. Set up the various parameters for the product like term, interest rate, payout, redemption & maturity handling, GL codes etc.

Deposit Term

The screenshot shows the 'TD Product Master' form with the 'Deposit Term' tab selected. The form includes the following fields:

- Product Code:** 375
- Currency:** INR
- Amount:**
 - Minimum: 10,000.00
 - Incremental: 10,000.00
 - Maximum: 10,00,00,000.00
- Terms:**
 - Unit: Months
 - Minimum: 12 Months, 0 Days
 - Incremental: 2 Months, 0 Days
 - Maximum: 368 Months, 0 Days
- 1st Slab:**
 - Min. Amount: 10,000.00
 - Min. Term: 12 Months, 0 Days
- 2nd Slab:**
 - Min. Amount: 1,000.00
 - Min. Term: 12 Months, 0 Days

Field Description

Field Name	Description
Amount	
Minimum	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the minimum amount that can be accepted as deposit under this product.</p> <p>The system displays an error message if the TD is opened with a balance less than the amount defined in this field.</p> <p>Partial redemption will not be allowed if the balance is below the value, defined in this field. In this case, the full amount has to be redeemed.</p> <p>After redemption, the balance in the account should be equal to or greater than the minimum balance.</p> <p>For example, for a deposit of 50,000 the minimum balance is defined as 5000. The customer wants to redeem 47,000. The system will not allow the customer to redeem an amount more than 45,000. He has to redeem either an amount less than 45,000 or 50,000, i.e., the full amount.</p>
Maximum	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the maximum amount that can be accepted as deposit under the product.</p> <p>The system displays an error message if the TD is opened with a balance more than the amount defined in this field. The maximum amount can exceed, if the amount is increased due to the compounding effect.</p> <p>For example, if 10000 is defined as maximum amount at the product level, no deposit greater than 10000 can be made under this product.</p>
Incremental	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the incremental amount.</p> <p>When a new deposit is made it has to be in multiples of the incremental amount, specified in this field. However this field becomes invalid for the deposits, which are being renewed.</p> <p>The system renews the deposit irrespective of the incremental value defined at the product level. Any new deposit made in the new account should be in the multiple of the incremental amount.</p> <p>For example, if minimum deposit allowed is 1000 and the incremental amount is 100, an account can be opened for 1000 and subsequent deposits can be made in the multiples of 100 i.e. 1100, 1200, etc.</p>
Terms	
Unit	<p>[Mandatory, Drop-Down]</p> <p>Select the unit for specifying the term of the deposit from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Days – Deposit accounts will always be specified in terms of days. For example, a deposit for one year will have to be opened as 365 days.• Months – Deposit accounts will always be specified in terms of months. For example, a deposit for one year will have to be opened as 12 months. The term has to be a multiple of months

and a deposit cannot be opened for a period like 6 months 15 days.

- **Combination** – If the user defines the unit as **Combination**, the system will allow the user to set up a minimum/maximum term as a combination of months and days. For example, the user can specify 3 months and 15 days. This option provides the user maximum flexibility while opening an account.

If the Product Class is **Annuity Deposit**, this field will be defaulted to **Months** and will be disabled.

Minimum

[Mandatory, Numeric, Four]

Type the minimum term in days and/or months. This is validated against the **Unit** field. If the unit is selected as **Months**, **Days** or **Combination**, then the system will allow you to define the minimum term only in months, days or in combination respectively. For example, if 90 days is specified as the minimum term at the product level, a user will be allowed to open deposits for 90 days and above for this product.

Maximum

[Mandatory, Numeric, Four]

Type the maximum term in days and/or months. This is validated against the **Unit** field. If the unit is selected as **Months**, **Days** or **Combination**, then the system will allow you to define the maximum term only in months, days or in combination respectively. For example, if 365 days is specified as the maximum term at the product level, a user will be allowed to open deposits for 365 days and below for this product.

Incremental

[Mandatory, Numeric, Four]

Type the incremental term. A deposit term has to be in multiples of the incremental term. While opening a term deposit account, the term will be validated against this field. The deposit term and the renewal term should be in the multiples of the incremental term value defined in this field. For example, if the minimum term is 1 month and the incremental term is 3 months, the account can be opened for a period of 1 month or in multiples of 3 months, i.e., 4, 7, 10 months.

1st Slab

Min. Amount

[Mandatory, Numeric, 13, Two]

Type the minimum amount for the 1st slab. Slabs help banks to encourage customers to keep higher deposits for lower term and vice versa. These slabs control the deposit amount and deposit term combination that can be accepted while opening or renewing a TD account. For each product, two slabs of minimum deposits and their corresponding minimum terms or vice versa can be defined.

Min. Term

[Mandatory, Numeric, Four, Four]

Type the minimum term for the 1st slab. Slabs help banks to encourage customers to keep higher deposits for lower term and vice versa. These slabs control the deposit amount and deposit term combination that can be accepted while opening or renewing a TD account.

For each product, two slabs of minimum deposits and their corresponding minimum terms or vice versa can be defined.

2nd Slab

Min. Amount

[Optional, Numeric, 13, Two]

Type the minimum amount for the 2nd slab, if any.

Slabs help banks to encourage customers to keep higher deposits for lower term and vice versa.

These slabs control the deposit amount and deposit term combination that can be accepted while opening or renewing a TD account.

For each product, two slabs of minimum deposits and their corresponding minimum terms or vice-versa can be defined.

Min. Term

[Optional, Numeric, Four, Four]

Type the minimum term for the 2nd slab, if any.

Slabs help banks to encourage customers to keep higher deposits for lower term and vice versa.

These slabs control the deposit amount and deposit term combination that can be accepted while opening or renewing a TD account.

For each product, two slabs of minimum deposits and their corresponding minimum terms or vice-versa can be defined.

Screen Description

The above tab screen displays the parameters that will be set for the amount and term of deposits under product code 375. The deposit can be between a minimum and maximum of INR 10000 to INR 100000.

The term of the deposits can be between 6 months to 36 months and in increments of 3 months. The deposit can be only held in months.

The slab defined controls the minimum term for the minimum amount, it states that for the minimum amount of INR 5\10000.00 the minimum term is 3 months.

Exercise

Create a new TD product. Set up the various parameters for the product like term, interest rate, payout, redemption & maturity handling, GL codes etc.

Interest Rate

TDM01 x

TD Product Master Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

* Product Code * Currency

General Deposit Term **Interest Rate** Interest On Maturity Redemption GL Codes Advices Special Feature Interest Payout And Redemption

Interest Rates

* Minimum Rate <input type="text" value="10.00000"/>	* Maximum Rate <input type="text" value="15.00000"/>
Rate Control Flag <input type="text" value="Fixed Rate"/>	Profit Ratio <input type="text"/>
* Minimum Variance <input type="text" value="2.00000"/>	* Maximum Variance <input type="text" value="5.00000"/>

Field Description

Field Name	Description
Interest Rates	
Minimum Rate	<p>[Mandatory, Numeric, Four] Type the minimum interest rate allowed for accounts under this product. This is inclusive of the variance at the product and account level.</p> <p>For example, the minimum rate is specified as 12% and the variance as –2% at the product level. While opening the account the interest for that slab is 13% and we specify the variance as –2%, the net effective rate will be 11%. The system will give an error message stating that the interest rate is not within the product parameters.</p> <p>If the field is kept blank, the system will set the default value as zero. Once added, this field cannot be modified or amended.</p>
Maximum Rate	<p>[Mandatory, Numeric, Four] Type the maximum interest rate allowed for accounts under this product.</p> <p>This is inclusive of the variance at the product and account level.</p> <p>For example, the maximum rate is specified as 14% and the variance is 2%. While opening the account the interest for that slab is 13% and we specify the variance as 2%, then the net effective rate will be 15%. The system will give an error message stating that the interest rate is not within the product parameters.</p> <p>If the field is kept blank, the system will set the default value as zero. Once added, this field cannot be modified or amended.</p>
Rate Control Flag	<p>[Optional, Drop-Down] Select the rate control flag from the drop-down list.</p> <p>The options are:</p>

- Fixed Rate- If this option is selected there will not be any change in the interest rate during the term of the account.
- Floating Rate- If this option is selected the interest rate for the product can be changed during the term of the account.

If the Product Class is Annuity Deposit, this field will be defaulted to Fixed and will be disabled.

Profit Ratio

This field is used for Islamic products.

Minimum Variance

[Mandatory, Numeric, Three, Six]

Type the minimum variance allowed at the account level for all accounts under that product.

For example, if the minimum variance is set as 2%, it specifies that the Account Level Variance cannot be below 2%. But the overall interest rate should be within the interest ceiling defined at the product level.

If the field is kept blank, the system will set the default value as zero.

Once added, this field cannot be modified or amended.

Maximum Variance

[Mandatory, Numeric, Three, Six]

Type the maximum variance allowed at the account level for all accounts under that product.

For example, if the maximum variance is set as 2%, it specifies that the Account Level Variance cannot exceed 2%. But the overall interest rate should be within the interest ceiling defined at the product level.

If the field is kept blank, the system will set the default value as zero.

Once added, this field cannot be modified or amended.

Screen Description

The above tab screen displays the interest rates parameters of a minimum of 6.00% and maximum of 10.00%. The variance allowable at a deposit level is between 1% to 3%

Exercise

Create a new TD product. Set up the various parameters for the product like term, interest rate, payout, redemption & maturity handling, GL codes etc.

Interest

TDM01 x

TD Product Master Add Modify Delete Cancel Amend Authorize Enquiry Copy **Ok** **Close** **Clear**

* Product Code * Currency

General Deposit Term Interest Rate **Interest** On Maturity Redemption GL Codes Advices Special Feature Interest Payout And Redemption

Interest Calculation :

- * Interest Accrual Basis ▼
- * Interest Accrual Basis Broken Period ▼
- * Interest Payout basis ▼
- * Interest Compounding basis ▼
- * Interest Compounding Frequency ▼
- * Interest Payout Frequency ▼
- Minimum Deposit Term for periodic interest Months Days
- Post Maturity Interest Index / Rate ▼
- Include Variance on PMI
- Recompile PMI on rate change
- * Post Maturity Interest Routine
- * Payout Option ▼
- * Rounding Method for Interest ▼
- * Nearest Amount to Round for Interest ▼

Field Description

Field Name	Description
Interest Calculation	
Interest Accrual Basis	<p>[Mandatory, Drop-Down]</p> <p>Select the interest accrual basis for normal period from the drop-down list.</p> <p>Normal period is defined as the period between the last interest compounding / accrual / payout date (whichever is later) to the next compounding / accrual / payout date (whichever is earlier).</p> <p>The interest accrual methods and their calculation characteristics are defined below:</p> <ul style="list-style-type: none"> • Euro 30/360 - 30 days in a month will be taken as numerator for all months except February. Actual number of days in February will be considered for calculation. 360 days in a year will be taken as denominator. • US 30/360 - 30 days in a month will be taken as numerator and 360 days in a year will be taken as denominator. • Actual/Actual - Actual days in a month will be taken as numerator and actual days in a year will be taken as denominator. • Actual/360 - Actual days in a month will be taken as numerator and 360 days in a year will be taken as denominator. • Euro 30/Actual - 30 days in a month will be taken as numerator for all months except February. Actual number of days in February will be considered for calculation. Actual days in a year will be taken as denominator. • US 30/Actual - 30 days in a month will be taken as numerator for all months. Actual days in a year will be taken as denominator. • Actual/365 - Actual days in a month will be taken as numerator

and 365 days in a year will be taken as denominator. This affects interest calculations for the leap years.

Once added, this field cannot be modified or amended.

If the Product Class is Annuity Deposit, this field will be defaulted to US 30/360 and will be disabled.

**Interest Accrual
Basis Broken Period**

[Mandatory, Drop-Down]

Select the interest accrual basis for the broken period from the drop-down list.

The options are:

- Euro 30/360 - 30 days in a month will be taken as numerator for all months except February. Actual number of days in February will be considered for calculation. 360 days in a year will be taken as denominator.
- US 30/360 - 30 days in a month will be taken as numerator and 360 days in a year will be taken as denominator.
- Actual/Actual - Actual days in a month will be taken as numerator and actual days in a year will be taken as denominator.
- Actual/360 - Actual days in a month will be taken as numerator and 360 days in a year will be taken as denominator.
- Euro 30/Actual - 30 days in a month will be taken as numerator for all months except February. Actual number of days in February will be considered for calculation. Actual days in a year will be taken as denominator.
- US 30/Actual - 30 days in a month will be taken as numerator for all months. Actual days in a year will be taken as denominator.
- Actual/365 - Actual days in a month will be taken as numerator and 365 days in a year will be taken as denominator. This affects interest calculations for the leap years.

The period that is less than a full payout/compounding cycle will be taken as broken period by the system.

For example, if the account has monthly interest accrual with interest payout/compounding frequency defined as **Calendar** and the account matures on 13th of a month, then the period between 1 to 13th is the broken period.

Refer to **Interest Accrual Basis** for details of various options.

Once added, this field cannot be modified or amended.

If the Product Class is Annuity Deposit, this field will be defaulted to US 30/360 and will be disabled.

Interest Payout basis

[Mandatory, Drop-Down]

Select the interest payout basis from the drop-down list.

The options are:

- Calendar: If the user selects **Calendar**, the interest payout will take place at the end of the calendar month or quarter.
- Anniversary: If the user selects **Anniversary**, the interest payout will take place at the start date of placing a deposit

For example, the deposit is placed on 15th of March with the interest payout frequency as **Monthly**. If the **Calendar** option is selected, the

interest payout will start from 31st of March, 30th April and so on. If the **Anniversary** option is selected, the first interest payouts will be on 15th of April, and then next will be 15th May.

Once added, this field cannot be modified or amended.

If the Product Class is Annuity Deposit, this field will be defaulted to Anniversary and will be disabled.

**Interest
Compounding basis**

[Mandatory, Drop-Down]

Select the frequency, at which the interest accrued is compounded to the principal, from the drop-down list.

The options are:

- Calendar: If the user selects **Calendar**, the interest compounding will take place at the end of the calendar month or quarter.
- Anniversary: If the user selects **Anniversary**, the interest payout will depend upon the start date of placing a deposit and the compounding frequency.
- None

For example, the deposit is placed on 15th of March with the interest compounding frequency as **Monthly**. If the **Calendar** option is selected, the interest compounding will start from 31st of March, 30th April and so on. If the **Anniversary** option is selected, the interest compounding frequency will be on 15th of April, 15th May and so on. Once added, this field cannot be modified or amended.

If the Product Class is Annuity Deposit, this field will be defaulted to Anniversary and will be disabled.

**Interest
Compounding
Frequency**

[Mandatory, Drop-Down]

Select the frequency, at which the interest accrued will be compounded to the principal, from the drop-down list.

The options are:

- None/At Maturity
- Monthly
- Bi-Monthly
- Quarterly
- Half-Yearly
- Yearly
- 180-Days

If the Product Class is Annuity Deposit, this field will be defaulted to None/At Maturity and will be disabled.

**Interest Payout
Frequency**

[Mandatory, Drop-Down]

Select the interest payout frequency from the drop-down list.

Interest payout frequency is the period at which the interest will be paid.

The interest payout frequency should be greater than the accrual frequency.

The options are:

- None/At Maturity
- Monthly

- Bi-Monthly
- Quarterly
- Half-Yearly
- Yearly
- 180-Days

If the Product Class is Annuity Deposit, this field will be defaulted to Monthly and will be disabled.

Minimum Deposit Term For Periodic Interest

[Optional, Numeric, Four, Four]

Type the minimum deposit term for periodic interest. If the deposit is opened with a term less than the period specified in this field, the interest will be payable only at maturity.

For example, the **Minimum Deposit Term For Periodic Interest** is defined as 6 months. The **Interest Payout Frequency** is **Monthly**. If the account is being opened for 4 months, the **Interest Payout Frequency** will be defined as **At Maturity** by the system.

Once added, this field cannot be modified or amended.

Post Maturity Interest Index/Rate

[Optional, Drop-Down]

Select the post maturity interest index rate from the drop-down list.

The account reaches the post maturity stage, if no maturity payout instructions are specified for the TD.

If the customer gives the renewal instruction on the matured deposit during the grace period, the account can be renewed from the maturity date.

It specifies the rate at which the interest is paid for the grace period after maturity if no renewal instructions have been given by the customer.

The effective rate for the interest index code is displayed in the next field.

Include Variance on PMI

[Optional, Check Box]

Select the **Include Variance on PMI** check box if the account level variance has to be included in the PMI interest calculation.

Recompute PMI On Rate Change

[Optional, Check Box]

Select the **Recompute PMI On Rate Change** check box to recompute PMI on rate change.

Post Maturity Interest routine

[Mandatory, Search List]

Select the post maturity interest routine from the Search List.

It is a logical set of instructions for calculating the post maturity interest rate. The bank can define its own post maturity interest calculation routine.

Payout Option

[Mandatory, Drop-Down]

Select the default payout for the TD product from the drop-down list.

The options are:

- No Instructions – The interest will be paid, and the post maturity interest will be calculated.
- Redeem - The interest will be paid, but no post maturity interest will be calculated.

Rounding method for

[Mandatory, Drop-Down]

interest

Select the rounding method from the drop-down list.
The options are as follows:

- Round: The interest amount will be rounded either up or down to the nearest decimal place governed by the rounding precision.
- Cutoff: The interest amount in the decimal places beyond what is set in the rounding precision will be dropped.
- Raise: The interest amount will be rounded to the nearest higher decimal place depending on the precision set.

Nearest Amount to Round For Interest

[Mandatory, Drop-Down]

Select the appropriate nearest amount to round from the drop-down list. While capitalizing the interest if the rounding precision required is different from the currency rounding precision then this field can be used. For each decimal movement *10 factor should be used. This works with precision set for that currency.

The options are as follow:

- 1
- 10
- 100
- 1000

Interest should be rounded during interest payout as well as compounding based on the TD interest rounding parameters. System will pass incremental adjustment entries during rounding during interest payout as well as compounding. No carry forward of this rounded figure will be undertaken for the next financial year.

Screen Description

The above tab screen displays the interest calculation parameters. There are different methods that can be used for calculation of accrued interest for normal and broken periods. The method chosen is US 30/360. The various methods and their explanation are as under:

The interest accrual methods and their calculation characteristics are defined below:

- Euro 30/360 - 30 days in a month will be taken as numerator for all months except February. Actual number of days in February will be considered for calculation. 360 days in a year will be taken as denominator.
- US 30/360 - 30 days in a month will be taken as numerator and 360 days in a year will be taken as denominator.
- Actual/Actual - Actual days in a month will be taken as numerator and actual days in a year will be taken as denominator.
- Actual/360 - Actual days in a month will be taken as numerator and 360 days in a year will be taken as denominator.
- Euro 30/Actual - 30 days in a month will be taken as numerator for all months except February. Actual number of days in February will be considered for calculation. Actual days in a year will be taken as denominator.
- US 30/Actual - 30 days in a month will be taken as numerator for all months. Actual days in a year will be taken as denominator.
- Actual/365 - Actual days in a month will be taken as numerator and 365 days in a year will be taken as denominator. This affects interest calculations for the leap years

This field cannot be modified or amended.

The post maturity interest rate is defined as 15% and a predefined routine can be set for calculation of the same.

Exercise

Create a new TD product. Set up the various parameters for the product like term, interest rate, payout, redemption & maturity handling, GL codes etc.

On Maturity

The screenshot shows the 'On Maturity' tab of the 'TD Product Master' form. The 'Product Code' is 375 and the 'Currency' is INR. The 'Maturity Parameters' section includes the following fields:

- Maturity Due Notice Days: 3
- Unclaimed Deposit Transfer Days: 5
- Unclaimed Deposit Processing Frequency: Monthly
- Forced Renewal Term: 12 Months, 0 Days
- Auto Renewal Term: 12 Months, 0 Days
- Auto/Force Renew With Deposit Variance:
- Renew With Maturity Date:
- Renewal Rate:
- Renewal Grace Period: 4 Days
- Maturity Option: Reinvest
- Reinvest Product Code: 301 - FD-Resident
- Add Pending Interest to Principal on Maturity:

Field Description

Field Name	Description
Maturity Parameters	
Maturity Due Notice Days	[Mandatory, Numeric, Three] Type the maturity due notice days. It specifies the number of days, in advance a notice will be sent to the customer, informing about the maturity of the deposit accounts under this product. This field does not have any validations.
Unclaimed Deposit Transfer Days	[Mandatory, Numeric, Four] Type the unclaimed deposit transfer days. A matured term deposit with no renewal/redemption instruction will remain in the matured GL. The user can specify a time period after which such deposit will be closed automatically by the system and the proceeds will be transferred to the unclaimed GL.
Unclaimed Deposit Processing Frequency	[Mandatory, Drop-Down] Select the unclaimed deposit processing frequency from the drop-down list. The options are: <ul style="list-style-type: none"> • Daily • Monthly

The system's process of transferring of deposit and subsequent closure of accounts could be scheduled to take place either monthly or daily.

Forced Renewal Term	<p>[Mandatory, Numeric, Four] Type the forced renewal term. It is the term for which the deposit is to be automatically renewed on the maturity if there is lien on the deposit. The lien can be internal lien, i.e., for availing an overdraft against TD or it can be an external lien like a court order. If the field is kept blank, the system will set the default value as zero. This term can be specified in months and / or days.</p>
Auto Renewal Term	<p>[Mandatory, Numeric, Four] Type the auto renewal term, for which the deposit is to be automatically renewed, if the customer has not given any renewal instructions and there is no lien on the deposit. If the field is kept blank, the system will set the default value as zero. This term can be specified in months and / or days. If the Product Class is Annuity Deposit, this field will be defaulted to 0 months and 0 days and will be disabled.</p>
Auto/ Force Renew With Deposit Variance	<p>[Optional, Check Box] Select the Auto/ Force Renew With Deposit Variance check box to apply variance to deposits opened by auto/forced renewal under the product. For more information refer to the Example01 given at the end of this chapter.</p>
Renew With Maturity Date	<p>[Optional, Check Box] Select the Renew With Maturity Date check box to renew the TD account as on the maturity date even if the TD account grace day's have expired. This option is applicable for TD accounts that are opened as No Instruction on maturity.</p>
Renewal Rate	<p>[Conditional, Drop-Down] Select the renewal rate from the drop-down list. The renewal rate is to be applied in case renewal is done from maturity and after grace period expiry. The field is enabled only if the Renew With Maturity field is selected. The options are:</p> <ul style="list-style-type: none">• Current - The interest rate effective as on the renewal date will be will be applied to the TD account.• Higher - Higher of the interest rate applicable on the maturity date of the TD and the renewal/processing date will be applied.• Lower- Lower of the interest rate applicable on the maturity date of the TD and the renewal/processing date will be applied.• None- This field value is applicable if Renew With Maturity check box is unchecked.
Renewal Grace Period	<p>[Conditional, Numeric, Three] Type the renewal grace period. A deposit is kept in the matured GL, in case no instructions for payment</p>

of the matured deposit has been received from the customer at the time of deposit initiation. However, the customer can come to the bank well after the maturity date and request to renew the deposit effective from maturity date. You can define a period at the product level within which, a matured deposit could be renewed with the back dated effect from the maturity date. If customer renew TD account within grace period, then he/ she will get the interest rate applicable on the date of maturity. If the Product Class is Annuity Deposit, this field will be defaulted to 0 days and will be disabled.

Maturity option

[Mandatory, Drop-Down]

Select the appropriate maturity option from the drop-down list.

The maturity option is available for interest and principal. However, the user may change these product level defaults and select the desired option at the time of **Multiple Payout Instructions**, at the deposit/account level.

The options are:

- No Instructions - The amount gets transferred to the matured deposits GL and the amount would earn post-maturity interest for the grace days. Beyond grace days, no PMI interest will be applicable.
- Redeem- The amount gets transferred to the payable GL and this amount would not earn post-maturity interest.
- Reinvest- The amount gets added to the existing account with the auto renewal term.

Reinvest Product code

[Optional, Dropdown]

Select the appropriate reinvest product code from the dropdown list.

Add pending interest to Principal on Maturity

[Optional, Check Box]

Select the **Add Pending interest to Principal on Maturity** check box to add any uncollected interest and due interest, which is not collected, to the principal at the time of maturity of that account.

The adding of amounts to principal on maturity will be done in the BOD.

Screen Description

The above tab screen displays the parameters for maturity. The notice period for matured deposits is 3 days and any deposit that has matured without instructions will be classified as unclaimed in 2 days from maturity.

The processing will be carried out on a monthly basis. If the deposit is under lien or blocked it will be force renewed for 1 month. The renewal options and rates can also be set in this screen.

Exercise

Create a new TD product. Set up the various parameters for the product like term, interest rate, payout, redemption & maturity handling, GL codes etc.

Redemption

TDM01 x

TD Product Master Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Product Code 375 * Currency INR

General Deposit Term Interest Rate Interest On Maturity **Redemption** GL Codes Advices Special Feature Interest Payout And Redemption

Redemption Parameters

Premature Redemption Allowed

Part Redemption Allowed

Unit of Redemption

Change Slab on Redemption

* Penalty Rate to Use Product Rate

Fixed Penalty Rate / Variance 2.00000

Penalty Index 1 - 7.50000 % 0.00000

* Penalty Routine to Use Standard

* Penalty Routine

* Partial Period Interest Payable upto

* Minimum Term for Penalty Interest Months Days

Lock-in Term 0 Months Days

Service Charge Package

Field Description

Field Name	Description
Redemption Parameters	
Premature Redemption Allowed	[Optional, Check Box] Select the Premature Redemption Allowed check box to allow premature redemption. A deposit cannot be renewed before maturity, if the check box is not selected.
Part Redemption Allowed	[Optional, Check Box] Select the Part Redemption Allowed check box to allow partial redemption. If this field is selected, it enables the Units of Redemption field.
Unit Of Redemption	[Conditional, Numeric, 13, Two] Type the units of redemption. This field is enabled only if the Part Redemption Allowed check box is selected. You can specify the multiples in which the amount can be partially or prematurely redeemed. When partial or premature redemption is carried out on an account, the amount is validated against this field. If the Product Class is Annuity Deposit, this field will be defaulted to 0.01 and will be disabled.
Change Slab on Redemption	[Optional, Check Box] Select the Change Slab on Redemption option to change the slab on redemption. After redemption, principal balance may go below the specified slab level according to which interest rate was applied to the TD account. The interest rate will be reapplied according to the new principal balance if this option is selected. If the Product Class is Annuity Deposit, this field will be unchecked and will be disabled.

Penalty Rate to Use	<p>[Mandatory, Drop-Down] Select the penalty rate to be used from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Bank Rate - If you select bank level penalty rate, then the system will derive it from the TD Bank Parameters level for term deposit. • Product Rate - If you select product level penalty rate, then it enables the next two fields where the user can define the penalty rate. This penalty rate is applicable for all the interest slabs of the product. It will also be applicable for any partial redemption for deposit under the product. • Slab Level - If you select slab level penalty rate then the penalty rate can be defined for each slab in TD Product Rates. <p>Once added, this field cannot be modified or amended.</p>
Fixed Penalty Rate / Variance	<p>[Conditional, Numeric, Three, Four] Type the fixed penalty rate or variance on penalty rate in this field. This field will be enabled only if the Penalty Rate to Use is selected as Product Level. The fixed rate defined will be applicable for all the products or variance applicable on the rate determined by the penalty index.</p>
Penalty Index	<p>[Conditional, Drop-Down] This field will be enabled only if the Penalty Rate to Use is selected as Product Level. Select the Penalty Index from the drop down menu. The penalty index lists all the interest rates from the Interest Index Rates (Task Code: BAM13) option. The interest rate applicable for the selected interest index code will be displayed in the next field. The penalty rate can either be fixed or can be set to the penalty index.</p>
Penalty Routine to Use	<p>[Mandatory, Drop-Down] Select the penalty routine to be used from the drop-down list. The penalty routine can be standard or user defined. If it is standard, it will display the Penalty Routine. If it is user defined, it will enable the Penalty Routine field so that the relevant penalty routine can be entered.</p>
Penalty Routine	<p>[Conditional, Search List] Select the penalty routine from the Search List. Penalty routine is the logical set of instructions for deriving the penalty amount. This field will be enabled only if the Penalty Routine to Use is set to User Defined.</p>
Partial Period Interest Payable Upto	<p>[Mandatory, Drop-Down] Select the appropriate partial period interest payable option from the drop-down list. In case of premature deposit redemption one can specify the interest benefit available to the customer. The options are:</p> <ul style="list-style-type: none"> • Current Redemption Date - Interest up to current redemption date is paid. • Last Anniversary Date – Interest accrued up to the last

anniversary date is paid.

- Last Accrual Date – Interest accrued up to the last accrual date is paid.

Once added, this field cannot be modified or amended.

Minimum Term for Penalty Interest

[Optional, Numeric, Four, Four]

Type the minimum term in months and/or days for penalty interest. If the deposit is redeemed within this period, then no interest is payable on that deposit.

Lock-in Term

[Optional, Numeric, Four, Four]

Type the minimum term for lock in term. This period indicates the term for which the deposit needs to be retained in the system before it can allowed to be redeemed.

Service Charge Package

[Optional, Search List]

Select the service charge package code attached to the TD product from the Search List.

During part redemption, rounding will be done during computation of new penalty interest being calculated on the amount being withdrawn. During full redemption, entire interest accrued / compounded / paid out will be reversed and interest will be recomputed by applying the rounding logic.

Screen Description

The above tab screen displays the redemption details. The definition will enable part redemption in units of 1\$ and also the penalty to be charged. The routine for charging penalty is defined. The minimum term for the penalty and the lock in terms are defined in this screen.

Exercise

Create a new TD product. Set up the various parameters for the product like term, interest rate, payout, redemption & maturity handling, GL codes etc.

GL Codes

The screenshot shows the 'TD Product Master' window with the 'GL Codes' tab selected. At the top, there are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'OK', 'Close', and 'Clear'. Below these, there are fields for 'Product Code' (375) and 'Currency' (INR). The main area is divided into several sections for defining GL codes:

- GL Codes:** Includes fields for Regular Deposits, Interest Accrued, Interest Payable, Payment GL, Unclaimed Deposits, and GL for closed OTP customer accounts.
- Matured Deposits:** Includes fields for Matured Deposits, Interest Expense, Redemption Payable, Interest Compounded, and Replacement Cost GL.
- GL Codes-Tax Withheld 1:** Includes fields for Base Tax, Additional Tax1, and Additional Tax2.
- GL Codes-Tax Withheld 2:** Includes fields for Base Tax, Additional Tax1, and Additional Tax2.

Field Description

Field Name	Description
GL Codes	
Regular Deposits	<p>[Mandatory, Numeric, Nine] Type the regular deposit GL code. The Regular Deposits reflects the cumulative amount, i.e., the outstanding principal, deposited to all the account under the product. This is a liability type GL. Once added, this field cannot be modified or amended.</p>
Matured Deposits	<p>[Mandatory, Numeric, Nine] Type the matured deposit GL code. A deposit amount is transferred to this GL from the Regular Deposits GL once an account is matured and there is no renewal or maturity payment instruction on the account. The value in this GL would reflect the cumulative amount, i.e., the principal + compounded interest of all such matured accounts under a product for which there are no renewal/maturity instructions. This is a liability type GL. Once added, this field cannot be modified or amended.</p>
Interest Accrued	<p>[Mandatory, Numeric, Nine] Type the interest accrued GL code. This GL contains the interest which has been accrued on the account under the product. Entries will be passed in this GL account when the interest accrual takes place. The entry will be reconciled when the compounding or payout takes place. This is a liability type GL. Once added, this field cannot be modified or amended.</p>
Interest Expense	<p>[Mandatory, Numeric, Nine] Type the interest expense GL code. The interest expenses GL reflects the cumulative amount of interest paid to various accounts under a product during the accrual cycle. When the credit entry is passed in an accrued GL the contra entry is passed in the interest expenses account. This is an expense type GL. Once added, this field cannot be modified or amended.</p>
Interest Payable	<p>[Mandatory, Numeric, Nine] Type the interest payable GL code. When the interest payout mode is cash or cheque, the amount due to the customer is stored in this account. The proceeds have to be personally collected by the customer. This account does not accrue or pay any interest on such funds.</p>
Redemption Payable	<p>[Mandatory, Numeric, Nine] Type the redemption payable code. The redemption payable GL stores the principal amount that is to be paid to the customer when the TD account is redeemed for principal payout modes as cash or cheque.</p>
Payment GL	<p>[Mandatory, Numeric, Nine] Type the payment GL code.</p>

All the payin amounts done via various modes for the deposits initiated under a product will be logged in this GL. The deposits from various modes are consolidated to this GL before they are swept out to the Regular deposit GL.

Once added, this field cannot be modified or amended.

Interest Compounded [Mandatory, Numeric, Nine]
Type the interest compounded GL code.
This is applicable to compounded type of TD products. It is used to keep track of the total interest compounded, account wise. This GL is affected at the time of compounding based on the compounding frequency defined at the product level.
This is a liability type GL.
Once added, this field cannot be modified or amended.

Unclaimed Deposits [Mandatory, Numeric, Nine]
Type the unclaimed deposits GL code.
The unclaimed deposit reflects the cumulative amount, i.e., the principal + compounded interest which has matured and has remained in the **Matured GL** for the unclaimed period specified at the product level, without being collected by the customer. The system automatically closes a matured unclaimed account and transfers the proceeds to the **Unclaimed Deposits GL**.
Unclaimed deposit period is specified in the **On Maturity** tab.
The proceeds could be credited to any desired party or GL by debiting this GL.
This is a liability type GL.
Once added, this field cannot be modified or amended.

Replacement Cost GL [Mandatory, Numeric, Nine]
Type the GL which would account for the replacement cost.
This is a income type of GL

GL for Closed OTP Customer accounts [Text-Box, Numeric, 10]
It captures the GL account where the balance amount of the CASA account will be parked, in case the CASA account is closed when CDD procedure is not completed for customer.

GL Codes-Tax Withheld 1

Base Tax [Mandatory, Numeric, Nine]
Type the GL for base tax.
The amount of tax which can be remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).

Additional Tax1 [Mandatory, Numeric, Nine]
Type the GL for additional tax 1.
The amount of tax which can be remitted with respect to additional tax 1 under a specific tax structure (Tax 1 or Tax 2).

Additional Tax2 [Mandatory, Numeric, Nine]
Type the GL for additional tax 2.
The amount of tax which can be remitted with respect to additional tax 2 under a specific tax structure (Tax 1 or Tax 2).

GL Codes-Tax Withheld 2

Base Tax [Mandatory, Numeric, Nine]

Type the GL for base tax.

Additional Tax1 [Mandatory, Numeric, Nine]
Type the GL for additional tax 1.

Additional Tax2 [Mandatory, Numeric, Nine]
Type the GL for additional tax 2.

Screen Description

The above tab screen displays all the GL's that will be affected during the life cycle of the deposits. There are various GL's.

Field Name	Description
Payment GL	[Mandatory, Numeric, Nine] The payment GL code. All the payin amounts done via various modes for the deposits initiated under a product will be logged in this GL. The deposits from various modes are consolidated to this GL before they are swept out to the Regular deposit GL. Once added, this field cannot be modified or amended.
Interest Accrued	[Mandatory, Numeric, Nine] The interest accrued GL contains the interest which has been accrued on the account under the product , is reflected. Entries will be passed in this GL account when the interest accrual takes place. The entry will be reconciled when the compounding or payout takes place. This is a liability type GL. Once added, this field cannot be modified or amended.
Matured Deposits	[Mandatory, Numeric, Nine] The matured deposit GL code. A deposit amount is transferred to this GL from the Regular Deposits GL once an account is matured and there is no renewal or maturity payment instruction on the account. The value in this GL would reflect the cumulative amount , i.e., the principal + compounded interest of all such matured accounts under a product for which there are no renewal/maturity instructions. This is a liability type GL. Once added, this field cannot be modified or amended.
Tax Withheld 1	[Mandatory, Numeric, Nine] The tax withheld reflects the cumulative amount of tax deducted from accounts under a product, which is payable to the government. A reversal entry is passed when this amount is paid to the government. A reversal entry is to be passed manually to this GL when this amount is paid to the government. Tax entries pertaining to Tax Code 1 defined in Customer Types Maintenance will be passed to this GL This is a liability type GL.
Tax Withheld 2	[Mandatory, Numeric, Nine] The tax withheld reflects the cumulative amount of tax deducted from accounts under a product, which is payable to the government. A reversal entry is to be passed manually to this GL when this amount is

paid to the government.

Tax entries pertaining to Tax Code 2 defined in **Customer Types Maintenance** will be passed to this GL.

This is a liability type GL.

Unclaimed Deposits

[Mandatory, Numeric, Nine]

The unclaimed deposit reflects the cumulative amount, i.e., the principal + compounded interest which has matured and has remained in the **Matured GL** for the unclaimed period specified at the product level, without being collected by the customer. The system automatically closes a matured unclaimed account and transfers the proceeds to the **Unclaimed Deposits GL**.

Unclaimed Deposit period is specified in the **On Maturity** tab.

The proceeds could be credited to any desired party or GL by debiting this GL.

This is a liability type GL.

Once added, this field cannot be modified or amended.

Interest Expense

[Mandatory, Numeric, Nine]

The interest expenses is the cumulative amount of interest paid to various accounts under a product during the accrual cycle will be reflected in this GL. When the credit entry is passed in an accrued GL the contra entry is passed in the interest expenses account.

This is an expense type GL.

Once added, this field cannot be modified or amended.

Exercise

Create a new TD product. Set up the various parameters for the product like term, interest rate, payout, redemption & maturity handling, GL codes etc.

Advices

The screenshot displays the 'Advices' tab within the 'TD Product Master' application. At the top, there are navigation buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, and Clear. Below these, there are input fields for 'Product Code' (375) and 'Currency' (INR). The 'Advices' tab is active, showing a list of advice types with corresponding input fields:

- Interest Remittance Advice
- Interest Remittance Failed Advice
- Deposit Renewal Advice
- Redemption Proceeds Remittance Failed Advice
- Deposit Confirmation Advice
- Interest Adjustment Advice

Under the 'Certificates/Statements' section, there are checkboxes for 'Passbook', 'Statement', and 'Certificate'. A 'Passbook ID' search field is also present.

Field Description

Field Name	Description
Advices	
Interest Remittance Advice	<p>[Mandatory, Numeric, Three] Type the interest remittance advice format. An advice is sent in this format whenever interest has been remitted on TD accounts belonging to this product. The remittance can be for any payout mode. Once added, this field cannot be modified or amended.</p>
Interest Remittance Failed Advice	<p>[Mandatory, Numeric, Three] Type the interest remittance failed advice format. For interest payout modes other than cash or cheque, an advice is sent in this format when the remittance has failed. The reason for failure of the remittance is conveyed to the customer through this advice. Once added, this field cannot be modified or amended.</p>
Deposit Renewal Advice	<p>[Mandatory, Numeric, Three] Type the deposit Renewal Advice format. When deposits are renewed, the advice is sent to the customer in this format. Once added, this field cannot be modified or amended.</p>
Redemption Proceeds Remittance Failed Advice	<p>[Mandatory, Numeric, Three] Type the redemption proceeds remittance failed advice format. This advice maintains the format in which the customer should be intimated in case of redemption proceeds remittance failure. This is used when the remittance payout mode is other than cash or cheque. Once added, this field cannot be modified or amended.</p>
Deposit Confirmation Advice	<p>[Mandatory, Numeric, Three] Type the deposit confirmation advice format. The system generates the deposit confirmation advice and sends it to the customer. The deposit confirmation advices are generated during the EOD process. Once added, this field cannot be modified or amended.</p>
Interest Adjustment Advice	<p>[Mandatory, Numeric, Three] Type the interest adjustment advice format. If there is any interest adjustment on the deposit, advice will be generated in this format, informing the interest adjustment on the account. In the Add mode, this field displays the default values which can be modified. Once added, this field cannot be modified or amended.</p>
Certificate/Statements	
Passbook	<p>[Optional, Check Box, Drop-Down] Select the Passbook check box to maintain a passbook for a TD account. If this flag is checked, the system enables you to issue a passbook to the customer. This enables the Passbook drop-down list. Select the appropriate option from the drop-down list. The options are:</p> <ul style="list-style-type: none"> Account Level – The passbook is maintained at the account

level.

- Deposit Level – The passbook is maintained at the deposit level

Passbook ID

[Conditional, Search List]

Select the format ID for the passbook from the Search List.

The various formats can be defined in **Passbook Parameter Maintenance** under a passbook ID and linked to the product.

Statement

[Optional, Check Box]

Select the **Statement** check box to specify the frequency of statements to be generated for all TD accounts under the product and send it to the customer at the defined interval.

Frequency

[Conditional, Drop-Down]

Select the interval of statement generation from the drop-down list.

The options are:

- Anniversary month
- Anniversary year
- Calendar year
- Calendar month

This field is enabled only if the **Statement** check box is selected.

Certificate

[Optional, Check Box]

Select the **Certificate** check box to generate a certificate.

Screen Description

The above tab screen displays the various advices that will be sent to the customer at different stages of the deposit. The templates for these advices are predefined and will be pre set at the implementation stage.

Exercise

Create a new TD product. Set up the various parameters for the product like term, interest rate, payout, redemption & maturity handling, GL codes etc.

Special Feature

Field Description

Field Name	Description
Features	
Discounted Interest Flag	<p>[Optional, Check Box] Select the Discounted Interest Flag check box to enable the discounted interest. The product setup for feature should be as follows:</p> <ul style="list-style-type: none"> At the Product level the Interest Payout Frequency should be defined as Quarterly, and at the time of payin the Interest Payout Frequency parameter should be changed to Monthly. <p>Once added, this field cannot be modified or amended. If the Product Class is Annuity Deposit, this field will be unchecked and will be disabled.</p>
Unclaimed Flag	<p>[Optional, Drop-Down] Select the appropriate unclaimed flag option from the drop-down list. You can specify whether an individual deposit or the account should be tagged as unclaimed. The options are:</p> <ul style="list-style-type: none"> Deposit level – The individual deposit will be tagged as unclaimed when it crosses the unclaimed deposit transfer days. Account level - The account will be tagged as unclaimed when all the deposits under the account cross the unclaimed deposit transfer days.
Redemption Renewal Unclaimed Account	<p>[Optional, Check Box] Select the Redemption Renewal Unclaimed Account check box to allow the bank to redeem an unclaimed account.</p>

If this flag is selected, during unclaimed processing, the deposit will not be closed. Status of the deposit will be changed to 'Unclaimed'. The system will allow the customer to renew or redeem such unclaimed deposit. GL entries will not be passed by the system to move the balance to unclaimed GL.

If this flag is not selected, during unclaimed processing the deposit will be closed and the GL entries are passed by the system to move the balance to Unclaimed GL. Status of the deposit will be changed to 'Unclaimed'. The customer cannot redeem or renew an unclaimed deposit.

[Optional, Numeric, 13, Two]

Maximum Investment Amount 80C

Type the Maximum Investment Amount.

Add On Features

Auto Redemption Flag

[Mandatory, Drop-Down]

Select the appropriate auto redemption flag option from the drop-down list.

At the product level, you can parametrize the sequence in which the deposits/accounts will be broken to fund a linked CASA account.

The options are:

- First In First Out - Deposit/account created first through sweep out will be broken first
- Highest Rate First Out - Deposit/account with highest rate will be broken first thus, restricting the customer from retaining deposits/accounts with higher rates.
- Lowest Rate First Out - Deposit/account with lowest rate will be broken first thus, giving more benefit to the customer.
- Last In First Out - Deposit/account created last through sweep out will be broken first

If a withdrawal from CASA account, with Sweep-In instructions, requires withdrawing more cash than the amount present in the account, the deposits will be redeemed as per the **Auto Redemption** option specified.

Once added, this field cannot be modified or amended.

Update Running Balance On Compounding

[Mandatory, Drop-Down]

Select whether the current/running balance should be updated on interest compounding or not from the drop-down list. This balance would be reflected on the TD passbooks and TD statements.

The options are:

- YES - Update the balance on compounding
- NO - Do not update the balance on compounding

Currency Declaration Form

CDF Threshold Amount in USD

[Conditional, Numeric, 13, Two]

Type the threshold amount for FCNR transaction.

This field is enabled if **FCNR** option is selected in **Class** field.

Screen Description

The above tab screen displays all the special features. The unclaimed accounts are controlled at an account level and not at a customer level. The screen also controls redemptions if a number of deposits for an account under the product need to be broken prematurely. The sequence selected is Last in First Out.

There are four possibilities:

- First In First Out - Deposit/account created first through sweep out will be broken first
- Highest Rate First Out - Deposit/account with highest rate will be broken first thus, restricting the customer from retaining deposits/accounts with higher rates.
- Lowest Rate First Out - Deposit/account with lowest rate will be broken first thus, giving more benefit to the customer.
- Last In First Out - Deposit/account created last through sweep out will be broken first

Exercise

Create a new TD product. Set up the various parameters for the product like term, interest rate, payout, redemption & maturity handling, GL codes etc.

Interest Payout And Redemption

Field Description

Field Name	Description
Redemption	Redemption modes to be allowed for deposits can be selected
Pay By Cash	[Optional, Check Box] Select the Pay By Cash check box to allow for redemption by cash. If the Product Class is Annuity Deposit, this field will be un-checked and disabled.
Pay By Internal Transfer	[Optional, Check Box] Select the Pay By Internal Transfer check box to allow for redemption by internal transfer.
Pay To Loan	[Optional, Check Box] Select the Pay To Loans check box to allow for redemption to a loan account. If the Product Class is Annuity Deposit, this field will be un-

checked and disabled.

**Pay By BC
(Online/Tax Refund
On End of Year)**

[Optional, Check Box]
Select the **Pay By BC** check box to allow for redemption by Banker's Cheque.

Pay To GL Account

[Optional, Check Box]
Select the **Pay To GL Account** check box to allow for redemption to a GL account.

Pay By DD

[Optional, Check Box]
Select the **Pay By DD** check box to allow for redemption by Demand Draft. If the Product Class is Annuity Deposit, this field will be un-checked and disabled.

Reinvest

[Optional, Check Box]
Select the **Reinvest** check box to allow for reinvesting the redemption amount. If the Product Class is Annuity Deposit, this field will be un-checked and disabled.

**Pay to External
account**

[Optional, Check Box]
Select the **Pay To External Account** check box to allow for redemption to an external account. If the Product Class is Annuity Deposit, this field will be un-checked and disabled.

Interest Payout Modes

Interest payout modes to be allowed for deposits can be selected

Pay By Cash

[Optional, Check Box]
Select the **Pay By Cash** check box to allow for payment of interest by cash. If the Product Class is Annuity Deposit, this field will be un-checked and disabled.

**Pay By Internal
Transfer**

[Optional, Check Box]
Select the **Pay By Internal Transfer** check box to allow for payment of interest by internal transfer.

Pay To Loan

[Optional, Check Box]
Select the **Pay To Loans** check box to allow for payment of interest amount to loan account. If the Product Class is Annuity Deposit, this field will be un-checked and disabled.

Pay By BC

[Optional, Check Box]
Select the **Pay By BC** check box to allow for payment of interest by Bankers Cheque.

Pay To GL Account

[Optional, Check Box]
Select the **Pay To GL Account** check box to allow for payment of interest to GL account.

Pay By DD

[Optional, Check Box]
Select the **Pay By DD** check box to allow for payment of interest by Demand Draft. If the Product Class is Annuity Deposit, this field will be un-checked and disabled.

Reinvest

[Optional, Check Box]
Select the **Pay To Loans** check box to allow for payment of interest amount to loan account. If the Product Class is Annuity Deposit, this field will be un-checked and disabled.

Pay to External account [Optional, Check Box]
Select the **Pay To External Account** check box to allow for payment of interest to external accounts. If the Product Class is Annuity Deposit, this field will be un-checked and disabled.

Payout Issuer Codes

The default payout Issuer Codes to be used when the respective instruments are generated during the End of day/End of Month batch process.

Banker's Cheque [Optional, Drop-Down]
Select the default issuer code to be used for banker's cheque from the drop-down list.

Demand Draft [Conditional, Drop-Down]
Select the default issuer code to be used for demand draft from the drop-down list.
This field is enabled if the **Pay By DD** check box is selected from the **Redemption or the Interest Payout Mode** section.

External Transfer [Conditional, Drop-Down]
Select the default issuer code in case of payout to external account from the drop-down list.
This field is enabled if the **Pay By External Account** check box is selected from the **Redemption** or the **Interest Payout Mode** section.

Reinvest Product Code [Optional, Drop-Down]
Select the reinvest product code from the drop-down list.
The TD Product code in which the deposit interest payout amount and/or redemption amount will be reinvested by default.

Daily Interbranch Withdrawal Limit [Optional, Alphanumeric, 10]
Type the daily Withdrawal limit at the account level to be referred in case of Inter-branch withdrawals.
This works along with the teller Interbranch withdrawal limit defined at the branch setup level. The lower of these limits shall be applicable.

Screen Description

The above tab screen displays all the options available for payout of funds for deposits under a product.

The modes defined for redemption of the principal are:

- Cash
- Internal transfer
- Demand draft

The modes defined for redemption of the Interest is:

- Internal transfer

The different banks which will be used for issuing of these payments are also defined.

The daily inter branch limit for withdrawals of deposits has been set as USD 15,000.00

Exercise

Create a new TD product. Set up the various parameters for the product like term, interest rate, payout, redemption & maturity handling, GL codes etc.

8. Click **OK**.
9. The system displays the message "Record Added Authorization Pending". Click **OK**.
10. The new term deposit product is added once the record is authorised.

Example 01: Auto/Force Renew with deposit variance

The following table shows the behavior of the system for considering the **Auto/ Force renew with Deposit Variance** flag for the TD that is being renewed.

Carry Forward Flag	Product Level Renewal Flag	Renewal Product Code	Carry Forward Variance
Checked	Yes	Same	Deposit Variance
Cleared	Yes	Same	0
Cleared	Yes	Different	0
Checked	Yes	Different	Deposit Variance

Screen Description

The above tab screen displays the various denominations possible for the product. The denominations are in 50 and 500. The deposit certificates will be issued in the denominations defined in this screen.

Exercise

For your own bank create a product for TD based on the parameters detailed above.

4.3 TDM04 - TD Bank Parameters

Using this option bank level parameters for Term Deposits are maintained. These parameter will regulate transactions involving penalties and GLs.

Two important entities that are defined in **TD Bank Parameters Maintenance** are:

- **Suspense General Ledgers:** General Ledger entries are automatically passed in **Oracle FLEXCUBE**. However, in certain exceptional cases, the system fails to pass the GL entries automatically. In such cases, GL posting is done automatically by the system into the suspense GLs defined at the bank parameter level. The bank would have to manually reconcile these GLs.
- **Penalty Interest Parameters:** The penalty interest rate values will be derived from the **Bank Parameters Maintenance** if the penalty interest rate to be charged has been defined as **Bank Level** while defining the product. You can specify an interest index and a variance that has to be levied as penalty at the account level.

Penalty applicable due to partial withdrawal can be done in two ways for all TD products at the bank level namely

- **Absolute Method -** The absolute penalty can be defined as a fixed rate or floating rate. Fixed interest rate is defined in 'Net Penalty Interest Rate' field. Floating interest rate is defined by selecting the corresponding interest index code in 'Net Penalty Index' field.
- **Incremental Method –** Penalty can be defined as reduction in applicable TD interest rate. This reduction can be either in the form of variance as defined in 'Incremental Penalty Interest Variance' or index code as defined in 'Incremental Penalty Index'. The standard penalty routine uses the incremental method.


Definition Prerequisite

Not Applicable

Modes Available

Add, Modify, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add bank parameter

1. In the **Dashboard** page, Enter the Task Code **TDM04** and then click  or navigate through the menus to **Back Office Transactions > TD > Bank Parameters**.
2. You will be navigated to **TD Bank Parameters Maintenance** screen.

TD Bank Parameters

TDM04 x

TD Bank Parameters Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

Bank Code

GL Details

* Branch Suspense Credit GL

* Branch Suspense Debit GL

Replacement Cost Application

Stamp Duty Tax Applicable

DST Contra GL

Interest Rate Details

Incremental Penalty Interest Variance

Incremental Penalty Index

Net Penalty Interest Rate

Net Penalty Index

Use of TD Calendar for Maturity

Adjusted Maturity Day in case of Holiday

Variance for Penalty

Update Rate of Interest at EOD on Renewal

Pay Maturity Holiday interest

Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Three] Type the bank code. It is a unique number assigned to the bank.
GL Details	
Branch Suspense Credit GL	[Mandatory, Numeric, Nine] Type the branch suspense credit GL. Any credit suspense entry, if generated, will be logged in this GL.
Branch Suspense Debit GL	[Mandatory, Numeric, Nine] Type the branch suspense debit GL. Any debit suspense entry, if generated, will be logged in this GL.
Replacement Cost Application	[Optional, Check Box] Select the Replacement Cost Application check box to apply the replacement cost.
Stamp Duty Tax Applicable	[Optional, Check Box] Select the Stamp Duty Tax Applicable check box to apply the stamp duty tax.
DST Contra GL	[Conditional, Numeric, Nine] Type the GL to which Documentary stamp tax payable to BIR is posted. This is a asset type of GL and available in the currency of TD account. This field is enabled only if the Stamp Duty Tax Applicable option is selected.

Interest Rate Details

Incremental Penalty Interest Variance	<p>[Optional, Numeric, Two, Five] Type the incremental penalty interest variance. This is the incremental penalty variance applicable on the TD interest rate. This will be a fixed variance. At the product level if the Penalty Rate to Use field is defined as Bank Level and the Penalty Routine calculation refers to the incremental penalty interest rate then it overlooks the net penalty interest rate and penalty is calculated as follows :</p> $\text{Penalty Interest Rate (applicable)} = \text{Interest Rate (at the account level)} - \text{Net Incremental Penalty Interest Variance}$ <p>The Incremental Penalty Interest Variance should be less than 100.</p>
Incremental Penalty Index	<p>[Mandatory, Search List] Select the incremental penalty index code from the Search List. The system populates the net incremental penalty rate in the adjacent field, after adding the incremental penalty variance to the incremental penalty index. At the product level if the Penalty Rate to Use field is defined as Bank Level and the Penalty Routine calculation refers to the incremental penalty interest rate then it overlooks the net penalty interest rate and penalty is calculated as follows: Penalty Interest Rate (applicable) = Interest Rate (at the account level) - Net Incremental Penalty Interest Rate For example, the interest rate at the account level is defined as 6% and incremental penalty interest variance at the bank level is defined as 1%. In this case, 5% rate will be applicable for the account, if the deposit is broken prematurely.</p> $\text{Penalty Interest Rate (applicable)} = \text{Interest Rate (at the account level)} - \text{Net Incremental Penalty Interest Rate}$ <p>For example, the interest rate at the account level is defined as 6% and incremental penalty interest variance at the bank level is defined as 1%. In this case, 5% rate will be applicable for the account, if the deposit is broken prematurely.</p>
Net Penalty Interest Rate	<p>[Optional, Numeric, Three, Five] Type the net penalty interest rate variance. It is the absolute penalty interest, irrespective of the TD interest rate. The Net Penalty Interest Rate should be less than or equal to 100.</p>
Net Penalty Index	<p>[Mandatory, Search List] Select the net penalty index from the Search List. The system populates the net penalty rate in the adjacent field, after adding the net penalty interest rate variance to the net penalty index. At the product level, if the Penalty Rate to Use field is defined as Bank Level and the Penalty Routine calculation refers to the net penalty interest rate then it overlooks the incremental penalty interest rate. For example, if the net penalty index is defined as 5% then net penalty index applicable for the deposit is 5%.</p>
Use of TD Calendar for Maturity	<p>[Optional, Check Box] Select the Use of TD Calendar for Maturity check box to use the TD calendar if the TD maturity date falls on a holiday.</p>

Adjusted Maturity Day in case of Holiday	<p>[Conditional, Drop-Down]</p> <p>Select the adjusted maturity day, if the TD maturity date falls on a holiday, from the drop-down list.</p> <p>This field is enabled when the Use of TD Calendar for Maturity check box is selected.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Previous • Next
Variance for Penalty	<p>[Optional, Numeric, Two, Five]</p> <p>Type the variance in percentage for the penalty.</p> <p>The user can modify the penalty amount to the percentage as defined. If there is no increase or decrease in the penalty, the input here has to be zero.</p> <p>The penalty variance should be less than 100.</p>
Update Rate of Interest at EOD on Renewal	<p>[Optional, Check Box]</p> <p>Select the Update Rate of Interest At EOD on Renewal check box to update the rate of interest of all the deposits force renewed, auto renewed or opened at BOD to the treasury rate upload by the bank for the current date. TD statements/advices will be generated at EOD for all the deposits renewed/opened at BOD with the correct interest rates.</p>
Pay Maturity Holiday Interest	<p>[Optional, Check Box]</p> <p>Select the Pay Maturity Holiday Interest check box. If the flag is ticked, On the date of maturity processing of TD, if original maturity date is a holiday, then system will give simple interest for the period between original maturity date and date of payment of net proceeds to customer as part of maturity processing itself.</p>

Note: The **Use of TD Calendar for Maturity** and **Adjusted Maturity Day in Case of Holiday** fields are enabled only in the **Modify** mode.

3. Click **Add**.
4. Enter the bank code and press the **Tab** or **Enter** key.
5. Enter the GL details and the interest rate details.

TD Bank Parameters

TDM04 x

TD Bank Parameters Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** Close Clear

Bank Code

GL Details

* Branch Suspense Credit GL

* Branch Suspense Debit GL

Replacement Cost Application

Stamp Duty Tax Applicable

DST Contra GL

Interest Rate Details

Incremental Penalty Interest Variance

Incremental Penalty Index

Net Penalty Interest Rate

Net Penalty Index

Use of TD Calendar for Maturity

Adjusted Maturity Day in case of Holiday

Variance for Penalty

Update Rate of Interest at EOD on Renewal

Pay Maturity Holiday interest

6. Click **OK**.
7. The system displays the message "Record Added Authorisation Pending". Click **OK**.
8. The new bank parameter is added once the record is authorised.

Screen Description

The above screen displays the bank parameters that have been defined for the TD product. The GL for any suspense/rejected credit and debit entries are also defined.

The incremental penalty variance is defined as 0.05% and the TD calendar will be used for any penalty calculations.

In case of a holiday the maturity is carried forward to the next working day.

Exercise

For your bank TD module create a set of bank parameters and incremental or penalty interest rates that may be charged.

5. Tax Definitions

Tax is the payment imposed upon individuals or companies for government support.

In **FLEXCUBE Retail**, the tax can be defined, corresponding to the amount of income earned or expenditure spent during a financial year for different customer types or products, subject to the exemption amount if any, as stipulated by the respective Governments. Taxes in **FLEXCUBE** can be defined in the form of tax codes and a maximum of two tax codes can be linked at the account level.

FLEXCUBE can link default tax codes depending upon the combination of product to which the account belongs and the customer type to which the primary customer of account belongs. GL accounts for passing the relevant tax entries are derived from the FCCORE - Bank Parameters Maintenance (Task Code: STDFCBNK) option in the Corporate module.

5.1 BAM30 - Tax Codes Maintenance

Using this option you can define Tax Deduction at Source (TDS) codes with corresponding rates and the exemption limit above which the tax rate is applicable. The added/modified tax code will be applicable from the maintenance date, and cannot be maintained for backdated effect.

The defined tax codes can be attached to different customer types and product combinations, using the **Product Customer Tax Codes Maintenance** (Task Code: BAM76) option. This is also applicable for RD accounts.


Definition Prerequisites

Not Applicable

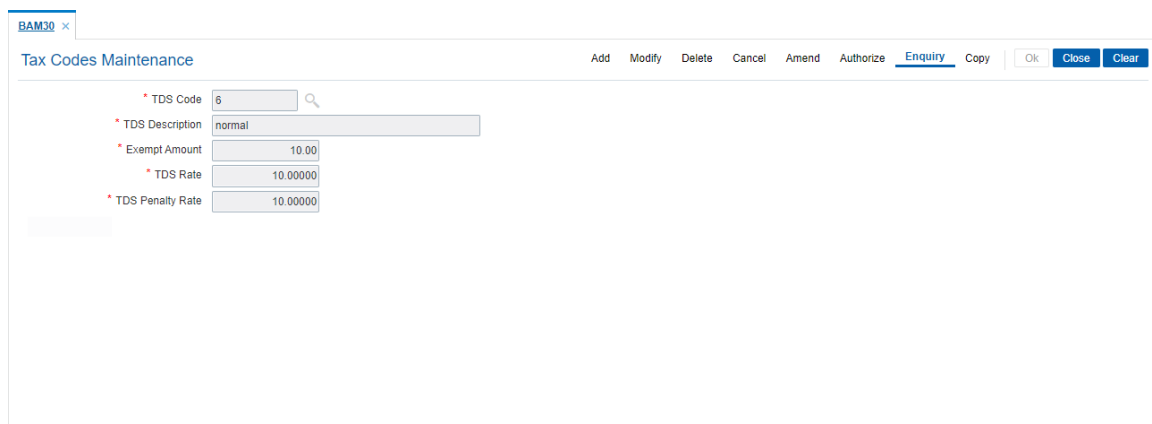
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a tax code

1. In the **Dashboard** page, Enter Task Code **BAM30** and then click  or navigate through the menus to **Back Office Transactions > Master > Tax Codes Maintenance**.
2. You will be navigated to **Tax Codes Maintenance** screen.

Tax Codes Maintenance



The screenshot shows the 'Tax Codes Maintenance' interface. At the top, there is a breadcrumb 'BAM30' and a search icon. Below that, the title 'Tax Codes Maintenance' is displayed alongside a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, and Clear. The main area contains a form with the following fields:

- TDS Code: 6
- TDS Description: normal
- Exempt Amount: 10.00
- TDS Rate: 10.00000
- TDS Penalty Rate: 10.00000

Field Description

Field Name	Description
TDS Code	[Mandatory, Numeric, Three] Type the Tax Deducted at Source (TDS) code The tax code is a unique number which represents the tax deducted at source (TDS). Once added, this field cannot be modified or amended.
TDS Description	[Mandatory, Alphanumeric, 40] Type the description for the TDS code. This information is for reference purposes.
Exempt Amount	[Mandatory, Numeric, 13, Two] Type the exemption amount. The exemption amount is calculated on the base. If the exemption amount is not specified, the system accepts the value

as zero.

TDS Rate [Mandatory, Numeric, Three, Five]
Type the tax rate in percentage.
By default, this field displays the value as 0.00. The maximum value accepted is 100.00.

TDS Penalty Rate [Mandatory, Numeric, 5]
Type the penalty rate applicable for the tax code. The maximum permissible value for this field is 100.

3. Click **Add**
4. Enter the TDS code and press the **Tab or Enter**.
5. Enter the TDS description, exempt amount, TDS rate, and TDS Penalty Rate.

Tax Codes Maintenance

The screenshot shows a web application window titled 'BAM30 x' with a sub-header 'Tax Codes Maintenance'. The main area contains a form with the following fields and values:

* TDS Code	321
* TDS Description	TAX Code
* Exempt Amount	50,000.00
* TDS Rate	2.00000
* TDS Penalty Rate	1.00000

At the top right of the form, there is a menu bar with the following options: [Add](#), [Modify](#), [Delete](#), [Cancel](#), [Amend](#), [Authorize](#), [Enquiry](#), [Copy](#), [OK](#), [Close](#), [Clear](#).

6. Click **OK**
7. The system displays following message: "Record Added Authorisation Pending". Click **OK**.
8. The tax code is added once the record is authorised.

Screen Description

The above screen displays the definition of tax code 105 for individual tax payers. The exemption amount defined is USD 50,000.00 and the rest on the balance interest earned is 20%.

Exercise

Create the various tax codes for the different customer types for your bank. These tax codes will be attached to the account.

5.2 BAM51 - Additional Tax Maintenance

Using this option you can maintain the effective date. The effective date cannot be modified during the tax year.

You can define additional tax1 and additional tax2 and the calculation method based on which the taxes will be computed.


Definition Prerequisites

Not Applicable

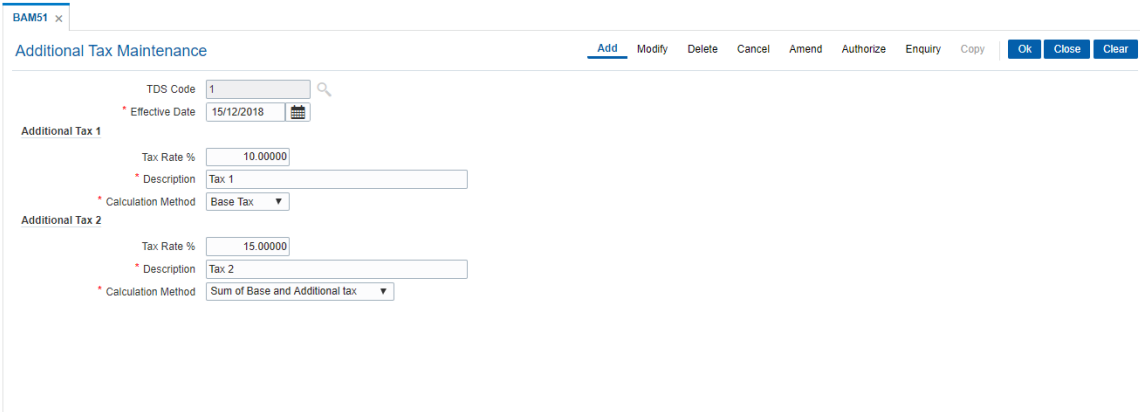
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add additional tax details

1. In the **Dashboard** page, Enter the Task Code **BAM51** and then click  or navigate through the menus to **Back Office Transactions > Master > Additional Tax Maintenance**.
2. You will be navigated to **Additional Tax Maintenance** screen.

Additional Tax Maintenance



Field Description

Field Name	Description
TDS Code	[Mandatory, Search List] Select the TDS code from the Search List. The TDS code is maintained in the Tax Code Maintenance (Task Code: BAM30) option.
Effective Date	[Mandatory, Date Picker, dd/mm/yyyy] Select the effective date from the Date Picker. The effective date is the date from which the additional tax rates will be applicable in the next tax year. The effective date cannot be modified during the tax year.
Additional Tax 1	
Tax Rate %	[Optional, Numeric, Six] Type the additional tax 1 percent.

The tax is deducted based on the Calculation Method selected.

Description

[Mandatory, Alphanumeric, 40]
Type the description for the additional tax 1.

Calculation Method

[Mandatory, Drop-Down]
Select the calculation method, based on which the Additional Tax 1 is deducted, from the drop-down list.

Additional Tax 2

Tax Rate %

[Optional, Numeric, Six]
Type the rate additional tax 2 percent.
The tax is deducted based on the Calculation Method selected.

Description

[Mandatory, Alphanumeric, 40]
Type the description of the Additional Tax 2.

Calculation Method

[Mandatory, Drop-Down]
Select the calculation method, based on which the Additional Tax 2 is deducted, from the drop-down list.
The options are:

- Base Tax
- Previous Additional Tax
- Sum of base and Additional Tax

3. Click **Add**.
4. Select the TDS code and the effective date from the Search List.
5. Enter the additional tax 1 and 2 details.

6. Click **OK**.
7. The system displays the message "Record Added Authorisation Pending...". Click **OK**.
8. The additional tax details are added once the record is authorised.

5.3 BAM76 - Product Customer Tax Codes Maintenance

Using this option you can define tax codes for different customer types and product combinations. This tax code is defaulted to the account-opening screen on selecting the customer type. The default tax codes can be changed during the account opening process as well at a later stage.


Definition Prerequisites

- BAM30 - Tax Codes Maintenance
- CHM01 - CASA Product Master Maintenance
- TDM01 - TD Product Master
- CIM08 - Customer Types Maintenance

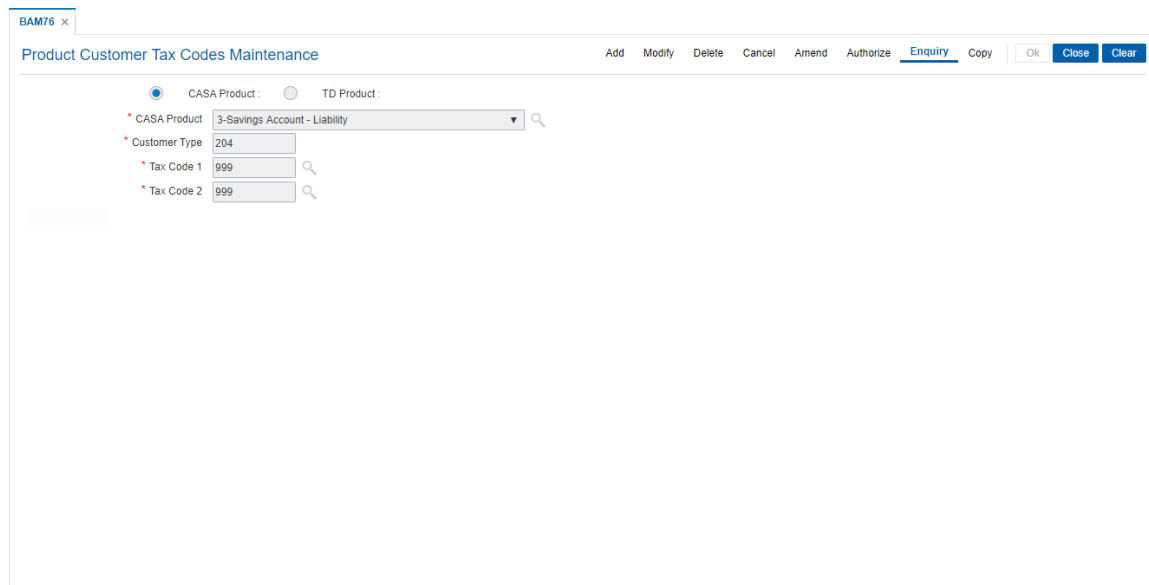
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add product customer tax code

1. In the **Dashboard** page, Enter the Task code **BAM76** and then click  or navigate through the menus to **Back Office Transactions > Customer > Product Customer Tax Codes Maintenance**.
2. You will be navigated to **Product Customer Tax Codes Maintenance** screen.

Product Customer Tax Codes Maintenance



Field Description

Field Name	Description
CASA Product / TD Product	[Mandatory, Radio Button, Drop-Down] Click the appropriate option button to select the option from the drop-down list. Select the product option from the drop-down list. The tax code will be maintained for the selected product.

The system displays the lists of all the authorised products for the selected product type.

The Casa/TD product drop-down list is enabled, once the corresponding option button is selected.

Customer Type

[Mandatory, Search List]

Select the customer type from the Search List.

The system displays the list of customers maintained in the **Customer Types Maintenance** (Task code: CIM08) option.

The system validates the product and customer type combination.

The system enables the **Tax Code 1** and **Tax Code 2** fields only if the combination is unique.

Tax Code 1

[Mandatory, Search List]

Select the tax code 1 from the Search List.

The tax codes 1 are maintained in the **Tax Codes Maintenance** (Task code: BAM30) option.

By default, the system displays the selected tax code 1 when an account for the above product type and customer type is selected.

Tax code 2

[Mandatory, Search List]

Select the additional tax applied on the account from the Search List.

This tax code will be defaulted in the CASA/TD Account Opening screen when the above maintained customer type opens an account under the selected product.

For example, taxes are applied to the account at two levels, i.e., National tax and local tax. National tax can be specified in the **Tax Code 1** field and local tax can be specified in the **Tax Code 2** field.

3. Click **Add**.
4. Select the **CASA Product** or **TD Product** option. The system enables the corresponding product drop-down list depending on the option selected.
5. Select the product name from the list and the customer type from the list.
6. Enter the tax code and then select the first and the second tax code from the list.

Product Customer Tax Codes Maintenance

The screenshot shows the 'Product Customer Tax Codes Maintenance' window. At the top, there are radio buttons for 'CASA Product' (selected) and 'TD Product'. Below this is a dropdown menu for 'CASA Product' with the value '2-MIN BAL SC CASA ASSET'. There are three input fields: 'Customer Type' with the value '204', 'Tax Code 1' with the value '5', and 'Tax Code 2' with the value '8'. Each input field has a magnifying glass icon to its right. At the top right of the window, there is a toolbar with buttons: 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'OK', 'Close', and 'Clear'.

7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending". Click **OK**.
9. The product customer tax code is added once the record is authorised.

Screen Description

The above screen displays the cross referencing of a CASA product code 5 to tax code 1 and 8 to tax Code 2. This is applicable to the customer type I. On the basis of this definition the tax codes will be available at the account level.

Exercise

Attach the suitable tax codes and customer types for an existing product.

5.4 TDS04 - Tax Waiver Criteria Maintenance

Using this option, you can maintain the tax waiver threshold amount based on the type of form (15G/15H), exemption limit for the form and the customer type. You can also set whether to continue waiver for renewed deposits within the financial year or not. The Tax waiver threshold amount is applicable only if the customer has submitted the declaration form (15G/H).

The income (projected/actual) is calculated at the customer level per branch. In case the 15G/H form is submitted for some deposits and not for other deposits then the income is computed at the customer level for all the deposits in a branch for comparing with the threshold amount. However waiver is given for deposits for which waiver is maintained and the income has not crossed the threshold limit. For the deposits where waiver is not maintained, tax is deducted at the applicable rate.


Definition Prerequisites

Not Applicable

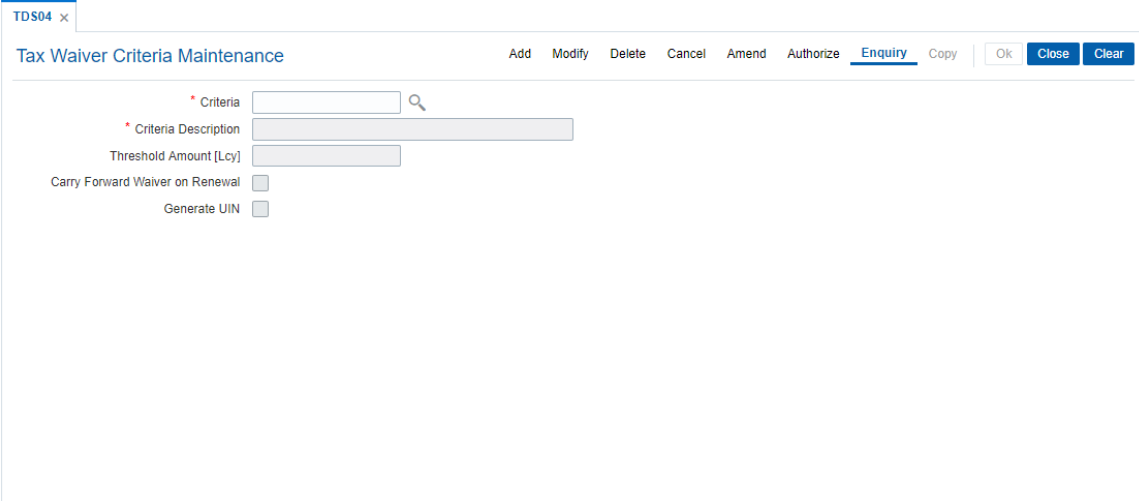
Modes Available

Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain tax waiver criteria

1. In the **Dashboard** page, Enter the Task code **TDS04** and then click  or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Enquiries > Tax Waiver Criteria Maintenance**.
2. You will be navigated to **Tax Waiver Criteria Maintenance** screen.

Tax Waiver Criteria Maintenance



Field Description

Field Name	Description
Criteria	[Mandatory, Alphanumeric, Five] Type the criteria of forms to be maintained.
Criteria Description	[Mandatory, Alphanumeric, 45] Type the description for the form criteria maintained.
Threshold Amount (LCY)	[Optional, Numeric, 13, Two] Type the threshold exemption limit for the form in local currency.
Carry forward Waiver on Renewal	[Optional, Check Box] Select the Carry forward Waiver on Renewal check box if tax needs to be waived for the renewed deposits for the financial year.
Generate UIN	[Optional, Check Box] Select the Generate UIN check box if Unique Identification Number (UIN) needs to be generated.

3. Click **Add**.
4. Enter the criteria and its description.
5. Enter the threshold amount.

Tax Waiver Criteria Maintenance

The screenshot shows a web-based form for 'Tax Waiver Criteria Maintenance'. The form is titled 'TDS04 x' and has a navigation bar with buttons: 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'OK', 'Close', and 'Clear'. The form fields are as follows:

- * Criteria:** 15H6
- * Criteria Description:** Form 15 H Senior Citizen
- Threshold Amount (Lcy):** 1,00,000.00
- Carry Forward Waiver on Renewal:**
- Generate UIN:**

6. Click **OK**.
7. The system displays following message "Record Added Authorisation Pending". Click **OK**.
8. The tax waiver criteria details are added once the record is authorised.

5.5 TDS06 - Tax Parameters Maintenance

Using this option you can view the criteria for tax exemption at the bank level. This option is used to drive the tax behavior for Term Deposit, RD and CASA Products. The Tax Parameters maintenance is a single record table, set up at installation. You cannot add or delete this Tax Parameters Maintenance table.

The tax parameters maintenance contains exemption parameters such as basis of exemption, level of exemption, the rate applicable on taxable income, and tax recovery method that are used by all branches and modules.


Definition Prerequisites

- BAM20 - Bank Codes Maintenance

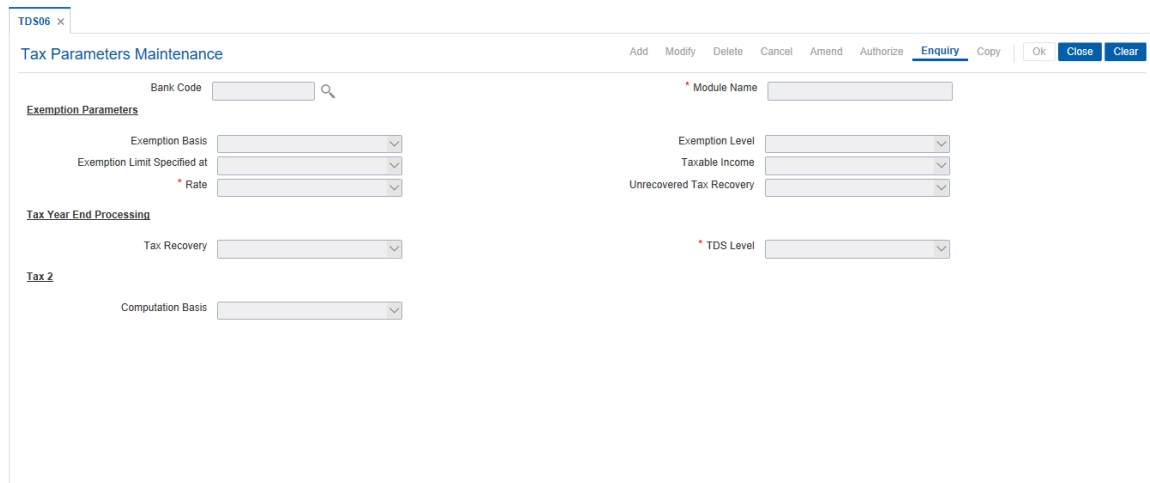
Modes Available

Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To view tax parameters

1. In the **Dashboard** page, Enter the Task code **TDS06** and then click  or navigate through the menus to **Back Office Transactions > Master > Tax Parameters Maintenance**.
2. You will be navigated to **Tax Parameters Maintenance** screen.

Tax Parameters Maintenance



Field Description

Field Name	Description
Bank Code	[Mandatory, Search List] Select the bank code that uniquely identifies a different bank, from the Search List. Central Bank assigns a bank code for each bank. The bank code defined in FLEXCUBE Retail can be the same code assigned by Central Bank. For more information on adding bank codes, refer to Bank Codes Maintenance (Task Code: BAM20) option.
Module Name	[Display]

This field displays the module name for the corresponding bank code.

Exemption Parameters

Exemption Basis

[Display]

This field displays the criteria on which the tax exemption is based.

The options are:

- **Balance** – the account balance amount will be considered for tax exemption
- **Income** – the interest income amount earned will be considered for tax exemption
- **Projected Income** – the projected interest income amount will be considered for tax exemption

Exemption Level

[Display]

This field displays the level at which the tax exemption is applicable.

- **Account level** – tax exemption will be applicable on a single account held by customer
- **Customer level** - tax exemption will be applicable collectively on all accounts, across products, held by a customer (This option is only valid for the TD module)

Exemption Limit Specified at

[Display]

This field displays the level at which the exemption limit is specified.

The options are:

- **Account level** – tax exemption limit is specified for every single account (This option is only valid for the TD module)
- **Customer level** - tax exemption limit is specified for every individual customer (This option is only valid for the TD module)
- **Tax Code** – the tax exemption limit is specified for the defined tax code.

Taxable Income

[Display]

Select the amount on which the tax will be calculated from the drop-down list.

The options are:

- **Cumulative** – tax will be deducted on the entire taxable amount.
- **Incremental** – tax will be deducted only on the incremental amount excluding the exemption amount. For example, Total Taxable Income = 10000 Exemption Amount = 5000. Tax will be deducted only on the additional 5000.

Rate

[Display]

This field displays the level at which the specified exemption rate will be applicable.

This field is only valid for the TD module.

The options are:

- **Account** – exemption rate will be applicable for an individual account
- **Customer** - exemption rate will be applicable for all accounts, across products for a customer

- **Customer Type** - exemption rate will be applicable for all customers belonging to a particular customer type

Unrecovered Tax Recovery

[Display]

This field displays the action to be taken to recover the unrecovered tax.

This field is only valid for the TD/RD modules.

The options are:

- Absorb account/Interest/Redemption
- None
- Absorb account/ Interest

Tax Year End Processing

Tax Recovery

[Display]

This field displays the action to be taken to recover the tax at the end of the financial year.

This field is only valid for the TD module.

The options are:

- **Deduct Unrecovered Tax** – the unrecovered tax will be deducted from the accrued interest at the end of the financial year.
- **Carry Forward Unrecovered Tax** – the unrecovered tax will be carried forward.
- **Tax Recovery From Principal** - The unrecovered tax will be recovered from the (accrued interest + principal). Therefore, for the recovery of TDS, the TD will be broken
- No Year End Processing
- **Report Unrecovered Tax** – the unrecovered tax will be identified and reported.

TDS Level

[Display]

The level at which to recover the tax at the end of the financial year is set to **Bank Level**.

Tax 2

Computation Basis

[Display]

This field displays the additional tax that can be applied to the account.

Tax can be calculated on the net or gross balance

This field is only valid for the TD module.

The options are:

- **Gross** – tax is calculated on the gross amount.
- **Net** – tax is calculated on the net amount, i.e., the amount after deducting tax amount 1. Net amount = Amount – tax amount 1

3. Select the bank code from the Search List.

[Tax Parameters Maintenance](#)

TDS06 x

Tax Parameters Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Bank Code

* Module Name

Exemption Parameters

Exemption Basis

Exemption Level

Exemption Limit Specified at

Taxable Income

* Rate

Unrecovered Tax Recovery

Tax Year End Processing

Tax Recovery

* TDS Level

Tax 2

Computation Basis

4. You can view Tax parameters.
5. Click **Close**.

Screen Description

The above screen displays the tax parameters that are defined at a bank level.

The exemption is based on the income of the customer and is controlled at an account level. The tax limits are specified while defining the code and the income will be considered on a cumulative basis.

Any unrecovered tax can be recovered on the redemption of the deposit.

At the year end any tax to be recovered before the new processing year begins.

The TAX2 if applicable will be computed on the interest amount net of TAX1

Exercise

Create the parameters for exemption of tax for your bank .

5.6 TDS07 - Tax Acknowledgment Details Maintenance

Using this option, you can maintain the tax acknowledgment details for the financial year. You can maintain details like financial quarter, TAN number, tax code and acknowledgment number. The acknowledgment for TDS remittance is received TAN number wise. The acknowledgment number is same for all the customer types.


Definition Prerequisites

- BAM30 - Tax Codes Maintenance
- BAM88 - Branch Attribute Maintenance

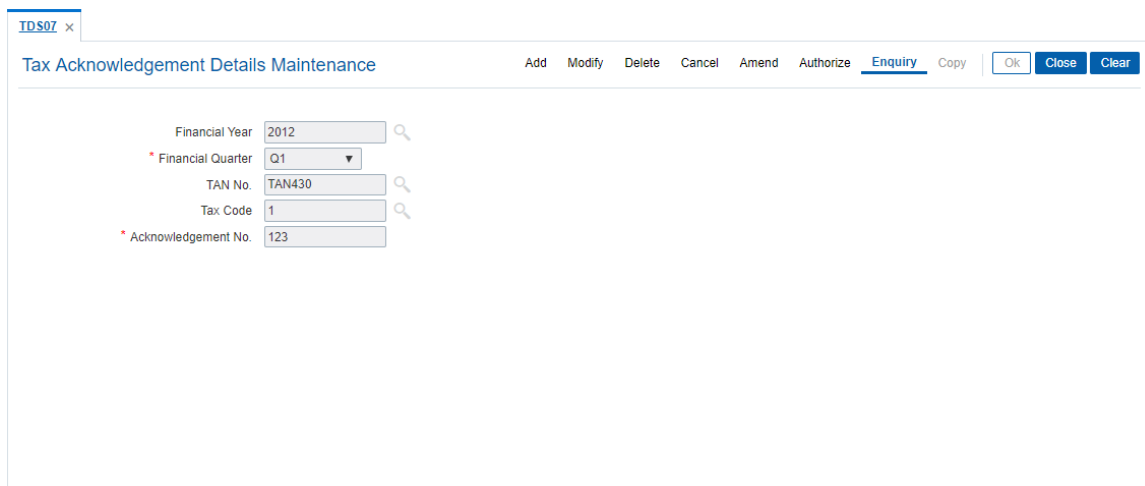
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize and Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add tax acknowledgment details for a financial year

1. In the **Dashboard** page, Enter the Task Code **TDS07** and then click  or navigate through the menus to **Front Office Transactions > Account Transactions > TD Account Transactions > Other Transactions > Tax Acknowledgment Details Maintenance**.
2. You will be navigated to **Tax Acknowledgment Details Maintenance** screen.

Tax Acknowledgment Details Maintenance



Field Description

Field Name	Description
Financial Year	[Mandatory, Numeric, Four] Type the financial year for which you want to maintain the acknowledgment details.
Financial Quarter	[Mandatory, Drop-Down] Select the appropriate financial quarter from the drop-down list. The options are: <ul style="list-style-type: none">• Q1• Q2

- Q3
- Q4

TAN No [Mandatory, Search List]
 Select the TAN number from the Search List.
 The TAN number is unique bank branch wise and is maintained using the **Branch Attributes Maintenance** (Task Code: BAM88) option.

Tax Code [Mandatory, Search List]
 Select the tax code from the Search List.
 These codes are maintained using the **Tax Codes Maintenance** (Tax Code: BAM30) option.

Acknowledgment No. [Mandatory, Numeric, 120]
 Type the acknowledgment number for TDS remittance.

3. Click **Add**.
4. Enter the financial year.
5. Select the financial quarter from the list.
6. Select the TAN number and tax code from the Search List.
7. Enter the acknowledgment number.

Tax Acknowledgment Details Maintenance

8. Click **OK**.
9. The system displays the message "Record Added Authorization pending". Click **OK**.
10. The acknowledgment details are added once the record is authorised.

6. RD Definition

A recurring deposit is a deposit wherein the customer deposits a specified amount (decided at the time of opening of the Recurring Deposit Account) as installment every month. At the end of the term the principal amount together with Interest (normally compounded quarterly) is paid. The grace days maintenance, and RD product rates including penalty for late installment payment and premature withdrawal can be defined under the Recurring Deposit definition.

6.1 CHM10 - RD Product Rates Maintenance

Using this option you can define Interest slabs for RD products, Interest rates, Premature interest rates and Late payment interest rates. Premature Variance code is relevant for premature RD account closure, as 'withdrawals' are not allowed for RD accounts.

Definition Prerequisites

- BAM12 - Interest Index Maintenance
- BAM13 - Interest Index Rates

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add RD product rates

1. In the **Dashboard** page, Enter the Task code **CHM10** and then click  or navigate through the menus to **Back Office Transactions > TD > RD Product Rates Maintenance**.
2. You will be navigated to **RD Product Rates Maintenance** screen.

RD Product Rates Maintenance

Field Description

Field Name	Description
RD Slab Details	
Product Code	[Mandatory, Search List] Select the RD product code from the Search List. Product code is a unique number assigned during defining CASA products using the CASA Product Master Maintenance (Task Code: CHM01) option. The length of the product code is configurable at the bank level.
Term Slab	[Mandatory, Numeric, Three] Type the term slab for which rates are being defined.
Product Name	[Display]

This field displays the descriptive name of the product code selected.

Term Unit [Display]
This field displays the unit in which the term is defined.

Index Code and Penalty Details

Premature Variance Code [Mandatory, Search List]
Select the premature variance code from the Search List.
It is the variance applicable on the Interest Rate code applicable in case of premature closure of an RD account.

Effective Rate [Display]
This field displays the effective premature variance rate.

Interest Index Code [Mandatory, Search List]
Select the interest index code from the Search List.
It is the Interest rate that is applicable for the term slab entered above.
Floating interest rate is not applicable for RD Products.

Effective Rate [Display]
This field displays the effective interest index rate.

Late Penalty Index code [Mandatory, Search List]
Select the Interest rate code applicable for late payment of installment amount from the Search List.

Effective Rate [Display]
This field displays the effective late penalty rate.

Fixed Late Penalty Amount [Optional, Numeric, 13, Two]
Type the fixed amount to be charged per installment per day for late payment of an installment.

No. Of Late Payments Allowed [Mandatory, Numeric, Two]
Type the total number of late payments allowed for the term slab. If the total number of late payments for an RD account exceed the number of late payments allowed for the term system will not calculate credit interest for the term.

3. Click **Add**.
4. Select the product code from the list.
5. Enter the term slab and the number of the late payments allowed.
6. Select the index codes and the penalty details like premature variance code, interest and late penalty index code from the list.

RD Product Rates Maintenance

CHM10 x

RD Product Rates Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy **Ok** **Close** **Clear**

RD Slab Details

* Product Code

* Term Slab

Product Name

Term Unit

Index Code and Penalty Details

* Premature Variance Code

* Interest Index Code

* Late Penalty Index Code

Fixed Late Penalty Amount Per Instalment Per Day

No. of Late Payments Allowed

Effective Rate

Effective Rate

Effective Rate

7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending". Click **OK**.
9. The RD product rates are added once the record is authorised.

Screen Description

The above screen is used to define rates for product code 5555 for a term of 12 months.

Exercise

Create a product rate record for any product for a term of 6 months and 12 months.

6.2 CHM11 - RD Grace Days Maintenance

Grace days means the number of days within which Installment payment can be made from the due date, without levying penalty for the delayed payment of Installment amount.

Using this option in **Oracle FLEXCUBE**, Grace days for RD module may be defined for all the possible installment frequencies.


Definition Prerequisites

Not Applicable

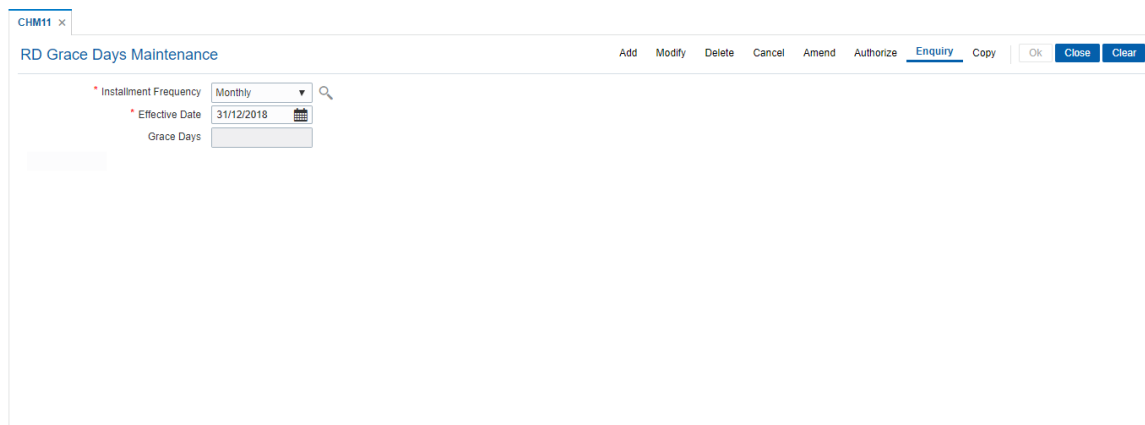
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add RD grace days

1. In the **Dashboard** page, Enter the Task code **CHM11** and then click  or navigate through the menus to **Back Office Transactions > CASA > RD Grace Days Maintenance**.
2. You will be navigated to **RD Grace Days Maintenance** screen.

RD Grace Days Maintenance



Field Description

Field Name	Description
Installment Frequency	[Mandatory, Drop-Down] Select the installment frequency for RD from the drop-down list. The options are: <ul style="list-style-type: none">• Daily• Weekly• Bi-Weekly• Monthly• Bi-Monthly• Quarterly• Half-Yearly• Yearly

Effective Date

[Mandatory, Date editor, dd/mm/yyyy]

Select the effective date, from which grace days definition will be applicable for the installment frequency

Grace Days

[Mandatory, Numeric, Three]

Type the number of days as grace for the Installment frequency.

For example, if installment due date is as on 1st Jan '02 and grace days maintained for the Installment frequency is 10 days, then installment payment for the RD account can be paid on or before 10th Jan '02, without any penalty.

3. Click **Add**.
4. Select the frequency of the installment from the list and the effective date from the date editor.
5. Enter the number of grace days.

RD Grace Days Maintenance

6. Click **OK**.
7. The system displays following message "Record Added Authorisation Pending". Click **OK**.
8. The RD grace days are added once the record is authorised.

Screen Description

The above screen is used to define five days as the grace period for the Bank Of America for the late payment of RD.

Exercise

For your bank define a grace days that applied for a monthly installment based RD. The effective date can be as per the schedules applicable.

7. Loan Definition

Providing of loan is one of the principal tasks for any banking institution. **FLEXCUBE Retail** has a very flexible loans module due to its high parametrization. Various maintenances like product master, document plan, deduction plans, calendar plan for customized installment payments, product interest rates, schedule definitions, etc., are defined under loan definition.

7.1 BA035 - Document Plan Code Maintenance

Using this option you can define a set of documents to be submitted along with the account application. Requirement of such documents may differ across different types of accounts. But within a particular type of account for a bank, this list of documents may be fairly standard.

The list of documents that are standard can be grouped together using this option. It is a plan for listing the documents to be collected from an account. A document plan can be linked to one or more products. This setup has two main components, i.e.,

- **The Plan Serial Number:** It is a number allotted to individual documents which are grouped under one plan code.
- **The Plan Code:** It is a collection of plan serial numbers, which is a group of documents


Definition Prerequisites

Not Applicable

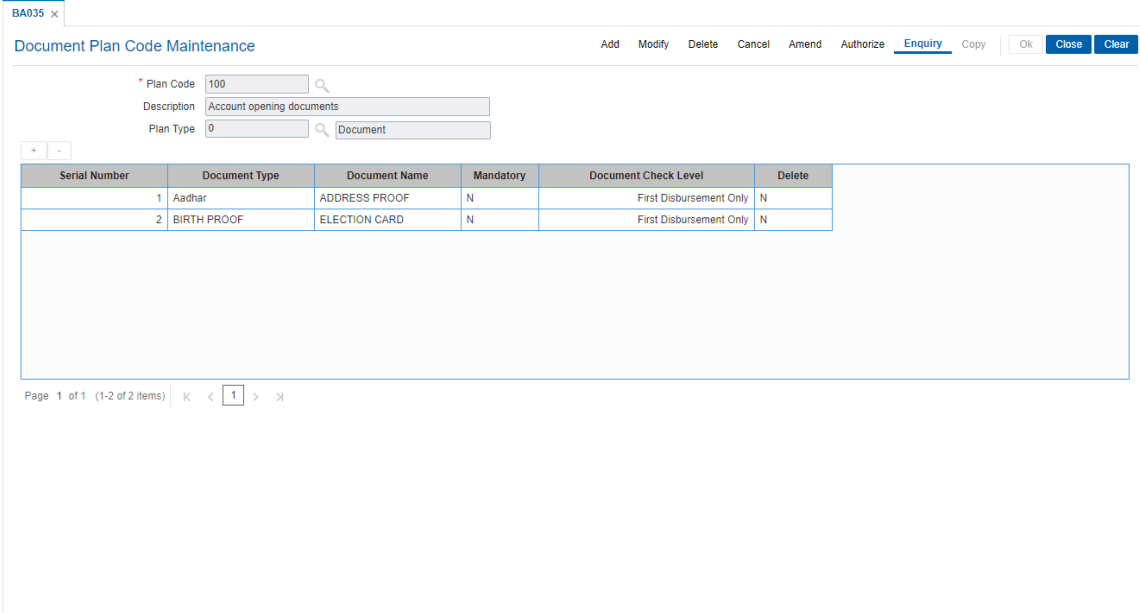
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add document plan code details

1. In the **Dashboard** page, Enter the Task Code **BA035** and then click  or navigate through the menus to **Back Office Transactions > KYC > Document Plan Code Maintenance**.
2. You will be navigated to **Document Plan Code Maintenance** screen.

Document Plan Code Maintenance



Serial Number	Document Type	Document Name	Mandatory	Document Check Level	Delete
1	Aadhar	ADDRESS PROOF	N	First Disbursement Only	N
2	BIRTH PROOF	ELECTION CARD	N	First Disbursement Only	N

Field Description

Field Name	Description
Plan Code	[Mandatory, Numeric, Three] Type the identification code assigned to a document plan.

Document plan will be recognized by the code assigned to the plan for all the future references.

Description	<p>[Mandatory, Alphanumeric, 40] Type the description of the documents. For example, Income papers, Personal identification proof can be descriptions of the document.</p>
Plan Type	<p>[Mandatory, Search List] Select the plan type of the document from the Search List. The options are:</p> <ul style="list-style-type: none">• 0 - Document• 1 - Deviation
Serial Number	<p>[Display] This column displays the number of documents under the plan code. Every document is assigned a serial number. When an attachment is done for document plan 11, all the serial numbers attached to plan code 11 will be applicable for accounts, which has plan code 11 attached to the product. Document 11 can have serial no 1. as Income papers, serial no 2. as Personal identification proof and so on.</p>
Document Type	<p>[Mandatory, Search list] Enter the type of document required. Alternatively, you can select a value from the option list.</p>
Document Name	<p>[Mandatory, Search list] Enter the type of name of the document required. Alternatively, you can select a value from the option list.</p>
Mandatory	<p>[Optional, Check Box] Select the Mandatory check box to make the document mandatory. This is the severity of the document. By default the field will be blank which indicates that the document is not mandatory. If the check box is not selected, the document is not mandatory. A non-mandatory document can be waived or kept pending at the application level and disbursement can be carried out. If the check box is selected, the document is mandatory and has to be collected and marked as received in the origination system. The system will not allow you to mark the data entry complete without receiving the mandatory documents. The signed offer acceptance letter is mandatory and has to be marked when received in the Account Documents Maintenance option to allow disbursal for the first time.</p>
Document Check Level	<p>[Mandatory, Search List] Select the level at which the documents are to be collected, from the customer, from the Search List. The options are:</p> <ul style="list-style-type: none">• First Disbursement Only - The documents are to be collected only at the first disbursal.• Subsequent Disbursement Only - The documents have to be collected in all the later disbursal after the first disbursal.• All Disbursements - The documents are to be collected at all the

disbursal.

- CASA_KYC
- Customer KYC

For a loan account the document has to be collected before the disbursal is made. This depends at what check level it is to be collected. The Subsequent Disbursement Only option is not currently supported.

Delete

[Optional, Check Box]

Select the **Delete** check box to remove the document from the list.

3. Click **Add**.
4. Enter the plan code and press the **Tab** or **Enter** key.
5. Give a description for the plan.
6. Select the plan type
7. Click '+' to add documents to the list.

Document Plan Code Maintenance

Serial Number	Document Type	Document Name	Mandatory	Document Check Level	Delete
1	ID card	ID card	N	First Disbursement Only	N

8. Click **OK**.
9. The system displays the message "Record Added Authorisation Pending". Click **OK**.
10. The document plan code details are added once the record is authorised.

To view the document plan code details

1. Click **Enquiry**.
2. Select the plan code from the Search List.
3. The system displays the document plan code details in the grid.
4. Click **Close**.

BA201 - PMFBY MIS Details

The PMFBY (Pradhan Mantri Fasal Bima Yojna) MIS Detail screen helps to maintain details of insured farmer with PMFBY.

On successful validation of account number, system will generate unique Data reference number. While the details maintained in crop code maintenance (ALM30) will be displayed.


Definition Prerequisites

- [LNM11 - Loan Product Master](#)
- [LN057 - Loan Direct Account Opening](#)
- [8053 - Customer Addition](#)

Modes Available

Add, Modify, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance**

To add PMFBY MIS Details

1. In the Dashboard page, Enter the Task Code BA201 and then click  or navigate through the menus to Back Office Transactions > Loan > PMFBY MIS Details.
2. You will be navigated to **PMFBY MIS Details** screen.

PMFBY MIS Details

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the CASA/ Loan Account number of insured farmer to display MIS details.
Data Reference Number	[Display] The unique reference number will be generated for each records.

System will maintain the sequence of serial number as per last unauthorized/authorized record.

Example : Data Ref number of last authorized record is 19CNRB0000404001 and there is one unauthorized record with Data Ref number 19CNRB0000404002, now system will generate Data Ref number as 19CNRB0000404003 for new record.

Farmer's Community	[Picklist] User has to select the value from the picklist (1-SC, 2-ST, 3-OBC, 4-General).
Account Type	[Mandatory, Numeric] The Account type to be entered (1 - Saving Accont /2-Loan A/c).
Branch Code	[Mandatory, Numeric] The Bank Code to be entered, it is Code Alloted to Branch by GOI.
Farmer's Category	[Mandatory, Numeric, 40] To select category of farmer: 1-Small, Marginal/2-Others.
Name	[Display] This field displays the name of the insured farmer.
Bank ID	[Display] The Bank ID will be displayed which will be allotted of GOI.
Farmer Type	[Mandatory, Numeric, 40] To select type of farmer: 1. Loanee 2. Non-Loanee.
Father's Name	[Display] This field displays the father's name of the insured farmer.
Gender	[Display] This field displays Gender of the Insured farmer (1- Male , 2- Female).
DOB	[Display] This field displays the DOB of the insured farmer.
Nature of Farmer	[Mandatory, Drop down] To select nature of farmer from the drop down: 1-Owner 2-Share Cropper 3-Tenant
Mailing Address	[Display] This field displays the mailing address of the insured farmer.
Aadhar Number	[Display] This field displays Aadhar Number of the Insured farmer.
Village Code	[Display] The Village code of the Insured farmer will be displayed.

Mobile Number	[Display] This field displays the mobile number of the insured farmer.
UID Type	[Mandatory, Numeric, 15] Enter the UID type required (1-Aadhar/2-Pan/3-Passport/4-Driving License/5-VoterID/6-Other ID).
State Code	[Display] The State code of the Insured farmer will be displayed.
Pin Number	[Display] The Pin Number of the Insured farmer will be displayed.
UID Name	[Mandatory, varchar, 25] This field will be mandatory only when UID Type 6-Other Id is selected
UID Number	[Mandatory, Numeric, 40] This field will be mandatory only when UID Type 6-Other Id is selected
Season	[Mandatory, Drop down] The season from options: 1-Kharif/2-Rabi to be selected.
Scheme Code	[Mandatory, Drop down] The season from options: 4-PMFBY/2-WBCIS to be selected.
Revenue Village Census code	[Mandatory, Alphanumeric, 120] The Census code of the village having insured land of insured farmer to be entered.
Survey / Plot No.	[Mandatory, Alphanumeric, 120] The survey/ Plot number of insured land of insured farmer to be entered
Crop Code	[Mandatory, Picklist] The Select from list of crop code maintained in day 0 table.
Area in Hectares	[Mandatory, Numeric] The Area of the insured farmer to be entered in hectares.
Sown Date	[Mandatory, Date format] The sowing date in DD/MM/YYYY to be entered.
Total Premium	[Mandatory, Numeric] The Premium amount to be deducted from account.
Sum Insured	[Mandatory, Numeric] The sum insured amount to be entered.
Nominee Name	[Mandatory, Alphanumeric] The Nominee name of the Insured farmer to be entered.
Nominee Age	[Mandatory, Integer]

	The Age of the nominee to be entered.
Nominee Relationship	[Mandatory, Drop down] Select the nominee relationship from the drop-down list. The options are: 1-Grand Father/2-Grandmother/3-Father/4-Mother 5-Husband/6-Wife/7-Brother/8-sister/9-Son/10-Daughter Grandmother.
Nominee Address	[Mandatory, Alphanumeric, 240] The Address of the nominee to be entered.
BB Account Number	[Mandatory, Numeric, 40] The Account number for settling claims to be entered.
BB IFSC	[Mandatory, Alphanumeric, 11] The IFSC code of the branch to be entered.
Name of Insurance Company	[Optional, Picklist] The insurance Company name to be selected from Picklist.
Data Receiving Status	[Mandatory, Numeric, 8] The following option for data receiving status to be selected. Default Status– '0' Record generated upto field 37 , Status – '1' Record generated for all 43 fields, Status – '2'.
Transaction Amount	[Optional, Numeric] The Transaction Amount to be updated through GEFU to be entered.
Transaction Number	[Optional, Numeric, 40] The Transaction Number to be updated through GEFU to be entered.
Instrument Type	[Optional, Alphanumeric, 40] The Instrument Type to be updated through GEFU to be entered.
Instrument Date	[Optional, Date format] The Instrument Date (DD/MM/YYYY) to be updated through GEFU to be entered.
Premium Debit date	[Optional, Date format] The Date of Premium debit to be updated through GEFU to be entered.

To Add MIS Details of Insured Farmer

1. Select the Add mode.
2. Enter the Account Number and press the <Tab> key.
3. The system will display details in respective fields
4. Enter the other relevant information and click the Ok button.
5. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue"

To Modify MIS Details of Insured Farmer

1. Select the Modify mode.

2. Type the Account Number of which data to be modified and press the <Tab> key or select it from the pick list.
3. The system displays the details in the respective fields.
4. Modify the relevant information and click the Ok button.
5. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue".

To Delete MIS Detail of Insured Farmer

1. Select the Delete mode.
2. Type the Account Number and press the <Tab> key or select it from the pick list.
3. The system displays the details in the respective fields.
4. Click the Ok button.
5. The system displays the message "Record Deleted...Authorisation Pending...Click Ok to Continue".

To cancel the MIS Details of Insured Farmer

1. Select the Cancel mode.
2. Type the Account Number and press the <Tab> key or select it from the pick list.
3. The system displays the details in the respective fields.
4. Click the Ok button.
5. The system displays the message "Record Cancelled...Click Ok to Continue".

To Amend the MIS Details of Insured Farmer

1. Select the Amend mode.
2. Type the Account Number and press the <Tab> key or select it from the pick list.
3. Amend the relevant information and click the Ok button.
4. The system displays the message "Record Amended...Authorisation Pending...Click Ok to Continue".

To Authorize the MIS Details

1. Select the Authorize mode.
2. Type the Account Number and press the <Tab> key or select it from the pick list.
3. The system displays the details in the respective fields.
4. Click the Ok button.
5. The system displays the message "Record Authorized...Click Ok to Continue".

To Enquiry PMFBY MIS Details

1. Select the Enquiry mode.
2. Type the Account Number and press the <Tab> key or select it from the pick list.
3. The system displays the PMFBY MIS details of insured farmer.

7.2 BA655 - Calendar for Loans Rescission / TD Maturity

Loans Rescission is to be done when the customer / bank wants to close the loan account within a certain number of days from the last disbursement date, without any financial impact to the bank or customer.

Using this option you can determine the actual working days from the first disbursement date. This Loan rescission calendar has to be maintained separately regardless of whether the bank/composite calendar is maintained or not.

If the customer wants to cancel the loan within the rescission period, then all the deduction and the interest accrued/charged on the account will be reversed by the system. Any deductions to be levied on the account are to be handled operationally.


Definition Prerequisites

Not Applicable

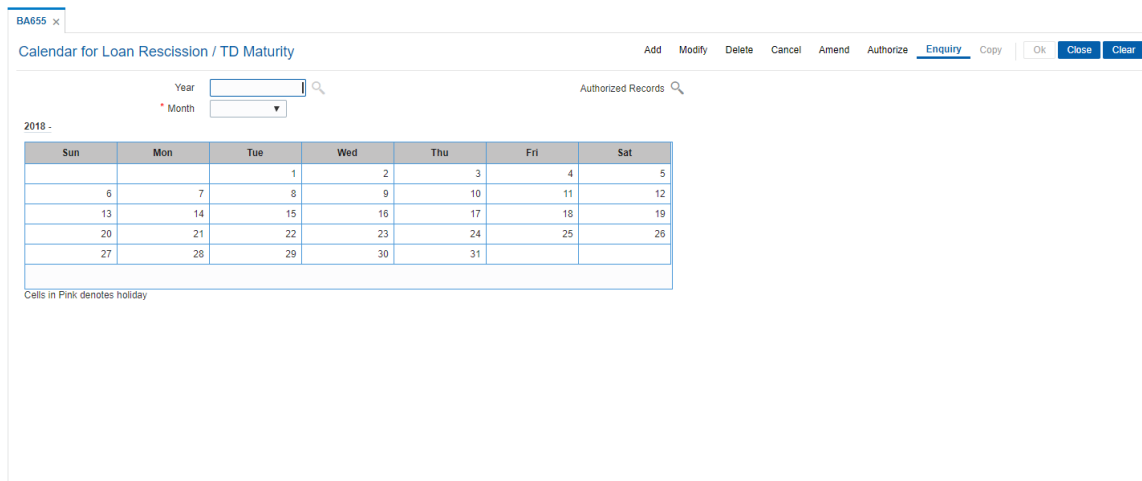
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add loan rescission calendar

1. In the **Dashboard** page, Enter the Task Code **BA655** and then click  or navigate through the menus to **Back Office Transactions > Master > Calendar for Loans Rescission / TD Maturity**.
2. You will be navigated to **Calendar for Loans Rescission / TD Maturity** screen.

Calendar for Loans Rescission / TD Maturity



Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Cells in Pink denotes holiday

Field Description

Field Name	Description
Year	[Mandatory, Search List] Select the year, for which rescission calendar needs to be maintained, from the Search List.
Month	[Mandatory, Drop-Down] Select the month for which calendar needs to be maintained from the drop-down list.

All days in the calendar are defaulted to working days.
Cells in pink will indicate that the day is specified as holiday. This is a toggle switch using which the bank can define a holiday / working day.

Authorized Records

[Optional, Search List]

Select the appropriate option from the drop-down list.

Authorized records Search List is available only in case of Delete / Modify / Enquiry.

Unauthorised records Search List is available only in case of Cancel / Amend / Authorize.

3. Click **Add**.
4. Select the year from the Search List and the month from the list.
5. Click on the calendar to select the day.

Calendar for Loans Rescission / TD Maturity

2018 -December

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Cells in Pink denotes holiday

6. Click **OK**.
7. The system displays the message "Record Added...Authorisation Pending". Click **OK**.
8. The calendar for loan rescission and TD maturity are added once the record is authorised.

Screen Description

The above screen is used to define the working days and holidays for loans and term deposits. For the month of December, all days have been marked as working days. This calendar will help the system to calculate the recession days for reversal of loans without any financial implications to the bank and the customer.

Exercise

Create a suitable recession calendar for your bank. Mark the suitable holidays by clicking on the date. The field will turn pink in color.

7.3 BAM44 - Reminder Plan Maintenance

Payment of the loan installment is the prime concern of any bank. At times the banks may require to remind its customers, who have defaulted to repay the installments, on the due dates and when the payment becomes overdue.

Using this option you can define reminder plans, thereby enabling sending of reminders or notices to the borrowers and guarantors reminding them about the installment payment. A reminder plan consists of a series of advices that are to be sent to the customer when arrears are pending against his account. A reminder plan once created and authorised can be attached to a loan product. The combination of the reminder plan code, serial number, and secured loan flag forms a unique key to the reminder plan.

Definition Prerequisites

Not Applicable


Other Prerequisites

- BAM14 - Rewards and Service Charges Definition

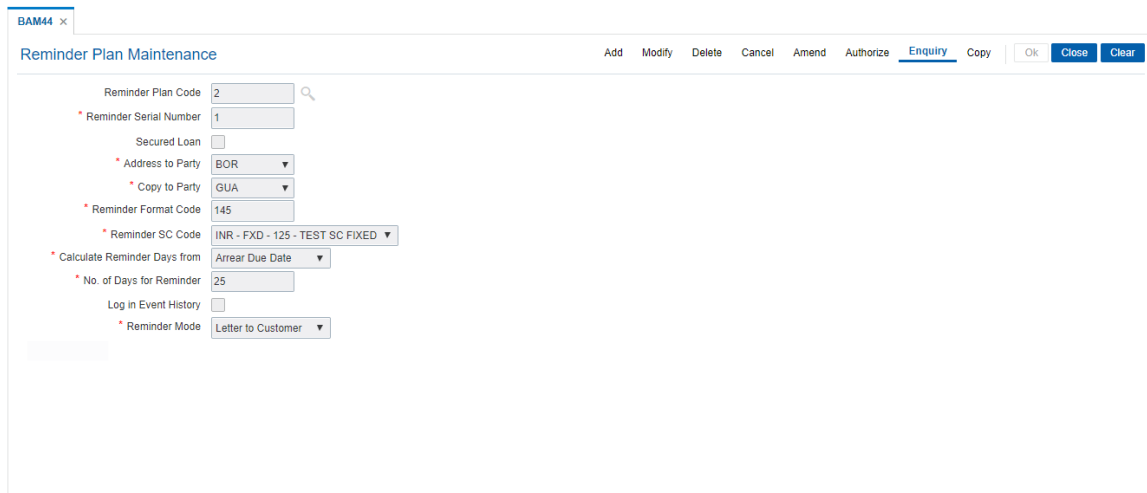
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add reminder plan details

1. In the **Dashboard** page, Enter the Task code **BAM44** and click  or navigate through the menus to **Back Office Transactions > Loan > Reminder Plan Maintenance**.
2. You will be navigated to **Reminder Plan Maintenance** screen.

Reminder Plan Maintenance



Field Description

Field Name	Description
Reminder Plan Code	[Mandatory, Numeric, Two] Type a new number which will be the reminder plan code. Once added and authorised, this plan code can be attached to the loan product under the Loan Product Master Maintenance (Task Code: LNM11) option.

Reminder Serial Number	<p>[Mandatory, Numeric, Two]</p> <p>Type a new serial number for the Reminder Plan¹ Code. The reminder serial number is the order in which the reminders are to be sent to the customer. One reminder plan can contain multiple advices with different formats. This serial number appears in the reminder as well as in the loans events history.</p>
Secured Loan	<p>[Optional, Check Box]</p> <p>Select the Secured Loan check box, if the reminder plan is applicable for secured loan. If the check box is not selected, then the reminder will not be generated for loan accounts under the product which have collateral attached.</p>
Address To Party	<p>[Mandatory, Drop-Down]</p> <p>Select the party to whom the primary reminder is to be sent from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • AUS: -Authorized Signatory • BOR: -Borrower • DEV: -Developer • GUA: -Guarantor • JAF: - Joint Account, First Owner • JAO: - Joint Account, Owner other than the first owner • JOF: - Joint Account, First Owner • JOO: - Joint Account, Owner other than the first owner • NON: - None • OTH • SOL: -Solicitor • SOW: -Sole Owner • THR: -Third Party • TRU: -Trustee • VAL: - Valuer
Copy To Party	<p>[Mandatory, Drop-Down]</p> <p>Select the party to whom a copy of the reminder is to be sent from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • AUS: -Authorized Signatory • BOR: -Borrower • DEV: -Developer • GUA: -Guarantor • JAF: - Joint Account, First Owner • JAO: - Joint Account, Owner other than the first owner

¹It is a plan for generating reminders to be sent to customers when arrears are not paid. A reminder plan can be linked to one or more products.

- JOF: - Joint Account, First Owner
- JOO: - Joint Account, Owner other than the first owner
- NON: - None
- OTH
- SOL: -Solicitor
- SOW: -Sole Owner
- THR: -Third Party
- TRU: -Trustee
- VAL: - Valuer

Reminder Format Code	[Mandatory, Numeric, Three] Type the format code for the reminder. The reminder format code will be unique for the Reminder Plan and the reminder serial number.
Reminder SC Code	[Mandatory, Drop-Down] Select the appropriate reminder service charge code for levying of service charges for sending the reminders from the drop-down list.
Calculate Reminder days from	[Mandatory, Drop-Down] Select the reminder days from the drop-down list. The options are: <ul style="list-style-type: none"> • Arrears Due Date • Previous Arrear Date
No. of Days for Reminder	[Mandatory, Numeric, Three] Type the number of days for the reminder.
Log in Event History	This field is for future use.
Reminder Mode	[Mandatory, Drop-Down] Select the reminder mode from the drop-down list. The options are: <ul style="list-style-type: none"> • GIRO to Customer • Letter to Customer • Hold with Bank

Screen Description

The above screen is used to send reminders to a customer after the installment due date has passed after a specific date. At the account set up level it is important to choose the right template (to whom the reminder letter has to be sent) and also the number of days after the due date has passed.

Example

Create a reminder plan with a serial number. Update details like when this letter has to be generated and who it requires to be addressed to and update any service charges that may need to be charged for the letter to be sent.

3. Click **Add**.
4. Enter the reminder plan code and press the **Tab or Enter** key.
5. Enter the appropriate information in the relevant field and then click **OK**.

Reminder Plan Maintenance

BAM44 x

Reminder Plan Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

Reminder Plan Code

* Reminder Serial Number

Secured Loan

* Address to Party ▼

* Copy to Party ▼

* Reminder Format Code

* Reminder SC Code ▼

* Calculate Reminder Days from ▼

* No. of Days for Reminder

Log in Event History

* Reminder Mode ▼

6. The system displays following message: "Record Added Authorisation Pending".
7. Click **OK**.
8. Reminder plan details are added once the record is authorised.

7.4 LN008 - Loan Account Subsidy Maintenance

This screen helps to maintain the subsidy details for loan accounts. The screen captures the subsidy details and the TD details in which the subsidy amount will be parked. The TD linked to the loan account by checking the flag "TD Linked".

On successfully linking the TD account to the loan account, system will update the subsidy amount in the interest base of the loan account. The subsidy effective date will be always current process date. User cannot change the subsidy effective date to a past date or g=future date.

Access:

- Task Code: LN008
- Back Office Transactions > Agri Loan > Loan Account Subsidy Maintenance

Definition Prerequisite

- LN057 - Loan Direct Account Opening
- 8054 - Time Deposit Account Opening

Modes Available

Add, Modify, Delete, Amend, Cancel, Authorize, Enquiry

Loan Account Subsidy Maintenance

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the account number for which subsidy details has to be maintained. [Display]
Customer Name	This field displays the name of the customer to whom the account belongs. [Display]
Currency	This field displays the currency in which the account is opened. [Display]
Product Code	This field displays the product code in which the account is opened. [Display]
Branch Code	This field displays the branch code in which the account is opened. [Display]
Subsidy Effective Date	This field displays the subsidy effective date. [Display]

Subsidy Pay-In Details

Field Description

Field Name	Description
Sanction Amount	[Display] This field displays the sanction loan amount.
Disbursed Amount	[Display] This field displays the disbursed amount of the loan.
O/S Principal Amount	[Display] This field displays the outstanding principal amount of the loan amount.
Subsidy Amount	[Display] This field displays the subsidy amount on the loan.

Linked Term Deposit

LN008 x

[Add](#)
[Modify](#)
[Delete](#)
[Cancel](#)
[Amend](#)
[Authorize](#)
[Enquiry](#)
[Copy](#)
[Ok](#)
[Close](#)
[Clear](#)

Loan Account Subsidy Maintenance

Account Details

Account No.

Currency

Branch Code

Customer Name

Product Code

Subsidy Effective Date

Subsidy Pay-In Details **Linked Term Deposit**

TD Account No.	Deposit No.	Linked Amount	Subsidy Effective From Date	Subsidy Effective To Date	Net Interest Rate	TD Linked
No items to display.						

Page 1 (0 items) < 1 >

Field Description

Field Name	Description
	[Mandatory, Search List]
TD Account No.	Select the TD account number in which the subsidy amount will be parked.
	[Mandatory, Search List]
Deposit No.	Select the deposit number from the Search List. The Search List shows those deposit which are in regular status.
	[Display]
Linked Amount	This field displays the linked amount in the TD.
	[Display]
Subsidy Effective From Date	This field displays the subsidy effective interest from date.
	[Display]
Subsidy Effective To Date	This field displays the subsidy effective interest to date.
	[Display]
Net Interest Rate	This field displays the net interest rate of deposit.
	[Optional, Check-Box]
TD Link	Select this link, if user wants to link the TD with the subsidy amount to agri loan account.

To add the loan subsidy

- Click the **Add** mode.
- Enter the account number and press <Tab> key out.
- The system displays all the details in the respective fields.
- Select the Td account number from the Search List to link with loan account.
- On selecting the TD account number, select the TD deposit number and the system displays all the details in the respective fields.
- Click the Ok button.
- The system displays the message "Record Added..Authorization Pending..Click Ok to continue".

To modify the details

- Click the **Modify** mode.
- Select the account number from the Search List.
- The system displays all the details in the respective fields.
- Modify the details in the respective fields and click the OK button.
- The system displays the message "Record Modified..Authorization Pending..Click Ok to continue".

To delete the details

- Click the **Delete** mode.
- Select the account number from the Search List.
- The system displays all the details in the respective fields.
- Click the OK button.
- The system displays the message "Record Deleted....Authorization Pending..Click Ok to continue".

To cancel the details

- Click the **Cancel** mode.
- Select the account number from the Search List.
- The system displays all the details in the respective fields.
- Click the OK button.
- The system displays the message "Record Cancelled....Authorization Pending..Click Ok to continue".

To amend the details

- Click the **Amend** mode.
- Select the account number from the Search List.
- The system displays all the details in the respective fields.
- Modify the details in the respective fields and click the OK button.
- The system displays the message "Record Amended....Authorization Pending..Click Ok to continue".

To authorize the details

- Click the **Authorize** mode.
- Select the account number from the Search List.
- The system displays all the details in the respective fields.
- Click the OK button.
- The system displays the message "Record Authorized..Click Ok to continue".

To view the details

- Click the **Enquiry** mode.
- Select the account number from the Search List.
- The system displays all the details in the respective fields.

7.5 LNM11 - Loan Product Master

Loan Product Master encapsulates all the attributes of the product introduced by the bank. Once the product is defined, you can open new accounts under the same product. The account pertaining to a product automatically inherits the specified product attributes though changes can be made at the account level to offer special privileges to the customer.

Using this option you can set up different types of products at the bank level by defining various product parameters such as interest processing, Penalty Interest, Repayment Schedule, Disbursement parameters, etc. All the products are uniquely identified in the system by means of a product code.


Definition Prerequisites

- BAM44 - Reminder Plan
- ACM02 - Asset Classification Preferences
- ACM05 - Asset Classification Plan Maintenance
- BA035 - Document Plan Code Maintenance
- LNM22 - Loan Plan Deduction
- ALM21-Agri Plan Code Maintenance

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add loan product details

1. In the **Dashboard** page, Enter the Task code **LNM11** and then click  or navigate through the menus to **Back Office Transactions > Loan > Loan Product Master**.
2. You will be navigated to **Loan Product Master** screen.

Product Master Maintenances

Field Description

Field Name	Description
------------	-------------

Product Code	[Mandatory, Numeric, Five] Type the product code. Product Code is a manually generated unique identifier of the loan product. The product code that is being assigned should be within the range of loan modules as specified in the FLEXCUBE table ba_prod_acct_info (Internal Table).
---------------------	--

Name	[Mandatory, Alphanumeric, 40] Type a descriptive name for the product.
-------------	---

3. Click **Add**.
4. Enter the product code and name.
5. You can view **Definition** sub tab.

Product Master Maintenances

The screenshot displays the 'Loan Product Master' form in the 'Definition' tab. The form is divided into several sections with various input fields and checkboxes. Key fields include:

- Product Code:** 70047
- Product Currency:** INR
- Product Expiry Date:** 29/03/2020
- Compounding Rate Method:** Net Regular Rate
- Interest Accrual Frequency (Regular):** (Dropdown menu)
- Interest Accrual Frequency (Penalty):** (Dropdown menu)
- Restrict Customer with suspended status:** Checked
- Net Effective rate during subvention / incentive period:** 0.00000

 The form also includes several checkboxes for options like 'MCLR Flag', 'Allow DND for Appropriation', 'Principal Offset Allowed', and 'Passbook Facility'.

6. Modify the required information in the various tabs.

Definition

Field Description

Field Name	Description
------------	-------------

Product Currency	[Mandatory, Drop-Down] Select the currency for the product from the drop-down list. The drop-down lists the currency codes maintained in the Currency Codes Maintenance (Task Code: BAM56) option. Once added, this field cannot be modified or amended.
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Compounding Rate method	<p>[Mandatory, Drop Down] Select the rate from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Net Regular Rate • Net Penalty Rate • Rate Plan <p>Note: This field is not applicable for Agricultural Loan</p>
Product Category	<p>[Optional, Search List] Select the category of the product from the Search List.</p>
Product Classification	<p>[Optional, Alphanumeric, 10] Type the product classification detail. This is a free text field used for grouping of products for reporting purposes.</p>
MCLR Flag	<p>[Optional, Checkbox] Check this box to apply MCLR (Marginal Cost of funds based Lending Rate) for the loan account Note: New loan accounts opened in MCLR product will be automatically MCLR and non MCLR product will be non MCLR.</p>
Advertising Message	<p>[Mandatory, Alphanumeric, 72] Type the advertising message. This will be used for the purpose of product promotion. The user can modify this message to suit the product promotion strategy of the bank. This message will be printed on the statement sent to the customers.</p>
Allow DND for Appropriation	<p>[Optional, Checkbox] Select the check box , if DND FND and OND type of arrears are to be included for appropriation.</p>
Product Expiry Date	<p>[Mandatory, Date editor, dd/mm/yyyy] Select the expiry date of the product from the date editor. The user should set up the expiry date, at the time of initial product definition. The user cannot open new accounts under the product, after the expiry date. But accounts existing under the product will continue to function normally.</p>
Loan Type	<p>[Mandatory, Drop-Down] Select the loan type from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Agricultural • Term • Revolving
Term Definition	<p>[Mandatory, Drop-Down] Select the Term Definition from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Months • Weeks
Interest Accrual	<p>[Mandatory, Drop-Down]</p>

Frequency Regular, Penalty	Select the frequency at which the interest is accrued from the drop-down list. The accrual entries are passed based on the accrual frequency set up at the product level. The options are: <ul style="list-style-type: none"> • Daily • Monthly
Backdated Account Open Allowed	[Optional, Numeric, Three] Type the threshold number of days upto which the loan accounts can be opened with back date under this product. Note: This field is not applicable for Agricultural Loan
Principal Offset Allowed	[Optional, Check box] Select the check box
Principal Offset Allowed for	[Optional, Drop-Down] Select the appropriate options from the list The options are: <ul style="list-style-type: none"> • Fixed Rate Period only • Floating Rate Period only • Both
Rate Revision Allowed	[Conditional, Check Box] Select the Rate Revision Allowed check box if revision of interest rate is to be allowed during the life term of the product. Note: For MCLR product, this field will be automatically checked and disabled.
Propagate Regular Rate for PMI	[Optional, Check Box] Select the Propagate Rate for PMI checkbox to apply regular rate to the PMI stage. Note: This field is not applicable for Agricultural Loan
Allow Maturity Extension if There are Arrears	[Optional, Check Box] Select the Maturity Extn if Arrears checkbox to extend the loan account maturity date beyond the existing FCR maturity date. Note: This field is not applicable for Agricultural Loan
Penalty Rate Basis	[Mandatory, Drop-Down] Select the penalty rate from the drop-down list. The options are: <ul style="list-style-type: none"> • Rate Plan-This signifies the Loans Product Rates Plan (FP: LN060) to be used for penalty for loan. The base rate used for penalty interest computation will be the index code applicable as per the Loans Product Rates Plan (FP: LN060) (linked through option Schedule Types (FP: LNM98). The variance defined in the Account Variance Maintenance (FP: LN079) for penalty type of rate will be applied over this index rate to derive the net penalty rate. Net Penalty rate = index rate (for penalty) +/- penalty variance. • Net Account Rate - The net effective rate of the loan (regular rate) will be used as the base for penalty rate. The variance

defined in the Account Variance Maintenance (Task Code: LN079) for penalty type of rate will be applied over the net effective rate of the loan to derive the net penalty rate. Change in any factor that constitute the regular rate of interest, will trigger a recalculation of penalty interest rate if the penalty rate is derived using net account rate. Once the option is chosen and record is authorized, the option cannot be modified during the life of the loan account. So Net Penalty rate = Net effective account rate (regular rate) +/- penalty variance.

Disallow PMI Interest	<p>[Optional, Check Box] Select Disallow PMI Interest check box to suppress the calculation of PMI interest for all the loan accounts opened under the product.</p> <p>Note: The PMI index will not be charged even if a valid rate is maintained in Rate chart for loan accounts during the PMI stage. This option cannot be modified once the record is authorized.</p>
Provision Plan Code	<p>[Mandatory, Searchlist] Select the provision plan code from the Searchlist. This defined the an expense set aside as an allowance for bad loans.</p> <p>[Mandatory, Checkbox]</p> <p>Field specifies if new loan account opening for customers whose existing loan and CASA accounts are in suspended status, is allowed or not. By default , the field is checked to restrict user from opening new loan account for customers whose existing loan and CASA accounts are in suspended status. If the field is unchecked system will allow user to open new loan account for customers whose existing loan and CASA accounts are in suspended status from LN057 screen. However its not allowed to open loan account through GEFU.</p>
Restrict Customer with Suspended Status	<p>[Optional, Check Box]</p> <p>Select this check box, if pass book facility is available for the loan accounts opened under the product.</p>
Passbook Facility	<p>[Picklist]</p> <p>This field is enabled only if the Passbook check box is selected. The format ID of the passbooks are defined using Passbook Parameter Maintenance Day0 table. When one format ID is linked to the product to indicate the format ID of passbooks for all accounts under this product.</p>
Passbook Format ID	<p>[Optional, Character, Check Box]</p> <p>This flag needs to be selected for WCTL (Working Capital Term Loan / FITL (Funded Interest Term Loan).</p> <p>[Optional, Character, Dropdown]</p>
WCTL/FITL Flag	<p>Mandatory if WCTL/FITL flag selected for the product and Choose option from the drop down:</p> <ul style="list-style-type: none"> • CASA/OD • Loan
Linked Parent A/C Type	<p>[Optional, Check Box]</p>
Eligible for SHG Interest Subvention	<p>[Optional, Check Box]</p>

Select the checkbox, if Accounts under products are eligible for SHG interest subvention and Once checked and authored, user cannot uncheck the flag.

[Input, Numeric, 8]

Net Effective Rate during subvention/incentive period

Net Effective Rate applicable to the account during subvention period. This should be greater than 0. Enabled only when 'Interest Subvention & Incentive Allowed' flag is selected for the product. This fields are enabled only for Agri loan products.

Screen Description

The above screen is used to define the loan product parameters for product code 7000. The name of the product is Retail Loans.

The various definition parameters are captured in this screen. the important among these are the product expiry date, after which no more accounts can be opened for this product. This product will have a floating rate facility as rate revisions are allowed and interest is accrued on a monthly basis.

Booking

Field Description

Field Name	Description
Limits	
Minimum Loan Amount	[Optional, Numeric, 11, Two] Type the minimum loan amount that can be granted for an account opened under the product.
Maximum Loan Amount	[Optional, Numeric, 13, Two] Type the maximum loan amount that can be granted for an account opened under the product.
Max Loan amount for single customer	[Mandatory, Numeric, 13, 2] User can maintain the maximum amount that a single customer can avail as loan, under the same loan product. By default, system will

populate the value maintained in the field 'Maximum Loan Amount' which user can modify. The amount mentioned in this field should be more than or equal to the amount mentioned in the field 'Maximum Loan Amount'.

Max No. of Loan for single customer	[Mandatory, Numeric, Three] Enter the maximum number of loan account that a single customer can avail as loan, under the same loan product.
Minimum Term in Months	[Mandatory, Numeric, Three] Type the minimum term in months, for which the loan should be defined. This period does not include the IOI stage.
Maximum Term in Months	[Mandatory, Numeric, Three] Type the maximum term in months, for which the loan is defined.
Minimum Interest Variance	[Optional, Numeric, Two, Five] Type the minimum interest variance allowed on the interest rate for the product. The account level interest variance should be within the value defined at the product level. For example, if the minimum variance is set as - 2%, system will display an error message when the interest variance at the account level is set as - 3%. Once added, this field cannot be modified or amended.
Maximum Interest Variance	[Optional, Numeric, Two, Five] Type the maximum interest variance allowed on the interest rate for the product. The account level interest variance should be within the value defined at the product level. For example, if the maximum variance is set as 3%, system will display an error message when the interest variance at the account level is set as 4%. Once added, this field cannot be modified or amended.
Minimum Installment	[Mandatory, Numeric, 11, Two] Type the minimum installment amount that can be accepted as an installment for an account opened under the product.
Maximum Installment	[Mandatory, Numeric, 13, Two] Type the maximum amount that can be accepted as an installment for an account opened under the product.
Minimum Grace Period (in Days)	[Optional, Numeric, Three] Type the minimum grace period in months. This field is enabled if the loan product type is Islamic. The grace period at the account level should be greater than the minimum grace period defined here.
Maximum Grace Period (in Days)	[Optional, Numeric, Three] Type the maximum grace period in months. The grace period at the account level should be less than the maximum grace period defined here.
Floor Rate	[Mandatory, Numeric, Three, Ten] Type the floor rate. It is the minimum interest rate that is applicable to a product. The value entered in this field should not be less than or equal to 100
Ceiling Rate	[Mandatory, Numeric, Three, Ten] Type the ceiling rate. It is the variance from benchmark rate in percentage term that can be

	<p>added to benchmark rate to charge maximum possible rate to the loan account. The value entered in this field should not be less than or equal to 100</p>
Offer Validity Period	<p>[Mandatory, Numeric, Three, Drop-Down] Type the offer validity period in days/months/years. Offer validity period is the stage where the bank makes an offer to the customer and the customer accepts the terms and conditions of the loan, before the loan offer expires. Offer validity period starts after the offer letter is printed. This period should be less than the product expiry date.</p>
Acceptance Validity Period	<p>[Mandatory, Numeric, Three, Drop-Down] Type the acceptance validity period in days/months/years. Acceptance validity period starts from the date the customer has accepted the offer. The first disbursement on the account has to happen before the expiry of Acceptance Validity period calculated from the Offer acceptance date. The Customer Acceptance (Task Code: 5597) option records this particular event for an application.</p>
Defaults	
Document Plan Code	<p>[Optional, Search List] Select the document plan code from the Search List. A document plan code is defined in the Document Plan Code Maintenance (Task Code: BA035) option.</p>
Statement Frequency	<p>[Mandatory, Drop-Down] Select the statement frequency from the drop-down list. Statement frequency is the frequency at which the account statement is sent to the customer. The options are:</p> <ul style="list-style-type: none"> • None • Monthly • BiMonthly • Quarterly • Halfyearly • Yearly <p>Combined statements for multiple accounts are defined in the Combined Statement Plan (Task Code: C1162) option.</p>
Pass Contingents	<p>[Optional, Check Box] Select the Pass Contingents check box to pass the contingent entries. It allows the user to select the frequency of the contingent entries.</p>
Contingent Entry Frequency	<p>[Conditional, Drop-Down] Select the contingent entry frequency from the drop-down list. It is the frequency of executing the contingent entries. The options are:</p> <ul style="list-style-type: none"> • Daily • Monthly <p>This field is enabled only if the Pass Contingents check box is selected.</p>
Security Type Of Security Required	<p>[Optional, Drop-Down] Select the type of security from the drop-down list.</p>

The options are:

- Security - A security has to be linked to the account
- Guarantor - A customer has to be linked to the account with 'GUA' relationship
- None - Allows unsecured loans
- Co-Borrower - The co-borrower can be linked to the loan account as a type of security

Collateral Review Frequency

[Optional, Drop-Down]

Select the collateral review frequency from the drop-down list.

It is the frequency at which the collateral offered against the loan should be reviewed. A report will be generated comparing the collaterals provided against a credit on the account.

The options are:

- None
- Monthly
- Bi-Monthly
- Quarterly
- Half-Yearly
- Yearly

Exception Reporting

Small Loan Amount

[Mandatory, Numeric, 11, Two]

Type the small loan amount.

If the loan is disbursed for a value below the amount specified, it is automatically reflected in the exception report for the day.

Large Loan Amount

[Mandatory, Numeric, 13, Two]

Type the large loan amount.

If the loan is disbursed for a value above the amount specified, it is automatically reflected in the exception report for the day.

Small Term

[Optional, Numeric, Three]

Type the small period in months.

If the loan is disbursed for a period below the term specified, it is automatically reflected in the exception report for the day.

Large Term

[Optional, Numeric, Three]

Type the large period in months.

If the loan is disbursed for a period above the term specified, it is automatically reflected in the exception report for the day.

Small Rate

[Optional, Numeric, Six, Five]

Type the small rate of interest.

If the loan is disbursed for a value below the rate specified, it is automatically reflected in the exception report for the day.

Large Rate

[Optional, Numeric, Six, Five]

Type the large rate of interest.

If the loan is disbursed for a value above the rate specified, it is automatically reflected in the exception report for the day.

Sanctioned Amount Revision

Allow Upwards

[Optional, Check Box]

Select the **Allow Upwards** check box if the sanctioned limit of the account can be increased.

Allow Downwards

[Optional, Check Box]

Select the **Allow Downwards** check box if the sanctioned limit of the

	account can be decreased.
Agriculture Plan Master Plan Code	[Mandatory, Search List] Select the plan code which is to be attached for the loan account
	[Optional, Checkbox]
Interest Subvention & Incentive Allowed	If this flag is selected, then only the current interest subvention and incentive will be applicable and fields are enabled only for Agri loan products. Once maintained can be modified later.
	[Optional, Drop-Down]
	User can select values from the dropdown for interest subvention/incentive process
Interest Subvention/ Incentive Applicable for	o Single Disbursement o Multiple Disbursement
	This fields are enabled only for Agri loan products.
	[Input, Numeric, 8]
Net Effective Rate during sub-vention/incentive period	Net Effective Rate applicable to the account during subvention period. This should be greater than 0. Enabled only when 'Interest Subvention & Incentive Allowed ' flag is selected for the product. This fields are enabled only for Agri loan products.
	[Input, Numeric, 1]
Apply PMI rate from Original Maturity date	This flag is selected if the PMI rate should be applicable from the original maturity date to the new maturity date. Applicable for the product for which for Agri plan with revolving type is selected as NONE, else disabled.

Screen Description

The above tab screen is used to set the various parameters for managing the disbursement of loan amount.

The minimum and maximum loan amounts and terms will help control loan disbursements and also creating of schedules for loans at an account level. On the basis of parameters like Interest rate, installment amount, the payment of loans by the customer is controlled.

The offer and acceptance validity period controls the time limit for a loan validity on offer and after acceptance of the offer by the customer.

On the basis of the documentation plan code suitable documents can be collected from the customer before disbursal.

The reporting parameters allow the bank to control loans disbursal on the basis of amounts, interest rates and tenures.

This screen also allows to control revision of disbursed amounts. This revision can be either upward, downward or to the extent of the utilized amount.

Disbursements

Field Description

Field Name	Description
Limits	
Allowed Disbursement Modes	<p>[Optional, Check Box]</p> <p>Select the appropriate check boxes to indicate the allowed disbursement modes.</p> <p>The bank can restrict the disbursal modes for certain products. For example, in the case of home loans the bank may disburse only banker's cheque in the name of the builder.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Current / Savings • Cash • Cheque • GL • ATM • POS • Outward Remittance • NACH / Electronic Payment <p>It is mandatory to select any one of the check box.</p> <p>Note:ATM,POS,Outward remittance and External account modes are not applicable for Agricultural Loans</p>
Maximum No. Of Disbursements	<p>[Conditional, Numeric, Five]</p> <p>Type the maximum number of times the bank can disburse the loan. Only one disbursement can take place during a day.</p>
Threshold on Sanctioned Amount	<p>[Optional, Numeric, Three]</p> <p>Type the threshold on sanctioned amount. The threshold percentage is the percentage over sanctioned amount</p>

that can be disbursed without any additional checks or authorisation.

Rescission Period in Days	<p>[Mandatory, Numeric, Three] Type the rescission period after the disbursement of the loan. The rescission period starts after the first disbursement. If the customer wants to cancel the loan within the rescission period, then all the deduction and the interest accrued/charged on the account will be reversed by the system. Any deductions to be levied on the account are handled operationally.</p>
Allow Manual Appropriation	<p>[Optional, Checkbox] Select the check box.</p>
Defaults	
Disbursement Deduction Plan Code	<p>[Optional, Search List] Select the disbursement deduction plan code from the Search List. A deduction plan is a list of deductions/billing/debits to be performed at the time of loan disbursement (first disbursements only). A deduction plan consists of more than one type of deduction and is set up in the Loan Plan Deduction Maintenance (Task Code: LNM22) option. No deduction of installment type is allowed for IPI type loans.</p>
Schedule Drawn On	<p>[Conditional, Drop Down] Select the Actual Outstanding amount option from the drop-down list. This field is enabled if Loan Type is selected as Term or Agriculture in Definition tab.</p>
Amortization	
Method of Amortization	<p>[Mandatory, Drop-Down] Select the method of amortization to be adopted from the drop-down list. The option is:</p> <ul style="list-style-type: none">• Straight-Line: If this option is selected for the loans account: <i>Monthly amortisable amount = charge collected * no of days in that month / term of the loan in Days.</i> i.e., actual total days from disbursement date to maturity date. If this option is selected for OD: <i>Monthly amortisable amount = charge collected * no of days in that month / term of the OD in days,</i> i.e., actual total days from limit sanction date to limit expiry date.
Amortization-Accounting Entries Frequency	<p>[Display] This field displays the amortization frequency based on the method of amortization selected in the corresponding field. For Straight-Line option selected in the Method of Amortization field, this field will be defaulted to Calendar.</p>
Move To Regular Stage After Disbursement	<p>[Conditional, Check box] Select the check box to allow the account to move to regular type from IOI stage. This field is enabled if Loan Type is selected as Term in Definition tab. Example:</p>

- An account with IOI stage and Partial Disbursement done.
- Subsequently the account is fully disbursed.
- If this check box is selected the account will move to the regular stage (EPI/IPI) automatically.

Preferences

MIS Codes Mandatory

[Optional, Checkbox]
Select the MIS Codes Mandatory checkbox.

Screen Description

The above tab screen is used to control various parameters like for the product 7000 only disbursements through CASA or cash and cheque is allowed. The maximum number of disbursements allowable during the lifecycle of the loan account is 3. The loan can be reversed within 3 days from disbursal without any financial implications to the bank and the customer. This is defined in the Recession period field.

On the basis of the selected deduction plan suitable charges will be deducted or debited from the customer's account on disbursal.

For the current product, disbursed amounts will not include advances and unbilled amounts.

After the IOA stage the system will automatically move the account to a regular stage.

Repayments

The screenshot displays the 'Repayments' tab within the 'Loan Product Master' window. The interface includes a search bar for Product Code (70047) and Name (Retail Loans). The main area is divided into several sections:

- Limits:** Includes checkboxes for 'Allowed Repayment modes' such as Current / Savings, ATM, Cash, POS, Cheque, Inward Remittance, and NACH / Electronic Payment.
- Defaults:** Contains fields for 'Appropriation Sequence', 'Minimum no of Instalment for PPF', and 'Auto Repayments (Draw Down)' with dropdown menus for 'Drawdown Behavior' and 'Drawdown In'.
- Rate Intimations:** Features a checkbox for 'Generate Intimations for Rate Change' and a field for 'Lead Days for Rate Renewal'.
- Pre Payments:** Includes checkboxes for 'Disallow PPFs', 'Disallow EFS', 'Disallow Advance Payments', and 'Disallow PPF if There Are Unpaid Arrears'.
- Penalty Interest Calculation Rule on PPF:** Includes a search field for 'PPF Penalty Routine' and a field for 'PPF Penalty %'.
- Deferrals:** Includes a checkbox for 'Deferments' and a field for 'Minimum Instalments before Deferment'.
- Installation Due Intimations:** Includes a field for 'Number of Deferrals Allowed in A Year'.

Field Description

Field Name

Description

Limits

Allowed Repayment Modes

[Optional, Check Box]
Select the appropriate check boxes to indicate the repayment modes. The repayment mode allowed should be any of the modes allowed. For example, if a bank gives loans only to a CASA account holder and draws the installment payments from CASA, then only drawdown from

savings can be specified as the mode of payment.

The options are:

- Current / Savings
- Cash
- Cheque
- GL
- ATM
- POS
- Inward Remittance
- NACH / Electronic Payment

It is mandatory to select any one of the check box.

Note: ATM, POS, Outward remittance modes are not applicable for Agricultural Loans

For Agri loans when there is a credit to loan account through NEFT and RTGS channel, system will process the payment on similar lines as the payment is processed from 'Agri Loan Installment Payment Inquiry' [FP: 1670] and payment mode is selected as 'Payment by GL'

When flag 'External' is checked in repayment tab, payment through NEFT/RTGS for Agri Loan account will be allowed by system

Defaults

Allow Custom Appropriation

[Optional, Check Box]

Select the **Allow Custom Appropriation** check box to enable the field '**Appropriation Sequence** for modification'.

Appropriation Sequence

[Display]

Displays the appropriation sequence for normal loans, indicating the sequence in which the funds credited to the loan account shall be appropriated to the various arrear buckets.

The standard sequence is CIFPOLANUTSDEGMZ

It stands for:

- C - Principal Arrears
- I - Interest Arrears
- F - Fee Arrears
- P - Premium Arrears
- O - Outgoing Arrears
- L - Late Fee Arrears (Suspended Penalty interest)
- A - Penalty Arrears
- N - Non Accrual Interest Arrears (Suspended interest)
- U - Suspended Post Maturity Interest
- T - Post Maturity Interest
- S - Legal Fees Arrears
- D - Suspended Fees
- E - Suspended legal fees

- G - Suspended Outgoings
- M - Suspended Premium
- Z - Debit but not Due
- B – Diverting Interest Arrear
- H – Minimum Due
- K – Additional Penalty
- Q – Subsidy Interest Arrears
- R – Principal Paid Off
- V – Suspended Diverting Interest
- W – Suspended Additional Penalty

The sequence can be defined by the user.

Note: This value is defaulted from the Asset Classification Plan and is editable only if Allow Custom Appropriation field is checked

Longest Overdue First

[Optional, Check Box]

Select the **Longest Overdue First** check box to perform the appropriation sequence date-wise.

Payoff Benefit

[Mandatory, Drop-Down]

Select the payoff benefit from the drop-down list.

It is applicable only when a partial payoff is attempted. The benefit in the interest base is expected from this field.

The options are:

- Immediate: The effect of the PPF happens immediately.
- Next Due Date: The effect of the PPF takes place on the next due date of the loan schedule.
- Next Rest Period: The effect of the PPF takes place on the next rest period of the loan schedule.
- No Effect

Lead Days for Repayment Date

[Conditional, Numeric, Five]

Type the number of days available to the customer for repayment of dues.

This field is enabled if **Loan Type** is selected as **Revolving** in **Definition** tab.

Minimum no of Installment for PPF

[Mandatory, Numeric, 5]

Type the minimum number of installments that must be paid by the customer to treat the repayment as partial pay off.

Auto Repayments (Draw Down)

Drawdown Behavior

[Optional, Drop-Down]

Select the drawdown behavior from the drop-down list.

The options are:

- Partial Amount Allowed - Drawdown partial amount of installment incase funds for the entire installment is not available
- Full Payment Only - Drawdown only full installment amount, else reject the drawdown

- Raise Earmark - Drawdown for funds available in CASA account and raise earmark for the remaining un-available amount
- Force Debit - Drawdown the required funds from CASA account by force debit on CASA account

Note: This field is not applicable for Agricultural Loans.

Include Unbilled Penalty for Drawdown

[Optional, Check Box]

Select the **Include unbilled Penalty for Drawdown** check box if the unbilled amount has to be included for drawdown.

Note: This field is not applicable for Agricultural Loans.

Drawdown In

[Optional, Drop-Down]

Select the drawdown option from the drop-down list.

The options are:

- EOD
- BOD

Note: This field is not applicable for Agricultural Loans.

Drawdown Retry In

[Conditional, Drop-Down]

Select the drawdown retry option from the drop-down list.

The options are:

- EOD
- BOD
- Both

This field is enabled if the **Maximum Retries (Daily Retry)** is more than zero.

Note: This field is not applicable for Agricultural Loans.

Maximum Retries (Daily Retry)

[Mandatory, Numeric, Five]

Type the maximum number of retries incase a drawdown is set up on a CASA account and the CASA account does not have the funds. The system will try to draw down from the CASA account for the specified number of times on consecutive days in the BOD.

Note: This field is not applicable for Agricultural Loans.

Charge Penalty on Retry

[Optional, Check Box]

Select the **Charge Penalty on Retry** check box to charge penalty for the draw down retries.

Note: This field is not applicable for Agricultural Loans.

Drawdown On Next Working Day

[Optional, Check Box]

Select the **Drawdown On Next Working Day** check box to process the drawdown on the next working day in case the drawdown day is a holiday.

If check box is not selected, the drawdown would happen on the previous working day.

Note: This field is not applicable for Agricultural Loans.

Rate Intimations

Generate Intimations for Rate Change

[Optional, Check Box]

Select the **Generate Intimations for Rate Change** check box to

	generate the rate change intimation.
Lead Days for Rate Renewal	[Conditional, Numeric, Five] Type the lead days for rate renewal intimation. This field is enabled if the Generate Intimations for Rate Change check box is selected.
Pre Payments	
Disallow PPFs	[Conditional, Check Box] Select the Disallow PPF check box to disallow partial pay off through any mode for the accounts opened under this product.
Disallow EFS	[Optional, Check Box] Select the Disallow EFS check box to disallow EFS/full pay off through any mode for loan accounts opened under this product.
Disallow Advance Payment	[Conditional, Check Box] Select the Disallow Advance Payment check box to disallow advance installment payment through any mode for loan accounts opened under this product. Note: This field is not applicable for Agricultural Loans.
Disallow PPF if there are Unpaid Arrears	[Optional, Check Box] Select the Disallow PPF if there are unpaid arrears check box to disallow PPF ¹ , pay off through any mode for loan accounts if there are unpaid arrears.
Recalculate FPI Principal Term Only, on PPF	[Optional, Checkbox] Select the checkbox, if only principal term is to be changed during reschedule after PPF with 'recalculate term'. If checkbox is not checked, entire loan term (Principal + Interest) will be changed during reschedule.
Penalty Interest Calculation Rule on PPF	
PPF Penalty Routine	[Optional, Search List] Select the PPF penalty routine from the Search List. The penalty interest calculation on PPF will be based on the penalty routine selected. The options are: - <ul style="list-style-type: none"> • Interest for 1 month of total principal * (Pre Defined % at product Level) - Routine 1 • Interest for 1 month of PPF principal * (Pre Defined % at product Level) - Routine 2 • Interest on PPF principal in current period * (Pre Defined % at product level). Current period – From last charging date to PPF date. - Routine 3.
PPF Penalty %	[Optional, Numeric, 5] Type the PPF penalty %. The percentage value entered in this field is used to calculate the penalty interest on PPF.

¹Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.

Deferments

Deferments	[Optional] Enter the deferment value . This is a holiday period added in the regular stage of loans which is basically a relaxing period
Number of Deferments allowed in a year	[Optional] Enter the total no of deferments allowed in a year for the product code.
Minimum Installments before Deferment	[Optional] Enter the minimum number of installments to be done before deferment is allowed.

Installment Due Intimations

Lead Days for Installment Due Alert	Optional, Numeric] Enter the number of lead days before which the alert needs to be generated.
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Partial Capitalization of arrears

	[Optinal, Check Box]
Allow Partial Capitalization on Reschedule	User will allow to perform partial capitalization of arrears on reschedule from the existing screens Account reschedule with capitalization of arrears and Account reschedule with capitalization of arrears]. System will not allow user to perform partial capitalization of arrears on restructure.
Allow Partial Capitalization on Restructure	[Optinal, Check Box] User will allow to perform partial capitalization of arrears on restructure from the screens Non-Agri Account Restructure [FP LNX25] and Agri Account Restructure [FP ALX25]. System will not allow user to perform partial capitalization of arrears on reschedule.

Screen Description

The above tab screen is used to control various repayment options available to the customer.

The product allows repayments only from CASA, GL accounts or using cash/cheques.

Any overdue amount will be recovered as per the sequence defined. The appropriation sequence is explained as under:

It stands for:

- C - Principal Arrears
- I - Interest Arrears
- F - Fee Arrears
- P - Premium Arrears
- O - Outgoing Arrears
- L - Late Fee Arrears (Suspended Penalty interest)
- A - Penalty Arrears
- N - Non Accrual Interest Arrears (Suspended interest)
- U - Suspended Post Maturity Interest

- T - Post Maturity Interest
- S - Legal Fees Arrears
- D - Suspended Fees
- E - Suspended legal fees
- G - Suspended Outgoings
- M - Suspended Premium

The user can define the sequence.

All payoffs will have an immediate effect on the customers interest calculation and the system will retry once on the due date for recovery of EMI's.

For this product no deferments and rate changes are allowed and incase of an holiday the EMI will be recovered on the previous working day.

NonPayments

The screenshot displays the 'NonPayments' configuration page within the 'Loan Product Master' application. The interface includes a top navigation bar with options like 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', and 'Copy'. Below this, there are tabs for 'Definition', 'Booking', 'Disbursements', 'Repayments', 'NonPayments', 'Closure', and 'GL Reporting'. The 'NonPayments' tab is active, showing several configuration sections: 'Limits' with a 'Grace Period' dropdown and a 'Waive Penalty on MinDue Payment#' checkbox; 'Defaults' with 'Compute Penalty on Repayments' checkbox, 'Allow Custom Appropriation' checkbox, 'Reminder Plan' search field, and 'NPL Appropriation Sequence' search field; 'Asset Classification Preferences' with 'Preferences Plan code', 'Unsecured Classification Plan Code', and 'Secured Classification Plan Code' search fields; and 'Arrear Reporting' with a 'Minimum Arrear for Reporting' search field. The 'Product Code' is set to 70047 and the 'Name' is 'Retail Loans'.

Field Description

Field Name	Description
Limits	
Grace Period	[Mandatory, Numeric, Three] Type the maximum number of grace days for the payment of installment arrears without any penalty. For example, if the installment due date is on January 1, 2002 and grace days maintained for the installment frequency is 10 days, then installment payment for the loan account can be paid, on or before January 10, 2002. If the payment is made towards this arrear after January 10, 2002, then late payment penalty shall be applicable.
Waive Penalty on MinDue Payment#	[Conditional, Check Box] Select the Waive Penalty on MinDue Payment check box if you want to waive the penalty applied on minimum due payment. If the MAD is paid, then the penalty is not calculated.

This field is enabled if **Loan Type** is selected as **Revolving or Agriculture** in **Definition** tab.

Compute Penalty on Repayments

[Optional, Check Box]

Select the **Compute Penalty on repayments** check box to calculate the penalty to be levied on repayments.

Defaults

Allow Custom Appropriation

[Optional, Check Box]

Select the **Allow Custom Appropriation** check box to enable the field '**Appropriation Sequence**' for modification.

Reminder Plan

[Mandatory, Search List]

Select the reminder plan from the Search List.

The loan reminder plan code containing the nature of reminders is sent to customers and / or their associates in case of non-payment of arrears.

Reminder plans are maintained in the **Reminder Plan Maintenance** (Task Code: BAM44) option.

Minimum Arrears for reminder

[Mandatory, Numeric, 13, Two]

Type the minimum arrears for reminder.

NPL Appropriation Sequence

[Display]

Displays the sequence in which the balance in an NPL account will be appropriated indicating the sequence in which the funds credited to a suspended loan account shall be appropriated to the various arrear buckets.

The sequence is user defined and is normally CIFPOLANUTSDEGMZ
It stands for:

- C - Principal Arrears
- I - Interest Arrears
- F - Fee Arrears
- P - Premium Arrears
- O - Outgoing Arrears
- L - Late Fee Arrears (Suspended Penalty interest)
- A Penalty Arrears
- N - Non Accrual Interest Arrears (Suspended interest)
- U - Suspended Post Maturity Interest
- T - Post Maturity Interest
- S - Legal Fees Arrears
- D - Suspended Fees
- E - Suspended legal fees
- G - Suspended Outgoings
- M - Suspended Premium
- Z - Debit but not Due

The sequence can be defined by the user.

Note: This value is defaulted from the Asset Classification Plan and is editable only if Allow Custom Appropriation field is checked.

Longest Overdue First [Optional, Check Box]
 Select the **Longest Overdue First** check box to perform the appropriation sequence date-wise.

Asset Classification Preferences

Preferences Plan Code [Mandatory, Search List]
 Select the preference plan code from the Search List.
 A preference plan code of the classification preferences, determines the preference set for the product with respect to CRR movement, provisioning and Clawback, used for suspended accounts.

Secured Classification Plan Code [Mandatory, Search List]
 Select the secured classification plan code from the Search List.
 The secured classification codes are maintained in the **Asset Classification Plan Maintenance** (Task Code: ACM05) option.

Unsecured Classification Plan Code [Mandatory, Search List]
 Select the unsecured classification plan code from the Search List.
 The unsecured classification codes are maintained in the **Asset Classification Plan Maintenance** (Task Code: ACM05) option.

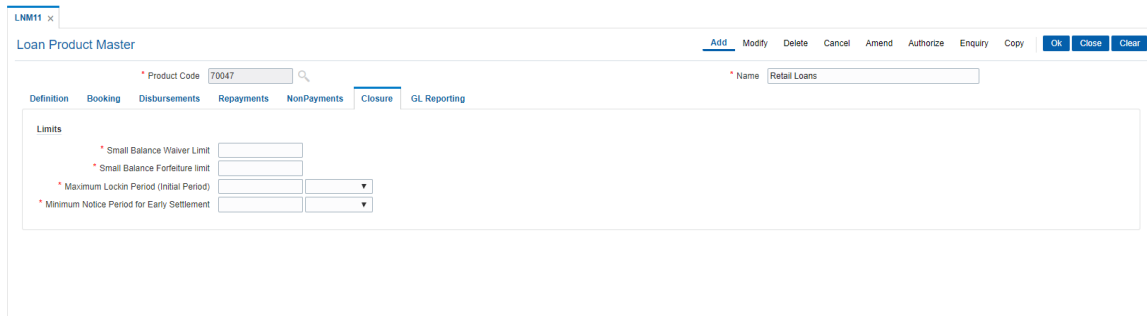
Arrear Reporting

Minimum Arrear for Reporting [Optional, Numeric, 13, Two]
 Type the minimum arrear amount to be considered for reporting the loan accounts.

Screen Description

The above tab screen is used to define the non-payment parameters for the product.
 The user can pick up a reminder plan from a list of pre-defined reminder plans as well as the asset classification preference and plan codes.

Closure



Field Description

Field Name	Description
Limits	
Small Balance Waiver Limit	[Mandatory, Numeric, 13, Two] Type the small balance waiver limit. If at maturity of the loan, the outstanding amount is less than the small

balance waiver amount, then the outstanding amount will be waived and the account will be closed.

Small Balance Forfeiture Limit

[Mandatory, Numeric, 13, Two]

Type the small balance forfeiture limit.

If at maturity of the loan, the repayment is more than the outstanding by up to the forfeiture amount, then the amount is forfeited and the loan account closed.

Maximum Lockin Period (Initial Period)

[Mandatory, Numeric, Three, Drop-Down]

Type the maximum lock-in term and select the term unit from the drop-down list.

This indicates the minimum period for which the loan account should be held in the system since disbursement before it can be closed.

Minimum Notice Period For Early Settlement

[Mandatory, Numeric, Three, Drop-Down]

Type the minimum notice period required to be provided for early and final settlement and select the term unit from the drop-down list.

In case the notice period is provided, the interest on the loan is calculated till the notice period start date. Else the interest is calculated till the EFS date.

Screen Description

The above tab screen is used to define parameters which the system will consider at the time of closure of all accounts under product code 302. The bank can waive or forfeit the outstanding or excess below a predetermined limit. Similarly the bank can also define a lock-in period. In case the customer gives notice to the bank regarding a foreclosure, then the bank has the option of calculating interest only upto the date the notice is given. Whether a loan can be rolled-over on maturity date will also be defined in this screen.

GL Reporting

Field Description

Field Name	Description
Off balance sheet product	Select the checkbox

Assets

Principal Balance	<p>[Mandatory, Numeric, Nine] Type the principal balance GL code. The outstanding balances of the normal loan accounts belonging to the selected product will be recorded in this general ledger code. This is an asset type GL.</p>
Suspended Principal	<p>[Mandatory, Numeric, Nine] Type the suspended principal balance GL code. The outstanding balances of the suspended loan accounts belonging to the selected product will be recorded in this general ledger code. This is an asset type GL.</p>
Fees Receivable	<p>[Mandatory, Numeric, Nine] Type the fees receivable GL code. The outstanding fees amount to be recovered from normal loan accounts belonging to the selected product will be recorded in this general ledger code. This is an asset type GL.</p>
Suspended Fees Receivable	<p>[Mandatory, Numeric, Nine] Type the suspended fees GL code. The outstanding fees amount to be recovered from the suspended loan account belonging to the selected product will be recorded in this general ledger code. This is an asset type GL.</p>
Outgoing Receivable	<p>[Mandatory, Numeric, Nine] Type the outgoing receivable GI code. The outgoings raised on the normal accounts belonging to the selected product such as insurance premium, etc, are recorded in the general ledger code. This is an asset type GL.</p>
Suspended Outgoing Receivable	<p>[Mandatory, Numeric, Nine] Type the suspended outgoing receivable GL code. The outgoings raised on the suspended accounts belonging to the selected product such as insurance premium, etc, are recorded in the general ledger code. This is an asset type GL.</p>
Legal Fees Receivable	<p>[Mandatory, Numeric, Nine] Type the legal fees receivable GL code. If the customer has requested the bank to pay the legal fees on his/her behalf, the bank pays it and recovers the outstanding amount from the customer. This legal fee to be recovered for normal accounts is recorded in the general ledger code. This is an asset type GL.</p>
Suspended Legal Fees Receivable	<p>[Mandatory, Numeric, Nine] Type the suspended legal fees GL code. The legal fees payable by the customer on a suspended loan account belonging to the selected product will be recorded in the general ledger code. This is an asset type GL.</p>

Contingent Asset	[Mandatory, Numeric, Nine] Type the sanctioned amount of account.
Allowance for Loss- Uncollected Interest GL	[Conditional, Numeric, Nine] Type the contra asset GL maintained for uncollected interest. This field is enabled for term loans only.
Rollover Interest	[Conditional, Numeric, Nine] Type the GL that is used to hold the moratorium interest until paid.
Suspended Diverting Interest Receivable	[Mandatory, Numeric, Nine] Type the suspended diverting interest receivable GL code which will be debited for receivable amount when the diverting interest arrears are raised on the loan account whose accrual status is suspended. If claw back is applicable for diverting interest, and if there are unpaid diverting interest arrears on loan at the time of movement of loan from normal to suspended, then the unpaid arrears will move from diverting interest receivable GL to suspended diverting interest receivable GL. This is an asset type GL.
Diverting Interest Receivable	[Mandatory, Numeric, Nine] Type the diverting interest receivable GL code. If the loan amount disbursed is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with diverting interest and is accounted for in diverting interest receivable GL and will be considered as a separate arrear type. This ad-hoc interest amount is calculated externally but applied in FCR through debit interest adjustment. Diverting interest is a separate arrear and is accounted and recognized separately. This is an asset type GL.
Liabilities	
Legal Fees Payable	[Mandatory, Numeric, Nine] Type the legal fees GL code. The legal fees payable to the lawyer's company for expenses incurred on the accounts belonging to the selected product will be recorded in the general ledger code. This is a liability type GL.
Outgoing Payable	[Mandatory, Numeric, Nine] Type the outgoings payable GL code. The outgoings raised on the account are recorded in this general ledger code. This is a liability type GL.
Bad Debt Reserve	[Mandatory, Numeric, Nine] Type the bad debt reserve GL code. Whenever a provisioning is attempted on a loan account as per the CRR definition the system debits the expense/Write Off GL and parks the amount in the bad debt reserve. In case of repayment or a full write off of the loan account the relative amount is reversed from this GL. This is a liability type of GL.
Unapplied Advance (RPA)	[Mandatory, Numeric, Nine] Type the unapplied advance GL code. Excess payments made on the account by the customer are recorded in this GL. These payments shall be automatically appropriated in the future when arrears are raised on the account.

	This is a liability type GL.
Contingent Liability	[Mandatory, Numeric, Nine] Type the contingent liability GL code. The contingent liability is the amount to be paid.
Settlement Payout	[Mandatory, Numeric, Nine] Type the GL code for settlement payment. Any contribution amount received for a loan account is credited to this GL. During disbursement, Oracle FLEXCUBE debits the Principal Balance (Asset type) and credits this GL. Note: You can modify this field if accounts are not yet maintained under the defined loan product.
Income	
Misc Income	[Mandatory, Numeric, Nine] Type the appropriate miscellaneous income GL code. The additional income generated on the account is recorded in the general ledger code. The entry is initiated from the common billing maintenance. This is an income type GL.
Suspended Diverting Interest Income	[Mandatory, Numeric, Nine] Type the suspended diverting interest income GL code which will be booked as liability when the diverting interest arrears remain unpaid and the loan account accrual status is Suspended. This is a liability type GL.
Small Balance Forfeiture	[Mandatory, Numeric, Nine] Type the small balance forfeiture GL code. When the customer account is closed, his credit balance below a certain limit is forfeited. This forfeited balance in the account is recorded in the general ledger code. The small balance forfeiture limit for the product is defined in the Closure tab. This is an income type GL.
Bad Debt Recovery	[Mandatory, Numeric, Nine] Type the income type GL which will be credited for any principal recovery happening on written off open accounts.
Diverting Interest Income	[Mandatory, Numeric, Nine] Type the diverting interest income GL code which will be booked as income when diverting interest arrears are raised on the normal loan account. This is an income type GL.
Expense	
Small Balance Waiver	[Mandatory, Numeric, Nine] Type the small balance waiver GL code. When the customer account is closed, his debit balance below a certain limit is written off. If the small balance of the customer has been waived off, then it is recorded in this general ledger code. The small balance waiver limit for the product is defined in the Closure tab. This is an expense type GL.

Write Off Expense [Mandatory, Numeric, Nine]
Type the write off expense GL code.
When the suspended account is written off, it is recorded in this general ledger code.
This is an expense type GL.

**Provision for Loss
Uncollected Interest
GL** [Conditional, Numeric, Nine]
Type the expense GL maintained for provisioning uncollected interest.
This field is enabled only for term loan account.

7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending". Click **OK**.
9. The loan product details are added once the record is authorised.

Screen Description

This above tab screen is used to input the various GL accounts where the relevant balances and entries will reflect. Separate asset GL accounts have been defined for accounts in suspended status and normal status.

7.6 LNM18 - Loan Bank Parameters

Using this option, you can define bank wide parameters pertaining to retail loan accounts like lead days for rate change, lead days for reminder, suspense debit GL code and suspense credit GL Code.

This maintenance is one time activity undertaken during the static data setup phase and only one authorised record is possible. You cannot add bank parameters since they are set up during installation. They can only be modified.


Definition Prerequisites

Not Applicable

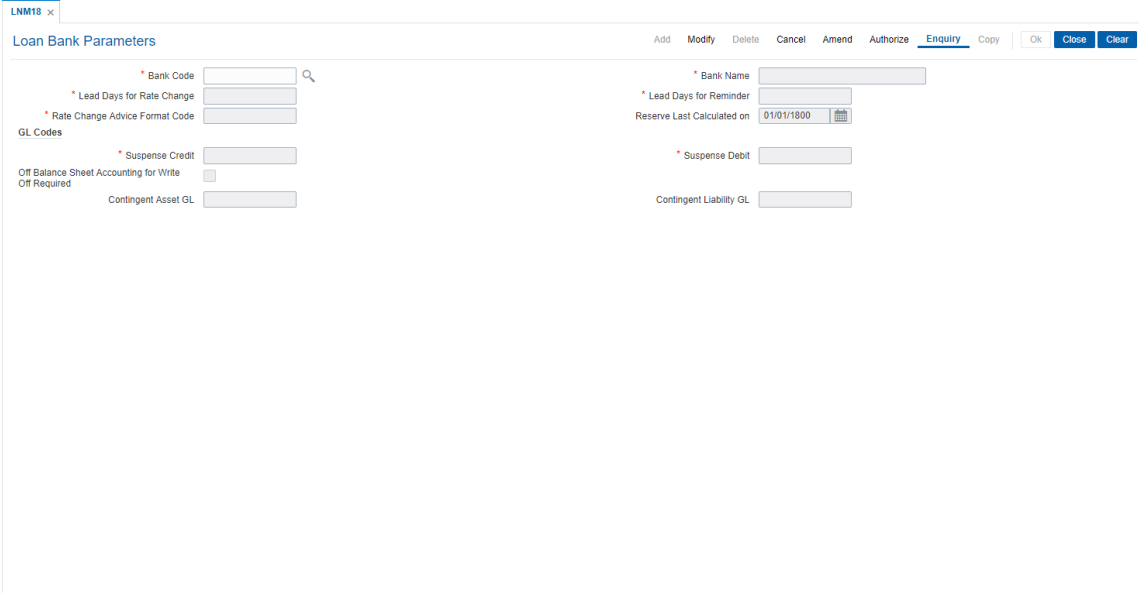
Modes Available

Modify, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify loan bank parameters

1. In the **Dashboard** page, Enter the Task code **LNM18** and then click  or navigate through the menus to **Back Office Transactions > Loan > Loan Bank Parameters**.
2. You will be navigated to **Loan Bank Parameters** screen.

Loan Bank Parameters



Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Three, Search List] Type the bank code or select it from the Search List.
Bank Name	[Display] This field displays the bank name corresponding to the bank code. The bank name as defined in the Bank Codes Maintenance (Task Code: BAM20) option will be displayed.

Lead Days For Rate Change	[Mandatory, Numeric, Two] Type the number of lead days for rate change. This is the number of days, in advance; the notice is to be sent to the customer informing them about the change in the interest rate. This value will be applicable to accounts whose interest rate is specified as Floating at the product level.
Lead Days For Reminder	[Mandatory, Numeric, Two] Type the number of lead days for reminders. This is the number of days, in advance; for generating reminders and mailing the same to the customers. The reminder plan is defined at the product level and is the same for all the loan products.
Rate Change Advice Format Code	[Mandatory, Numeric, Two] Type the format in which the advice for informing the customer about the change in interest rate should be sent.
Reserve Last Calculated On	[Display] This field displays the date on which the provision for bad debts was calculated and the GL entries for the same were passed. This field is for future use.
GL Codes	
Suspense Credit	[Mandatory, Numeric, Nine] Type the suspense credit GL code. All the credit suspense entries will be passed to this GL.
Suspense Debit	[Mandatory, Numeric, Nine] Type the suspense debit GL code. All the debit suspense entries will be passed to this GL.
Off Balance Sheet Accounting for Write off Required	[Optional, Check box] Select the Off Balance Sheet Accounting for write Off required check box to pass the entries for written off accounts.
Contingent Asset GL	[Conditional, Numeric, Nine] Type the account number of the asset type contingent GL. This field is enabled if the Off Balance Sheet Accounting For Write Off Required check box is selected.
Contingent Liability GL	[Conditional, Numeric, Nine] Type the account number of the liability type contingent GL. This field is enabled only if the Off Balance Sheet Accounting For Write Off Required check box is selected.

3. Click **Modify**.
4. Select the bank code from the Search List.
5. Modify the rate change and reminder for the lead days and the GL details for the selected bank code.

[Loan Bank Parameters](#)

LNMI8 x

Loan Bank Parameters

Add **Modify** Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

* Bank Code 240

* Lead Days for Rate Change 1

* Rate Change Advice Format Code 12

GL Codes

* Suspense Credit 163000001

Off Balance Sheet Accounting for Write

Off Required

Contingent Asset GL 510000099

* Bank Name DEMO BANK LIMITED

* Lead Days for Reminder 1

Reserve Last Calculated on 31/03/2019

* Suspense Debit 163000001

Contingent Liability GL 610000099

6. Click **OK**.
7. The system displays the message "Record Modified Authorization Pending". Click **OK**.
8. The loan parameters for the bank is modified once the record is authorised.

Screen Description

In the above screen the following loan bank parameters are defined for the Demo Bank.

The bank has stated that any rate change has to be done 30 days prior to the effective date. The lead day for sending a reminder to a customer is marked as 0. The bank has also defined a specific format 103 which is sent to the customer.

The date when the last calculation of reserve for bad and doubtful assets was done is 31/03/2019.

The bank can also define the suspense credit and debit GL. In these GL's all entries that are rejected in the loan module shall be passed.

Exercise

Create a parameter definition for loans for your bank. The parameters can consist of the number of days for rate change, the approve format for notices to customers and the respective GL's that will be affected for suspense entries.

7.7 LNM22 - Loan Deduction Plan

Using this option you can maintain a deduction plan. A deduction plan comprises of various types of deductions like service charges, installments and insurance premiums applicable to any loan under a loan product.

All deductions are defined under a deduction plan and it can be linked to one or more loan products. At the time of loan disbursement, the deductions will be affected.


Definition Prerequisites

- BAM14 - Rewards and Service Charges definition

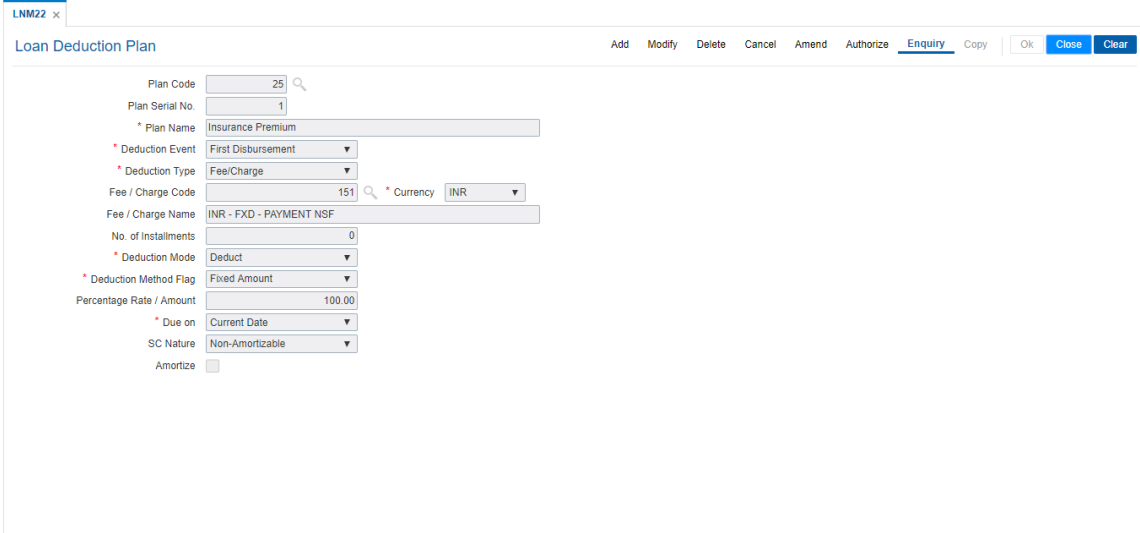
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add loan deduction plan details

1. In the **Dashboard** page, Enter the Task code **LN22** and then click  or navigate through the menus to **Back Office Transactions > Loan > Loan Deduction Plan**.
2. You will be navigated to **Loan Plan Deduction** screen.

Loan Deduction Plan



The screenshot shows the 'Loan Deduction Plan' form with the following fields and values:

- Plan Code: 25
- Plan Serial No.: 1
- Plan Name: Insurance Premium
- Deduction Event: First Disbursement
- Deduction Type: Fee/Charge
- Fee / Charge Code: 151
- Currency: INR
- Fee / Charge Name: INR - FXD - PAYMENT NSF
- No. of Installments: 0
- Deduction Mode: Deduct
- Deduction Method Flag: Fixed Amount
- Percentage Rate / Amount: 100.00
- Due on: Current Date
- SC Nature: Non-Amortizable
- Amortize:

Field Description

Field Name	Description
Plan Code	[Mandatory, Numeric, Three] Type the plan code to be assigned to a deduction plan. Deduction plan will be recognized by the number assigned to the plan for all the future references.
Plan Serial No.	[Display] This field displays the plan serial number. It is a number serially generated starting from one for each plan and increases with the increase of deduction assigned to a plan. There can be multiple deductions assigned to each plan.

Plan Name	[Mandatory, Alphanumeric, 40] Type the descriptive name of the deduction plan.
Deduction Event	[Mandatory, Drop-Down] Select the deduction type from the drop-down list. The options are: <ul style="list-style-type: none"> • First Disbursement: Deductions are levied to the account at the first disbursement. • Common Billing: If this option is selected, then the Fee/Charge Code and Due On fields will be enabled. The SC selected in this will be used as default SC for handoff. • Ad Hoc Reports: If this option is selected, the Due On field will be enabled. The service charges for this option will be set in the reports set up.
Deduction Type	[Conditional, Drop-Down] Select the nature of deduction from the drop-down list. The options are: <ul style="list-style-type: none"> • Fee /Charge: The system enables the Fees/Charge Code and the Deduction Mode fields if you select this option. • Premium: The system enables the deduction mode and due on fields if you select this option • Installment: The system enables the No. of Installments field if you select this option • Others: The system enables the Deduction Mode, Deduction Method Flag and Percentage Rate/Amount fields if you select this option. • Monthly Tenor Based Fee: The system enables deduction of the service charge or fee amount. The amount calculated will be multiplied by the tenor of loan account in number of months divided by 12. • Yearly Tenor Based Fee: The system enables deduction of the service charge or fee amount. The amount of SC / Fee calculated will be multiplied by the tenor of loan account in number of months. <p>This field is enabled if the First Disbursement or Top-up Disbursement option is selected from the Deduction Event field.</p>
Fee / Charge Code	[Conditional, Search List] Select the fees / charges code applicable from the Search List. This field is enabled if the fees/charges option is selected from the Deduction Type field. The list will display the charges type maintained in Service Charge Code Maintenance (Task Code: BAM14) option. The fees/charges currency should be the same as the product currency. The SC can be attached to the Loan deduction plan for collection of insurance fees/ notary fees.
Currency	[Display] This field displays the currency corresponding to the selected fees/charge code.

Fee / Charge Name	<p>[Display] This field displays the name of the SC corresponding to the fee/charge code selected in the Search List.</p>
No. of Installments	<p>[Conditional, Numeric, Three] Type the number of installments to be deducted during the disbursal. This will be direct deduct and applicable only for EPI type loans. This field will be enabled if the Installment option is selected from the Deduction Type field.</p>
Deduction Mode	<p>[Conditional, Drop-Down] Select the deduction mode from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Bill- The amount will not be deducted from the disbursed amount but the deductions will be billed to the customer and arrears will be raised on the account. This will not affect the interest base for interest calculations. Once customer pays the amount due the arrears will be set-off accordingly. • Deduct- When the deduction mode is selected it will deduct the applicable charges from the disbursal amount. No arrears will be raised. • Debit- During disbursal the amount will be debited to the account directly. This will result in increase in principal. This will also overlook the loan applied for or the maximum amount at the product level. <p>This field is enabled if the First Disbursement option is selected from the Deduction Event field. Note:For Revolving Loans, only Bill Mode will be applicable.</p>
Deduction Method Flag	<p>[Conditional, Drop-Down] Select the deduction method from the drop-down list. This field is enabled if the Others option is selected in the Deduction Type field. The options are:</p> <ul style="list-style-type: none"> • Fixed Amount- The deduction amount is fixed irrespective of the amount sanctioned or disbursed. The fixed amount is specified in the next field. • %of Disbursed Amount – This will deduct the percentage of the amount which is being disbursed. The percentage is defined in the next field. • % of Sanctioned Amount- This will deduct the percentage of the sanctioned amount irrespective of the amount disbursed. • % of Sanctioned Amount - LTV amt
Percentage Rate/Amount	<p>[Conditional, Numeric, 13, Two] Type the amount/rate at which the deduction is to be made. This field is enabled only if Others option is selected in the Deduction Type field.</p>
Due On	<p>[Conditional, Drop-Down] Select the due date from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Current Date

- Next Due Date
- Not Applicable

The due date is defaulted to **Not Applicable**, if the **Postponement** option is selected in the **Deduction Event** field.

SC Nature

[Display]

This field displays the nature of the service charge.

If the **Amortisable** check box is selected in the **Rewards and Service Charge Maintenance** (Task Code: BAM14) option, then **Amortisable** is displayed by default in this field. Else, **Not-Amortisable** is displayed.

Amortize

[Conditional, Check Box]

Select the **Amortize** check box to trigger the actual amortization for the selected charge.

This field is enabled only if the charge is defined as **Amortisable** in the **Rewards and Service Charge Maintenance** (Task Code: BAM14) option and the Main SC and the Additional SC are amortisable. Also, the option **Deduct** is selected in the **Deduction Mode** field.

If this check box is selected, the respective service charge / deduction will be amortised monthly, over the tenure of the loan.

3. Click **Add**.
4. Enter the plan code and the name.
5. Select the Deduction type, fee/charge code, Deduction mode, Due on from the list.

Loan Deduction Plan

The screenshot shows the 'Loan Deduction Plan' form with the following values:

- Plan Code: 210
- Plan Serial No.: 1
- Plan Name: Pledge Charges
- Deduction Event: First Disbursement
- Deduction Type: Fee/Charge
- Fee / Charge Code: 2
- Fee / Charge Name: LOAN PROD DEDUCT
- No. of Instalments: 0
- Deduction Mode: Bill
- Deduction Method Flag: Fixed Amount
- Percentage Rate / Amount: 0.00
- Due on: Current Date
- SC Nature: Non-Amortizable
- Amortize:

6. Click **OK**.
7. The system displays the message "Record Added Authorization Pending". Click **OK**.
8. The loan deduction plan details are added once the record is authorised.

Screen Description

The above screen is used to define the method of deduction of various fees that can be debited from a customer during disbursal. These charges can be waived at an account level at the disbursal stage.

The Plan code is 210, and under it this is the 1st plan.

It is a plan where by a pre-defined amount will be debited from the customer. The deduction will be @ of 1% of the disbursed amount.

Exercise

Create a suitable deduction plan for your bank that will be debited from the customer's loan amount. The deduction mode will have to be marked as deduct and the percentage to be deducted can be 0.5%. This deduction will be marked as a Fee.

7.8 LNM93 - Loan Prod Rate Chart and Schedule Code Xref

Using this option, you can maintain combinations of Schedule codes and rate chart codes for a loan product.


Definition Prerequisites

- [LNM11 - Product Master](#)
- [PR002 - Loan Chart Maintenance](#)
- [LNM98 - Schedule Type](#)

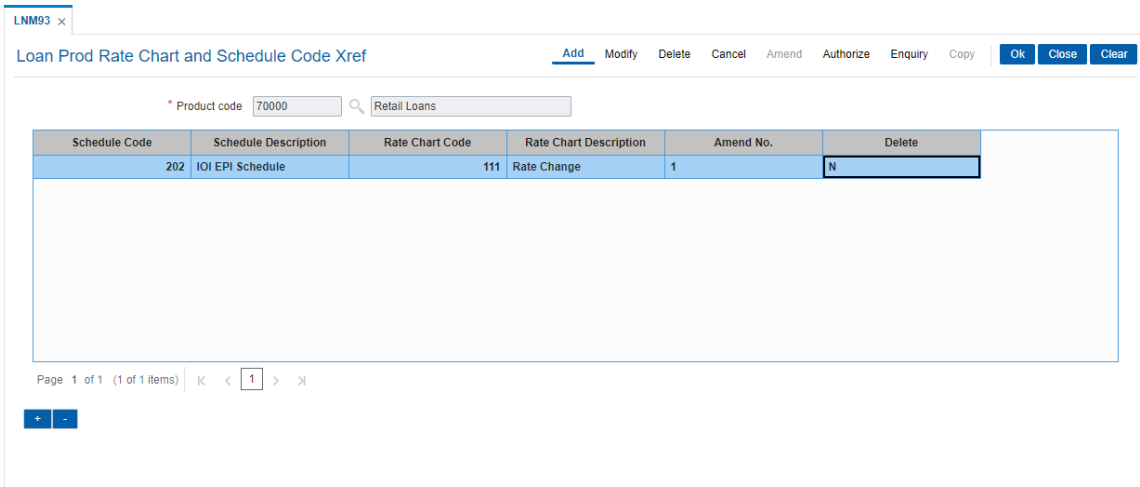
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add a Loan Product Rate Chart Xref

1. In the **Dashboard** page, Enter the Task code **LNM93** and click  or navigate through the menus to **Back Office Transactions > Agri Loan > Loan Prod Rate Chart and Schedule Code Xref**.
2. The system displays the **Loan Product Rate Chart Xref** screen.

Loan Prod Rate Chart and Schedule Code Xref



Product code: 70000 Search: Retail Loans

Schedule Code	Schedule Description	Rate Chart Code	Rate Chart Description	Amend No.	Delete
202	IOI EPI Schedule	111	Rate Change	1	N

Page 1 of 1 (1 of 1 items) | K < 1 > X

Field Description

Field Name	Description
Product Code	[Mandatory, Search List] Select the product code from the search list.

Column Name	Description
Schedule Code	[Mandatory, Search List] Select the schedule code from the Search list. This will list all the schedule codes mapped to the loan product in Schedule Type (Task Code: LNM98) option.
Schedule Description	[Display] This column displays the description for the schedule code.
Rate Chart Code	[Mandatory, Search List] Select the rate chart code from the search list.
Rate Chart Description	[Display] This column displays the description for the rate chart.
Amend No.	[Display] This column displays the amendment Number for the record.
Delete	[Optional, Check Box] Select the Delete check box to delete the record. By default it displays N.

3. Click the **Add** button.
4. Select the product code from the pick list.

Loan Prod Rate Chart and Schedule Code Xref

Product code: 70000 Retail Loans

Schedule Code	Schedule Description	Rate Chart Code	Rate Chart Description	Amend No.	Delete
202	IOI EPI Schedule	111	Rate Change	1	N

Page 1 of 1 (1 of 1 items) + -

7. Click the **+** button to add records.
8. Click the **Ok** button.
9. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
10. The details are added once the record is authorised.

8. Interest Rate Definitions

Interest rates are applicable when the bank is lending a loan to the customer (asset type), or when the bank borrows funds (liability type) from the depositors. The bank levies or pays different values of interest on various products offered to the customer. **FLEXCUBE Retail** allows the bank to define interest rates of its products, both asset and liability type by means of codes and links these codes to the respective products. The system's flexibility allows you to change the interest rate for a product, and state the date from which the interest rate should be effective.

8.1 BAM12 - Interest Index Codes

Using this option you can maintain the index names and associated codes. These codes can be subsequently linked to interest rates using the **Interest Index Rates** (Task code: BAM13) option.

Interest Index codes can be used where the bank wants to define interest rates of its products across **Oracle FLEXCUBE**, both asset and liability type. There can be a maximum of 999 Interest Index Codes defined in the system, and each Interest Index Code can be linked to any number of products.

For example in case the bank wants to define interest rate of 15% for personal loan, the bank would need to define an interest index code 101 as "Personal Loan Interest Rate" and link 15% to this interest index code 101. The interest index code 101 is then attached to the personal loan product.


Definition Prerequisites

Not Applicable

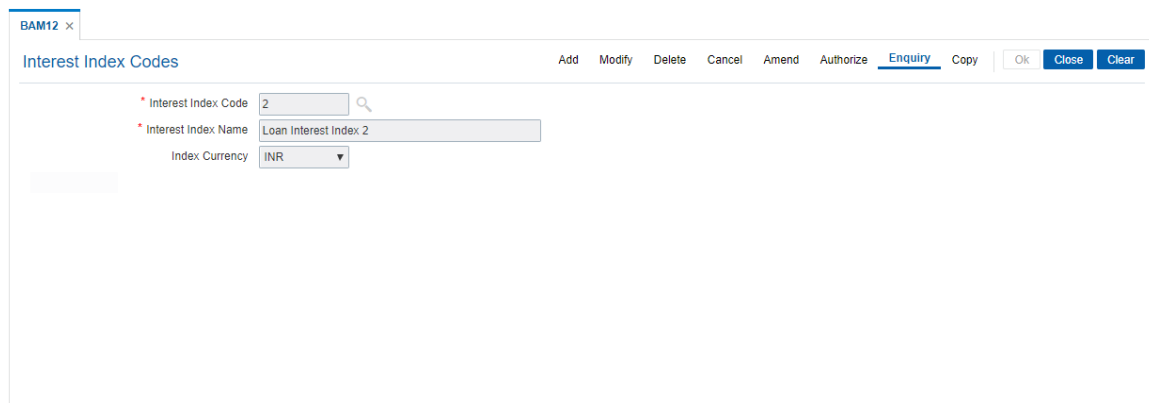
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a new interest index code

1. In the **Dashboard** page, Enter the Task code **BAM12** and then click  or navigate through the menus to **Back Office Transactions > Master > Interest Index Codes**.
2. You will be navigated to **Interest Index Codes** screen.

Interest Index Maintenance



The screenshot shows the 'Interest Index Codes' maintenance screen. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', and 'Copy'. Below the tabs, there is a search bar with the value '2' and a magnifying glass icon. The search results show a table with the following data:

Interest Index Code	Interest Index Name	Index Currency
2	Loan Interest Index 2	INR

Field Description

Field Name	Description
Interest Index Code	[Mandatory, Numeric, Five] Type the interest index code. Each code uniquely identifies a different interest index and is manually generated. This code will be displayed in screens where the interest index should be attached such as Defining a Product, OD Limit Maintenance, etc.
Interest Index Name	[Mandatory, Alphanumeric, 40] Type the name for the interest index code.
Index Currency	[Optional, Drop-Down]

Select the currency code from the drop-down list.

3. Click **Add**.
4. Enter the interest index code and interest index name.
5. From the Index currency list, select the currency code.

Interest Index Codes

BAM12 ×

Interest Index Codes

[Add](#) [Modify](#) [Delete](#) [Cancel](#) [Amend](#) [Authorize](#) [Enquiry](#) [Copy](#) [Ok](#) [Close](#) [Clear](#)

* Interest Index Code 23

* Interest Index Name Index 23

Index Currency INR ▼

6. Click **OK**.
7. The system displays the message "Record Added Authorisation Pending". Click **OK**.
8. The interest index details are added once the record is authorised.

8.2 BAM13 - Interest Index Rates

Using this option you can link index codes to interest rates, and state the date from which the interest rate is effective. The index codes are defined in the **Interest Index Maintenance** (Task Code: BAM12) option.

If the interest rate is changed for an index code attached to a CASA or Term deposit product, the change is automatically propagated to the account if the product is marked as a floating rate product. In case of loans, product propagation takes place by using the **Interest Rate Change** option.

Note: The user can define 0 % interest rates and attach the 0% interest index rate to **Loan Product Rates Maintenance** (Task Code: LN060) option.


Definition Prerequisites

- BAM12 - Interest Index Maintenance

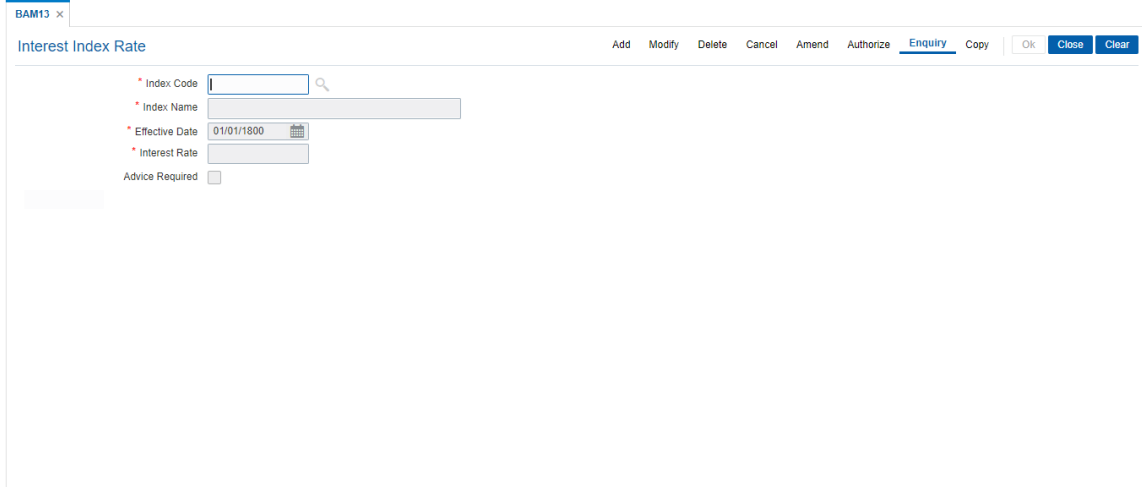
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a interest index rate

1. In the **Dashboard** page, Enter the Task code **BAM13** and then click  or navigate through the menus to **Back Office Transactions > Master > Interest Index Rate**.
2. You will be navigated to **Interest Index Rate** screen.

Interest Index Rate



Field Description

Field Name	Description
Index Code	[Mandatory, Search List] Select the interest index code from the Search List. The Search List lists all the interest index codes defined in the Interest Index Maintenance (Task Code: BAM12) option.
Index Name	[Display] This field displays the name of the index code selected in the Index Code field as defined in the Interest Index Maintenance (Task Code:

BAM12) option.

- Effective Date** [Mandatory, Date editor, dd/mm/yyyy]
In the date editor, Select the date from which the interest rate will be effective from.
The effective date can be a current or a future date.
- Interest Rate** [Mandatory, Numeric, Five, Five]
Type the interest rate for the interest index code.
This is the interest rate, which will be applicable when you select the corresponding interest index code.
The highest value in this field can be 99999.99999.
- Advice Required** [Optional, Check Box]
Select the **Advice Required** check box to generate advice for the interest rate change.

3. Click **Add**.
4. Enter the interest code and select from the list.
5. In the date editor, select effective date.
6. Select 'Advice Required' check box to generate advice for the interest rate change.

Interest Index Rate

The screenshot shows a web application window titled 'BAM13 x' with a sub-header 'Interest Index Rate'. The form contains the following fields:

- Index Code: 2
- Index Name: Loan Interest Index 2
- Effective Date: 08/04/2020
- Interest Rate: 8.00000
- Advice Required:

The form has a toolbar with buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, Clear.

7. Click **OK**.
8. The system displays following message "Record Added Authorisation Pending". Click **OK**.
9. The interest credit index rate details are added once the record is authorised.

Screen Description

The above screen allows the user to assign values to the various interest index codes that the user has defined. In this option the interest rate of 8% is assigned to interest index code 2.

By selecting the **Advice Required** field, any changes in the rates for this code will be intimated to customers who will be affected by this rate change.

Exercise

Assign interest index rates to the various codes created by you. As per the policy of your bank on rate intimation for customers, you may select the **Advice Required** field.

8.3 LN060 - Loan Product Rate Plan Definition

Using this option you can set up tiered or non-tiered applicable interest rates for the loan accounts as well as changing the rate at a later date. On defining the interest rates, you will attach this rate to different stages of the loan using the **Loan Schedule Type** (Task Code: LNM98) option..

You can define a plan based on the effective date of the plan, the slab definition as to whether the plan code is tiered or non-tiered, the rate definition if the rate is fixed, floating, fixed amount or term deposit linked rate, the tier criteria i.e if the tier interest rate is to be read as cumulative or incremental, the ceiling rate and the floor rate and the interest rates applicable etc. Based on the parameters provided by you, the system generates a schedule of rates for a particular effective date.

This screen can be used to define Rate Plan for Late Payment Penalty, **PPF**¹ Penalty & EFS Penalty. For Regular Interest & PMI interest, chart can be defined in PR002.

Note 1: You can define 0 % interest rates at Interest Index level and attach the 0% interest index rate in this option. In this case, the schedule will comprise of principal repayments over the tenure of the loan.

Note 2: You can capture an interest index code with an interest variance to the product level commitment fee.


Definition Prerequisites

- BAM12 - Interest Index Codes
- BAM13 - Interest Index Rate
- LNM11 - Loan Product Master

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add loan product rate

1. In the **Dashboard** page, Enter the Task code **LN060** and then click  or navigate through the menus to **Back Office Transactions > Loan > Loan Product Rate Plan Definition**.
2. You will be navigated to **Loan Product Rate Plan Definition** screen.

¹Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.

Loan Product Rates Plan

The screenshot displays the 'Loan Product Rate Plan Definition' form. Key fields include:

- Rate Plan ID:** 1
- Product Code:** 70002
- Effective Date:** 31/08/2014
- Rate Type:** Regular
- Plan Name:** Regular Rate Plan
- Currency:** INR

 The 'Rate Change Parameters' section includes:

- Rate Definition:** Floating Rate
- Slab Definition:** Non Tiered
- Tier Criteria:** Cumulative
- Ceiling Rate:** 20.00000
- Floor Rate:** 1.00000

 A table at the bottom shows:

Term Start Months	Term Start Days	Slab Amount
0	0	0.00

Field Description

Field Name	Description
Rate Plan ID	[Mandatory, Numeric, Five] Type the plan ID. It is a manually generated unique number, which represents the product rates plan. Once added, this field cannot be modified or amended.
Plan Name	[Optional, Alphanumeric, 40] Type the descriptive name of the plan.
Product Code	[Display] This field displays the product code for which the product rates plan has been defined. After the Plan Id is attached to the product in the Loan Schedule Type (Task Code: LNM98) option, the product name as defined in the Loan Product Master (Task Code: LNM11) is displayed along with the product code.
Currency	[Display] This field displays the currency assigned to the product at the product level. All the entries are posted in the account in the account currency. For example, if the currency assigned to a loans product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Effective Date	[Mandatory, Date editor, dd/mm/yyyy] Select the effective date from the date editor. It is the date from when the loan plan is effective. The effective date can be current date or a future date.
Rate Type	[Mandatory, Drop-Down]

Select the rate type from the drop-down list.
The options are:

- Regular
- Penalty
- Partial Payoff Penalty
- EFS Penalty
- Compounding Interest

3. Click **Add**.
4. Enter the plan ID and the name.
5. Select the effective date from the Search List and the rate type from the list.

Loan Product Rates Plan

LN060 x

Loan Product Rate Plan Definition

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Rate Plan ID 102

Product Code

* Effective Date 26/11/2019

* Rate Type

Plan Name Interest Rate Plan

Currency

Tier Definition Details Rate Change Parameters

* Rate Definition Fixed Rate

Tier Definition

* Slab Definition Tiered - Term Based

* Tier Criteria Cumulative

Control Parameters

* Ceiling Rate 20.00000

* Tiered Term Lookup Overdue Days

* Tiered Lookup Balance Disbursed Amount

* Floor Rate 21.00000

Term Start Months	Term Start Days	Slab Amount
0	0	0.00

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Terms+ Terms- Amts+ Amts- Details

6. **Tier Definition** sub tab will be enabled.
7. Select the rate definition and slab definition from the list.
8. Enter the tier definition details and control parameters.
9. Click the **Terms +** or **Amts +** button to add the term or amount for the product.
10. Enter the term or amount details.

Screen Description

The above screen is used to define the interest rate plan that has been assigned to product code 102. This rate plan has been effective from 30/11/2018 and is applicable for loans in the post maturity stage. There are no tiers defined for this rate plan, thereby all rate will be applied to the entire loan amount.

Exercise

Create a rate plan for loans of your bank in the regular stage. Let the plan type be tiered with a ceiling rate of 25%. The slabs may be defined as per the minimum and maximum loan amounts in the product.

Tier Definition

The screenshot displays the 'Loan Product Rate Plan Definition' form. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', and 'Copy'. The form includes several input fields and dropdown menus:

- Rate Plan ID:** 102
- Product Code:** [Empty]
- Effective Date:** 26/11/2019
- Rate Type:** [Dropdown]
- Plan Name:** Interest Rate Plan
- Currency:** [Dropdown]

Below these are two main sections:

- Tier Definition:**
 - Rate Definition:** Fixed Rate
 - Slab Definition:** Tiered - Term Based
 - Tier Criteria:** Cumulative
- Control Parameters:**
 - Ceiling Rate:** 20.00000
 - Floor Rate:** 21.00000

At the bottom, there is a table with the following data:

Term Start Months	Term Start Days	Slab Amount
0	0	0.00

Field Description

Field Name

Description

Rate Definition

[Conditional, Drop-Down]

Select the rate definition from the drop-down list.

The options are:

- **Fixed Rate:** All accounts opened with this type of product rate will have fixed rate throughout the life of the loan unless changed later
- **Floating Rate:** The rate effective for the selected interest index will be applicable on prorate basis. It will change as and when the interest linked to the index is changed.
- **Fixed Amount:** In this option an amount needs to be specified as a fixed interest and the same will be applied, irrespective of the balance outstanding or the rate of interest applicable.

This field displays the value as **Fixed Rate** if the **Credit interest** option is selected in the **Rate Type** field.

Tier Definition

Slab Definition

[Conditional, Drop-Down]

Select the slab definition from the drop-down list.

The options are:

- **Non Tiered**
- **Tiered - Term Based:-** For defining penalty interest across all stages
- **Tiered - Amount Based:-** For FPI (first period installment) loans, partial payoff penalty and EFS penalty

- Tiered - Amount Term Based

This field displays the value as **Non-Tiered**, if the **TD Linked Rates** option is selected in the **Rate Definition** field or if the **Credit interest** option is selected in the **Rate Type** field.

Tier Criteria

[Conditional, Drop-Down]

Select the tier criteria from the drop-down list.

The options are:

- Cumulative
- Incremental

This field is enabled if the **Tiered-Amount Based** option is selected in the **Slab Definition** field.

By default **Cumulative** option is selected in this field, if **TD Linked Rates** option is selected in the **Rate Definition** field.

Tiered Term Lookup

[Conditional, Drop Down]

Select the tier term lookup from the drop-down list.

This field is enabled if the **Tiered - Term Based** option is selected in the **Slab Definition** field.

The options are:

- Overdue Days: The effective rate will be applicable as per the overdue days in the loan account
- Elapsed Term: The rate plan will be effective as per the elapsed term
- Remaining Term
- Sanctioned Term

By default **Sanctioned Term** option is selected in this field, if **TD Linked Rates** option is selected in the **Rate Definition** field.

Tiered Lookup Balance

[Conditional, Drop Down]

Select the tier lookup criteria for amount based tier structure from the drop-down list.

If the **Tier Criteria** is **Incremental** then it defaults to **Interest Base** option. If the **Tier Criteria** is **Cumulative** one of the following options needs to be selected:

- Disbursed Amount – The disbursed amount of the loan
- Sanctioned Amount – The original sanctioned amount
- Interest Base- The outstanding principal plus the existing unpaid arrears.
- Outstanding Principal- Only the Outstanding principal.

Control Parameters

This field is disabled if **Rate Definition** field is selected as **Fixed Amount**.

Ceiling Rate

[Conditional, Numeric, Three, Five]

Type the ceiling rate.

It is the maximum interest rate that is applicable to a product.

The value entered in this field should not be less than 0 and greater than 999.99999. The rate should be less than or equal to maximum interest rate.

This field is disabled if the **TD Linked Rate** option is selected in the **Rate Definition** field or if the **Credit interest** option is selected in the **Rate Type** field.

Floor Rate

[Conditional, Numeric, Three, Five]

Type the floor rate.

It is the minimum interest rate that is applicable to a product.

This field is disabled if the **TD Linked Rate** option is selected in the **Rate Definition** field or if the **Credit interest** option is selected in the **Rate Type** field.

Term Start Months

[Mandatory, Numeric, Three]

Type the number of months for the slab, which is being defined.

The system by default displays the minimum term defined at the product level. This value cannot be modified.

Click the **Term+** button to add a new start term slab. The term that is defaulted by the system cannot be modified.

For every new term, click this column to type the appropriate start month.

Term Start Days

[Mandatory, Numeric, Two]

Type the number of days for the slab, which is being defined.

The system by default displays the minimum amount defined at the product level. This value cannot be modified.

Click the **Term+** button to add a new term.

For every new term, click this column to type the appropriate start day.

Slab Amount

[Mandatory, Numeric, 13, Two]

Type the amount for the loan.

The system by default displays the minimum amount defined at the product level.

Click the **Amt+** button to add a new amount.

For every new amount slab, click this column to type the appropriate start amount for the slab.

11. Click **Details** button to enable the **Details** tab.
12. Enter the required information in the various tabs.

Exercise

Create a rate plan for loans of your bank in the regular stage. Let the plan type be tiered with a ceiling rate of 25%. The slabs may be defined as per the minimum and maximum loan amounts in the product.

Details

LN060 x
Loan Product Rate Plan Definition

[Add](#)
[Modify](#)
[Delete](#)
[Cancel](#)
[Amend](#)
[Authorize](#)
[Enquiry](#)
[Copy](#)
[Ok](#)
[Close](#)
[Clear](#)

* Rate Plan ID:

Product Code:

* Effective Date:

* Rate Type:

Plan Name:

Currency:

Tier Definition

Details

Rate Change Parameters

Srl No.	Slab Amount	Start Months	Start Days	Interest Index	Interest Rate	Interest Variance	Net Rate	Fixed Amount
1	0.00	0	0					0.00

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[K](#)
[<](#)

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[X](#)

Field Description

Field Name	Description
Srl. No	[Display] This column displays the system-generated serial number, based on the number of slabs defined in the plan.
Slab Amount	[Display] This column displays the start loan amount defined for the tier for amount based tier.
Start Months	[Display] This column displays the number of months defined for the term based tier.
Start Days	[Display] This column displays the number of days defined for term based tier.
Interest Index	[Conditional, Search List] Select the interest index defined for the tier from the Search List. This field is disabled if the Fixed Amount option is selected in the Rate Definition field. This field is enabled if the interest calculation method is defined as Tiered Floating at the product level.
Interest Rate	[Display] This column displays the rate of interest applicable for the selected interest index.
Interest Variance	[Conditional, Numeric, Two, Five] Type the variance on the interest for the respective slab. The value entered in this field is validated with the Loan Product

Master (Task Code: LNM11) option.

This field is disabled if the **Fixed Amount** option is selected in the **Rate Definition** field.

Net Rate

[Display]

This column displays the rate at which the interest will be calculated.

$$\text{Net Rate} = \text{Interest Rate} + \text{Interest Variance}$$

The net rate should be within the minimum and maximum interest rate defined in the **Loan Product Master** (Task Code: LNM11) option.

Fixed Amount

[Conditional, Numeric, 13, Two]

Type the fixed amount for the selected slab.

This field is enabled if the Fixed Amount option is selected in the Rate Definition field..

Screen Description

The above tab screen displays the history of all the rate changes that have been effected during the product life cycle.

Rate Change Parameters

The screenshot shows the 'Loan Product Rate Plan Definition' window with the 'Rate Change Parameters' tab selected. The window title is 'LN060 x'. The main title is 'Loan Product Rate Plan Definition'. The top menu bar includes 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'Ok', 'Close', and 'Clear'. The form contains several fields: 'Rate Plan ID' (1), 'Product Code' (70002), 'Effective Date' (31/08/2014), 'Rate Type' (Regular), 'Plan Name' (Regular Rate Plan), 'Currency' (INR), and 'New Effective Date' (01/09/2014). There are also search icons for Rate Plan ID and Product Code. At the bottom, there is a 'Rate Change Effect' dropdown menu set to 'Affect All Existing'.

Field Description

Field Name	Description
Rate Change Effect	[Mandatory, Drop-Down] Select the rate change effect from the drop-down list. The options are: <ul style="list-style-type: none">Affect All Existing Accounts - Rate change will affect all the existing accountsAffect all Existing Accounts in Next StageAffect All New Account - Rate change will affect to New Accounts only

8.4 LNM41 - Loan Interest Rules

Interest computation forms a major role in the loan account. Interest rule identifies the method in which interest has to be calculated.

For example, to calculate interest for an account, you would require the following data

- The interest base (the amount on which the interest has to be calculated)
- The period (the number of days for which the interest has to be applied)
- The rate (the rate at which the interest has to be computed)

Using this option the rules are defined, based on the above components (principal, period, and rate) that are retrieved from an account for calculating interest.

Separate interest rules are required to be set up for

- Regular interest
- IOA or Penalty interest
- Post Maturity interest
- EFS penalty
- PPF penalty

For each of the above interest types, the interest rate structure, accrual basis, base for computation and rounding parameters can be set up.


Definition Prerequisites

Not Applicable

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add interest rule

1. In the **Dashboard** page, Enter the Task Code **LNM41** and then click  or navigate through the menus to **Back Office Transactions > Loan > Loan Interest Rules**.
2. You will be navigated to **Loan Interest Rules** screen.

Loan Interest Rules

The screenshot shows the 'Loan Interest Rules' configuration window. At the top, there are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'OK', 'Close', and 'Clear'. The main form area contains several sections:

- Computation:** Rule ID (1), Rule Name (Regular Interest Rates), Interest Type (Regular).
- Interest Base:** Accrual Basis (Actual/Actual), Base Behaviour (Actual), Principal (Outstanding Balance).
- Arrears:** Interests Arrears (checkbox), Principal Arrears (None), Charge Arrears (checkbox), Compounding Interest Arrears (checkbox), Penalty Arrears (checkbox), Include Advances (checkbox), Include Contribution (checkbox).
- Rounding Rules:** Rounding Method (Round), Nearest Amount to Round (1).
- Control Parameters:** Minimum Interest Amount (0.00).

Field Description

Field Name	Description
Rule ID	[Mandatory, Numeric, Five] Type the Interest Rule ID. Interest rule ID is a unique number, which represents the interest rule.
Rule Name	[Mandatory, Alphanumeric, 40] Type the name for the interest rule.
Interest Type	[Mandatory, Drop-Down] Select the interest type from the drop-down list. As mentioned above a schedule setup in loans requires separate interest types to be defined each having different computation parameters and characteristics. The options are: <ul style="list-style-type: none"> • Regular-This interest type is ideally defined for the regular stage of the loan. Regular stage from the interest rules point of view would also include the IOI and the Moratorium stage, if applicable. Interest base for regular interest is set up differently for actual balance loans and schedule balance loans <p>For Actual Balance type loans the interest base is updated based on the arrears outstanding on the account. Irrespective of the schedule of repayments generated at the time of disbursement if there are arrears pending on the account then these get added to the interest base and the interest is thus charged on outstanding interest as well. This can be set up as part of the interest rules definition by indicating which arrears should be considered as part of interest base</p> <p>On the other hand in case of scheduled balance loans irrespective of arrears on the account the interest is calculated as per the schedule only.</p> <ul style="list-style-type: none"> • Penalty- Separate rules can be set up for processing of Penalty (IOA) interest. The penalty interest base on which the penalty will be calculated is specified in the interest rules. The user can

select the arrear types which will be the base for calculating the penalty. These arrears may include Interest arrears, Charge arrears, Penalty arrears and Principal arrears

- **Partial Payoff Penalty**- Partial payoff results in reduction of part of the principal amount over and above the arrears due. A bank may thus choose to charge a partial payoff penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is usually the regular stage of the loan
- **EFS Penalty**- Early or Final settlement indicates that the loan account is being settled and closed before the term of the loan ends. The bank may charge some penalty for such early settlements. The penalty is added to the outstanding arrears and total principal due to arrive at EFS amount
- **Post Maturity**- On completion of the given term of a loan if the loan amount remains outstanding on the loan account is meant to have entered in the Post Maturity stage. The bank will need to continue to charge interest on the loan account though the term has expired. A separate interest rule of Post Maturity type is defined and the Post Maturity Installment Rule together with the Post Maturity Interest Rule is defined at the time of **Schedule Setup** (Task Code: LNM98). In Post Maturity stage the entire loan outstanding together with Interest and other charge arrears become due. Interest is calculated on the entire outstanding loan amount including interest and other arrears
- **Compounding Interest**
 - Regular
 - Subsidy Margin

3. Click **Add**.

4. Enter the rule ID and name.

5. Select the interest type from the list.

6. Enter the required information in the **Rule Definition** tab.

Screen Description

The above screen is used to define interest rules to identify the method in which interest is to be calculated for the following:

- Regular interest
- IOA (Interest on Arrears) or Penalty interest
- PMI (Post Maturity interest)
- EFS (Early Financial Settlement) penalty
- PPF (Partial Pay-off Penalty)

In order to calculate interest for each of the above, the user can select parameters for the interest base (the amount on which the interest has to be calculated), the period (the number of days for which the interest has to be applied), the rate (the rate at which the interest has to be computed).

Exercise

Create an interest rule for Regular Interest wherein the accrual basis is 30/360, the base for calculation is Actual and the rounding method is relevant to your bank.

Loan Interest Rules

Field Description

Field Name	Description
Computation	
Accrual Basis	<p>[Mandatory, Drop-Down] Select the interest accrual basis from the drop-down list. This field denotes the interest accrual basis to be applied to the interest rule being defined. It defines the way in which number of days is calculated between two dates for interest computation. FLEXCUBE Retail supports eight accrual basis. The options are:</p> <ul style="list-style-type: none"> • Euro 30/360 – 30 days in a month will be taken as numerator for all months except February. Actual number of days in February will be considered for calculation. 360 days in a year will be taken as denominator. • US 30/360 - 30 days in a month will be taken as numerator and 360 days in a year will be taken as denominator. • Actual/Actual - Actual days in a month will be taken as numerator and actual days in a year will be taken as denominator. • Actual/360 - Actual days in a month will be taken as numerator and 360 days in a year will be taken as denominator. • Euro 30/Actual - 30 days in a month will be taken as numerator for all months except February. Actual number of days in February will be considered for calculation. Actual days in a year will be taken as denominator. • US 30/Actual - 30 days in a month will be taken as numerator for all months. Actual days in a year will be taken as denominator. • Actual/365 - Actual days in a month will be taken as numerator

and 365 days in a year will be taken as denominator.

- IND30/360 - 30 days in a month will be taken as numerator and 360 days in a year will be taken as denominator. (Feb is 30 if the dates are calendar). In case, the bank wants 30 days in all calculations the following can be done: For disbursement on Anniversary or Non month end cases - use US30/360. For disbursement on Calendar Month end cases - use IND30/360.

Once added, this field cannot be modified or amended.

Interest Base

Interest computation is driven on two methods, viz., on Actual balance or on Expected balance. It is therefore imperative to enable the system to recognize the amount on which the interest is to be calculated. For this purpose the interest base is to be defined

Base Behavior

[Conditional, Drop-Down]

Select the base behavior from the drop-down list.

As mentioned above, there are two methods for calculating the interest, viz., Expected or Schedule. The difference between Actual and Expected balance loan occurs only in case of arrears. Therefore at the time of schedule generation there is no effect of this aspect. The schedule generated by system would be same in both cases and would follow the expected balance. In Expected method the system will consider the schedule balance as the base whereas in Actual balance the system will recognize the actual loan outstanding balance which would include the arrears component as well.

This field is enabled only if the Regular option is selected from the Interest Type field.

The options are:

- **Expected** - The interest calculation will not look at the actual balance and will compute interest on the scheduled expected balance only. In other words irrespective of the repayment status the interest will be calculated on the original schedule balance only.
- **Actual** - The interest will be computed on the actual balance.
- **Normal** - This option is the selected to define interest rule for penalty.
- **Slabs** - If this option is selected, it allows the user to apply the penalty as per the penalty slab.

Principal

Principal

[Mandatory, Drop-Down]

Select the appropriate principal option, to include the principal for the interest base, from the drop-down list. Selection of this field is to be done in conjunction with the selection of the Principal Arrear options, viz., None, Include or Exclude.

The options are:

- **None** - This option is applicable only for Penalty interest type. This is because the penal interest is calculated on the arrears which can include Interest, Charge and Principal arrears. The system automatically assumes this option on selection of Penalty interest type
- **Outstanding Balance** - This is the most commonly used option

for regular interest calculation of loans. This field is enabled only for Regular, EFS (Early or Final Settlement) interest and Post Maturity interest types

In case of EFS Penalty (Early or **Final Settlement**¹) this field value indicates the "Outstanding" principal amount being paid off after set off against all arrears. The system automatically selects outstanding balance as the base for interest type 'EFS Penalty'.

In PMI stage the entire outstanding balance becomes the arrear and thus the outstanding balance will be taken as the interest base.

In case the base behavior selected is Expected the system will automatically select the outstanding Balance as the Principal base and will exclude the Principal arrears. This will ensure that the interest calculation will happen on the schedule balance only.

On the other hand if the base behavior selected is Actual and the Principal base is outstanding balance, the commonly used combination will be to include the Interest and charge arrears but to select Principal Arrears as 'None'. This is because the outstanding balance already includes the Principal arrears. System will not allow to opt for the 'Include' option in the Principal Arrear field with this combination.

Selection of 'Exclude' Principal arrears in combination with base behavior as Actual and outstanding balance as base is not advisable as interest will be calculated on scheduled principal amount which is in contradiction with the selected combination.

- **Sanctioned Amount**-The sanctioned amount is taken as the base for computation of the interest. This option is available only for Regular Interest type.
- **Disbursed Amount**- The actual amount disbursed by the bank which may be less than or equal to the sanctioned amount is taken as the base for computation of the interest.
- **Principal Paid-off**-This option is applicable only when the Interest type selected is Partial Payoff Penalty. The Partial Payoff Penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest. Thus all the fields in the arrears grid will get disabled as the excess amount repaid becomes the base for calculation of the Partial Payoff Penalty.
- Net Credit Balance
- Outstanding Balance

Include Advances

[Conditional, Check Box]

Select the **Include Advances** check box to render the Advance payment amount to reduce the outstanding principal amount to arrive at the actual interest base.

Advance payment is the installment amount paid over and above the pending arrears.

This field is enabled only on selection of **Interest Type** as **Regular**.

Arrears

Rule definition requires to specify the inclusion or exclusion of various types of arrears. Accordingly the interest base gets updated for computation of various types of interest

¹It is the liquidation of the loan account on or after maturity date by paying the final installment due.

Interest Arrears

[Optional, Check Box]

Select the **Interest Arrears** check box to include interest arrears for the interest base calculation.

All interest arrears can be used as part of base calculation for interest/penalty base. This check box is enabled only when the Interest types, viz., Regular, Penalty and Post Maturity are selected.

If the Base Behavior selected is **Expected** then this check box will be disabled. This is because arrears do not form part of interest base in case of an Expected schedule balance type of loan.

For Regular interest type with the Base Behavior selected as **Actual** and Principal base selected is any of the available options, if this check box is selected then the interest arrears will be considered as part of the interest base.

For Penalty interest and Post Maturity Interest type also the interest arrears check box can be selected.

Charge Arrears

[Optional, Check Box]

Select the **Charge Arrears** check box to include charge arrears for the interest base calculation.

Charge arrears include arrears like service charges, outgoings, legal fees and insurance premium charged on the loan account. If in arrears, these amounts can be used as part of interest base or penalty base computation.

The other conditions are similar to ones explained above in the Interest arrears.

Penalty Arrears

[Optional, Check Box]

Select the **Penalty Arrears** check box to include penalty arrears for the interest base calculation.

Interest on Arrears or IOA/Penalty arrears can be used as part of Regular interest, Penalty interest or Post Maturity interest types. It should be noted that selection of the Penalty Arrears would result in penalty interest compounding. In case of using this parameter for interest base, care needs to be taken to set appropriate frequency for Penalty interest compounding at schedule definition. If Penalty interest compounding for interest is set as None in schedule definition, ticking this field will have no effect. The Penalty arrears check box selection would be ideally used for Post Maturity Interest type where the bank wants to charge interest on Penalty interest arrears.

Principal Arrears

[Mandatory, Drop-Down]

Select the principal arrears from the drop-down list.

Interest computation on principal arrears is determined by selection of the options under this field.

This selection has to be done in conjunction with the selected Principal base as explained above, i.e., None, outstanding Balance, Sanctioned Amount or Disbursed Amount. If any principal is in arrears it would already be part of outstanding. So user needs to take this into account while setting this parameter.

This field is not applicable for Partial Payoff Penalty and EFS Penalty interest types.

The options are:

- None- Since interest base is already calculated on outstanding principal amount, this option is usually used for interest base computation for Actual balance loans. This avoids double

counting in Actual balance Loans

- Include- This indicates that the principal arrears should be added over and above to the outstanding principal. This option is usually used only for Interest Type Penalty computation where Principal base itself is set to None
- Exclude- If interest is to be calculated on scheduled principal amount, in schedule balance type of Loans this option is usually used. This will exclude outstanding arrears and only consider the scheduled principal balance

Rounding Rules

Rounding Method

[Mandatory, Drop-Down]

Select the rounding method from the drop-down list.

Interest arrears or any type of penalty arrears amount computed by the system can be set up to rounded by various methods as per the Banks requirement. The number of places to which the rounding is to be done can also be specified as 1, 10, 100 and 1000.

The options are:

- Raise
- Cutoff
- Round

For more information, refer to Example 01 provided at the end of the option.

Nearest Amount To Round

[Mandatory, Drop-Down]

Select the nearest amount to round up from the drop-down list.

The options are:

- 1
- 10
- 100
- 1000

Control Parameters

Minimum Interest Amount

[Conditional, Numeric, 13, Two]

Type the minimum interest amount that is to be paid.

This field is enabled if **Penalty** is selected in the **Interest Type** field.

7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending". Click **OK**.
9. The interest rules are added successfully once the record is authorised.

Example01: Examples of rounding:

The available methods in Interest rules set up are as follows:

- Raise – The interest amount is raised to the next higher decimal place
- Cutoff – The interest amount is truncated at the specified decimal place

- Round – The interest amount is rounded up if the decimal place is .5 or greater and rounded down if less than 0.5

Interest Amount	Rounding method	Nearest amount to round to	Rounded Amount
10095.8463	Raise	1	10095.85
		10	10095.9
		100	10096
		1000	10100
10095.8463	Cutoff	1	10095.84
		10	10095.8
		100	10095
		1000	10090
10095.8463	Round	1	10095.85
		10	10095.8
		100	10096
		1000	10100

Exercise

Create an interest rule for Regular Interest wherein the accrual basis is 30/360, the base for calculation is Actual and the rounding method is relevant to your bank.

8.5 LNM42 - Loan Product Interest Attributes

Using this option you can link the defined interest rules with various products.

In Interest rules the various type of interests, viz., Regular, Penalty, Partial Payoff Penalty, EFS Penalty and Post Maturity Interest are defined. Only interest rules attached to a product from Product Interest Attributes are available for linking at the Schedule Type Maintenance.

All interest related GLs are defined under the Product Interest Attributes Maintenance.


Definition Prerequisites

- LNM41 - Interest Rules
- LNM11 - Loan Product Master
- **GLDCHACT - (Chart of accounts)**

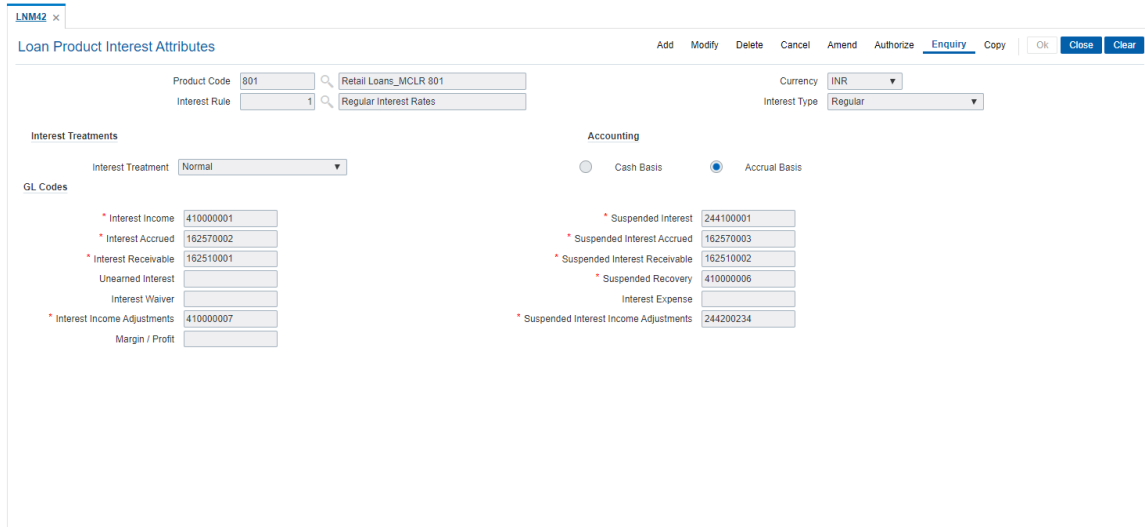
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add product interest attributes details

1. In the **Dashboard** page, Enter the Task Code **LNM42** and then click  or navigate through the menus to **Back Office Transactions > Loan > Loan Product Interest Attributes**.
2. You will be navigated to **Loan Product Interest Attributes** screen.

Loan Product Interest Attributes



The screenshot displays the 'Loan Product Interest Attributes' form. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', and 'Copy'. Below the tabs, the 'Product Code' is set to '801' (Retail Loans_MCLR 801) and the 'Interest Rule' is '1' (Regular Interest Rates). The 'Currency' is 'INR' and the 'Interest Type' is 'Regular'. The 'Interest Treatments' section shows 'Normal' selected. The 'Accounting' section has 'Accrual Basis' selected. The 'GL Codes' section is divided into two columns. The left column includes: Interest Income (410000001), Interest Accrued (162570002), Interest Receivable (162510001), Unearned Interest, Interest Waiver, Interest Income Adjustments (410000007), and Margin / Profit. The right column includes: Suspended Interest (244100001), Suspended Interest Accrued (162570003), Suspended Interest Receivable (162510002), Suspended Recovery (410000006), Interest Expense, and Suspended Interest Income Adjustments (244200234).

Field Description

Field Name	Description
Product Code	[Mandatory, Search List] Select the product, for which the Interest Attribute is to be defined, from the Search List. The Search List displays only the authorized loans products. Product Code is a manually generated unique identifier for the Loan product.

Currency	<p>[Display]</p> <p>This field displays the currency code in which the product is defined. The list of valid currencies is maintained in CYDCDEFN (currency definition).</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p>
Interest Rule	<p>[Mandatory, Search List]</p> <p>Select the interest rule from the Search List.</p> <p>It is mandatory to define and download the Interest Rules (Task Code: LNM41) before defining the Product Interest Attributes.</p> <p>The system displays the name of the interest rule adjacent to the interest rule code.</p>
Interest Type	<p>[Display]</p> <p>This field displays the interest type associated with the Interest Rule selected in the Interest Rule field.</p> <p>As mentioned above Interest rules facilitates defining the various types of interests, viz., Regular, Penalty, Partial Payoff Penalty, EFS Penalty and Post Maturity Interest.</p>
Interest Treatment	
Interest Treatment	<p>[Mandatory, Drop-Down]</p> <p>Select the interest treatment from the drop-down list.</p>
Accounting	
<p>It is mandatory to select either the Cash Basis or Accrual Basis option. The system enables or disables the fields for modification based on the system configuration and interest types maintained for the interest rules. For Example: For PPF, EFS interest types the accounting can be configured as Cash basis. For regular, post maturity interest types the accounting can be configured as accrual basis.</p>	
Accrual Basis	<p>[Optional, Radio Button]</p> <p>Click Accrual Basis, if accounting should be done on accrual basis. "Accrual" of Interest on loan accounts is the process by which income is "earned" or recognized at a pre-defined frequency. This means the accrual frequency is the frequency with which accounting entries to recognize interest accrual are passed. Thus, accrual of interest on Loans is periodic, the frequency being decided at product level and can be set as Daily, Monthly or higher.</p>
GL Codes	
Interest Income	<p>[Mandatory, Numeric, Nine]</p> <p>Type the appropriate GL code with Income type for recording Income Earned from Loan accounts under this product.</p> <p>This GL account is credited and the Interest Accrued GL account is debited at the time of Loan Interest accrual on an account.</p> <p>This is an Income type GL.</p>
Suspended Interest	<p>[Mandatory, Numeric, Nine]</p> <p>Type the appropriate GL code with Liability type for recording Income Earned from suspended accounts.</p> <p>This GL account is credited and the Suspended interest Accrued GL account is debited at the time of Interest accrual on a Suspended account.</p>

	This GL is a Liability type of GL.
Interest Accrued	<p>[Mandatory, Numeric, Nine] Type the appropriate GL code with Asset type for recording Interest Accrued on Loan accounts. This GL account is debited and the Interest Income GL account is credited at the time of Interest accrual on a Loan account with Normal Accrual status. This GL is an Asset type of GL.</p>
Suspended Interest Accrued	<p>[Mandatory, Numeric, Nine] Type the appropriate GL code with Asset type for recording Interest Accrued on Suspended Loan accounts. This GL account is debited and the Suspended interest (Liability) GL account is credited at the time of Interest accrual on a Suspended Loan account. This GL is a Asset type of GL.</p>
Interest Receivable	<p>[Mandatory, Numeric, Nine] Type the appropriate GL code with type asset for recording interest receivable amount on Loan accounts. Entries to this GL happen only after the accruals have happened on the loan account. During charging of interest on Loan accounts the Interest Receivable GL account is debited and the Interest Accrued GL account is credited (reversed). Once this GL is debited it implies that the arrear is generated and the interest amount becomes due from the customer. This is an asset type GL.</p>
Suspended Interest Receivable	<p>[Mandatory, Numeric, Nine] Type the appropriate GL code with asset type for recording Interest Receivable amount on suspended accounts. During charging on an already suspended account, this GL account is debited and the Suspended Interest Accrued GL is credited. When an account turns non-performing and if the Clawback facility is enabled, all the pending interest arrears are transferred to this GL. In this case this GL is debited and the Interest Receivable GL is credited. This is an asset type of GL.</p>
Unearned Interest	This GL is currently not in use.
Suspended Recovery	<p>[Mandatory, Numeric, Nine] Type the appropriate GL code with Income type for recording suspended interest recovered from suspended accounts. When credits are made to suspended accounts for recovery of interest, the Suspended Interest (Income GL) is debited to the extent of recovery and this GL is credited. This is ideally an income type of GL where the bank can monitor the interest amount that has been recovered from the account after it got suspended.</p>
Interest Waiver	<p>[Display] This field displays the interest waiver. The waived interest account is debited this GL account.</p>
Interest Expense	<p>[Display] This field displays the interest expense only if credit interest rule is selected and product type is revolving.</p>

Interest Income Adjustment

[Mandatory, Numeric, Nine]
Type the appropriate GL code with income type for recording interest income adjustment from loan accounts under this product.
This is an income type GL.

Suspended Interest Income Adjustment

[Mandatory, Numeric, Nine]
Type the appropriate GL code with liability type for recording suspended interest income adjustment from suspended accounts.
This is an liability type of GL.

Margin / Profit

[Conditional, Numeric, Nine]
Type the income GL code.
This GL will reflect the actual Interest income. The GL will be credited only when interest is paid by the customer. The interest income GL will be debited to the extent of credit received in the interest receivable GL for both normal loan accounts.
This field is enabled if the **Regular** option is selected in the **Interest Type** field.

3. Click **Add**.
4. Select the product code and interest rule from the Search List.
5. Enter the interest treatment, accounting basis and GL code details.

Loan Product Interest Attributes

The screenshot shows the 'Loan Product Interest Attributes' form. At the top, there are search fields for 'Product Code' (801) and 'Interest Rule' (109), with dropdowns for 'Currency' (INR) and 'Interest Type' (Regular). Below these are sections for 'Interest Treatments' (Normal) and 'Accounting' (Accrual Basis selected). The 'GL Codes' section contains two columns of input fields: the left column includes Interest Income, Interest Accrued, Interest Receivable, Unearned Interest, Interest Waiver, Interest Income Adjustments, and Margin / Profit; the right column includes Suspended Interest, Suspended Interest Accrued, Suspended Interest Receivable, Suspended Recovery, Interest Expense, and Suspended Interest Income Adjustments. At the top right of the form are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'OK', 'Close', and 'Clear'.

6. Click **OK**.
7. The system displays the message "Record Added Authorization Pending". Click **OK**.
8. The product interest attributes details are added successfully once the record is authorised.

Screen Description

The above screen is used to define the interest rules that is to be attached to a product, so that the same can be applied to the product.

All interest related GLs are defined under the **Product Interest Attributes** (Task Code: LNM42) option. The accounting basis i.e. whether the interest calculation should be on accrual or cash basis can be specified through this maintenance.

Exercise

Define an interest rule for regular interest, penalty interest, partial payoff, early final settlement and post maturity Interest for an existing product.

8.6 LNM81 - Loan Rate Change

Using this option you can maintain future dated interest rate changes, effective at the interest index code level at a future date. Backdated rate change is not allowed.

Further, the rescheduling of loan accounts due to the rate change can be based on recalculate term, or recalculate installment. This is however applicable for EMI loans only. In case of IPI type loans, system will recalculate the installment amount and the term will remain the same.

If an advice is to be generated for all accounts which have undergone a rate change, it is possible by setting the advice flag during the rate change definition.

To perform an index level rate change, the interest index code needs to have a new rate maintained with the new effective date. The effective date has to be greater than the current date. This can be done by using the **Interest Index Rate** (Task Code: BAM13) option. Once this is done, the new rate and effective date details are defaulted for index level rate change for loan accounts in this option.

Note: The new rate will not be applied to the products, if the **Rate Revision** check box at the product level is not selected for product attached to an index.


Definition Prerequisites

- BAM12 - Interest Index Codes
- BAM13 - Interest Index Rates
- LNM11 - Loan Product Master: Rate revision flag should be enabled
- LN060 - Loans Product Rates Plan Definition: The rate definition should be Floating Rate

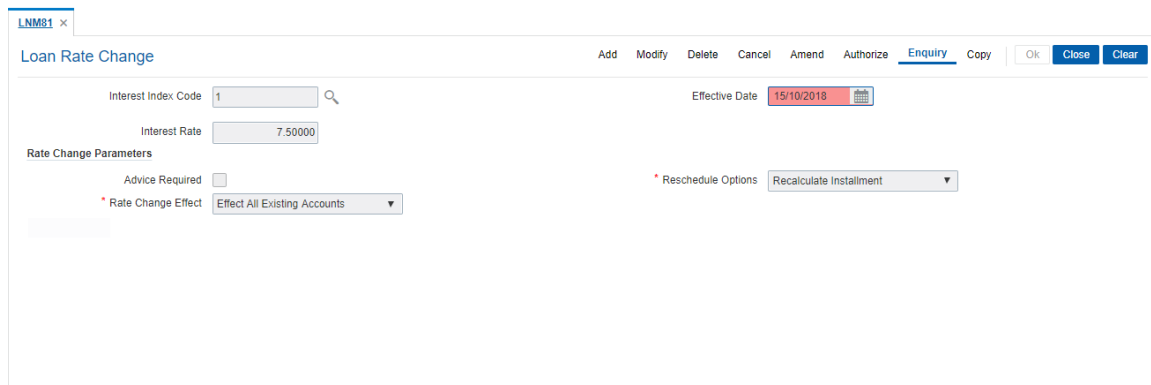
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add rate change details

1. In the **Dashboard** page, Enter the Task Code **LNM81** and then click  or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Rate Change**.
2. You will be navigated to **Loan Rate Change** screen.

Loan Rate Change



Field Description

Field Name	Description
------------	-------------

Interest Index Code [Mandatory, Numeric, Five]
Type the interest index code.
The interest index codes are defined in the **Interest Index Rate** (Task Code: BAM13) option.

Effective Date [Mandatory, Date editor, dd/mm/yyyy]
Select the effective date for the interest rate change from the date editor. This date has to be in sync with the new effective date mentioned for the new rate as defined in **Interest Index Rate** (Task Code: BAM13) option.
This is the date on which the new interest rate will become effective.

Interest Rate [Display]
This field displays the new interest rate applicable from the effective date.
The interest rate is defined in the **Interest Index Rates** (Task Code: BAM13) option.

Rate Change Parameters

Advice Required [Optional, Check Box]
Select the **Advice Required** check box, if an advice is required for rate change.

Reschedule Options [Mandatory, Drop-Down]
Select the appropriate reschedule option from the drop-down list.
The options are:

- Recalculate Term - Select this option to allow the system to keep the installment constant (as before rescheduling) and to change the term of the loan
- Recalculate Installment - Select this option to allow the system to keep the maturity date of the loan constant and to change the installment

Rate Change Effect [Mandatory, Drop-Down]
Select the rate change effect from the drop-down list.
The options are:

- Effect all Existing Accounts - Rate change will affect all the existing accounts
- Effect all Existing Accounts in Next Stage

Screen Description

The above option is used to change the interest rate at a future date. Further, the rescheduling of loan accounts due to the rate change can be selected from either the recalculate term or the recalculate installment. However this is applicable for only EMI loans. In case of IPI type loans, the system will recalculate the installment amount but the term will remain the same.

Example

View the rate change screen and understand the various fields. Backdated rate changes are not allowed.

3. Click **Add**.
4. Type the interest index code.

5. Select the **Effective Date** from the Search List.
6. Enter the rate change parameters.

Loan Rate Change

The screenshot shows a web-based form titled "Loan Rate Change" with a tab labeled "LNM81". The form has a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, and Clear. The form fields are as follows:

- Interest Index Code: 1
- Interest Rate: 0.00000
- Effective Date: 09/04/2020
- Rate Change Parameters: (empty)
- Advice Required:
- Reschedule Options: No Reschedule
- Rate Change Effect: (dropdown menu)

7. Click **OK**.
8. The system displays the message "Record Added Authorization Required". Click **OK**.
9. The rate change details are added once the record is authorized.

8.7 LNM88 - Loan Product Revision / Repricing

Using this option you can define re-pricing plan by selecting the frequency for re-pricing, reschedule type, calendar type, anniversary date, start date, etc.

This plan in-turn will be linked to a loan product. Based on the frequency selected in the plan linked, system will re-price the loan on the effective date. The term of the fixed / floating rate defined at product level, can be modified through the **Loan Account Revision/Repricing** (Task Code: LN089) option at the account level.


Definition Prerequisites

- LNM11 - Loan Product Master

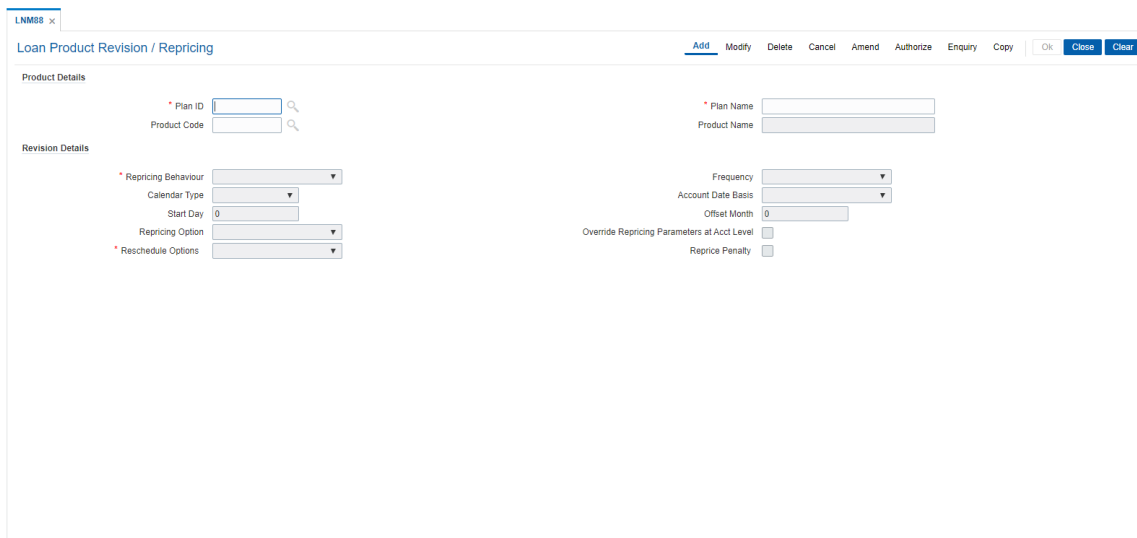
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add loan product repricing and revision details

1. In the **Dashboard** page, Enter the Task Code **LNM88** and then click  or navigate through the menus to **Back Office Transactions > Loan > Loan Product Revision / Repricing**.
2. You will be navigated to **Loan Product Revision / Repricing** screen.

Loan Product Revision / Repricing



Field Description

Field Name	Description
Product Details	
Plan ID	[Mandatory, Numeric, Five] Type the plan Id. The plan ID is a manually generated unique number, which represents the product rates plan. Once added, this field cannot be modified or amended.
Plan Name	[Mandatory, Alphanumeric, 40]

Type the descriptive name of the plan.

Product Code

[Mandatory, Search List]

Select the product code for which the product rates plan has been defined from the Search List.

The product name as defined in the **Product Master Maintenance** (Task Code: LNM11) option is displayed alongside the product code.

Product Name

This field displays Product Name

3. Click **Add**.
4. Enter the plan Id and name.
5. Select the product code from the Search List.

Loan Product Revision / Repricing

The screenshot shows a web application window titled "LNMB8" with a sub-header "Loan Product Revision / Repricing". The interface includes a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear. The form is divided into two main sections: "Product Details" and "Revision Details".

Product Details:

- * Plan ID: [Text field with search icon]
- Product Code: [Text field with search icon]
- * Plan Name: [Text field]
- Product Name: [Text field]

Revision Details:

- * Repricing Behaviour: [Dropdown menu]
- Calendar Type: [Dropdown menu]
- Start Day: [Text field with value 0]
- Repricing Option: [Dropdown menu]
- * Reschedule Options: [Dropdown menu]
- Frequency: [Dropdown menu]
- Account Date Basis: [Dropdown menu]
- Offset Month: [Text field with value 0]
- Override Repricing Parameters at Acct Level: [Checkbox]
- Reprice Penalty: [Checkbox]

6. Enter the required information in the various tabs.

Loan Product Revision / Repricing

This screenshot is identical to the one above, showing the "Loan Product Revision / Repricing" form with the same fields and layout.

Field Description

Field Name	Description
Repricing Behavior	<p>[Mandatory, Drop-Down] Select the Repricing Behavior from the drop-down list. The options are:</p> <ul style="list-style-type: none">• Next Charging Datewise• Frequency Based• Immediate
Frequency	<p>[Mandatory, Drop-Down] Select the frequency of loan product revision from the drop-down list. The options are:</p> <ul style="list-style-type: none">• Monthly• Bi-monthly• Quarterly• Half-Yearly• Annual• Every Billing / Charging Date <p>Note: This field is enabled only if Repricing Behavior is selected as Frequency Based.</p>
Calender Type	<p>[Mandatory, Drop-Down] Select the type of calendar from the drop-down list. The options are:</p> <ul style="list-style-type: none">• Calender• Anniversary <p>Note: This field is enabled only if Repricing Behavior is selected as Frequency Based.</p>
Account Date Basis	<p>[Conditional, Drop-Down] Select the account date basis for revision of the loan product from the drop-down list. The options are:</p> <ul style="list-style-type: none">• Account Opening Date• Disb. Date• Anniversary Date <p>Note: This field is enabled only if Calender Type is Anniversary.</p>
Start Day	<p>[Conditional, Numeric, Two] Type the start day of the product wise revision of the loan product. This field is enabled only if the Account Date Basis option is selected as Anniversary.</p>
Offset Month	<p>[Mandatory, Numeric] Enter the offset month for repricing. You can enter value from one to twelve</p>

Note: This field is enabled only if Frequency is greater than Monthly and Account Basis is Anniversary.

Repricing Option

[Optional, Drop down]

Select the repricing option on how to apply the MLCR revision from the drop down list. The options are:

- Original Tenor - On every repricing, system will derive the MCLR index applicable from the MCLR plan code mapped to the product in CHM01 based on the complete term of the OD
- Residual Tenor - On every repricing, system will derive the MCLR index applicable from the MCLR plan code mapped to the product in CHM01 based on the remaining term of the OD

Note: This field is enabled only if MCLR Flag is enabled in LNM11.

Override Repricing Parameters at Acct level

[Optional, Checkbox]

Select the check box. Following fields 'Repricing behavior', 'Repricing frequency', 'Repricing Option' will be editable at account level in Loan Account Repricing / Revision Maintenance [FP: LN089] only if the flag 'Override Repricing Parameters at A/c level' is checked at product level in LNM88.

Reschedule Options

[Mandatory, Drop down]

Select the appropriate reschedule option from the drop-down list. The options are:

- Recalculate Term - Select this option to allow the system to keep the installment constant (as before rescheduling) and to change the term of the
- Recalculate Installment - Select this option to allow the system to keep the maturity date of the loan constant and to change the installment.

Applicable only for Repricing Behavior - "Next Charging Date" and "Frequency Based". For Repricing Behavior "Immediate" Reschedule options will be taken from LNM81.

Note: If the user does not select an option, then by default value will be "Recalculate Installment".

Reprice Penalty

[Optional, Checkbox]

Select the check box.

7. Click **OK**.
8. The system displays the message "Record Added Authorization Pending". Click **OK**.
9. The loan product rate repricing/ revision details are added once the record is authorized.

8.8 Collateral Definition

In **FLEXCUBE Retail**, collateral security covers something of value, given or pledged as security for a debt or an obligation.

“Collateral” refers to all property, including the proceeds thereof, heretofore assigned, transferred or pledged to the bank by the customer as collateral for loans/overdraft. It also refers to other extensions of credit, and all Capital Stock, Mortgage Collateral, Securities Collateral and other Collateral, including the proceeds thereof, which are now or hereafter pledged to the bank.

A bank can define all attributes of their products.

FLEXCUBE Retail enables classification of all the collaterals in the system into the following broad categories:

Sr No	Category	Description of Collaterals
1	Property	All property type collaterals such as house, apartment, land etc
2	Automobile	All automobiles such as cars, buses, scooters, bikes, cycles etc
3	Deposit	All internal FLEXCUBE Time deposits present in the Time Deposit module
4	Financial Security	All financial securities such as shares, debentures, bonds etc
5	Insurance	All insurance policies issued by insurance companies
6	Bill	All bills which are committed for payment
7	Non-Standard	All collaterals which do not fall under any of the broad categories described above example jewellery

Each of the above categories can be sub-classified into collateral codes wherein the common characteristics of the collaterals are codified under one collateral code. Each of the collateral defined in the system are linked to one collateral code.

8.9 BAM37 - Collateral Code Attributes

Using this option you can capture the additional collateral details apart from the existing collateral code like make and model details and add-on attributes. These details will be used in the **Application Entry** option.


Definition Prerequisites

- BAM39 - Collateral Codes

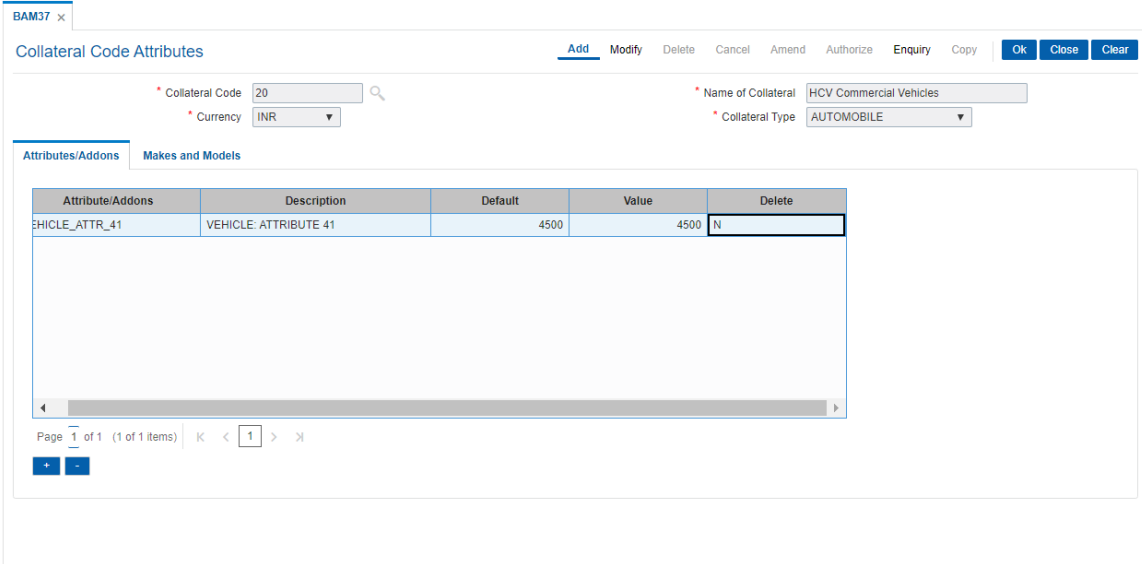
Modes Available

Add, Modify, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add collateral code attributes

1. In the **Dashboard** page, Enter the Task Code **BAM37** and then click  or navigate through the menus to **Back Office Transactions > Collateral > Collateral Code Attributes**.
2. You will be navigated to **Collateral Code Attributes** screen.

Collateral Code Attributes



BAM37 x

Collateral Code Attributes Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Collateral Code * Name of Collateral

* Currency * Collateral Type

Attributes/Addons Makes and Models

Attribute/Addons	Description	Default	Value	Delete
VEHICLE_ATTR_41	VEHICLE: ATTRIBUTE 41	4500	4500	N

Page 1 of 1 (1 of 1 items) < 1 >

Field Description

Field Name	Description
Collateral Codes Details	
Collateral Code	[Mandatory, Search List] Select the identification code of the collateral from the Search List. This field is unique and non-editable.
Name of Collateral	[Display] This field displays the name of the collateral.
Currency	[Display] This field displays the currency of the collateral.

Collateral Type

[Display]

This field displays the type of collateral for which the attributes/addons and models and make are defined.

3. Click **Add**.
4. Type the collateral code and press the **Tab** or **Enter** key or select it from the Search List.

Collateral Code Attributes

The screenshot shows the 'Collateral Code Attributes' form with the following details:

- Collateral Code: 20
- Currency: INR
- Name of Collateral: HCV Commercial Vehicles
- Collateral Type: AUTOMOBILE

The 'Attributes/Addons' tab is active, displaying a table with the following data:

Attribute/Addons	Description	Default	Value	Delete
EHICLE_ATTR_41	VEHICLE ATTRIBUTE 41	4500	4500	N

Page 1 of 1 (1 of 1 items)

5. Enter the required information in the various tabs.

Attribute/Addons

This screenshot is identical to the one above, showing the 'Collateral Code Attributes' form with the 'Attributes/Addons' tab active and the table containing one row of data.

Field Description

Column Name

Description

Attribute/Addon

[Mandatory, Search List]

Select the attribute or addon defined for the collateral from the Search List.

Description

[Mandatory, Search List]
 Select the description of the selected attribute/addon from the Search List.

Default

[Mandatory, Alphanumeric, 30]
 Type the information for the attribute/addon.

Value

[Mandatory, Numeric, 10]
 Type the value for the attribute/addon.

Delete

[Optional, Check Box]
 Select the **Delete** check box to delete the attribute.
 If the check box is selected, the attribute can be deleted.

Makes and Models

Make	Model	Style	Delete
2012	2013		<input type="checkbox"/>

Field Description

Column Name	Description
Make	[Mandatory, Alphanumeric, 30] Type the make of the collateral. For example, if the collateral is a vehicle, the make can be Maruti, Toyota, Centex, etc.
Model	[Mandatory, Alphanumeric, 30] Type the model of the collateral. For example, if the collateral is a vehicle and make is Maruti, then model is Wagon R.
Style	[Mandatory, Alphanumeric, 30] Type the body type of the asset make and model combination. For example, Sedan, Coupe, etc.
Delete	[Optional, Check Box]

Select the **Delete** check box to delete the make and model.
If the check box is selected, the make can be deleted.

6. Click **OK**.
7. The system displays the message "Record successfully added".
8. Click **OK**.

8.10 BAM39 - Collateral Codes Maintenance

Using this option you can maintain various types of collaterals which could be stored in the system. Collaterals which are going to be accepted as security for a loan or overdraft will have to fall under one of the collateral codes.

The collateral details like type, valuation level, insurance type, review period, etc are maintained in this option.


Definition Prerequisites

- BAM56 - Currency Codes Maintenance

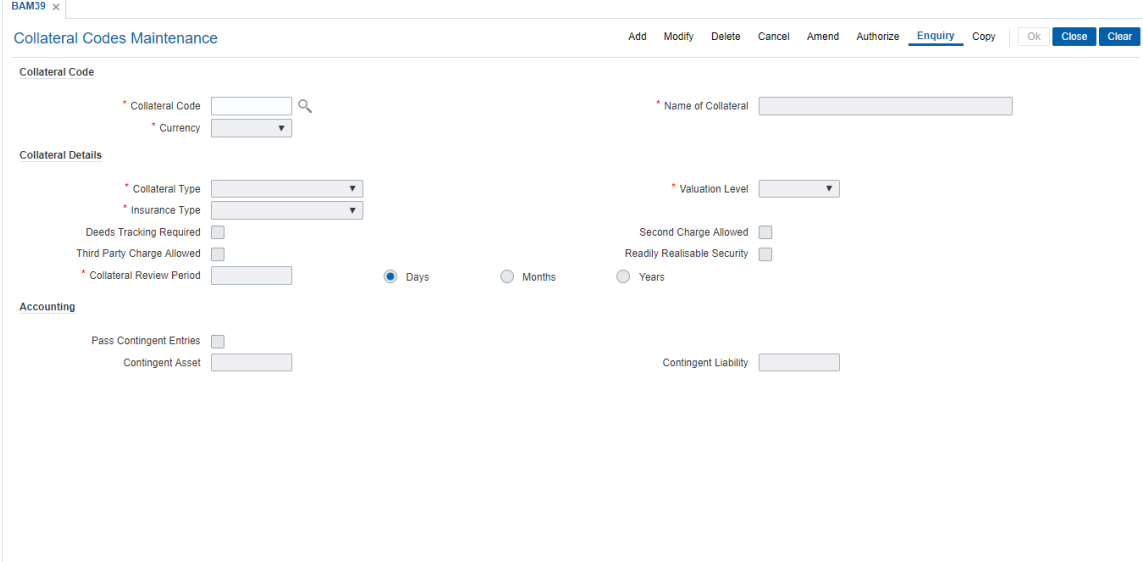
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a collateral code

1. In the **Dashboard** page, Enter the Task code **BAM39** and click  or navigate through the menus to **Back Office Transactions > Collateral > Collateral Codes Maintenance**.
2. You will be navigated to **Collateral Codes Maintenance** screen.

Collateral Codes Maintenance



The screenshot shows the 'Collateral Codes Maintenance' form. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', and 'Copy'. Below the tabs, the form is organized into several sections:

- Collateral Code:** Includes a text field for 'Collateral Code' with a search icon, a dropdown for 'Currency', and a text field for 'Name of Collateral'.
- Collateral Details:** Includes dropdowns for 'Collateral Type' and 'Insurance Type', a dropdown for 'Valuation Level', and checkboxes for 'Deeds Tracking Required', 'Third Party Charge Allowed', 'Second Charge Allowed', and 'Readily Realisable Security'.
- Collateral Review Period:** A text field followed by radio buttons for 'Days' (selected), 'Months', and 'Years'.
- Accounting:** Includes checkboxes for 'Pass Contingent Entries', a text field for 'Contingent Asset', and a text field for 'Contingent Liability'.

Field Description

Field Name	Description
------------	-------------

Collateral Code

Collateral Code

[Mandatory, Numeric, Five]

Select the collateral code from the Search List.

The collateral code is a unique, number which represents the collateral. Once added, this field cannot be modified or amended.

Name of Collateral

[Mandatory, Alphanumeric, 40]

Type the description for the collateral code.

Currency

[Mandatory, Drop-Down]

Select the collateral currency from the drop-down list.

The collateral and the account to which the collateral is attached should have the same currency.

This validation is done when the collateral is being attached to an account.

The currency is maintained in the **Currency Codes Maintenance** (Task Code: BAM56) option.

Once added, this field cannot be modified or amended.

Collateral Details

Collateral Type

[Mandatory, Drop-Down]

Select the type of collateral from the drop-down list.

The options are:

- Property
- Legal Guarantee
- Personal Guarantee
- Automobile
- Deposit
- Financial Security
- Non Standard
- ASN
- Insurance
- Bills
- Recurring Deposit
- Live Stock
- Machinery
- Gold

Valuation Level

[Conditional, Drop-Down]

Select the valuation level for the collateral from the drop-down list.

The options are:

- Master – The value of collaterals that are highly volatile in the market are valued at the master value. These collaterals require updating or monitoring on regular basis. For example, the price of shares and debentures. The market price of all the Reliance shares held as collateral will be the same.
- Detail – The value will be specific to the collateral that is attached. The prices of the collaterals are more stable. For

example, the price of the property differs from location to location.

This field is disabled, if the **Legal Guarantee** and **Personal Guarantee** options are selected from the **Collateral Type** drop-down list.

Insurance Type	<p>[Conditional, Drop-Down]</p> <p>Select the insurance type from the drop-down list.</p> <p>The insurance type is validated against the option selected in the Collateral Type field.</p> <p>For example, if the Automobile option is selected from the Collateral Type drop-down list, then the Automobile Insurance option should be selected from the drop-down list .</p> <p>For example, if the Financial Security option is selected from the Collateral Type drop-down list, then the No Insurance option should be selected from the drop-down list, as insurance cover is not required for these collaterals.</p> <p>This field is disabled, if the Deposit and Recurring Deposit options are selected from the Collateral Type drop-down list</p>
Deeds Tracking Required	<p>[Optional, Check Box]</p> <p>Select the Deeds Tracking Required check box if the deeds are with any external authority and requires tracking.</p> <p>The expected date for receiving the deeds is specified in the Collateral Header Maintenance (Task Code: BAM74) option.</p> <p>For more information on adding collateral headers, refer to the Collateral Header Maintenance (Task Code: BAM74) option.</p> <p>A report is generated for the deeds that are not received by the bank.</p>
Second Charge Allowed	<p>[Optional, Check Box]</p> <p>Select the Second Charge Allowed check box to enable the system to accept the collateral with second charge as collateral.</p>
Third Party Charge Allowed	<p>[Optional, Check Box]</p> <p>Select the Third Party Charge Allowed check box to enable the system to accept the third charge.</p> <p>Third charge is allowed when the security holder and the person who is taking the loan are two separate people and the security holder is giving his assets as collateral for the loan.</p>
Readily Realisable Security	<p>[Optional, Check Box]</p> <p>Select the Readily Realisable Security check box if the collateral can be easily realized in cash.</p> <p>This field is validated against for the calculation of provision for Credit Risk Rating (CRR).</p>
Collateral Review Period	<p>[Mandatory, Numeric, Three]</p> <p>Type the frequency at which the collateral should be reviewed.</p> <p>You can review the collateral in days, months and years.</p> <p>For example, type 1 and select the Year option if you want to review the collateral every year.</p> <p>A report is generated when the collateral is due for review.</p>
Accounting	
Pass Contingent Entries	<p>[Optional, Check Box]</p> <p>Select the Pass Contingent Entries check box to execute the contingent entries.</p>

Contingent Asset [Conditional, Numeric, Nine]
Type the contingent asset. It is the value of the contingent asset.
This field is enabled if the **Pass Contingent Entries** check box is selected.

Contingent Liability [Conditional, Numeric, Nine]
Type the contingent liability. It is the value of the contingent liability.
This field is enabled if the **Pass Contingent Entries** check box is selected.

3. Click **Add**.
4. Enter the collateral code and press the **Tab** or **Enter** key.
5. Enter the collateral details.
6. Enter the accounting details.

Collateral Codes Maintenance

The screenshot shows the 'Collateral Codes Maintenance' form. The 'Collateral Code' section includes fields for 'Collateral Code' (55), 'Currency' (USD), and 'Name of Collateral' (Landed Property). The 'Collateral Details' section includes 'Collateral Type' (Property), 'Insurance Type' (Life Insurance), 'Valuation Level' (Master), 'Deeds Tracking Required' (checked), 'Third Party Charge Allowed' (checked), and 'Collateral Review Period' (Days). The 'Accounting' section includes 'Pass Contingent Entries' (unchecked), 'Contingent Asset', and 'Contingent Liability'.

7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending..". Click **OK**.
9. The collateral code details are added once the record is authorised.

Screen Description

In the above screen the user can define the various parameters for a Collateral Code 55, for landed property.

The currency of this collateral is USD. The collateral type is property and the valuation is controlled at the Master level. This could be due to the value of the collateral being volatile in nature

As the bank would like the deeds or documents receipt to be tracked, the **Deeds Tracking Required** field is selected.

The insurance cover that is required is for property.

By selecting the **Second Charge Allowed** field the bank can be the party which has 2nd charge on the collateral and by selecting the **Third Party Charge Allowed** field the bank is allowing the collateral owner and the loan account holder to be two different people.

Since property is not a readily realizable security the **Readily Realisable Security** field is not been selected.

The collateral review period has been defined as 30 days. At an interval of 30 days a report will be generated listing all collaterals under this collateral code.

Exercise

Create a collateral code for Automobiles.

Keep the collateral currency as USD and the collateral type as Automobile.

The property valuation level can be kept as detail. This will enable the property to be valued at the level of definition of the collateral header.

The insurance type will be for Automobiles and **Deeds Tracking Required** has to be selected.

There will be no second charge or third party charge allowed on this collateral type.

This collateral type will be readily realizable and the collateral review period is 180 days.

8.11 BAM63 - Product Collateral Linkage

Using this option you can create a linkage between products and collateral codes. You can control the type of collaterals which can be linked to accounts under a product. Multiple collateral codes can be linked to any product.

You can link a FCY TD collateral to a FCY loan account provided the currency of both collateral and product are the same.

Oracle FLEXCUBE also supports linking of TD collateral to product even though their currencies differ. However, the system supports only for products in local currency and TD in foreign currency.

For example:

The local currency of the branch assumed in this example is – INR:

Product Currency	Collateral Currency	Linkage
INR	USD	Allowed
INR	EURO	Allowed
USD	USD	Allowed
EUR	EUR	Allowed
INR	INR	Allowed
EUR	USD	Disallowed
GBP	EUR	Disallowed
USD	INR	Disallowed


Definition Prerequisites

- BAM39 - Collateral Codes Maintenance
- LNM11 - Loan Product Master
- CHM01 - CASA Product Master

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add product collateral linkage

1. In the **Dashboard** page, Enter the Task code **BAM63** and then click  or navigate through the menus to **Back Office Transactions > Collateral > Product Collateral Linkage**.
2. You will be navigated to **Product Collateral Linkage** screen.

Product Collateral Linkage

BAM63 x

[Add](#)
[Modify](#)
[Delete](#)
[Cancel](#)
[Amend](#)
[Authorize](#)
[Enquiry](#)
[Copy](#)
[OK](#)
[Close](#)
[Clear](#)

Product Collateral Linkage

* Product Code

* Collateral Code

Lendable Margin (%)

Provision Deduction % (Central Bank)

Below Threshold Period

Provision Deduction % (Bank Internal)

Below Threshold Period

Security Validity Date

Product Name

Collateral Name

Re-price Threshold Period (months)

Threshold Period & Above

Threshold Period & Above

Security Type

Field Description

Field Name	Description
Product Code	<p>[Mandatory, Search List]</p> <p>Select the CASA/Loans product code from the Search List. The Search List displays only the authorised CASA or Loans products. Product code is a unique number. Once assigned, it helps to identify the product in Oracle FLEXCUBE. The length of the product code is configurable at the bank level.</p>
Product Name	<p>[Display]</p> <p>This field displays the name of the CASA or Loan product selected in the Product Code field.</p>
Collateral Code	<p>[Mandatory, Search List]</p> <p>Select the collateral code from the Search List. It is a unique number which represents the collateral. This field can accept a TD collateral type created in any valid currency, i.e., foreign / local currency. For example: if the product currency is INR then linking of collateral in USD, GBP, EUR , INR, etc., will be allowed.</p>
Collateral Name	<p>[Display]</p> <p>This field displays the name of the collateral selected in the Collateral Code field.</p>
Lendable Margin (%)	<p>[Mandatory, Numeric, Three, Two]</p> <p>Type the lendable margin for the product. This is the percentage value of the collateral that can be extended to the customer as a loan.</p>
Re-price Threshold Period (months)	<p>[Optional, Numeric, Three]</p> <p>Type the threshold period in months for re-pricing.</p>

Provision Deduction % (Central Bank)

Below Threshold Period

[Optional, Numeric, Three]

Type the below threshold period.

The value will be specific to the selected collateral code. This will be used to decide the percentage of the collateral value to be deducted from the outstanding amount at the time of Loan Loss Provisioning.

Threshold Period & Above

[Optional, Numeric, Three]

Type the threshold period.

The value will be specific to the selected collateral code. This will be used to decide the percentage of the collateral value to be deducted from the Outstanding amount at the time of Loan Loss Provisioning.

Provision Deduction % (Bank Internal)

Below Threshold Period

[Optional, Numeric, Three]

Type the below threshold period.

The value will be specific to the selected collateral code. This will be used to decide the percentage of the collateral value to be deducted from the Outstanding amount at the time of Loan Loss Provisioning.

Threshold Period & Above

[Optional, Numeric, Three]

Type the threshold period.

The value will be specific to the selected collateral code. This will be used to decide the percentage of the collateral value to be deducted from the Outstanding amount at the time of Loan Loss Provisioning.

Security Validity Date

[Optional, Date Picker]

Select the Security validity date from the date picker.

Security Type

[Optional, Dropdown]

Select Primary or Secondary from the dropdown list.

3. Click **Add**.

4. Enter the product code, collateral code and Lendable Margin percentage for the product.

5. Enter the provision deduction details for central bank and bank internal.

Product Collateral Linkage

The screenshot shows the 'Product Collateral Linkage' form in the BAM63 application. The form is titled 'Product Collateral Linkage' and has a toolbar with buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'Ok', 'Close', and 'Clear'. The form contains the following fields:

- Product Code: 13
- Collateral Code: 100
- Lendable Margin (%): 0
- Product Name: MIN BAL SC CASA ASSET
- Collateral Name: CAR & VEHICLES
- Re-price Threshold Period (months): 0
- Provision Deduction % (Central Bank) Below Threshold Period: 0
- Provision Deduction % (Central Bank) Threshold Period & Above: 0
- Provision Deduction % (Bank Internal) Below Threshold Period: 0
- Provision Deduction % (Bank Internal) Threshold Period & Above: 0
- Security Validity Date: 01/01/1800
- Security Type: (Dropdown menu)

6. Click **OK**.

7. The system displays following message "Record Added Authorisation Pending". Click **OK**.

8. The product collateral linkage details are added once the record is authorised.

Screen Description

The above screen displays the linkage of a loan product, 13 to a collateral code 100 which stands for Cars & Vehicles. By virtue of this linkage, the collateral will be an acceptable one for this product.

The lendable margin is defined as 0%. This controls the amount that can be lent against the said collateral at an account level.

This lendable margin can be modified at any future date if the policy for lending changes, but it cannot be overridden at an account level.

Exercise

For a suitable product in your bank attach a collateral type. Please ensure that the collateral requirement be selected as Required in the product definition.

The lendable margin can be set at any value from 0% to 100% as per your banks' policy.

8.12 BAM73 - Cersai Details Maintenance

This screen will be provided to maintain CERSAI details for a security. CERSAI details can be maintained for any type of security ID created in screen BAM74. If data is maintained for a security ID in BAM73 screen, then 'CERSAI details flag' in BAM74 screen will be shown as checked or else it will be unchecked.


Definition Prerequisites

BAM74 - Collateral Header Maintenance

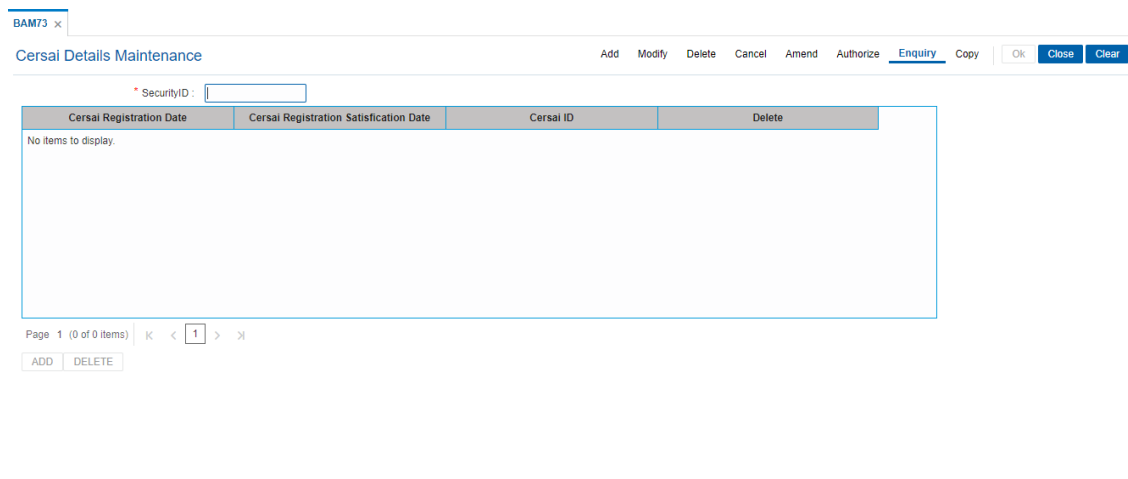
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add CERSAI Details Maintenance

1. In the **Dashboard** page, Enter the Task code **BAM73** and then click  or navigate through the menus to **Front Office Transactions > Internal transaction > Collateral > CERSAI Details Maintenance**.
2. You will be navigated to **Cersai Details Maintenance** screen.

CERSAI Details Maintenance



BAM73 x

Cersai Details Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* SecurityID:

Cersai Registration Date	Cersai Registration Satisfaction Date	Cersai ID	Delete
No items to display.			

Page 1 (0 of 0 items) | < 1 > |

ADD DELETE

Field Description

Field Name	Description
Security ID	[Mandatory, numeric, 48] CERSAI details can be maintained for any type of security ID created in screen BAM74.
CERSAI Registration Date	[Mandatory, Date, 10] User need to input CERSAI Registration Date and it should not be Future date.
CERSAI Registration Satisfaction Date	[Text Box, Date, 10] Date of Satisfaction of CERSAI Charge/Registration and Should be greater than or equal to CERSAI Registration Date.
CERSAI ID	[Text Box, Alphanumeric, 12] User need to input CERSAI id in which CERSAI Details Maintenance.
Delete	[Text Box, Alphanumeric, 1] User need to select Value can be either Y or N.

To add a CERSAI Details Maintenance detail

1. Select an Add mode.
2. Input the Security ID and press <Tab> key.
3. Enter the relevant information and click the Ok button.
4. The system displays the message "Record Added...Authorization Pending.. Click Ok to continue?".

To Modify a CERSAI Details Maintenance detail

1. Select the Modify mode.
2. Input the Security ID and press <Tab> key.
3. The system displays relevant information and click the Ok button.
4. The system displays the message "Record Modify".

To Authorize a CERSAI Details Maintenance detail

1. Select the authorize mode.
2. Select the Security ID and press <Tab> key.
3. The system displays relevant information and click the Ok button.
4. The system displays the message "Record authorized".

To amend a CERSAI Details Maintenance detail

1. Select the Amend mode.
2. Select the Security ID and press <Tab> key.
3. Modify the relevant details and click the Ok button.
4. The system displays the message "Record Amended...Authorization Pending.. Click Ok to continue?".

To inquire a CERSAI Details Maintenance record

1. Select an Inquire mode.
2. Select the Security ID and press <Tab> key.
3. The system displays a CERSAI Details Maintenance.

8.13 BAM74 - Collateral Header Maintenance

Using this option you can define and maintain different collaterals, which are to be linked to Retail Assets, in the system except the internal (bank's own) Term Deposit collaterals.

Each collateral is identified by means of a unique collateral ID and the nature of collateral is defined by having a Collateral Code associated with it.


Definition Prerequisites

- BAM39 - Collateral Codes Maintenance
- BAM67 - Collateral Insurance Cross Ref Maintenance
- BAM77 - Insurance Policy Master
- BAM37 - Collateral Codes Details

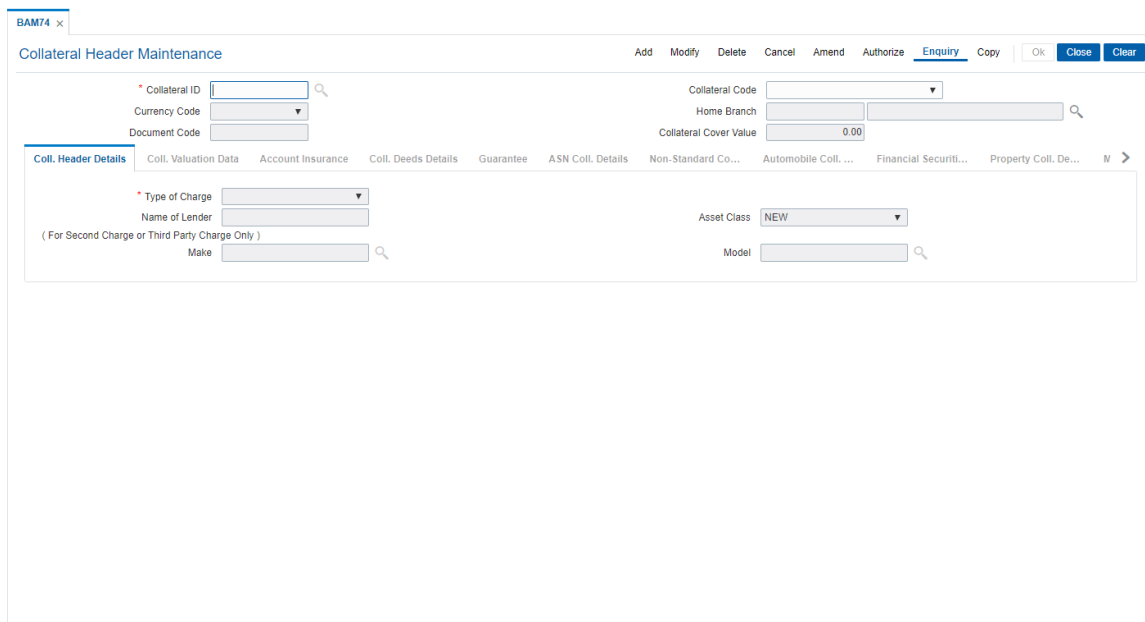
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add collateral details

1. In the **Dashboard** page, Enter the Task Code **BAM74** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Collaterals > Collateral Header Maintenance**.
2. You will be navigated to **Collateral Header Maintenance** screen.

Collateral Header Maintenance



The screenshot shows the 'Collateral Header Maintenance' form for task BAM74. The form has a title bar with 'BAM74 x' and a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry (selected), Copy, Ok, Close, Clear. The form is divided into several sections:

- Top Section:** Collateral ID (text input with search icon), Collateral Code (dropdown), Currency Code (dropdown), Home Branch (text input with search icon), Document Code (text input), Collateral Cover Value (text input with value 0.00).
- Navigation Tabs:** Coll. Header Details (selected), Coll. Valuation Data, Account Insurance, Coll. Deeds Details, Guarantee, ASN Coll. Details, Non-Standard Co..., Automobile Coll. ..., Financial Securiti..., Property Coll. De... M >
- Main Form Area:** Type of Charge (dropdown), Name of Lender (text input), Asset Class (dropdown with value NEW), (For Second Charge or Third Party Charge Only) Make (text input with search icon), Model (text input with search icon).

Field Description

Field Name	Description
Collateral ID	[Mandatory, Alphanumeric, 16] Type the unique manually generated collateral ID for the collateral to be defined. This field cannot be modified or amended.
Collateral Code	[Mandatory, Drop-Down] Select the collateral code, for the product for identifying the nature of collateral, from the drop-down list. The collateral codes are added and maintained in the Collateral Codes Maintenance (Task Code: BAM39) option. This field cannot be modified or amended.
Currency Code	[Display] This field displays the currency code for the collateral, depending on the collateral code selected.
Home Branch	[Mandatory, Drop-Down] Select the branch code for the collateral from the drop-down list. This is the branch, which has the possession of physical documents.
Document Code	[Mandatory, Alphanumeric, 16] Type the document code, used for storing the file number, for the collateral.
Collateral Cover Value	[Display] This field displays the amount of insurance on the collateral as defined in the Collateral Insurance Cross Ref Maintenance (Task Code: BAM67) option.

3. Click **Add**.
4. Enter the collateral ID, collateral code, home branch and the document code.

Collateral Header Maintenance

5. Enter the required information in the various tabs.

Coll. Header Details

BAM74 x

Collateral Header Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Collateral ID <input type="text" value="122"/>	Collateral Code <input type="text" value="4 - Insurance Collateral - INR"/>
Currency Code <input type="text" value="INR"/>	Home Branch <input type="text" value="0"/>
Document Code <input type="text"/>	Collateral Cover Value <input type="text" value="0.00"/>

Coll. Header Details | Coll. Valuation Data | Account Insurance | Coll. Deeds Details | Guarantee | ASN Coll. Details | Non-Standard Co... | Automobile Coll. ... | Financial Securiti... | Property Coll. De... | M >

* Type of Charge <input type="text" value="FirstCharge"/>	Asset Class <input type="text" value="NEW"/>
Name of Lender <input type="text"/>	Model <input type="text"/>
(For Second Charge or Third Party Charge Only)	
Make <input type="text"/>	

Field Description

Field Name	Description
Type of Charge	<p>[Mandatory, Drop-Down] Select the type of charge from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • First Charge – This option implies that the collateral has not been pledged against any loan account. If you select this option, it enables the Collateral Deeds Details tab. • Second Charge – This option implies that the collateral has been already pledged against another loan account. If you select this option, it enables the Name of Lender field. • Third Party Charge – This option implies that the collateral is owned by an entity other than the holder of the loan account. If you select this option, it enables the Name of Lender field.
Name of lender	<p>[Conditional, Alphanumeric, 40] Type the name of the lender. This field is enabled if you select the Second Charge or Third Charge option in the Type of Charge field.</p>
Asset Class	<p>[Mandatory, Drop-Down] Select the class type of the asset from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • New • Used
Make	<p>[Optional, Search List] Select the make of asset from the Search List.</p>
Model	<p>[Optional, Search List] Select the model of the asset from the Search List.</p>

Coll. Valuation Data

The screenshot shows the 'Collateral Header Maintenance' form with the 'Coll. Valuation Data' tab selected. The form contains the following fields and values:

- Collateral ID:** 122
- Currency Code:** INR
- Document Code:** (empty)
- Collateral Code:** Insurance Collateral - 4 - INR
- Home Branch:** 98001 MUMBAI 98001
- Collateral Cover Value:** ₹0.00
- Original Valuation Date:** 15/12/2018
- Last Valuation/Stock Statement Date (Due Date):** 15/12/2018
- Valuation Source:** 0 FCR COLLATERAL
- Valuation Supplement:** (empty)

On the left side of the form, there are input fields for:

- Original Value:** ₹0.00
- Last Value:** ₹0.00
- Current Value:** ₹0.00
- Valuation Edition:** (empty)

Field Description

Field Name	Description
Original Value	[Mandatory, Numeric, 11, Two] Type the original value of the collateral. The specified amount must be in the range of minimum and maximum amount.
Original Valuation Date	[Mandatory, Search List, dd/mm/yyyy] Select the date of original valuation from the Search List
Last Value	[Mandatory, Numeric, 11, Two] Type the last value of the collateral. This is the value of collateral which is taken into consideration when linking the collateral to an asset.
Last Valuation/Stock Statement Date (Due Date)	[Mandatory, Search List, dd/mm/yyyy] Select the date of last valuation from the Search List.
Current Value	[Mandatory, Numeric, 11, Two] Type the current value of the collateral. The specified amount must be in the range of minimum and maximum amount. This field is enabled for Collateral types other than Gold. For Gold collateral, this will be a display field, and will display the minimum of the market values by the valuers attached to it.
Valuation Source	[Optional, Alphanumeric, 30, Search List] Type the source of the valuation. The valuation description corresponding to the valuation source code is displayed in the adjacent field.
Valuation Edition	[Optional, Numeric, 30] Type the edition of the recent collateral valuation done. System should allow user to enter the instruction with special character except " ' & > < ~ .
Valuation Supplement	[Mandatory, Numeric, 30] Type the valuation supplement of the asset.

Account Insurance

BAM74 x

Collateral Header Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

* Collateral ID: 122

Currency Code: INR

Document Code:

Collateral Code: 4 - Insurance Collateral - INR

Home Branch: 0

Collateral Cover Value: 0.00

Coll. Header Details Coll. Valuation Data **Account Insurance** Coll. Deeds Details Guarantee ASN Coll. Details Non-Standard Co... Automobile Coll... Financial Securiti... Property Coll. De... M >

Insurance Plan Code: 4 Insurance4

* Insurance Policy Number:

Amount Block Recovery:

Next Premium Due Date: 01/01/1800

Assured Value:

Maturity Date: 01/01/1800

Field Description

Field Name	Description
Insurance Plan Code	[Mandatory, Search List] Select the insurance plan code from the Search List. The adjacent field displays the insurance name.
Insurance Policy Number	[Mandatory, Search List] Select the insurance policy number from the Search List.
Assured Value	[Mandatory, Numeric, 13, Two] Type the assured value of the policy. The specified amount must be in the range of minimum and maximum amount.
Amount Block Recovery	[Optional, Numeric, 13, Two] Type the amount blocked for recovery.
Maturity Date	[Mandatory, Search List, dd/mm/yyyy] Select the maturity date of the policy from the Search List.
Next Premium Due Date	[Mandatory, Search List, dd/mm/yyyy] Select the date when the next premium is to be paid from the Search List.

Coll. Deeds Details

BAM74 x

Collateral Header Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Collateral ID 123
 Currency Code INR
 Document Code

Collateral Code OD NON STD COLL - 10 - INR
 * Home Branch 98001 MUMBAI
 Collateral Cover Value ₹0.00

Coll. Header Details Coll. Valuation Data Account Insurance **Coll. Deeds Details** Guarantee ASN Coll. Details Non-Standard Co... Automobile Coll. ... Financial Securiti... Property Coll. De... Machinery Live S

* Status of Deeds With Us
 Name of Custodian
 Date Deeds Sent 12/02/2020
 * Deed Details
 Registering Authority

Expected Return Date 29/02/2020

Field Description

Field Name	Description
Status of Deeds	[Mandatory, Drop-Down] Select the deeds status from the drop-down list. The options are: <ul style="list-style-type: none"> • WithUs • WithBorrower • WithCustodian • WithRegistration Authority • WithValuer • WithLawyer
Name of Custodian	[Conditional, Alphanumeric, 40] Type the name of the custodian. This field is enabled if you select all options in Status of Deeds field except WithUs option.).
Date Deeds Sent	[Mandatory, Search List, dd/mm/yyyy] Select the date on which the deeds were sent from the Search List.
Expected Return Date	[Mandatory, Search List, dd/mm/yyyy] Select the date on which the deeds are expected to be from the Search List.
Deed Details	[Mandatory, Alphanumeric, 40] Type the deeds details.
Registering Authority	[Mandatory, Alphanumeric, 40] Type the registering authority for the deeds.

Non-Standard Coll. Details

BAM74 x

Collateral Header Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Collateral ID: 123

Currency Code: INR

Document Code:

Collateral Code: 10 - OD NON STD COLL - INR

Home Branch: 0

Collateral Cover Value: 0.00

Coll. Header Details Coll. Valuation Data Account Insurance Coll. Deeds Details Guarantee ASN Coll. Details **Non-Standard Co...** Automobile Coll. ... Financial Securiti... Property Coll. De... M >

* Non-Standard Collateral ID:

* Description 1:

Description 2:

Field Description

Field Name	Description
Non-Standard Collateral ID	[Mandatory, Alphanumeric, 15] Type the identification code of the non-standard collateral.
Description 1	[Mandatory, Alphanumeric, 60] Type the description of the non-standard collateral.
Description 2	[Optional, Alphanumeric, 60] Type the others details of the non-standard collateral.

Automobile Coll. Details

BAM74 x

Collateral Header Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Collateral ID: 124

Currency Code: INR

Document Code:

Collateral Code: CAR & VEHICLES - 100 - INR

* Home Branch: 98001 MUMBAI 98001

Collateral Cover Value: ₹ 0.00

Coll. Header Deta... Coll. Valuation D... Account Insurance Coll. Deeds Details Guarantee ASN Coll. Details Non-Standard Co... **Automobile Coll. ...** Financial Securiti... Property Coll, De... Machinery Live ! >

* Chassis Number:

* Registration Number:

* Manuf. Year Month (YYYYMM):

Description 1:

Description 2:

Engine Number:

* Model Name:

Field Description

Field Name	Description
Chassis Number	[Mandatory, Alphanumeric, 20] Type the chassis number of the automobile.
Engine Number	[Mandatory, Alphanumeric, 20] Type the engine number of the automobile.
Registration Number	[Mandatory, Alphanumeric, 20] Type the registration number of the automobile.
Model Name	[Mandatory, Alphanumeric, 20] Type the model name of the automobile.
Manufacture Year Month (YYYYMM)	[Mandatory, Numeric, yyyyymm] Type the year and month of manufacture of the automobile.
Description 1	[Mandatory, Alphanumeric, 40] Type the description of the vehicle.
Description 2	[Mandatory, Alphanumeric, 40] Type the other details for the vehicle.

Financial Securities Details

BAM74 x

Collateral Header Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Collateral ID
 Collateral Code

Currency Code
 Home Branch

Document Code
 Collateral Cover Value

Coll. Header Details Coll. Valuation Data Account Insurance Coll. Deeds Details Guarantee ASN Coll. Details Non-Standard Co... Automobile Coll. ... **Financial Securi...** Property Coll. De... M >

* Financial Security Code

Financial Securities Details

Financial Securities Details

Number of Units

* Series Number 1

* Series Number 2

Total Value of Securities

Field Description

Field Name	Description
Financial Security Code	[Mandatory, Search List] Select the financial security code from the Search List. This gives the list of all the financial security codes defined in the financial security codes level for the selected collateral code. The user has to select the appropriate one. This is used during revaluation of financial securities based on feed from stock exchange.
Financial Security Details	[Display] This field displays the currency for the financial security.
Number of Units	[Mandatory, Numeric, Eight] Type the number of units of the securities.
Total Value Of Securities	[Display] This field displays the total value of the securities. <i>Total value = Number of Units * Last Value.</i>
Series Number 1/2	[Mandatory, Alphanumeric, 20] Type the series number of the securities.

Property Coll. Details

BAM14 x

Collateral Header Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Collateral ID: 1678

Currency Code: INR

Document Code:

Collateral Code: 111 - Property - INR

Home Branch: 999 NEW DELHI

Collateral Cover Value: 0.00

Coll. Header Details Coll. Valuation Data Account Insurance Coll. Deeds Details Guarantee ASN Coll. Details Non-Standard Co... Automobile Coll. ... Financial Securiti... **Property Coll. De...** M >

* Location: Bangalore

* Area Unit:

* Type of Property: Freehold

Forced Sale Value:

* Description 1:

Description 2:

Cost Price:

* Total Area:

Date of Lease Expiry: 30/11/2018

Quit Rent Value:

Details:

Village:

Survey No:

Field Description

Field Name	Description
Location	[Mandatory, Alphanumeric, 15] Type the location of the property.
Cost Price	[Display] This field displays the cost price of the property.
Area Unit	[Mandatory, Alphanumeric, Five] Type the unit in which area is measured.
Total Area	[Mandatory, Numeric, 11, Two] Type the total area of the property. The area cannot be less than or equal to zero.
Type Of Property	[Mandatory, Drop-Down] Select the type of property from the drop-down list. The options are: <ul style="list-style-type: none"> • Freehold • Leased
Date Of Lease Expiry	[Conditional, Search List, dd/mm/yyyy] Select the date of lease expiry from the Search List. This field is enabled if you select the Leased option in the Type of Property field.
Forced Sale Value	[Conditional, Numeric, 11, Two] Type the forced sale value of the property. This field is enabled if you select the Leased option in the Type of Property field. This value indicates the amount which can be recovered in case of distress sale of the property. The specified amount must be in the range of minimum and maximum amount
Quit Rent Value	[Mandatory, Numeric, 11, Two] Type the quit rent value of the property. The specified amount must be in the range of minimum and maximum amount.
Description 1/2	[Mandatory, Alphanumeric, 60] Type the description of the property.
Details	[Optional] Type the details.
Village	[Optional] Type the Village details.
Survey No.	[Optional] Type the Survey Number.

Guarantee

Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition • Customer ID- Unique identification given by the bank <p>The customers selected as Guarantor in Customer Account Relationship Maintenance (Task Code: C1142) are displayed in the search criteria.</p>
Search String	<p>[Mandatory, Search List] Select the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field, from the Search List. If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters in their respective criteria. Select the appropriate customer from the existing customer list. For example, the customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.</p>
IC	<p>[Display] This field displays the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.</p>

ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Home Branch	[Display] This field displays the home branch details of the customer
Full Name	[Display] This field displays the full name of the customer.
Short Name	[Display] This field displays the short name of the customer.
Duration	
From Date	[Mandatory, Date editor, dd/mm/yyyy] Select the start date of the guarantee from the date editor.
To Date	[Mandatory, Date editor, dd/mm/yyyy] Select the end date of the guarantee from the date editor.
Include In IRR Calculation	[Optional, Check Box] Select the Include In IRR Calculation check box if the banks prefer to include the premium value in the TAEG calculation. If this check box is clear then the banks prefer to exclude the premium value from TAEG calculation.
Status	[Mandatory, Drop Down] Select the status of the guarantee from the drop-down list. The options are: <ul style="list-style-type: none"> • Canceled • Renewed • Invoked • Delinquent • Expired • Open
Comments	[Optional, Alphanumeric, 240] Type the comments for collateral.

Machinery

BAM74 x

Collateral Header Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Collateral ID 122
 Currency Code
 Document Code

Collateral Code CAR & VEHICLES - 100 - INR
 * Home Branch 100 BANGALORE
 Collateral Cover Value 0.00

Coll. Header Details Coll. Valuation Data Account Insurance Coll. Deeds Details Guarantee ASN Coll. Details Non-Standard Col... Automobile Coll. ... Financial Securiti... Property Coll. Det... Machinery Live Stock >

* Make
 * Registration Number
 Capacity
 Description

Serial Number
 Engine Number

Field Description

Field Name	Description
Make	[Mandatory, AlphaNumeric, 60] Type the Make of the machinery.
Serial Number	[Optional, AlphaNumeric, 60] Type the Serial number of the machinery.
Registration Number	[Mandatory, AlphaNumeric, 60] Type the Registration number of the machinery.
Engine Number	[Optional, AlphaNumeric, 60] Type the Engine number of the machinery.
Capacity	[Optional, Numeric] Capacity of the machine.
Description	[Optional, AlphaNumeric, 120] Enter the description.

Live Stock

BAM74 x

Collateral Header Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Collateral ID 122
 Currency Code
 Document Code

Collateral Code CAR & VEHICLES - 100 - INR
 * Home Branch 100 BANGALORE
 Collateral Cover Value 0.00

< Coll. Valuation Data Account Insurance Coll. Deeds Details Guarantee ASN Coll. Details Non-Standard Col... Automobile Coll. ... Financial Securiti... Property Coll. Det... Machinery Live Stock Gold Coll. Details

* Breed
 Number
 Description 1
 Description 2
 Identification Marks/Tag No

Age
 * Quantity

Field Description

Field Name	Description
Breed	[Mandatory, AlphaNumeric, 60] Type the Cattle breed.
Age	[Optional, Numeric] Type the Age of breed.
Number	[Optional, Numeric, 10] Type the number of breed.
Quantity	[Mandatory, Numeric] Type the Quantity of breed.
Description 1, 2	[Optional, AlphaNumeric, 120] Type the Description.
Identification Marks/Tag No.	[Optional, AlphaNumeric, 120] Type the Identification marks.

ASN Coll. Details

The screenshot shows the 'Collateral Header Maintenance' form with the 'ASN Coll. Details' tab selected. The form contains the following fields and values:

- Collateral ID: 76524
- Currency Code: INR
- Document Code: (empty)
- Collateral Code: ASN Collateral IUT Test - 87 - INR
- Home Branch: 98001 (MUMBAI 98001)
- Collateral Cover Value: ₹0.00
- ASN Account Number: (empty)
- First Certificate Number: (empty)
- Third Certificate Number: (empty)
- Fifth Certificate Number: (empty)
- Date of Dividend Commencement: 18/02/2020
- Total Number of Units: (empty)
- Second Certificate Number: (empty)
- Fourth Certificate Number: (empty)

Field Description

Field Name	Description
ASN Account Number	[Mandatory, Numeric] Type the ASN Account Number.
Total Number of Units	[Optional, Numeric] Type the total number of units.
First Certificate Number	[Mandatory] Type the First Certificate Number.
Second Certificate Number	[Mandatory] Type the Second Certificate Number.
Third Certificate Number	[Mandatory] Type the Third Certificate Number.
Fourth Certificate Number	[Mandatory] Type the Fourth Certificate Number.
Fifth Certificate Number	[Mandatory] Type the Fifth Certificate Number.
Date of Dividend Commencement	[Mandatory, dd/mm/yyyy] Select the date from the picklist on which the dividend will commence from.

Gold Coll. Details - Collateral Information

BAM74 x

Collateral Header Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

Collateral ID: 122 Collateral Code: 45 - Gold Jewellery - INR

Currency Code: INR * Home Branch: 98001 MUMBAI 98001

Document Code: Collateral Cover Value: ₹0.00

[Coll. Valuation Data](#)
[Account Insurance](#)
[Coll. Deeds Details](#)
[Guarantee](#)
[ASN Coll. Details](#)
[Non-Standard Col...](#)
[Automobile Coll. ...](#)
[Financial Securiti...](#)
[Property Coll. Det...](#)
[Machinery](#)
[Live Stock](#)
[Gold Coll. D](#)

Collateral Information **Collateral Details**

Valuator Code	Valuator Name	DeleteChk	Ornament Type	No. of units	DeleteChk
No items to display.			No items to display.		

Page 1 (0 of 0 items) | K < 1 > X Page 1 (0 of 0 items) | K < 1 > X

[Valuator+](#)
[Valuator-](#)
[Ornament+](#)
[Ornament-](#)
[Details](#)

Field Description

Field Name	Description
Valuator Code	[Mandatory, Pick List] Type the valuator code. The collateral code is a unique, number which represents the valuator. Once added, this field cannot be modified or amended. Select the valuator code from the pick list in inquiry mode.
Valuator Name	[Mandatory, Pick List] Type the description for the valuator code.
DeleteChk	[Optional, Check Box] Select the Delete check box to delete the valuator code.
Ornament Type	[Mandatory, Pick List] Type the valuator code. The collateral code is a unique, number which represents the valuator. Once added, this field cannot be modified or amended. Select the valuator code from the pick list in inquiry mode.
No. of Units	[Mandatory, Numeric, 5] Type the Number of Units for the Ornament.
DeleteChk	[Optional, Check Box] Select the Delete check box to delete the Ornament type.

6. Click the **Valuator+** and **Valuator-** buttons to add / delete Valuators for the collateral.
7. Click the **Ornament+** and **Ornament-** buttons to add / delete Ornament Types for the collateral.
8. Click the **Details** button to add Ornament details for the Valuator and Ornament Types for the collateral.

Gold Coll. Details - Collateral Details

Field Description

Field Name	Description
Sr No	[Display] This field displays the serial Number.
Valuer Code	[Display] This field displays the valuator code as selected in the Collateral Information Tab.
Valuer Name	[Display] This field displays the valuator name corresponding to the valuator Code as selected in the Collateral Information Tab.
Ornament Type	[Display] This field displays the ornament type as selected in the Collateral Information Tab.
No. of Units	[Display] This field displays the number of units for the ornament as selected in the Collateral Information Tab.
Ornament Description	[Optional, Alphanumeric, 200] Type the description of the ornament.
Other Details	[Optional, Alphanumeric, 200] Type the other details of the ornament.
Karat	[Optional, Numeric, 5] Type the value of the gold ornament in Karat.
Market Value	[Optional, Numeric, 10] Type the market value of the gold ornament.
Gross Weight	[Optional, Numeric, 10] Type the gross weight of the ornament.
Net Weight	[Optional, Numeric, 10] Type the net weight of the ornament.
Valuation Amount	[Optional, Numeric, 10] Type the value of the ornament.

Field Name	Description
Sr No	[Display] This field displays the serial Number.
Valuator Code	[Display] This field displays the valuator code as entered in above grid.
Valuator Name	[Display] This field displays the valuator name as entered in above grid.
Total Market Value	[Display] This field displays the total market value of all the ornaments accepted as collateral in above grid.
Total Valuation Amount	[Display] This field displays the total value of all the ornaments accepted as

collateral in above grid.

9. Click the **Ok** button. The system displays the message "Record Added Authorisation Pending". Click **OK**.

10. The collater header is maintained successfully once the record is authorized.

Note: The various tabs are enabled according to the option selected in the **Collateral Code** field.

8.14 BAM84 - Financial Security Maintenance

Using this option you can maintain details of all financial securities approved by the bank. Multiple financial securities can be defined under a collateral code with category as Financial security.

The records in this maintenance are feeds coming from the stock exchanges containing the value of each security as quoted in the stock exchange. The values in this table are used to revalue the financial security collaterals defined in the system.


Definition Prerequisites

- BAM39 - Collateral Codes Maintenance

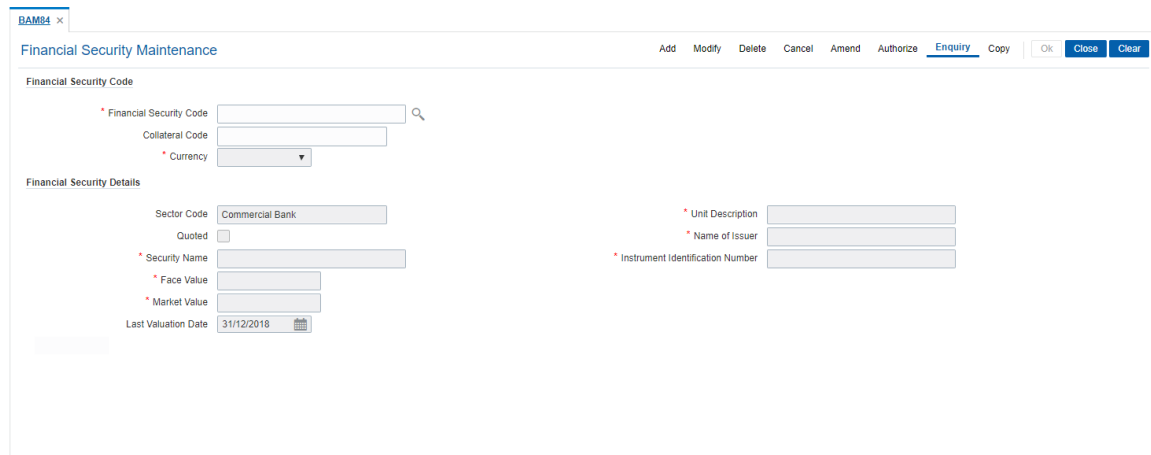
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add financial security code

1. In the **Dashboard** page, Enter the Task code **BAM84** and then click  or navigate through the menus to **Back Office Transactions > Collateral > Financial Security Maintenance**.
2. You will be navigated to **Financial Security Maintenance** screen.

Financial Security Maintenance



The screenshot shows the 'Financial Security Maintenance' screen. At the top, there is a search icon and a 'BAM84' tab. The screen is divided into two main sections: 'Financial Security Code' and 'Financial Security Details'. The 'Financial Security Code' section includes fields for 'Financial Security Code' (with a search icon), 'Collateral Code', and 'Currency'. The 'Financial Security Details' section includes fields for 'Sector Code' (set to 'Commercial Bank'), 'Quoted' (checkbox), 'Security Name', 'Face Value', 'Market Value', 'Last Valuation Date' (set to 31/12/2018), 'Unit Description', 'Name of Issuer', and 'Instrument Identification Number'. There are also buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'Ok', 'Close', and 'Clear'.

Field Description

Field Name	Description
Currency	
Financial Security Code	[Mandatory, Numeric, Five] Type the code which the bank assigns for each type of financial security. For example: Code 1 can be used for the definition of shares of company ABC Ltd, Code 2 can be assigned to the shares of the company XYZ Ltd, etc.
Collateral Code	[Mandatory, Drop-Down] Select the collateral code for the financial security from the drop-down list. The system accepts collaterals that are defined as Financial Security

and is valued at the master level in the **Collateral Codes Maintenance** (Task Code: BAM39) option.

Currency	<p>[Display]</p> <p>The field displays the currency of the code after you select the appropriate collateral code in the Collateral Code field. Currency for the collateral is defined in the Collateral Codes Maintenance (Task Code: BAM39) option.</p>
Sector Code	<p>[Mandatory, Drop-Down]</p> <p>Select the sector code from the drop-down list. The financial security collateral will belong to the specified sector. The options are:</p> <ul style="list-style-type: none">• Commercial Bank• Merchant Bank• Finance Company• Discount House• Industrial House
Quoted	<p>[Optional, Check Box]</p> <p>Select the Quoted check box if the security is quoted in the stock exchange.</p>
Security Name	<p>[Mandatory, Alphanumeric]</p> <p>Type the description for the financial security code. This information is for reference purpose.</p>
Face Value	<p>[Mandatory, Numeric, 20]</p> <p>Type the face value of the security. For example, if you are defining the shares of a company and the face value of the share is 100, then type 100 as the face value of the financial security.</p>
Market Value	<p>[Mandatory, Numeric, 20]</p> <p>Type the market value of the security. Market value is the per unit value of the financial security as quoted in the stock exchange or the market place.</p>
Last Valuation Date	<p>[Mandatory, Date editor, dd/mm/yyyy]</p> <p>Select the last valuation date from the date editor. The last valuation date is the date on which the value of the financial security was last updated.</p>
Unit Description	<p>[Mandatory, Alphabets]</p> <p>Type the description of the unit of the financial security.</p>
Name of Issuer	<p>[Mandatory, Alphanumeric]</p> <p>Type the name of the issuer of the financial security.</p>
Instrument Identification Number	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the identification number of the instrument. This is the identification of the financial security. For example, it can be the code assigned to the security by the exchange or by the rate feed provider.</p>

3. Click **Add**.
4. Enter the financial security code.
5. Select the collateral code and the sector code from the list.
6. Enter the security name, face value, market value of the collateral.
7. Enter the last valuation date, unit description, issuer name and instrument identification number.

Financial Security Maintenance

The screenshot shows the 'Financial Security Maintenance' form. The 'Financial Security Code' section contains:

- Financial Security Code: 1
- Collateral Code: 2 - Financial Security Demo - INR
- Currency: INR

 The 'Financial Security Details' section contains:

- Sector Code: Discount House
- Quoted:
- Security Name: XYZ
- Face Value: 1000
- Market Value: 1500
- Last Valuation Date: 30/11/2018
- Unit Description: XYZ
- Name of Issuer: Security Bond-4
- Instrument Identification Number: 12

8. Click **OK**.
9. The system displays the message "Record Added Authorisation Pending". Click **OK**.
10. The financial security code details are added once the record is authorised.

Screen Description

In the above screen the user can define the various parameters for a Collateral Code 1, for Financial Security Demo.

The currency of this collateral is INR. The collateral type is Share and the **Quoted** check box is selected, the security is quoted.

The face value of the share is INR 1,000/- and the current market value is INR 1,500/-. The last valuation of this security was done on 30/11/2018.

The security is held in units of 12. The name of the issuer is "Security Bond-4%".

Instrument numbers can be assigned by the bank on the basis of the certificate numbers etc.

Exercise

Create a collateral code for "Company Shares".

Keep the collateral currency as USD and the collateral type as 'Financial'

The security name and values can be updated as per the information available.

8.15 BAM45 - Insurance Master Maintenance

Using this option you can create in various Insurance Plans, which can subsequently be linked to the Individual Collateral, to enable automatic processing of Insurance Premium billing and associated GL entries.

After this, the **Insurance Policy Master Maintenance** (Task Code : BAM77) option is used to maintain various insurance policy details of the customer.


Definition Prerequisites

- BAM56 - Currency Codes Maintenance

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a insurance plan

1. In the **Dashboard** page, Enter the Task Code **BAM45** and then click  or navigate through the menus to **Back Office Transactions > Collateral > Insurance Master Maintenance**.
2. You will be navigated to **Insurance Master Maintenance** screen.

Insurance Master Maintenance

Field Description

Field Name	Description
Insurance Plan Code	[Mandatory, Numeric, Three] Type the insurance plan code. The insurance plan code is a unique number, which represents the insurance plan. Once added, this field cannot be modified or amended.
Linkage Type	[Mandatory, Drop-Down] Select the linkage type from the drop-down list. The linkage type is the type of linkage the insurance policy is linked.

The options are:

- As Collateral: The insurance policies under the plan can be used as collateral; the linkage will be as collateral. The collateral can be shared.
- As Insurance: The linkage will be specific to one account and the insurance policy will not be shared by multiple accounts.
- For a Collateral: The insurance will be attached to only collateral. The insurance will not be shared by different accounts

Currency	[Mandatory, Drop-Down] Select the currency, in which the premium will be paid to the insurance company, from the drop-down list. In the current version premium can be paid only in the local currency. The currency maintained in the Currency Codes Maintenance (Task Code: BAM56) option. Once added, this field cannot be modified or amended.
Insurance Plan Name	[Mandatory, Alphanumeric, 40] Type the description for the insurance plan code. This information is for reference purpose.
Insurance Plan Type	[Mandatory, Drop-Down] Select the insurance plan type from the drop-down list. The options are: <ul style="list-style-type: none">• Life Insurance• Property Insurance• Automobile Insurance• Unemployment Insurance• Disability Insurance• Health Insurance• Education Insurance• Group Insurance
Insurer Name	[Mandatory, Alphanumeric, 40] Type the name of the insurance company that is offering the service.
Premium Definition	
Premium Reminder	[Mandatory, Numeric, Three] Type the premium reminder advice format code. This code indicates the advice to be sent to the customer intimating that the insurance premium is due for payment.
Service Charge Code	[Mandatory, Search List] Select the service charge code from the Search List.
Suspended Premium Asset GL	[Mandatory, Numeric, Nine] Type the suspended premium asset GL code. This GL gets credited if the insurance being paid in advance belongs to a suspended account.
Premium Asset GL	[Mandatory, Numeric, Nine] Type the premium asset GL code.

	<p>This GL account is affected when the bank pays the insurance premium due on the collateral on behalf of the customer. The asset GL balance is reduced with the premium amount after the amount is recovered from the customer.</p> <p>This is an asset type GL.</p>
Premium Reminder/ Expiry Lead days	<p>[Mandatory, Numeric, Three] Type the premium reminder/expiry lead days. This is the number of days before which an advice or reminder has to be sent to the customer about the due date for payment of insurance premium or the expiry of the insurance cover.</p>
Premium Remittance GL	<p>[Mandatory, Numeric, Nine] Type the premium remittance GL code. This GL is affected if the bank collects the premium amount in advance from the customer. The bank remits this amount to the insurance company. This is a liability type of GL.</p>
Premium Calculation Basis	<p>[Mandatory, Drop Down] Select the premium calculation basis from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Fixed • % of Insured amount • % of Outstanding Loan Principal • % of Outstanding Loan Balance • % of the Sanction Amount • User Defined Premium Amount
Fixed	<p>[Conditional, Numeric, Nine, Two] Type the fixed amount. It allows the user to fix the premium calculation basis. This field is enabled only if the premium calculation basis is selected as Fixed. The amount provided in this field will be amortized over the loan term depending on the premium frequency.</p>
Annual Percentage	<p>[Conditional, Numeric, 10] Type the annual percentage. This field will be enabled only if the premium calculation basis is not Fixed. The total insurance premium will be derived based on this percentage vis-à-vis the premium calculation basis. The derived amount will then be amortized over the loan term depending on the premium frequency.</p>
Percentage	<p>[Mandatory, Numeric, 10] Type the monthly percentage.</p>
Premium Frequency	<p>[Mandatory, Drop-Down] Select the frequency, at which the premium has to be paid under this plan, from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Monthly • Bi-monthly • Quarterly

- Four-Monthly
- Half-Yearly
- Annual
- Every Due Date

This field will be validated against while specifying the frequency of the deduction or billing of the insurance premium.

Premium Date Basis

[Mandatory, Drop-Down]

Select the premium date basis from the drop-down list.

The options are:

- Calendar
- Anniversary

Anniversary Day

[Conditional, Numeric, Two]

Type the anniversary day.

This field is enabled after selecting the premium date base as **Anniversary**.

Offset Month

[Optional, Numeric, Two]

Type the offset month for premium date basis.

Remittance Details

Account Type

[Mandatory, Drop-Down]

Select the account type from the drop-down list.

The options are:

- External
- Internal

CASA Account No.

[Conditional, Numeric, 16]

Type the savings account number of the customer of the same bank. This field is enabled only if the **Account Type** field is selected as **Internal**.

Counter Party ID

[Conditional, Search List]

Select the counter party ID from the Search List.

This field is enabled only if the mode selected is **External**.

Account No

[Display]

This field displays the account number of the counterparty.

Bank/Branch Code

[Display]

This field displays the bank/branch code of the counterparty customer.

Other Details

Claim Settlement GL

[Optional, Numeric, Nine]

Type the claim settlement GL number. In event of the customer's death, as per the facility provided by the bank, his loan obligations will be paid by the bank and the premiums paid by the customer will be used for this purpose.

The claim settlement process will be manually handled by the bank.

Policy Expiry Advice

[Mandatory, Numeric, Three]

Type the policy expiry advice format code.

This code indicates the advice to be sent to the customer intimating the expiry of the insurance policy.

Flag Period

[Check-box]

Check this box if the insurance premium is to be raised on calendar basis. If left unchecked, the insurance premium will be raised on anniversary basis.

3. Click **Add**.
4. Enter the insurance plan code and press the **Tab** or **Enter** key.
5. Select the linkage type and currency from the List.
6. Select the plan type from the list and enter the plan name for the insurance plan code.
7. Enter the premium details, remittance details, and other relevant details.

Insurance Master Maintenance

8. Click **OK**.
9. The system displays the message "Record Added Authorisation Pending". Click **OK**.
10. The insurance master details are added once the record is authorised.

Screen Description

The above screen displays the various parameters that have been set for the Insurance Plan code 123. The currency of the insurance is INR. This insurance is being defined as an Life Insurance. The Insurers name is "LIC Insurance". The appropriate name of the insurance company can be added.

The premium is to be recovered on a monthly basis. A brief explanation of various GL's used is given in the [table](#).

Field Name	Description
Premium Asset GL	[Mandatory, Numeric, Nine] The premium asset GL code. This GL account is affected when the bank pays the insurance premium due on the collateral on behalf of the customer. The asset GL balance is reduced with the premium amount after the amount is recovered from the customer.

This is an asset type GL.

**Premium Remittance
GL**

[Mandatory, Numeric, Nine]

The premium remittance GL code.

This GL is affected if the bank collects the premium amount in advance from the customer. The bank remits this amount to the insurance company.

**Suspended Premium
Remittance GL**

[Mandatory, Numeric, Nine]

The suspended premium remittance GL code.

The lead days defined in the system for sending a reminder for payment of premium and intimation of expiry of the policy is 15 days. An automatic reminder will be generated and sent to the customer.

The various formats for the advices sent to customers for policy expiry and payment of premiums are defined in this screen.

By selecting the **Period Flag** check box, the system will generate the premium requirement on the last day of the cycle chosen.

Exercise

Create an insurance master for Home Loans using the following parameters:

- **Currency:** USD
- **Insurance Plan type:** Home Loan
- **Insurance Plan Name:** As appropriate
- **Insurer Name:** As appropriate
- The **Premium Frequency** can be set as yearly and premium lead days as 30 days.
- The formats for the reminder notices can be set as appropriate

8.16 BAM67 - Collateral Insurance XRef Maintenance

In case of secured loans the collaterals offered may be insured in which case the bank would like to facilitate the customer by maintaining all the details of the insurance policy.

It is imperative that the bank ensures that the collateral is fully insured since the bank has provided finance against the collateral. Ideally it is important to also ensure that the premium for the policy is paid well in time.

Using this option all the details of the policy are captured including the details of assured value, premium due date, maturity date of the policy, premium billing account, etc.


Definition Prerequisites

- BAM74 - Collateral Header Maintenance
- BAM39 - Collateral Codes Maintenance
- BAM77 - Insurance Policy Master

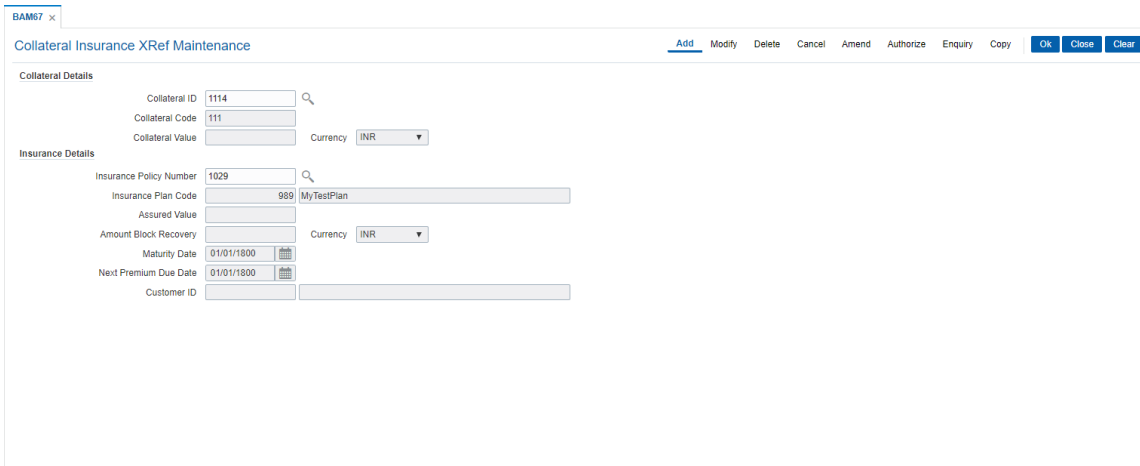
Modes Available

Add, Delete, Cancel, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add collateral insurance cross reference details

1. In the **Dashboard** page, Enter the Task Code **BAM67** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Collaterals > Collateral Insurance XRef Maintenance**.
2. You will be navigated to **Collateral Insurance XRef Maintenance** screen.

Collateral Insurance XRef Maintenance



Field Description

Field Name	Description
Collateral Details	
Collateral ID	[Mandatory, Search List] Select the collateral ID for which insurance policy will be linked, from the Search List.

Collateral Code	[Display] This field displays the collateral code for the collateral ID selected.
Collateral Value	[Display] This field displays the value of the collateral associated with the selected collateral ID.
Currency	[Display] This field displays the currency associated with the collateral ID.
Insurance Details	
Insurance Policy Number	[Mandatory, Search List] Select the insurance policy number which is to be cross referred with the selected collateral ID, from the Search List.
Insurance Plan Code	[Display] This field displays the insurance plan code associated with the selected insurance policy number.
Assured Value	[Display] This field displays the assured value of the insurance policy.
Amount Block Recovery	[Display] This field displays the amount block recovery value of the insurance policy.
Currency	[Display] This field displays the currency associated with the selected insurance policy.
Maturity Date	[Display] This field displays the maturity date of the insurance policy.
Next Premium Due Date	[Display] This field displays the next premium due date of the insurance policy.
Customer ID	[Display] This field displays the customer ID of the insurance policy holder. The system generates the Customer ID. The system generates the customer Id after successful completion of customer addition. The id number is unique to a customer across the system and the customer search can be made on this basis. The system tracks the customer using this number.

3. Click **Add**.
4. Enter the collateral ID, collateral code and other collateral details.
5. Enter the insurance policy code for the selected collateral.

Collateral Insurance XRef Maintenance

BAM67 x

Collateral Insurance XRef Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

Collateral Details

Collateral ID

Collateral Code

Collateral Value Currency

Insurance Details

Insurance Policy Number

Insurance Plan Code

Assured Value

Amount Block Recovery Currency

Maturity Date

Next Premium Due Date

Customer ID

6. Click **OK**.
7. The system displays the message "Record Added...Authorisation Pending". Click **OK**.
8. The collateral insurance cross reference details are added once the record is authorised.

Screen Description

The above screen is used to maintain details of the insurance policy for a particular collateral by entering details like the policy number and the premium details.

Exercise

Create a collateral ID for an existing insurance policy and input all the relevant details.

8.17 BAM77 - Insurance Policy Master

Using this option you can define the insurance policy details such as insurance cover value, next premium date, maturity date, etc., of the customer. **FLEXCUBE** generates reports like insurance policies expired today, insurance policy cover value reminder, etc, to facilitate effective follow up by the banks.


Definition Prerequisites

- BAM45 - Insurance Master Maintenance
- 8053 - Customer Addition

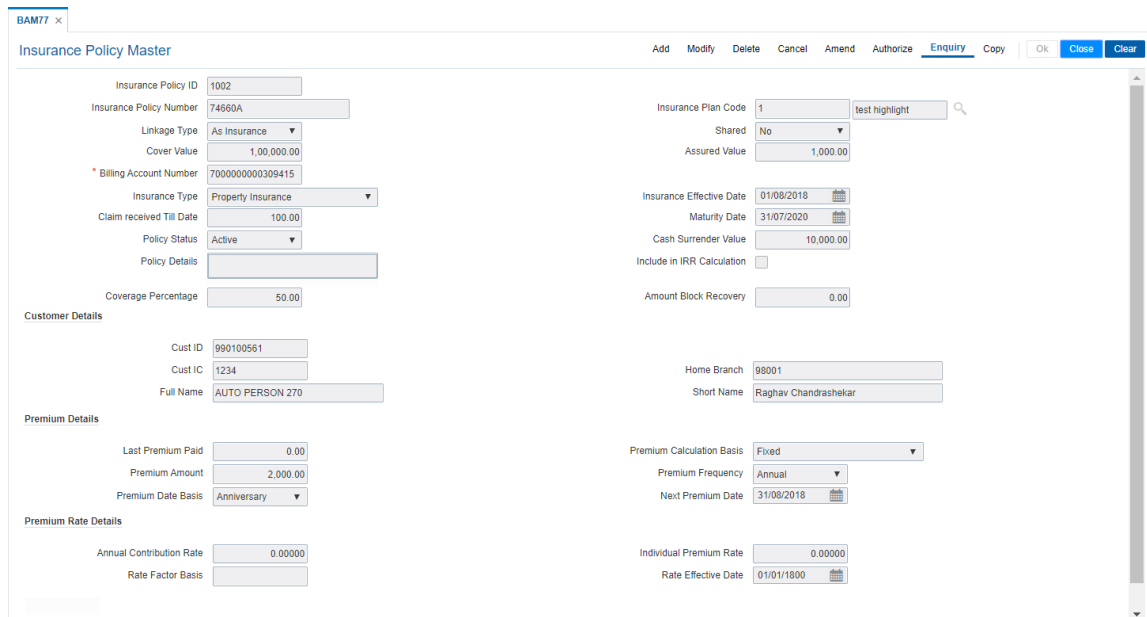
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add insurance policy details

1. In the **Dashboard** page, Enter the Task code **BAM77** and click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Collaterals > Insurance Policy Master**.
2. You will be navigated to **Insurance Policy Master** screen.

Insurance Policy Master



Field Description

Field Name	Description
Insurance Policy ID	[Display] This field displays the insurance policy id. It is a system generated ID. In the Modify and Enquiry mode, this field is Numeric and accepts 10 characters. In the Delete , Cancel , Amend , and Authorize mode, this field is a Search List.

Insurance Policy Number	[Mandatory, Alphanumeric, 40] Type the insurance policy number. This is the external input number.
Insurance Plan Code	[Mandatory, Search List] Select the insurance plan code from the Search List. This field displays the description of the plan, adjacent to the plan code. The insurance plan code is defined in the Insurance Master Maintenance (Task Code: BAM45) option.
Linkage Type	[Display] This field displays the type of linkage the insurance policy is linked. The options are: <ul style="list-style-type: none"> • As Collateral: The insurance policies under the plan can be used as collaterals; the linkage will be as collateral. The collateral can be shared. • As Insurance: The linkage will be specific to one account and the insurance policy will not be shared by multiple accounts. • For a Collateral: The insurance will be attached to only collateral. The insurance will not be shared by different accounts
Shared	[Display] This field displays the data based on the linkage type. If the linkage type is "As Collateral" then it displays Yes , it displays No if the linkage type is "As Insurance" and "For Insurance".
Cover Value	[Mandatory, Numeric, 13, Two] Type the total amount for which the insurer is covered.
Assured Value	[Mandatory, Numeric, 13, Two] Type the assured value of the policy. The value should be greater than zero.
Billing Account Number	[Mandatory, Numeric] Type the account number against which the insurance premium is to be billed.
Insurance Type	[Display] This field displays the insurance type. The options are: <ul style="list-style-type: none"> • Life Insurance • Automobile Insurance • Property Insurance • Term Insurance • Unemployment Insurance • Disability Insurance • Health Insurance • Group Insurance • Education Insurance
Insurance Effective Date	[Mandatory, Date editor, dd/mm/yyyy] Select the insurance start date from the date editor.

Claim received Till Date	[Mandatory, Numeric, 13, Two] Type the claim amount received till date.
Maturity Date	[Mandatory, Date editor, dd/mm/yyyy] Select the maturity date of the policy from the date editor
Policy Status	[Display] This field displays the policy status . The options are: <ul style="list-style-type: none"> • Active • Renewed • Expired
Cash Surrender Value	[Display] This field displays the cash surrender value. It is the amount paid by the insurance company, if the insurance policy is surrendered.
Policy Details	[Display] This field displays the brief description of the insurance policy.
Include In IRR Calculation	[Optional, Check Box] Select the Include In IRR Calculation check box, if the banks prefer to include the premium and guarantee value in the TAEG calculation. If this check box is clear then the banks prefer to exclude the premium value from TAEG calculation.
Coverage Percentage	[Display] This field displays the percentage of insurance covered for an account. The rate should be greater than 0% and less than 100%.
Amount Block Recovery	[Optional, Numeric, 13] Type the amount blocked for recovery.
Customer Details	
Cust ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Cust IC	[Display] This field displays the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.
Home Branch	[Display] This field displays the name of the home branch where the loan account is opened and maintained.

Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the Customer Addition (Task Code: 8053) option.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the Customer Addition (Task Code: 8053) option. The customer short name can be changed through the Change Customer Name/IC Change (Task Code: 7101) option.
Premium Details	
Last Premium Paid	[Display] This field displays the last premium paid.
Premium Calculation Basis	[Display] This field displays the premium calculation basis from the insurance plan master.
Premium Amount	[Display] This field displays the premium amount. The premium amount value is applicable for fixed premiums. The value cannot be modified for fixed premium insurance.
Premium Frequency	[Display] This field displays the premium frequency. The premium frequency is the premium payment day. It can be monthly, quarterly, half yearly, yearly, etc.
Premium Date Basis	[Display] This field displays the premium date basis.
Next Premium Date	[Display] This field displays the date on which the next premium should be paid.
Premium Rate Details	
Annual Contribution Rate	[Mandatory, Numeric, Three, Six] Type the annual contribution rate. It is the premium rate paid every year. This field is enabled only if insurance plans with premium calculation methods as '% of Insured Amount' and '% of Loan Principal) and '% of loan outstanding' is selected. In the case of '% of Insured Amount', the value entered in the insurance plan master is displayed. User can modify the value, if required.
Individual Premium Rate	[Mandatory Numeric, Three, Six] Type the individual premium rate. It is the rate at which the interest is to be paid for each premium. Individual Premium rate is calculated by dividing the Annual Contribution Rate by the number of premium payments per year. No of premium payments is calculated by the system from the premium frequency.
Rate Factor Basis	[Mandatory, Numeric, Three] Type the rate factor basis.

Rate Effective Date [Mandatory, Date editor, dd/mm/yyyy]
 Select the rate effective date from the Date editor. It is the effective date of the interest.

3. Click **Add**.
4. Enter the insurance policy number and press the **Tab** or **Enter** key.
5. Select the insurance plan code from the list.
6. Enter the cover value, assured value, and the billing account number.
7. Enter the insurance effective date, maturity date.
8. Enter the relevant policy details, customer details, premium details and premium rate details.

Insurance Policy Master

The screenshot shows the 'Insurance Policy Master' form with the following data entered:

- Insurance Policy ID:** 5689
- Insurance Policy Number:** 5689
- Linkage Type:** As Insurance
- Cover Value:** 1,00,00,000.00
- Billing Account Number:** [Empty]
- Insurance Type:** Life Insurance
- Claim received Till Date:** 0.00
- Policy Status:** [Empty]
- Policy Details:** [Empty]
- Coverage Percentage:** [Empty]
- Customer Details:**
 - Cust ID:** [Empty]
 - Cust IC:** [Empty]
 - Full Name:** [Empty]
- Premium Details:**
 - Last Premium Paid:** 0.00
 - Premium Amount:** 1,212.00
 - Premium Date Basis:** Calendar
- Premium Rate Details:**
 - Annual Contribution Rate:** 0.00000
 - Rate Factor Basis:** [Empty]
- Other Fields:**
 - Insurance Plan Code:** 2
 - Insurance2:** Insurance2
 - Shared:** No
 - Assured Value:** 0.00
 - Insurance Effective Date:** 07/04/2020
 - Maturity Date:** 28/05/2026
 - Cash Surrender Value:** 0.00
 - Include in IRR Calculation:** [Unchecked]
 - Amount Block Recovery:** [Empty]
 - Home Branch:** [Empty]
 - Short Name:** [Empty]
 - Premium Calculation Basis:** Fixed
 - Premium Frequency:** Monthly
 - Next Premium Date:** 09/04/2021
 - Individual Premium Rate:** 0.00000
 - Rate Effective Date:** 01/01/1800

9. Click **OK**.
10. The system displays following message: "Record Added Authorisation Pending". Click **OK**.
11. The system displays following message: "Insurance Policy ID has been generated". Click **OK**.
12. The insurance policy master details are added once the record is authorised.

Screen Description

The above screen helps to define the various parameters for defining the Insurance policy details at a customer level. For Eg., The policy number 5689, which is a Life Insurance policy, is attached to the customer ID of Mr. Auto Person 1.

The Life Insurance cover value is INR1,00,00,000.00. The maturity date is 28/05/2026 and the next premium date is 09/04/2021.

Based on the parameters defined in the Insurance Master maintenance, suitable reminders will be sent to the customer on the respective dates and respective formats.

The Policy details are explained in the appropriate field provided.

Exercise

Capture the Insurance policy details for a customer of your bank.

The policy can be for a Home loan. The suitable insurance plan code for home loans can be chosen from the Insurance master maintenance.

Choose the insurance type for Home Loans and update the values of the insured amount, next premium and maturity dates as per the insurance policy.

9. Asset Classification Definitions - Write Off Maintenance

Advance or loan granted by a bank is vulnerable to risk. It is important for every bank to know the quality of its advances portfolio. Current Central Bank regulation makes it mandatory for banks to adopt a very stringent approach in terms of ensuring timely repayment of principal and interest by its borrowers. Accordingly, banks have to grade each asset account and also make sufficient provision for possible bad debts both for its secured and unsecured advances. **FLEXCUBE Retail** provides the flexibility to define the parameters for Asset classification, the provisioning frequencies, assigning CRR codes and defining accrual status, i.e., whether the interest earned on an advance is to be treated as Normal Interest or Suspended interest, etc.

9.1 ACM01 - Asset Classification Global Parameters

Using this option you can maintain global asset classification and provisioning related parameters.

The following details are maintained at the Bank Level:

- Level of classification : NPA to be tracked at customer or account level
- Classification frequency and treatment on holidays
- Provisioning frequency


Definition Prerequisites

- BAM20 - Bank Codes Maintenance

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures** .

To add asset classification global parameters

1. In the **Dashboard** page, Enter the Task code **ACM01** and then click  or navigate through the menus to **Back Office Transactions > Classification > Asset Classification Global Parameters**.
2. You will be navigated to **Asset Classification Global Parameters** screen.

Asset Classification Global Parameters

The screenshot shows the 'Asset Classification Global Parameters' form. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', and 'Copy'. Below the tabs, there are several input fields and dropdown menus. The 'Bank Code' field contains '240'. The 'NPA Tracking Level' dropdown is set to 'Customer'. The 'Classification Frequency' dropdown is set to 'Daily'. The 'Holiday Treatment' dropdown is set to 'Classify on previous working day'. The 'Provisioning' section has a 'Provisioning Frequency' dropdown set to 'Daily'. On the right side, there are fields for 'Bank Name', 'Period Start Month' (set to 'None'), 'Customer CRR Worst Of' (set to 'Account Universal CRR'), and a checked checkbox for 'Exclude OD with FD Collateral'. There is also another 'Period Start Month' dropdown set to 'None' at the bottom right.

Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Three] Type the unique bank code used to identify a bank. Central Bank assigns a bank code for each bank. The bank code defined in Oracle FLEXCUBE can be the same code assigned by the Central Bank. For more information on defining bank code refer to Bank Codes

Maintenance (Task Code: BAM20) option.

Bank Name	[Display] This field displays the name of the bank corresponding to the bank code.
NPA Tracking Level	[Mandatory, Drop-Down] Select the NPA tracking level from the drop-down list. The options are: <ul style="list-style-type: none">• Customer - All the accounts follow the customer's CRR i.e., all the accounts of a customer will have the same CRR which is based on the worst CRR code of any of the account(s).• Account - Individual accounts of a customer will have respective CRR and will not adopt the Customer CRR.
Period Start Month	[Conditional, Drop-Down] Select the starting month of the period, used for defining the classification cycle, from the drop-down list. This field is enabled only if the Classification Frequency field is selected as Quarterly/Half-Yearly/Yearly .
Classification Frequency	[Mandatory, Drop-Down] Select the classification frequency from the drop-down list. The accounts are classified according to the period selected in this field. The options are: <ul style="list-style-type: none">• Daily• Monthly• Quarterly• Half-Yearly• Yearly For example, if the frequency is set as Daily , the accounts will be classified into various categories as and when they qualify for it. In other cases, Monthly/Quarterly/Half-Yearly/Yearly , the classification will be done at the end of respective periods.
Customer CRR Worst Of	[Mandatory, Drop-Down] Select the customer CRR worst of from the drop-down list. The field determines the methodology of calculation of Customer CRR. The options are: <ul style="list-style-type: none">• Account Universal CRR - If this option is selected, then the worst of all Universal CRR for all accounts linked to a customer, provided the account is to be included in actualization.• Account CRR - If this option is selected, then the worst of all Account CRR for all accounts linked to a customer, provided the account is to be included in equalisation.
Holiday Treatment	[Mandatory, Drop-Down] Select the holiday treatment from the drop-down list. The holiday treatment determines the behavior in case the classification due falls on a holiday. The options are:

- Classify on previous working day - The account will be classified on the previous working day.
- Classify on next day - The account will be classified on the next day.

Exclude OD with FD Collateral

[Optional, Check Box]

Select the **Exclude OD With FD Collateral** checkbox if the OD accounts secured by FD as collateral are to be exempted from NPA tracking and subsequent provisioning norms if OD account is going into NPA because of arrears DPD.

Provisioning

Provisioning Frequency

[Mandatory, Drop-Down]

Select the provisioning frequency from the drop-down list.

The provision frequency determines the frequency of the periods at which the provisioning will be done, in case of an automatic provisioning scenario.

The options are:

- Daily
- Monthly
- Quarterly
- Half-Yearly
- Yearly

If the frequency is set as **Daily**, the accounts will be provided for every movement of CRR and/or account balance. In other cases like **Monthly/Quarterly/Half-Yearly/Yearly**, the provisioning will be done at the end of respective periods.

Period Start Month

[Conditional, Drop-Down]

Select the starting month of the period, used for defining the classification cycle, from the drop-down list.

This field is enabled only if the **Provisioning Frequency** field is selected as **Quarterly/Half-Yearly/Yearly**.

3. Click **Add**.
4. Enter the bank code and the name of the bank.
5. Select the NPA tracking level, classification frequency, holiday treatment, customer CRR worst of, and provisioning details from the lists.

[Asset Classification Global Parameters](#)

The screenshot shows a web form titled "Asset Classification Global Parameters". At the top, there are navigation buttons: "Add", "Modify", "Delete", "Cancel", "Amend", "Authorize", "Enquiry", "Copy", "Ok", "Close", and "Clear". The form contains several input fields and dropdown menus:

- * Bank Code: 240
- * NPA Tracking Level: Customer
- * Classification Frequency: Daily
- * Holiday Treatment: Classify on previous working day
- Provisioning
 - * Provisioning Frequency: Daily
- Bank Name: (empty dropdown)
- * Period Start Month: None
- * Customer CRR Worst Of: Account Universal CRR
- Exclude OD with FD Collateral:
- * Period Start Month: None

6. Click **OK**.
7. The system displays the message "Record Added Authorisation Pending. Click OK to continue". Click **OK**.
8. The asset classification global parameter is added for the selected bank code once the record is authorised.

Screen Description

The above screen displays the method in which the bank would like to track its Non performing Assets (Loans).

The bank would like to track all the non performing loans at a customer level rather than at an account level. By virtue of tracking the NPA at a customer level if the customer defaults on any of his loans he will be marked as a NPA customer for all his accounts.

The classification frequency being monthly all the loans will be reviewed by the system on a daily basis and be classified as NPA if the EMI's are not being paid.

The screen also allows the user to set alternate days for classification if the scheduled day of classification falls on a holiday. This can be either one day prior or following the holiday.

Whenever an account is classified as an NPA, provisioning entries also need to be passed. The screen allows the user to chose the frequency at which these provisioning entries can be passed by the system.

Exercise

For your Bank, capture the following Asset classification parameters:

- Set the NPA tracking level at an account level
- Set the classification frequency as half yearly and the Start month as January (The next classification will be in July)
- The Holiday treatment can be set as "Next working day"
- Set the provisioning frequency as half yearly and the Start month as January (The next classification will be in July)

9.2 ACM02 - Asset Classification Preferences

Using this option you can determine the preference set for the product with respect to CRR movement, provisioning and Clawback.

You can control the nature of movement (manual or automatic), nature of entries to be passed during the provisioning, nature of Clawback option to be enabled and the type of arrears to be clawed back.

The possible matrix between forward and reverse movement is:

Nature of forward movement	Reverse Movements Allowed
No Tracking	No Tracking
Manual	Manual
Automatic	Automatic or Manual

The plan is attached to a product. If the plan has the **Exclude from writeoff** check box selected, then for all OD/ Loan accounts opened under the products that have this plan attached will be excluded from the automatic write-off process.


Definition Prerequisites

- ACM01 - Asset Classification Global Parameters

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add asset classification plan details

1. In the **Dashboard** page, Enter the Task Code **ACM02** and then click  or navigate through the menus to **Back Office Transactions > Classification > AC Preferences**.
2. You will be navigated to **Asset Classification Preferences** screen.

Asset Classification Preferences

Field Description

Field Name	Description
Pref Plan ID	[Mandatory, Numeric, Three] Enter the preference plan code. It is a unique plan code given for asset classification, which would determine the preference set for the product with respect to CRR movement, provisioning and Clawback.
Name	[Mandatory, Alphanumeric, 30] Enter a name for the plan code.
Movement	
Forward Movement	[Mandatory, Drop-Down] Select the forward movement from the drop-down list. This field refers to the forward movement from a better CRR category to a worse CRR category. The options are: <ul style="list-style-type: none"> • No Tracking • Manual • Automatic • Semi Automatic
Reverse Movement Control Flag	[Conditional, Drop-Down] Select the reverse movement control flag from the drop-down list. This field determines whether a reverse movement should occur on payment of all the arrears by the borrower, or if sufficient repayment has been made by the borrower to move the account to the next best CRR. This field is enabled and mandatory if the Automatic or Manual or Semi Automatic option is selected from the Forward Movement field.

The options are:

- None
- Realization of all arrears
- Classification Plan

If the **Realization of all arrears** option is selected, the system will not switch the account to a better CRR, unless all the arrears are paid off. This validation will be enforced even in a manual movement scenario. If the **Classification Plan** option is selected, the system will move the account to the CRR category in which the account falls based on the classification rules.

For example: Assume a rule where an account is classified as **Substandard**, if it has arrears more than 30 days old and **Doubtful** if it has arrears more than 60 days old.

If there is an account with two arrears aged 45 and 90 days respectively then this account should be classified as **Doubtful** according to the above rule.

If the arrear aged 60 days has been paid off, then there would be reclassification of the account. The reclassification of the account will be based on the above-mentioned flag.

If the flag is **Realization of all arrears**, the account will continue to remain **Doubtful** as the account still has an arrear and all arrears have not been paid.

If the flag is **Classification Plan**, the account will be re-classified as Substandard as according to the classification rule an account with dues more than 30 days and less than 60 days old should be classified as Substandard.

Note: The reverse movement control flag is considered only if the plan followed by the account has arrears as one of the criteria as classification. In other cases, the control will work as a warning only and will not prevent reverse movement.

GL Entries Provisioning

[Conditional, Drop-Down]

Select the GL entries provisioning parameter from the drop-down list. The GL entries provisioning will be the deciding factor for provisioning entries in either Automatic or Manual.

The options are:

- Yes
- No

If the **Yes** option is selected, the system will automatically pass the GL entries for the provision, or the user can manually calculate it.

This field is enabled and mandatory if **Automatic** or **Manual** option is selected from the **Provision** field.

Provisioning

Reverse Movement

[Conditional, Drop-Down]

Select the reverse movement from the drop-down list.

This field refers to the backward movement from a worse CRR category to a better CRR category.

The options are:

- No Tracking
- Manual

- Automatic
- Semi Automatic

The field is enabled and mandatory only if **Automatic** option is selected in the **Forward Movement** drop-down list.

Provision

[Conditional, Drop-Down]

Select the provisioning parameter from the drop-down list.

The provisioning parameter determines whether the provisioning on the account would be **Automatic** or **Manual**.

The options are:

- No Tracking
- Manual
- Automatic

If the **Automatic** option is selected, the system will calculate and store the provision at the frequency set in the **Provisioning Frequency** parameter. This flag, however, will not mean that the system passes the GL entries for the provision amount. Automatic Provision will just ensure calculation of provision.

If the **Manual** option is selected, the system will not do any calculation of provision on a periodic basis but the user will have the option to maintain any provision amount against the account/accounts under products where the provisioning is set as manual.

This field is enabled and mandatory if **Automatic** or **Manual** or **Semi Automatic** option is selected from the **Forward Movement** field.

Clawback

Clawback Option

[Conditional, Drop-Down]

Select the Clawback option from the drop-down list.

The options are:

- No Clawback
- All outstandings:-Select this option for the system to determine whether the unrealised arrears should be transferred to the suspended GL accounts or not.
- Current financial year:- Select this option for the system to transfer the unrealized arrears of the current financial year only, to the suspended GL accounts. The unrealised arrears of the earlier period will not be moved to the suspended GL accounts.

This field is enabled if the **Automatic** or **Manual** or **Semi Automatic** option is selected in the **Forward Movement** drop-down list.

Arrears Clawback

[Conditional, Check Box]

Select the appropriate check boxes corresponding to arrears to be claw-backed.

The options are:

- Interest Arrears
- Penalty Arrears
- Other Arrears
- Diverting Interest Arrears: category of interest which is charged to the customer on an adhoc basis for purpose decided by the

bank

- Post Maturity Interest Arrears
- SC/ Fee Arrears
- Compounding Interest Arrears: category of interest arrears computed by the system in case the account holder defaults on payment of his loan installments

This field is disabled if the **No Clawback** option is selected in the **Clawback Option** drop-down list.

Write-Off

Exclude From Auto Write Off

[Optional, Check Box]

Select the **Exclude From Auto Write Off** check box to exclude all accounts to which this plan will be applicable from the automatic write off process.

The value specified in this option will be defaulted at account level in the **Automatic Write off Account Maintenance** (Task Code: AC005) option.

Appropriation Details

Appropriation Sequence - Sequence 1 (Normal)

[Mandatory, Alphanumeric]

Enter the sequence of arrears type which will be used for appropriation of funds credited to normal account using normal transaction mnemonic. The components of the sequence will be IZFPAOSCTNLUDEGMKWVBHYX. Any combination of this can be applied

Appropriation Sequence - Sequence 2 (Normal)

[Mandatory, Alphanumeric]

Enter the sequence of arrears type which will be used for appropriation of funds credited to NPA account using normal transaction mnemonic. The components of the sequence will be IZFPAOSCTNLUDEGMKWVBHYX. Any combination of this can be applied

Priority (Normal)

[Mandatory, Drop-down]

Select the appropriation priority(normal) from the drop-down list.

The options are:

- Date-Oldest
- Type – Oldest
- Date - Newest
- Type – Newest

This field defines the order (by date or by type of arrear) in which the appropriation of arrears for normal credits are to be undertaken.

Priority NPL(Normal)

[Mandatory, Drop-down]

Select the appropriation priority NPL(normal) from the drop-down list.

The options are:

- Date-Oldest
- Type – Oldest
- Date - Newest

- Type – Newest

This field defines the order (by date or by type of arrear) in which the appropriation of arrears for NPL credits are to be undertaken.

Sequence - Sequence 1 (Reversal)

[Mandatory, Alphanumeric]

Enter the sequence to arrears type which will be used for appropriation of funds credited to normal account using reversal transaction mnemonic. The components of the sequence will be IZFPAOSCTNLUDEGMKWVBHYX. Any combination of this can be applied

Sequence - Sequence 2 (Reversal)

[Mandatory, Alphanumeric]

Enter the sequence to arrears type which will be used for appropriation of funds credited to NPA account using reversal transaction mnemonic. The components of the sequence will be IZFPAOSCTNLUDEGMKWVBHYX. Any combination of this can be applied.

It stands for:

- C - Principal Arrears
- I - Interest Arrears
- F - Fee Arrears
- P - Premium Arrears
- O - Outgoing Arrears
- L - Late Fee Arrears (Suspended Penalty interest)
- A - Penalty Arrears
- N - Non Accrual Interest Arrears (Suspended interest)
- U - Suspended Post Maturity Interest
- T - Post Maturity Interest
- S - Legal Fees Arrears
- D - Suspended Fees
- E - Suspended legal fees
- G - Suspended Outgoings
- M - Suspended Premium
- Z - Debit but not Due
- B – Diverting Interest Arrear
- H – Minimum Due
- K – Additional Penalty
- Q – Subsidy Interest Arrears
- R – Principal Paid Off
- V – Suspended Diverting Interest
- W – Suspended Additional Penalty

Priority (Reversal)

[Mandatory, Drop-down]

Select the appropriation priority(reversal) from the drop-down list.

This defines the order (by date or by type of arrear) in which the

appropriation of arrears for transaction reversals are to be undertaken.
The options are:

- Date-Oldest
- Type – Oldest
- Date - Newest
- Type – Newest

**Priority NPL
(Reversal)**

[Mandatory, Drop-down]

Select the appropriation priority NPL(reversal) from the drop-down list.

This defines the order (by date or by type of arrear) in which the appropriation of arrears for NPL reversals are to be undertaken.

The options are:

- Date-Oldest
- Type – Oldest
- Date - Newest
- Type – Newest

Auto Debit Freeze/Unfreeze Details

**Auto Debit Freeze on
NPA Account**

[Optional, Check box]

Select the **Auto Debit Freeze on NPA Account** check box to debit freeze the account automatically when it exceeds a particular account CRR code.

This field indicates that debit freeze needs to be put on the account automatically when it exceeds a particular account CRR code.

**Auto Debit Freeze
Account CRR Code**

[Conditional, Search List]

Select the auto debit freeze account CRR code from the Search List. When Account CRR exceeds the value defined in this field, the system undertakes Debit Freeze on the account automatically.

This field is enabled only if **Auto Debit Freeze on NPA Account** check box is selected.

**CRR Code
Description**

[Display]

This field displays the CRR code description for the selected auto debit freeze account CRR code.

**Auto Debit Unfreeze
on NPA Account**

[Optional, Check box]

Select the **Auto Debit Unfreeze on NPA Account** check box to debit unfreeze the account automatically when it falls below a particular CRR code.

This field indicates that debit freeze needs to be removed from the account automatically when it falls below a particular CRR code.

**Auto Debit Unfreeze
Account CRR Code**

[Conditional, Search List]

Select the auto debit unfreeze account CRR code from the Search List. When Account CRR falls below the value defined in this field, system removes Debit Freeze on the account automatically only if the debit freeze was marked by the system on account of account going in NPA.

This field is enabled when **Auto Debit UnFreeze on NPA Account** check box is selected.

CRR Code Description

[Display]

This field displays the CRR code description for the selected auto debit unfreeze account CRR code.

3. Click **Add**.
4. Enter the preference plan id and the name.
5. Enter the movement, provisioning, Clawback, write off, global parameters and the global provisioning details.

Asset Classification Preferences

The screenshot shows the 'Asset Classification Preferences' window. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'OK', 'Close', and 'Clear'. The main form area is divided into several sections:
1. **Movement**: Pref Plan ID is 872. Forward Movement is set to 'Automatic'. Reverse Movement Control Flag is 'Realization of all arrears'. GL Entries Provisioning is 'Yes'.
2. **Provisioning**: Name is 'Classification Plan'. Reverse Movement is 'Automatic'. Provision is 'Automatic'.
3. **Clawback**: Clawback Option is 'All outstandings'.
4. **Arrears Clawback**: Interest Arrears, Other Arrears, SC / Fee Arrears, and Diverting Interest Arrears are all checked. Penalty Arrears, Post Maturity Interest Arrears, and Compounding Interest Arrears are also checked.
5. **Write Off**: Exclude From Auto Write Off is unchecked.
6. **Appropriation Details**: Fields for Sequence - Sequence 1 (Normal), Priority (Normal), Sequence - Sequence 1 (Reversal), and Priority (Reversal) are present. Similar fields for Sequence - Sequence 2 (Normal), Priority NPL (Normal), Sequence - Sequence 2 (Reversal), and Priority NPL (Reversal) are also present.
7. **Auto Debit Freeze / Unfreeze Details**: Includes checkboxes for 'Auto Debit Freeze on NPA Account' and 'Auto Debit unfreeze on NPA Account'. There are also fields for 'Auto Debit Freeze Account CRR Code' and 'Auto Debit unfreeze Account CRR Code', both with a magnifying glass icon. Finally, there are two 'CRR Code Description' fields.

6. Click **OK**.
7. The system displays the message "Record Authorized". Click **OK**.

Screen Description

The above screen displays an asset classification plan code **9** for managing the NPA's for the bank. The classification plan is divided on basis of the following parameters:

- **Movement**
 - **Forward movement:** Select the option as **Automatic**, there by all the loans will be classified as non performing automatically by the system on the basis of the days they have been overdue.
 - **Reverse movement:** Select the option as **Manual**, there by all the loans will have to be manually classified as performing when the payments have been made and outstanding reduced.
 - **Reverse movement control flag:** Select the select option as **Realization of all arrears**, there by indicating that the reverse movement or upgrade of NPA's will be allowed only when all out standings are cleared.
- **Provisioning**
 - **Provisioning:** Select the option as **Automatic**, there by indicating that whenever a NPA has a forward or reverse movement, the provision for the same will also be done automatically.
 - **GL Entries Provisioning:** Select the option as **Yes**, there by indicating that whenever any provisioning takes place the corresponding GL entries are also passed

- Claw back
 - **Claw back:** Select the option as **All out standings to be clawed back**. This indicates that when an account is classified as an NPA all the GL entries that were passed to receivables will now be clawed back to suspended. The following are the options of claw back:
 - No Claw back
 - All out standings
 - Arrears of current financial year
 - **Arrears to claw back:** The arrears that need be clawed back are defined here. The bank may choose any or all of the following arrears as to be considered or not:
 - Interest arrears
 - Penalty arrears
 - Other arrears
 - Post maturity interest arrears
 - SC/Fee arrears
 - **Global parameters:** Global parameters help control the levels at which classification will be done for a bank and the frequency. It also controls how the system should classify accounts on holidays. The options that are available are as follows:
 - **NPA Tracking Level:** Select the option as **Customer** level, there by controlling the NPA at a customer level. This indicates that if any account under a customer is classified as NPA then all the accounts under that customer ID are classified as Non performing.
 - **Classification Frequency:** The classification frequency determines the frequency at which the loan can be classified. The options are
 - Daily
 - Weekly
 - Fortnightly
 - Monthly
 - Half Yearly
 - Yearly
 - **Holiday Treatment:** This option controls when the system should classify NPA's if the date of classification is falling on a holiday. In case of an holiday the NPA classification can be done on the working day before or after the holiday.
 - **Global Provisioning:** The provision criteria for the Bank is decided at this level. The options are
 - Daily
 - Weekly
 - Fortnightly
 - Monthly
 - Half Yearly
 - Yearly

Exercise

Create an asset classification preference for your bank using the following parameters:

- Movement
 - Forward Movement: Manual
 - Reverse Movement: Manual

- Reverse movement control Flag: realization of all arrears
- Provisioning: Manual and GL entries provisioning “Yes”
- Claw back option: For all out standings and all arrears to be considered for claw back
- Global parameters can be set as:
 - NPA Tracking at customer level
 - Classification frequency as monthly
 - Holiday treatment: Classify on previous day
- Global provisioning can be set as monthly

9.3 ACM03 - Asset Classification Codes Maintenance

FLEXCUBE enables classification of an asset into one of the Credit Risk Ratings (also known as CRR) depending upon the performance of the asset.

Using this option you can define various CRR codes. The record with the lowest CRR Code (numeric value) will be treated as the best category, and the one with the highest CRR Code as the worst.


Definition Prerequisites

Not Applicable

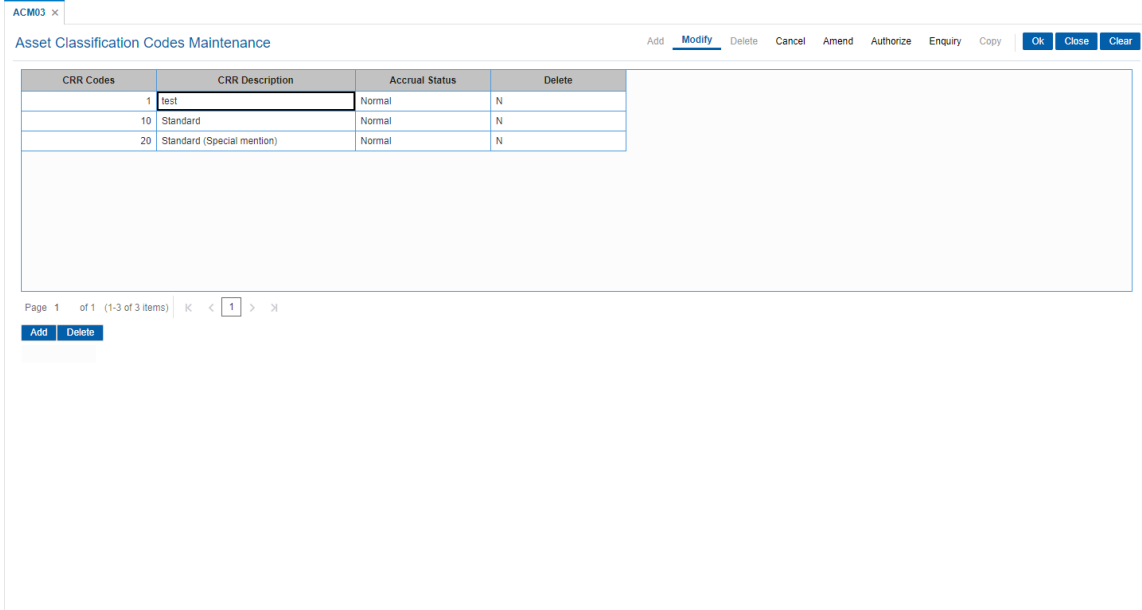
Modes Available

Modify, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify asset classification codes

1. In the **Dashboard** page, Enter the Task code **ACM03** and then click  or navigate through the menus to **Back Office Transactions > Classification > Asset Classification Codes Maintenance**.
2. You will be navigated to **Asset Classification Codes Maintenance** screen.

Asset Classification Codes Maintenance



CRR Codes	CRR Description	Accrual Status	Delete
1	test	Normal	N
10	Standard	Normal	N
20	Standard (Special mention)	Normal	N

Field Description

Column Name	Description
CRR Code	[Mandatory, Numeric, Four] Type the unique Credit Risk Rating (CRR) code. The CRR code is maintained at the bank level.
CRR Description	[Mandatory, Alphanumeric, 40] Type a distinct description for the credit risk rating.
Accrual Status	[Drop-down]

This column displays the current accrual status of the loan account.
The options are:

- Normal – The account is open and regular.
- Suspended – The account is suspended when an account becomes NPL, based on the set up in the CRR codes attached to the product.

Delete

[Check box]

Select the check box to change the status and to delete the appropriate CRR codes from the services.

When selected, the system displays the value **Y**.

3. Click **Modify**.
4. Double-click the appropriate CRR code that you want to modify from the list.
5. Modify the CRR description for the selected CRR code.
6. Click **Add** and then enter the relevant information in the various columns.
7. Click **OK**.
8. The system displays the message "Record Authorized".
9. Click the **OK**.

Note: The system enables the Add and Delete buttons in the **Modify** mode. Click the **Add** button to add a new CRR Code to the list and **Delete** button to delete the existing CRR Code. The system validates the **Delete** column for the value **Y**, before deleting the record.

Screen Description

The above screen displays the various Credit Risk Ratings (CRR) that a bank may choose to use depending upon the ageing of the NPA .

It ranges from CRR for a normal loan to CRR to a loss making NPA and the subsequent provisioning.

The screen allows users to add and delete CRR codes as per requirements.

The provision rates that are associated with every downgrade are also captured. Separate provision rates for secured and unsecured loans can be defined. The provisioning rate is dependent on the lending policy of the Central Bank and the Bank.

Exercise

Create a CRR – Provision matrix for your Bank using the following table:

CRR RATE	SECURED	UNSECURED
Minimal Risk	0	0
Good Quality	0	0
Substandard A1	0	0
Substandard A2	20	0
Doubtful	50	0
Loss	100	0

9.4 ACM04 - Product CRR Codes Maintenance

Using this option you can maintain the provision rates for secured and unsecured assets for the selected product and CRR code. The provision rates can be defined for both the internal and central bank.


Definition Prerequisites

- ACM03 - Asset Classification Codes Maintenance
- LNM11 - Product Master Maintenances

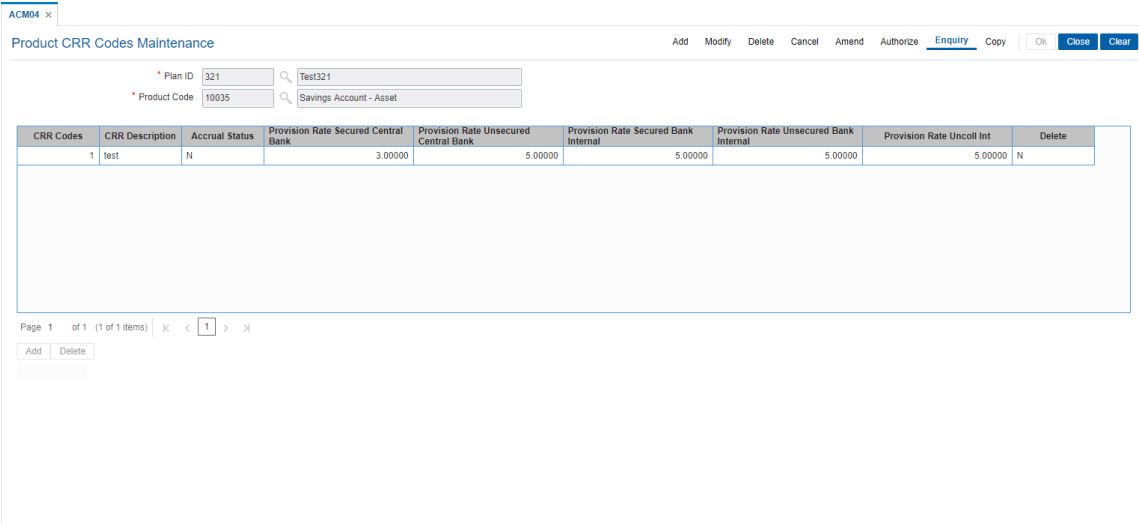
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add product CRR codes

1. In the **Dashboard** page, Enter the Task code **ACM04** and then click  or navigate through the menus to **Back Office Transactions > Classification > Product CRR Codes Maintenance**.
2. You will be navigated to **Product CRR Codes Maintenance** screen.

Product CRR Codes Maintenance



CRR Codes	CRR Description	Accrual Status	Provision Rate Secured Central Bank	Provision Rate Unsecured Central Bank	Provision Rate Secured Bank Internal	Provision Rate Unsecured Bank Internal	Provision Rate Uncoll Int	Delete
1	test	N	3.00000	5.00000	5.00000	5.00000	5.00000	N

Field Description

Field Name	Description
Plan ID	[Mandatory, List] Select the unique identification code of the plan from the Search List.
Product Code	[Mandatory, List] Select the product code from the Search List. The product code that is being assigned should be within the range for CASA module as specified in the internal FLEXCUBE table ba_prod_acct_info .
Column Name	Description

CRR Codes	[Mandatory, List] Select the unique Credit Risk Rating (CRR) code from the Search List. The CRR code is maintained at the bank level.
CRR Description	[Display] This column displays the distinct description for the credit risk rating.
Accrual Status	[Display] This column displays the current accrual status of the loan account. The options are: <ul style="list-style-type: none"> • Normal – The account is open and regular. • Suspended – The account is suspended when an account becomes NPL, based on the set up in the CRR codes attached to the product. A suspended account has arrears for a long period.
Provision Rate Secured Central	[Mandatory, Numeric, Three, Five] Type the regulatory provisioning rate stipulated by the central bank applicable on secured assets/ loans.
Provision Rate Unsecured Central	[Mandatory, Numeric, Three, Five] Type the regulatory provisioning rate stipulated by the central bank applicable on unsecured assets/ loans.
Provision Rate Secured Bank Internal	[Optional, Numeric, Three, Five] Type the regulatory provisioning rate stipulated by the bank applicable on secured assets/ loans.
Provision Rate Unsecured Bank Internal	[Optional, Numeric, Three, Five] Type the regulatory provisioning rate stipulated by the bank applicable on unsecured assets/ loans.
Provision Rate Uncoll Int	[Optional, Numeric, Three, Five] Type the percentage of provisioning to be done for the uncollected interest.
Delete	[Toggle] Click the toggle status to change the value to Y , to delete the appropriate CRR codes from the services. By default, the system displays the value N . A CRR code can be deleted in the Modify mode.

3. Click **Add**.
4. Enter the plan id and name or select from the list.
5. Select the product code from the list.
6. Click **Add** to add a product CRR code
7. Enter the CRR code, provision rate secured central, provision rate unsecured central, provision rate secured bank, provision rate unsecured bank and provision rate uncoll. interest.

[Product CRR Codes Maintenance](#)

ACM04 x

Product CRR Codes Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Plan ID

* Product Code

CRR Codes	CRR Description	Accrual Status	Provision Rate Secured Central Bank	Provision Rate Unsecured Central Bank	Provision Rate Secured Bank Internal	Provision Rate Unsecured Bank Internal	Provision Rate Uncoll Int	Delete
No items to display.								

Page 1 (0 of 0 items) | < 1 >

Add Delete

8. Click **OK**.

9. The system displays the message "Record Authorised". Click **OK**.

Screen Description

The above screen displays the various Credit Risk Ratings (CRR) that a bank may choose to use depending upon the ageing of the NPA .

It ranges from CRR for a normal loan to CRR to a loss making NPA and the subsequent provisioning.

The screen allows users to add and delete CRR codes as per requirements.

The provision rates that are associated with every downgrade are also captured. Separate provision rates for secured and unsecured loans can be defined. The provisioning rate is dependent on the lending policy of the Central Bank and the Bank.

Exercise

Create a CRR – Provision matrix for your Bank using the following table:

CRR RATE	SECURED	UNSECURED
Minimal Risk	0	0
Good Quality	0	0
Substandard A1	0	0
Substandard A2	20	0
Doubtful	50	0
Loss	100	0

9.5 ACM05 - Asset Classification Plan Maintenance

Using this option you can set up one or more criteria's that will govern asset classification under certain asset classification plans linked to products. Classification can be undertaken on one or more criteria namely number of days for which the arrears are overdue, erosion in collateral value due to collateral revaluation, inactivity in the account for a predefined period, TOD / Overline condition on the account, Stock statement submission period, and LTV percent.

Having selected the criteria, the respective tabs will get enabled and you will have to define rules under every one of those criteria vis-à-vis the CRR codes maintained at the Bank Level.


Definition Prerequisites

- ACM03 - CRR Codes Maintenance

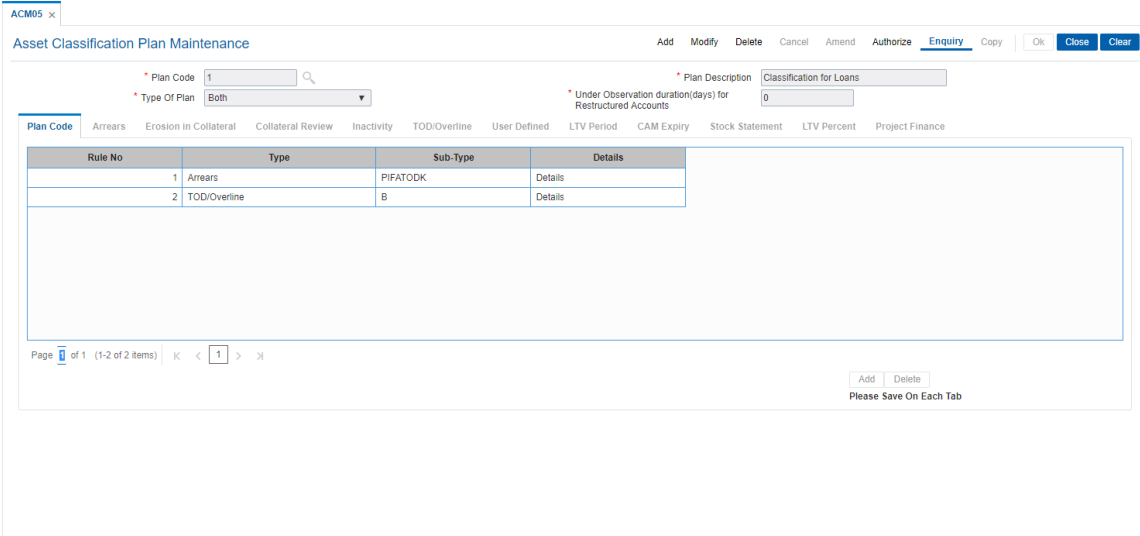
Modes Available

Add, Modify, Delete, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add asset classification plan details

1. In the **Dashboard** page, Enter the Task Code **ACM05** and then click  or navigate through the menus to **Back Office Transactions > Classification > AC Plan Maintenance**.
2. You will be navigated to **Asset Classification Plan Maintenance** screen.

Asset Classification Plan Maintenance



Field Description

Field Name	Description
Plan Code	[Mandatory, Numeric, Four] Type the plan code. It is a unique number, which represents the asset classification plan. Once added, this field cannot be modified or amended.
Plan Description	[Mandatory, Alphanumeric, 40] Type the description of the plan.

Type Of Plan	[Mandatory, Drop-Down] Select the plan type from the drop-down list. The options are: <ul style="list-style-type: none"> • Secured • UnSecured • Both
Under Observation duration(days) for Restructured Accounts	[Mandatory, Numeric] Enter the number of days for which the account will be kept under observation. This field will not be editable if the classification plan is already attached to a product with accounts already opened under that product.

3. Click **Add**.
4. Enter the plan code and the corresponding description of the plan.
5. Select the type of plan from the list.
6. The system displays the **Plan Code** tab.
7. Click **Add**.
8. Select the rule type from the list.

Screen Description

The above screen displays how various rules can be added to a particular plan. This plan will decide how the NPA will behave during various stages of its life cycle.

The classification criteria can be set up for various parameters:

- Arrears
- Erosion of collateral
- Collateral Review
- Inactivity
- TOD/Overline
- User defined

The classification criteria may depend upon the Banks Internal policy or the Central Bank's policy of classification of NPA's.

Exercise

Create an Asset Classification Plan maintenance for arrears for your bank. Create a plan code and a plan description.

Plan Code

Field Description

Column Name	Description
Rule No	[Display] This column displays the system-generated rule number.
Type	[Mandatory, Drop-Down] Select the rule type from the drop-down list. The options are: <ul style="list-style-type: none"> • Arrears • Inactivity • Erosion • Collateral • TOD/Overline • User Defined • LTV • LTV Percent • CAM Expiry • Stock Statement • Project Finance Account Activity
Sub-Type	[Mandatory, Drop-Down] Select the rule type from the drop-down list.
Details	[Link] Double-click this column to navigate to the details of the option selected in the Type field.

9. Double-click on the **Details** link to navigate to the details of the option selected in the **Type** field.
10. The system enables the corresponding tab on the screen based on the rule type selected.
11. Enter the required information in the appropriate tab.

Screen Description

The above tab screen displays the method for classifying arrears in NPA's.

The Bank's policy will decide what are the various arrears that needs to be included/excluded in order to arrive at the final arrear position of the loan. The accrual status of interest can be Normal or Suspended

Exercise

Create a Classification Plan maintenance for Arrears for your bank using the following criteria. All arrears are to be considered for the following classification:

- PAST DUE BY ZERO DAYS - STANDARD
- PAST DUE BY 5 DAYS-STANDARD
- PAST DUE BY 10 DAYS - SUBSTANDARD
- PAST DUE BY 30 DAYS - DOUBTFUL
- PAST DUE BY 60 DAYS - LOSS

Arrears

Field Description

Field Name	Description
Arrears to be Considered	<p>[Optional, Check Box] Select the appropriate check boxes for tracking the CRR movement. The options are:</p> <ul style="list-style-type: none"> • Principal Arrears • Interest Arrears • Penalty Arrears • Compounding Interest Arrears • Post Maturity Interest Arrears

- SC/Fee Arrears
- Other Arrears
- Diverting Interest Arrears

For example, if only the **Interest Arrears** check box is selected, then only the past due period of interest arrears will be considered for tracking the CRR movement. Similarly, if all the types of arrears check boxes are selected, then the past due period of all types of arrears will be considered for tracking the CRR movement.

Other Arrears includes the premium, legal fees and outgoing arrears.

Column Name	Description
Rule No.	[Display] This column displays the system-generated rule number of the plan.
Srl No.	[Display] This column displays the system-generated serial number.
Past Due Period	[Mandatory, Numeric, Four] Type the number of days or months after the due date.
Days/Months	[Mandatory, Drop-Down] Select the appropriate period from the drop-down list. The options are: <ul style="list-style-type: none"> • Days • Months
CRR Code	[Mandatory, Search List] Select the appropriate CRR code from the Search List.
CRR Description	[Display] This column displays the description of the CRR code.
Accrual Status	[Display] This column displays the accrual status of the account corresponding to the CRR code.
Shortfall Amt	[Optional, Numeric, 13] Type the shortfall amount. Shortfall amount is the maximum amount which if due on an account, the account is not considered for delinquency processing. For example: The installment due from an account is NT\$ 5000.00 and the shortfall amount for the product is NT\$100.00; if the customer pays an amount of NT\$ 4950.00 and NT\$50.00 remains due on the account, this account will not be considered for delinquency processing as the arrear due is within the shortfall amount specified at the product level.

Screen Description

The above tab screen displays the list of arrears which are included or excluded in tracking CRR movements. The bank's policy will decide the various arrears that needs to be included/excluded in order to arrive at the final arrear position of the loan. The accrual status of interest can be normal or suspended.

Exercise

Create a classification plan maintenance for arrears for your bank using the following criteria. Select the arrears which are to be used in classification.

Erosion in Collateral

Asset Classification Plan Maintenance

Plan Code: 1, Type Of Plan: Both, Plan Description: Classification for Loans, Under Observation duration(days) for Restructured Accounts: 0

Plan Code | Arrears | **Erosion in Collateral** | Collateral Review | Inactivity | TOD/Overline | User Defined | LTV Period | CAM Expiry | Stock Statement | LTV Percent | Project Finance

Rule No	Sfl No	Erosion %	CRR Code	CRR Description	Accrual Status
3	1	0			

Page 1 of 1 (1 of 1 items) | < 1 >

Add | Delete | Save | Cancel
Please Save On Each Tab

Field Description

Field Name	Description
Erosion Criteria	<p>[Mandatory, Drop-Down] Select the erosion criteria from the drop-down list. The options are:</p> <ul style="list-style-type: none"> Market Value Against Original Value: In case of Realizable Value Against Original Value, the % erosion will be calculated as follows: $\% \text{ Erosion} = \frac{(\text{Original Value} - \text{Market Value}) * 100}{\text{Original Value}}$ Last Assessed Value against Original Value: In case of Last Assessed Value against Original Value, the % erosion will be calculated as follows: $\% \text{ Erosion} = \frac{(\text{Original Value} - \text{Last Assessed Value}) * 100}{\text{Original Value}}$ Market Value Against Last Value: In case of Realizable Value Against Last Assessed Value, the % erosion will be calculated as follows: $\% \text{ Erosion} = \frac{(\text{Last Assessed Value} - \text{Market Value}) * 100}{\text{Last Assessed Value}}$ <p>In the above cases, all primary collaterals linked to the account will be considered for calculation of the original value, last assessed value or the original value in percentage, in which the respective collateral has been linked to the account.</p>

Column Name	Description
Rule No.	[Display]

	This column displays the system-generated rule number.
Srl No.	[Display] This column displays the system-generated serial number.
Erosion %	[Mandatory, Numeric, Four] Type the appropriate percentage of erosion in the collateral value.
CRR Code	[Mandatory, Search List] Select the CRR code, corresponding to the percentage of erosion, from the Search List.
CRR Description	[Display] This column displays the description of the CRR code.
Accrual Status	[Display] This column displays the accrual status corresponding to the CRR code.

Screen Description

The above screen displays the criteria set by the bank to track erosion of collaterals taken during loan disbursal.

The Erosion criteria in the screen is Market value against last value.

The method for calculation of the percentage erosion will be as under:

$$\% \text{ Erosion} = (\text{Last Assessed Value} - \text{Market Value}) * 100 / \text{Last Assessed Value}$$

The rule defined by the user displays that since the % erosion is zero the asset is classified as minimal risk.

Exercise

Select the criteria for erosion as “Market Value Against Original Value” for your Bank.

The formula for arriving at the % erosion in this case will be:

$$\% \text{ Erosion} = (\text{Original Value} - \text{Market Value}) * 100 / \text{Original Value}$$

The criteria for erosion of collateral can be as under:

- 0% Erosion: Standard
- 10% Erosion : Standard A1
- 25% Erosion : Substandard
- 50% Erosion : Doubtful
- 80% Erosion: Loss

Collateral Review

ACM05 <

Asset Classification Plan Maintenance

Add **Modify** Delete Cancel Amend Authorize Enquiry Copy

* Plan Code * Plan Description
 * Type Of Plan * Under Observation duration(days) for Restructured Accounts

Plan Code Arrears Erosion in Collateral **Collateral Review** Inactivity TOD/Overline User Defined LTV Period CAM Expiry Stock Statement LTV Percent Project Finance

* Criterion

Rule No	Srl No	Period Since Last Review	Days/Months	CRR Code	CRR Description	Accrual Status
3	1	0	Days	10	Standard	N

Page 1 of 1 (1 of 1 items) | K < > X

Please Save On Each Tab

Field Description

Field Name	Description
Criterion	[Mandatory, Drop-Down] Select the criteria for collateral review, based on the last valuation date, from the drop-down list.
Column Name	Description
Rule No.	[Display] This column displays the system-generated rule number of the plan.
Srl No.	[Display] This column displays the system-generated serial number.
Period Since Last Review	[Mandatory, Numeric, Four] Type the number of days or months since the last review of the collateral.
Days/Months	[Mandatory, Drop-Down] Select the appropriate period from the drop-down list. The options are: <ul style="list-style-type: none"> • Days • Months
CRR Code	[Mandatory, Search List] Select the CRR code, corresponding to the period since the last review, from the Search List.
CRR Description	[Display] This column displays the CRR description corresponding to the CRR code.
Accrual Status	[Display] This column displays the accrual status corresponding to the CRR

code.

Screen Description

The above screen displays the periodicity at which a collateral review can be set and the corresponding CRR description for the same.

The screen displays that at zero days from the last set collateral review date the asset can be classified as standard and the accrual status is Normal.

Exercise

Select the criterion for classification as Last valuation date

Set the following CRR description for the following periods:

- 0 days from review: Standard
- 120 days from review: StandardA1
- 180 days from review: Doubtful
- 270 days from review: Loss

Inactivity

The screenshot shows the 'Asset Classification Plan Maintenance' window with the 'Inactivity' tab selected. The table below is the data displayed in the window:

Rule No	Sif No	Inactive Period	Days/Months	CRR Code	CRR Description	Accrual Status
3	1	0 Days	10	Standard	N	

Field Description

Field Name	Description
Transactions to be Considered	<p>[Mandatory, Drop-Down]</p> <p>Select the type of transaction to be considered for inactivity from the drop-down list. The system will consider both the user initiated as well as the system initiated transactions for the account for the inactivity criteria.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Credits Only (Credit Inactivity) - If the credit transaction does not take place in the account, then the account is considered to be inactive, i.e., even if there are regular debit transactions on the account but no credit transactions, the account will be considered inactive. • Debits Only (Debit Inactivity) - If the debit transaction does not take place in the account, then the account is considered to be

inactive, i.e., even if there are regular credit transactions on the account but there is no debit transactions, the account will be considered inactive.

- Both - If no transaction takes place in the account, the account will be considered inactive.

Column Name	Description
Rule No.	[Display] This column displays the system-generated rule number of the plan.
Srl No.	[Display] This column displays the system-generated serial number.
Inactive Period	[Mandatory, Numeric, Four] Type the period of inactivity that results in the account to be classified into a particular category.
Days/Months	[Mandatory, Drop-Down] Select the appropriate period from the drop-down list. The options are: <ul style="list-style-type: none"> • Days • Months The inactive period is mentioned in days or months.
CRR Code	[Mandatory, Search List] Select the CRR code, corresponding to the inactive period, from the Search List.
CRR Description	[Display] This column displays the description of the CRR code.
Accrual Status	[Display] This column displays the accrual status corresponding to the CRR code.

Screen Description

The above screen allows the user to set the number of days an account can be devoid of any transactions to be classified as Standard, sub-standard etc.

The transactions that can be considered are:

- Credits only
- Debits only
- Both

The above screen displays transactions to be considered as "Both". It displays that the inactive period being zero the account can be classified as Standard.

Exercise

For your bank keep the transaction to be considered as Credits only.

Capture the following criteria for a transaction based Asset classification:

- Inactive period: Zero days : Standard
- Inactive period: 120 days : Standard A1
- Inactive period: 180 days: Sub standard
- Inactive period: 270 days: Doubtful
- Inactive period: 365 days: Loss

TOD/Overline

Asset Classification Plan Maintenance

Plan Code: 1
 Type Of Plan: Both
 Plan Description: Classification for Loans
 Under Observation duration(days) for Restructured Accounts: 0

Plan Code | Arrears | Erosion in Collateral | Collateral Review | Inactivity | **TOD/Overline** | User Defined | LTV Period | CAM Expiry | Stock Statement | LTV Percent | Project Finance

Rule No	Srl No	TOD/Overline Period	Days/Months	CRR Code	CRR Description	Accrual Status
3	1	0 Months	10	Standard	N	

Page 1 of 1 (1 of 1 items) | K < 1 > X

Add | Delete | Save | Cancel
Please Save On Each Tab

Field Description

Field Name	Description
Temporary Overdraft	[Optional, Check Box] Select the Temporary Overdraft check box, if the temporary overdraft facility is to be covered for the NPA classification plan.
Overline	[Optional, Check Box] Select the Overline check box, if the overline facility is to be covered for the NPA classification plan.
Column Name	Description
Rule No.	[Display] This column displays the system-generated rule number of the plan.
Srl No.	[Display] This column displays the system-generated serial number.
TOD/Overline Period	[Mandatory, Numeric, Four] Type the number of days or months since the account has overdrawn.
Days/Months	[Mandatory, Drop-Down] Select the appropriate period from the drop-down list. The options are: <ul style="list-style-type: none"> • Days • Months

- CRR Code** [Mandatory, Search List]
Select the CRR code, corresponding to the TOD/Overline period, from the Search List.
- CRR Description** [Display]
This column displays the description of the CRR code.
- Accrual Status** [Display]
This column displays the accrual status corresponding to the CRR code.

Screen Description

The above screen displays the Asset classification Plan code for handling Temporary Overdraft and over line accounts. As the account is zero days overdue it is ranked as a good quality account. Similar ranking or classifications can be set for the bank based on their internal policy for classification of assets.

Exercise

Create a set of classification criteria for accounts on the basis of the number of days the account is in the overdrawn status.

- 0 days - Good quality
- 30 Days - To be monitored
- 120 Days - Doubtful
- 240 - Days Loss

User Defined

The screenshot shows the 'Asset Classification Plan Maintenance' interface. At the top, there are tabs for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'OK', 'Close', and 'Clear'. Below the tabs, there are several input fields: 'Plan Code' (value: 1), 'Type Of Plan' (value: Both), 'Plan Description' (value: Classification for Loans), and 'Under Observation duration(days) for Restructured Accounts' (value: 0). A navigation bar includes 'Plan Code', 'Arrears', 'Erosion in Collateral', 'Collateral Review', 'Inactivity', 'TOD/Overline', 'User Defined' (selected), 'LTV Period', 'CAM Expiry', 'Stock Statement', 'LTV Percent', and 'Project Finance'. The main area contains a table with the following data:

Rule No	Srt No	Routine Value	CRR Code	CRR Description	Accrual Status
3	1	0	10	Standard	N

At the bottom, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and a set of buttons: 'Add', 'Delete', 'Save', and 'Cancel'. A note at the bottom right says 'Please Save On Each Tab'.

Field Description

Field Name	Description
Classification Routine	[Mandatory, Search List] Select the classification routine from the Search List. The routine is to be selected from a list of predefined routines.

Column Name	Description
Rule No.	[Display] This column displays the system-generated rule number of the plan.
Srl No.	[Display] This column displays the system-generated serial number.
Routine Value	[Mandatory, Numeric, Four] Type the routine value corresponding to the classification routine.
CRR Code	[Mandatory, Search List] Select the appropriate CRR code from the Search List.
CRR Description	[Display] This column displays the description of the CRR code.
Accrual Status	[Display] This column displays the accrual status corresponding to the CRR code.

Screen Description:

The above screen displays a User defined classification plan code 105. the classification plan is specific to the bank and takes into consideration any specific requirement that the bank may have which may not be currently available on **FLEXCUBE**.

Exercise

Create a classification plan specific to your bank.

LTV Period

Asset Classification Plan Maintenance

Plan Code: 1
Type Of Plan: Both
Plan Description: Classification for Loans
Under Observation duration(days) for Restructured Accounts: 0

Rule No	Srl No	LTV Period	Days/Months	CRR Code	CRR Description	Accrual Status
3	1	0				

Page 1 of 1 (1 of 1 items)

Field Description

Column Name	Description
Rule No.	[Display] This column displays the system-generated rule number of the plan.
Srl No.	[Display] This column displays the system-generated serial number.
LTV Period	[Mandatory, Numeric, Four] Type the value for LTV period. This will accept only non zero and negative values. It will accept decimal value.
Days/Months	[Mandatory, Drop-Down] Select the appropriate period from the drop-down list. The options are: <ul style="list-style-type: none"> • Days • Months
CRR Code	[Mandatory, Search List] Select the valid CRR code from the Search List. These codes are defined in the global CRR code maintenance. No two rows in the grid will have the same CRR code.
CRR Description	[Display] This column displays the description of the CRR code.
Accrual Status	[Display] This column displays the accrual status corresponding to the CRR code.

Screen Description:

The above screen displays a LTV classification.

CAM Expiry

Field Description

Column Name	Description
Rule No.	[Display] This column displays the system-generated rule number of the plan.
Srl No.	[Display] This column displays the system-generated serial number.
CAM Expiry Period	[Mandatory, Numeric, Four] Type the value for days past CAM expiry. No two rows in the grid will have the same value for CAM expiry period . This would be interpreted in days and will accept only positive values.
Days/Months	[Mandatory, Drop-Down] Select the appropriate period from the drop-down list. The options are: <ul style="list-style-type: none"> • Days • Months
CRR Code	[Mandatory, Search List] Select the valid CRR code from the global CRR codes from the Search List. It is a unique code and codes maintained on a row will have to be higher than the CRR code maintained on the previous row.
CRR Description	[Display] This column displays the description of the CRR code.
Accrual Status	[Display] This column displays the accrual status corresponding to the CRR code.

Screen Description:

The above screen displays the elapsed period in days from the CAM expiry date and will be read against the nearest lower slab to determine the CRR code. A plan carrying CAM expiry can be linked to secured/unsecured Casa accounts

12. Click **Save**.
13. The system displays the message "Record Added". Click **OK**.
14. The system displays the **Plan Code** tab.
15. To add more rules, click **Add**.
OR
Click **OK**.
16. The system displays the message "Authorisation Required. Do you want to continue". Click **OK**.
17. The system displays the **Authorization Reason** screen.
18. Enter the relevant information and click **OK**.
19. The system displays the message "Record Authorized". Click **OK**.

[Stock Statement](#)

ACM05 x

Asset Classification Plan Maintenance

Add **Modify** Delete Cancel Amend Authorize Enquiry Copy

* Plan Code

* Type Of Plan

* Plan Description

* Under Observation duration(days) for Restructured Accounts

Plan Code Arrears Erosion in Collateral Collateral Review Inactivity TOD/Overline User Defined LTV Period CAM Expiry **Stock Statement** LTV Percent Project Finance

Rule No	Srl No	Stock Statement Period	Days/Months	CRR Code	CRR Description	Accrual Status
3	1	0	Months	10	Standard	N

Page 1 of 1 (1 of 1 items) | < > >

Please Save On Each Tab

Field Description

Column Name	Description
Rule No.	[Display] This column displays the system-generated rule number of the plan.
Srl No.	[Display] This column displays the system-generated serial number.
Stock Statement Period	[Numeric, Five] Type the stock statement period. The value should be greater than zero. No two rows can have the same value for Stock Statement period.
Days/Months	[Mandatory, Drop-Down] Select the appropriate period from the drop-down list. The options are: <ul style="list-style-type: none"> • Days • Months
CRR Code	[Mandatory, Numeric, Search List] Select the appropriate account level Stock Statement CRR code from the Search List.
CRR Description	[Display] This column displays the description of the CRR code.
Accrual Status	[Display] This column displays the accrual status corresponding to the CRR code.

LTV Percent

ACM05 x

Asset Classification Plan Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Plan Code

* Type Of Plan

* Plan Description

* Under Observation duration(days) for Restructured Accounts

Plan Code Arrears Erosion in Collateral Collateral Review Inactivity TDD/Overline User Defined LTV Period CAM Expiry Stock Statement **LTV Percent** Project Finance

Rule No	Srl No	LTV Percentage	CRR Code	CRR Description	Accrual Status
1		0	10	Standard	N

Page 1 of 1 (1 of 1 items) | < > 1 > X

Please Save On Each Tab

Field Description

Column Name	Description
Rule No.	[Display] This column displays the system-generated rule number of the plan.
Srl No.	[Display] This column displays the system-generated serial number.
LTV Percentage	[Numeric, Five, Two] Type the appropriate LTV percentage value. The value should be greater than zero. It accepts decimal value also.
Days/Months	[Mandatory, Drop-Down] Select the appropriate period from the drop-down list. The options are: <ul style="list-style-type: none"> • Days • Months
CRR Code	[Mandatory, Numeric, Search List] Select the appropriate LTV Percentage CRR code from the Search List.
CRR Description	[Display] This column displays the description of the CRR code.
Accrual Status	[Display] This column displays the accrual status corresponding to the CRR code.

Project Finance

ACM05 x

Asset Classification Plan Maintenance

Add **Modify** Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Plan Code 1

* Type Of Plan Both

* Plan Description Classification for Loans

* Under Observation duration(days) for Restructured Accounts 0

Plan Code Arrears Erosion In Collateral Collateral Review Inactivity TOD/Overline User Defined LTV Period CAM Expiry Stock Statement LTV Percent **Project Finance**

Rule No	Srl No	Project Delayed Period	Days/Months	CRR Code	CRR Description	Accrual Status
3	1	0	Months	10	Standard	N

Page 1 of 1 (1 of 1 items) < 1 >

Add Delete Save Cancel
Please Save On Each Tab

Field Description

Column Name	Description
Rule No.	[Display] This column displays the system-generated rule number of the plan.
Srl No.	[Display] This column displays the system-generated serial number.
Project Delayed Period	[Numeric, Five, Two] Type the Project delay value to be considered for classifying with specific CRR code. The value should be greater than zero.
Days/Months	[Mandatory, Drop-Down] Select the appropriate period from the drop-down list. The options are: <ul style="list-style-type: none"> • Days • Months
CRR Code	[Mandatory, Numeric, Search List] Select the appropriate CRR code from the Search List.
CRR Description	[Display] This column displays the description of the CRR code.
Accrual Status	[Display] This column displays the accrual status corresponding to the CRR code.

9.6 ACM11 - Product Provision Codes Maintenance

Using this option you can define various provision codes and expense codes for reporting purpose to the Central Bank. The criteria for reporting under the above provision code and expense code will be based on the product code, committed flag, debtor type, credit type and CRR status.

There will not be any processing or accounting entries passed based on this criteria, but only a report will be generated for reporting to Central Bank.


Definition Prerequisites

- LNM35 - Loan Account Attributes Maintenance
- CHM45 - Account Master Attributes Maintenance
- ACM03 - Asset Classification Codes Maintenance
- LNM11 - Product Master Maintenances
- CHM01 - CASA Product Master Maintenance

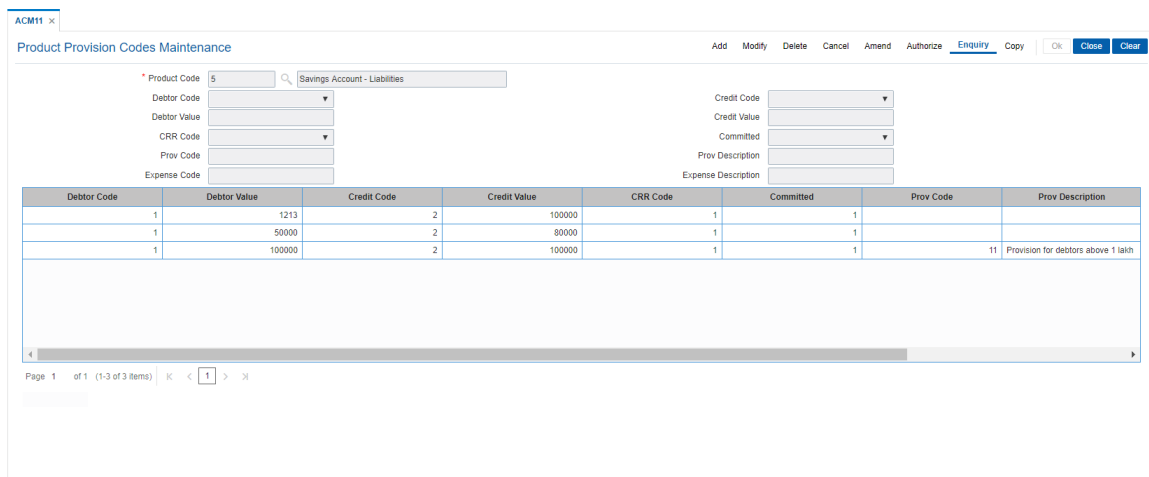
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add provision code and expense code

1. In the **Dashboard** page, Enter the Task Code **ACM11** and then click  or navigate through the menus to **Back Office Transactions > Classification > Product Provision Codes Maintenance**.
2. You will be navigated to **Product Provision Codes Maintenance** screen.

Product Provision Codes Maintenance



Debtor Code	Debtor Value	Credit Code	Credit Value	CRR Code	Committed	Prov Code	Prov Description
1	1213	2	100000	1	1	11	Provision for debtors above 1 lakh
1	50000	2	80000	1	1	11	Provision for debtors above 1 lakh
1	100000	2	100000	1	1	11	Provision for debtors above 1 lakh

Field Description

Field Name	Description
Product Code	[Mandatory, Search List] Select the CASA or loan product code from the Search List.
Debtor Code	[Mandatory, Drop-Down] Select the debtor code from the drop-down list.

The options are:

- Less Than Or Equal To
- Greater Than

Credit Code

[Mandatory, Drop-Down]

Select the credit code from the drop-down list.

The options are:

- Equal To
- Not Equal To

Debtor Value

[Mandatory, Numeric, Four]

Type the debtor value.

Credit Value

[Mandatory, Numeric, Three]

Type the credit value.

CRR Code

[Mandatory, Drop-Down]

Select the CRR code from the drop-down list.

The options are:

- Minimum CRR
- Others

The CRR code is maintained in the **Product CRR Codes Maintenance** (Task Code: ACM04) option.

Committed

[Mandatory, Drop-Down]

Select the committed code from the drop-down list.

The options are:

- Committed - no clause
- Committed - clause B
- Committed - clause A

The committed flag is maintained in **Loan Account Attributes Maintenance** (Task Code: LNM35) and **Account Master Attributes Maintenance** (Task Code: CHM45) for loans and CASA accounts respectively.

Prov Code

[Mandatory, Numeric, Four]

Type the provision code.

Prov Description

[Mandatory, Alphanumeric]

Type the description for the provision.

Expense Code

[Mandatory, Numeric]

Type the expense code.

Expense Description

[Mandatory, Alphanumeric]

Type the description for the expense.

Column Name	Description
Debtor Code	[Display] This column displays the debtor code for which the product code and expense code is added.
Debtor Value	[Display] This column displays the value of the corresponding debtor code.
Credit Code	[Display] This column displays the credit code for which the product code and expense code is added.
Credit Value	[Display] This column displays the value of the corresponding credit code.
CRR Code	[Display] This column displays the CRR code.
Committed	[Display] This column displays the committed code.
Prov Code	[Display] This column displays the provision code.
Prov Description	[Display] This column displays the provision description.
Expense Code	[Display] This column displays the expense code.
Expense Description	[Display] This column displays the expense description.

3. Click **Add**.
4. Select the product code from the Search List.
5. Select the debtor code and the credit code from the list.
6. Enter the debtor value and the credit value.
7. Select the CRR code and the committed status from the drop-down list.
8. Enter the provision code, provision description, expense code and expense description.

[Product Provision Codes Maintenance](#)

ACM11 x

Product Provision Codes Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

* Product Code 3 Savings Account - Liability

Debtor Code Greater Than

Debtor Value 100

CRR Code Minimum CRR

Prov Code

Expense Code

Credit Code Equal To

Credit Value 100

Committed Committed - clause B

Prov Description

Expense Description

Debtor Code	Debtor Value	Credit Code	Credit Value	CRR Code	Committed	Prov Code	Prov Description
No items to display.							

Page 1 (0 of 0 items) K < 1 > X

9. Click **OK**.

10. The system displays the message "Record Authorized". Click **OK**.

To view the added provision code and expense code

1. Click **Enquiry**.
2. Select the product code from the Search List.
3. The system displays the added provision code and expense code details.

Product Provision Codes Maintenance

ACM11 x

Product Provision Codes Maintenance

Add Modify Delete Cancel Amend Authorize **Enquiry** Copy **OK** **Close** **Clear**

* Product Code 5 Savings Account - Liabilities

Debtor Code

Debtor Value

CRR Code

Prov Code

Expense Code

Credit Code

Credit Value

Committed

Prov Description

Expense Description

Debtor Code	Debtor Value	Credit Code	Credit Value	CRR Code	Committed	Prov Code	Prov Description
1	1213	2	100000	1	1		
1	50000	2	80000	1	1		
1	100000	2	100000	1	1	11	Provision for debtors above 1 lakh.

Page 1 of 1 (1-3 of 3 items) K < 1 > X

4. Click **Close**.

9.7 ACM12 - Universal NPA Crr Code Maintenance

This option is used to define the bank level criteria for determining the universal CRR code for an account. Universal CRR code can be derived from combination of account CRR code and NPA DPD (DPD from NPA date, that is, the date on which account turns NPA). Universal NPA CRR code will always be a Substandard CRR.


Definition Prerequisites

- ACM03 - Asset Classification Codes Maintenance

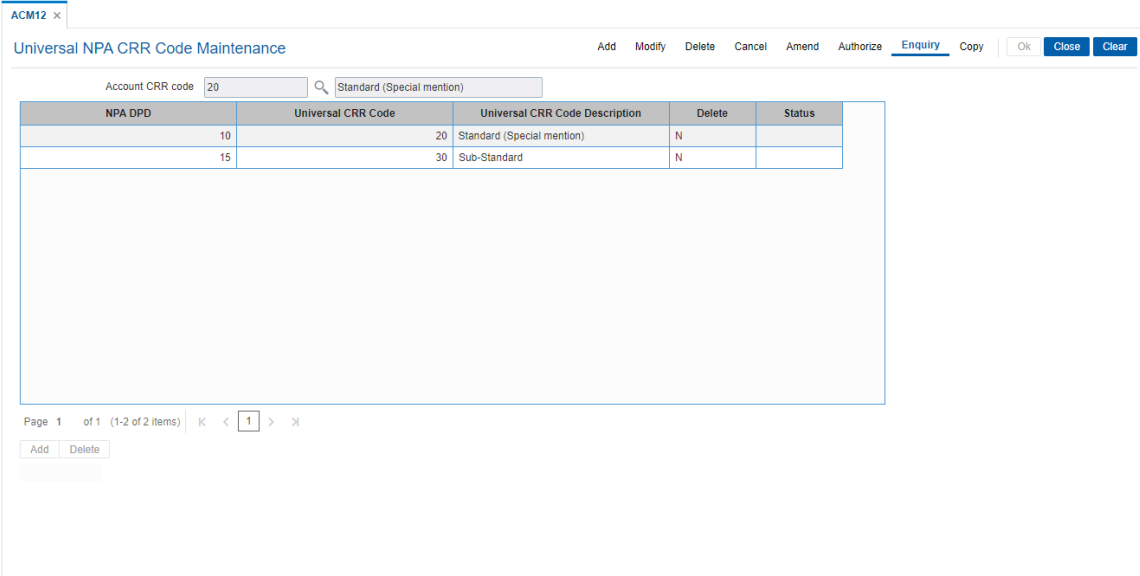
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add provision code and expense code

1. In the **Dashboard** page, Enter the Task code **ACM12** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > Classification > Universal NPA Crr Code Maintenance**.
2. You will be navigated to **Universal NPA Crr Code Maintenance** screen.

Universal NPA Crr Code Maintenance



NPA DPD	Universal CRR Code	Universal CRR Code Description	Delete	Status
10	20	Standard (Special mention)	N	
15	30	Sub-Standard	N	

Field Description

Field Name	Description
Account CRR Code	[Mandatory, Numeric, 9, Editable/Search List] Select the appropriate account CRR code from the Search List. It displays the corresponding code description.
NPA DPD	[Mandatory, Numeric, 6] Type the NPA DPD Limit value. This is the limit above which the Universal CRR code is applicable. The value should be greater than zero. No two rows can have the same combination of value.

- Universal CRR Code** [Mandatory, Numeric, 9, Editable/Search List]
Select the appropriate CRR code from the Search List.
- Universal CRR Code Description** [Display]
This field displays the description of the selected universal CRR code.
- Delete** [Check box]
Select the check box to delete a particular record.
It displays N if the check box is not selected. This field is enabled only in Modify and Delete modes.
- Status** [Display]
This field displays the status of the old /new record for the authorizer.
The authorizer can verify the changes made for a particular record.
Only one record is displayed for newly added records, with status displayed as "U". For existing records, two records is displayed with status as "U" and "A".

3. Click **Add**.
4. Select the Account CRR code from the list.
5. Click **ADD** to add a new record.
6. Enter the details for NPA DPD and universal CRR code.

Universal NPA Crr Code Maintenance

ACM12 x

Universal NPA CRR Code Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

Account CRR code: 100

NPA DPD	Universal CRR Code	Universal CRR Code Description	Delete	Status
	100	Standard	N	

Page 1 of 1 (1 of 1 items)

7. Click **OK**.
8. The system displays following message "Record Added Authorisation Pending". Click **OK**.

9.8 ACM22 - Provision Plan Maintenance

Using this option you can define the provision plan using which system will calculate the provision amount for the non performing account. The defined plan can be attached at product or account level. System uses the combination of Universal CRR and Account CRR that are is applicable to the account to select the rate and calculate the provision.


Definition Prerequisites

- ACM03 - Asset Classification Codes Maintenance
- ACM12 - Universal NPA CRR Code Maintenance

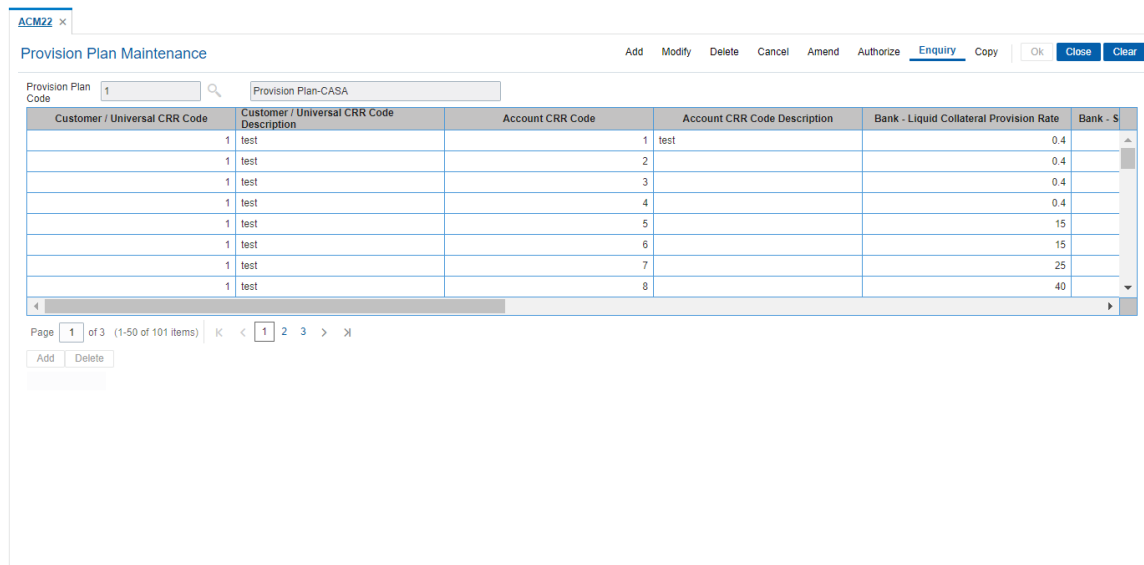
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add provision plan

1. In the **Dashboard** page, Enter the Task code **ACM22** and then click  or navigate through the menus to **Back Office Transactions > Classification > Provision Plan Maintenance**.
2. You will be navigated to **Provision Plan Maintenance** screen.

Provision Plan Maintenance



Customer / Universal CRR Code	Customer / Universal CRR Code Description	Account CRR Code	Account CRR Code Description	Bank - Liquid Collateral Provision Rate	Bank - S
1	test	1	test	0.4	
1	test	2		0.4	
1	test	3		0.4	
1	test	4		0.4	
1	test	5		15	
1	test	6		15	
1	test	7		25	
1	test	8		40	

Field Description

Field Name	Description
Provision Plan Code	[Mandatory, Numeric, 5, Search List] Select the appropriate provision plan code from the Search List. It displays the corresponding code description. This is a unique code used to identify a provision plan.
Customer/Universal CRR Code	[Mandatory, Numeric, 9, Editable/Search List] Select the appropriate customer/universal CRR code from the Search List. It displays the corresponding code description.

Customer/Universal CRR Code Description	[Display] This field displays the description of the selected customer/universal CRR code.
Account CRR Code	[Mandatory, Numeric, 9, Editable/Search List] Select the appropriate account CRR code from the Search List. It displays the corresponding code description.
Account CRR Code Description	[Display] This field displays the description of the selected account CRR code.
Bank - Liquid Collateral Provision Rate	[Numeric, 5,2] Type a value for the bank - liquid collateral provision rate. The provision rate is used by bank for assets backed by Liquid Collateral. The value should be greater than or equal to zero.
Bank - Secured Collateral Provision Rate	[Numeric, 5,2] Type a value for the bank - secured collateral provision rate. The provision rate is used by bank for assets backed by Non Liquid Collateral. The value should be greater than or equal to zero.
Bank - Unsecured Collateral Provision Rate	[Numeric, 5,2] Type a value for the bank - unsecured collateral provision rate. The provision rate is used by bank for assets not backed by any collateral. The value should be greater than or equal to zero.
Central Bank - Liquid Collateral Provision Rate	[Numeric, 5,2] Type a value for the central bank - liquid collateral provision rate. The provision rate is as per central bank for assets backed by Liquid Collateral. The value should be greater than or equal to zero.
Central Bank - Secured Collateral Provision Rate	[Numeric, 5,2] Type a value for the central bank - secured collateral provision rate. The provision rate is as per central bank for assets backed by Non Liquid Collateral. The value should be greater than or equal to zero.
Central Bank - Unsecured Collateral Provision Rate	[Numeric, 5,2] Type a value for the central bank - unsecured collateral provision rate. The provision rate is as per central bank for assets not backed by any collateral. The value should be greater than or equal to zero.
Delete	[Check Box] Select the check box to delete a particular record. It displays N if the check box is not selected. This field is enabled only in Modify and Delete modes.
Status	[Display] This field displays the status of the old /new record for the authorizer. The authorizer can identify the changes made for a particular record.

3. Click **Add**.
4. Enter the provision plan code.
5. Click **ADD** to add a new record.
6. Enter the required details.

[Provision Plan Maintenance](#)

ACM22 x

Provision Plan Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy **Ok** Close Clear

Provision Plan Code:

Customer / Universal CRR Code	Customer / Universal CRR Code Description	Account CRR Code	Account CRR Code Description	Bank - Liquid Collateral Provision Rate	Bank - Secu
10	Standard	30	Sub-Standard	6	

Page 1 of 1 (1 of 1 items) | < 1 >

Add **Delete**

7. Click **OK**.
8. The system displays the message "Record Added Authorization Pending".
9. Click **OK**.

10. Clearing Definition

Clearing operations form an integral part of any bank. **FLEXCUBE Retail** supports all the aspects of a clearing function, viz., inward clearing, outward clearing, inward and outward returns. It also supports correspondent banking arrangement wherein the bank can define a correspondent bank for a particular sector for clearing inward or outward cheques. Similarly, it can act as the correspondent bank in its sector for the defined correspondent banks.

10.1 BAM27 - Calendar For End Point

Endpoints represent the clearing houses of the Central Bank of the country common for all the banks or clearing agencies of the bank. In case the bank does not have a clearing house membership, it would have arrangements with other correspondent banks for doing their clearing. In such cases, the correspondent bank doing the clearing will be the end point. All clearing instruments need to flow through an Endpoint.

The holiday details of the endpoint can be maintained using the Calendar For Endpoint option. The composite calendar is generated using the Endpoint calendar and the clearing branch calendar via the **Composite Calendar Generation** (Task Code: BAM33) option. This composite calendar is taken into consideration for automatic calculation of value date of the cheque. The user can generate composite calendars for the bank and endpoints using **Composite Calendar Generation** option. A composite calendar determines working days for the bank or endpoints as a whole.

Composite Calendar is generated for the following:

- Bank Calendar – The calendar is generated after taking into consideration all the calendars defined for the branches using the **Bank Calendar Maintenance**. This calendar is taken into consideration for determining the next working day for the system when the system is processing the End of Day batch process.
- Endpoint Clearing branch Calendar - The calendar is generated after taking into consideration the calendars of endpoints and the clearing branches. This calendar is taken into consideration for automatic determination of value date of the check which has to be sent for outward clearing.


Definition Prerequisites

- BAM29 - End Point Master Maintenance

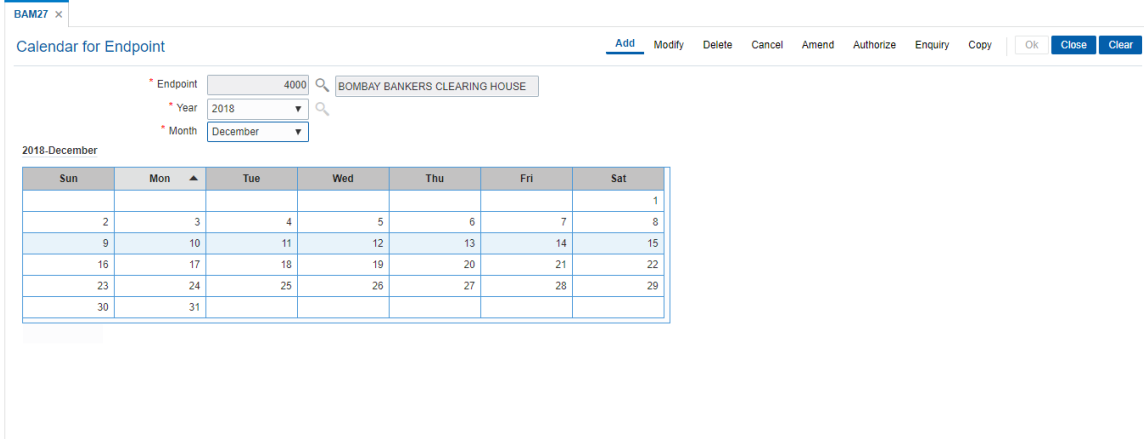
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the endpoint calendar details

1. In the **Dashboard** page, Enter the Task code **BAM27** and click  or navigate through the menus to **Back Office Transactions > Clearing > Calendar For End Point**.
2. You will be navigated to **Calendar For End Point** screen.

Calendar For End Point



Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Field Description

Field Name	Description
End Point	[Mandatory, Search list] Select the end point code from the search list. Endpoint code is a clearing house or a correspondent bank to which the cheques are sent for clearing. Endpoint codes are defined using the Endpoint Master Maintenance (Task Code: BAM29) option. Once added, this field cannot be modified or amended.
Year	[Conditional, Search List] Select the year, for which the endpoint calendar is to be generated, from the Search List. It is advisable to maintain the calendar till the next year.
Month	[Conditional, Drop-Down] Select the month, for which the endpoint calendar is to be generated, from the drop-down list. To make a particular day as holiday click that day. The background for that day will change to a different colour. Clicking the same field again will undo the holiday. Working days are in grey colour.

3. Click **Add**.
4. Select the end point from the list.
5. Select the year from the Search List and the month from the list and mark the days for endpoint in the calendar.
6. Click **OK**.
7. The system displays the message "Composit calendar Generated Successfully". Click **OK**.

Screen Description

The above screen displays the definition of a clearing calendar for the end point 4000. This calendar is being defined for the month of January in the year 2018. It is not linked to the Master calendar as the "generate composite calendar" field is not selected. On the basis of the information captured in this screen the system will be able to recognize the holidays and thereby assign appropriate value dates.

Exercise

Create a clearing calendar for the month of January in the appropriate year. Mark the Sundays as holidays by clicking on the respective dates.

Save the transaction and approve the same.

10.2 BAM28 - Endpoint Float Maintenance

Using this option you can enable the system to automatically associate an endpoint code with the bank float days for a cheque deposited into the system. This option determines the float days in which the cheque will be cleared or realized, after the customer deposits a cheque in account.

For a combination of origination sector code, destination sector code, bank code and outward clearing type, one can define the number of float days to be associated with the cheque and the SC to be applied along with the Endpoint to which the cheque is sent for clearing.


Definition Prerequisites

- BAM29 - End Point Master Maintenance
- STM64 - Clearing Type Maintenance
- BAM20 - Bank Codes Maintenance

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add new endpoint float details

1. In the **Dashboard** page, Enter the Task code **BAM28** and then click  or navigate through the menus to **Back Office Transactions > Clearing > EndPoint Float Maintenance**.
2. You will be navigated to **Endpoint Float Maintenance** screen.

Endpoint Float Maintenance

Field Description

Field Name	Description
Origin Sector	[Mandatory, Search List] Select the origin sector code from the Search List. The origin sector has to be set up for all the sectors where the bank has branches. The sector code is added and maintained in the Sector Master (Task Code: BAM41) option. A sector code is attached to each branch of the bank using the Branch

Parameters Maintenance (Task Code: STDBRNCH) option in the Corporate module.

Destination Sector	<p>[Mandatory, Search List] Select the destination sector from the Search List. This indicates the sector to which the cheque has to go for clearing. The provider account resides in this clearing sector.</p>
Bank	<p>[Mandatory, Search List] Select the bank code from the Search List. Select the bank code as zero to include all the banks in a particular origination sector - destination sector combination. Select a specific bank code if you want to define a separate service charge or float days for a particular bank. The bank codes are added in the Bank Codes Maintenance (Task Code: BAM20) option.</p>
Outward Clearing Type	<p>[Mandatory, Drop-Down] Select the outward clearing type from the drop-down list. The outward clearing type is defined in the Clearing Type Maintenance (Task Code: STM64) option. For a combination of origination sector, destination sector, bank code and outward clearing type, one can define the endpoint to which the cheque will go for clearing and the clearing float days.</p>
Endpoint Code	<p>[Mandatory, Drop-Down] Type the endpoint code. Endpoint code is a unique number representing the clearing house/correspondent bank code to where the cheque will be sent for clearing.</p>
Minimum Amount for Clearing Type	<p>[Optional, Numeric, 13, Two] Type the minimum amount for the selected type of clearing.</p>
Service Charge	<p>[Optional, Drop-Down] Select the service charge, which is applicable for the transaction, from the drop-down list. The service charge is added in the Service Charge Code Maintenance (Task Code: BAM14) option.</p>
Outstation	<p>[Optional, Check Box] Select the Outstation check box if the clearing is outstation clearing where the time taken for clearing is long or uncertain.</p>
Float Days Customer	<p>[Mandatory, Numeric, Three] Type the float days for a customer. This is the number of working days after which the customer account will get clear credit. Credit is given to a customer when the value date clearing process is run on a particular day.</p>
Float Days Bank	<p>[Mandatory, Numeric, Two] Type the float days for a bank. This is the number of days after which the bank would receive credit for an outward clearing cheque. For purposes of safety or returns processing, the bank may chose to give credit to the customer some days after they receive credit. The bank float days must be less than or equal to the customer float</p>

days.

Transit Float Days

[Mandatory, Numeric, Two]

Type the number of days to be defined for transit for instruments from the branch to the centralized clearing branch.

Transit days expire in the BOD of each day.

Credit Interest on

[Mandatory, Radio Button]

Select the appropriate option to indicate when the interest should be credited, i.e., when the interest should be calculated.

The options are:

- Default Date - Credit interest will be calculated on the default date. Default date indicates that calculation of interest should be based on the set up at the product level, i.e., at book balance or collected balance
- Posting date – Cheque will be posted into the account on the posting date and hence credit interest will be applicable on the uncleared funds.
- Value Date - Credit interest will be calculated on the value date and no interest is payable on the uncleared funds.

By default, the system selects the **Posting Date** option.

Debit Service Charge on

[Mandatory, Radio Button]

Select the appropriate option to indicate when the service charge should be debited, i.e., when the service charge should be levied.

The options are:

- Default Date
- Posting date
- Value Date

3. Click **Add**.
4. Select the origin sector, destination sector and bank from the list and the outward clearing and end point code from the list.
5. Select the date on which the interest has to be credited and service charge has to be debited.
6. Enter the float days for the customer and the bank and the minimum amount.
7. Select the service charge from the list.
8. Select the check box if the clearing is outstation.

Endpoint Float Maintenance

The screenshot shows the 'Endpoint Float Maintenance' form with the following data:

- Origin Sector: 800
- Bank: 240
- Endpoint Code: 8000 DELHI CLEARING HOUSE
- Service Charge: INR-TFXD-5777-ICC SC CHARGI
- Float Days Customer: 2
- Transit Float Days: (empty)
- Destination Sector: 5
- Outward Clearing Type: 1-MICR CLEARING FLOAT 1
- Minimum Amount for Clearing Type: 2,500.00
- Outstation: (checkbox unchecked)
- Float Days Bank: 2
- Credit Interest on: Default Date, Posting Date, Value Date
- Debit Service Charge on: Default Date, Posting Date, Value Date

9. Click **OK**.
10. The system displays the message "Record Added Authorisation Pending". Click **OK**.
11. The end point float is added once the record is authorised.

Screen Description

The above screen defines the number of days a cheque would take to clear in the sector 800 sent in the early morning clearing.

The end point defined is 8000 which is for Delhi clearing House.

If a cheque is deposited in the customer's account it will take 2 days to clear. For the bank, the funds will be available in 1 day.

A suitable service charge can also be applied to this transaction as depicted above.

The credit interest on these cheque amounts will be calculated from the date of posting. The service charge will also be debited on the posting date of the transaction.

The minimum value of a cheque that can be deposited in this sector is USD 2500/-. Any cheque mounts below this will not be accepted by the system.

Exercise

Create a endpoint float maintenance for your bank using the following details:

- **Origin Sector:** AS DEFINED BY THE BANK
- **Destination Sector:** AS DEFINED BY THE BANK
- **Outward Clearing Type:** EARLY MORNING CLEARING
- **End Point Code:** AS DEFINED BY THE BANK
- **Credit Interest On:** ON VALUE DATE
- **Float Days Customer:** 1
- **Float Days Bank:** 1
- **Service Charge:** AS DEFINED BY THE BANK
- **Debit Service Charge On:** ON POSTING DATE
- **Minimum Amount For Clearing Type:** USD 50,000/-

Example 1

Take the following scenario

1 Jan 2019

Set up is as follows:

Origin Sector: 400 Destination sector: 400

Bank code: 0 clearing type: hi- value (1)

Endpoint code: 4000

Float days¹ customer: 1 Float days bank: 1

Composite Calendars of Endpoint and Bank are as below:

W: Working day H: Holiday

Endpoint Composite Calendar

Bank Composite Calendar

Dates	Endpoint Calendar	Clearing Branch	Composite Calendar	Deposit Branch 1	Deposit Branch 2	Composite Bank calendar
1st Jan'19	W	W	W	W	W	W
2nd Jan'19	W	H	H	W	H	W
3rd Jan'19	H	W	H	H	W	W
4th Jan'19	H	H	H	H	H	H
5th Jan'19	W	W	W	W	W	W

Cheque deposit on a CASA account:

Amount: USD 4000,000 Clearing type: MICR

Drawee Bank Routing number: 400502457 Origin sector: 400

Customer Value date is calculated by looking at the next working date at Endpoint Calendar: Deposit date is 1st Jan'01 and the next working date is 5th Jan'01 as per Endpoint Calendar, even though Bank is still working on 2nd Jan'01, 3rd Jan, 01.

¹Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.

10.3 BAM29 - Endpoint Master Maintenance

Endpoints represent the clearing houses of the Central Bank of the country common for all the banks or clearing agencies for the bank.

In case the bank does not have a clearing house membership, it would have arrangements with other correspondent banks for doing their clearing. In such cases, the correspondent bank doing the clearing will be the end point. All clearing instruments need to flow through an Endpoint.


Definition Prerequisites

Not Applicable

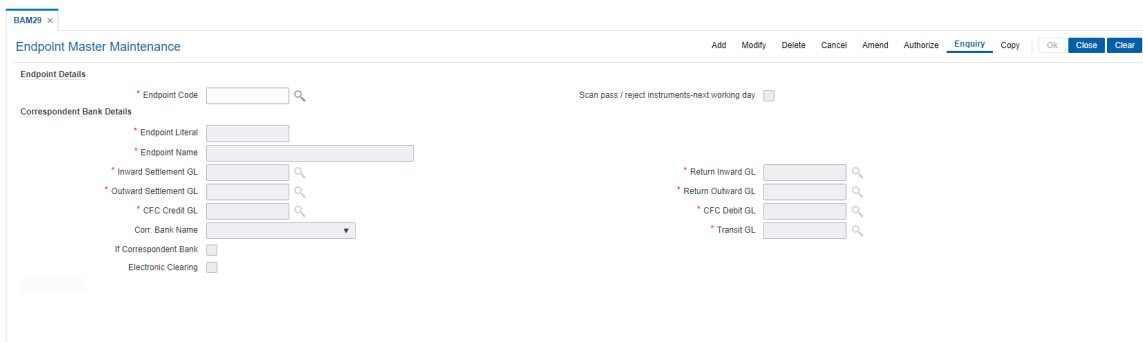
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a new endpoint

1. In the **Dashboard** page, Enter the Task code **BAM29** and then click  or navigate through the menus to **Back Office Transactions > Clearing > Endpoint Master Maintenance**.
2. You will be navigated to **Endpoint Master** screen.

Endpoint Master Maintenance



Field Description

Field Name	Description
EndPoint Details	
Endpoint Code	[Mandatory, Numeric, Four] Type the endpoint code. Endpoint code is a manually generated unique number representing the clearing house/correspondent bank code. Once added, this field cannot be modified or amended.
Scan pass/reject instruments-next working day	[Optional, Check Box] Select the Scan pass/reject instruments-next working day check box to retain the data in the scan pass/reject table for the next working day for the selected endpoint i.e. the data will not be purged on the same day. If the field is not selected the data will be purged as a part of EOD process. The user can modify this value but that will be in effect from the next working day as per the endpoint calendar.

Correspondent Bank Details

Endpoint Literal	[Mandatory, Alphanumeric, Four] Type the endpoint literal. An end point literal is a short name of the endpoint.
Endpoint Name	[Mandatory, Alphanumeric, 40] Type the full name of the end point.
Inward Settlement GL	[Mandatory, Search List] Select the inward account GL code from the Search List. Credit entries are passed in this GL during inward clearing. The balance in this GL represents the amount owed by the bank to the clearing house due to inward clearing instruments. This is a liability type GL.
Return Inward GL	[Mandatory, Search List, 10] Type the inward returns account GL code. Debit entries are recorded in this GL when inward clearing cheque gets rejected. The balance in this GL represents the amount owed by the bank to the clearing house due to inward clearing return instruments. This is a asset type GL.
Outward Settlement GL	[Mandatory, Search List] Select the outward account GL code. Debit entries are passed in this GL when a cheque goes for outward clearing. The balance in this GL represents the amount owed by the clearing house due to outward clearing instruments. This is a asset type GL.
Return Outward GL	[Mandatory, Search List] Select the outward returns account GL code. Credit entries are recorded in this GL when outward clearing cheque gets rejected. The balance in this GL represents the amount returned to the clearing house due to outward clearing instruments. This is a liability type GL.
CFC Credit GL	[Mandatory, Search List] Select the GL code for CFC credit from the Search List. The credit entries for Cheque For Collection (CFC) are recorded in the GL. At the time of running outward clearing, the CFC credit GL is credited for the value of cheques and the contra is passed to Endpoint GL. On the customer value date for the instrument, during value date clearing, the CFC debit GL is debited and the CASA account is credited. This is a liability type of GL
CFC Debit GL	[Mandatory, Search List] Select the GL code for CFC debit from the Search List. At the time of running outward clearing, the CFC credit GL is credited for the value of cheques and the contra is passed to Endpoint GL. On the customer value date for the instrument, during value date clearing, the CFC debit GL is debited and the beneficiary account is credited. This is a asset type of GL.
Corr. Bank Name	[Conditional, Drop-Down] Select the correspondent bank name from the drop-down list.

If a correspondent bank is doing the clearing, then the correspondent bank code is defined here.

The Search List lists the banks maintained in the **Bank Codes Maintenance** (Task Code: BAM20) option. For more information on adding bank codes, refer to the **Bank Codes Maintenance** (Task Code: BAM20) option.

This field is mandatory if the **If correspondent bank** check box is selected.

Transit GL

[Mandatory, Search List]
Select the transit GL from the Search List.
This will be an asset type GL.

If Correspondent bank

[Optional, Check Box]
Select the **If correspondent bank** check box when the clearing will happen through a correspondent bank.

Electronic Clearing

[Optional, Check Box]
Select the **Electronic Clearing** check box if the end point supports electronic clearing. This is not used for any processing.

3. Click **Add**.
4. Enter the end point code and the correspondent bank details.

Endpoint Master Maintenance

5. Click **OK**.
6. The system displays the message "Record Added Authorisation Pending". Click **OK**.
7. The end point is added once the record is authorised.

Screen Description

The above screen displays the definition of the end point for the bank. The end point has been given a code of 10. The end point has been given an internal 3 digit mnemonic KCH and the name Kansas Clearing House.

If the bank is using another bank as a clearing bank, then the same is defined in the corr bank name field. The respective GL's that are maintained are mentioned in the table below.

Field Name	Description
GL Inward Account	[Mandatory, Search List]

The inward account GL code.
Credit entries are passed in this GL during inward clearing. The balance in this GL represents the amount owed by the bank to the clearing house due to inward clearing instruments.
This is a liability type GL.

GL Inward Returns Account

[Mandatory, Numeric, 10]
The inward returns account GL code.
Debit entries are recorded in this GL when inward clearing cheque gets rejected. The balance in this GL represents the amount owed by the bank to the clearing house due to inward clearing return instruments.
This is a asset type GL.

GL Outward Account

[Mandatory, Numeric, 10]
The outward account GL code.
Debit entries are passed in this GL when a cheque goes for outward clearing. The balance in this GL represents the amount owed by the clearing house due to outward clearing instruments.
This is a asset type GL.

GL Outward Returns Account

[Mandatory, Numeric, 10]
The outward returns account GL code.
Credit entries are recorded in this GL when outward clearing cheque gets rejected. The balance in this GL represents the amount returned to the clearing house due to outward clearing instruments.
This is a liability type GL.

CFC Credit GL

[Numeric]
The GL code for CFC credit.
The credit entries for Cheque For Collection (CFC) are recorded in the GL.
At the time of running outward clearing, the CFC credit GL is credited for the value of cheques and the contra is passed to Endpoint GL. On the customer value date for the instrument, during value date clearing, the CFC debit GL is debited and the CASA account is credited.
This is a liability type of GL

CFC Debit GL

[Numeric]
The GL code for CFC debit.
At the time of running outward clearing, the CFC credit GL is credited for the value of cheques and the contra is passed to Endpoint GL. On the customer value date for the instrument, during value date clearing, the CFC debit GL is debited and the CASA account is credited.
This is a asset type of GL.

Exercise

Define a clearing end point master for your own bank. As per your bank's policy assign it a 3 digit numeric code and literal.

10.4 BAM41 - Sector Codes Maintenance

Using this option you can define all those clearing sectors in which the bank would have its branches dealing within the clearing system. These sectors have to be defined before setting up branches.

Sectors are referred to in **Oracle FLEXCUBE** operations of clearing such as Cheque Deposits, Inward Clearing, etc. The Central bank of the country allocates a unique code for each of the clearing sectors in the country.


Definition Prerequisites

Not Applicable

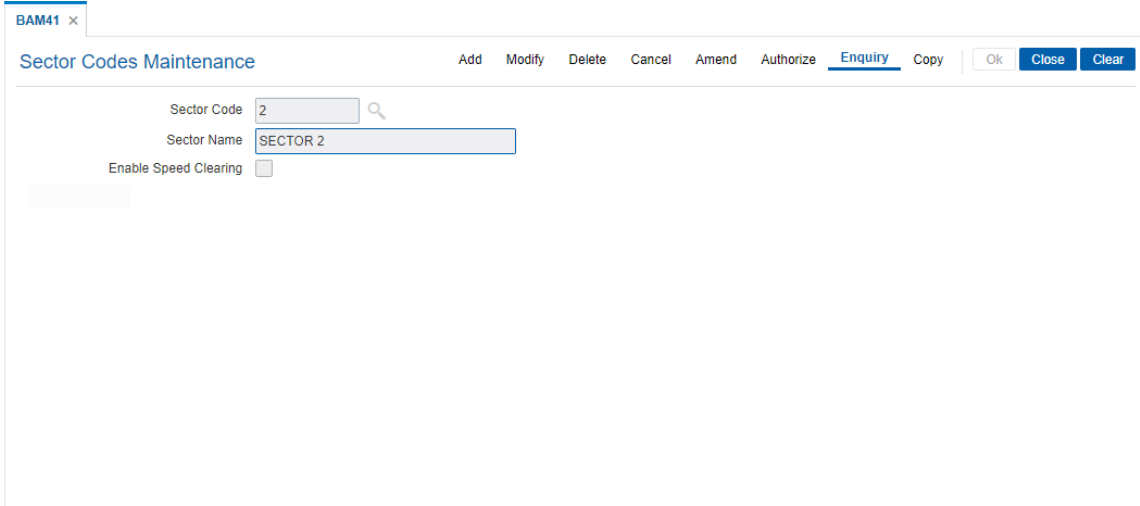
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a sector code

1. In the **Dashboard** page, Enter the Task code **BAM41** and then click  or navigate through the menus to **Back Office Transactions > Clearing > Sector Codes Maintenance**.
2. You will be navigated to **Sector Codes Maintenance** screen.

Sector Master



Field Description

Field Name	Description
Sector Code	[Mandatory, Numeric, Five] Type the sector code. Sector code is a unique number representing the clearing sector assigned by the central bank of the country. Once added, this field cannot be modified or amended.
Sector Name	[Mandatory, Alphanumeric, 30] Type the sector name.
Enable Speed Clearing	[Optional, Check Box] Select the check box to enable speed clearing for a particular sector.

3. Click **Add**.
4. Enter the sector code and name.
5. Select Enable speed clearing.

Sector Master

The screenshot shows a web application window titled 'BAM41 x'. The main content area is titled 'Sector Codes Maintenance'. At the top right of this area, there is a menu with the following options: **Add** (highlighted), Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, **OK**, **Close**, and **Clear**. Below the menu, there are three input fields: 'Sector Code' with the value '125' and a search icon, 'Sector Name' with the value 'Kansas Clearing House', and 'Enable Speed Clearing' with an unchecked checkbox.

6. Click **OK**.
7. The system displays following message: "Record Added Authorisation Pending". Click **OK**.
8. The sector is added once the record is authorised.

Screen description

The above screen displays the Sector Code that has been defined for the bank. All cheques that are a part of this clearing for a sector will form a part of this sector code. The sector code defined is 125 and the name is Kansas Clearing House.

Exercise

For your bank, define the appropriate Sector code and give it a suitable name. this sector code defined by you will be utilized in the definition of routing bank parameters.

10.5 BAM42 - Template Transaction Field Xref

Using this option User can enable/disable, show/hide, default a value to any field of a screen. In case of tabbed screen, using this option user can also enable/disable tabs of a screen. The properties of the fields of a screen maintained using this option will be applied on load of that screen.


Definition Prerequisites

Not Applicable

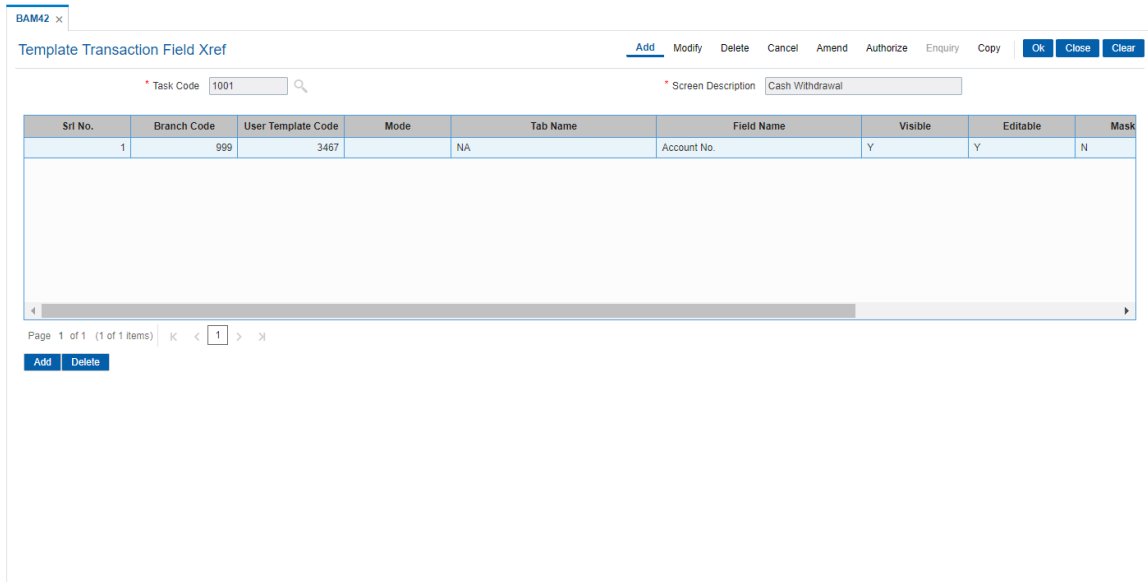
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a Template

1. In the **Dashboard** page, Enter the Task code **BAM42** and then click  or navigate through the menus to **Back Office Transactions > Master > Template Transaction Field Xref**.
2. You will be navigated to **Template Transaction Field Xref** screen.

Template Transaction Field Xref



Sri No.	Branch Code	User Template Code	Mode	Tab Name	Field Name	Visible	Editable	Mask
1	999	3467	NA		Account No.	Y	Y	N

Field Description

Field Name	Description
Task Code	[Mandatory, Pick List] Select the Task Code from the pick list.
Screen Description	[Display] This field displays Task code screen description.
Column Name	Description
Srl No.	[Display] This field will display the serial number of the record.
Branch Code	[Mandatory, Pick List] Select the Branch Code from the pick list. In case of all branches select '0 - All Branches.
User Template Code	[Mandatory, Text Box] Enter the User Template code.
Mode	[Mandatory, Dropdown] Select the mode for which the property is to be applied. Values of the Dropdown are Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, All. This field will be enabled only for maintenance screens.
Tab Name	[Display] This field displays the tab details of a field selected through Field Name Pick List.
Field Name	Mandatory, Pick List] Select the field for which the following properties must be applied.
Visible	[Optional, Dropdown] Select Yes or No from the dropdown list. If No, field will be hidden on the screen.
Editable	[Optional, Dropdown] Select Yes or No from the dropdown list. If No, field will be disabled on the screen.
Masked	[Optional, Dropdown] Select Yes or No from the dropdown list. If Yes, field's value will be masked (XXXX) on the screen.
Default Value	[Optional, Text Box] Enter the default value to be defaulted for a field.
Delete	[Optional, Check Box] Select the Delete check box to delete the record. By default, the system displays the value as N.

3. Click **Add**.
4. Select the Task code from the pick list.
5. Click **Add**
6. Enter the required details in the grid.

Template Transaction Field Xref

BAM42 x

Template Transaction Field Xref Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Task Code * Screen Description

Srl No.	Branch Code	User Template Code	Mode	Tab Name	Field Name	Visible	Editable	Mask
1	999	3467		NA	Account No.	Y	Y	N

Page 1 of 1 (1 of 1 items) | K < 1 > X

Add Delete

7. Click **OK**.

8. The system displays following message: "Record Added Authorisation Pending". Click **OK**.

10.6 ECM03 - ECS Central Bank Reject Code Xref

Banks maintain multiple number of reject codes for incoming debit transactions. However the central bank has a uniform and defined set of generic reject reasons, applicable to all banks in the area of operation. Using this option you can cross reference the reject reason codes of bank with Central Bank reject codes to create uniformity at both levels.


Definition Prerequisites

Not Applicable

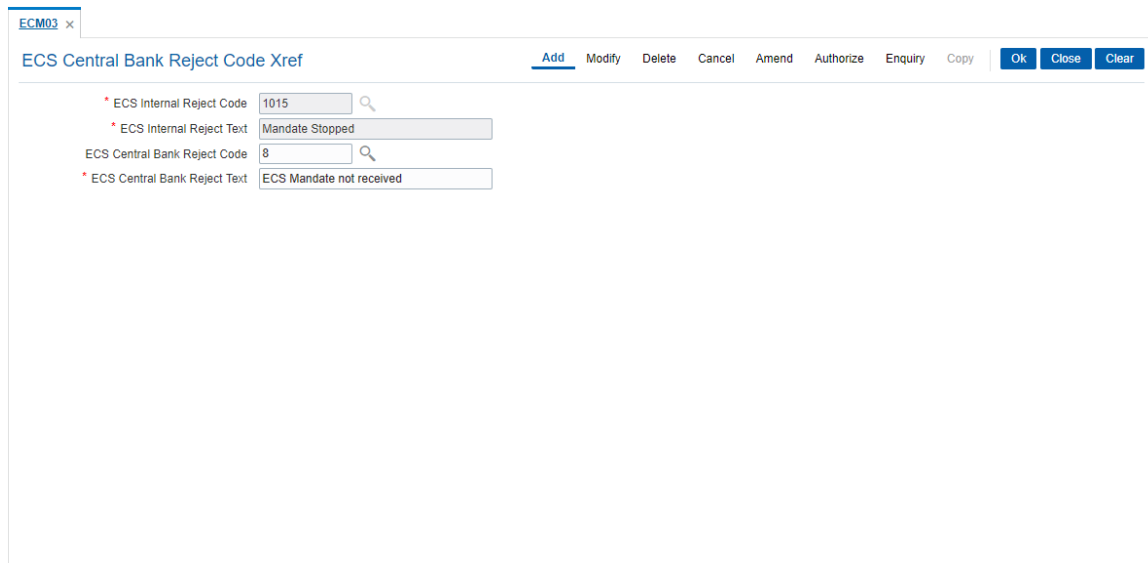
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Copy and Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain cross reference for reject codes

1. In the **Dashboard** page, Enter the Task code **ECM03** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > ECS Central Bank Reject Code Xref**.
2. You will be navigated to **ECS Central Bank Reject Code Xref** screen.

ECS Central Bank Reject Code Xref



Field Description

Field Name	Description
ECS Internal Reject Code	[Mandatory, Search List] Select the ECS internal reject code from the Search List.
ECS Internal Reject Text	[Display] This field displays the ECS Internal reject reason associated with the code.
ECS Central Bank Reject Code	[Mandatory, Numeric, One, Search List] Type the ECS central bank reject code and select it from the Search List.

ECS Central Bank Reject Text [Mandatory, Alphanumeric, 40]
Type the ECS central bank reject reason.

3. Click **Add**.
4. Select the ECS Internal Reject Code and Central Bank reject code from the Search List.

ECS Central Bank Reject Code Xref

ECM03 x

ECS Central Bank Reject Code Xref

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* ECS Internal Reject Code 1015

* ECS Internal Reject Text Mandate Stopped

ECS Central Bank Reject Code 8

* ECS Central Bank Reject Text ECS Mandate not received

5. Click **OK**.
6. The system displays the message "Record Added ...Authorisation Pending..". Click **OK**.
7. The ECS central bank reject code is cross referenced once the record is authorised..

10.7 STM50 - Clearing Branch - Xref

Clearing Branch-Cross Reference is required to indicate the branch which shall do the clearing operations for the other retail branches of the bank falling under the same sector.

Centralized clearing is a setup where one clearing branch does the clearing operations for other branches. Decentralized clearing is a setup where each branch performs the clearing for itself. The clearing branch is the single point of contact with the clearing house for all the respective branches.

Using this option you can maintain a cross-reference table between the originating branch-endpoint combination, and the corresponding clearing branch. Centralized and / or decentralized setup can be enabled through this setup.


Definition Prerequisites

- BAM29 - End Point Master Maintenance

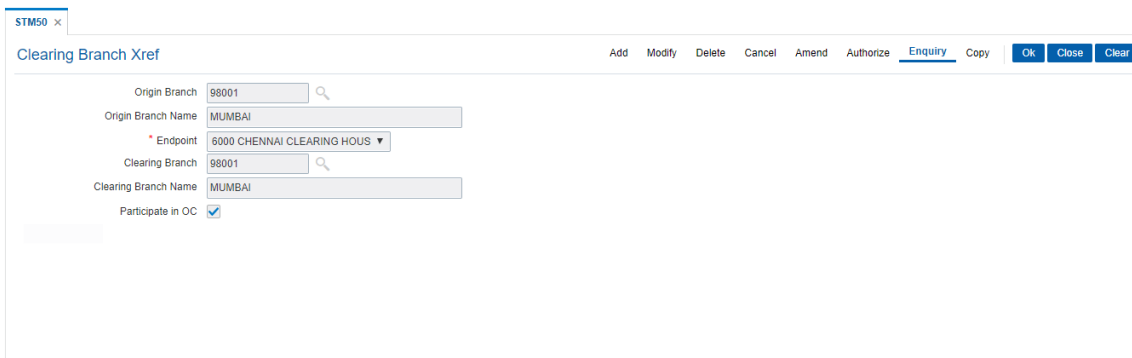
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the clearing branch cross-reference

1. In the **Dashboard** page, Enter the Task Code **STM50** and then click  or navigate through the menus to **Back Office Transactions > Clearing > Clearing Branch Xref**.
2. You will be navigated to **Clearing Branch Xref** screen.

Clearing Branch - Xref



STM50 x

Clearing Branch Xref

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

Origin Branch 98001

Origin Branch Name MUMBAI

* Endpoint 6000 CHENNAI CLEARING HOUS

Clearing Branch 98001

Clearing Branch Name MUMBAI

Participate in OC

Field Description

Field Name	Description
Origin Branch	[Mandatory, Search List] Select the origin branch from the Search List.
Origin Branch Name	[Mandatory, Text box] Enter the Origin Branch Name. This is the retail branch where the clearing instruments such as cheques are handled.
Endpoint	[Mandatory, Drop-Down] Select the endpoint from the drop-down list. The endpoint is a clearing house or a correspondent bank to which the cheques are sent or received to / from sent to for clearing purposes.

The end points are added and maintained in the **End Point Master Maintenance** (Task Code: BAM29) option.

Clearing Branch

[Mandatory, Search List]
Select the clearing branch from the Search List

Clearing Branch Name

[Mandatory, Search List]
Select the clearing branch from the Search List
The clearing branch name is displayed in the adjacent field.
Clearing branch is the service branch that will clear cheques for all the branches of the bank under the same sector. In a decentralized set up each branch may clear its own cheques for the same or different endpoints. In a centralised set up there will be a common branch acting as a clearing branch.

Participate in OC

[Optional, Check Box]
If check box 'Participate in OC' is checked then marking of late clearing is mandatory.

3. Click **Add**.
4. Select the origin branch and the clearing branch from the Search List and the end point from the list.

Clearing Branch - Xref

The screenshot shows a web form titled 'Clearing Branch Xref'. The form has several input fields and a checkbox. The 'Origin Branch' field contains '999'. The 'Origin Branch Name' field contains 'NEW DELHI'. The 'Endpoint' field is a dropdown menu showing '7000 NAGPUR Clearing House'. The 'Clearing Branch' field contains '2205'. The 'Clearing Branch Name' field contains 'BANGALORE'. The 'Participate in OC' checkbox is checked. At the top right of the form, there are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'Ok', 'Close', and 'Clear'.

5. Click **OK**.
6. The system displays following message: "Record Added Authorisation Pending". Click **OK**.
7. The clearing branch cross reference is added once the record is authorised.

Screen Description

In the above screen the branch 999 from where the clearing cheques are collected from (New Delhi) is defined as the origin branch. This branch is cross referenced to the branch where the actual clearing takes place (Delhi Clg. Branch). The end point or clearing house where the clearing cheques will be sent to is 7000 (Nagpur Clg. House).

Exercise

Pick any one of the **FLEXCUBE** Retail branches that has been defined for your bank. If your bank is following a centralized clearing system, attach this selected **FLEXCUBE** Retail branch to the centralized clearing processing branch for your bank.

Select the appropriate clearing house on the basis of the sector in which the branches are operating.

Example

In a centralised clearing set up all branches in a sector, as defined in the Endpoint Clearing branch maintenance send their cheques to Branch A (The clearing branch). The clearing branch forwards these cheques for further processing through the clearing Endpoint appointed by the Central Bank of the country. For each branch and endpoint combination, it would be required to maintain branch A as the clearing branch. For branch A both the origin branch and the clearing branch would be maintained as branch A.

Let us assume the following set up for clearing branch:

Origin Branch: Branch A (sector 400)

Endpoint: Clearing Endpoint 1

Clearing Branch: Branch A (sector 400)

Following set up for Endpoint Float:

Origin sector: 400

Destination Sector: 400

Bank: 0

Endpoint: Clearing Endpoint 1

Clearing Type: - Hi Value

Float Days Customer: 0 Days

Float Days Bank: 0 Days

Outstation: N

For a Hi-Value, the realization of the cheque would be on the same day for local clearing. Since the cheque has to go to Clearing Endpoint 1 for clearing and has the origination branch as Branch A, the clearing branch for this cheque is Branch A itself.

The float days will be calculated based on the set up in endpoint float master for origin sector 400 and destination sector 600 for clearing type Hi Value and Float Days being 0 Days (as an Example).

10.8 STM54 - Routing Branch Master

Using this option you can maintain the list of all banks and all of their branches in various sectors from whom the outward clearing cheques are expected to be deposited in the bank.

During cheque deposit, the routing number is validated against this maintenance and the split of drawee bank name, branch name and the sector name is displayed. If a specific routing number of a drawee bank is not maintained, then the system will not allow the teller to perform cheque deposit transaction, which implies that the Instrument belongs to an invalid bank/branch/sector.

Example 1

If a bank has set up a new branch in the city and this is to be added to the clearing set up for processing cheques,

The bank code for e.g. is (as per Bank Master): 402 and name: DEMO Bank Ltd.

New Branch added with code is (as per Branch Master): 112

Branch name maintained is (as per Branch Master): Branch A

The sector in which the branch will perform clearing is (as per Branch and Sector Codes Master): 600

The new routing number would therefore be 600402112 (as per the Routing Number mask mentioned at Settlement Bank Parameters Maintenance)

This would mean customer is depositing a cheque, of an account belonging to the same bank.

The above stated example will stand similar for a Drawee bank

Example 2

The drawee bank code for e.g. is (as per Bank Codes Maintenance): 400 and name: IMPLI Bank Ltd.

Drawee Branch code is (as per Routing Branch Master Maintenance): 100

Drawee Branch name is (as per Routing Branch Master Maintenance): Branch B

The sector in which the Branch will perform clearing is (as per Branch and sector codes Master): 600

The new routing number would therefore be 600400100 (as per the Routing Number mask mentioned at Settlement Bank Parameters Maintenance)

This would mean customer is depositing a Cheque, of an Account not belonging to the same bank.


Definition Prerequisites

- BAM41 - Sector Master
- BAM20 - Bank Codes Maintenance

Modes Available

Add, Modify, Delete, Cancel, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the routing branch details

1. In the **Dashboard** page, Enter the Task code **STM54** and then click  or navigate through the menus to **Back Office Transactions > Clearing > Routing Branch Master**.
2. You will be navigated to **Routing Branch Maintenance** screen.

Routing Branch Master

Field Description

Field Name	Description
Sector Code	[Mandatory, Search List] Select the clearing sector code containing the bank's branches from the Search List. Sector codes are defined in the Sector Master (Task Code: BAM41) option.
Bank Code	[Mandatory, Search List] Select the bank name in routing number from the Search List. The Search List lists the banks added in the bank codes maintenance. For more information on adding a bank code, refer to the Bank Codes Maintenance (Task code: BAM20) option.

Column Name	Description
Branch Code	[Mandatory, Numeric, Four] Type the branch code which forms a part of the routing number. This code will be included in the routing number.
Branch Name	[Mandatory, Alphanumeric, 31] Type the branch name corresponding to the Branch Code.
Intercity CLG	[Toggle] Click the toggle status to Y if the bank branch participates in intercity clearing. By default, the system displays the value as N .
Delete	[Toggle] Click the toggle status to Y to delete the routing branch details By default, the system displays the value as N .

3. Click **Add**.
4. Select the bank code and sector code from the list.
5. Click the **Add**.

6. Select the Sector code and bank code integer, and then click **Add**.
7. Enter the data in the branch code, branch name fields.

Routing Branch Maintenance

6. Click **OK**.
7. The system displays the message "Record Added Authorisation Pending..". Click **OK**.

Note: The user can delete a routing branch from the **Add** mode before the record is authorised.

Screen Description

The above screen is used to define the various routing branches that are a part of The North Indian bank. The sector code these branches belong to is 400.

The MG Road branch having a code 234 and belonging to the above mentioned sector code is defined.

The same screen can also be used to delete any branches that may not be a part of the clearing network.

On the basis of this definition the entire routing number i.e. Bank/Branch/Sector is defined. This routing number is then useful for determining the number of days an instrument will take to clear.

10.9 STM55 - Clearing Minimum Maintenance

For an outward clearing instrument, for a particular transaction code and currency combination, a minimum amount can be specified, below which the system will automatically credit the customer account.

Using this option you can define the minimum amount for clearing for a given transaction and currency.


Definition Prerequisites

- BAM14 - Rewards and Service Charges definition
- BAM56 - Currency Codes Maintenance

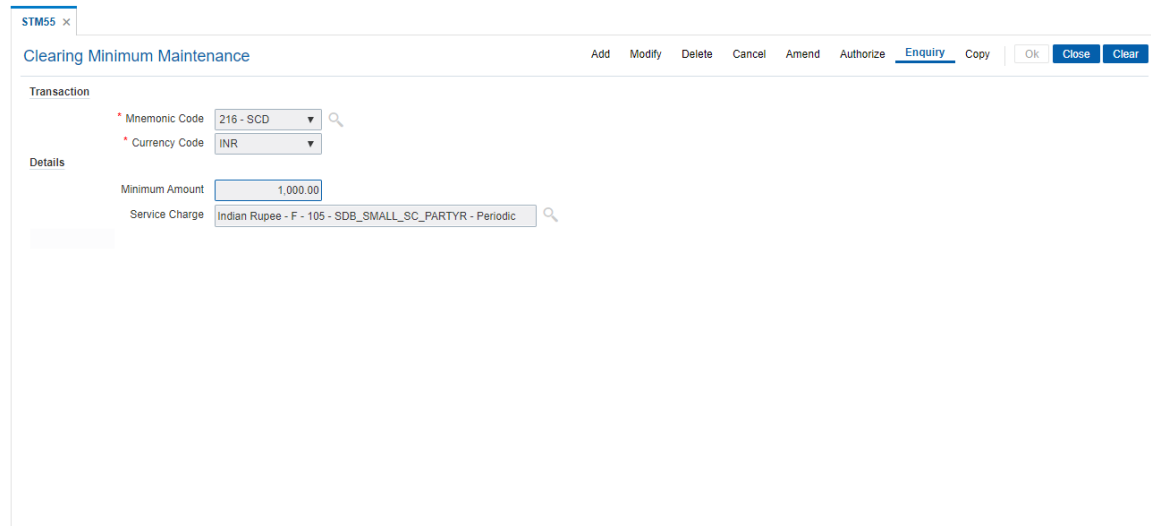
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the minimum amount for an outward clearing instrument

1. In the **Dashboard** page, Enter the Task code **STM55** and then click  or navigate through the menus to **Back Office Transactions > Clearing > Clearing Minimum Maintenance**.
2. You will be navigated to **Clearing Minimum Maintenance** screen.

Clearing Minimum Maintenance



STM55 x

Clearing Minimum Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Transaction

* Mnemonic Code 216 - SCD

* Currency Code INR

Details

Minimum Amount 1,000.00

Service Charge Indian Rupee - F - 105 - SDB_SMALL_SC_PARTYR - Periodic

Field Description

Field Name	Description
Transaction	
Mnemonic Code	[Mandatory, Drop-Down] Select the mnemonic code of the transaction, for which automatic clearing is to be maintained, from the drop-down list. The transaction codes are added in the Transaction Mnemonic Codes (Task Code: BAM15) option.
Currency Code	[Mandatory, Drop-Down] Select the currency code from the drop-down list.

The minimum amount will be applicable in this currency.

Details

- Minimum Amount** [Mandatory, Numeric, 13, Two]
Type the minimum clearing amount.
This is the amount below which the transaction will be passed immediately.
- Service Charge** [Optional, Search List]
Select the service charge code, applicable for the automatic clearing, from the Search List.
The service charges are added in the **Service Charge Code Maintenance** (Task Code: BAM14) option.

3. Click **Add**.
4. Select the mnemonic code, currency code from the list.
5. Enter the minimum amount and then select service charge from the Search List.

Clearing Minimum Maintenance

The screenshot shows a web-based form titled "Clearing Minimum Maintenance". At the top right, there is a menu with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear. The form is divided into two main sections: "Transaction" and "Details".

- Transaction:**
 - Mnemonic Code: 251 - MSD (with a search icon)
 - Currency Code: INR (with a search icon)
- Details:**
 - Minimum Amount: 1,000.00 (with a search icon)
 - Service Charge: INR - FXD - 106 - SDB_ACLEVELSC (with a search icon)

6. Click **OK**.
7. The system displays the message "Record Added Authorisation Pending". Click **OK**.
8. The minimum amount that can be credited to the customer account is added once the record is authorised.

Screen Description

The above screen defines that if a cheque is deposited for an amount less than INR 10000/- using the **Application Header** (Task Code: 501)option, the amount will be automatically credited to the customers account. This automatic credit will be irrespective of the number of days defined in the system for the cheque to clear.

Bank can apply the service charge automatically whenever this transaction is executed by attaching the Service Charge code in this maintenance.

Exercise

Define a clearing minimum for your Bank with a value of INR100/-. This amount can be linked to transaction mnemonic for cheque deposits to CASA accounts. A suitable service charge may be attached to the said transaction as per the policy of the bank.

10.10 STM56 - Site Reject Code Xref

When a cheque gets returned via clearing, it has to be sent back to the clearing house with reject reason. This reject reason should be one of the reject reasons, identified by a code, as outlined by the clearing house.

When **FLEXCUBE** rejects a cheque, it assigns an internal reject reason code to the same.

Using this option you can maintain the cross reference between the reject reason codes of the clearing house and the **FLEXCUBE** reject codes .


Definition Prerequisites

Not Applicable

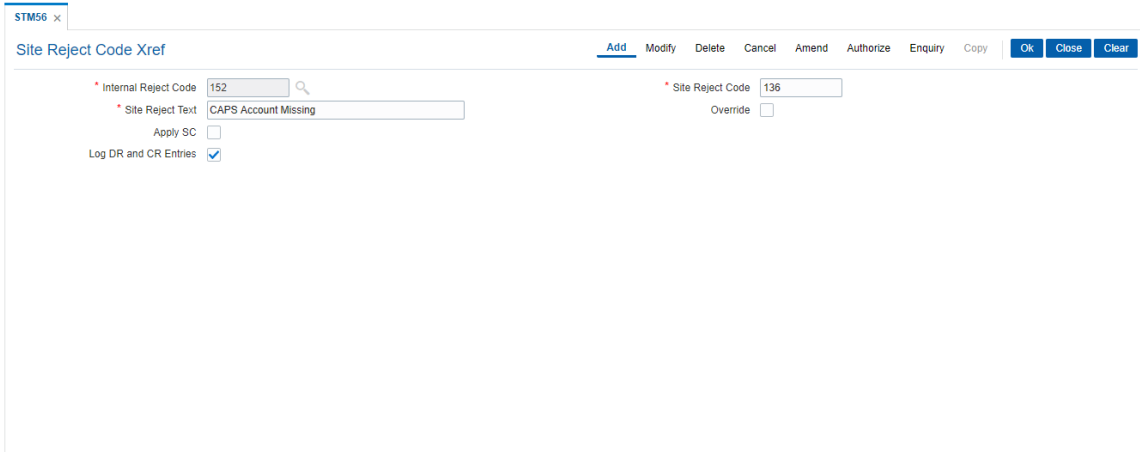
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the site reject code Xref

1. In the **Dashboard** page, Enter the Task Code **STM56** and then click  or navigate through the menus to **Back Office Transactions > Clearing > Site Reject Codes Cross Reference Table**.
2. You will be navigated to **Site Reject Code Xref** screen.

Site Reject Code Xref



Field Description

Field Name	Description
Internal Reject Code	[Mandatory, Numeric, Three] Type the internal reject code for the system. It is the FLEXCUBE reject code which shall be tagged to each reject instrument.
Site Reject Code	[Mandatory, Numeric, Three] Type the site reject code. This reject code is assigned by the central bank.
Site Reject Text	[Mandatory, Alphanumeric, 40]

Type the reason for the rejection.

Override

[Optional, Check Box]

Select the **Override** check box to allow override for exception transactions.

Apply SC

[Optional]

Select the check box to apply SC for the reject code.

For eg, To apply SC for inward cheque return due to insufficient funds, check the flag apply SC for Internal Reject Code 22 –NO_FUNDS AVAILABLE. Define new event code in BAM18 with Event Type as 2 – Cheque Returned. Define SC Code in BAM14 and link the SC code to the event through linkage type SCEVENT in SCM01. Link the SC package to Product /Account. If a cheque is returned because of insufficient funds, service charge will be applied.

Log DR and CR Entries

[Optional, Check Box]

Select the **Log DR and CR Entries** check box to show Debit and Credit entries in account statement in case of cheque rejected in Inward Clearing.

3. Click **Add**.
4. Enter the internal reject code, site reject code, site reject text and the SC amount to be levied on the account.

Site Reject Code Xref

The screenshot shows a web-based form titled "Site Reject Code Xref". At the top, there is a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear. The form contains two columns of input fields. The left column includes: "Internal Reject Code" (text box with value "152"), "Site Reject Text" (text box with value "CAPS Account Missing"), "Apply SC" (checkbox, unchecked), and "Log DR and CR Entries" (checkbox, checked). The right column includes: "Site Reject Code" (text box with value "136") and "Override" (checkbox, unchecked).

5. Click **OK**.
6. The system displays the message "Record Added...Authorisation Pending..". Click **OK**.
7. The reject code for the site is added once the record is authorised.

Screen Description

The above screen displays the cross referencing that has been defined for the internal reject code **238**. It has been cross referenced to the Site reject code 132. The site code is the reject code allowable by the Central bank. This reject code is named as **CAPS Account Missing**. Hence any cheque that is being returned due the account being in a dormant status will use the reject code **132**.

Exercise

Create a Reject code **7**. Attach this code to the internal reject code for your bank. The name of this reject code can be **Account Closed**. Hence if any cheque has to be returned due the account being closed. The reject code defined by you will be used.

10.11 STM58 - Instrument Type Xref

Using this option you can maintain a cross-reference between the predefined **Oracle FLEXCUBE** instrument types and the instruments used at the clearinghouse.

This ensures that the instrument type which appears on the MICR line, and **Oracle FLEXCUBE** functionality is not affected by the instrument variations in different countries. These instruments have specific reference to the modules.

For example, if a savings account cheque is presented for inward clearing, then based on internal instrument type as determined using this Instrument Type Xref maintenance, the **Oracle FLEXCUBE** system will try to fetch the cheque number from the Savings Module and not in Bankers Cheque Module or Demand Drafts Module.


Definition Prerequisites

Not Applicable

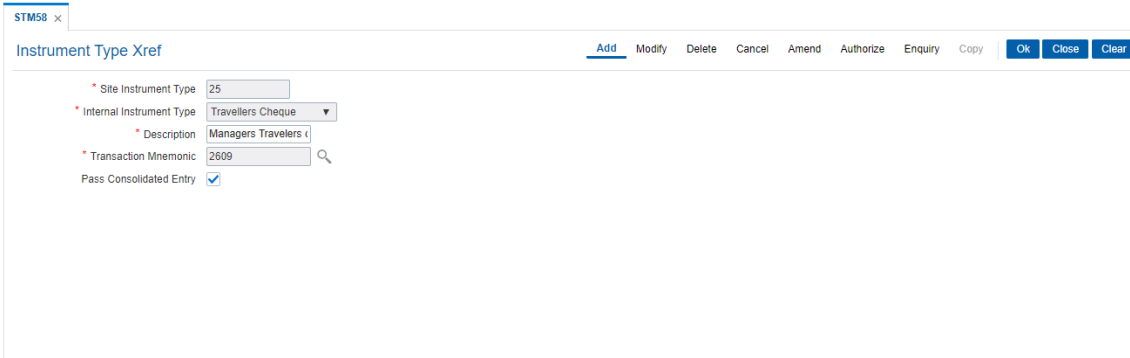
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the instrument type Xref details

1. In the **Dashboard** page, Enter the Task Code **STM58** and then click  or navigate through the menus to **Back Office Transactions > Clearing > Instrument Types**.
2. You will be navigated to **Instrument Type Xref** screen.

Instrument Type Xref



Field Description

Field Name	Description
Site Instrument Type	[Mandatory, Numeric, Three] Type the appropriate site instrument type. This is the instrument code assigned by the central bank that is common to all the banks.
Internal Instrument Type	[Mandatory, Drop-Down] Select the internal instrument type, to which the site/clearing house instrument corresponds, from the drop-down list. By default, the system displays the value in this field as None.
Description	[Mandatory, Alphanumeric, 40]

Type the name of the instrument.

Transaction Mnemonic

[Mandatory, Search List]

Select the transaction mnemonic from the Search List.

This is the mnemonic of the transaction for which the new instrument type is added.

For example, for an instrument like cheque – transaction mnemonic would be 6501

Pass Consolidated Entry

[Optional, Check Box]

Select the **Pass consolidated entry** check box to enable the bank to pass consolidated entries to the accounts for the instruments at the time of inward processing.

3. Click **Add**.
4. Enter the site instrument code.
5. Select the internal instrument type from the list and enter the description.
6. Select the transaction mnemonic code from the Search List.

Instrument Types Xref

7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending..". Click **OK**.
9. The instrument type is added once the record is authorised.

Screen Description

The above screen displays the instrument type 25 which is designated as Travelers cheque. The cheque is names as “Managers Travelers cheque”.

It has been cross referenced to the transaction code 2609. This is the transaction mnemonic for Travellers cheques issue.

As the consolidated cheque field has been selected, if there are multiple Travellers cheques that are issued in one transaction, a single entry will be passed to the customer account.

Exercise

Create an instrument Xref for pay orders. Set the instrument code as 26 and the name as Pay orders.

Attach it to the suitable transaction mnemonic that has been defined for Pay order issue for your bank.

The user may not select the consolidated entry field, if the user does not wish to pass a single entry to the savings account.

10.12 STM59 - Settlement Bank Parameters

Using this option you can define the settlement and clearing parameters at the bank level such as:

- Various GL codes to be used by the clearing and settlement module
- Instrument and routing mask structures
- Unclaimed months for clearing instruments

This option is also used to define whether the asset type of accounts should be force debited for insufficient fund conditions during the inward clearing process. Only one row is allowed in this setup table for the entire bank.


Definition Prerequisites

- BAM20 - Bank Codes Maintenance

Modes Available

Modify, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify the settlement bank parameters

1. In the **Dashboard** page, Enter the Task Code **STM59** and then click  or navigate through the menus to **Back Office Transactions > Clearing > Settlement Bank Parameters**.
2. You will be navigated to **Settlement Bank Parameters** screen.

Settlement Bank Parameters

Field Description

Field Name	Description
Bank Code	[Mandatory, Search List] Select the bank code from the Search List. The bank code is the code of the bank in which Oracle FLEXCUBE is being implemented. There will be only one row in the settlement bank parameters.
Default Outward Clearing Type	[Mandatory, Numeric, Three] Type the default outward clearing type.

The bank can define a default outward clearing type for all the inward clearing rejects. Whenever an inward clearing instrument is rejected and the instrument has to be sent as a part of outward clearing, then the outward clearing process has to be run for the default outward clearing type for processing inward reject instruments.

IB Credit GL	<p>[Mandatory, Numeric, Ten] Type the inter bank credit GL code. Interbranch GL is used when clearing transactions are performed from a branch different from the account branch. The inter branch GL acts as a routing GL through which the transaction is passed between branches. The credit inter branch transactions are recorded in this GL. This should normally be the same as the IB Credit GL setup in the FCCORE - Bank Parameters Maintenance (Task Code: STDFCBNK) option in the Corporate module. This is a liability type of GL.</p>
IB Debit GL	<p>[Mandatory, Numeric, Ten] Type the inter bank debit GL code. Interbranch GL is used when clearing transactions are performed from a branch different from the account branch. The inter branch GL acts as a routing GL through which the transaction is passed between branches. The debit inter branch transactions are recorded in this GL. This should normally be the same as the IB Debit GL setup in the FCCORE - Bank Parameters Maintenance (Task Code: STDFCBNK) option in the Corporate module. This is a liability type of GL.</p>
Suspense Credit GL	<p>[Mandatory, Numeric, Ten] Type the suspense credit GL. When a cheque is rejected in inward clearing, entries are passed to suspense debit GL and subsequently reverse entries are passed in the suspense credit GL when the cheque is returned in outward clearing. This is a liability type of GL.</p>
Suspense Debit GL	<p>[Mandatory, Numeric, Ten] Type the suspense debit GL. When a cheque is rejected in inward clearing, entries are passed to suspense debit GL and subsequently reverse entries are passed in the suspense credit GL when the cheque is returned in outward clearing. This is a liability type of GL.</p>
CFC Credit GL	<p>[Mandatory, Numeric, Ten] Specify the CFC Credit GL. The CFC GLs are defined in the Endpoint Master Maintenance (Task Code: BAM29) option.</p>
CFC Debit GL	<p>[Mandatory, Numeric, Ten] Specify the CFC Debit GL. The CFC GLs are defined in the Endpoint Master Maintenance (Task Code: BAM29) option.</p>
Cheque Purchase Credit GL	<p>[Mandatory, Numeric, Ten] Type the cheque purchase credit GL code.</p>

	<p>This GL is credited when a cheque that has already been purchased before gets cleared in the value date clearing. During value date clearing, the cheque purchase GL is credited and the CFC GL is debited.</p> <p>This is a asset/liability type GL.</p>
Cheque Purchase Debit GL	<p>[Mandatory, Numeric, Ten] Type the cheque purchase debit GL code. This GL is debited when the cheque is purchased and the CASA account is credited for the same. This is an asset/liability type GL.</p>
Outstation Clrg Credit GL	<p>[Mandatory, Numeric, Ten] Specify the Outstation Clearing Credit GL.</p>
Outstation Clrg Debit GL	<p>[Mandatory, Numeric, Ten] Specify the Outstation Clearing Debit GL</p>
Undistributed Salary Credit GL	<p>[Mandatory, Numeric, Ten] Specify the Undistributed Salary Credit GL</p>
Undistributed Salary Debit GL	<p>[Mandatory, Numeric, Ten] Specify the Undistributed Salary Debit GL</p>
Bankers Cheque Paid GL	<p>[Mandatory, Numeric, Ten] Type the banker's cheque paid GL code. During inward clearing of banker's cheque, credit entries are passed to this GL with the contra being passed to Banker's Cheque Issue GL. System assumes that all the issuers of Banker's Cheque coming via Inward clearing are the same. This is a liability type GL.</p>
Bankers Cheque Issue GL	<p>[Mandatory, Numeric, Ten] Type the banker's cheque issue GL code. During inward clearing of banker's cheque, debit entries are passed to this GL with the contra being passed to Banker's Cheque Paid GL. System assumes that all the issuers of Banker's Cheque coming via Inward clearing are the same. This is a asset type GL.</p>
Demand Draft Paid GL	<p>[Mandatory, Numeric, Ten] Type the demand draft paid GL code. During inward clearing of demand drafts, credit entries are passed to this GL with the contra being passed to Demand Draft Issue GL. System assumes that all the issuers of Demand Drafts coming via Inward clearing are the same. This is a liability type GL.</p>
Demand Draft Issue GL	<p>[Mandatory, Numeric, Ten] Type the demand draft issue GL code. During inward clearing of demand drafts, debit entries are passed to this GL with the contra being passed to Demand Drafts Paid GL. System assumes that all the issuers of Demand Drafts coming via Inward clearing are the same. This is a liability type GL.</p>
Travelers Cheque Issue GL	<p>[Mandatory, Numeric, Ten] Specify the Travelers Cheque Issue GL</p>

Inward Clearing Force Dr	<p>[Optional, Drop-Down]</p> <p>Select the appropriate force Debit option during inward clearing. Based on the parameter in this field, the system will process the inward clearing cheque for debiting a CASA account for a cheque received in inward clearing when the CASA account does not have sufficient funds to honor the cheque. This field is editable in the Modify mode. The options are:</p> <ul style="list-style-type: none"> • None • No Force Debit - Reject the cheque and return it in the next outward clearing run • Always Force Debit - Post the cheque into the account by creating TOD or Overline • Amt_OD_Limit > 0 - Post the cheque only if the account has valid OD limits • Flg_OD_Fac = Y - Post the cheque only if OD limits, expired or otherwise, are present on the account • Force Dr -Asset Accounts - The asset type of accounts will be force debited in case of NSF during the inward clearing process run. This is not applicable to liability kind of accounts.
Inward Direct Credit GL	<p>[Mandatory, Numeric, Ten]</p> <p>Type the inward direct credit GL code. When Inward Direct Credit instruments are processed, system will pass debits to this GL with the contra being passed to the customer account. This is an asset type GL.</p>
SI Issued GL	<p>[Mandatory, Numeric, Ten]</p> <p>Specify the SI Issued GL</p>
Contingent Dr GL	<p>[Mandatory, Numeric, Ten]</p> <p>Type the contingent debit GL code. Contingent entries are passed when a cheque is processed via OCC. In case of imbalance in these entries, the balancing entry is passed automatically by the system in the End of day.</p>
Suspense Contingent Cr GL	<p>[Mandatory, Numeric, Ten]</p> <p>Type the suspense contingent credit GL code. Contingent entries are passed when a cheque is processed via OCC. In case of imbalance in these entries, the balancing entry is passed automatically by the system in the End of day.</p>
Routing Number Mask	<p>[Mandatory, Numeric, Nine]</p> <p>Type the routing number mask, specifying the structure of the routing number. By default, the system displays generates the routing number in the SSSBBBbbb format, where</p> <ul style="list-style-type: none"> • SSS – Sector Code • BBB – Bank Code • bbb – Branch Code
GL Account Number	<p>[Mandatory, Alphanumeric, 16]</p>

Mask	Type the GL account number mask, specifying the structure of the GL account number. By default, the system specifies BBBBCCCCGGGGGGG where: <ul style="list-style-type: none"> • BBBB – Branch Code • CCCC – Currency Code • GGGGGGG – GL account number.
Instrument Number Mask	[Mandatory, Numeric, 12] Type the instrument number mask, specifying the structure of the instrument reference number generated automatically for Banker's Cheque, Demand Draft and Telegraphic Transfer. By default, the system displays generates the instrument number in the IIIFTSSSSSS format, where <ul style="list-style-type: none"> • III – Issue Branch code with leading zeros • F – Issued at branch or host (1 or 2) • T – Type of instrument • SSSSSS - Type of instrument
Number of Stale Months for cheques	[Mandatory, Numeric, Three] Type the number of months after which a cheque is marked as stale. At the time of liquidation the system calculates the stale period and rejects the instrument if it has crossed the stale period. The system does not keep track of the stale instruments.
IC Narrative Modification Period	[Mandatory, Numeric, Five] Type the number of days for which the inward clearing narration can be modified in the statement for clearing cheques. An external file containing the changed narration can be uploaded within the period starting from the inward clearing date so that the default narration of inward clearing instruments can be changed.
Dormancy Months	[Mandatory, Numeric, Three] Type the number of months from the original issue date, after which a DD/BC will be moved to dormancy. The dormancy feature is used only for DD or BC. The dormancy months will be greater than or equal to stale months. It should be equal to or less than the unclaimed months.
Contingent Entry for late Deposit/Payment Received	[Optional, Check Box] Select the check box to enable the system to generate the contingent entry for late deposits and payment received.
Dormancy GL	[Optional, Numeric, Ten] Type the dormancy GL code. The DD/BC will be moved to the new GL on qualifying for dormancy. This is a liability type of GL.
Late Clrg Contingent Dr GL	[Mandatory, Numeric] This field displays the contingent debit entries for late clearing. It is a liability type GL.
Past Due GL	[Optional, Numeric, Ten] Type the past due GL code. The DD/BC will be moved to the new GL after the due date.

Late Clrg Contingent Cr GL	[Mandatory, Numeric] This field displays the contingent credit entries for late clearing. It is an asset type GL.
Transit GL Entry	[Mandatory, Check Box] Select the Transit GL Entry check box to enable the contingent GL's and pass the entries.
Debit Past Due GL	[Mandatory, Check Box] Select the Debit Past Due GL check box if the due GL is to be moved to past due GL.
Intercity Expense GL	[Optional, Numeric, Ten] Type the intercity expense GL. This GL will be debited when the inward clearing file contains instrument types related to Debit Notes. This is not an implemented GL type.
Validate Checksum	[Optional, Checkbox] Select this checkbox for checksum validation
ECS Inward Debit GL	[Mandatory, Numeric, Ten] Type the ECS inward debit GL code.
ECS Inward Debit Return GL	[Mandatory, Numeric, Ten] Type the ECS inward debit return GL code.
OCC Delay Interest GL	[Mandatory, Numeric] Enter the GL for passing OCC Delayed interest amount.
OCC Delay Interest Amount	[Mandatory, Numeric] Enter the minimum Interest Amount
Unclaim GL	[Mandatory, Numeric] Enter the GL for passing the funds that are not claimed by the customer, after a specific period.
National Bank Identifier	[Mandatory, Numeric] Enter the National Bank Identifier number of the bank.
Issuer Identification Number (IIN)	[Optional, Numeric, Six] Enter the Issuer Identification Number(IIN) of the bank. If this number is not provided, the Adhaar mapper generation and upload of files received from Benefit Provider/NPCI will fail.
Unclaim Months	[Optional, Text box] Enter the unclaim months
Local Cheque Discount - Outstanding Period (in Days)	[Optional, Numeric, Three] Enter the Outstanding period for local cheque purchase realization. Post this system will force debit the CASA account to reverse the CP entries.
Outstanding Cheque Discount - Outstanding Period (in Days)	[Optional, Numeric, Three] Enter the Outstanding period for Outstation cheque purchase realization. Post this system will force debit the CASA account to reverse the CP entries.
CDB Parking GL	[Optional, Numeric, Nine]

Enter the CDB parking GL, which will be used to reverse the CP entry in case the liability account has an invalid account status.

Foreign Cheque Discount - Outstanding Period (in Days)

[Optional, Numeric, Three]
Enter the Outstanding period for foreign cheque purchase realization. Post this system will force debit the CASA account to reverse the CP entries.

FCD Parking GL

[Mandatory, Numeric, Nine]
Enter the FCR Parking GL to be debited in lieu of CASA. This must be an Asset Type of GL as it will be debited in lieu of CASA.

FCD Commission GL-Profit

[Mandatory, Numeric, Nine]
Enter the GL code for profit commission on FCR crystallization. This must be an Income Type GL.

FCD Commission GL-Loss

[Mandatory, Numeric, Nine]
Enter the GL code for loss FCR crystallization. This must be an expense type GL.

3. Click **Modify**.
4. Select the bank code from the Search List.
5. Modify the various GL details.

Settlement Bank Parameters

6. Click **OK**.
7. The system displays the message "Record Modified Authorisation Pending". Click **OK**.
8. The settlement bank parameters are modified once the record is authorised.

Screen Description

The above screen is used to define the various GL's and other broad parameters which will be affected during the clearing process.

The default outward clearing type is set as "0". This field will help the bank define the Outward Clearing zone where all rejected instruments will be directed automatically.

The various GL's that will be affected during the clearing cycle is explained in the [table](#).

Field Name	Description
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IB Credit GL	<p>[Display, Numeric, Nine] The inter bank credit GL code. Interbranch GL is used when clearing transactions are performed from a branch different from the account branch. The inter branch GL acts as a routing GL through which the transaction is passed between branches. The credit inter branch transactions are recorded in this GL. This should normally be the same as the IB Credit GL setup in Bank Master Maintenance. This is a liability type of GL.</p>
IB Debit GL	<p>[Display, Numeric, Nine] The inter bank debit GL code. Interbranch GL is used when clearing transactions are performed from a branch different from the account branch. The inter branch GL acts as a routing GL through which the transaction is passed between branches. The debit inter branch transactions are recorded in this GL. This should normally be the same as the IB Debit GL setup in Bank Master Maintenance. This is a liability type of GL.</p>
Suspense Credit GL	<p>[Display, Numeric, Nine] The suspense credit GL. When a cheque is rejected in inward clearing, entries are passed to suspense debit GL and subsequently reverse entries are passed in the suspense credit GL when the cheque is returned in outward clearing. This is a liability type of GL.</p>
Suspense Debit GL	<p>[Display, Numeric, Nine] The suspense debit GL. When a cheque is rejected in inward clearing, entries are passed to suspense debit GL and subsequently reverse entries are passed in the suspense credit GL when the cheque is returned in outward clearing. This is a liability type of GL.</p>
CFC Credit GL	<p>[Display, Numeric, Nine] This is not used. The CFC GLs are defined in the Endpoint Master Maintenance.</p>
CFC Debit GL	<p>[Display, Numeric, Nine] This is not used. The CFC GLs are defined in the Endpoint Master Maintenance.</p>
Cheque Purchase Credit GL	<p>[Display, Numeric, Nine] The cheque purchase credit GL code. This GL is credited when a cheque that has already been purchased before gets cleared in the value date clearing. During value date clearing, the cheque purchase GL is credited and the CFC GL is debited. This is a liability type GL.</p>
Cheque Purchase Debit GL	<p>[Display, Numeric, Nine] The cheque purchase debit GL code. This GL is debited when the cheque is purchased and the CASA account is credited for the same.</p>

	This is an asset type GL.
Outstation Clrg Credit GL	[Display, Numeric, Nine] This is not used.
Outstation Clrg Debit GL	[Display, Numeric, Nine] This is not used.
Undistributed Salary Credit GL	[Display, Numeric, Nine] This is not used.
Undistributed Salary Debit GL	[Display, Numeric, Nine] This is not used.
Bankers Cheque Paid GL	[Display, Numeric, Nine] The banker's cheque paid GL code. During inward clearing of banker's cheque, credit entries are passed to this GL with the contra being passed to Banker's Cheque Issue GL. System assumes that all the issuers of Banker's Cheque coming via Inward clearing are the same. This is a liability type GL.
Bankers Cheque Issue GL	[Display, Numeric, Nine] The banker's cheque issue GL code. During inward clearing of banker's cheque, debit entries are passed to this GL with the contra being passed to Banker's Cheque Paid GL. System assumes that all the issuers of Banker's Cheque coming via Inward clearing are the same. When Banker's Cheque is issued in a batch mode e.g via standing instruction or BC issue by TD redemption, the proceeds are parked in this GL. This is a asset type GL.
Demand Draft Paid GL	[Display, Numeric, Nine] The demand draft paid GL code. During inward clearing of demand drafts, credit entries are passed to this GL with the contra being passed to Demand Draft Issue GL. System assumes that all the issuers of Demand Drafts coming via Inward clearing are the same. This is a liability type GL.
Demand Draft Issue GL	[Display, Numeric, Nine] The demand draft issue GL code. During inward clearing of demand drafts, debit entries are passed to this GL with the contra being passed to Demand Drafts Paid GL. System assumes that all the issuers of Demand Drafts coming via Inward clearing are the same. This is a liability type GL.
Travelers Cheque Issue GL	[Mandatory, Numeric, Nine] Specify the Travelers cheque issue GL
Inward Direct Credit GL	[Display, Numeric, Nine] This field displays the inward direct credit GL code. When Inward Direct Credit instruments are processed, system will pass debits to this GL with the contra being passed to the customer account. This is an asset type GL.

SI Issued GL	[Display, Numeric, Nine] This is not used.
Unclaim GL	[Display, Numeric, Nine] The unclaimed GL code. The balances of instruments marked as unclaimed are moved to this GL.
Suspense Contingent Cr GL	[Display, Numeric, Nine] The suspense contingent credit GL code. Contingent entries are passed when a cheque is processed via OCC. In case of imbalance in these entries, the balancing entry is passed automatically by the system in the End of day.
Contingent Dr GL	[Display, Numeric, Nine] The contingent debit GL code. Contingent entries are passed when a cheque is processed via OCC. In case of imbalance in these entries, the balancing entry is passed automatically by the system in the End of day.

The bank has set the system to disallow inward clearing transactions that will cause an account to go into an overdraft. The option chosen is “No force debit”

The GL account number mask, specifying the structure of the GL account number specified by default by the system is BBBBCCCCGGGGGG, where:

- BBBB – Branch Code
- CCCC – Currency Code
- GGGGGG – GL account number

The default routing number mask as specified by the Bank is SSSBBBbbb, where

- SSS – Sector Code
- BBB – Bank Code
- bbb – Branch Code

For all transactions that involve issuing of Demand drafts and pay orders, the system generates a predefined sequence number. This sequence number is used to control transactions like, Enquiry, change of status, payment of instruments etc.

The sequence number is defined by default as, IIIFTSSSSSS, where

- III – Issue Branch code with leading zeros
- F – Issued at branch or host (1 or 2)
- T – Type of instrument
- SSSSSS - Type of instrument

If an instrument is issued and not presented in clearing for 6 months it will be classified as **Stale**. Thereby the status of instruments is automatically controlled.

If the Instrument is not presented for a further 3 months, it will be classified as an **Unclaimed Instrument**.

The Inward Clearing (IC) narrative field is used to define the number of days after the transaction that the IC narrative can be changed. It has been set as 0.

Exercise

For your bank create a suitable Settlement bank parameter using the above explained parameters.

10.13 STM60 - ACH Branch Xref

In areas where branches clear cheques through an Automated Clearing House (ACH), the ACH assigns a unique branch code for all the branches, of all the banks, in the same sector.

Using this option you can maintain a cross reference between internal branch code and their ACH-assigned branch numbers, so that **Oracle FLEXCUBE** can correctly interpret the ACH branch number.


Definition Prerequisites

Not Applicable

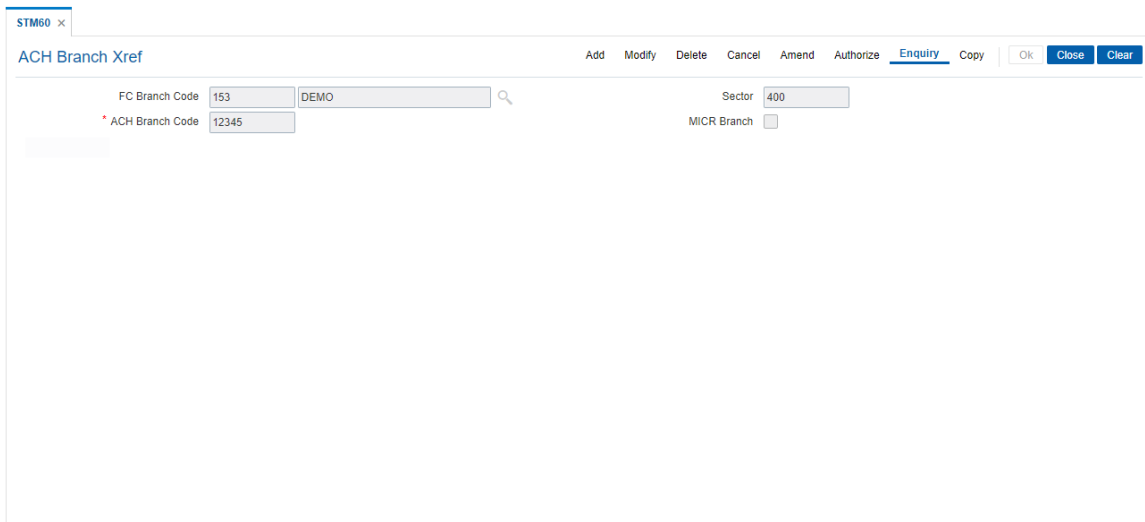
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the ACH branch cross reference

1. In the **Dashboard** page, Enter the Task Code **STM60** and then click  or navigate through the menus to **Back Office Transactions > Clearing > ACH Branch Xref**.
2. You will be navigated to **ACH Branch Xref** screen.

ACH Branch Xref



Field Description

Field Name	Description
FC Branch Code	[Mandatory, Search List] Enter the branch code and select the branch name, for which you want to maintain the ACH cross reference, from the search list. Branch Codes are maintained in pm043 (Task Code: STDBRNCH) option in the Corporate module.
Sector	[Display] This field displays the sector code of the selected branch. This is the sector in which the branch is operating for clearing purposes. This is defined in Branch Parameters Maintenance (Task Code: STDBRNCH) option in the Corporate module.

ACH Branch Code [Mandatory, Numeric, Five]
Type the automated clearing house code.

MICR Branch [Optional, Check Box]
Select this checkbox to indicate an MICR branch.

3. Click **Add**.
4. Select the **FLEXCUBE** branch name from the Search List.
5. Enter the ACH branch code.

ACH Branch Xref

STM60 x

ACH Branch Xref

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

FC Branch Code 99999 5D99999

* ACH Branch Code 23111

Sector 600

MICR Branch

6. Click **OK**.
7. The system displays the message "Authorisation Required. Do you want to continue". Click **Yes**.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click **Grant**.
10. The system displays the message "Record Authorized". Click **OK**.

Screen description

The above screen displays a cross referencing of **FLEXCUBE** branch Mumbai belonging to clearing sector 600 to the ACH branch 2.

This maintenance will help the system recognize that Branch code 2 is the ACH version of **FLEXCUBE** branch Mumbai which is a part of clearing sector 600.

EXERCISE

From the list of predefined **FLEXCUBE** branches pick a branch and attach it to the common ACH branch as defined in your system.

10.14 STM64 - Clearing Type Maintenance

Using this option you can define a clearing type for the outward clearing cheques.

All outward clearing or inward clearing return cheques need to be tagged with a clearing type so that they can be picked up when outward clearing is run for an endpoint and clearing type combination. Apart from enabling multiple outward clearing runs for an endpoint, a clearing type enables the bank to give different float days for an originating sector and destination sector combination.


Definition Prerequisites

Not Applicable

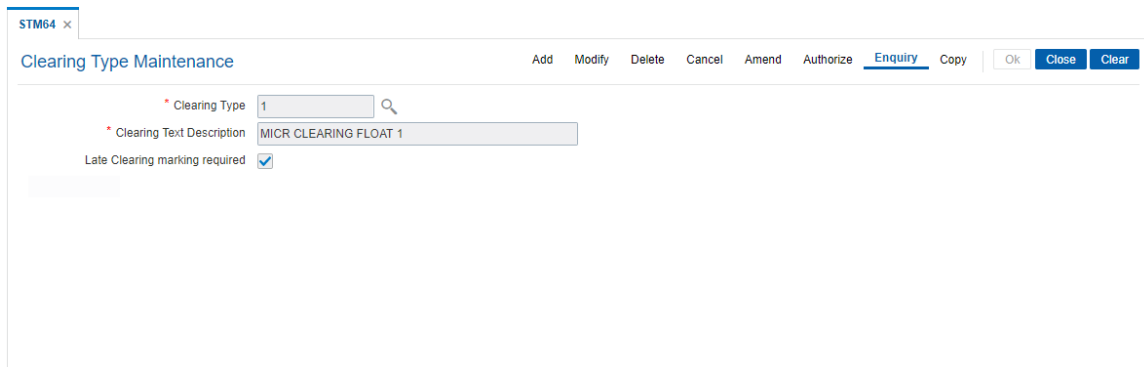
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the clearing type details

1. In the **Dashboard** page, Enter the Task code **STM64** and then click  or navigate through the menus to **Back Office Transactions > Clearing > Clearing Type Maintenance**.
2. You will be navigated to **Clearing Type Maintenance** screen.

Clearing Type Maintenance



Field Description

Field Name	Description
Clearing Type	[Mandatory, Numeric, Three, Search list] Enter the clearing type code and select from the search list. This is a manually generated code.
Clearing Text Description	[Mandatory, Alphanumeric, 40] Type description of the clearing type.
Late Clearing Marking Required	[Conditional, Check Box] Select the checkbox if late clearing marking is required for a particular clearing type. By default this checkbox is selected. This check box is enabled in the modify mode. This field will have clearing types for which the Late Clearing Marking Required is selected as "N" .

3. Click **Add**.
4. Enter the clearing type and the description.

Clearing Type Maintenance

The screenshot shows a web application window titled 'Clearing Type Maintenance'. The window has a menu bar with the following options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear. The main form area contains the following fields:

- * Clearing Type: 22
- * Clearing Text Description: MICR Clearing Float
- Late Clearing marking required:

5. Click **OK**.
6. The system displays following message "Record Added Authorisation Pending..". Click **OK**.
7. The clearing type is added once the record is authorised.

Screen Description

The above screen denotes one of the clearing types defined for the bank. The clearing type is 1 and the description is MICR CLEARING FLOAT . Based on the types of clearing in a sector the bank can define various clearing types.

Exercise

Define a clearing type 1 for description High Value Clearing.

10.15 STM74 - Branch Outward Clearing Types Maintenance

All types of clearing are maintained in the Outward Clearing Type Maintenance (Task Code: STM64) option. All these clearing types may not be available at a particular end point. For instance High value clearings are available only in metros, in such a case many of the clearing types maintained can create unnecessary confusion in the branches other than metros. Using this option you can restrict the availability of the clearing type for the originating branch. For Example: Using this option the bank can add the Regular and Inward Returns or High Value Clearing types as restricted clearing type for Branch A. If Customer X deposits a high value cheque in this branch, it will not be processed as this clearing type for the branch is restricted.


Definition Prerequisites

- STM64 - Clearing Type Maintenance

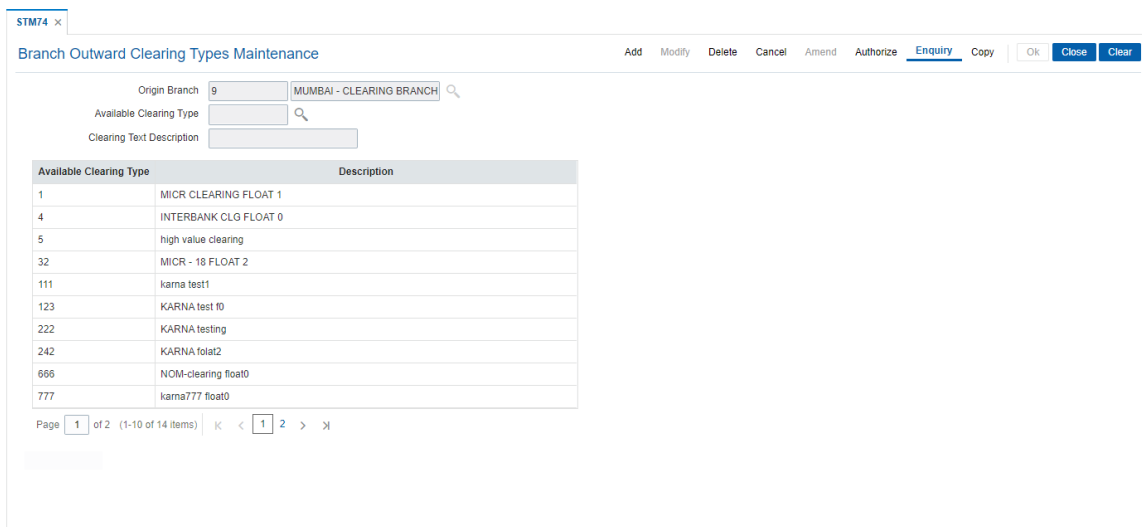
Modes Available

Add, Delete, Cancel, Authorize, Enquiry and Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add restricted clearing types

1. In the **Dashboard** page, Enter the Task Code **STM74** and then click  or navigate through the menus to **Back Office Transactions > Clearing > Branch Outward Clearing Types Maintenance**.
2. You will be navigated to **Branch Outward Clearing Types Maintenance** screen.

Branch Outward Clearing Types Maintenance



Available Clearing Type	Description
1	MICR CLEARING FLOAT 1
4	INTERBANK CLG FLOAT 0
5	high value clearing
32	MICR - 18 FLOAT 2
111	karna test1
123	KARNA test 10
222	KARNA testing
242	KARNA folat2
666	NOM-clearing float0
777	karna777 float0

Field Description

Field Name	Description
Origin Branch	[Mandatory, Search List] Select the branch where the cheque is deposited from the Search List. The name of the branch is displayed in the corresponding field.
Available Clearing Type	[Mandatory, Search List] This field will have those clearing types for which the Late Clearing Marking Required is selected as 'Y' in Clearing Types Maintenance screen (Task Code - STM64).
Clearing Text Description	[Display] This field displays the description for the clearing type.
Column Name	Description

The following columns will be displayed in the **Enquiry** mode.

Available Clearing Type	[Display] This column displays the available clearing type.
Description	[Display] This column displays the description for the clearing type.

3. Click **Add**.
4. Select the origin branch and restricted clearing type from the Search List.

Outward Clearing Types Maintenance

5. Click **OK**.
6. The system displays the message "Record Added Authorization Pending". Click **OK**.

10.16 STM97 - Correspondent Bank Master Maintenance

Using this option you can define a correspondent bank for a particular sector for clearing inward or outward cheques.

A bank acting as a correspondent bank has to be set up as an endpoint for the purpose of processing cheques in the **Endpoint Master Maintenance** (Task Code: BAM29) option.

If a bank has an out-station cheque for clearing, depending on the clearing sector to which the clearing house belongs, this cheque will be sent to the correspondent bank defined for that particular sector.


Definition Prerequisites

- BAM20 - Bank Codes Maintenance
- BAM56 - Currency Code Maintenance
- BAM14 - Rewards and Service Charges definition

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the correspondent bank master

1. In the **Dashboard** page, Enter the Task code **STM97** and click  or navigate through the menus to **Back Office Transactions > Clearing > Correspondent Bank Master Maintenance**.
2. You will be navigated to **Correspondent Bank Master Maintenance** screen.

Correspondent Bank Master Maintenance

Field Description

Field Name	Description
Correspondent Bank Code	[Mandatory, Search List] Select the correspondent bank code from the Search List. Bank codes are defined in the Bank Codes Maintenance (Task Code: BAM20) option.
Correspondent	[Mandatory, Numeric, Four]

Branch Code	Type the correspondent branch code for the selected bank code.
Currency	[Mandatory, Drop-down] Select the currency from the drop down list. This is the currency in which the bank accepts the clearing instrument.
Clearing Sector	[Mandatory, Drop-Down] Select the clearing sector, for which you want to define the corresponding bank, from the drop-down list. The clearing sector is a geographical location within which the clearing happens. A corresponding bank or clearing house will be allocated to a clearing sector. All the clearing within a sector is allocated through this clearing house or correspondent bank.
Address 1	[Mandatory, Alphanumeric, 35] Type the primary address of the corresponding bank.
Corr. Bank ICC Cr GL	[Optional, Numeric, Nine] Type the corresponding bank ICC credit GL code. It is an asset or a liability GL defined by the bank which gets credited when the ICC instrument logged on behalf of a correspondent bank gets realised as a part of the local outward clearing process.
Address 2	[Optional, Alphanumeric, 35] Type the secondary address of the corresponding bank.
Corr. Bank OCC Dr GL	[Optional, Numeric, Nine] Type the corresponding bank OCC debit GL code. When cheques are sent to correspondent bank for clearing in those regions where the bank does not have it own branch doing the clearing, this GL is credited by DD or payment from correspondent bank. On receipt of funds, the realization of the OCC instrument is done during which the customer's account is credited and this GL is debited. It is an asset or a liability GL.
Corr. Bank ICC SC Code	[Conditional, Search List] Select the service charge code from the Search List. The origin bank acting as the correspondent bank for its clearing sector will levy service charges for the outward clearing services provided by them. This field is enabled only if the Corr. Bank ICC Cr GL field is not blank.
Contingent Credit GL	[Conditional, Numeric, Nine] Type the contingent credit GL code. The contingent GL is credited when the correspondent bank instrument is dispatched. This is a contingent liability type GL. This field is mandatory for outward clearing but optional for inward clearing.
Corr. Bank OCC SC Code	[Conditional, Search List] Select the service charge code from the Search List. The correspondent bank will levy service charges for the inward clearing services provided to the origin bank. This field is enabled only if the Corr. Bank ICC Dr GL field is not blank.

Contingent Debit GL	<p>[Conditional, Numeric, Nine] Type the contingent debit GL code. The contingent debit GL is debited when the correspondent bank instrument is dispatched. This is a contingent liability type GL. This field is mandatory for outward clearing but optional for inward clearing.</p>
No. of Lead Days	<p>[Optional, Numeric, Five] Type the number of lead days. Lead days indicate the number of days before which the bill has to be dispatched.</p>
Outward Bill Sent for Collection Cr GL	<p>[Conditional, Numeric, Nine] Type the outward bill sent for collection credit GL code. When a bill belonging to a customer of the bank is sent for collections, this GL is credited with the proceeds of bill amount. This field is enabled if the lead days entered are greater than zero. Also this field then becomes mandatory. It is a contingent asset or a liability GL.</p>
Inward Bill Realization Cr GL	<p>[Conditional, Numeric, Nine] Type the inward bill realization credit GL code. When a bill drawn on a customer of the bank is received for collection, this GL will be credited by debiting customer's account. This field is enabled if the lead days entered are greater than zero. Also this field then becomes mandatory. It is an asset or a liability GL.</p>
Outward Bill Sent for Collection Dr GL	<p>[Conditional, Numeric, Nine] Type the outward bill sent for collection credit GL code. When a bill belonging to a customer of the bank is sent for collections, this GL is debited with the proceeds of bill amount on realization of the bill and customer account is credited. This field is enabled if the lead days entered are greater than zero. Also this field then becomes mandatory. It is a contingent asset or a liability GL.</p>
Outward Bill Realization Dr GL	<p>[Conditional, Numeric, Nine] Type the outward bill realization debit GL code. When the proceeds of the bill drawn on a customer of the bank is received from collection, this GL will be debited and the proceeds are remitted to the correspondent bank. This field is enabled if the lead days entered are greater than zero. Also this field then becomes mandatory. It is an asset or a liability GL.</p>

3. Click **Add**.
4. Select the correspondent bank code from the Search List.
5. Enter the correspondent branch code and select the currency and clearing sector from the list.
6. Enter the address, SC code details, number of lead days and the various GL details for the selected correspondent bank code.

[Correspondent Bank Master Maintenance](#)

7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending". Click **OK**.
9. The correspondent bank master is added once the record is authorised.

Screen Description

The above screen displays the various parameters used for defining the correspondent bank for purpose of clearing. The Bank has been assigned a code of 250 and the branch code is 250. The currency is INR. The correspondent bank comes under the 600 Chennai clearing sector.

The GL's that will be affected by different transactions are defined. A brief explanation of each of these GL's is given in the [table](#).

Field Name	Description
Corr. Bank ICC Cr GL	[Mandatory] The corresponding bank ICC credit GL code. This nostro GL is maintained in the origin bank for the collection of instruments sent by the corresponding bank for inward cheque clearing.
Corr. Bank OCC Dr GL	[Mandatory, Numeric] The corresponding bank OCC debit GL code. When cheques are sent to correspondent bank for clearing in those regions where the bank does not have it own branch doing the clearing, this GL is credit by the DD or payment from correspondent bank. On receipt of funds, the realization of the OCC instrument is done during which the customer's account is credited and this GL is debited. This is a asset type GL.
Contingent Credit GL	[Numeric] The contingent credit GL code. The contingent GL is credited when the correspondent bank instrument is dispatched. This is an liability type GL.
Contingent Debit GL	[Numeric] The contingent debit GL code. The correspondent bank will levy service charges for the inward clearing services provided to the origin bank. This is a asset type GL.

Outward Bill Sent for Collection Cr GL	[Numeric] The outward bill sent for collection credit GL code. When a bill belonging to a customer of the bank is sent for collections, this GL is credited with the proceeds of bill amount. This is a liability type GL.
Inward Bill Realization Cr GL	[Numeric] The inward bill realization credit GL code. When a bill drawn on a customer of the bank is received for collection, this GL will be credited by debiting customer's account. This is a liability type GL.
Outward Bill Sent for Collection Cr GL	[Numeric] The outward bill sent for collection credit GL code. When a bill belonging to a customer of the bank is sent for collections, this GL is debited with the proceeds of bill amount on realization of the bill and customer account is credited. This is a asset type GL.
Inward Bill Realization Dr GL	[Numeric] The outward bill realization debit GL code. When the proceeds of the bill drawn on a customer of the bank is received from collection, this GL will be debited and the proceeds are remitted to the correspondent bank. This is a liability type GL.

The number of lead days will decide the notice period before which an advice should be sent to the bank when a instrument is resent for clearing.

Example

Create a record for a new correspondent bank and define the required GL's.

10.17 STM98 - IC OC Clearing Xref

Using this option you can cross reference inward clearing type to outward clearing type for a particular clearing sector. The cross referenced outward clearing type will be used to pass a rejected transaction for the cross referenced inward clearing type.


Definition Prerequisites

- STM64 - Clearing Type Maintenance

Modes Available

Add, Delete, Cancel, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add clearing type cross reference

1. In the **Dashboard** page, Enter the Task Code **STM98** and then click  or navigate through the menus to **Back Office Transactions > Clearing > IC OC Clearing Type Xref**.
2. You will be navigated to **IC OC Clearing Type Xref** screen.

IC OC Clearing Type Xref

Field Description

Field Name	Description
Clearing Sector	[Mandatory, Numeric, Five, Search List] Type the clearing sector code and select it from the Search List.
Sector Name	[Display] This field displays the name of the clearing sector.
Inward Clearing Type	[Mandatory, Drop-Down] Select the type of inward clearing from the drop-down list.
Outward Clearing Type	[Mandatory, Drop-Down] Select the type of outward clearing from the drop-down list.

3. Click **Add**.
4. Type the clearing sector code and select it from the Search List.
5. Select the inward and outward clearing type from the list.

IC OC Clearing Type Xref

STM98 x

IC OC Clearing Type Xref

Add Modify Delete Cancel Amend Authorize Enquiry Copy **Ok** Close Clear

* Clearing Sector 3

Inward Clearing Type 12-MICR INW CLG

Outward Clearing Type 1-MICR CLEARING FLOAT 1

* Sector Name SECTOR 3

6. Click **OK**.
7. The system displays the message "Record Added Authorization Pending". Click **OK**.
8. The IC OC clearing type cross reference is added once the record is authorised.

10.18 STM30-Interest Index for OCC Delay Days

This option is used to maintain Interest Index when the OCC cheque is delayed for collection by 'Days Upto' maintained.


Definition Prerequisites

- BAM12 - Interest Index Codes

Modes Available

Add, Modify, Delete, Amend, Cancel and Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add Interest Index for OCC Delay days

1. In the **Dashboard** page, Enter the Task code **STM30** and then click  or navigate through the menus to **Back Office Transactions > Master > Interest Index for OCC Delay Days**.
2. You will be navigated to **Interest Index for OCC Delay Days** screen.

Interest Index for OCC Delay Days

Interest Index for OCC Delay Days

Bank Code: 240 Effective Date: 10/10/2019

Days Upto	Interest Index Code	Interest Index Name	Delete (Y/N)
2	1	Loan Interest Index 1	N

Page 1 of 1 (1 of 1 items)

Field Description

Field Name	Description
Bank Code	[Display] Displays the bank code
Effective Date	[Mandatory, Date] Enter the effective date.
Days Upto	[Mandatory, Numeric] Enter the number of delayed days up to which this index is to be used for interest calculation.
Interest Index Code	[Mandatory, Picklist] Enter the interest index code from the Search List. It populates the list of Interest Indexes maintained in the system through BAM12.
Interest Index Name	[Display]

Displays the index name for the above index code.

Delete (Y/N)

[Toggle]

Click the toggle status to change the value in the column to **Y** to delete the Interest Index record from the list of records.

By default, this column displays **N**.

3. Enter the **Bank Code and Effective Date**.
4. Click **+** to add details.
5. Click **OK**.

10.19 DPM01 - Digital Payments Product Master Maintenance

This option enables you to maintain digital payment products. These products offer different features which are advantageous over traditional banking as it involves accessibility, convenience, flexibility, safety and control.

A customer can choose from following products according to his needs and suitability:-

- Balance Holding Wallet - A Generic wallet is a simple balance holder where you can stock money to be used when required. This wallet is backed by a CASA or GL. A wallet holder will be assigned with a unique wallet identification number. For CASA backed wallet, a new backing CASA will be opened for every new customer and mapped to wallet. For GL backed wallet, ledger code will be mapped to wallet. Given the wallet ID, system will identify the CASA linked and wallet credit/debit transactions will be made into linked account.
- Limit Based Wallet - This wallet is backed by an existing CASA. A bank customer with an existing account can get this wallet issued on account. A unique wallet identification number will be assigned. Customer can choose a base amount which is the maximum amount that can be spent using the wallet per cycle. This base amount would be updated / carried forward periodically as set by a frequency update interval. Only debits are allowed on this wallet. No top-ups are allowed.
- Virtual Account - Virtual Accounts are routing accounts which can be used in remittance process. The customer will be allotted with a virtual account number or a set of virtual account numbers which will be linked to the customer's physical account number. System will identify the connection between the virtual account(s) and the actual account number and then credit will be processed in the customer's actual account number. Only credits are allowed to virtual accounts. No debits are allowed.
- Prepaid Card/Gift Card - Customer can buy a card, load it with the top-up plans available under the limits applicable and the use. It is backed by a GL. Prepaid card can be recharged any number of times with the top-up plans available.


Definition Prerequisites

- STM59 - Settlement Bank Parameters
- DPM02- DP Limit Master Maintenance

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add file to digital payment product maintenance

1. In the **Dashboard** page, Enter the Task Code **DPM01** and then click  or navigate through the menus to **Back Office Transactions > Digital Payments > Digital Payments Product Master Maintenance**.
2. You will be navigated to **Digital Payments Product Master Maintenance** screen.
3. Click **Add**

Digital Payments Product Master Maintenance

Field Description

Field Name	Description
Product Code	[Mandatory, Numeric] Enter a unique Product Code.
Product Type	[Display] This field displays the product type. The options are: <ul style="list-style-type: none"> • CASA Backed • GL Backed
Currency Name	[Mandatory, Drop down] Select the currency name from the drop down list.
Product Name	[Mandatory, Input] Enter the name of the product.
General Parameters	
Wallet Type	[Mandatory, Drop down] Enter the type of wallet from the drop down list. The options are: <ul style="list-style-type: none"> • CASA Backed • GL Backed <p>This will be an input field for Product Type 'Wallet' only. For 'Virtual Account' and 'Prepaid Account', the value will be defaulted to CASA Backed and GL Backed respectively and cannot be edited.</p>
Liability GL	[Mandatory, Numeric] Select the Ledger code for the product. This field will be enabled only for GL backed products.

CASA Product Code	[Mandatory, Search List] Select the CASA Product Code from the adjacent Search List. This field is enabled only for CASA backed products.
Limit Plan	[Optional, Search List] Select the Limit plan associated with the product from the adjacent Search List.
Rechargeable	[Optional, Check box] Select the check box to indicate that the Prepaid card is rechargeable. The field is enabled only for product type 'Prepaid Account'.
Statement Frequency	[Optional, Drop down] Select the frequency for issue of statement from the drop down list.
Maximum Accounts per Customer	[Optional, Numeric] Enter the maximum number of accounts allowed per customer for a given product.
Expiry Date	[Mandatory, Date editor] Enter the expiry date for the product.
Amount Parameters	
Minimum Credit Amt Per Txn	[Optional, Numeric] Enter the minimum credit amount allowed per transaction for the product. This field will be disabled for Gift Cards and Limit based Wallets .
Maximum Credit Amt Per Txn	[Optional, Numeric] Enter the maximum credit amount allowed per transaction for the product. This field will be disabled for Gift Cards and Limit based Wallets .
Minimum Debit Amt Per Txn	[Optional, Numeric] Enter the minimum debit amount allowed per transaction for the product. This field will be disabled for 'Virtual Accounts' .
Maximum Debit Amt Per Txn	[Optional, Numeric] Enter the maximum debit amount allowed per transaction for the product. This field will be disabled for Virtual Accounts .
Minimum Balance	[Optional, Numeric] Enter the minimum balance amount to be set for the account. This field is enabled only for balance holding wallets.
Maximum Balance	[Optional, Numeric] Enter the maximum balance amount to be set for the account. This field is disabled for Virtual Accounts .
Minimum Initial Loading Amount	[Optional, Numeric] Enter the minimum initial amount required to open an account. This field is enabled for 'Prepaid Cards' and 'Limit Based Wallets' only.
Maximum Initial Loading Amount	[Optional, Numeric] Enter the maximum initial amount possible to open an account.

This field is enabled for '**Prepaid Cards**' and '**Limit Based Wallets**' only.

Dormancy Parameters

Dormancy Transfer Days [Optional, Numeric]
Enter the number of inactive days allowed for the product after the last transaction date or the date of opening, whichever is later after which the account would be dormant.
Note: The existing balance if any would be transferred to Dormancy GL for Prepaid cards and GL backed wallets. For other products, it would be governed by CASA product rules.

Dormancy GL [Optional, Numeric, Ten]
Enter the dormancy ledger code for the product. The existing balance of the dormant account would be transferred here for Prepaid cards and GL backed wallets.

Minimum Balance to Avoid Dormancy [Optional, Numeric]
Enter the minimum balance to be maintained to avoid dormancy.
This field is disabled for **Virtual Accounts** and **Limit Based Wallets**.

Miscellaneous Parameters

Prepaid Card Validity Months [Optional, Numeric]
Enter the validity of prepaid cards in months.
This field is enabled only for '**Prepaid Cards**'.

Grace Period Days [Optional, Numeric]
Enter the number of days after the expiry during which the outstanding balance can be claimed.
This field is enabled only for '**Prepaid Cards**'.

Expiry GL [Optional, Numeric]
Enter the expiry ledger code for the product.

Limit Refresh Frequency [Optional, Drop down]
Select the limit to refresh frequency from the drop down list. This is the frequency at which the limit based wallet would be refreshed with the set base amount automatically.

Carry Forward Unused Limit [Optional, Checkbox]
Select the checkbox to carry over the limit to merge with next limit.

3. Enter all the relevant data.
4. Click **OK**.
5. The system displays a message saying Record Added Authorization Pending.

10.20 DPM02 - Digital Payments Limit Master Maintenance

This option enables the maintenance of various limits for digital payment products. You can set up daily parameters as well as monthly parameters for the products.


Definition Prerequisites

- STM59 - Settlement Bank Parameters

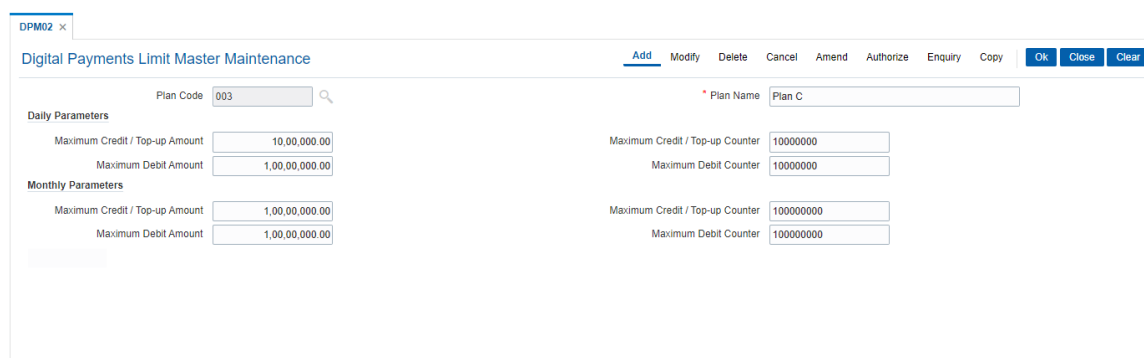
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add file to digital payment product maintenance

1. In the **Dashboard** page, Enter the Task code **DPM02** and then click  or navigate through the menus to **Back Office Transactions > Digital Payments > Digital Payments Limit Master Maintenance**.
2. You will be navigated to **Digital Payments Limit Master Maintenance** screen.

Digital Payments Limit Master Maintenance



DPM02 x

Digital Payments Limit Master Maintenance

Plan Code: 003

Plan Name: Plan C

Daily Parameters

Maximum Credit / Top-up Amount	10,00,000.00	Maximum Credit / Top-up Counter	10000000
Maximum Debit Amount	1,00,00,000.00	Maximum Debit Counter	10000000

Monthly Parameters

Maximum Credit / Top-up Amount	1,00,00,000.00	Maximum Credit / Top-up Counter	10000000
Maximum Debit Amount	1,00,00,000.00	Maximum Debit Counter	10000000

Field Description

Field Name	Description
Plan Code	[Mandatory, Numeric] Enter a Limit Plan code..
Plan Name	[Mandatory, Alphanumeric] Enter the name of the plan.
Daily Parameters	
Maximum Credit / Top-up Amount	[Optional, Numeric] Enter the maximum amount that can be credited in a day.
Maximum Credit / Top-up Counter	[Optional, Numeric] Enter the maximum number of times account can be credited in a day.
Maximum Debit Amount	[Optional, Numeric] Enter the maximum amount that can be debited in a day.
Maximum Debit Counter	[Optional, Numeric] Enter the maximum number of times account can be debited in a day.

Monthly Parameters

Maximum Credit / Top-up Amount	[Optional, Numeric] Enter the maximum amount that can be credited in a month..
Maximum Credit / Top-up Counter	[Optional, Numeric] Enter the maximum number of times account can be credited in a month.
Maximum Debit Amount	[Optional, Numeric] Enter the maximum debit allowed for the limit plan.
Maximum Debit Counter	[Optional, Numeric] Enter the maximum number of times account can be debited in a month.

3. Enter all the relevant data.
4. Click **OK**.
5. The system displays following message: "Record Added Authorisation Pending". Click **OK**.

10.21 PM002 - Payments Transaction Definition

A payment transaction represents a unique combination of a payment type and the service that it provides to the initiator of the transaction. It uniquely describes a payment message. For example, a customer is requesting transfer of funds to a customer in another bank, a Utility Company requesting collection of bill payments from accounts of its subscribers in another bank.

Using this option you can define the various payment transactions. The hold debit behavior can also be defined in this screen. Example: If you select the payment type as **SWIFT Outgoing Payment**, the SWIFT messages will be processed in FCCR and sent through FCC.


Definition Prerequisites

Not Applicable

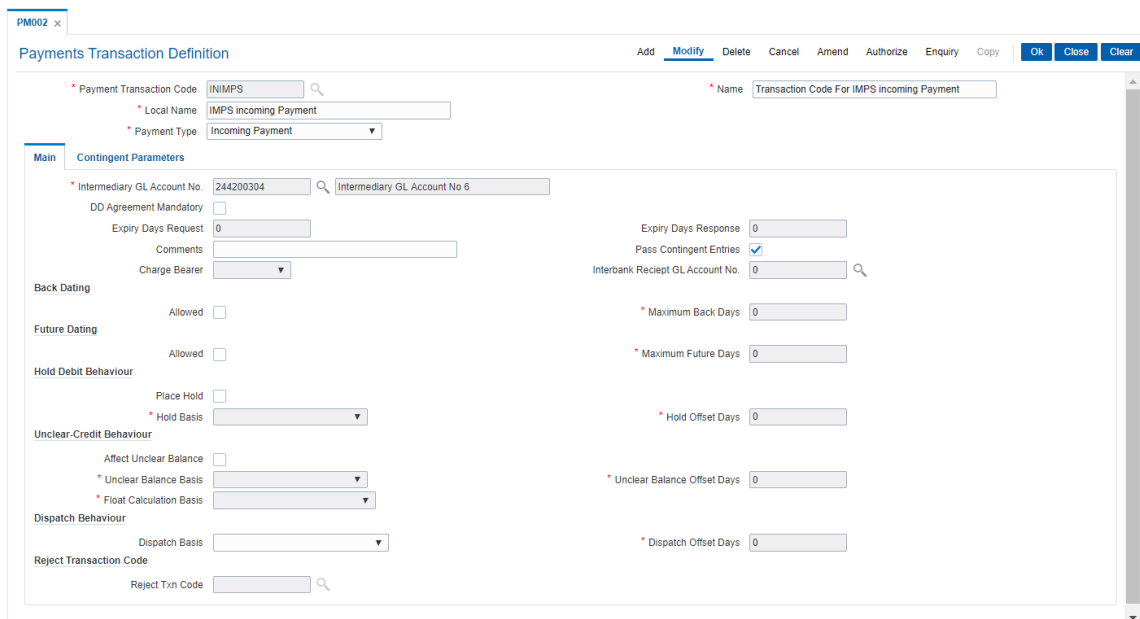
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add payments transaction details

1. In the **Dashboard** page, Enter the Task Code **PM002** and then click  or navigate through the menus to **Back Office Transactions > Payments > Payment Transaction Definition**.
2. You will be navigated to **Payments Transaction Definition** screen.

Payments Transaction Definition



Field Description

Field Name	Description
Payment Transaction Code	[Mandatory, Alphanumeric, 10] Type the payment transaction code. This code is unique for each payment transaction. This can be maintained, similar to FCC product code, if required.

- Name** [Mandatory, Alphanumeric, 120]
Type the name of the payment transaction service.
- Local Name** [Mandatory, Alphanumeric, 120]
Type the local name of the payment transaction service.
- Payment Type** [Mandatory, Drop-Down]
Select the payment type from the drop down list. The list displays the following values:
- Outgoing Payment
 - Incoming payment
 - Reject/Recall Outgoing Payment
 - Reject/Recall Incoming Payment

3. Click **Add**.
4. Enter the payment transaction code and press the **Tab** or **Enter** key.
5. Enter the transaction code name and select the payment type from the list.
6. Enter the relevant information in the various tabs.

Main

Field Description

Field Name	Description
Intermediary GL Account No.	[Mandatory, Search List] Select the intermediary GL account, to which the funds for a payment transaction can be credited or debited, from the Search List. It is a liability type GL and also used as the ISB GL.
DD Agreement Mandatory	[Optional, Check Box] Select the DD Agreement Mandatory check box to make the

existence of a DD agreement for the customer and account as mandatory when an outgoing or incoming DD is processed.

Expiry Days Request	[Conditional, Numeric, Five] Type the expiry days request in number of days. This field is enabled only if Outgoing Request For Debit (ORFD) option is selected in the Payment Type field.
Expiry Days Response	[Conditional, Numeric, Five] Type the expiry days response in number of days. This field is enabled only if ODD option is selected in the Payment Type field.
Comments	[Optional, Alphanumeric, 200] Type the brief description of the payment transaction.
Pass Contingent Entries	[Optional, Check Box] Select the Pass Contingent Entries check box to enable the system to pass contingent entries.
Charge Bearer	[Conditional, Drop-Down] Select the party to be charged for a particular payment from the drop-down list. This field is enabled only if the SWIFT transactions are selected in the Payment Type field. The options are: <ul style="list-style-type: none">• BEN• SHA• OUR The SC code can be appropriately defined for such payment types for the FLEXCUBE Retail to charge the relevant SC.
Interbank Receipt GL Account No.	[Optional, Search List] Select the suspense GL account number from the Search List.
Back Dating Allowed	[Optional, Check Box] Select the Allowed check box to allow configuration of a back date at the payment transaction level.
Maximum Back Days	[Conditional, Numeric, Five] Type the maximum number of days to which back dating is allowed. This field is enabled only if the Allowed check box is selected.
Future Dating Allowed	[Optional, Check Box] Select the Allowed check box to allow configuration of a future date at the payment transaction level.
Maximum Future Days	[Conditional, Numeric, Five] Type the maximum number of days to which transaction can be value dated in future. This field is enabled only if the Allowed check box is selected.

Hold Debit Behavior

Place Hold [Optional, Check Box]
Select the **Place Hold** check box to indicate whether a hold is required to be placed on the customer account prior to the debit.

Hold Basis [Conditional, Drop-Down]
Select the basis on which the hold will be placed on the customer account after the payment transaction from the drop-down list.
The options are:

- By Activation Date
- On Dispatch Date
- By Instruction Date

This field is enabled if the **Place Hold** check box is selected.

Hold Offset Days [Conditional, Numeric, Five]
Type the number of days for which the hold will be placed on the customer account after the payment transaction.
This field is enabled if the **Place Hold** check box is selected.

Unclear-Credit Beauvoir

Affect Unclear Balance [Optional, Check Box]
Select the **Affect Unclear Balance** check box to indicate whether the unclear balance has to be marked on the customer account prior to the credit.

Unclear Balance Basis [Conditional, Drop-Down]
Select the basis on which the unclear balance will be placed on the customer account after the payment transaction from the drop-down list.
This field is enabled only if the **Affect Unclear Balance** check box is selected.

Unclear Balance Offset Days [Conditional, Numeric, Five]
Type the number of offset days for which the unclear balance will be placed on the customer account after the payment transaction.
This field is enabled only if the **Affect Unclear Balance** check box is selected.

Float Calculation Basis [Conditional, Drop-Down]
Select the basis on which float will be calculated from the drop-down list.
The options are:

- By Activation Date
- By Counter party Value Date

This field is enabled only if the **Affect Unclear Balance** check box is selected.

Dispatch Behavior

Dispatch Basis [Optional, Drop-Down]
Select the basis on which the dispatch date is calculated from the drop-down list.
The options are:

- Activation Date
- Customer Value Date

Dispatch Offset Days [Optional, Numeric, Five]
Type the number of days by which the dispatch date can be offset.
The values can be positive or negative.

Reject Transaction Code

Reject Txn Code [Optional, Search List]
Select the reject transaction code from the Search List.

Contingent Parameters

This tab is enabled only if the **Pass Contingent Entries** check box is selected in the **Main** tab screen.

Field Description

Field Name	Description
Pass Credit Entries on	[Optional, Drop-Down] Select the date on which the contingent entries will be passed from the drop-down list. The options are: <ul style="list-style-type: none"> • On Dispatch Date • On Message Arrival Date
Contingent Nostro Receivable GL	[Optional, Search List] Select the contingent nostro receivable GL account from the Search List.
Contingent Nostro Payable GL	[Optional, Search List] Select the contingent nostro payable GL account from the Search List.
Contingent GL	[Optional, Search List] Select the contingent GL account from the Search List.

Pass Debit Entries on This field is for future use.

Pass Contingent entries on This field is for future use.

Reverse Contingent entries on This field is for future use.

7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending". Click **OK**.
9. The payment transaction details are added once the record is authorised.

10.22 PM004 - Payments Bank Branch Directory

Using this option you can maintain network details such as Network ID, Direct / Indirect participant, Clearing code, etc, in the Bank Directory. The bank directory contains information of all possible beneficiary banks and their branches that could participate in domestic transactions.

The Bank Directory will be maintained as a list of banks and the list of the branches of each bank.


Definition Prerequisites

Not Applicable

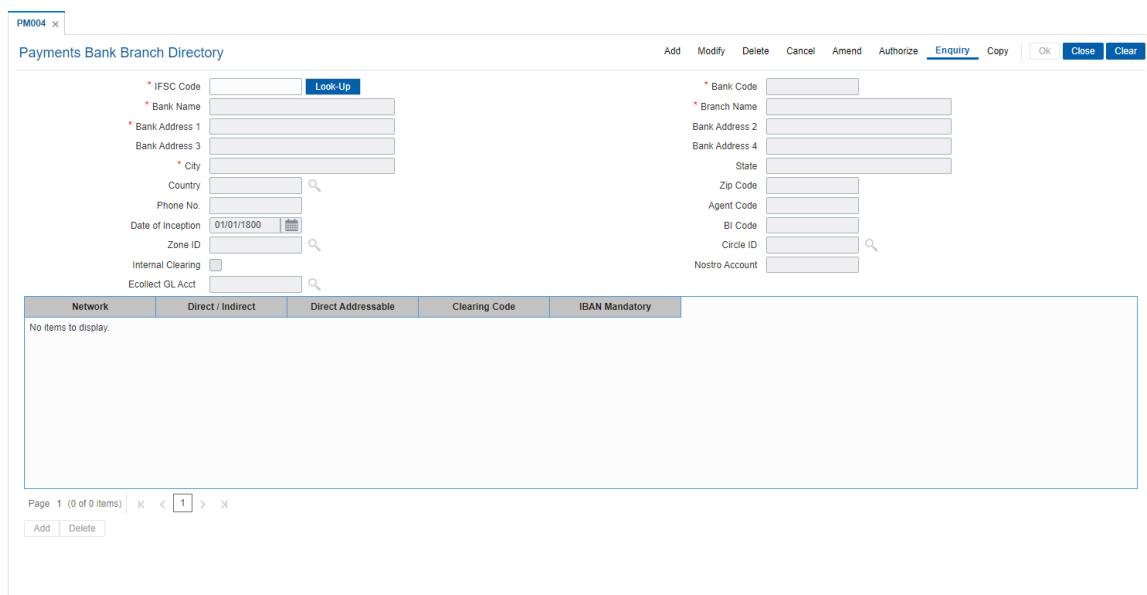
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to Standard Maintenance Procedures.

To add a bank branch directory

1. In the **Dashboard** page, Enter the Task Code **PM004** and then click  or navigate through the menus to **Back Office Transactions > Payments > Payments Bank Branch Directory**.
2. You will be navigated to **Payments Bank Branch Directory** screen.

Payments Bank Branch Directory



Field Description

Field Name	Description
IFSC Code	[Mandatory, Alphanumeric, 11] Type the bank branch's IFSC code. The code consists of 11 Characters: <ul style="list-style-type: none"> • First 4 digits represent the entity i.e bank • Fifth digit is defaulted to '0' (Zero) for future use • Last 6 digits represent the branch identity
Bank Code	[Display]

	This field displays the bank code of the bank branch for which the IFSC code is being maintained.
Bank Name	[Mandatory, Alphanumeric, 150] Type the name of the bank.
Branch Name	[Mandatory, Alphanumeric, 150] Type the name of the branch.
Bank Address 1,2,3,4	[Mandatory, Alphanumeric, 150] Type the address of the branch. You can enter the address in four lines.
City	[Mandatory, Alphanumeric, 150] Type the name of the city in which the branch is located.
State	[Optional, Alphanumeric, 150] Type the name of the state in which the branch is located.
Country	[Optional, Search List] Select the name of the country in which the bank is located from the Search List.
Zip Code	[Optional, Alphanumeric, 10] Type the zip code of the branch.
Phone No.	[Optional, Numeric, 15] Type the phone number of the branch.
Agent Code	[Optional, Numeric, 30] Type the agent code. This is the correspondent bank code. This is applicable only if there is no common network between our bank and branch code. An independent entry for this (correspondent) bank-branch is expected to be present in the Bank/branch directory.
Date of Inception	[Optional, Date editor, dd/mm/yyyy] Select the date when the bank branch becomes operative from the Date editor.
BI Code	[Optional, Alphanumeric, 150] Type the BI code corresponding to the bank code. This is the Bank Indonesia (central bank) office code specific to the bank code.
Zone ID	[Optional, Search List] Select the ID of the zone under which the bank is defined from the Search List.
Circle ID	[Optional, Search List] Select the ID of the Circle within the Zone ID, under which the bank is defined, from the Search List.
Internal Clearing	[Optional, Check Box] Select the Internal Clearing check box if the clearing is an Internal Clearing. If the bank-branch is marked for internal clearing, then transactions are settled against the Nostro account maintained against this bank-branch and need not be sent to the network.

Nostro Account	[Conditional, Alphanumeric, Nine] Type the nostro account number. This field is enabled only if the Internal Clearing check box is selected.
Ecollect GL Acct	[Optional, Search List] Select the GL account from the search list. If the GL account value is maintained, then OFCR will credit funds to this GL account for Inward NEFT returned payment where beneficiary account is not available.
Network Details	
Network	[Mandatory, Search List] Select the network ID in which the bank branch participates from the Search List.
Direct/ Indirect	[Display] This field displays whether the bank is direct or indirect participant. The value for this field will always be defaulted to Direct participant.
Direct Addressable	[Toggle] This field indicates whether the bank branch is directly addressable bank branch. If the value is Y it indicates that the bank is directly addressable.
Clearing Code	[Optional, Alphanumeric, 150] Type the clearing code. It allows the user to select the type of clearing.
IBAN Mandatory	[Toggle] If the value is Y it indicates that the IBAN ¹ is mandatory.

3. Click **Add**.
4. Enter the IFSC code and press the **Tab** or **Enter** key.

Note:
While returning the incoming payment, **FLEXCUBE** will default both sender and receiver IFSC codes as was received in the message and will not validate for the valid IFSC codes.

5. Enter the bank name, branch name, address of bank.
6. Click **Add** and add the network details.

[Payments Bank Branch Directory](#)

¹International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.

PM004 x

Payments Bank Branch Directory

Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

* IFSC Code DEMO00123457 Look-Up

* Bank Name DEMO

* Bank Address 1

Bank Address 3

* City

Country

Phone No.

Date of Inception 01/01/1800

Zone ID

Internal Clearing

Ecollect GL Acct

* Bank Code DEMO

* Branch Name ABC Branch

Bank Address 2

Bank Address 4

State

Zip Code

Agent Code

BI Code

Circle ID

Nostro Account

Network	Direct / Indirect	Direct Addressable	Clearing Code	IBAN Mandatory
IMPS	Y	Y	2345	N

Page 1 of 1 (1 of 1 items) K < 1 > X

Add Delete

7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending". Click **OK**.
9. The bank branch details are added successfully once the record is authorised.

10.23 PM008 - Network Master

Using this option, the attributes of a network are maintained. A network will represent a logical end-point for payment transactions. It will also be associated with a network adapter. The GLs corresponding to the defined network and the maximum batch size allowed through a network will also be defined here.

If the network entries are required to be passed in a specified branch then it should be maintained for each network type as the designated branch.


Definition Prerequisites

- BAM14 - Rewards and Service Charges definition

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the network master

1. In the **Dashboard** page, Enter the Task Code **PM008** and then click  or navigate through the menus to **Back Office Transactions > Payments > Network Master**.
2. You will be navigated to **Network Master** screen.

Network Master

Field Description

Field Name	Description
Network ID	[Mandatory, Alphanumeric, 16] Type the Id of the network. This Id is assigned by the user and must be unique across all networks defined in the system.
Network Name	[Mandatory, Alphanumeric, 40] Type the name of the network ID selected in the corresponding field.

Network Description	[Mandatory, Alphanumeric, 240] Type the textual description of the network.
Network Type	[Mandatory, Drop-Down] Select the network type from the drop-down list. The options are: <ul style="list-style-type: none"> • Others Network • SWIFT Network
Network Adapter	[Mandatory, Search List] Select the network adapter from the Search List. It is the ID of the adapter to which this network is linked, i.e., the physical channel to/from which payment messages will be sent/received.
Full Day - Window Period	
Start Time: (HH24:MM:SS)	[Optional, Numeric, Six, HH24:MM:SS] Type the time of the day when the network opens for transactions on a full day.
End Time: (HH24:MM:SS)	[Optional, Numeric, Six, HH24:MM:SS] Type the time of the day when the network closes for transactions on a full day.
Half Day - Window Period	
Start Time: (HH24:MM:SS)	[Optional, Numeric, Six, HH24:MM:SS] Type the time of the day when the network opens for transactions on a half day.
End Time: (HH24:MM:SS)	[Optional, Numeric, Six, HH24:MM:SS] Type the time of the day when the network closes for transactions on a half day.
Inward Settlement GL	[Mandatory, Search List] Select the network receivable GL from the Search List. This is the mirror account of the network. It is an Asset type of GL.
Outward Settlement GL	[Mandatory, Search List] Select the network payable GL from the Search List. This is the mirror account of the network . It is a Liability type of GL.
Inward Return Settlement GL	[Mandatory, Search List] Select the inward return settlement GL from the Search List.
Outward Return Settlement GL	[Mandatory, Search List] .Select the outward return settlement GL from the Search List.
Network Suspense GL	[Mandatory, Search List] Select the network suspense GL from the Search List. It is an Asset/Liability type of GL.
RTGS Own Account Transfer GL	[Mandatory, Search List] Select the RTGS Own Account Transfer GL from the Search List. It is an Asset/Liability type of GL.

Network Mask	This field is for future use.
Contracting Bank Account No.	[Optional, Alphanumeric, 50] Enter the contracting bank account number. It is the nostro account to which the network should be mapped.
Reference No Generator	[Mandatory, Drop-Down] Select the reference number generator from the drop-down list. It displays a single value, STD Ref Number . It is a stored procedure on the basis of which the system generates reference numbers for that particular network transaction.
Maximum Batch Size	[Conditional, Numeric, 30] Type the maximum batch size for the network. This field is enabled only if SKN options are selected in the Network Type field.
Pass Network Branch	[Optional, Check Box] Select the Pass Network Branch check box to select designated branch in absence of centralization.
Designated Branch	[Conditional, Search List] Select the designated branch from the Search List. This field is enabled only if the Pass Network Branch option is selected.
Poller Window Period	
Start Time: (HH24:MM:SS)	[Optional, Numeric, Six, HH24:MM:SS] Type the time to maintain the start time for poller.
End Time: (HH24:MM:SS)	[Optional, Numeric, Six, HH24:MM:SS] Type the time to maintain the end time for poller.

3. Click **Add**.
4. Enter the network Id and name.
5. Select the network adapter, network receivable, payable, and suspense GL from the Search List.
6. Enter the start time and end time depending on the processing requirement of the day.
7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending". Click **OK**.
9. The network master details are added once the record is authorised.

10.24 PM011 - External Payment Product Transaction Code Xref

Using this option you can maintain a cross reference between the external (FCC) payment product codes with the **Oracle FLEXCUBE** payment transaction codes. The payment transaction codes are unique for each payment transaction. The Service charge in **Oracle FLEXCUBE** will be based on the payment transaction codes.


Definition Prerequisites

- PM002 - Payments Transaction Definition

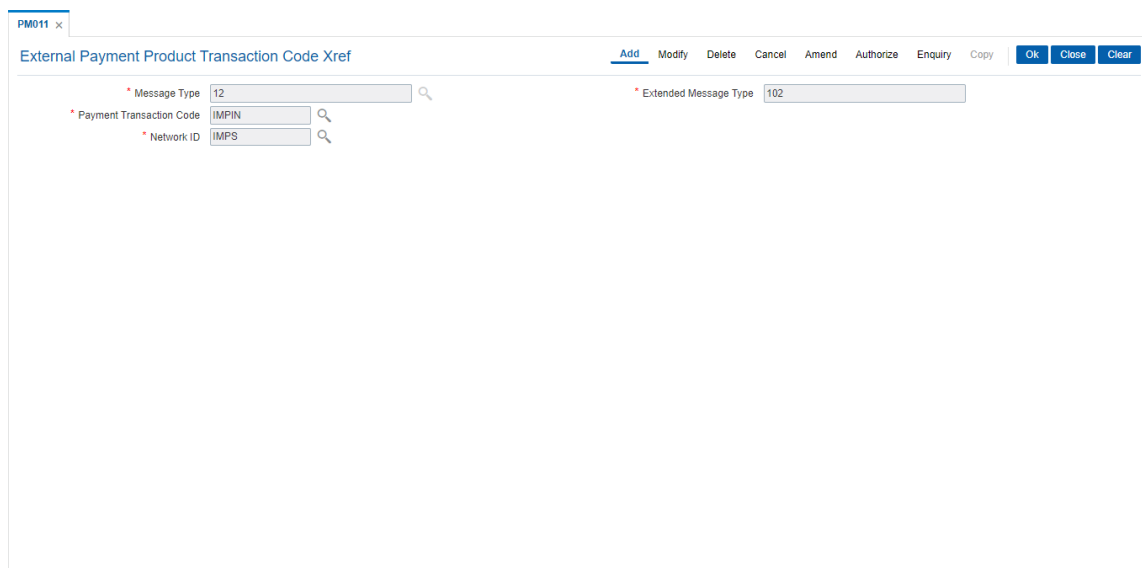
Modes Available

Add, Modify, Cancel, Delete, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add external payment product-transaction code cross reference details

1. In the **Dashboard** page, Enter the Task Code **PM011** and then click  or navigate through the menus to **Back Office Transactions > Payments > External Payment Product Transaction Code Xref**.
2. You will be navigated to **External Payment Product Transaction Code Xref** screen.

External Payment Product Transaction Code Xref



Field Description

Field Name	Description
Message Type	[Mandatory, Alphanumeric, 32] Type the message type.
Extended Message Type	[Mandatory, Alphanumeric, 32] Type the extended message type.
Payment Transaction Code	[Mandatory, Search List] Select the Oracle FLEXCUBE payment transaction code from the Search List. This can be maintained identical to the payment product code. These

codes are maintained in the **Payment Transaction Definition** (Task Code: PM002).

Network ID

[Mandatory, Search List]

Select the network ID from the Search List.

3. Type the message type and extended message type.
4. Select the payment transaction code from the Search List.

External Payment Product Transaction Code Xref

PM011 x

External Payment Product Transaction Code Xref

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Message Type 12

* Payment Transaction Code IMPIN

* Network ID IMPS

* Extended Message Type 102

5. Click **OK**.
6. The system displays the message "Record Added Authorisation Pending". Click **OK**.
7. The network message translator details are added once the record is authorised.

10.25 PM021 - Network Calendar Maintenance

The **Network Calendar** option is used to maintain the working days for the network. It is maintained for each month of the year for a network. Network Calendar Days maintenance will be allowed for the current posting date. Network Calendar can now be modified and can be marked as a holiday, half day or a working day.


Definition Prerequisites

- PM008 - Network Master

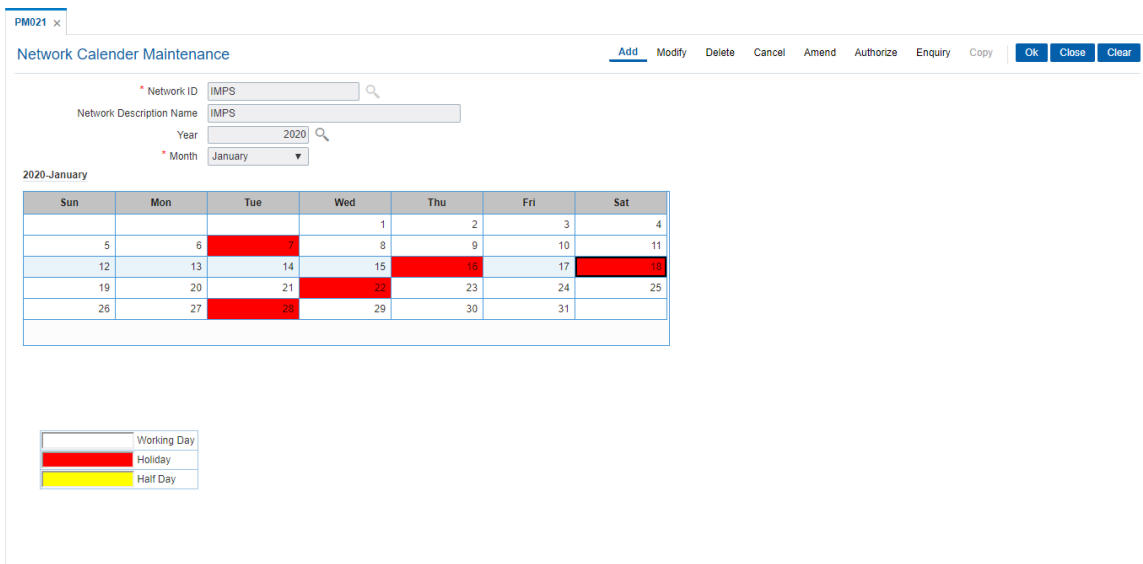
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a network calendar


1. In the **Dashboard** page, Enter the Task Code **PM021** and then click  or navigate through the menus to **Back Office Transactions > Payments > Network Calendar Maintenance**.
2. You will be navigated to **Network Calendar Maintenance** screen.

Network Calendar Maintenance




PM021 x

Network Calendar Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Network ID 

Network Description Name

Year 

* Month

2020-January

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Working Day
 Holiday
 Half Day

Field Description

Field Name	Description
Network ID	<p>[Mandatory, Search List] Select the unique network ID from the Search List. The options are:</p> <ul style="list-style-type: none"> • IMPS • NEFT • RTGS • UPI <p>It is defined by the user in which the bank is participating for the</p>

payment transactions.

This ID is maintained in the **Network Master** (Task Code:PM008) option.

Note: If the Network ID selected is IMPS, then all the days are marked as **Working Days** by default and would be disabled.

Network Description Name

[Display]

This field displays the description of the network ID.

Year

[Mandatory, Search List]

Select the year for which the calendar has to be defined from the Search List.

Month

[Mandatory, Drop-Down]

Select the month in the above selected year, for which the calendar has to be defined, from the drop-down list.

3. Click **Add**.
4. Select the network ID from the Search List.
5. Select the year from the Search List and month for network calendar from the list.
6. Select the appropriate days from the calendar.

Network Calendar Maintenance

PM021 x

Network Calendar Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Network ID IMPS

Network Description Name IMPS

Year 2020

* Month January

2020-January

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6		8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Working Day

Holiday

Half Day

7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending". Click **OK**.
9. The network calendar is added once the record is authorised.

Note: The coloured date boxes represents holidays.

10.26 PM038 - Payment Window Period Modification

Interbank settlements and outgoing payment transactions can be executed within the defined time frame. Using this option you can define the timeline for initiating and authorizing the outgoing payment transaction. The transaction will not be successful, if the record is not authorized within the maintained timeline. This maintenance is applicable only for the current process date.


Definition Prerequisites

- PM002 - Payments Transaction Definition

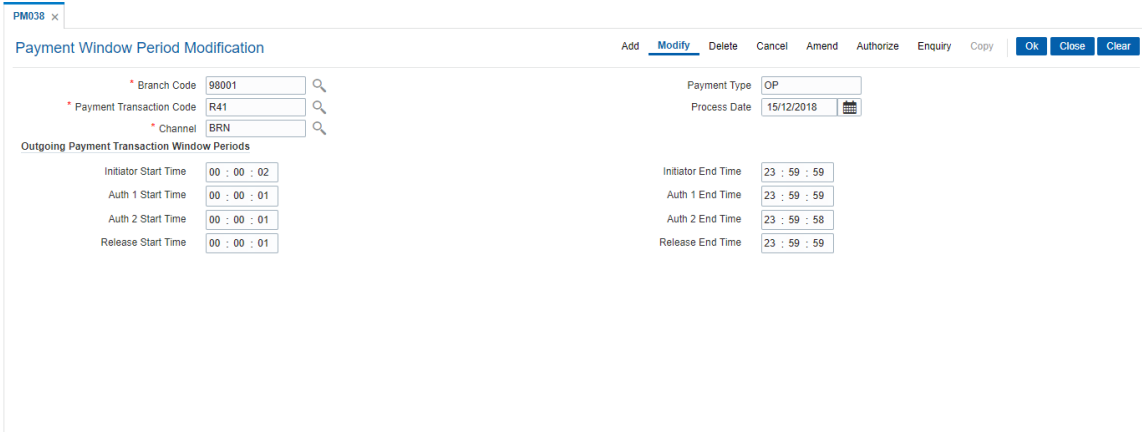
Modes Available

Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify the payment window period

1. In the **Dashboard** page, Enter the Task Code **PM038** and then click  or navigate through the menus to **Back Office Transactions > Payments > Payment Window Period Modification**.
2. You will be navigated to **Payment Window Period Modification** screen.

Payment Window Period Modification



The screenshot displays the 'Payment Window Period Modification' interface. At the top, there are navigation buttons: Add, **Modify**, Delete, Cancel, Amend, Authorize, Enquiry, Copy, and buttons for Ok, Close, and Clear. The form contains the following fields:

- Branch Code: 98001
- Payment Transaction Code: R41
- Channel: BRN
- Payment Type: OP
- Process Date: 15/12/2018

Under the 'Outgoing Payment Transaction Window Periods' section, there are two columns of time fields:

- Initiator Start Time: 00 : 00 : 02
- Auth 1 Start Time: 00 : 00 : 01
- Auth 2 Start Time: 00 : 00 : 01
- Release Start Time: 00 : 00 : 01
- Initiator End Time: 23 : 59 : 59
- Auth 1 End Time: 23 : 59 : 59
- Auth 2 End Time: 23 : 59 : 58
- Release End Time: 23 : 59 : 59

Field Description

Field Name	Description
Branch Code	[Mandatory, Search List] Select the branch code for which the window period modification is required from the Search List. These codes are maintained in the Branch Master Maintenance (Task Code: BAM03) option.
Payment Type	[Display] This field displays the payment type of the code selected from the Payment Transaction Code Search List.
Payment Transaction Code	[Mandatory, Search List] Select the payment transaction code for which the window period modification is required from the Search List. These codes are maintained in the Payments Transaction Definition (Task Code: PM002) option.

Process Date [Display]
This field displays the current process date.

Channel [Mandatory, Search List]
Select the channel id from the Search List.

Outgoing Payments Transaction Window Periods

Initiator Start Time [Mandatory, hh:mm:ss]
Type the start time for the outgoing payment transaction.
The transaction cannot be initiated before this time.

Initiator End Time [Mandatory, hh:mm:ss]
Type the end time for the outgoing payment transaction.
The transaction cannot be initiated after this time.

Auth 1 Start Time [Mandatory, hh:mm:ss]
Type the start time for the outgoing payment transaction.
Authorisation 1 cannot be performed before this time.

Auth 1 End Time [Mandatory, hh:mm:ss]
Type the end time for the outgoing payment transaction.
Authorisation 1 cannot be performed after this time.

Auth 2 Start Time [Mandatory, hh:mm:ss]
Type the start time for the outgoing payment transaction.
Authorisation 2 cannot be performed before this time.

Auth 2 End Time [Mandatory, hh:mm:ss]
Type the end time for the outgoing payment transaction.
Authorisation 2 cannot be performed after this time.

Release Start Time [Mandatory, hh:mm:ss]
Type the start time for the outgoing payment transaction.
The transaction cannot be released before this time.

Release End Time [Mandatory, hh:mm:ss]
Type the end time for the outgoing payment transaction.
The transaction cannot be released after this time.

3. Click **Modify**.
4. Select the branch code, payment transaction code and channel id from the Search List.
5. Enter the relevant details in the Outgoing Payments Transaction Window Periods section.

[Payment Window Period Modification](#)

PM038 x

Payment Window Period Modification

Add Modify Delete Cancel Amend Authorize Enquiry Copy **Ok** **Close** **Clear**

* Branch Code 98001

* Payment Transaction Code R41

* Channel BRN

Payment Type OP

Process Date 15/12/2018

Outgoing Payment Transaction Window Periods

Initiator Start Time	<input type="text" value="00 : 00 : 02"/>	Initiator End Time	<input type="text" value="23 : 59 : 59"/>
Auth 1 Start Time	<input type="text" value="00 : 00 : 01"/>	Auth 1 End Time	<input type="text" value="23 : 59 : 59"/>
Auth 2 Start Time	<input type="text" value="00 : 00 : 01"/>	Auth 2 End Time	<input type="text" value="23 : 59 : 58"/>
Release Start Time	<input type="text" value="00 : 00 : 01"/>	Release End Time	<input type="text" value="23 : 59 : 59"/>

6. Click **OK**.
7. The system displays the message "Record Added Authorisation Pending". Click **OK**.
8. The payment window period is successfully added once the record is authorised.

10.27 PM039 - Payment Transaction Attribute

The outward payment transaction can be initiated within a set time frame. The success of the outgoing payment transaction depends on several external factors like, settlement conducting entity, the payment network etc. Using this option you can maintain the various attributes for an outgoing payment transaction like, authorization level, limit amount for the transaction etc. This screen determines whether the returned transactions will require single authorization or double or no authorization.

The window time maintenance is not applicable for an inward payment transaction, as only messages with respect to discrepant incoming payments are received. These transactions can be honored by checking the received messages.


Definition Prerequisites

- PM038 - Payment Window Period Modification

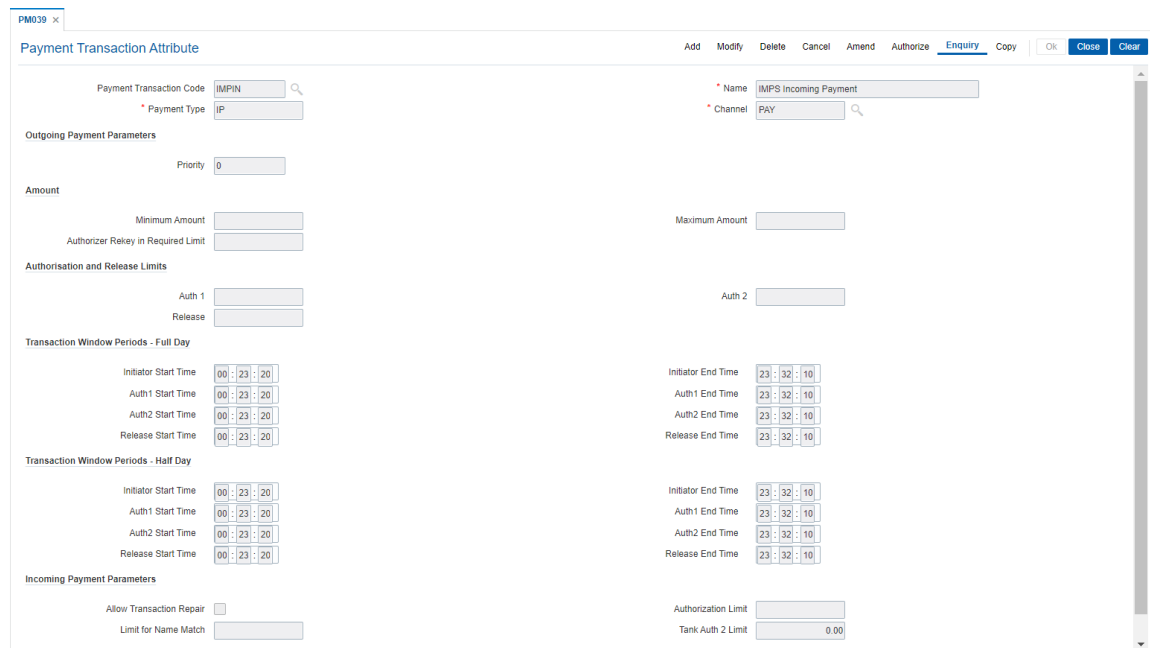
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the payment transaction attributes

1. In the **Dashboard** page, Enter the Task Code **PM039** and then click  or navigate through the menus to **Front Office Transactions > Payments Transactions > Payment Transaction Attributes**.
2. You will be navigated to **Payment Transaction Attributes** screen.

Payment Transaction Attributes



The screenshot shows the 'Payment Transaction Attribute' form in 'PM039' mode. The form is divided into several sections:

- Payment Transaction Code:** IMPIN (with a search icon).
- Payment Type:** IP (with a search icon).
- Name:** IMPS Incoming Payment (with a search icon).
- Channel:** PAY (with a search icon).
- Outgoing Payment Parameters:**
 - Priority:** 0
 - Amount:** Minimum Amount, Maximum Amount, Authorizer Rekey in Required Limit.
- Authorisation and Release Limits:**
 - Auth 1:** Release
 - Auth 2:** Release
- Transaction Window Periods - Full Day:**
 - Initiator Start Time: 00 : 23 : 20
 - Auth1 Start Time: 00 : 23 : 20
 - Auth2 Start Time: 00 : 23 : 20
 - Release Start Time: 00 : 23 : 20
 - Initiator End Time: 23 : 32 : 10
 - Auth1 End Time: 23 : 32 : 10
 - Auth2 End Time: 23 : 32 : 10
 - Release End Time: 23 : 32 : 10
- Transaction Window Periods - Half Day:**
 - Initiator Start Time: 00 : 23 : 20
 - Auth1 Start Time: 00 : 23 : 20
 - Auth2 Start Time: 00 : 23 : 20
 - Release Start Time: 00 : 23 : 20
 - Initiator End Time: 23 : 32 : 10
 - Auth1 End Time: 23 : 32 : 10
 - Auth2 End Time: 23 : 32 : 10
 - Release End Time: 23 : 32 : 10
- Incoming Payment Parameters:**
 - Allow Transaction Repair:
 - Limit for Name Match: [text field]
 - Authorization Limit: [text field]
 - Tank Auth 2 Limit: 0.00

Field Description

Field Name	Description
Payment Transaction Code	[Mandatory, Search List] Select the payment transaction code from the Search List.

These codes are maintained in the **Payments Transaction Definition** (Task Code: PM002) option.

Note: If the Transaction selected in **IMPS** (P2P / P2A / P2U / P2M / P2MP), UPI (U2A, U2AI) only **Minimum Amount** and **Maximum Amount** fields will be active.

Name	[Display] This field displays the name of the code.
Payment Type	[Display] This field displays the payment type of the code selected from the Payment Transaction Code Search List.
Channel	[Mandatory, Search List] Select the channel id from the Search List.

Outgoing Payment Parameters

These fields are enabled if the selected payment type is Outgoing.

Priority	[Optional, Numeric, Two] Type the priority of the payment transaction.
-----------------	---

Amount

Minimum Amount	[Optional, Numeric, 13, Two] Type the minimum amount for the outgoing payment transaction.
Maximum Amount	[Optional, Numeric, 13, Two] Type the maximum amount for the outgoing payment transaction.
Authorizer Re-key in Required Limit	[Optional, Numeric, 13, Two] Type the limit above which the authorizer has to re-enter the transaction amount.

Authorization and Release Limits

Auth 1	[Optional, Numeric, 13, Two] Type the limit above which the transaction has to be sent for one level of authorization.
Auth 2	[Optional, Numeric, 13, 2] Type the limit above which the transaction has to be sent for two levels of authorization.
Release	[Optional, Numeric, 13, Two] Type the limit above which the transaction has to be released.

Transaction Window Periods - Full Day

Initiator Start Time	[Mandatory, hh:mm:ss] Type the start time for the outgoing payment transaction. The transaction cannot be initiated before this time.
Initiator End Time	[Mandatory, hh:mm:ss] Type the end time for the outgoing payment transaction. The transaction cannot be initiated after this time.
Auth 1 Start Time	[Mandatory, hh:mm:ss] Type the start time for the outgoing payment transaction.

	Authorization 1 cannot be performed before this time.
Auth 1 End Time	[Mandatory, hh:mm:ss] Type the end time for the outgoing payment transaction. Authorization 1 cannot be performed after this time.
Auth 2 Start Time	[Mandatory, hh:mm:ss] Type the start time for the outgoing payment transaction. Authorization 2 cannot be performed before this time.
Auth 2 End Time	[Mandatory, hh:mm:ss] Type the end time for the outgoing payment transaction. Authorization 2 cannot be performed after this time.
Release Start Time	[Mandatory, hh:mm:ss] Type the start time for the outgoing payment transaction. The transaction cannot be released before this time.
Release End Time	[Mandatory, hh:mm:ss] Type the end time for the outgoing payment transaction. The transaction cannot be released after this time.

Transaction Window Periods - Half Day

Initiator Start Time	[Mandatory, hh:mm:ss] Type the start time for the outgoing payment transaction. The transaction cannot be initiated before this time.
Initiator End Time	[Mandatory, hh:mm:ss] Type the end time for the outgoing payment transaction. The transaction cannot be initiated after this time.
Auth 1 Start Time	[Mandatory, hh:mm:ss] Type the start time for the outgoing payment transaction. Authorization 1 cannot be performed before this time.
Auth 1 End Time	[Mandatory, hh:mm:ss] Type the end time for the outgoing payment transaction. Authorization 1 cannot be performed after this time.
Auth 2 Start Time	[Mandatory, hh:mm:ss] Type the start time for the outgoing payment transaction. Authorization 2 cannot be performed before this time.
Auth 2 End Time	[Mandatory, hh:mm:ss] Type the end time for the outgoing payment transaction. Authorization 2 cannot be performed after this time.
Release Start Time	[Mandatory, hh:mm:ss] Type the start time for the outgoing payment transaction. The transaction cannot be released before this time.
Release End Time	[Mandatory, hh:mm:ss] Type the end time for the outgoing payment transaction. The transaction cannot be released after this time.

Incoming Payment Parameters

These fields are enabled if the selected payment type is Incoming.

- Allow Transaction Repair** [Optional, Check Box]
Select the **Allow the Transaction Repair** checkbox to allow the system to repair incoming payment transactions.
- Authorization Limit** [Optional, Numeric, 13, Two]
Type the limit above which the incoming transaction has to be authorized.
- Limit for Name Match** [Optional, Numeric, 13, Two]
Type the limit above which the beneficiary name matching is to be done.
- Tank Auth 2 Limit** [Optional, Numeric, 13, Two]
Type the value for dual authorization for tanked payments.
The limit amount set will be solely responsible for identifying whether dual authorization is required for a tanked transaction or not. Dual auth limit maintained for tanked payments will always be lesser than or equal to the authorization limit maintained

3. Click **Add**.
4. Select the payment transaction code and channel id from the Search List.
5. Enter the outgoing payment parameters.
OR
Enter the incoming payment parameters.

Payment Transaction Attributes

The screenshot shows a web application interface for adding payment transaction attributes. The form is titled "Payment Transaction Attribute" and has a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, Clear. The form is divided into several sections:

- Payment Transaction Code:** IMPIN
- Payment Type:** IP
- Name:** IMPS Incoming Payment
- Channel:** [Searchable]
- Outgoing Payment Parameters:**
 - Priority: [Input]
 - Amount:
 - Minimum Amount: [Input]
 - Maximum Amount: [Input]
 - Authorizer Rekey in Required Limit: [Input]
- Authorisation and Release Limits:**
 - Auth 1: [Input]
 - Auth 2: [Input]
 - Release: [Input]
- Transaction Window Periods - Full Day:**
 - Initiator Start Time: [Time Picker]
 - Auth1 Start Time: [Time Picker]
 - Auth2 Start Time: [Time Picker]
 - Release Start Time: [Time Picker]
 - Initiator End Time: [Time Picker]
 - Auth1 End Time: [Time Picker]
 - Auth2 End Time: [Time Picker]
 - Release End Time: [Time Picker]
- Transaction Window Periods - Half Day:**
 - Initiator Start Time: [Time Picker]
 - Auth1 Start Time: [Time Picker]
 - Auth2 Start Time: [Time Picker]
 - Release Start Time: [Time Picker]
 - Initiator End Time: [Time Picker]
 - Auth1 End Time: [Time Picker]
 - Auth2 End Time: [Time Picker]
 - Release End Time: [Time Picker]
- Incoming Payment Parameters:**
 - Allow Transaction Repair:
 - Limit for Name Match: [Input]
 - Authorization Limit: [Input]
 - Tank Auth 2 Limit: 0.00

6. Click **OK**.
7. The system displays the message "Record Added Authorization Pending". Click **OK**.
8. The payment attributes are successfully added once the record is authorized.


10.28 PM047 - NEFT Batch Return Cutoff

This option enables maintaining parameters for NEFT Batch timings and corresponding Return cutoff timings.

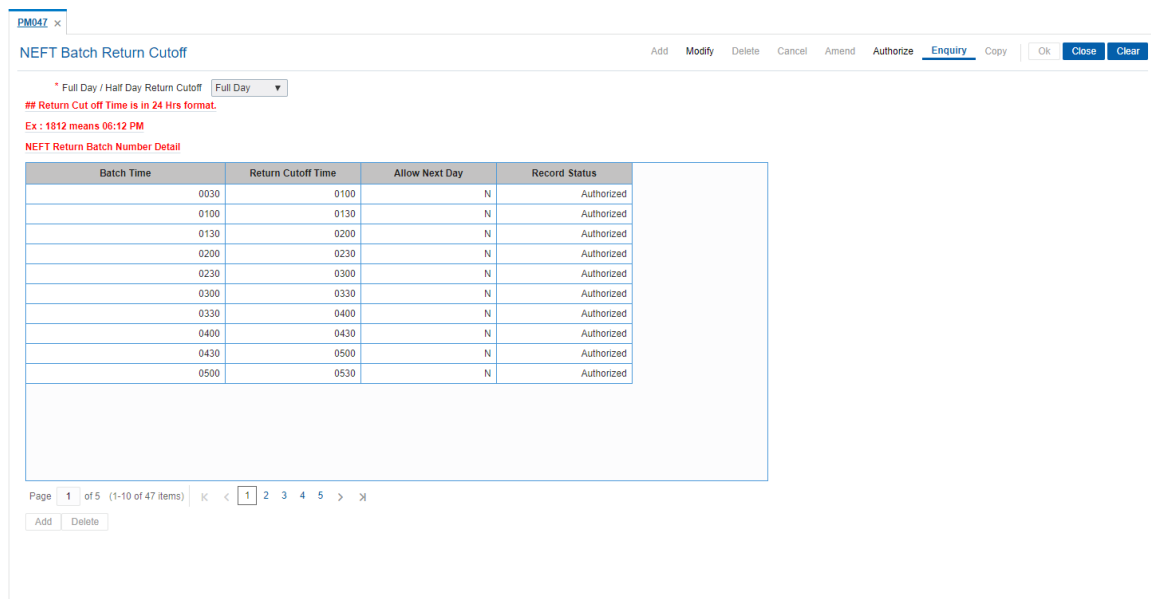
Modes Available

Modify, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify NEFT Batch Time Detail details

1. In the **Dashboard** page, Enter the Task code **PM047** and then click  or navigate through the menus to **Back Office Transactions > Payments > NEFT Batch Return Cutoff**.
2. You will be navigated to **NEFT Batch Return Cutoff** screen. Click **Modify**.

NEFT Batch Return Cutoff



PM047 x

NEFT Batch Return Cutoff

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Full Day / Half Day Return Cutoff [Full Day ▼]

Return Cut off Time is in 24 Hrs format.
Ex : 1812 means 06:12 PM

NEFT Return Batch Number Detail

Batch Time	Return Cutoff Time	Allow Next Day	Record Status
0030	0100	N	Authorized
0100	0130	N	Authorized
0130	0200	N	Authorized
0200	0230	N	Authorized
0230	0300	N	Authorized
0300	0330	N	Authorized
0330	0400	N	Authorized
0400	0430	N	Authorized
0430	0500	N	Authorized
0500	0530	N	Authorized

Page 1 of 5 (1-10 of 47 items) < > 1 2 3 4 5 >

Add Delete

Field Description

Field Name	Description
Full Day/Half Day Return Cutoff	[Mandatory, Drop down] Select Full Day/Half Day Return Cutoff option from the drop down menu. The options are: <ul style="list-style-type: none"> • Full Day • Half Day
Batch Time	[Mandatory, hh:mm:ss] Type the end time for the NEFT hourly settlement batch. Transactions cannot be included as a part of this batch beyond this time.
Return Cut off Time	[Mandatory, hh:mm:ss] Type the end time for the incoming return transaction.

Return transaction cannot be initiated as a part of this batch beyond this time.

Allow Next Day

[Optional, Check Box]

Specify whether the transaction done on current day can be eligible for return after cutoff of next day

Record Status

[Display]

This field displays the record status.

3. Select the **Full Day/Half Day Return Cutoff** from the list.
4. Enter the values and then click **OK**.
5. The system displays a message saying Record Added Authorization Pending. Click **OK**.

10.29 PMM01 - Payment Site Reject Code Xref

Using this option you can maintain all the reject reasons. An internal reject reason code is assigned to each rejected payment by **FLEXCUBE**.

The cross-reference between the reject reason codes assigned by the payments clearing house / central bank and the **FLEXCUBE** reject codes is maintained using this option. You can map the internal reject codes with the one provided on-site.


Definition Prerequisites

Not Applicable

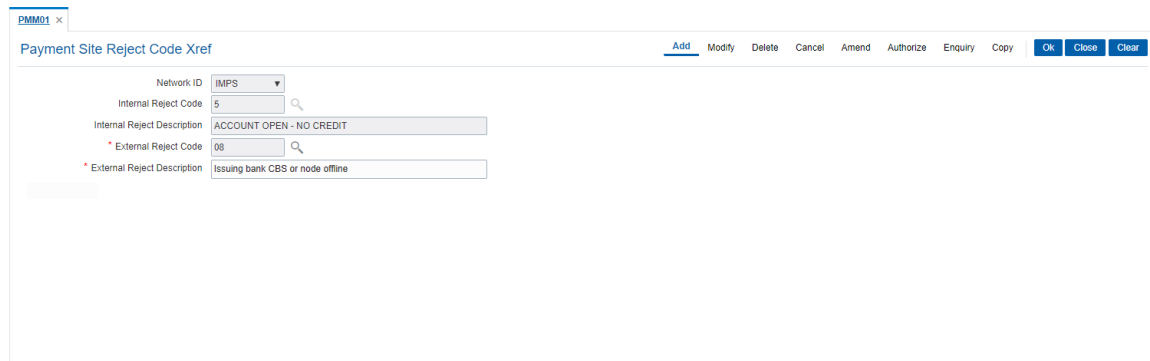
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to Standard Maintenance Procedures.

To add payment site reject code

1. In the **Dashboard** page, Enter the Task Code **PMM01** and then click  or navigate through the menus to **Back Office Transactions > Payments > Payment Site Reject Code Xref**.
2. You will be navigated to **Payment Site Reject Code Xref** screen.

Payment Site Reject Code Xref



Field Description

Field Name	Description
Network ID	[Drop-down] Select the network id from the drop down list. The options are: <ul style="list-style-type: none">• NEFT• RTGS• IMPS• UPI• APBS• ACH-CR• ACH-DR• MMS
Internal Reject Code	[Mandatory, Numeric, 50] Type the internal reject code for the system.

	It is the FLEXCUBE reject code, which will be tagged to each reject payment transaction.
Internal Reject Description	[Display] The system displays the reject description for the selected code.
External Reject Code	[Mandatory, Numeric, 50] Select the reject code as per NPCI/ any external system handling the respective network.
External Reject Description	[Mandatory, Alphanumeric, 40] The system displays the reject description for the selected code. Type the external reject description to modify the default description.

3. Click **Add**.
4. Enter the internal reject code and site category.
5. Enter the site reject code and reject text.
6. Select the reject type from the list.
7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending". Click **OK**.
9. The payment site reject code Xref is added once the record is authorised.

10.30 PM051 - Payment Gateway IFSC Code Maintenance

Using this option, you can maintain the IFSC code of the bank that will need to be used in payment gateways.


Definition Prerequisites

- [BAM20 - Bank Codes Maintenance](#)

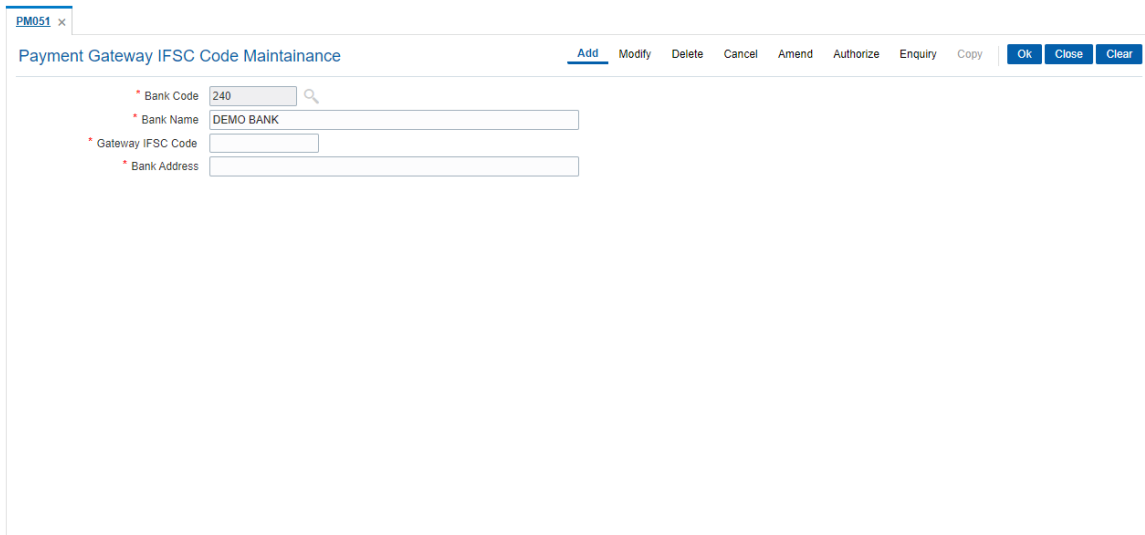
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain the IFSC code of the bank

1. In the **Dashboard** page, Enter the Task Code **PM051** and then click  or navigate through the menus to **Back Office Transactions > Master > Payment Gateway IFSC Code Maintenance**.
2. You will be navigated to **Payment Gateway IFSC Code Maintenance** screen. Click **Add**.

Payment Gateway IFSC Code Maintenance



Field Description

Field Name	Description
Bank Code	[Mandatory, Search list] Select the Bank Code from the Search list.
Bank Name	[Mandatory, Alphanumeric] Enter the bank name.
Gateway IFSC Code	[Mandatory, AlphaNumeric] Enter the valid IFSC Code of one of the branches of the bank.
Bank Address	[Mandatory, AlphaNumeric] Enter the address of the gateway IFSC branch.

3. Select the **Bank Code** from the Pick list.
4. Enter the Gateway IFSC Code and Bank Address.
5. Click **OK**.
6. The system displays a message saying Record Added Authorization Pending.

10.31 PM055 - Payment File Settlement Parameters

This option enables capturing of settlement parameters for different payment file types. Presently it is used for Adhaar Payment Bridge System (APBS), National Automated Clearing House(NACH) and Electronic Clearing System (ECS).

Payment file settlement parameters can be captured by both the Sponsor Bank and Destination Bank. The user will have to input the settlement GL's of the Sponsor Bank or Destination bank or both based on whether the bank is Sponsor Bank or Destination Bank. The record can be saved and authorized. There will be only one record maintained for each payment type.


Definition Prerequisites

- STM59 - Settlement Bank Parameters
- GLDCHACT – Chart of Accounts

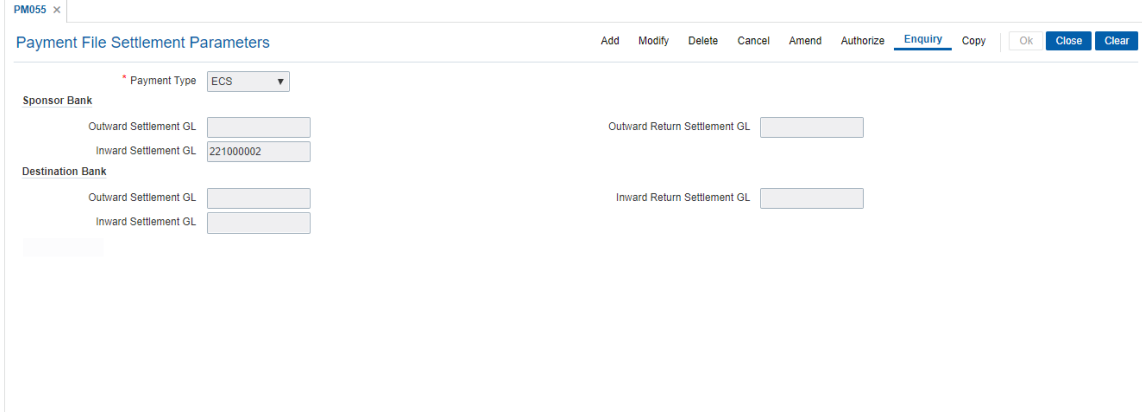
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add file settlement details

1. In the **Dashboard** page, Enter the Task Code **PM055** and then click  or navigate through the menus to **Back Office Transactions > Payments > Payment File Settlement Parameters**.
2. You will be navigated to **Payment File Settlement parameters** screen. Click **Add**.

Payment File Settlement parameters



Field Description

Field Name	Description
Payment Type	[Mandatory, Drop down] Select the Payment File Type from the drop down menu. The options are: <ul style="list-style-type: none"> • APBS • ACH • ECS
Sponsor Bank	

Outward Settlement GL	<p>[Optional, Numeric] Enter the Outward Settlement GL of sponsor bank. This is the GL where funds will be credited on receiving funds from Benefit Provider It will be a liability GL.</p> <p>In case of ACH / ECS Credit and APBS processing, this GL will be credited on uploading Input file from Benefit provider</p> <p>If return settlement GL is provided, then this GL should also be provided. Note: This field is not applicable and disabled for ECS</p>
Outward Return Settlement GL	<p>[Optional, Numeric] Enter the Return Settlement GL of Sponsor Bank.</p> <p>This is the GL which will be debited and funds will be given to benefit provider, for funds successfully not credited to Beneficiary.</p> <p>In case of ACH Credit and APBS processing, this GL will be credited on uploading response debit file from NPCI”</p> <p>Note: This field is not applicable and disabled for ECS</p>
Inward Settlement GL	<p>[Optional, Numeric] Enter the Inward Settlement GL. This is the GL that will be debited if the funds are successfully received from destination bank. In case of ACH/ECS debit processing, this GL will be debited on uploading return file from NPCI. It will be a liability GL Note: This field is not applicable and disabled for APBS</p>
Destination Bank	
Outward Settlement GL	<p>[Optional, Numeric] Enter the Outward Settlement GL of destination bank. This GL will be credited in the destination bank on receiving ACH inward debit file from NPCI. This will be a liability GL. Note: This field is not applicable and disabled for ECS and APBS.</p>
Inward Return Settlement GL	<p>[Optional, Numeric] Enter the Inward Return Settlement GL of Destination Bank. This GL will be credited in the destination bank on receiving ACH inward credit file from NPCI, for failed to credit funds. This will be a liability GL Note: This field is not applicable and disabled for ECS</p>
Inward Settlement GL	<p>[Optional, Numeric] Enter the Inward Settlement GL of destination bank. This GL will be debited in the destination bank on receiving ACH inward credit file from NPCI. This will be a liability GL. Note: This field is not applicable and disabled for ECS</p>

3. Select the **Payment Type** from the list.
4. Enter the GL values and Click **OK**.
5. The system displays a message saying Record Added Authorization Pending.

Payment File Settlement Parameters

[Add](#) [Modify](#) [Delete](#) [Cancel](#) [Amend](#) [Authorize](#) [Enquiry](#) [Copy](#)

Payment Type

Sponsor Bank

Outward Settlement GL

Inward Settlement GL

Destination Bank

Outward Settlement GL

Inward Settlement GL

Outward Return Settlement GL

Inward Return Settlement GL

10.32 PM056 - Payment File Provider Details

This option is used to capture the details of Payment File Provider. This is to be maintained by sponsor bank. There will be only one record per Provider Unique ID and Payment Type combination.


Definition Prerequisites

- PM055 - Payment File Settlement Parameters
- PM004 - Bank Branch Directory

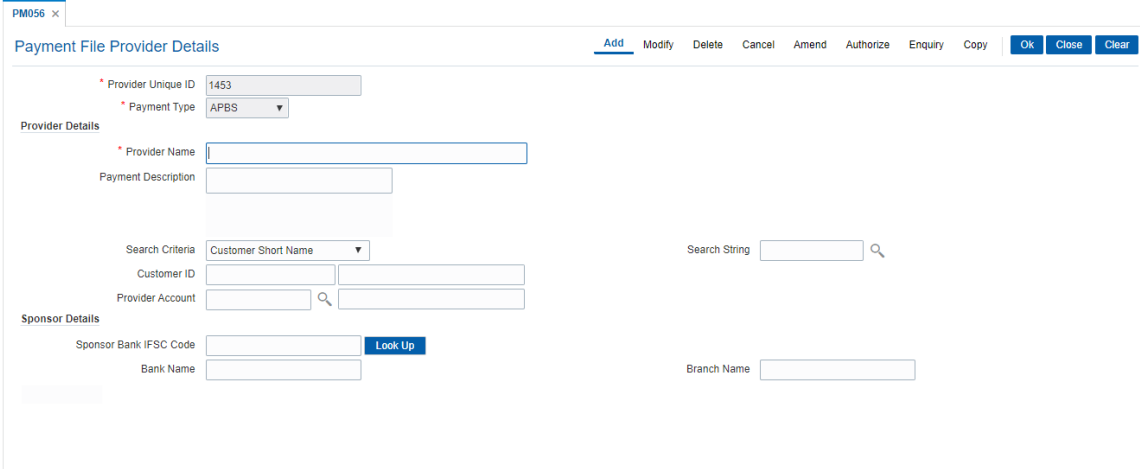
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add file provider details

1. In the **Dashboard** page, Enter the Task Code **PM056** and then click  or navigate through the menus to **Back Office Transactions > Payments > Payment File Provider Details**
2. You will be navigated to **Payment File Provider Details** screen.
3. Click **Add**.
4. Enter Provider unique ID and then select Provider type from the list.
5. Enter provider details and sponser details.
6. Click **OK**.

Payment File Provider Details



The screenshot shows the 'Payment File Provider Details' form. At the top, there is a tab labeled 'PM056 x'. Below the tab, the form title 'Payment File Provider Details' is displayed. To the right of the title are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'OK', 'Close', and 'Clear'. The form contains several input fields: 'Provider Unique ID' with the value '1453', 'Payment Type' with a dropdown menu showing 'AFBS', 'Provider Name', 'Payment Description', 'Search Criteria' with a dropdown menu showing 'Customer Short Name', 'Customer ID', 'Provider Account', 'Sponsor Bank IFSC Code' with a 'Look Up' button, 'Bank Name', and 'Branch Name'. There is also a 'Search String' field with a magnifying glass icon.

Field Description

Field Name	Description
Provider Unique ID	[Mandatory, Alphanumeric, Seven] Enter the Unique Number allotted by NPCI. The first two digits will be state code followed by five digit scheme code.
Payment Type	[Mandatory, Drop down] Select the Payment File Type from the drop down. The options are:

- APBS
- ACH
- ECS

Provider Details

Provider Name	[Mandatory, Text, 105] Enter the Name of the organization providing the benefit
Payment Description	[Optional, Text, 254] Enter Information about the Payment scheme.
Search Criteria	[Mandatory, Drop down] Select the Search Criteria for the customer from the drop down.
Search String	[Mandatory, Text] Enter the search string for the customer.
Customer ID	[Display] This field displays the customer ID of the benefit provider in the sponser bank.
Provider Account	[Optional, Search List] Select the Account number of Benefit Provider for charging SC from the Search List. All the accounts related with the customer will be displayed in the Search List. This account will be used to debit funds while processing ACH input credit file/APBS Input Credit file from Utility provider/DBT Provider, if User's account (utility provider) is not available in the input file
Provider Account Name	[Display] Displays the Account name.
Sponsor Details	
Sponsor Bank IFSC Code	[Mandatory, Search List] Select the IFSC code of the sponsor bank using the search function.
Bank Name	[Display] This field displays the name of the bank.
Branch Name	[Display] This field displays the name of the branch.

10.33 PR001 - Tier Lookup Definition

Using this option you can maintain tier definition codes. It can be tiered or non - tiered. The tiers for pricing are defined as per the business policy of the bank. Tiers can be set up on the basis of amount of loan, term of the loan or combination of both term and tenor. Tiers can also be maintained arbitrarily without following any basis. The tier definition is independent of the rate type and the tier criteria is always cumulative.

Tier definition is linked to a rate type by using the **Rate Chart Maintenance** (Task Code: PR002) option. It can be linked either to a fixed rate or a variable rate or both portions of a rate chart, and can be reused across rate charts.

If any modifications are done to an existing tier look up definition, the changes are not reflected in the existing rate charts to which it is mapped. Only new rate charts created using the revised tier lookup definition are impacted. But if an existing rate chart is modified with a new effective date, the changes to the tier lookup definition used in that rate chart will be applicable.

Note: Tier lookup definition cannot be deleted if it is mapped to a rate chart.


Definition Prerequisites

Not Applicable

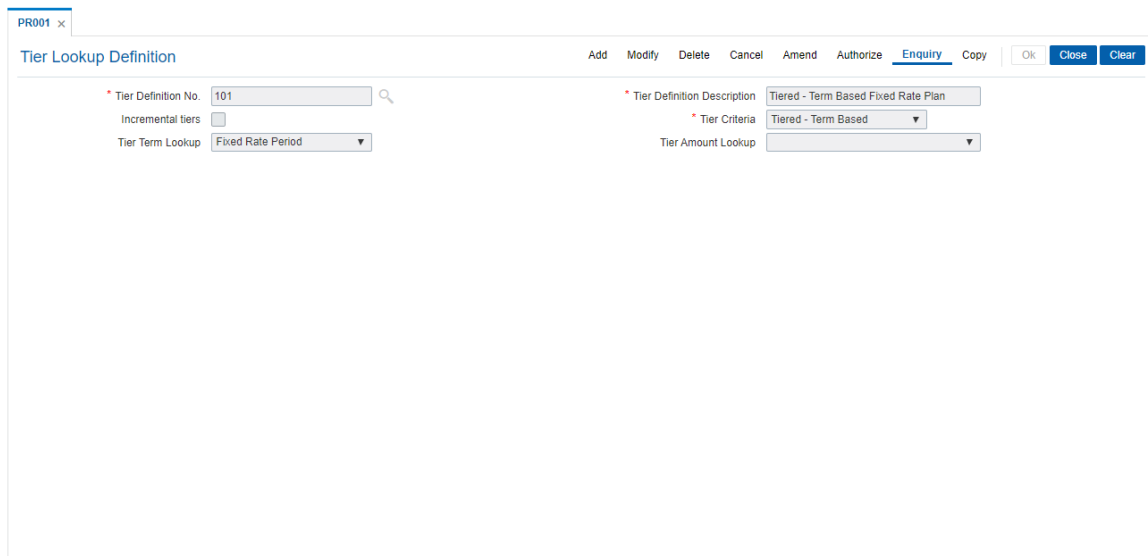
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the tier definition code

1. In the **Dashboard** page, Enter the Task Code **PR001** and then click  or navigate through the menus to **Back Office Transactions > Loan Definitions > Tier Lookup Definition**.
2. You will be navigated to **Tier Lookup Definition** screen.

Tier Lookup Definition



PR001 x

Tier Lookup Definition

Add Modify Delete Cancel Amend Authorize **Enquiry** Copy Ok Close Clear

* Tier Definition No. 101

Incremental tiers

Tier Term Lookup Fixed Rate Period

* Tier Definition Description Tiered - Term Based Fixed Rate Plan

* Tier Criteria Tiered - Term Based

Tier Amount Lookup

Field Description

Field Name	Description
------------	-------------

Tier Definition No.	[Mandatory, Numeric, Ten] Type the unique tier number.
Tier Definition Description	[Mandatory, Alphanumeric, 40] Type the description to identify a tier.
Incremental Tiers	[Optional, Checkbox] Select the Incremental Tiers checkbox.
Tier Criteria	[Mandatory, Drop-Down] Select the tier criteria from the drop-down list. The options are: <ul style="list-style-type: none"> • Non Tiered • Tiered - Term Based • Tiered - Amount Based • Tiered - Amount Term Based
Tier Term Lookup	[Conditional, Drop-Down] Select the tier term look up from the drop-down list. It is the tiered term on which the price is derived. The options are: <ul style="list-style-type: none"> • Fixed Rate Period: If this option is selected ,then the base rate determination in the rate chart is on the basis of the fixed term of the loan. • Variable Rate Period: If this option is selected, then the base rate determined in the rate chart is on the basis of the variable term of the loan. • Sanction Term: If this option is selected, then the base rate determined in the rate chart is on the basis of the total loan term. <p>This field is enabled, if the Tiered - Term Based or Tiered - Amount Term Based option is selected from the Tier Criteria drop-down list.</p>
Tier Amount Lookup	[Conditional, Drop-Down] Select the tier amount lookup from the drop-down list. It is the tiered amount on which the price is derived. The options are as follows: <ul style="list-style-type: none"> • Sanctioned Amount: If this option is selected, the base rate determined in the rate chart is on the basis of the sanctioned loan amount. • Disbursed Amount: If this option is selected, the base rate determined in the rate chart is on the basis of the disbursed loan amount. <p>This field is enabled, if the Tiered - Amount Based or Tiered - Amount Term Based option is selected from the Tier Criteria drop-down list.</p>

3. Click **Add**.
4. Enter the tier definition number and description.
5. Select the tier criteria from the list.
6. Enter the other relevant information.

Tier Lookup Definition

PR001 x

Tier Lookup Definition

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Tier Definition No. 101

Incremental tiers

Tier Term Lookup Fixed Rate Period

* Tier Definition Description Tiered - Term Based Fixed Rate Plan

* Tier Criteria Tiered - Term Based

Tier Amount Lookup

7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending". Click **OK**.
9. The tier definition code is added once the record is authorised.

10.34 PR002 - Loan Chart Maintenance

The pricing setup calculates the margin of premium or discount that needs to be charged as per the defined evaluation parameter in the system. The evaluated margin is then added or deducted from the base rate maintained under rate chart. Using this option you can setup a rate chart. A rate chart is a combination of various price points guided by the tier criteria defined in the **Tier Look-up Definition** (Task Code: PR001) option. Each tier look up definition needs to be linked to a rate type. You can define fixed or variable rate offering or a combination in a single rate chart.

If the pricing policy is tiered, then the pricing points of the rate chart are setup corresponding to the defined tiers. If the pricing policy is non-tiered, a single base rate as fixed/variable rate offering is defined.

This screen should be used to define Loan Chart for Regular Interest as well as Post Maturity Interest. For various penalty rates the chart can be defined in LN060.


Definition Prerequisites

- PR001 - Tier Look up Definition

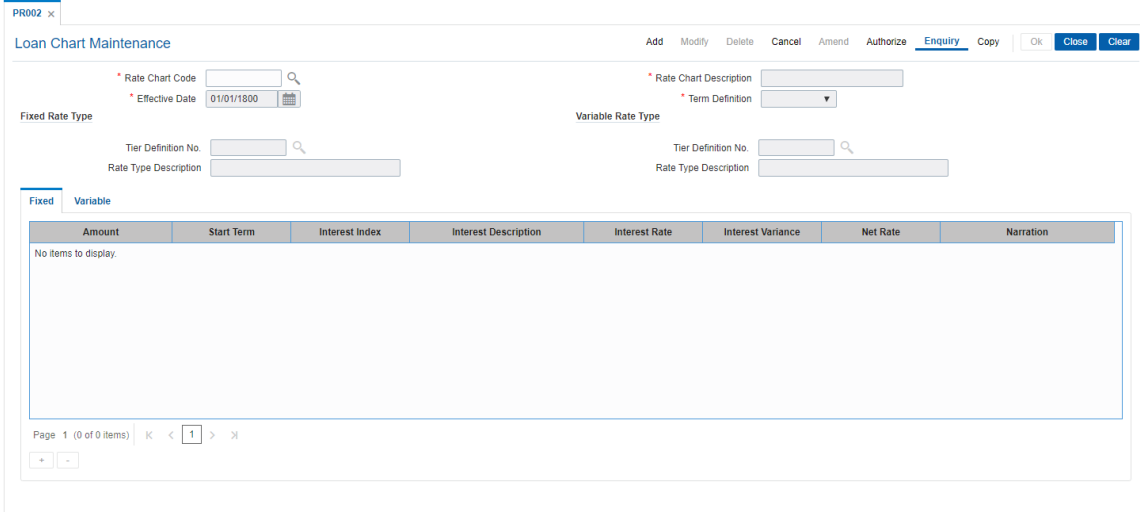
Modes Available

Add, Cancel, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To set up a rate chart

1. In the **Dashboard** page, Enter the Task code **PR002** and then click  or navigate through the menus to **Back Office Transactions > Loan Definitions > Loan Chart Maintenance**.
2. You will be navigated to **Loan Chart Maintenance** screen.

Loan Chart Maintenance



Field Description

Field Name	Description
Rate Chart Code	[Mandatory, Numeric] Type the unique rate chart code.
Rate Chart	[Mandatory, Alphanumeric, 40]

Description	Type the description for the rate chart.
Effective Date	[Mandatory, Date editor, dd/mm/yyyy] Type the date from which the rate chart will come into effect or select it from the date editor.
Term Definition	[Mandatory, Drop-Down] Select the term definition from the drop-down list. The options are: <ul style="list-style-type: none"> • Weeks • Months

It is mandatory to select either **Fixed** or **Variable** rate type.

Fixed Rate Type

Tier Definition No.	[Optional, Search List] Type the tier definition code or select it from the Search List. It is the tier definition on the basis of which the fixed rate offering is to be defined. The Search List displays all the tier definitions maintained in the Tier Look-up Definition (Task Code: PR001) option, except for the tier definitions where the Variable Rate Period option is selected from the Tier Term Look up drop-down list.
----------------------------	--

Rate Type Description	[Display] This field displays the description corresponding to the selected tier definition.
------------------------------	---

Variable Rate Type

Tier Definition No.	[Optional, Search List] Type the tier definition code or select it from the Search List. It is the tier definition on the basis of which the variable rate offering is to be defined. The Search List displays all the tier definitions maintained in the Tier Look-up Definition (Task code: PR001) option, except for the tier definitions where the Fixed Rate Period option is selected from the Tier Term Look up drop-down list.
----------------------------	--

Rate Type Description	[Display] This field displays the description corresponding to the selected tier definition.
------------------------------	---

3. Click **Add**.
4. Enter the rate chart code and description.
5. Enter the effective date or select from the date editor.
6. Select the term definition from the list.
7. Enter the appropriate rate type details.

[Loan Chart Maintenance](#)

PR002 x

Loan Chart Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

* Rate Chart Code: 2334
 * Effective Date: 02/12/2018

Fixed Rate Type Variable Rate Type

Tier Definition No.: 104
 Rate Type Description: Tiered Amount Based Plan

Tier Definition No.: 107
 Rate Type Description: Tiered Amount Term Based Sanction Term

Fixed Variable

Amount	Start Term	Interest Index	Interest Description	Interest Rate	Interest Variance	Net Rate	Narration
0.00		4	Loan Interest Index 4	3.50000	2.00000	5.50000	

Page 1 of 1 (1 of 1 items) | K < 1 > X

8. The system displays the appropriate tab depending on the rate type option selected.
9. Click + icon to add the details in the relevant tab.

Fixed

PR002 x

Loan Chart Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

* Rate Chart Code: 2334
 * Effective Date: 02/12/2018

Fixed Rate Type Variable Rate Type

Tier Definition No.: 104
 Rate Type Description: Tiered Amount Based Plan

Tier Definition No.: 107
 Rate Type Description: Tiered Amount Term Based Sanction Term

Fixed Variable

Amount	Start Term	Interest Index	Interest Description	Interest Rate	Interest Variance	Net Rate	Narration
0.00		4	Loan Interest Index 4	3.50000	2.00000	5.50000	

Page 1 of 1 (1 of 1 items) | K < 1 > X

Field Description

Column Name	Description
Amount	<p>[Conditional, Numeric, 13, Two] Type the fixed slab amount. The amount defined in each slab is the start amount of that slab. The amount range for each slab = Amount defined in the subsequent slab – Amount defined in the current slab For Example: First slab : 0 Second slab : 30,000 Third slab 50,000 The amount range for first slab is from 0 to 29999 The amount range for second slab will be 30000 to 49999 The amount range for third slab will be any amount >= 50,000 This field is enabled, if rate chart type is tiered and the Tiered - Amount Based or Tiered - Amount Term Based option is selected from the Tier Criteria drop-down list in the Tier Look-up Definition (Task Code: PR001) option.</p>
Start Term	<p>[Conditional, Numeric, Three] Type the fixed start term. The term defined in each slab is the start term of that slab. The term range for each slab = Term defined in the subsequent slab – Term defined in the current slab. For Example: First slab: 12 Second slab: 24 Third slab: 36 The term range for first slab is from 12 to 23. The term range for second slab will be 24 to 35 The term range for third slab will be any term >= 36 This field is enabled, if rate chart type is tiered and the Tiered - Term Based or Tiered - Amount Term Based option is selected from the Tier Criteria drop-down list in the Tier Look-up Definition (Task Code: PR001) option.</p>
Interest Index	<p>[Mandatory, Search List] Select the interest index code from the Search List. The Search List displays the list of authorised index codes available for loan. If the rate offering is tiered, then the base rate applicable for the amount/ tier is selected. If the rate offering is non-tiered, then the single base rate is selected.</p>
Interest Description	<p>[Display] This column displays the description of the interest index code selected in the corresponding column.</p>
Interest Rate	<p>[Display] This column displays the interest rate applicable for the index code selected. It displays up to 10 digits after decimal.</p>
Interest Variance	<p>[Conditional, Numeric, 3, Five] Type the Interest Variance. It accepts the value ranging from -100 to 100.</p>

Net Rate

[Display, Numeric, 3, Two]
This column displays the summation of Interest Rate and Interest Variance as Net Rate.

Narration

[Optional, Alphanumeric, 40]
Type the narration.

Variables

PR002 x

Loan Chart Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

* Rate Chart Code * Rate Chart Description
* Effective Date * Term Definition

Fixed Rate Type Variable Rate Type

Tier Definition No. Tier Definition No.
Rate Type Description Rate Type Description

Fixed **Variable**

Amount	Start Term	Interest Index	Interest Description	Interest Rate	Interest Variance	Net Rate	Narration
0.00	0	6	Loan Interest Index 6	10.10000		10.10000	

Page 1 of 1 (1 of 1 items) | < 1 >

+ **-**

Field Description

Column Name	Description
Amount	<p>[Conditional, Numeric, 13, Two] Type the variable slab amount. The amount defined in each slab is the start amount of that slab. The amount range for each slab = Amount defined in the subsequent slab – Amount defined in the current slab For Example: First slab : 0 Second slab : 30,000 Third slab 50,000 The amount range for first slab is from 0 to 29999 The amount range for second slab will be 30000 to 49999 The amount range for third slab will be any amount >= 50,000 This field is enabled, if rate chart type is tiered and the Tiered - Amount Based or Tiered - Amount Term Based option is selected from the Tier Criteria drop-down list in the Tier Look-up Definition (Task Code: PR001) option.</p>
Start Term	<p>[Conditional, Numeric, Three] Type the variable start term. The term defined in each slab is the start term of that slab. The term range for each slab = Term defined in the subsequent slab – Term defined in the current slab. For Example: First slab: 12 Second slab: 24 Third slab: 36 The term range for first slab is from 12 to 23. The term range for second slab will be 24 to 35 The term range for third slab will be any term >= 36 This field is enabled, if rate chart type is tiered and the Tiered - Term Based or Tiered - Amount Term Based option is selected from the Tier Criteria drop-down list in the Tier Look-up Definition (Task Code: PR001) option.</p>
Interest Index	<p>[Mandatory, Search List] Select the interest index code from the Search List. The Search List displays the list of authorised index codes available for loan. If the rate offering is tiered, then the base rate applicable for the amount/ tier is selected. If the rate offering is non-tiered, then the single base rate is selected.</p>
Interest Description	<p>[Display] This column displays the description of the interest index code selected in the corresponding column.</p>
Interest Rate	<p>[Display] This column displays the interest rate applicable for the index code selected. It displays up to 10 digits after decimal.</p>
Interest Variance	<p>[Conditional, Numeric, 3, Five] Type the Interest Variance. It accepts the value ranging from -100 to 100.</p>

Net Rate [Display, Numeric, 3, Two]
This column displays the summation of Interest Rate and Interest Variance as Net Rate.

Narration [Optional, Alphanumeric, 40]
Type the narration.

10. Click **OK**.
11. The system displays the message "Record Added Authorisation Pending". Click **OK**.
12. The rate chart details are added once the record is authorised.

10.35 PR003 - Rate Chart Validity Maintenance

Using the **Rate Chart Maintenance** (Task Code: PR002) option, you can define fixed or variable or a combination of both type of rates in a single rate chart. The fixed rates defined in a rate chart are offered for a certain period. Using this option, you can define the offer closure date and the rate expiry date for a rate chart. These dates are applicable only for the fixed rate offered in the rate chart.

If the validity period is set for a rate chart, the fixed rate is applicable on the loan from the date of disbursement to the expiry date of the rate. Any modifications to the validity period impacts all new loan accounts opened and existing loan accounts are impacted only during the rate chart (product) swaps.


Definition Prerequisites

- PR002 - Rate Chart Maintenance

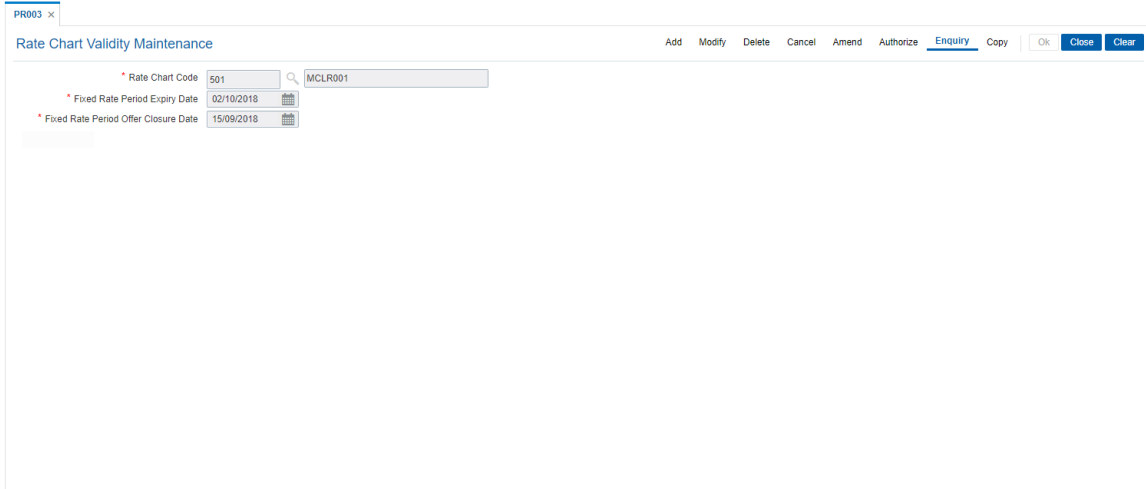
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To define rate chart validity period

1. In the **Dashboard** page, Enter the Task Code **PR003** and then click  or navigate through the menus to **Back Office Transactions > Loan Definitions > Rate Chart Validity Maintenance**.
2. You will be navigated to **Rate Chart Validity Maintenance** screen.

Rate Chart Validity Maintenance



Field Description

Field Name	Description
Rate Chart Code	[Mandatory, Search List] Select the rate chart code for which the validity period needs to be defined from the Search List. The name of the rate chart code is displayed in the adjacent field.
Fixed Rate Period Expiry Date	[Mandatory, Date editor, dd/mm/yyyy] Type the date up to which a loan account can use the fixed rate or select it from the date editor.

This date should be greater than the fixed rate period offer closure date.

**Fixed Rate Period
Offer Closure Date**

[Mandatory, Date editor, dd/mm/yyyy]

Type the date up to which the fixed rate can be offered to the customer or select it from the date editor.

It should be greater than or equal to the process date.

3. Click **Add**.
4. Select the rate chart code from the Search List.
5. Enter the expiry date and offer closure date or select it from the date editor.

Rate Chart Validity Maintenance

PR003 x

Rate Chart Validity Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Rate Chart Code 102 Tiered - Term Based Variable Rate Plan

* Fixed Rate Period Expiry Date 31/12/2018

* Fixed Rate Period Offer Closure Date 31/12/2018

6. Click **OK**.
7. The system displays the message "Record Added Authorisation Pending". Click **OK**.
8. The rate chart validity period is added once the record is authorised.

10.36 PR004 - Margin Codes Setup

Using this option you can define margin codes. The margin codes are mapped against the parameters maintained in the **Evaluation Rule Maintenance** (Task Code: PR007) option. The margins can be linked in the Evaluation rule only if they are effective on that day. Any changes to the margin will impact only new loan accounts opened using the revised margins. You can modify the margin percentage with a new effective date, but the changes to the attributes of the margin code will come into effect only on the effective date.


Definition Prerequisite

Not applicable

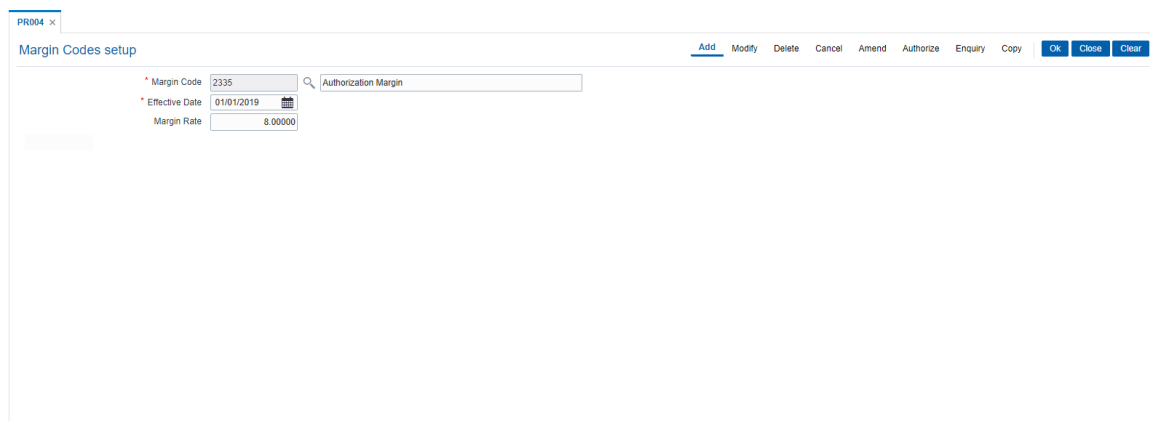
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add margin codes

1. In the **Dashboard** page, Enter the Task Code **PR004** and then click  or navigate through the menus to **Back Office Transactions > Loan Definitions > Margin Codes Setup**.
2. You will be navigated to **Margin Codes Setup** screen.

Margin Codes Setup



Field Description

Field Name	Description
Margin Code	[Mandatory, Numeric, Three] Type the margin code.
	[Optional, Alphanumeric, 40] Type the description for the margin code in the adjacent field.
Effective Date	[Mandatory, Date editor, dd/mm/yyyy] Type the date from which the margin rate will be applicable on the loan account or select it from the date editor. The date should be greater than the process date.
Margin Rate	[Optional, Numeric, Three, 10] Type the margin percentage. This rate is added to the base rate to arrive at the applicable rate on the

loan.
The value can be positive or negative.

3. Click **Add**.
4. Enter the margin code and the description.
5. Enter the effective date or select it from the date editor.
6. Enter the margin rate.

Margin Codes Setup

PR004 x
Margin Codes setup

• Margin Code 2335
• Effective Date 01/01/2019
Margin Rate 8.00000

Authorization Margin

7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending". Click **OK**.
9. The margin code is added once the record is authorised.

10.37 PR005 - Discount Rate setup

Banks can offer rate discounts to customers through account level variance or product level variance. However interest rates can be defined as fixed or variable. Using this option you can setup discounts for various base rates. You can setup multiple discounts for various base rates with different effective dates. Any modifications to the existing discounts is applicable only on new loan accounts.

Note: For discontinuing offering the discounts, the discount structure should be maintained as zero with a new effective date.


Definition Prerequisites

Not applicable

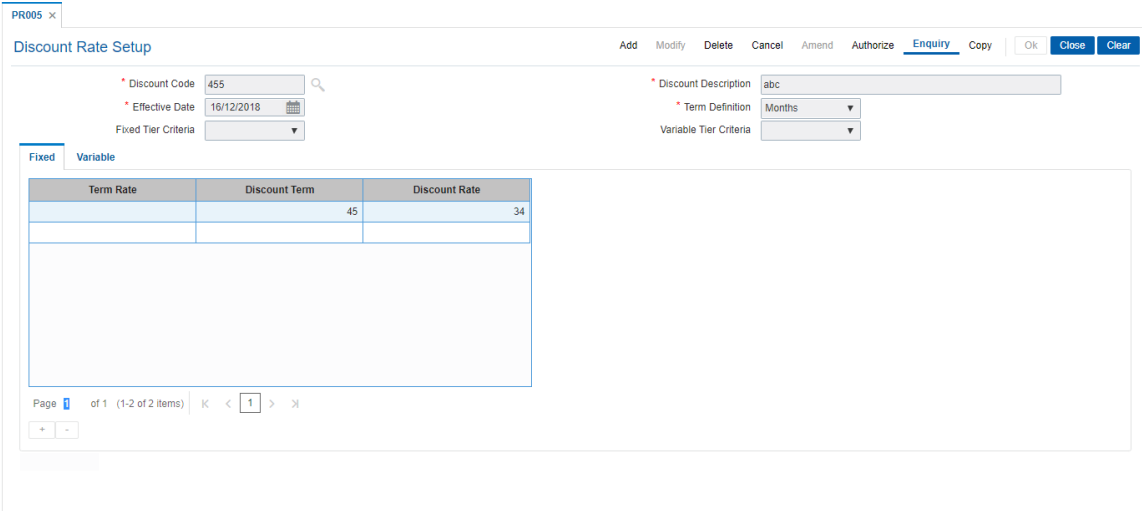
Modes Available

Add By Copy, Add, Delete, Cancel, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to Standard Maintenance Procedures.

To set up the discount rates

1. In the **Dashboard** page, Enter the Task Code **PR005** and then click  or navigate through the menus to **Back Office Transactions > Loan Definitions > Discount Rate setup**.
2. You will be navigated to **Discount Rate setup** screen.

Discount Rate setup



PR005 x

Discount Rate Setup

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Discount Code 455

* Effective Date 16/12/2018

Fixed Tier Criteria

* Discount Description abc

* Term Definition Months

Variable Tier Criteria

Fixed Variable

Term Rate	Discount Term	Discount Rate
	45	34

Page 1 of 1 (1-2 of 2 items) K < 1 > X

Field Description

Field Name	Description
Discount Code	[Mandatory, Numeric, Three] Type the discount code.
Discount Description	[Mandatory, Alphanumeric, 40] Type the description for the discount code.
Effective Date	[Mandatory, Date editor, dd/mm/yyyy] Type the date from which the discount will be effective or select it from the date editor. The date should be greater than the process date.

Term Definition [Mandatory, Drop-Down]
 Select the term definition from the drop-down list.
 The options are:

- Weeks
- Months

It is mandatory to select either **Fixed** or **Variable** tier criteria

Fixed Tier Criteria [Optional, Drop-Down]
 Select the tier criteria for the fixed rate from the drop-down list.
 The options are:

- Non - Tiered
- Tiered

Variable Tier Criteria [Optional, Drop-Down]
 Select the tier criteria for the variable rate from the drop-down list.
 The options are:

- Non - Tiered
- Tiered

3. Click **Add**.
4. Enter the discount code and description.
5. Enter the effective date or select from the Search List.
6. Select the term definition from the list.
7. Select the fixed / variable tier criteria from the list.

Discount Rate setup

8. The system displays the appropriate tab depending on the option selected. Click **+** to add the details in the relevant tab.

Fixed

PR005 x

Discount Rate Setup Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Discount Code: 999
 * Effective Date: 31/12/2018
 Fixed Tier Criteria: Tiered

* Discount Description: Premium Class Customer Discount Setup
 * Term Definition: Months
 Variable Tier Criteria: Tiered

Fixed Variable

Term Rate	Discount Term	Discount Rate
12	6	8

Page 1 of 1 (1 of 1 items) | < 1 >

Field Description

Field Name	Description
Term Rate	[Conditional, Numeric, 10] Type the rate term. The fixed term entered should be available in the rate chart. This field is enabled if the Tiered option is selected from the Tier Criteria drop-down list.
Discount Term	[Mandatory, Numeric] Type the discount term. The discount term should be less than or equal to the term rate.
Discount Rate	[Mandatory, Numeric, 10] Type the appropriate discount rate for the corresponding base rate. It displays upto 10 digits after decimal. The value should be less than or equal to 100.

Variables

PR005 x

Discount Rate Setup Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Discount Code: 999
 * Effective Date: 31/12/2018
 Fixed Tier Criteria: Tiered

* Discount Description: Premium Class Customer Discount Setup
 * Term Definition: Months
 Variable Tier Criteria: Tiered

Fixed Variable

Term Rate	Discount Term	Discount Rate
24	12	8

Page 1 of 1 (1 of 1 items) | < 1 >

Field Description

Field Name	Description
Term Rate	[Conditional, Numeric, 10] Type the rate term. This field is enabled if the Tiered option is selected from the Tier Criteria drop-down list.
Discount Term	[Mandatory, Numeric] Type the discount term. The discount term should be less than or equal to the term rate.
Discount Rate	[Mandatory, Numeric, 10] Type the appropriate discount rate for the corresponding base rate. The value should be less than or equal to 100.

9. Click **OK**.
10. The system displays the message "Record Added Authorization Pending". Click **OK**.
11. The discount rates are added once the record is authorized.

10.38 PR006 - Evaluation Parameter Setup

Using this option you can maintain evaluation parameters. Any attribute of the loan which plays a role in determination of the price offering for the loan, is set as an evaluation parameter. The evaluation parameter can be a system parameter i.e. present in **Oracle FLEXCUBE** or an external parameter such as Rate Type, Loan Total term, Loan Amount etc. The parameters defined through this option are then used to set a evaluation rule using the **Evaluation Rule Maintenance** (Task Code: PR007) option. Depending upon the evaluation parameters and the evaluation rule defined, the pricing setup calculates the pricing value for a product.

Note: You can modify or delete existing parameters only if they are not used in the evaluation rule for rate chart / margin/ discount.


Definition Prerequisites

- PR009 - Pricing Lookup Maintenance

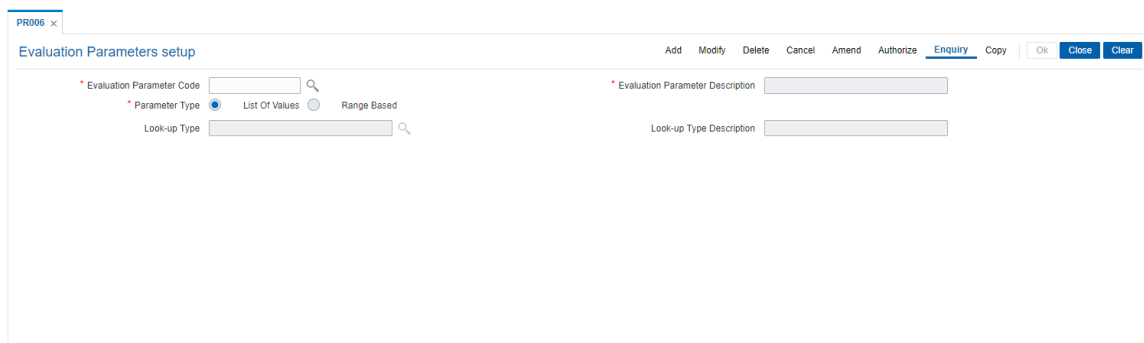
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the evaluation parameters

1. In the **Dashboard** page, Enter the Task Code **PR006** and then click  or navigate through the menus to **Back Office Transactions > Pricing > Evaluation Parameters Setup**.
2. You will be navigated to **Evaluation Parameters Setup** screen.

Evaluation Parameters Setup



Field Description

Field Name	Description
Evaluation Parameter Code	[Mandatory, Alphaumeric, Three] Type the evaluation parameter code. It is a unique number used to identify the evaluation parameter to determine the eligible rate offering.
Evaluation Parameter Description	[Mandatory, Alphanumeric, 40] Type the description for the evaluation parameter.
Parameter Type	[Mandatory, Radio Button] Click on the appropriate parameter type. The options are:

- **List Of Values:** Any attribute with fixed set of values is defined as a list of value type of parameter Eg. Customer class - it can be staff or Non staff. The set of values for the parameter is defined in the **Pricing Lookup Maintenance** (Task Code: PR009) option. During evaluation, **Oracle FLEXCUBE** exactly matches the input value with the parameter value.
- **Range Based:** Any attribute which is evaluated based on range and is not a fixed value is defined as Range based Eg. LTV Ratio. While executing evaluation rule, **Oracle FLEXCUBE** compares the input value with the range defined for the parameter.

Look-up Type

[Conditional, Search List]

Select the look-up type from the Search List.

The look-up types are maintained in the **Pricing Lookup Maintenance** (Task Code: PR009) option.

This field is enabled if the **List Of Values** option is selected.

Look-up Type Description

[Display]

This field displays the description for the look-up type code selected in the corresponding field.

3. Click **Add**.
4. Enter the evaluation parameter code and description.
5. Select the appropriate radio button.
6. Enter the relevant information.

Evaluation Parameters Setup

7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending". Click **OK**.
9. The evaluation parameter code is added once the record is authorised.

10.39 PR007 - Evaluation Rule Maintenance

Using this option you can create evaluation rule for the determination of rate chart, margin and discount. The evaluation rule is executed for determination of the appropriate rate chart, margin and discount on the loan account as per the parameters defined in the **Evaluation Parameter Setup** (Task Code: PR006) option. Multiple evaluation rules can be maintained for each rate chart, margin and discount eg. you can set multiple evaluation rules, for each line of business within loans like mortgages, personal loans etc. A grid is formed for each combination of the parameter values. The bank maintains a rate chart / margin / discount only for applicable combination of parameter values.


Definition Prerequisites

- PR002 - Rate Chart Maintenance
- PR004 - Margin Codes Setup
- PR005 - Discount Rate setup
- PR009 - Pricing Lookup Maintenance
- PR006 - Evaluation Parameter Setup

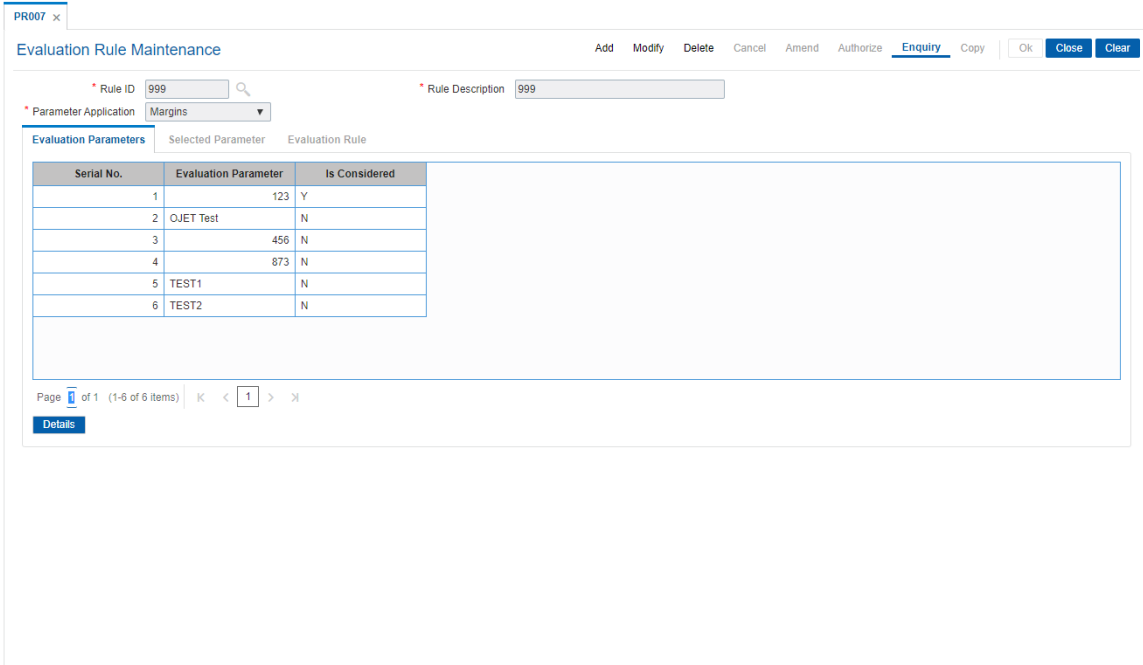
Modes Available

Add, Modify, Delete, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the evaluation rule

1. In the **Dashboard** page, Enter the Task Code **PR007** and then click  or navigate through the menus to **Back Office Transactions > Pricing > Evaluation Rule Maintenance**.
2. You will be navigated to **Evaluation Rule Maintenance** screen.

Evaluation Rule Maintenance



PR007 x

Evaluation Rule Maintenance

Add Modify Delete Cancel Amend Authorize **Enquiry** Copy OK Close Clear

* Rule ID 999 * Rule Description 999

* Parameter Application Margins

Evaluation Parameters Selected Parameter Evaluation Rule

Serial No.	Evaluation Parameter	Is Considered
1		123 Y
2	OJET Test	N
3		456 N
4		873 N
5	TEST1	N
6	TEST2	N

Page 1 of 1 (1-6 of 6 items) K < 1 > X

Details

Field Description

Field Name	Description
Rule ID	[Mandatory, Numeric, Three] Type the rule ID to uniquely identify each evaluation rule.
Rule Description	[Mandatory, Alphanumeric, 40] Type the description for the rule ID.
Parameter Application	[Mandatory, Drop-Down] Select the parameter application from the drop-down list. The option are: <ul style="list-style-type: none"> • Rate Chart • Margin • Discounts

3. Click **Add**.
4. Enter the rule ID and rule description.
5. Select the parameter application from the list and press the **Tab** key.

Evaluation Rule Maintenance

PR007 x

Evaluation Rule Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Rule ID * Rule Description

* Parameter Application

Serial No.	Evaluation Parameter	Is Considered
1		123 Y
2	OJET Test	N
3		456 N
4		873 N
5	TEST1	N
6	TEST2	N

Page 1 of 1 (1-6 of 6 items)

6. Select the check box from the **Is Considered** column corresponding to the **Evaluation Parameter** column to enable the **Selected Parameter** and **Evaluation Rule** tabs.

Evaluation Parameters

PR007 x

Evaluation Rule Maintenance Add Modify Delete Cancel Amend Authorize **Enquiry** Copy

* Rule ID: 999 * Rule Description: 999

* Parameter Application: Margins

Serial No.	Evaluation Parameter	Is Considered
1		123 Y
2	OJET Test	N
3		456 N
4		873 N
5	TEST1	N
6	TEST2	N

Page 1 of 1 (1-6 of 6 items) < 1 >

Field Description

Column Name	Description
Serial No.	[Display] This column displays the serial number.
Evaluation Parameter	[Display] This column displays the evaluation parameters maintained in the Evaluation Parameter Setup (Task Code: PR006) option or the preset system parameters.
Is Considered	[Mandatory, Check Box] Select the IsConsidered check box to consider a parameter for the evaluation rule.

7. Double-click on the evaluation parameter to enable the **Selected Parameter** tab.

The fields in the tabs vary according to the parameter type selected for the evaluation parameter which is maintained in the **Evaluation Parameter Setup** (Task Code: PR006) option.

Selected Parameters

PR007 x

Evaluation Rule Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Rule ID * Rule Description

* Parameter Application

Evaluation Parameters Selected Parameter Evaluation Rule

Serial No.	123	Consider
1	-	Y
2	102	Y

Page 1 of 1 (1-2 of 2 items) | K < 1 > X

Field Description

Column Name	Description
Serial No.	[Display] This column displays the serial number.
Customer Class Parameter	[Display] This column displays parameters for the customer class. These parameters are maintained in the Pricing Lookup Maintenance (Task Code: PR009) option. The column name is displayed according to the evaluation parameters selected from the Evaluation Parameters tab.
Consider	[Display] This column displays whether the evaluation parameter is being considered for evaluation or not.

- Click **Details** in the **Evaluation Parameters** tab to enable the **Evaluation Rule** tab.

Evaluation Rule - List of values

PR002 x

Evaluation Rule Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Rule ID * Rule Description

* Parameter Application

Evaluation Parameters Selected Parameter Evaluation Rule

123	Margin
-	801-MG2
102	805-MG5

Page 1 of 1 (1-2 of 2 items) | < 1 >

Field Description

Column Name	Description
Customer Class Parameter	[Display] This column displays the evaluation rule. The column name is displayed according to the evaluation parameters selected in the Evaluation Parameter tab.
Rate Chart	[Mandatory, Search List] Select the rate chart code from the Search List. The rate chart codes are maintained in the Rate Chart Maintenance (Task Code: PR002) option.
Margin	[Mandatory, Search List] Select the margin code from the Search List. The margin codes are maintained in the Margin Codes Setup (Task Code: PR004) option.
Discount	[Mandatory, Search List] Select the discount code from the Search List. The discount codes are maintained in the Discount Rate setup (Task Code: PR005) option.

9. Click **OK**.
10. The system displays the message "Record Added" . Click **OK**.

10.40 PR008 - Preferential Rate Chart

Banks can offer preferential rates to its staff. The benefit provided through this mode is known as BIK (Benefit in Kind). Using this option you can define preferential rate charts. The added rate chart is identified as preferential for BIK. At the end of the year, hand off for loan accounts under BIK is generated and is given to the payroll department. The bank also maintains the record of beneficial rate of interest given to the staff.


Definition Prerequisites

- PR002 - Rate Chart Maintenance

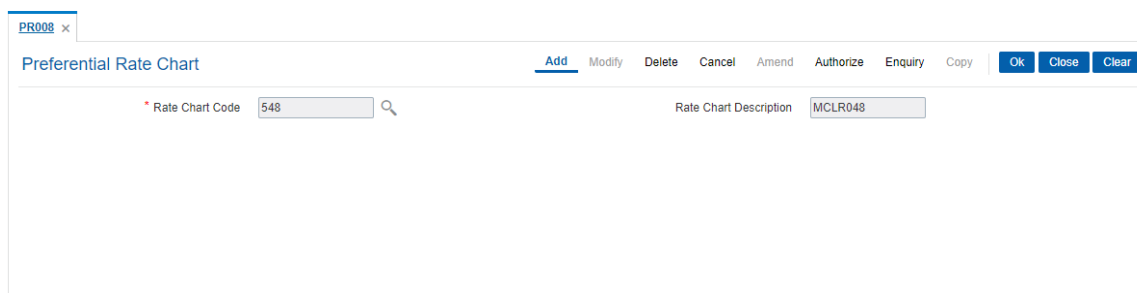
Modes Available

Add, Delete, Cancel, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a preferential rate chart code

1. In the **Dashboard** page, Enter the Task Code **PR008** and then click  or navigate through the menus to **Back Office Transactions > Loan Definitions > Preferential Rate Chart**
2. You will be navigated to **Preferential Rate Chart** screen.

Preferential Rate Chart



Field Description

Field Name	Description
Rate Chart Code	[Mandatory, Search List] Select the rate chart code from the Search List. The rate chart codes are maintained in the Rate Chart Maintenance (Task Code: PR002) option.
Rate Chart Description	[Display] This field displays the description for the code selected in the corresponding field.

3. Click **Add**.
4. Select the rate chart code from the Search List.

Preferential Rate Chart

PR008 x

Preferential Rate Chart

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Rate Chart Code 548 🔍 Rate Chart Description MCLR048

5. Click **OK**.
6. The system displays the message "Record Added Authorisation Pending". Click **OK**.
7. The preferential rate chart code is added once the record is authorised.

10.41 PR009 - Pricing Lookup Maintenance

Using this option you can create and set values for user defined parameters which play a role in determination of the price offering for the loan. The properties of the parameter created in this option is defined in the **Evaluation Parameter Setup** (Task Code: PR006) option.


Definition Prerequisites

Not Applicable

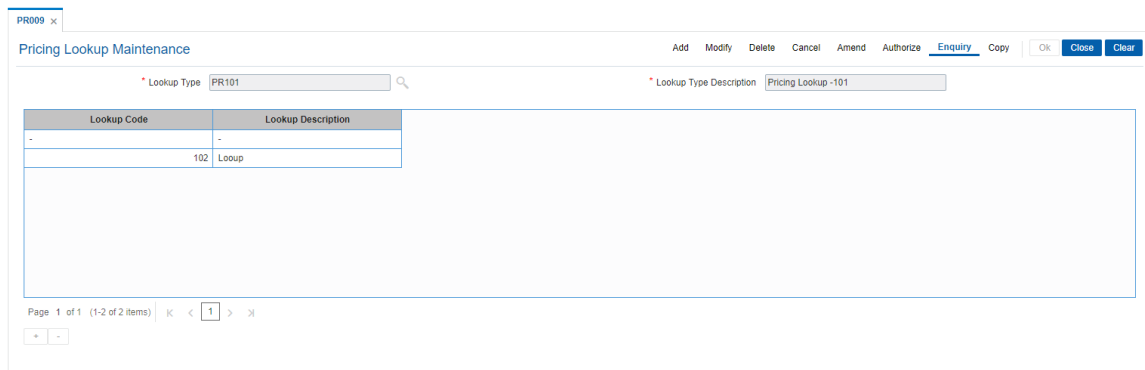
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add lookup type details

1. In the **Dashboard** page, Enter the Task Code **PR009** and then click  or navigate through the menus to **Back Office Transactions > Pricing > Pricing Lookup Maintenance**.
2. You will be navigated to **Pricing Lookup Maintenance** screen.

Pricing Lookup Maintenance



Field Description

Field Name	Description
Lookup Type	[Mandatory, Alphanumeric, 40] Type the evaluation parameter which will determine eligible rate offerings.
Lookup Type Description	[Mandatory, Alphanumeric, 40] Type additional information of the evaluation parameter.

Column Name	Description
Lookup Code	[Mandatory, Alphanumeric, 40] Type the lookup code. It is the value of the evaluation parameter.
Lookup Description	[Mandatory, Alphanumeric, 40] Type the description for the lookup code.

3. Click **Add**.
4. Enter the lookup type and description for the lookup type.
5. Click **+** to add the details.
6. Enter the lookup code and the description.

Pricing Lookup Maintenance

The screenshot shows the 'Pricing Lookup Maintenance' window. At the top, there is a search bar for 'Lookup Type' with the value 'FR001' and a search icon. To the right, there is a search bar for 'Lookup Type Description'. Below these are several action buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear. The main area contains a table with two columns: 'Lookup Code' and 'Lookup Description'. The table has one row with the value '101' in the 'Lookup Code' column and 'Lookup' in the 'Lookup Description' column. At the bottom left, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and navigation buttons.

Lookup Code	Lookup Description
101	Lookup

7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending..". Click **OK**.
9. The lookup type details are added once the record is authorised.

11. Inventory Definitions

Once the types of inventory item are defined, the bank has to maintain the stock record of each inventory to initiate the tracking system. Each stock in the inventory list has to be given a unique code, which can be used to identify the stock with the issuer, currency and inventory type. Printed inventories are procured from external agencies that are appointed by the bank, for which the bank needs to maintain the identification of the suppliers.

The key features of the inventory module definitions in **FLEXCUBE Retail** are as follows:

- To initiate the inventory tracking system, a unique identity is given to each inventory.
- The bank or branch can identify and maintain its approved list of suppliers.
- A particular branch can be designated to operate as the inventory controller for any other branch or group of branches.

11.1 IVM01 - Stock Codes

After defining the inventory items, a Stock Code is assigned to each inventory item. The Stock Code is a manually generated unique combination of the Inventory Type, Currency Code, and Issuer Code, which a bank/ branch assigns to each inventory item.

Using this option you can assign Stock Codes to inventory items which is the basic step required for initiating the inventory tracking system in **Oracle FLEXCUBE**


Definition Prerequisites

Not Applicable

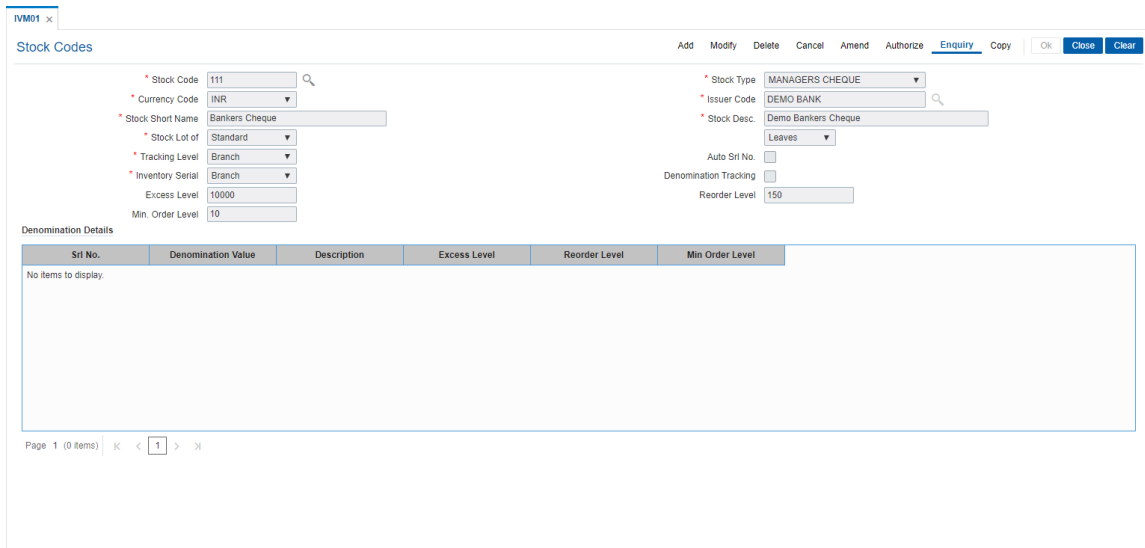
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a new stock code

1. In the **Dashboard** page, Enter the Task Code **IVM01** and then click  or navigate through the menus to **Back Office Transactions > Inventory > Stock Codes**.
2. You will be navigated to **Stock Codes** screen.

Stock Codes



Field Description

Field Name	Description
Stock Code	[Mandatory, Alphanumeric, 10] Type the stock code. Stock code is a manually generated unique number, which enables the bank to track the inventory. A stock code has to be unique in the system and will always be linked to an issuer code and currency code.
Stock Type	[Mandatory, Drop-Down] Select the stock type from the drop-down list. The drop-down lists all the inventory items which are pre-defined in

FLEXCUBE.

Currency Code	<p>[Mandatory, Drop-Down] Select the currency code for the inventory from the drop-down list. The various currencies of the bank are defined using the Currency Codes Maintenance (Task Code: BAM56) option or in FLEXCUBE Corporate depending upon the implementation.</p>
Issuer Code	<p>[Mandatory, Search List] Select the issuer code, on which a bank can draw a particular instrument, from the Search List. A stock code will always be linked to an issuer code and currency code. Issuer codes are defined using the Issuer Maintenance (Task Code: BAM09) option. For stocks of the same bank (like DD), the issuer code has to be that of the bank itself. For non-financial stocks (like account opening forms), currency code can be left blank.</p>
Stock Short Name	<p>[Mandatory, Alphanumeric, 20] Type the short name for the inventory.</p>
Stock Desc.	<p>[Mandatory, Alphanumeric, 40] Type the description for the stock. This information is for reference purposes.</p>
Stock Lot Of	<p>[Mandatory, Drop-Down] Select the combination of the stock lot from the drop-down list. The tracking will be done for every stock code at the specified unit level. The options are follow:</p> <ul style="list-style-type: none">• Leaves• Booklet <p>If a booklet type of stock has to be tracked to the leaf level then the stock has to be specified as Leaves. For example, cheque books fall under the Leaves type. So the stock type should be specified as Leaves. Whereas stock type for stocks like Passbooks can be specified as Booklet as their tracking will not be done at the leaf (page) level. The units can be further categorized as follows:</p> <ul style="list-style-type: none">• Standard• Special• Others <p>The above categorization is used for extraction of cheque book data for cheque book printing. This classification is made use of in the Cheque Book Issue Maintenance (Task Code: CHM37) option.</p>
Tracking Level	<p>[Mandatory, Drop-Down] Select the level at which the stock will be tracked from the drop-down list. The options are follow:</p> <ul style="list-style-type: none">• User• Branch

- Bank
- None

The tracking level can be assigned to a stock depending on the inventory type and its usage.

Certain stocks do not require tracking. The tracking level for such stocks can be specified as **None**.

For Example, if a particular stock is tracked at the branch level, then the next available unused instrument number for any user will be picked up from the list of unused instruments available at the branch level. If the tracking is at the user level, then the next available unused instrument number for a user will be picked up from the list of unused instruments available with that user.

Auto Srl No.

[Optional, Check Box]

Select the **Auto Serial No** check box to set the **Auto Serial Number** flag.

The start serial number for a new request is automatically generated (at the time of placing an order) by incrementing the maximum serial number of the currently available stocks, depending upon the tracking level of the stock.

Inventory Serial

[Display]

This field displays the inventory serial number generation criteria. By default it displays the Branch. When user orders stock by selecting the request number of branch, system will generate the inventory serial number using the requesting branch code and next available serial number combination. Generation of this serial number is done during ordering stock via IV001.

Based on this, the system generates the inventory serial number based on PAN Branch.

The options are as follows:

- Bank
- Branch

Denomination Tracking

[Optional, Check Box]

Select the **Denm. Tracking** check box to enable the **Denomination Details** tab.

The denomination details tab enables you to keep a denomination wise track of the stock levels for certain inventory.

The maximum different denominations that can be specified for each individual stock code is 20.

Excess Level

[Conditional, Numeric, 10]

Type the excess level for the inventory.

Excess level is the maximum quantity of an inventory that can be physically maintained at the tracking level.

If the inventory crosses this limit, the Excess Stock report can be generated.

This field is disabled if the **Denm Tracking** check box is selected.

Reorder Level

[Conditional, Numeric, 10]

Type the re-order level of inventory.

This is the limit after which the system automatically places a request for the stock. The request will automatically be placed for **Min. order Level**.

This field is disabled if the **Denm Tracking** check box is selected.

Min. Order Level [Conditional, Numeric, 10]
Type the minimum order level of inventory.
This is the minimum number of inventory for which the request has to be placed.
This field is disabled if the **Denm Tracking** check box is selected.

Column Name	Description
Denomination Details: This grid is enabled if the Denomination Tracking is selected.	
Srl No.	[Display] This column displays the running serial number.
Denomination Value	[Mandatory, Numeric, 10] Type the denomination value.
Description	[Mandatory, Alphanumeric, 20] Type the description of the denomination.
Excess Level	[Mandatory, Numeric, 10] Type the excess level for the inventory. Excess level is the maximum quantity of an inventory that can be physically maintained at the tracking level. If the inventory crosses this limit, the Excess Stock report can be generated.
Reorder Level	[Mandatory, Numeric, 10] Type the re-order level of inventory. This is the limit after which the system automatically places a request for the stock. The request will automatically be placed for Min. order Level .
Min Order Level	[Mandatory, Numeric, 10] Type the minimum order level of inventory. This is the minimum number of inventory for which the request has to be placed.

3. Click **Add**.
4. Enter the stock code and press the **Tab or Enter** key.
5. Select the stock type, currency code and issuer code from the list.
6. Enter the stock short name, and description.
7. Select the stock lot of and the tracking level from the list.
8. Select the **Denm. Tracking** check box and enter the denomination details.
OR
Enter the excess level, reorder level and the minimum order level.

Stock Codes

IVM01 x

Stock Codes

Add **Modify** Delete Cancel Amend Authorize Enquiry Copy **OK** **Close** **Clear**

* Stock Code 311

* Currency Code USD

* Stock Short Name TRAVELLER'S CHEQUE

* Stock Lot of Standard

* Tracking Level Branch

* Inventory Serial Branch

Excess Level 0

Min. Order Level 0

* Stock Type TC - Traveller Cheque

* Issuer Code DEMO BANK

* Stock Desc. TRAVELLER'S CHEQUE

Leaves

Auto Srf No.

Denomination Tracking

Reorder Level 0

Denomination Details

Srf No.	Denomination Value	Description	Excess Level	Reorder Level	Min Order Level
1	100	HUNDRED	300	100	50
2	1000	THOUSAND	300	100	50
3	1	One	300	0	0
4	0		0	0	0
5	0		0	0	0
6	0		0	0	0
7	0		0	0	0
8	0		0	0	0
9	0		0	0	0

Page 1 of 4 (1-10 of 40 items) | < 1 2 3 4 > | X

9. Click **OK**.

10. The system displays the message "Record Added Authorisation Pending". Click **OK**.

11. The stock code details are added once the record is authorised.

Screen Description

The above screen defines the various parameters for ordering of inventory for stock code 311 for regular cheques. The issuer of this stock is Demo bank. The stock is of standard type and is controlled on the basis of number of leaves. The cheque is in denominations of 500. The maximum amount of leaves that can be held is defined in the excess level field as 100. The re-order level defined is 95 and the minimum re-order level is 50.

Exercise

Create a stock code for Special Cheques. The stock will be from a Special lot and will be monitored in leaves. The tracking level will be at the branch. The denomination value is 100, with excess level of 10000, re-order level of 8500 and minimum re-order of 2500.

11.2 IVM02 - Supplier Codes

A Supplier Code is a manually generated unique code assigned to each supplier, which is an external agency appointed by the bank/branch, from whom the bank procures various printed inventory items. The bank/branch can identify and maintain its approved suppliers list by assigning Supplier Codes.

Using this option you can order purchases, group purchase orders, and track purchase orders to the point of receipt.


Definition Prerequisites

Not Applicable

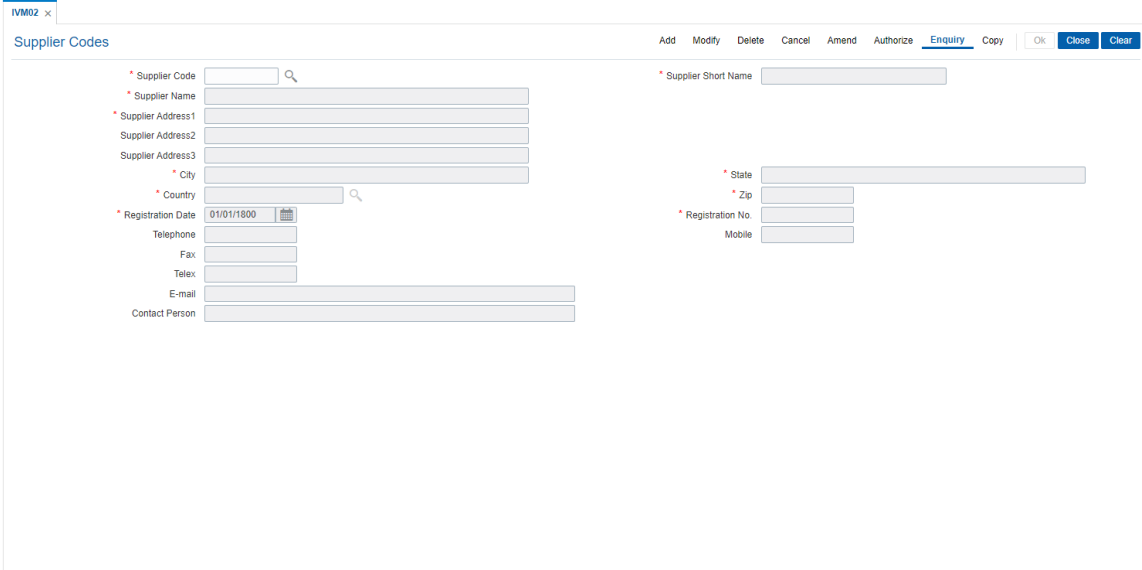
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a new supplier code

1. In the **Dashboard** page, Enter the Task Code **IVM02** and then click  or navigate through the menus to **Back Office Transactions > Inventory > Supplier Codes**.
2. You will be navigated to **Supplier Codes** screen.

Supplier Codes



Field Description

Field Name	Description
Supplier Code	[Mandatory, Alphanumeric, 10] Type the supplier code. The supplier code is a manually generated unique number. The specified code enables you to track the supplier. Once added, this field cannot be modified or amended.
Supplier Short Name	[Mandatory, Alphanumeric, 20] Type the short name for the supplier.

For example, SB_Sons for Smith Barney and Sons.

Supplier Name	[Mandatory, Alphanumeric, 100] Type the full name of the supplier.
Supplier Address1	[Mandatory, Alphanumeric, 35] Type the first line of the supplier address.
Supplier Address2	[Optional, Alphanumeric, 35] Type the second line of the supplier address.
Supplier Address3	[Optional, Alphanumeric, 35] Type the third line of the supplier address.
City	[Mandatory, Alphanumeric, 35] Type the name of the city, where the supplier has his office. This field is part of the supplier address.
State	[Mandatory, Alphanumeric, 35] Type the name of the state where the supplier has his office. This field is part of the supplier address.
Country	[Mandatory, Search List] Select the name of the country, where the supplier has his office, from the Search List. This field is part of the supplier address.
Zip	[Mandatory, Alphanumeric, 15] Type the zip code. This field is part of the supplier address.
Registration Date	[Mandatory, Date editor, dd/mm/yyyy] Select the registration date of the supplier from the date editor.
Registration No.	[Mandatory, Numeric, 15] Type the registration number of the supplier.
Telephone	[Optional, Numeric, 22] Type the telephone number of the supplier.
Mobile	[Optional, Alphanumeric, 13] Type the mobile number of the supplier in the below mentioned format. If country is India, number following country code will be 10 digits. This should allow only '+' as special character, in the first position, and remaining digits will be Numeric. First three digits are the Country Code followed by the Mobile Number .
Fax	[Optional, Numeric, 15] Type the fax number of the supplier.
Telex	[Optional, Numeric, 15] Type the telex number of the supplier.
E-mail	[Optional, Alphanumeric, 40] Type the e-mail address of the supplier.
Contact person	[Optional, Alphanumeric, 100] Type the name of the supplier's contact person.

3. Click **Add**.
4. Enter the supplier code and press the **Tab** or **Enter** key.
5. Enter the supplier name, address, contact details, registration date, registration number and the name of the contact person.

Supplier Codes

The screenshot shows a web application window titled 'Supplier Codes'. The window has a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear. The main area contains a form with the following fields and values:

- Supplier Code: 234
- * Supplier Name: ABC Limited
- * Supplier Address1: Bangalore
- Supplier Address2: (empty)
- Supplier Address3: (empty)
- * City: (empty)
- * Country: (empty)
- * Registration Date: 01/01/1800
- Telephone: (empty)
- Fax: (empty)
- Telex: (empty)
- E-mail: (empty)
- Contact Person: (empty)
- * Supplier Short Name: ABC
- * State: (empty)
- * Zip: (empty)
- * Registration No.: (empty)
- Mobile: +91

6. Click **OK**.
7. The system displays the message "Record Added Authorisation Pending..". Click **OK**.
8. The supplier code details are added once the record is authorised.

Screen Description

The above screen is used to define the supplier details. The name of the supplier is ABC Limited and is located at Church-gate road, Kansas city. The registration date and number is captured in this screen. The contact information like telephone numbers, email id's and contact person is also captured in this screen.

Exercise

For your bank capture the list of authorized suppliers along with the address and telephone numbers etc.

11.3 IVM03 - Inventory Branch Xref

Using this option you can enable / disable the inventory controller branch for request, order, issue and receipt of stocks on behalf of other inventory branches. A particular branch can be designated to operate as the inventory controller for any other branch or group of branches. Similarly, any other branch can control inventory for this particular branch.

Depending on a bank's operation policies, the workflow for each branch varies as follows:

- Some branches may place orders through central inventory.
- Some branches may place orders for certain inventory items themselves, or
- Some branches may act as inventory repository for other branches, and order and issue inventory to them.


Definition Prerequisites

Not Applicable

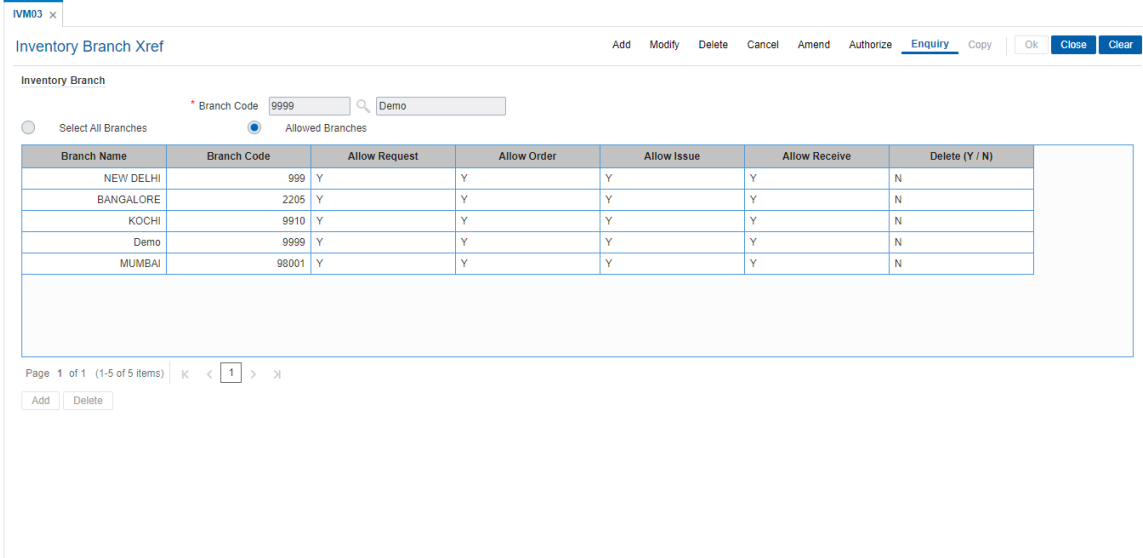
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add inventory branch cross reference details

1. In the **Dashboard** page, Enter the Task Code **IVM03** and then click  or navigate through the menus to **Back Office Transactions > Inventory > Inventory Branch Xref**.
2. You will be navigated to **Inventory Branch Xref** screen.

Inventory Branch Xref



IVM03 x

Inventory Branch Xref

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Inventory Branch

* Branch Code 9999 Demo

Select All Branches Allowed Branches

Branch Name	Branch Code	Allow Request	Allow Order	Allow Issue	Allow Receive	Delete (Y / N)
NEW DELHI	999	Y	Y	Y	Y	N
BANGALORE	2205	Y	Y	Y	Y	N
KOCHI	9910	Y	Y	Y	Y	N
Demo	9999	Y	Y	Y	Y	N
MUMBAI	99001	Y	Y	Y	Y	N

Page 1 of 1 (1-5 of 5 items) K < 1 > X

Add Delete

Field Description

Field Name	Description
Inventory Branch	
Branch Code	[Mandatory, Search List] Select the branch code from the Search List.

Each code uniquely identifies a different branch.
Branches are defined in **FLEXCUBE** using the **Branch Parameters Maintenance** (Task Code: STDBRNCH) option in the Corporate module.

Branch Name	[Display] This field displays the name of the branch.
Select All Branches	[Optional, Radio Button] Click the Select All Branches option to choose the inventory branch as the inventory controller or repository, for all the branches.
Allowed Branches	[Optional, Radio Button] Click the Allowed Branches option to choose and create a list of bank/branches, for which the inventory branch can operate as an inventory controller.

Column Name	Description
Branch Name	[Mandatory, Drop-Down] Select the branch, for which the inventory branch should operate as an inventory controller, from the drop-down list.
Branch Code	[Display] This field displays the branch code of the branch selected in the Branch Name column. Every branch has a unique code. Branches in FLEXCUBE are defined using the Branch Parameters Maintenance (Task Code: STDBRNCH) option in the Corporate module.
Allow Request	[Toggle] Click the toggle status, to change the value in the column to Y , to allow the inventory controller to place a request on behalf of the selected branch. By default, this column displays N .
Allow Order	[Toggle] Click the toggle status to change the value in the column to Y to allow the inventory controller to place a purchase order on behalf of the selected branch. By default, this column displays N .
Allow Issue	[Toggle] Click the toggle status to change the value in the column to Y to allow the inventory controller to act as a receiving branch and issue stock to the selected branch. By default, this column displays N .
Allow Receive	[Toggle] Click the toggle status to change the value in the column to Y to allow the selected branch to receive stock from the supplier. By default, this column displays N .
Delete(Y/N)	[Toggle] Click the toggle status to change the value in the column to Y to delete the branch from the list of branches for the inventory controller branch. By default, this column displays N .

3. Click **Add**.
4. Select the branch code from the Search List.
5. Click the **Select All Branches** to choose the inventory branch as the inventory controller or repository for all the branches.
OR
Click the **Allowed Branches** to choose and create a list of bank/ branches for which the inventory can operate as an inventory controller.
6. Click **+** to add inventory branch cross references details.
7. Select the branch name from the list.
8. Click the toggle status in the appropriate fields to change the value.

Inventory Branch Xref

The screenshot shows the 'Inventory Branch Xref' window. At the top, there are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', and 'Copy'. Below these are 'Ok', 'Close', and 'Clear' buttons. The main area has a search bar for 'Branch Code' with the value '153' and a search term 'DEMO'. There are two radio buttons: 'Select All Branches' (unselected) and 'Allowed Branches' (selected). Below this is a table with the following data:

Branch Name	Branch Code	Allow Request	Allow Order	Allow Issue	Allow Receive	Delete (Y / N)
BANGALORE	2205	Y	Y	Y	Y	N

At the bottom of the table, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and 'Add' and 'Delete' buttons.

9. Click **OK**.
10. The system displays the message "Record Added Authorisation Pending". Click **OK**.
11. The inventory control branch details are added once the record is authorised.

Note: This maintenance also enables you to ADD and/or DELETE a bank/branch to the 'allowed branches' list. To Add a bank/branch, click the button with '+' sign. To delete a bank/branch from the list, select 'y' in the Delete column and click the button with '-' sign.

Screen Description

The above screen enables the users to link specific branches to functions that are allowed for inventory processing. The screen displays the various branches selected for which they can request, order, issue and receive inventory.

These branches can be added or deleted at a future date.

Exercise

Create a matrix of branches and the allowed functions for inventory management at each branch.

11.4 IVM04 - Stock Branch Xref

Using this option, you can overrule the excess level, reorder level, and minimum order level of a stock defined at the stock code level.

You can add the inventory items to its repository and then track these items. If this maintenance is not done, the entities defined at the stock code level namely excess level, reorder level, and minimum order level will be taken into consideration by the system.


Definition Prerequisites

- IVM01 - Stock Codes

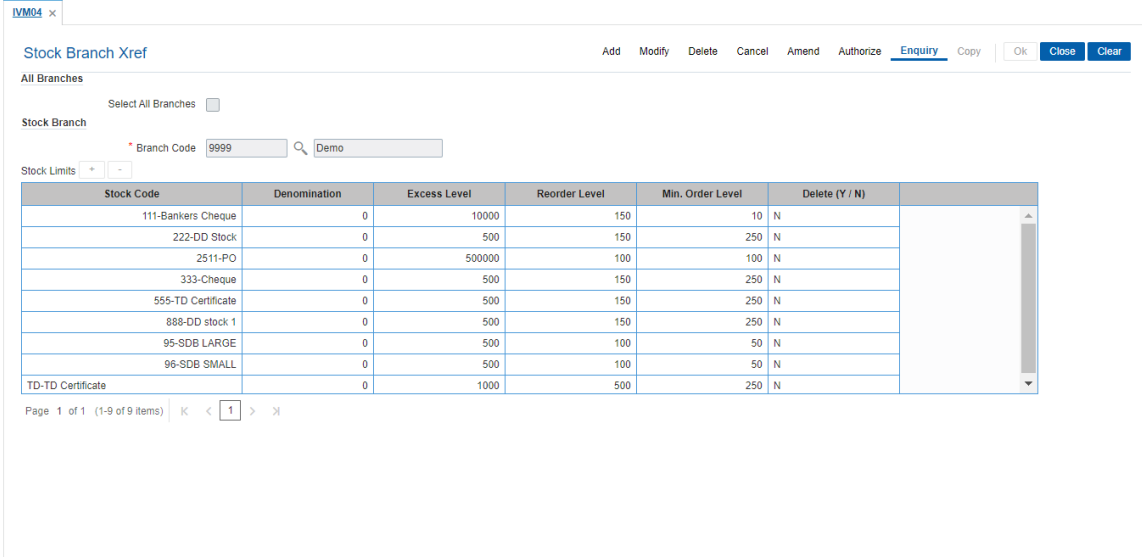
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the stock branch cross reference details

1. In the **Dashboard** page, Enter the Task Code **IVM04** and then click  or navigate through the menus to **Back Office Transactions > Inventory > Stock Branch Xref**.
2. You will be navigated to **Stock Branch Xref** screen.

Stock Branch Xref



IVM04 x

Stock Branch Xref

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

All Branches

Select All Branches

Stock Branch

* Branch Code 9999 Demo

Stock Limits + -

Stock Code	Denomination	Excess Level	Reorder Level	Min. Order Level	Delete (Y / N)
111-Bankers Cheque	0	10000	150	10	N
222-DD Stock	0	500	150	250	N
2511-PO	0	500000	100	100	N
333-Cheque	0	500	150	250	N
555-TD Certificate	0	500	150	250	N
888-DD stock 1	0	500	150	250	N
95-SDB LARGE	0	500	100	50	N
96-SDB SMALL	0	500	100	50	N
TD-TD Certificate	0	1000	500	250	N

Page 1 of 1 (1-9 of 9 items) K < 1 > X

Field Description

Field Name	Description
All Branches	
Select All Branches	[Checkbox] Check this box to select all branches.
Stock Branch	
Branch Code	[Mandatory, Search List]

Select the branch code. from the Search List
 Each code uniquely identifies a different branch. Branch codes are defined using the **Branch Parameters Maintenance** (Task Code: STDBRNCH) option in the Corporate module.

Branch Name [Display]
 This field displays the name of the branch when you select the branch code.

Column Name	Description
Stock Code	[Mandatory, Drop-Down] Select the stock code from the drop-down list. Stock codes are defined using the Stock Codes (Task Code: IVM01) option. This is the inventory that has to be traced at the branch level.
Denomination	[Mandatory, Drop-Down] Select the denomination value from the drop-down list. The drop-down will list the denomination value as zero when the denomination details are not applicable. For cases where the denomination details are applicable, it will list out all the denominations as defined for the stock code in the Stock Codes (Task Code: IVM01) option.
Excess Level	[Mandatory, Numeric, 10] Type the excess level limit for the stock. Excess level is the maximum quantity of inventory that can be physically held by the bank. You can double click the column and modify the value. The excess level limit is validated against the sum of existing stock on hand and the new. If the sum is greater than the specified excess level then the system will raise an alert.
Reorder Level	[Mandatory, Numeric, 10] Type the re-order level of the stock. This is the limit after which the system automatically places a request for the stock. You can double click the column and modify the value. The new re-order level value should be greater than or equal to the re-order level specified while defining the stock code.
Min. order Level	[Mandatory, Numeric, 10] Type the minimum order level of the stock. This is the minimum number of inventory for which the request has to be placed. You can double click the column and modify the value.
Delete(Y/N)	[Toggle] Click the toggle status, to change the value to Y , if you want to delete the definitions of the branch. By default, the system displays the value as N .

3. Click **Add**.
4. Select the branch code from the Search List.

5. Click + to add stock branch cross references.
6. Select the stock code and denomination from the list.
7. Enter the excess level, reorder level and minimum order level.
8. Click the toggle status in the delete field to delete the value.

Stock Branch Xref

Stock Branch Xref

All Branches

Select All Branches

Stock Branch

Branch Code: 153 Search: DEMO

Stock Limits + -

Stock Code	Denomination	Excess Level	Reorder Level	Min. Order Level	Delete (Y / N)
	1	300	0	0	N

Page 1 of 1 (1 of 1 items) | < 1 >

9. Click **OK**.
10. The system displays the message "Record Added Authorisation Pending". Click **OK**.
11. The stock control branch details are added once the record is authorised.

Note: To Add a stock item to the stock inventory of the branch, click the button with '+' sign. To delete a stock item from the stock inventory of the branch, select 'y' in the Delete column and click the button with '-' sign.

Screen Description

The above screen displays that branch code 153 is defined for the Bankers Cheque. These stocks will have a excess level (the maximum amount of inventory that can be held) and re-order (level at which re-order will be required)/minimum re-order level (minimum amount that will have to re-ordered). This enables the branch to manage its inventory without any manual tracking.

Exercise

For your branch create a list of inventory items. For each of these items define the following:

- Excess level
- Re-order level
- Minimum re-order level

11.5 SBM01 - SDB Product Inventory Xref

Using this option you can link the SDB inventory and the product under which the inventory is available.


Definition Prerequisites

Not Applicable

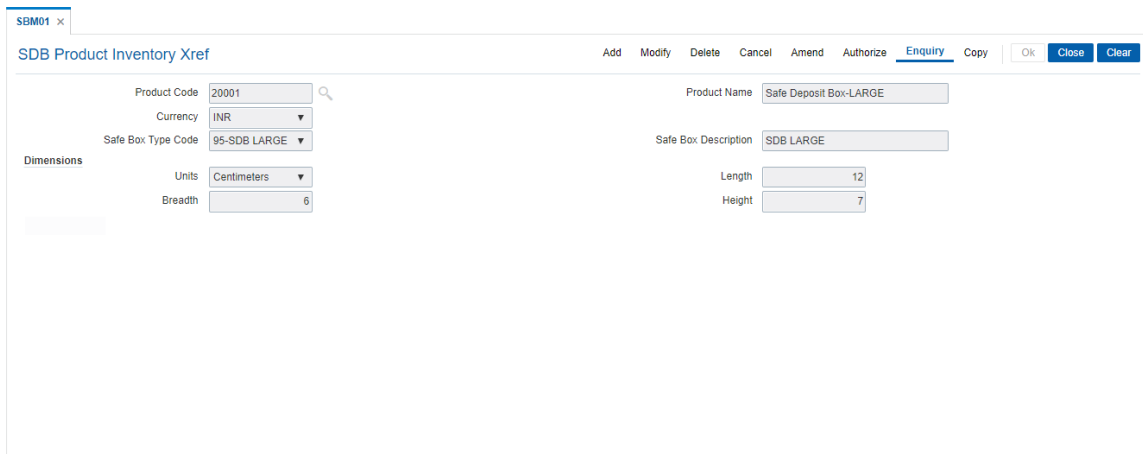
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add safe deposit box product inventory cross reference

1. In the **Dashboard** page, Enter the Task Code **SBM01** and then click  or navigate through the menus to **Back Office Transactions > Safe Box > SDB Product Inventory Xref**.
2. You will be navigated to **SDB Product Inventory Xref** screen.

SDB Product Inventory Xref



The screenshot displays the 'SDB Product Inventory Xref' application window. At the top, there is a navigation bar with buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry' (which is highlighted), and 'Copy'. To the right of these buttons are 'OK', 'Close', and 'Clear' buttons. The main form area contains several input fields: 'Product Code' (text box with '20001'), 'Currency' (dropdown menu with 'INR'), 'Safe Box Type Code' (dropdown menu with '95-SDB LARGE'), 'Dimensions' (a sub-section with 'Units' dropdown set to 'Centimeters' and 'Breadth' text box with '6'), 'Product Name' (text box with 'Safe Deposit Box-LARGE'), 'Safe Box Description' (text box with 'SDB LARGE'), 'Length' (text box with '12'), and 'Height' (text box with '7'). A search icon is visible next to the Product Code field.

Field Description

Field Name	Description
Product Code	[Mandatory, Search List] Select the product code from the Search List.
Product Name	[Display] This field displays the product name.
Currency	[Display] This field displays the currency code under which the product is defined.
Safe Box Type Code	[Mandatory, Drop-Down] Select the appropriate safe box type code from the drop-down list. It represents the stock code of the safe deposit boxes. The list of valid safe box type codes defined in the Stock Codes (Task Code: IVM01) option is displayed in the drop-down list.
Safe Box Description	[Display]

This field displays the safe box description based on the option selected in the corresponding field.

Dimensions

Units

[Mandatory, Drop-Down]

Select the unit to be used as the measurement criteria for the safe deposit box from the drop-down list.

The options are:

- Inches
- Centimeters

Length

[Mandatory, Numeric, Two]

Type the length of the safe deposit box.

Breadth

[Mandatory, Numeric, Two]

Type the breadth of the safe deposit box.

Height

[Mandatory, Numeric, Two]

Type the height of the safe deposit box.

3. Click **Add**.
4. Select the product code from the Search List.
5. Select the safe box type code from the list.
6. Enter the dimensions details.

SDB Product Inventory Xref

SDB Product Inventory Xref

Product Code: 20001
Currency: INR
Safe Box Type Code: 95-SDB LARGE

Dimensions
Units: Centimeters
Breadth: 6

Product Name: Safe Deposit Box-LARGE
Safe Box Description: SDB LARGE
Length: 12
Height: 7

7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending". Click **OK**.
9. The safe box product inventory cross reference details are added once the record is authorised.

12. Remittance Definition

Remittance is sending of money from one place to another. For this purpose various instruments commonly known as Bankers Cheque, Demand Drafts and Traveller's Cheque are used. A bank may have its presence locally or internationally in which case the issuer of the instruments for that sector will be the bank itself. In the absence of a presence for a particular sector the bank may have suitable correspondent banking arrangements with other bank/s. All the details of the banks own branches, including other banks can be maintained in **FLEXCUBE Retail** using the Bank Remittance Maintenance, Issuer Maintenance and Demand Draft details maintenance.

12.1 BAM09 - Issuer Maintenance

Using this option you can define issuer's of various instruments such as Traveler's Cheques, Demand Draft and Banker's Cheque for their respective currencies. You can create and maintain the Traveler's Cheques, Demand Draft and Banker's Cheque issue data.

Transactions for remittance instruments can be performed only for the issuers and the issuer currencies maintained for the particular instrument type. If the bank acts as an issuer, it should be maintained as an issuer, with its appropriate code.


Definition Prerequisites

- BAM20 - Bank Master Maintenance

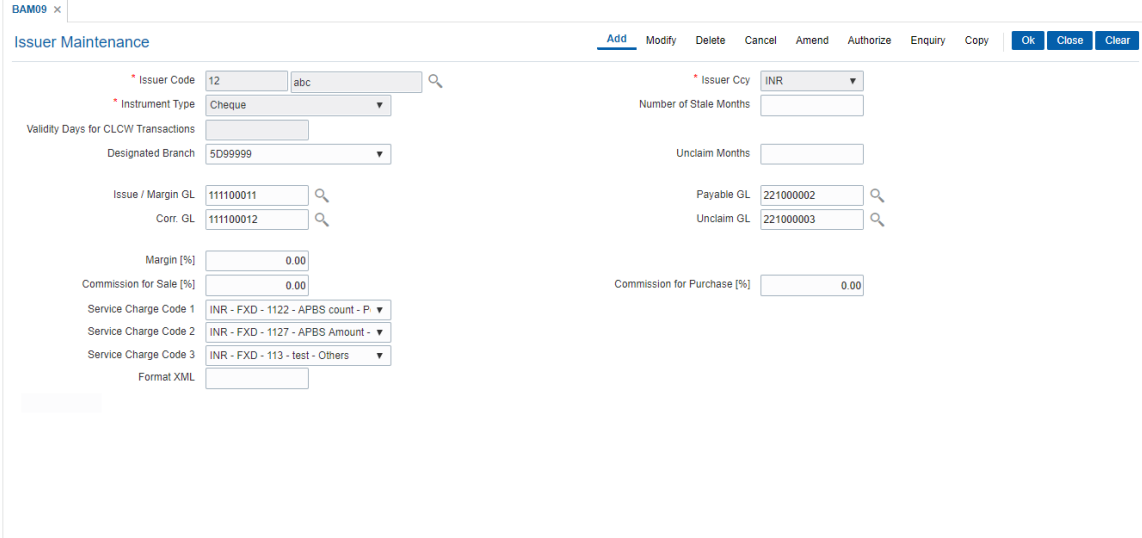
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the issuer details

1. In the **Dashboard** page, Enter the Task code **BAM09** and then click  or navigate through the menus to **Back Office Transactions > Remittance > Issuer Maintenance**.
2. You will be navigated to **Issuer Maintenance** screen.

Issuer Maintenance



Field Description

Field Name	Description
Issuer Name	[Mandatory, Pick-List] Select the issuer name from the drop-down list The list of all valid users as defined in the Bank Codes Maintenance (Task code: BAM20) option are displayed in the drop-down list.
Issuer CCY	[Mandatory, Drop-Down] Select the currency in which the instrument will be issued from the drop-down list.

Instruments will be issued only for the unique combination of an issuer code, currency code and an instrument type.

Instrument Type

[Mandatory, Drop-Down]

Select the type of instrument from the drop-down list.

The drop-down lists the instruments that are pre-defined in the system.

The options are:

- None
- Cheque
- Bills
- Managers Cheque
- Demand Draft
- Travellers Cheque
- Direct Debit
- Direct Credit
- Cardless Cash Withdrawal
- Stock Invest
- Dividend Warrant
- Pension Warrant
- Guaranteed Cheque
- Inward Direct Credit
- Inward Direct Credit Against GL
- External Branch
- Returned Cheque
- On Par Cheque
- Local Cheque Purchase

The system validates the combination of the issuer name, issuer currency and the instrument type. If the combination is not present, the system continues with adding the issuer code.

Validity Days for CLCW Transactions

[Optional, Numeric, Three]

This field shows the number of days after which the instrument will be canceled.(Should be applicable only for CLCW transactions)

Number of Stale Months

[Mandatory, Numeric, Three]

Type the number of months after which instrument will be marked as stale.

It is applicable for DD and PO instruments.

The number of stale months cannot be greater than the unclaim months

This field will be optional for Instrument Type 'Cardless Cash Withdrawal.'

Designated Branch

[Optional, Drop-Down]

Select the designated branch for demand draft from the drop-down list.

The designated branch is the branch in which the GL for the correspondent bank DD will be opened. All the DD's issued on the correspondent bank will be recorded in the payable GL of the designated branch.

Unclaim Months	[Mandatory, Numeric, Three] Type the number of months after which instrument will be marked as unclaimed. It is applicable only for DD/PO instruments. This field will be optional for Instrument Type 'Cardless Cash Withdrawal.
Issue/Margin GL	[Mandatory, Search List] Select the issue/margin GL code from the Search List. This GL is credited when instruments are issued. This is a liability type GL.
Payable GL	[Optional, Search List] Select the payable GL code from the Search List. Entries are passed to this GL code when an instrument is liquidated. This is a liability type of GL.
Corr. GL	[Optional, Search List] Select the Correspondent Bank GI code from the Search List. This is a liability type of GL.
Unclaim GL	[Optional, Numeric, Nine, Search List] Type the unclaim GL code which is updated with the balances of instruments marked as unclaimed or select it from the Search List. This is a liability GL.
Margin [%]	[Optional, Numeric, Three, Two] Type the margin percentage payable to the correspondent bank. The value in this field should be between 0.00 and 100.00.
Commission For Sale [%]	[Optional, Numeric, Three, Two] Type the percentage of commission on sale of traveler's cheque. The value in this field should be between 0.00 and 100.00.
Commission For Purchase [%]	[Optional, Numeric, Three, Two] Type the percentage of commission on purchase of Travelers Cheque. The value in this field should be between 0.00 and 100.00.
Service Charge Code 1	[Optional, Drop-Down] Select the service charges to be applied from the drop-down list. The drop-down lists the service charge codes defined in the Service Charge Code Maintenance (Task code: BAM14) option. These service charges can be waived or modified at the transaction level.
Service Charge Code 2	[Optional, Drop-Down] Select the service charges to be applied from the drop-down list. The drop-down lists the service charge codes defined in the Service Charge Code Maintenance (Task code: BAM14) option. These service charges can be waived or modified at the transaction level.
Service Charge Code 3	[Optional, Drop-Down] Select the service charges to be applied from the drop-down list. The drop-down lists the service charge codes defined in the Service Charge Code Maintenance (Task code: BAM14) option. These service charges can be waived or modified at the transaction level.
Format XML	[Optional, Alphanumeric, 64] Type the instrument format.

The instrument format is maintained in an XML file. It is the format in which the stationary is printed.

Contingent entries for Inventory [Conditional, Check Box]
Select the **Contingent entries for Inventory** check box to ensure that the contingent GL entries are passed in the inventory branch when the traveller's cheque is procured from the vendor.
This field is displayed only if the **Travellers cheque** option is selected from the **Instrument Type** field.

Contingent Asset GL [Conditional, Search List]
Select the contingent asset GL from the Search List.
Contingent GL entries are passed during the "Receive" stage of inventory management.
When a traveller's cheque is received from a vendor, the **Contingent Asset GL** is debited and when the inventory branch "Issues" these traveller's cheque to the relevant branch, the **Contingent Asset GL** is credited in the inventory branch.
This field is enabled only if the **Contingent entries for Inventory** check box is selected.

Contingent Liability GL [Conditional, Search List]
Select the contingent liability GL from the Search List.
Contingent GL entries are passed during the "Receive" stage of inventory management.
When a traveller's cheque is received from a vendor, the Contingent Liability GL is credited and when the inventory branch "Issues" these traveller's cheque to the relevant branch, the **Contingent Liability GL** is debited in the inventory branch.
This field is enabled only if the **Contingent entries for Inventory** check box is selected.

3. Click **Add**.
4. Select the details of the issuer like name, currency instrument type, designated branch and the service charge code from the list and the GL's from the search list.
5. Enter the number of stale months and unclaim months.
6. Click **OK**.
7. The system displays following message: "Record Added...Authorisation Pending..Click Ok to Continue". Click **OK**.
8. The issuer details are added once the record is authorised.

Screen Description

The above screen displays the definition of Demo Bank as a issuer of Direct Debit in USD's.

The designated branch is Demo and the various GL that will be affected during transactions are defined.

The commissions for sale and purchase are defined in this screen.

Various **GL's** are used. The various service charges for each of the transactions are also defined in this screen.

Field Name	Description
Issue / Margin GL	[Mandatory, Search List] The issue/margin GL code.

This GL is credited when:

- Instruments are issued

This is a liability type GL.

Payable GL

[Search List]

The payable GL code.

Entries are passed to this GL code when an instrument is liquidated.

This is a liability type of GL.

Contingent Asset GL

[Numeric, Search List]

Contingent GL entries are passed during the "Receive" stage of inventory management.

When a travellers cheque is received from a vendor, the **Contingent Asset GL** is debited and when the inventory branch "Issues" these travellers cheque to the relevant branch, the **Contingent Asset GL** is credited in the inventory branch.

Contingent Liability GL

[Numeric, Search List]

Contingent GL entries are passed during the "Receive" stage of inventory management.

When a travellers cheque is received from a vendor, the **Contingent Liability GL** is credited and when the inventory branch "Issues" these travellers cheque to the relevant branch, the **Contingent Liability GL** is debited in the inventory branch.

Exercise

For your bank create the various issuers and the parameters for charging of commission and service charges. These details can be created for following instruments:

- Banker's Cheque
- Demand Draft
- Traveller's cheque
- Inward Direct Debit
- Inward Direct Credit

12.2 BAM38 - Demand Draft Details Maintenance

Using this option you can maintain details of payable branch to facilitate issuing of demand drafts. This maintenance is mandatory for remittance instruments of demand draft type, apart from the **Issuer Maintenance** (Task code: BAM09) option.

During issuance of Demand Draft, the payable branch details are printed on the instrument using details maintained in this maintenance. The bank can also control the demand draft amount payable at a branch.


Definition Prerequisites

- BAM09 - Issuer Maintenance

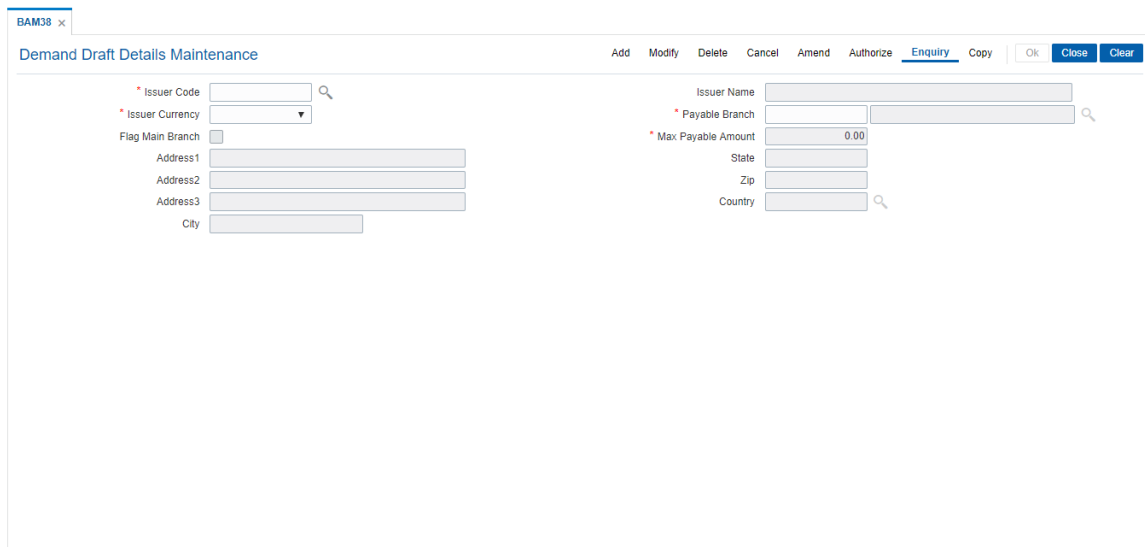
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the demand draft details

1. In the **Dashboard** page, Enter the Task code **BAM38** and then click  or navigate through the menus to **Back Office Transactions > Remittance > Demand Draft Details Maintenance**.
2. You will be navigated to **Demand Draft Details Maintenance** screen.

Demand Draft Details Maintenance



Field Description

Field Name	Description
Issuer Code	[Mandatory, Search List] Select the issuer code of the demand draft from the Search List. You can select from the issuer codes defined in the Issuer Maintenance (Task Code: BAM09) option.
Issuer Name	[Display] This field displays the full name of the issuer based on the issuer code as maintained in Issuer Maintenance (Task Code: BAM09) option.

Issuer Currency	[Mandatory, Drop-Down] Select the issuer currency based on the issuer code. The demand draft details will be maintained for a combination of issuer code and currency.
Payable Branch	[Mandatory, Search List] Select the code of the branch where the demand draft is payable from the Search List. The branch name is displayed in the adjacent field.
Flag Main Branch	[Optional, Check Box] Select the check box if the payable branch is the main branch.
Max Payable Amount	[Mandatory, Numeric, 13, Two] Type the amount up to which a demand draft which is payable at the specified payable branch can be issued. At the time of issuing the instrument, if the amount exceeds this limit; the supervisor needs to authorize the transaction.
Address 1,2,3	[Optional, Alphanumeric, 35, Three Lines] The address of the payable branch. This is the address at which the demand draft will be payable. The address can be mentioned in three lines.
State	[Optional, Alphabets, 35] Type the name of the state where the payable branch is situated.
Zip	[Optional, Alphanumeric, 35] Type the zip code of the payable branch.
Country	[Optional, Search List] Select the country from the Search List. This is the name of the country where the payable branch is situated.
City	[Optional, Alphabets, 35] Type the name of the city where the payable branch is situated.

3. Click **Add**.
4. Select the issuer code from the list and the currency of the issuer from the list.
5. Enter the details like issuer name, payable branch name, address of the payable branch and the payable amount.

[Demand Draft Details Maintenance](#)

BAM38 x

Demand Draft Details Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Issuer Code 400

* Issuer Currency INR

Flag Main Branch

Address1

Address2

Address3

City

Issuer Name NEW BANK OF INDIA

* Payable Branch 2205 BANGALORE 2205

* Max Payable Amount ₹1,00,000.00

State

Zip

Country INDIA

6. Click **OK**.

Note: During the DD issue, system will validate for the DD amount entered, if the DD amount is greater than DD limit amount for that Bank - Branch combination then system will ask for authorization giving reasons as 'DD amount greater than DD Limit'. The authorization reason will be "Exceeds DD amount limit for payable Branch".

IF the DD amount is less than or equal to DD limit amount for that Bank - Branch combination, then DD issue will be allowed without asking for authorization.

7. The system displays the message "Record Added Authorisation Pending". Click **OK**.

8. The demand draft details are added once the record is authorised.

Screen Description

The above screen displays the issuer code that has been defined for New Bank Of India. The address and the maximum amount of a demand draft payable without charges (USD 100,000.00) will be defined.

Exercise

For your bank define the parameters of issuer codes for all the banks on whom demand drafts will be drawn by your bank. The addresses and the maximum amount to be

Note: A record has to be set up as above for each valid payable branch of each issuer.

13. Service Charge Definitions

Service charges are charges levied by banks for services rendered, or for collecting fees/stamp duty, etc., on behalf of the Government or other agencies. They represent the non-interest income of the banks and financial institutions. Service Charges can be defined, based on a number of factors like turnover, transaction amount, or for certain conditions over a period of time, or on certain number of transactions or a combination of some of these factors.

The key features of the Service Charge module in **FLEXCUBE Retail** is based on the following factors:

- Centralised Service Charge calculation and processing into a common module to be used as a service by all the processing modules.
- Support for Package definition. Charges to be linked to a package providing the flexibility to have multiple charges at the customer, account, product, maintenance and transaction levels.
- Provide flexibility to define preferential charges and parameters at the account level, in order to support Relationship Pricing for Retail Customers.
- Provide a completely flexible and parametrized solution for definition and calculation of various types of charges that the bank may want to define.
- Provide the required flexibility in dealing with charges that cannot be collected due to insufficient funds.
- Provide charging based on occurrences of predefined system events.
- Provide to apply Service Charge variances on holidays and time zones.
- Support to charging based on special formulae for charges, which do not fit into the standard framework.
- Provide aggregation facility for various criteria that lead to levy of charges based on balances, turnover, etc.
- Provide for comprehensive Enquiry detailing the Service Charge history for an account.

13.1 BAM14 - Rewards and Service Charges Definition

Using this option, you can define various service charges that may be levied, as per its operational policies, on the various services or transactions that the customers may perform.

Each of these service charges is distinctive, and calculated and charged differently for different transactions, at different time intervals, based on certain policies of the bank. You can also set up reward codes, which is the reverse of a charge and is actually a credit to the user. A unique service charge code may be assigned, for each service charge that is defined, so that its characteristics can be mapped to this code. These service charge codes can then be attached to transactions, events, products, etc.

Note: If the **End of Period + Track Online** option is selected from the **SC Charge Type** drop-down list, then the charges field in the transaction screen will display the SC amount as Zero. SC amount can change between the SC displayed at the time of transaction and SC getting charged at EOP(at the time of charging it will look at the SC amount at SC code).


Definition Prerequisites

- RL002 - Rule Definition Master Maintenance
- [CFDSACCD - Service Accounting Code maintenance](#)
- [TADGSTRT - Tax Rate Chart Maintenance](#)

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add service charge code

1. In the **Dashboard** page, Enter the Task Code **BAM14** and then click  or navigate through the menus to **Back Office Transactions > Service Charge > Rewards and Service Charges Definition**.
2. You will be navigated to **Rewards and Service Charges definition** screen.

Rewards and Service Charges Definition

BAM14 x

Rewards and Service Charges Definition Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Service Charge Code	2	* Currency	INR
* SC Name	LOAN PROD DEDUCT	Amortisable	<input type="checkbox"/>
* Nature of Charge	Service Charge	* SC Type	Fixed
* NSF Treatment	Part Debit/Part Hold	* SC GL Code	421000001
* SC Charge Type	OnLine	* Suspended GL Code	244210001
SC Linkage Type	Others	* SC Calc Method	Net
Inclusive of GST	<input type="checkbox"/>	Service Accounting Code (SAC)	
Banking and Other Financial Services (BOFS)	<input type="checkbox"/>	Tax Rate Chart Code (TRC)	
Additional SC		Additional SC Behaviour	Exclusive
Cumulative Flag	Non-Cumulative	EOP Recompute	<input type="checkbox"/>
Min Balance Override Flag	<input checked="" type="checkbox"/>	Override Alert Flag	<input type="checkbox"/>
Rule ID		Default SC in Off-Line Mode	0
Reward Amortisation Flag	<input type="checkbox"/>	Reward Amortisation GL Code	0
Book Income on Designated Branch	<input type="checkbox"/>	Designated Branch	0

Balance Based Waiver
 Free Transaction
 Charge Computation
 Tiered SC
 Amortisation Details

Waiver if Minimum Balance is Maintained
 Waiver Minimum Balance Comparison Factor
 Level at which Balance is to be compared
 Minimum Balance for SC Waiver

Field Description

Field Name	Description
Service Charge Code	[Mandatory, Numeric, Five] Type the service charge code. SC code is a unique number, to be manually generated by the bank. Once added, this field cannot be modified or amended.
Currency	[Mandatory, Drop-Down] Select the currency in which the service charge is levied from the drop-down list. The currency maintained using the Currency Definition (Task Code: BAM25) option gets populated in the drop-down list.
SC Name	[Mandatory, Alphanumeric, 40] Type the service charge name.
Amortisable	[Optional, Check Box] Select the Amortisable check box if the defined fee / service charge is amortisable. This check box defines the nature of fees but does not trigger amortisation of fees. If this check box is selected, the Amortisation Details tab gets enabled.
Nature of Charge	[Mandatory, Drop-Down] Select the nature of charge, i.e., the category of the service charge from the drop-down list. The options are: <ul style="list-style-type: none"> • Commission

- Fees
- Rewards
- Service Charge
- Taxes

Commission and Service Charge are income/profit made by a bank in return for the services offered by them.

Fees and Taxes are amount levied on public by the Government or other agencies.

SC Type

[Mandatory, Drop-Down]

Select the service charge type from the drop-down list.

The options are:

- Fixed - SC is charged as a fixed amount
- Percentage - A percentage of transaction amounts with a minimum and maximum amount to be charged is specified.
- Tiered - SC is tiered based on either transaction amount or number of transactions. Further more, each tier is defined to have a fixed rate or a percentage of amounts, with a minimum and maximum amount to be charged. The tiered type SC can be in the following 2 ways:

Incremental - In incremental calculation the transaction amount is broken down as per the range of amount mentioned in Tiers and Service Charge is levied for each part of the transaction amount. E.g. Consider a DD worth 15000. Assume that amount range for Tier 1 is 10000 and for Tier 2 it is 20000. Here the total transaction amount will be broken and for the first 10000 SC will be charged at the rate applicable to Tier 1 and for the remaining 5000 the SC will be charged as applicable to Tier 2.

Cumulative slab - In cumulative calculation it is identified in which Tier amount range does the entire transaction amount fits and the SC is levied accordingly. E.g. For a DD worth 15000 the SC will be levied at the rate defined for Tier with amount range say 20000.

NSF Treatment

[Conditional, Drop-Down]

Select the Non Sufficient Funds (NSF) treatment from the drop-down list.

If the **Amortisable** check box is selected, the **Force Debit** option will be selected by default in this field. If the **Amortisable** check box is not checked then all the existing options of the drop-down will be available for the user to select.

The option selected in this field will enable the calculation of the service charge in an NSF condition, wherein the balance in the account is insufficient to debit the service charge.

The options are:

- Part Debit/Part Hold – The CASA account is debited for the available funds. A Service Charge Income GL entry is passed

for the recovered funds. A hold is marked on the account for the un-recovered amount. The hold amount is increased to the extent of the un-recovered amount.

All the accounts marked with the hold (Hold with earmark type as Service Charge) are checked during the beginning of day (BOD) process. If the funds are available, the CASA account is debited with the hold amount, the hold is deleted and a Service Charge Income GL entry is passed for the hold amount.

If the funds are not available at BOD, the account will be checked for hold till the funds are available or till the hold is manually deleted.

For example a fixed SC of 100 is charged for a transaction of 1000 and the NSF treatment is specified as Part Debit, Part Hold.

If the CASA account holder performs a debit transaction of 1000, a fixed SC of 100 is charged. His account balance is 1060. The account will be debited for 1060, where 60 is the part debit for the SC and a hold is placed on the account for the balance 40. During the next BOD the accounts marked with hold are checked. If the funds are available the hold is deleted and the account is debited for the hold amount. If the funds are not available the accounts will be subsequently checked for funds every time the BOD process is executed.

- Force Debit – The CASA account will be debited for the full amount and the balance in the account will be brought to debit. For example, a fixed SC of 100 is charged for a transaction of 1000 and the NSF treatment is specified as Force Debit. If the CASA account holder performs a debit transaction of 1000, a fixed SC of 100 is charged. His account balance is 1060. The system will charge the account with 100 for service charge. The account balance will be brought down to -40
- Part Debit/Part Hold
- Hold – A hold is placed on the CASA account for the full amount of the service charge.
All the accounts marked with the hold (Hold with earmark type as Service Charge) are checked during the beginning of day (BOD) process. If the funds are available, the CASA account is debited with the hold amount, the hold is deleted and a Service Charge Income GL entry is passed for the hold amount.
If the funds are not available at BOD, the account will be checked for hold till the funds are available or till the hold is manually deleted.
For example, a fixed SC of 100 is charged for a transaction of 1000 and the NSF treatment is specified as Full Hold.
The CASA account holder performs a debit transaction of 1000 and a fixed SC of 100 is charged. His account balance is 1060. The system places a hold of 100 on the account. During the next BOD the accounts marked with hold are checked. If the funds are available the hold is deleted and the account is debited for the hold amount. If the funds are not available the accounts will be subsequently checked for funds every time the BOD process is executed.
- Part Debit/Part Waive - The CASA provider account will be debited with the available balance and the recoverable amount will be waived.
For example, a fixed SC of 100 is charged for a transaction of

1000 and the NSF treatment is specified as Part Debit Part Waive.

The CASA account holder performs a debit transaction of 1000 and a fixed SC of 100 is charged. His account balance is 1060. The system will debit the account with 60 for service charge and waive the recoverable amount of 40.

- **Reject Transaction** - The system will not allow the actual transaction to take place if there are insufficient funds in the account to levy the service charge.
For example, a fixed SC of 100 is charged for a transaction of 1000 and the NSF treatment is specified as Reject Transaction. The CASA account holder performs a debit transaction of 1000 and a fixed SC of 100 is charged. His account balance is 1060. The system will reject the transaction as there are insufficient funds in the account to levy the service charge.
- **Waive SC** – The system will waive the service charge if there are insufficient funds in the account to levy the service charge.
For example, a fixed SC of 100 is charged for a transaction of 1000 and the NSF treatment is specified as Waive SC. The CASA account holder performs a debit transaction of 1000 and a fixed SC of 100 is charged. His account balance is 1060. The system will waive the service charge as there are insufficient funds in the account to levy the service charge.

This field will be disabled if **Rewards** option is selected in the **Nature of Charge** field.

Note: Reject transaction option will be used for NSF treatment.

SC GL Code

[Mandatory, Numeric, Nine]

Type the GL code for service charge, from the pre-defined GL codes. When the account is debited for service charge a corresponding credit entry is passed in the SC GL code.

In case the nature of charge is Service charge or commission, the GL code will be an Income GL code. Else it will be a liability GL code.

In case the nature of charge is Rewards, the GL code will be an Expense type GL code.

SC Charge Type

[Mandatory, Drop-Down]

Select the SC charge type from the drop-down list.

The options are:

- **End of Period + Track Online** - SC will be tracked online, i.e., counters for the account will be updated online but, SC will be charged at the defined end of period, i.e., monthly, yearly, etc.
- **Online** - SC is calculated and debited online from the account. The system displays the value in the SC Linkage Type field as Others.
- **End Of Day** - SC will be calculated and the account will be debited only at the end of the day. The system displays the value in the SC Linkage Type field as Others.
- **End of Period** - SC will be calculated using the frequency and anniversary at the account level and debited at end of period. The system displays the value in the SC Linkage Type field as Periodic.

- End of Period + Earmark Online - SC will be calculated using the frequency and anniversary at account level and debited at end of period, but account will be earmarked or tagged, so that at the time of debit of account Non Sufficient Funds (NSF) situation is not encountered. The system displays the value in the **SC Linkage Type** field as **Others**.

This field represents when the SC will be levied.

Suspended GL Code

[Mandatory, Numeric, Nine]

Type the suspended GL code.

When the non-performing account is debited for service charge a corresponding credit entry is passed in the suspended SC GL code.

SC Linkage Type

[Display]

This field displays the SC Linkage type.

The value in this field depends on the option selected in the **SC Charge Type** field.

The value will be displayed as **Others** if the following options are selected in the **SC Charge Type** field:

- Online
- End of Day
- End of Period + Earmark Online
- End of Period + Track Online

The value will be displayed as **Periodic** if the **End of Period** option is selected in the **SC Charge Type** field.

SC Calc Method

[Conditional, Drop-Down]

Select the service charge rate from the drop-down list.

This field will be enabled only if the **Percent** option is selected in the **SC Type** field.

The options are:

- Net: If this option is selected, the calculation for SC amount will be $Txn (r/100)$
- Gross: If this option is selected, the calculation for SC amount will be $txn_amt - (txn_amt/(100+Rate)*100)$

Inclusive of GST

[Optional, Check box]

Select the check box to indicate if the charge amount is inclusive of GST.

Note: Cannot be checked if an Additional SC of Tax type with a non – zero TRC code is attached

Service Accounting Code (SAC)

[Optional, Search List]

Select the Service Accounting Code applicable for the charge.

This field will be a Search List on the SAC Master Maintenance. Will be enabled for all types of SC. The SAC is used to determine the applicable GST rate for each charge. This is required for the case of external system computing GST.

Banking and Other Financial Services (BOFS)

[Optional, Check box]

Select the check box to indicate if the charge is for a banking or other financial service.

Tax Rate Chart Code

[Optional, Search List]

(TRC)	<p>Select the GST Tax rate code to be applied. The list of tax rate codes maintained in TADGSTRT - Tax Rate Chart Maintenance will be listed here. If this field is input, then FLEXCUBE will compute GST on the service charge.</p> <p>Note:</p> <ol style="list-style-type: none"> 1. Will be enabled only for TAX type of SC. 2. SC of Tax type with Tax Rate chart attached can have NSF Treatment only as Force Debit /Hold /Reject. 3. Any SC code to which a Tax type of SC is linked as additional SC will have NSF Treatment only as Force Debit /Hold /Reject.
Additional SC	<p>[Optional, Drop-Down]</p> <p>Select the additional service charge to be levied from the drop-down list.</p> <p>If the Main SC is Amortisable, then selection of only such SC which are defined as Amortisable are allowed as Additional SC. If the Main SC is 'Not-Amortisable' then selection of any SC (amortisable / not-amortisable) will be allowed as 'Additional SC'.</p> <p>An additional service charge or Value Added Tax (VAT) can be levied when a certain service charge is levied. The additional SC can be selected from the existing Service Charge (SC) Codes list. The Additional SC could be in the same currency as the defined Service Charge (SC) Code or in the local currency of the bank. If an additional SC is already attached to the selected additional service charge code, the system displays the message 'The SC selected has an additional SC attached. The calculation is not recursive'.</p> <p>Additional SC will always be calculated as a fixed amount or percentage of main SC amount and will not be calculated based on the transaction amount.</p> <p>If nature of the charge is reward then, this field will allow only Positive SC (Reward) to be attached. If nature of the charge is service charge, then this field will allow only service charge to be attached.</p>
Additional SC Behaviour	<p>[Optional, Drop-Down]</p> <p>Select the additional service charge behavior from the drop-down list. This field will determine the applicability of the additional charge. The options are:</p> <ul style="list-style-type: none"> • Inclusive • Exclusive
Cumulative Flag	<p>[Optional, Drop-Down]</p> <p>Select the cumulative flag from the drop-down list. This flag will determine the way the additional SC will be added to the total sc applied. The options are:</p> <ul style="list-style-type: none"> • Cumulative • Non-Cumulative
EOP Recompute	<p>[Optional, Check Box]</p> <p>Select the EOP Recompute check box to recompute the service charge at the end of period. This field will be used in case of periodic SC where the service charge is deducted monthly, quarterly etc.</p>

Min Balance Override Flag	<p>[Optional, Check Box]</p> <p>Select the Min Balance Override Flag check box to enable flexibility to override the minimum balance.</p> <p>If the option is selected, the system provides the flexibility to override the minimum balance limit which is defined for every account when service charge is levied in a NSF situation.</p> <p>In an NSF (Non Sufficient Fund) situation, there are insufficient funds in the account to levy the service charge. If this flag is checked, the minimum balance limit is not considered for levying the service charge. The transaction succeeds even if the available balance (excluding minimum balance) is insufficient to cover the debit amount (service charge).</p> <p>For example, the account holder performs a debit transaction of 1000 and a fixed SC of 100 is charged. His account balance is 2050 with a minimum balance limit of 1000. If the flag is selected, the system allows the transaction to succeed even if the minimum balance limit is violated.</p>
Override Alert Flag	<p>[Optional, Check Box]</p> <p>Select the Override alert Flag check box to receive an alert when the account has insufficient funds.</p> <p>The alert message box enables the user to either proceed with the transaction or cancel it. If the user proceeds, the account balance will go below the minimum balance limit and Force Debit NSF treatment will be applied.</p> <p>The option is applicable for transactions like Cheque Book Issue and Stop Cheque.</p>
Rule ID	<p>[Optional, Search List]</p> <p>Select the rule for levying the service charge from the Search List. You can define a bank specific rule for levying service charge. A rule ID can be created with a specific formula or special functions on which the service charge will be calculated and levied using the Rule Definition Maintenance option.</p>
Default SC in Off-Line Mode	<p>[Optional, Search List]</p> <p>Select the default SC in offline mode.</p> <p>The online type SC is linked to an online type of transaction. If the transaction is performed while branch is in offline mode, the rule cannot be evaluated as host database is unavailable. In such cases, this SC (which will not be a rule based SC) will be charged by the system.</p>
Reward Amortisation Flag	<p>[Conditional, Check Box]</p> <p>Select the reward amortisation check box.</p> <p>This field is displayed only if the Rewards option is selected in the Nature of Charge field.</p>
Reward Amortisation GL Code	<p>[Conditional, Numeric, Nine]</p> <p>Type the general ledger code for reward amortisation.</p> <p>This field is displayed only if the Rewards option is selected in the Nature of Charge field.</p>
Book Income on Designated Branch	<p>[Conditional, Check Box]</p> <p>Select this check box to book income for the designated branch. During EOD, service charges will be booked in the designated branch. If the designated branch is different from the account branch, inter-</p>

branch accounting entries will be passed.

This field is enabled if the **Commission** option is selected from the **Nature of Charge** drop-down list and if the **End of Period + Track Online, End of Period + Earmark Online** and **End of Period** options are selected from the **SC Charge Type** drop-down list.

[Conditional, Numeric, Five]

Designated Branch

Type the designated branch.

This field is enabled if the **Book Income On Designation Branch** check box is selected.

3. Click **Add**.
4. Enter the service charge code and select the currency from the list.
5. Enter the name and the GL code of the service charge and the suspended GL code.
6. Select the nature of charge, NSF treatment and additional service charge from the list.

Rewards and Service Charge Definition

7. Enter the required information in the various tabs.

Screen Description

The above screen displays the SC codes for a commission. The screen definition states that in case of non sufficient funds for recovery of SC, the SC will be partly recovered and partly waived.

The charges will be recovered at the EOD operation and will also be accompanied by an additional SC recovery.

Balance Based Waiver

BAM14 x

Rewards and Service Charges Definition Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Service Charge Code	198	* Currency	USD
* SC Name	Commission	Amortisable	<input checked="" type="checkbox"/>
* Nature of Charge	Commission	* SC Type	Fixed
* NSF Treatment	Part Debit/Part Waive	* SC GL Code	0
* SC Charge Type	OnLine	* Suspended GL Code	0
SC Linkage Type	Others	* SC Calc Method	Net
Inclusive of GST	<input type="checkbox"/>	Service Accounting Code (SAC)	
Banking and Other Financial Services (BOFS)	<input type="checkbox"/>	Tax Rate Chart Code (TRC)	
Additional SC	INR-FXD-304-SC ON UPI DEBIT-C	Additional SC Behaviour	Exclusive
Cumulative Flag	Non-Cumulative	EOP Recompute	<input type="checkbox"/>
Min Balance Override Flag	<input type="checkbox"/>	Override Alert Flag	<input type="checkbox"/>
Rule ID		Default SC in Off-Line Mode	
Book Income on Designated Branch	<input type="checkbox"/>	Designated Branch	0

Balance Based Waiver | Free Transaction | Charge Computation | Tiered SC | Amortisation Details

Waiver if Minimum Balance is Maintained	<input type="checkbox"/>
Waiver Minimum Balance Comparison Factor	
Level at which Balance is to be compared	
Minimum Balance for SC Waiver	

Field Description

Field Name	Description
Waiver if Minimum Balance is Maintained	[Optional, Check Box] Select the Waiver if Minimum Balance is Maintained check box to waive the service charge if the minimum balance of the account is maintained.
Waiver Minimum Balance Comparison Factor	[Conditional, Drop-Down] Select the comparison factor to waiver service charge, if minimum balance is maintained, from the drop-down list. This field is enabled if the Waiver if Minimum Balance is Maintained check box is selected. The options are: <ul style="list-style-type: none"> • Current Balance – The system compares the available balance at the time of computation of SC with the minimum balance amount at the Service Charge level. • Previous End of Day Balance – The system compares the previous day's EOD balance with the minimum balance amount at the Service Charge level. • * Avg Balance during the capitalization cycle • *Min Balance during capitalization cycle • * Max Balance during the Capitalization cycle • Weighted Avg Bal during Capitalization cycle - On selection of this option, the weighted average of the daily balances are taken in to account .A weighted average take in to account the duration for which a balance has remained in account during the

capitalization cycle.

*Balances are calculated from the End of Day balances

Level at which Balance is to be compared

[Display]
This field displays the level at which the balance will be compared. The value is defaulted as **Account Level** if the **Waiver if Minimum Balance is Maintained** check box is selected.

Minimum Balance for SC Waiver

[Mandatory, Numeric, 13, Two]
Type the minimum balance that needs to be maintained to be eligible for an SC waiver.

Screen Description

The above tab screen displays the charges that will be recovered at the EOD operation and will also be accompanied by an additional SC recovery. The system will allow the transaction to proceed recovery of the SC results in balance falling below the minimum product balance as the Min bal override flag has been ticked.

The rules will control the situation when the SC is to be recovered from the account.

If the minimum balance is maintained to the extent of USD 5,000.00 then SC will be waived. This amount is the minimum balance during the capitalization cycle.

Free Transaction

The screenshot shows the 'Rewards and Service Charges Definition' screen with the following fields and values:

- * Service Charge Code: 198
- * SC Name: Commission
- * Nature of Charge: Commission
- * NSF Treatment: Part Debit/Part Waive
- * SC Charge Type: OnLine
- SC Linkage Type: Others
- Inclusive of GST:
- Banking and Other Financial Services (BOFS):
- Additional SC: INR-FXD-304-SC ON UPI DEBIT-C
- Cumulative Flag: Non-Cumulative
- Min Balance Override Flag:
- Rule ID: [Empty]
- Book Income on Designated Branch:
- * Currency: USD
- Amortisable:
- * SC Type: Fixed
- * SC GL Code: 0
- * Suspended GL Code: 0
- * SC Calc Method: Net
- Service Accounting Code (SAC): [Empty]
- Tax Rate Chart Code (TRC): [Empty]
- Additional SC Behaviour: Exclusive
- EOP Recompute:
- Override Alert Flag:
- Default SC in Off-Line Mode: [Empty]
- Designated Branch: 0

Under the 'Free Transaction' tab, the following fields are visible:

- * Free Transaction Treatment: Count Based
- Free Transaction Amount: [Empty]
- No. of Free Transactions: [Empty]

Field Description

Field Name	Description
Free Transaction Treatment	[Mandatory, Drop-Down] Select the free transaction treatment from the drop-down list. The options are: <ul style="list-style-type: none"> • None – Indicates that no free transactions are permitted.

- Count Based – Indicates that the free transactions allowed are count based. E.g. 4 cheque withdrawals are free in a month, for all additional withdrawals thereafter a SC of USD 2 per withdrawal will be charged.
- Amount based – Indicates that the free transactions allowed are amount based. E.g. ATM withdrawals up to USD 15,000 are free per month, for all additional withdrawals, a 1% of the excess amount will be charged.
- Count OR Amount Based– Indicates that the free transactions allowed are amount based or count based, i.e., there is an option between the number of free transactions or amount of free transaction. For example, 4 ATM withdrawals or withdrawal up to USD 5,000 per month is free, a charge of USD 2 per additional withdrawal and a charge of 1% of the excess amount for additional withdrawals during the month.
- Count And Amount Based - Indicates that the free transactions allowed are amount based and count based, i.e., this is the combination of count and amount of free transactions allowed. For example, 4 ATM withdrawals and withdrawal up to USD 5,000 per month is free, a charge of USD 2 per additional withdrawal and a charge of 1% of the excess amount for additional withdrawals during the month.

Free Transaction Amount

[Conditional, Numeric, 13, Two]

Type the amount up to which the service charges will not be charged. This field will be enabled if the following options are selected in the **Free Transaction Treatment** field.

- Amount Based
- Count or Amount
- Count And Amount

No. of Free Transactions

[Conditional, Numeric, Five]

Type the number of transactions up to which the service charges will not be charged.

This field will be enabled if the following options are selected in the **Free Transaction Treatment** field.

- Count Based
- Count or Amount
- Count And Amount

Screen Description

The above tab screen displays the free transactions that is allowed till the total amount of the transaction for which SC is due reaches USD 5000.00. After this amount is breached SC will be charged.

Charge Computation

BAM14 x

Rewards and Service Charges Definition

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Service Charge Code: 198

* SC Name: Commission

* Nature of Charge: Commission

* NSF Treatment: Part Debit/Part Waive

* SC Charge Type: OnLine

SC Linkage Type: Others

Inclusive of GST:

Banking and Other Financial Services (BOFS):

Additional SC: INR-FXD-304-SC ON UPI DEBIT-C

Cumulative Flag: Non-Cumulative

Min Balance Override Flag:

Rule ID:

Book Income on Designated Branch:

* Currency: USD

Amortisable:

* SC Type: Fixed

* SC GL Code: 0

* Suspended GL Code: 0

* SC Calc Method: Net

Service Accounting Code (SAC):

Tax Rate Chart Code (TRC):

Additional SC Behaviour: Exclusive

EOP Recompute:

Override Alert Flag:

Default SC in Off-Line Mode:

Designated Branch: 0

Balance Based Waiver Free Transaction **Charge Computation** Tiered SC Amortisation Details

Fixed Amount		0.00
Transaction Percentage	0.00	
Minimum Amount		0.00
Maximum Amount		0.00

Field Description

Field Name	Description
Fixed Amount	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the amount which will be charged as service charge for a transaction.</p> <p>This field will be enabled if you select the Fixed option in the SC Type field.</p> <p>The value in this field is defaulted as 0.00. If no amount is specified the system saves the fixed amount as 0. This field cannot be blank.</p>
Transaction Percentage	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the percentage of transaction amount which will be charged as service charge for a transaction.</p> <p>This field will be enabled if you select the Percentage option in the SC Type field.</p> <p>The value in this field is defaulted as 1. If no percentage is specified the system saves the transaction percentage as 1. This field cannot be blank.</p>
Minimum Amount	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the minimum amount which can be levied as service charge.</p> <p>This field will be enabled if you select the Percentage option in the SC Type field.</p> <p>If the calculated service charge is less than the specified minimum amount, the minimum amount is levied as the service charge.</p> <p>For example, the service charge is calculated at 1% of the transaction amount and the minimum amount is specified as 50. Service charge for a transaction amount of 1000 will be calculated at 10. The calculated service charge is lesser than the specified minimum amount. Thus the</p>

system levies a service charge of 50.

Maximum Amount

[Conditional, Numeric, 13, Two]

Type the maximum amount which can be levied as service charge.

This field will be enabled if you select the **Percentage** option in the **SC Type** field.

If the calculated service charge is more than the specified maximum amount, the maximum amount is levied as the service charge.

For example, the service charge is calculated at 1% of the transaction amount and the maximum amount is specified as 90. Service charge for a transaction amount of 10000 will be calculated at 100. The calculated service charge is more than the specified maximum amount. Thus the system levies a service charge of 90.

Screen Description

The above tab screen displays the amount of USD 1000.00 will be recovered at the time of the transaction, irrespective of the transaction amount as the SC is of a fixed amount.

Tiered SC

The screenshot shows the 'Rewards and Service Charges Definition' window with the 'Tiered SC' tab selected. The 'Tiered SC' section contains a table with the following structure:

	Amount / No. of Txns	SC Amount / Rate	Part Amount	Minimum Amount	Maximum Amount
Tier 1	<input type="text"/>	<input type="text"/>	0.00	<input type="text"/>	<input type="text"/>
Tier 2	<input type="text"/>	<input type="text"/>	0.00	<input type="text"/>	<input type="text"/>
Tier 3	<input type="text"/>	<input type="text"/>	0.00	<input type="text"/>	<input type="text"/>
Tier 4	<input type="text"/>	<input type="text"/>	0.00	<input type="text"/>	<input type="text"/>
Tier 5	<input type="text"/>	<input type="text"/>	0.00	<input type="text"/>	<input type="text"/>

Field Description

Field Name	Description
Tier Fixed / Rate	[Conditional, Drop-Down] Select the rate at which the tiered service charge will be levied from the drop-down list. The options are: <ul style="list-style-type: none"> • Fixed • Rate

Cumulative	<p>[Mandatory, Radio Button] Click Cumulative to enable the cumulative calculation of the service charge.</p> <p>In the cumulative type of calculation, the system identifies the tier in which the complete transaction amount falls and the service charge applicable to that tier is levied.</p> <p>For example, a DD worth 15000 is to be issued. The amount range for Tier 1 is 10000 and for Tier 2 it is 20000. The SC will be levied at the rate defined for Tier 2 with amount range as 20000 as the entire 15000 falls in the tier 2 range.</p>
Incremental	<p>[Mandatory, Radio Button] Click Incremental to enable the incremental calculation of the service charge.</p> <p>In the incremental type of calculation, the transaction amount is broken down as per the range of amount specified in the Tiers and service charge is levied for each part of the transaction amount.</p> <p>For example, a DD worth 15000 is to be issued. The amount range for Tier 1 is 10000 and for Tier 2 it is 20000. Here the total transaction amount will be broken and for the first 10000 service charge will be levied at the rate applicable to Tier 1 and for the remaining 5000 the service charge will be charged as applicable to Tier 2.</p>
SC Base Indicator	<p>[Conditional, Drop-Down] Select the base on which the service charge will be calculated from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • None • Amount based – The service charge will be calculated on the transaction amount. • Transaction Number Base - The service charge will be calculated on the number of transactions.
Part Amt Flag	<p>[Conditional, Check Box] Select the Part Amt Flag check box to levy the service charge on part amount.</p> <p>This check box is enabled if the following options are selected:</p> <ul style="list-style-type: none"> • Tiered option in the SC Type field. • Amount Based option in the SC Base Indicator field. • Tier type should be Cumulative. <p>The total transaction amount is divided into equal parts and the SC is levied to these parts.</p> <p>For example, 2 is SC amount for part amount of 1000, then for DD worth 2000 the service will be levied as 4.</p>

Column Name	Description
Amount/No.Of Txns	<p>[Conditional, Numeric, 13, Two] Type the amount/ number of transactions for the tier. This field is enabled only if the SC Type is selected as Tiered. The subsequent tiers should have values greater than the preceding one.</p>

For example, if the amount for tier 1 is 10000 then the amount for tier 2 should be more than 10000.

SC Amount/Rate [Conditional, Numeric, 13, Two]
Type the amount/rate of service charge, which is applicable, depending upon what has been selected for Tier Fixed / Rate.
This field is enabled only if the **SC Type** is selected as **Tiered**.

Part Amount [Conditional, Numeric, 13, Two]
Type the part amount.
This field will be enabled if the **Part Amount Flag** is selected.
The service charge is applicable to a part of the total amount. The total amount is divided as equal parts of part amount and the SC is levied to these parts.
For example, if 2 is SC amount for part amount of 1000, then for DD worth 2000 the service will be levied as 4.

Minimum Amount [Mandatory, Numeric, 13, Two]
Type the minimum amount which is to be levied as service charge.
If the calculated service charge is less than the specified minimum amount, the minimum amount is levied as the service charge.
For example, the service charge is calculated at 1% of the transaction amount and the minimum amount is specified as 50. Service charge for a transaction amount of 1000 will be calculated at 10. The calculated service charge is lesser than the specified minimum amount. Thus the system levies a service charge of 50.

Maximum Amount [Mandatory, Numeric, 13, Two]
Type the maximum amount which is to be levied as service charge.
If the calculated service charge is more than the specified maximum amount, the maximum amount is levied as the service charge.
For example, the service charge is calculated at 1% of the transaction amount and the maximum amount is specified as 90. Service charge for a transaction amount of 10000 will be calculated at 100. The calculated service charge is more than the specified maximum amount. Thus the system levies a service charge of 90.

Screen Description

The above tab screen is used to define the various tiers and the SC amount associated with each tier. This is not applicable in a non tiered type of SC code.

Select **Amortisable** check box.

Amortisation Details

BAM14 x

Rewards and Service Charges Definition

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Service Charge Code 198

* SC Name Commission

* Nature of Charge Commission

* NSF Treatment Part Debit/Part Waive

* SC Charge Type OnLine

SC Linkage Type Others

Inclusive of GST

Banking and Other Financial Services (BOFS)

Additional SC INR-FXD-304-SC ON UPI DEBIT-C

Cumulative Flag Non-Cumulative

Min Balance Override Flag

Rule ID

Book Income on Designated Branch

* Currency USD

Amortisable

* SC Type Fixed

* SC GL Code 0

* Suspended GL Code 0

* SC Calc Method Net

Service Accounting Code (SAC)

Tax Rate Chart Code (TRC)

Additional SC Behaviour Exclusive

EOP Recompute

Override Alert Flag

Default SC in Off-Line Mode

Designated Branch 0

Invalid GL account

Balance Based Waiver Free Transaction Charge Computation Tiered SC Amortisation Details

Amortisation GL

Year Base Calendar

Rounding Method Raise

Accrual Basis Actual/360

Minimum Amount for Amortisation 0.00

Amortisation Frequency Monthly

Nearest Amount to Round

Field Description

Field Name	Description
Amortisation GL	[Mandatory, Numeric, Nine] Type the GL code ,where the amortisable fees deducted from account will be parked till they are realized as real income. It is a liability type of GL. Generally it should be a system GL, where the user initiated transactions will not be allowed.
Minimum Amount for Amortisation	[Mandatory, Numeric, 13, Two] Type the minimum amount of total fees collected to be eligible for amortisation. If the fees as per the related SC collected from an OD or a loan account is less than the value specified in this field, then such fees will not be amortised even if it is amortisable in nature. If the value is greater than the value specified in this field, then such fees will be amortised over the term of the loan or up to the expiry of the OD account.
Year Base	[Display] This field displays the frequency of booking amortisable fees to income GL. By default, Calendar is displayed.
Amortisation Frequency	[Display] This field displays the frequency of amortisation of fees. By default, Monthly option is displayed.

Rounding Method	[Mandatory, Drop-Down] Select the rounding method from the drop-down list. The options are: <ul style="list-style-type: none"> • Round • Cutoff • Raise
Nearest Amount to Round	[Mandatory, Drop-Down] Select the factor till which the amount will be rounded from the drop-down list. The options are: <ul style="list-style-type: none"> • 1 • 10 • 100 • 1000
Accrual Basis	[Display] This field displays the basis of accrual of fees to be amortized. By default, Actual/Actual option is displayed. The accrual basis is used for calculating at the time of amortization, and there will not be any accrual or schedule of such amortization.

8. Click **OK**.
9. The system displays the message "Record Added Authorisation Pending". Click **OK**.
10. The service charge code details are added once the record is authorised.

Exercise

For your bank create a SC code for a transaction. On the basis of the SC definition the charges can be recovered from the CASA account.

Example 1

Net Gross flag

Assume the following set up:

SC type – percentage. Percentage: 5% Minim – 0 INR and maximum 900,000 INR.

Transaction amount – 100,000 USD

Flag Type Calculation formula used SC amount applicable

Net 100,000 * 0.05 5000 USD

Gross 100000- [100000/ (1 + 0.05)] 4761.90 USD

The service charge details and the tiered service charge structure are displayed.

Example 2

Cumulative and incremental flag

Suppose the tiers defined are:

Tier 1 50,000 5%

Tier 2 60,000 4%

Tier 3 70,000 6%

Suppose the transaction amount is Rs. 65,000.

If the tier is incremental, the charge will be computed as 5% of Rs. 50,000 + 4% of Rs. 10,000 + 6% of Rs. 5,000.

If the tier is cumulative, the charge will be computed as 6% of Rs. 65,000

Example 3

The set up for part thereof method of SC calculation is to be done as follows:

1. The first slab is always interpreted by the system as waive or exempt amount. All other fields should have value as zero.
2. From the second slab onwards the part amount needs to be defined.

The SC is charged for the transaction amount less than the exempt amount. i.e., in the example above has Rs.500/- as exempt amount, i.e., whenever customer performs a transaction Rs.500/- will be deducted and the balance amount will be charged.

Transaction 1:

Transaction: Cash Withdrawal

Amount: USD 2000/-

SC Calculation:

USD 2000 - USD 500 = USD 1500 (transaction amount minus part waive amount, Service charge calculation is done on Rs. 1500 instead of the Rs.2000)

The transaction amount will fall in the second slab and the SC amount will be calculated as follows:
[$\{(2000-500)/100\} * 10$] = USD 150. but the Minimum amount is USD 300.

Therefore SC amount = USD 300/-

Transaction 2:

Transaction: Cash Withdrawal

Amount: Rs.11,000/-

Base for the calculation is Rs.11000 – Rs.500 = Rs 10500 (transaction amount minus part waive amount, Service charge calculation is done on Rs 10500 instead of the Rs 11000)

The transaction amount will fall in the third slab and the SC amount will be calculated as follows:
[$\{(11000-500)/100\} * 8$] = Rs.840/- but the Maximum amount is USD 700.

Therefore SC amount = USD 700/-

Example 4

Transaction: Cash Withdrawal

SC (Fixed): USD 25/-

Minimum Balance Override Flag: "Checked" (in SC codes Maintenance)

Account's Available balance is Rs.1,500/-

Minimum Balance is Rs.1,000/-

Teller performs a transaction on the account for Rs. 500/-. And Service Charge applied is Rs.25/- the system will ask for an Override for the transaction and reduce the account balance to less than Minimum balance.

Example 5

Transaction: Cash Withdrawal

SC (Fixed): Rs.25/-

Minimum Balance Override Flag: "Unchecked" (in SC codes Maintenance)

Account's Available balance is Rs.1,500/-

Minimum Balance required for the product is Rs.1,000/-

Teller performs a transaction on the account for Rs. 500/-. And Service Charge applied is Rs.25/- the system will not allow to perform the transaction.

Example 6

Given below are two conditions where NSF flag is ON and OFF.

Example A

Transaction: Stop Cheque

SC (Fixed): Rs.25/-

Minimum Balance Override Flag: "Checked" (in SC codes Maintenance)

Override Alert flag: "Checked" (in SC codes Maintenance)

Account's Available balance is Rs.1,010/-

Minimum Balance required for the product is Rs.1,000/-

In the example a NSF condition will not be triggered since the minimum balance override flag is checked. However, the system will prompt a message to the user, if the User clicks on Yes then the account balance will go below the minimum balance defined for the product and the transaction will be successfully completed.

Example B

Transaction: Stop Cheque

SC (Fixed): Rs.25/-

Minimum Balance Override Flag: "Unchecked" (in SC codes Maintenance)

Override Alert flag: "Checked" (in SC codes Maintenance)

Account's Available balance is Rs.1,010/-

Minimum Balance required for the product is Rs.1,000/-

In the example a NSF condition will be triggered since the minimum balance override flag is unchecked. The system will prompt a message and if the user chooses to proceed, the transaction will be completed based on the setup of Forced Debit Option Flag.

Example 7

- Part Debit, Part Hold: In this case the CASA provider account will be debited to the extent of available funds. The SC Income GL entry to the extent of recoverable funds is also passed. The unrecoverable amount is marked as a hold on the account. The Hold Amount for the account will be increased to the extent of unrecoverable amount. In the subsequent BOD batch process a check will be performed on all accounts which have SC Holds (Hold with earmark type as Service Charge) marked against them. If funds are available the same will be debited from the account and the Hold will be deleted. Also the SC Income GL entry will be passed for the amount. In case of non-availability of funds the same will be tried till such time the funds become available or the Hold is manually deleted.

Example: Service charge to be levied is Rs. 50. The net available amount in the account after consideration of minimum balance required flag and the minimum balance to be maintained in the account is Rs. 25. The account will be debited for Rs. 25 and a hold is marked on the account for Rs. 25.

- Force Debit: If this option is selected then in case of NSF condition system will debit the provider CASA and the balance amount will be brought to debit.

Example: Service charge to be levied is Rs. 50. The net available amount in the account is Rs.0/-. The account will be debited for Rs.50/- making the available balance as Rs. (debit)-50/-. In case of Liability products insufficient balance is returned if balance goes below Zero.

- Full Hold: In this case the complete SC amount is marked as a hold on the account in case of NSF. The Hold Amount for the account will be increased to the extent of SC amount. In the subsequent BOD batch process a check will be performed on all accounts which have SC Holds (Hold with earmark type as Service Charge) marked against them. If funds are available the same will be debited from the account and the Hold will be deleted. Also the SC Income GL entry will be passed for the amount. In case of non-availability of funds the same will be tried till such time the funds become available or the Hold is manually deleted.

Example: Service charge to be levied is Rs. 50. The net available amount in the account is Rs. 25. A hold is marked on the account for Rs. 50.

- Part Debit Part Waive: This option will debit the provider account with the available amount and waive the balance amount.

Example: Service charge to be levied is Rs. 50. The net available amount in the account is Rs. 14.15/-. The provider account will be debited with Rs.14.15/- and the balance amount will be waived for Rs.35.85/-.

- Reject Transaction: If this option is selected then the system will reject the transaction

Example: Service charge to be levied is Rs. 50. The net available amount in the account is Rs. 25. The transaction will be rejected.

The NSF reject Handling is not applicable in case of SC levied at EOD processing or Interest capitalization processing.

Example 8

0.75c per R100 deposit or part thereof above R600.00 maximum of R15.00

If a client wished to deposit cheque in the amount of R2000.00 and the part amount formula is applied, the calculated fee formula would consist of the following inputs:

Base for the calculation is R2000 –R600 = R1400 (the amount not used for fee calculation, it is based on R1400 instead of the R2000 due to the first R600 being no charge)

$R1400.00 / 100 * R. 75 = R1000.5$

For uneven amounts, the system does not round down. As an example in the case where the cheque amount is uneven R1400.50 and the R600 is netted out, the adjusted amount should be calculated on R800.50. This would consider 9 segments of 100.

Included with this fee formula is a maximum limit to be charged. In the case of the above, fee a maximum amount of R15.00. Therefore, if the amount of the above transaction was R3000.00 and the fee using the formula was used calculating a fee of 22.50 only the maximum charge would be applied.

Part thereof can be defined for each tiers.

13.2 BAM59 - Account GSTIN Registration Maintenance

Using this option, you can maintain Provisional/Final GSTIN number and address registered for GSTIN for an account.

This screen will capture GSTIN for CASA, Loan, Agri-Loan, RD and SDB accounts.


Definition Prerequisites

- STDCOUNT- Country Code Maintenance
- STDSTATE- State Code Maintenance
- BAM72- City Master Maintenance
- STDSTPRM- GST State Parameter Maintenance
- 8051- CASA Account Opening
- LN057 - Loan Direct Account Opening
- 8057 - Safe Box Allotment
- AL057 - Agri Loan Direct Account Opening

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add account GSTIN

1. In the **Dashboard** page, Enter the Task code **BAM59** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > Account GSTIN Registration Maintenance**.
2. You will be navigated to **Account GSTIN Registration Maintenance** screen.

Account GSTIN Registration Maintenance

Field Description

Field Name	Description
Account Number	[Mandatory, Alphanumeric] Input the FLEXCUBE account number.

Provisional GSTIN Details

- Prov ID** [Optional, Alphanumeric]
Input the Provisional GSTIN for the account.
- Prov Regn Date** [Optional, Date]
Enter the Registration date for the provisional GSTIN.
Note: This is Mandatory if Provisional ID is captured
- Prov Expiry Date** [Optional, Date]
Enter the Expiry date for the provisional GSTIN.
Note: This is Mandatory if Provisional ID is captured

Provisional PAN Based GSTIN Details

- Prov PAN Based GSTIN** [Optional, Alphanumeric]
Enter the Provisional PAN based GSTIN for the account.
- Prov PAN Based GSTIN Regn Date** [Optional, Date]
Enter the Provisional PAN based GSTIN Registration Date for the account.
Note: This is Mandatory if Provisional PAN based GSTIN is captured
- Prov PAN Based GSTIN Expiry Date** [Optional, Date]
Enter the Provisional PAN based GSTIN Expiry for the account.
Note: This is Mandatory if Provisional PAN based GSTIN is captured

Final GSTIN Details

- Final GSTIN** [Optional, Alphanumeric]
Enter the Final GSTIN for the account.
- Final GSTIN Regn Date** [Optional, Date]
Enter the Final GSTIN Registration Date for the account.
Note: This is Mandatory if Final GSTIN is captured

Address Details

- Address Line 1,2,3** [Mandatory, Alphanumeric]
Enter the GSTIN Registration Address.
- City** [Mandatory, Search List]
Select the City from Search List. [Cities maintained in Customer City Maintenance BAM72 will be listed in this field]
- State** [Mandatory, Search List]
Select the State from Search List. [List of State Codes for which GST parameter is maintained in GST State Parameter Maintenance STDSTPRM will be listed in this field]
- Country** [Mandatory, Search List]
Select the Country from Search List. [Countries maintained in Country Master Maintenance STDCOUNT will be listed in this field]
- Postal Code** [Mandatory, Alphanumeric]
Enter the Postal Code

3. Click **Add**.

13.3 BAM18 - Event Master Maintenance

Using this option, you can define several events (E.g. Inter bank Transaction) that may take place during an account life cycle at some point of time and link them to the various pre-defined Event Type (E.g. TD Maturity).

Using the Event Master Maintenance, you can:

- Maintain the list of events in the system.
- Define various attribute of the event, i.e., action type.
- Maintain a cross reference for the charges to be levied on occurrence of events.
- Enable or disable tracking of particular events by the system.


Definition Prerequisites

Not Applicable

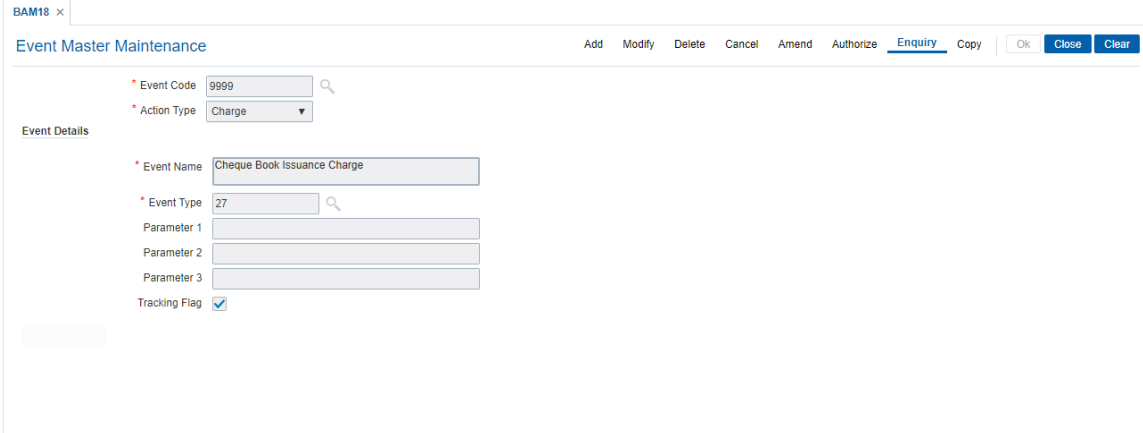
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a event code

1. In the **Dashboard** page, Enter the Task code **BAM18** and then click  or navigate through the menus to **Back Office Transactions > Service Charge > Event Master Maintenance**.
2. You will be navigated to **Event Master Maintenance** screen.

Event Master Maintenance



The screenshot displays the 'Event Master Maintenance' interface. At the top, there is a breadcrumb 'BAM18 x' and a navigation bar with buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, and Clear. The main form contains the following fields:

- * Event Code: 9999 (with a search icon)
- * Action Type: Charge (dropdown menu)
- Event Details section:
 - * Event Name: Cheque Book Issuance Charge
 - * Event Type: 27 (with a search icon)
 - Parameter 1: (empty text box)
 - Parameter 2: (empty text box)
 - Parameter 3: (empty text box)
 - Tracking Flag:

Field Description

Field Name	Description
Event Code	[Mandatory, Numeric, Five] Type the unique code that will represent the event. Once added, this field cannot be modified or amended.
Action Type	[Mandatory, Drop-Down] Select the action type from the drop-down list. This is the action that must occur when the event takes place. The options are:

- Alert
- Charge
- Information

For events where the action is specified as Charge, the service charges are levied as defined in the SC package attached to the event. Then the system verifies if there are any variances at the customer level or the account level. If yes, then the service charges are calculated and debited to the account considering the variances applicable.

Event Details

Event Name	[Mandatory, Alphanumeric, 40] Type the event name. Two different events can have the same product name. These events can be distinguished by the event code. For example, Inter bank Transaction
Event Type	[Mandatory, Search List] Select the event type from the Search List. For example, if you select Term Deposit Maturity, a Service charge will be levied when there is an Interbank Transaction involved while redeeming a TD.
Parameter 1	[Display] This field displays the first parameter of the event.
Parameter 2	[Display] This field displays the second parameter of the event.
Parameter 3	[Display] This field displays the third parameter of the event.
Tracking Flag	[Optional, Check Box] Select the Tracking Flag check box to enable the system to track the defined event so that it is considered for service charge calculation. If the check box is not selected the event will not be considered for service charge calculation.

3. Click **Add**.
4. Enter the code and name for the event.
5. Select the action type from the list and the event type from the Search List.

[Event Master Maintenance](#)

BAM18 x

Event Master Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Event Code 1123

* Action Type Alert

Event Details

* Event Name Alert Message

* Event Type 2

Parameter 1

Parameter 2

Parameter 3

Tracking Flag

6. Click **OK**.
7. The system displays the message "Record Added Authorization Pending...". Click **OK**.
8. The event code is added once the record is authorised.

Screen Description

In the above screen, the user can add a record to create an event code. The event types are pre-defined in the system, and are available in a Search List.

In the action type field, we can choose whether the system will charge or throw up an alert.

Exercise

Add a record, defining an event wherein upon a Time Deposit Maturity happening, the system will charge a service charge.

13.4 SCM01 - SC Package Definition

Using this option you can levy multiple service charges for certain products, transactions, maintenance's or events. You can waive SCs based on total number or amount of transaction of a particular transaction type.

Service Charge Package is a pack of multiple Service Charge Codes that can be linked to

- Transactions - Cash deposit, Cash withdrawal, etc.
- Tasks - OD Limit setup, etc.
- Reports - Ad-hoc statement, etc.
- Events - Cheque return, Temporary OD, etc.
- Customer
- Transactions and account combination

The package created in the screen is later attached to product. All the accounts opened under the product where the SC package is attached will automatically inherit the service charges that will be accordingly applied.


Definition Prerequisites

- BAM14 - Rewards and Service Charges definition
- BAM18 - Event Master Maintenance

Modes Available

Add, Modify, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add service charge package

1. In the **Dashboard** page, Enter the Task Code **SCM01** and then click  or navigate through the menus to **Back Office Transactions > Service Charge > SC Package Definition**.
2. You will be navigated to **SC Package Definition** screen.

SC Package Definition

SCM01 x

SC Package Definition Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Package Code * Package Name

Deviation Rule

Package Summary Add / Modify SC Entity Based SC Details

Srl No.	Linkage Type	Linkage Code	SC Code	CCY	Description	Priority	Variance Rule	Variance
1	SCTXN	2800	304	1	SC ON UPI DEBIT	1		
2	SCTXN	8305	33	1	FT FIX CUM EXCL NET	10		
3	SCADDNL	8305	20	1	GST 18 PERC	11		
4	SCTXN	6560	202	1	SERVICE CHARGES	12		
5	SCADDNL	6560	12002	1	SERVICE TAX 12 PCT	13		
6	SCADDNL	6560	12001	1	EDUCATION CESS 3 PCT	14		
7	SCTXN	1001	116	1	CASA Statement SC1	15		
8	SCTXN	2157	101	1	CGST 11 pct of charges	16		
9	SCTXN	2048	21	1	CW FIX NON CUM EXCL NET	17		

Page of 2 (1-10 of 20 items) < 1 2 >

Field Description

Field Name	Description
Package Code	[Mandatory, Alphanumeric, Five] Type the service charge package code. SC package code is a unique number to be manually assigned at the time of creation. Once added, this field cannot be modified or amended.
Package Name	[Mandatory, Alphanumeric, 40] Type the SC package name. Two different service charge packages can have the same product name. These packages can be distinguished by the SC package code.
Deviation Rule	[Optional, Search List] Select the deviation rule from the Search List. This contains the rule which will be applicable to deviate from the entire SC codes in the SC package. Account level counters, across transactions also can be set up using the deviation rule; these will be applicable for all the SC codes mentioned in the package.
3. Click Add .	
4. Enter the code and name for the package.	
5. Select the deviation rule from the Search List.	

SC Package Definition

SCM01 x

SC Package Definition Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Package Code * Package Name

Deviation Rule

Package Summary Add / Modify SC Entity Based SC Details

Srl No.	Linkage Type	Linkage Code	SC Code	CCY	Description	Priority	Variance Rule	Variance Value
No Items to display.								

Page 1 (0 items) < >

6. The system displays the **Package Summary** tab screen.
7. Click **Add** to enable the **Add/Modify SC** tab screen.
8. The system displays the **Add/Modify SC** tab screen.
9. Enter the required information in the tab.

Add/Modify SC

The **Package Summary** tab is display only, and is used only to view the summary. In **Add/Modify** tab all the details are displayed and more data will be entered for each SC.

SCM01 x

SC Package Definition Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Package Code * Package Name

Deviation Rule

Package Summary **Add / Modify SC** Entity Based SC Details

* SC Code ▼

Currency ▼

* Linkage Type ▼

Priority

Cycle Frequency ▼

Anniversary Day ▼

Variance Rule

Code

Description

Linkage Code

* Cycle Type ▼

Anniversary Month ▼

Variance Value

Field Description

Field Name	Description
SC Code	[Mandatory, Drop-Down] Select the SC codes available for selection from the drop-down list. All SC codes applicable within a package can be selected here to define the entire SC package. SC Codes will continue to be maintained at SC Codes maintenance only. Free counters will also be maintained at SC Codes only. All accounts that are opened using this product will now inherit these service charges when applicable.
Code	[Display] This field displays the code corresponding to the SC code selected.
Currency	[Display] This field displays the currency in which the service charge is levied.
Description	[Display] This field displays the name of the SC code as the description for the service code.
Linkage Type	[Mandatory, Drop-Down] Select the linkage type from the drop-down list. It defines the type of trigger, on which the SC is to be charged. The options in the drop-down list are: <ul style="list-style-type: none">• SCTXN : If this option is selected, service charge will be triggered based on the transaction committed• SCEVENT : If this option is selected, service charge will be triggered based on event. Example: interest event• SCMNT : If this option is selected, service charge will be triggered based on maintenance• SCREPROT : If this option is selected, service charge will be triggered based on reports• SCPERIODIC : If this option is selected, service charge will be triggered based on periodic SC• SCADDNL : If this option is selected, service charge will be triggered based on additional SC maintained
Linkage Code	[Mandatory, Search List] Select the linkage code from the Search List. Depending on the linkage type, this code links the trigger for charging SC. For e.g. for linkage type transaction, Cash Deposit, cash withdrawal type of transactions will be displayed.
Priority	[Display] This field displays the service charge priority. By default, the priority is set in sequence in which the service charge is added. In an NSF situation, the system levies the service charges in the specified priority.
Cycle Frequency	[Optional, Drop-Down]

Select the cycle frequency for periodic SC from the drop-down list.
The options are:

- Daily
- Monthly
- Bi-Monthly
- Quarterly
- Half-Yearly
- Yearly

Cycle Type

[Optional, Drop-Down]

Select the cycle type for periodic SC from the drop-down list.

The options are:

- Anniversary - SC is charged on the anniversary date mentioned.
- Calender - SC is charged at the end of the cycle period (Month end, Quarter end, Year end etc.)
- None - SC is charged on the account opening date, and on each anniversary of account opening date.

E.g.: Account opened on 20-July-2018, Cycle frequency 'Monthly'

Case 1: Cycle type = 'Anniversary', Anniv Day = '25',
SC will be charged on 25-July-2018, 25-Aug-2018 and so on.

Case 2: Cycle type = 'Calendar, SC will be charged on 31-July-2018,
31-Aug-2018 and so on.

Case 3: Cycle type = 'None, SC will be charged on 20-July-2018, 20-
Aug-2018 and so on.

Anniversary Day

[Conditional, Drop-Down]

Select the anniversary day frequency of service charge capitalization,
from the drop-down list.

The drop down list has values from 1 to 31.

This field is enabled if the **Anniversary** option is selected in the **Cycle Type** field.

Anniversary Month

[Conditional, Drop-Down]

Select the month on which SC will get capitalism from the drop-down
list.

The drop-down list has value from 1 to 12.

This field is enabled if the **Anniversary** option is selected in the **Cycle Type** field.

Variance Rule

[Optional, Search List]

Select the variance rule from the Search List.

These are rules available which could be set up for defining preferential
SC for a particular mnemonic.

Using these rules, separate conditions can be set up for applying SC
for that particular transaction mnemonic.

Variance Value

[Optional, Numeric, 13, Two]

Type the incremental value for the SC, if the preferential service charge
is maintained as incremental over the existing SC for the particular

transaction or maintenance.

Note: User can input either Variance Rule or Variance Value.

Screen Description

The above tab screen is the most important tab, where the user can attach the codes to the package. In this tab, the user can pick an existing SC code, as created in the SC Code Maintenance screen. The user has to select with what he want to link the SC code, i.e. what will trigger the SC. It can be any one of the following:

- Transaction
- Event
- Maintenance
- Report
- Periodic

In the linkage code field, the relevant drop-down will get activated.

The priority that is set here is defaulted by the system at the time of setting up the package, but can be changed in the first tab.

We can select a periodicity at which the charge will be levied, whether daily, weekly, monthly, quarterly, etc.

If the user wants to define a variance to this code, he can either select a variance rule or give the system an absolute value.

Screen Description

The above screen displays the list of all the service charges that have been attached to package code 1. The same are defined in the next tab.

10. Click **Save**.
11. The system displays the **Package Summary** tab screen.

Package Summary

The **Package Summary** tab displays all the service charges added or selected to create a package.

SCM01 x

SC Package Definition

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Package Code 109

Deviation Rule

* Package Name Service Charges

Package Summary Add / Modify SC Entity Based SC Details

Srl No.	Linkage Type	Linkage Code	SC Code	CCY	Description	Priority	Variance Rule	Variance V.
1	SCTXN	261	13001	1	INR,TFXD,13001,IMPS TIERED SC,Others	1		

Page 1 of 1 (1 of 1 items) K < 1 > X

Up Down Add Delete

Field Description

Column Name	Description
Srl.No.	[Display] This column displays the serial number for the service charge details.
Linkage Type	[Display] This column displays the linkage type. It defines the type of trigger, on which the SC is to be charged. For e.g. transaction, event, maintenance, report, periodic, etc.
Linkage Code	[Display] This column displays the linkage code. Depending on the linkage type, this code will be exact trigger for charging SC. For e.g. for linkage type transaction, Cash Deposit, cash withdrawal type of transactions will be displayed.
SC Code	[Display] This column displays the SC codes.
CCY	[Display] This column displays the currency in which the service charge is levied.
Description	[Display] This column displays the name of the SC code as the description for the service code.
Priority	[Display] This column displays the priority for the service code. By default, the priority is set in sequence in which the service charge is

added.

In an NSF situation, the system levies the service charges in the specified priority.

Variance rule

[Display]

This column displays the rules available which could be set up for defining preferential SC for a particular mnemonic.

Using these rules, separate conditions can be set up for applying SC for that particular transaction mnemonic.

Variance Value

[Display]

This column displays the incremental value for the SC.

If the preferential service charge is maintained as incremental over the existing SC for the particular transaction or maintenance.

Delete

[Toggle]

Click the toggle status to change the value to **Y** if you want to delete the SC package.

By default, the system displays the value as **N**.

12. Enter the required information in the **Entity Based SC Details** tab.

Entity Based SC Details

Although, **Entity based SC** can be linked to their respective maintenances, they can be waived or deviated through **SC Package Definition** option.

The advantage of this will be:

- Bank can see the complete pricing of a particular product in a single screen.
- It will be possible to override the default SC package with the new SC package, which again includes all SCs to be charged along with the transactions or events with which SCs are associated.
- It will be possible to do waivers of SCs based on total number or amount of transactions of a particular transaction type, i.e., bank could also bundle transactions across channels like Cash/Cheques/ATM/Internet Banking, etc. The purpose of having this maintenance is to facilitate SC levy based on number (counters) of transactions, events and Facilities and transaction amounts.

SC codes can be maintained and varied for entities such as:

- Issuer Master - It will be set up at Issuer Master and all the issuer codes, along with the SCs attached to it, can be viewed and varied from this maintenance.
- Endpoint Master - It will have a SC maintained, which can be viewed and varied from this maintenance.
- Correspondent Bank Master - It will continue to have a SC maintained which can be viewed and varied from this maintenance.
- Employer /Company Master - SC code will continue to be set up at Employer / Company Master and can be viewed and varied from this maintenance.
- Reminder Plan - SC code will continue to be set up at Loan Reminder Plan and can be viewed and varied from this maintenance.
- Clearing Minimum Maintenance - SC code will be set up at Clearing Minimum Maintenance (Task Code: STM55) and can be viewed and varied from this maintenance.
- Similarly, the SC codes can be maintained for Deduction Plan also.

SCM01 x

SC Package Definition Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Package Code * Package Name

Deviation Rule

Package Summary **Add / Modify SC** Entity Based SC Details

* Cycle Frequency

Issuer

Issuer Code	Issuer Name	Issuer Ccy	Instr Type	SC Code	SC Ccy	Variance Rt
123	aayushi gupta aayushi gupta aayushi gupta aayushi gupta aayushi gupta aayushi gupta aayushi gupta aayushi gupta aayushi gupta	1	2	12	1	
240	DEMO BANK	1	2	111	1	
240	DEMO BANK	1	3	116	1	
240	DEMO BANK	1	7	12003	1	
240	DEMO BANK	512	10	116	512	
250	NORTH INDIAN BANK	1	7	12004	1	
340	TEST EXTENSIBILITY	1	3	116	1	
340	TEST EXTENSIBILITY	1	3	1152	1	

Page 1 of 1 (1-9 of 9 items) < < 1 > >

Endpoint

Org Sector	Dest Sector	Dest Bank	End Point	Clearing Type	SC Code	Variance Rule
400	400	240	4000	5	2064	
800	600	250	8000	100	87777	

Field Description

Name	Description
Cycle Frequency	<p>[Mandatory, Drop-Down]</p> <p>Select the cycle frequency for periodic SC from the drop-down list. The SC is displayed for various entities based on the cycle frequency selected.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Daily • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly

Column Name	Description
ISSUER	
Issuer Code	<p>[Display]</p> <p>This column displays the identification code of the issuer.</p>
Issuer Name	<p>[Display]</p> <p>This column displays the name of the issuer.</p>
Issuer Ccy	<p>[Display]</p> <p>This column displays the issuer currency. Instruments will be issued only for the unique combination of an issuer code, currency code and an instrument type.</p>

Instr Type	[Display] This column displays the type of the instrument.
SC Code	[Display] This column displays the SC codes applicable.
SC Ccy	[Display] This column displays the currency of the service charge.
Variance Rule	[Display] This column displays the rule applicable for defining preferential SC for a particular mnemonic.
Variance Value	[Mandatory, Numeric, 13, Two] Type the variance value, if the preferential service charge is maintained as incremental over the existing SC for the particular transaction or maintenance.
Cycle Frequency	[Optional, Drop-Down] Select the cycle frequency for periodic SC from the drop-down list. The SC is displayed for various entities based on the cycle frequency selected. The options are: <ul style="list-style-type: none"> • Daily • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly
Endpoint	
Org Sector	[Display] This column displays the sector from which the transaction is originated.
Dest Sector	[Display] This column displays the sector to which the destination bank is mapped.
Dest Bank	[Display] This column displays the bank on which the transaction has been presented (RDFI ¹).
End Point	[Display] This column displays the end point code.
Clearing Type	[Display] This column displays the code of the clearing type.
SC Code	[Display] This column displays the SC codes applicable.

¹Receiving Depository Financial Institution: The financial institution where the receiver of an ACH entry holds an account.

Variance Rule	[Display] This column displays the rule applicable for defining preferential SC for a particular mnemonic.
Variance Value	[Mandatory, Numeric, 13, Two] Type the variance value, if the preferential service charge is maintained as incremental over the existing SC for the particular transaction or maintenance.
Cycle Frequency	[Optional, Drop-Down] Select the cycle frequency for periodic SC from the drop-down list. The SC is displayed for various entities based on the cycle frequency selected. The options are: <ul style="list-style-type: none"> • Daily • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly
Correspondent	
Bank Code	[Display] This column displays the identification code of the bank.
Branch Code	[Display] This column displays the identification code of the branch.
SC Code	[Display] This column displays the SC codes applicable.
SC Ccy	[Display] This column displays the currency of the service charge.
Variance Rule	[Display] This column displays the rule applicable for defining preferential SC for a particular mnemonic.
Variance Value	[Mandatory, Numeric, 13, Two] Type the variance value, if the preferential service charge is maintained as incremental over the existing SC for the particular transaction or maintenance.
Cycle Frequency	[Optional, Drop-Down] Select the cycle frequency for periodic SC from the drop-down list. The SC is displayed for various entities based on the cycle frequency selected. The options are: <ul style="list-style-type: none"> • Daily • Monthly • Bi-Monthly • Quarterly

- Half-Yearly
- Yearly

Employer

Employer Code [Display]
This column displays the identification code of the employer.

Employer Name [Display]
This column displays the name of the employer.

SC Code [Display]
This column displays the SC codes applicable.

Variance Rule [Display]
This column displays the rule applicable for defining preferential SC for a particular mnemonic.

Variance Value [Mandatory, Numeric, 13, Two]
Type the variance value, if the preferential service charge is maintained as incremental over the existing SC for the particular transaction or maintenance.

Utility Company

Company Code [Display]
This column displays the identification code of the company.

Company Name [Display]
This column displays the name of the company.

SC Code [Display]
This column displays the SC codes applicable.

Variance Rule [Display]
This column displays the rule applicable for defining preferential SC for a particular mnemonic.

Variance Value [Mandatory, Numeric, 13, Two]
Type the variance value, if the preferential service charge is maintained as incremental over the existing SC for the particular transaction or maintenance.

Reminder Plan

Reminder Code [Display]
This column displays the identification code of the reminder.

Reminder Srl [Display]
This column displays the serial number of the reminder.

SC Code [Display]
This column displays the SC codes applicable.

SC Ccy [Display]
This column displays the currency of the service charge.

Variance Rule [Display]
This column displays the rule applicable for defining preferential SC for a particular mnemonic.

Variance Value	[Mandatory, Numeric, 13, Two] Type the variance value, if the preferential service charge is maintained as incremental over the existing SC for the particular transaction or maintenance.
Deduction Plan	
Plan Code	[Display] This column displays the identification code of the plan.
Plan Srl	[Display] This column displays the serial number of the plan.
Plan Name	[Display] This column displays the name of the plan.
SC Code	[Display] This column displays the SC codes applicable.
SC Ccy	[Display] This column displays the currency of the service charge.
Variance Rule	[Display] This column displays the rule applicable for defining preferential SC for a particular mnemonic.
Variance Value	[Mandatory, Numeric, 13, Two] Type the variance value, if the preferential service charge is maintained as incremental over the existing SC for the particular transaction or maintenance.
Clearing Min	
Transaction Code	[Display] This column displays the identification code of the transaction.
Clearing Min Amt	[Display] This column displays the minimum clearing amount.
Txn Ccy	[Display] This column displays the transaction currency.
SC Code	[Display] This column displays the SC codes applicable.
SC Ccy	[Display] This column displays the currency of the service charge.
Variance Rule	[Display] This column displays the rule applicable for defining preferential SC for a particular mnemonic.
Variance Value	[Mandatory, Numeric, 13, Two] Type the variance value, if the preferential service charge is maintained as incremental over the existing SC for the particular transaction or maintenance.

13. Click **OK**.
14. The system displays the message "Record Added Authorisation Pending". Click **OK**.
15. The service charge package is added once the record is authorised.

Note: SC Package attached to Transactions and Events also form part of the SC Package for the Product and are later defaulted to the Account.

Example 01

Position of a CASA account is as follows;

Transaction	Transaction Currency	Customer ID	SC amount	SC Charge type
FLEXCUBE	LCY	Same	1.5	End of Period + Earmark Online
FLEXCUBE	LCY	Different	2.0	End of Period + Earmark Online
FLEXCUBE	FCY	Same	1.5	End of Period + Earmark Online
FLEXCUBE	FCY	Different	2.0	End of Period + Earmark Online

Step 1

UDE's will be defined using **UDE Master Maintenance** (Task Code : RL001)

- UDE A to fetch the Source Account Customer ID
- UDE B to fetch the Destination Account Customer ID
- UDE C to fetch the transaction currency

Step 2

Rule ID's will be defined with multiple conditions as mentioned in the above grid using the **Rules Definition Maintenance** (Task Code: RL002) option.

Step 3

Define four SC codes 101 ,102,103 and 104 (**Rewards and Service Charges definition** (Task Code: BAM14)) as required.

Step 4

Define a SC package S1 and attach the above SC codes where linkage type as SCTXN (**SC Package Definition** (Task Code: SCM01))

Step 5

The SC package is then attached to the product and then any account opened under this product will inherit this SC package and the appropriate SC charges will be charged for the defined transaction mnemonic after rule evaluation.

13.5 SCM04 - SC Variances Maintenance

Using this option you can define an entirely new Service Charge to override an originally defined Service Charge.

The variances need to be defined only for the exception conditions that would be encountered. This is a two-step process involving the following:

- Define a new Service Charge Code reflecting the differences in Service Charge parameters.
- Set up the newly defined Service Charge to override the original Service Charge for the exception condition, using the Service Charge Variances Maintenance.

Exceptions can be defined as:

- Global Variance - Here it is possible to define exception criteria such as a particular product, branch, event or transaction for a defined Service charge.


Definition Prerequisites

- BAM14 - Rewards and Service Charges definition
- CIM08 - Customer Type Maintenance
- BAM18 - Event Master Maintenance
- BAM17 - Branch Type Maintenance
- CHM01 - CASA Product Master
- TDM01 - TD Product Master
- LNM11 - Loan Product Master

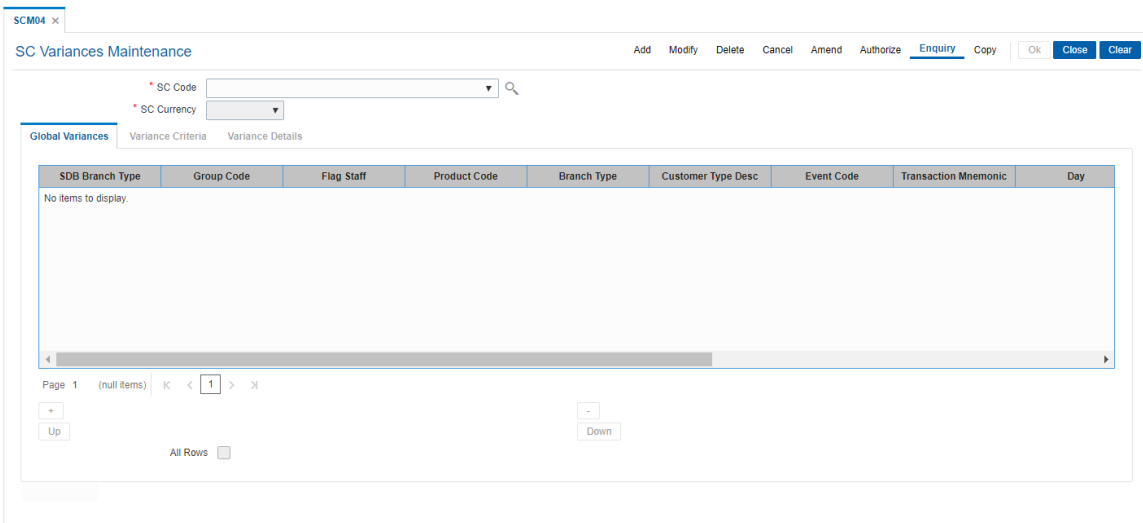
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add service charge variance

1. In the **Dashboard** page, Enter the Task Code **SCM04** and then click  or navigate through the menus to **Back Office Transactions > Service Charge > SC Variances Maintenance**.
2. You will be navigated to **SC Variances Maintenance** screen.

SC Variances Maintenance

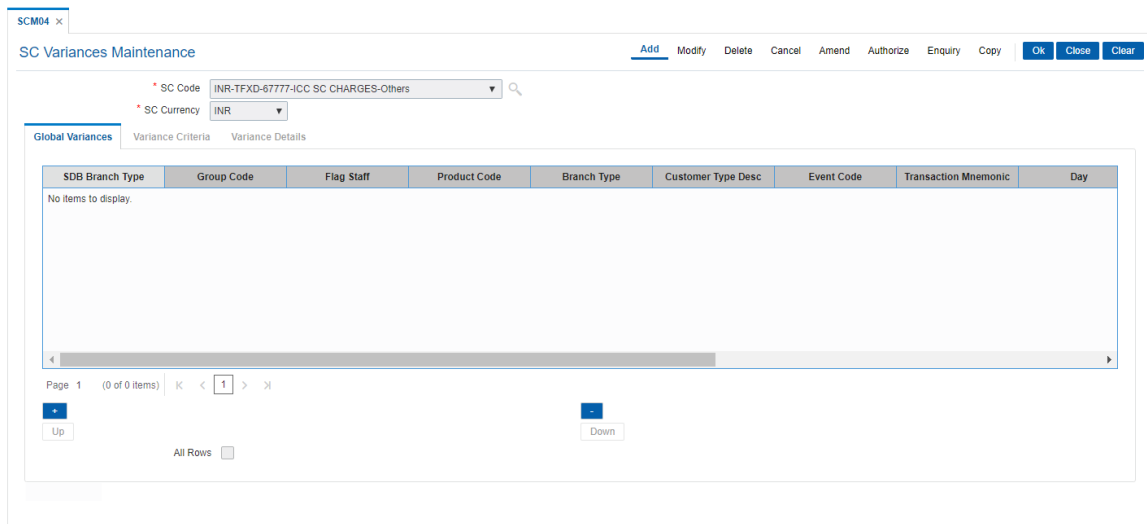


Field Description

Field Name	Description
SC Code	[Mandatory, Drop-Down] Select the service charge code, for which the variance is required to be defined, from the drop-down list. The variance will be added to this selected service charge.
SC Currency	[Display] This field displays the currency defined for the service charge. The various currencies of the bank are defined using the Currency Codes Maintenance (Task Code: BAM56) or in FLEXCUBE Corporate depending upon the implementation.

3. Click **Add**.
4. Select the service charge code from the list.

SC Variances Maintenance



5. On the **Global Variances** tab, click + icon. You will be redirected to 'Variance Criteria' tab.
6. Enter the required information in the **Variance Criteria** and **Variance Details** tabs.

Global Variances

The **Global Variance** tab displays the details that are specified in the **Variance Criteria** tab and **Variance Details** tabs.

SCM04 x

SC Variances Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy

* SC Code

* SC Currency

Global Variances Variance Criteria Variance Details

SDB Branch Type	Group Code	Flag Staff	Product Code	Branch Type	Customer Type Desc	Event Code	Transaction Mnemonic	Day
No items to display.								

Page 1 (0 of 0 items)

All Rows

Field Description

Field Name	Description
SDB Branch Type	[Display] This field displays SDB Branch type.
Group Code	[Display] This field displays the group code.
Flag Staff	[Display] This field displays Yes or No (whether the staff or not)
Product Code	[Display] This column displays the product code to which the variance will be applicable.
Branch Type	[Display] This column displays the branch type to which the variance will be applicable.
Customer Type Desc	[Display] This column displays the customer type if the SC variance is applicable only for a certain type of customer.
Event Code	[Display] This column displays the event code.
Transaction Mnemonic	[Display] This column displays the transaction code.
Day Desc	[Display] This column displays the day of the week on which the variance will be applicable.
Start time	[Display] This column displays the start time for the variance.
End time	[Display] This column displays the end time for the variance.

Priority Code	[Mandatory, Numeric, Five] Type the priority code of the variance.
Holiday	[Display] This column displays whether the SC is marked on a holiday.
All Rows	[Optional, Check Box] Select the All Rows check box to select all the rows in the table.

Screen Description

The above tab screen displays all the variances that have been defined in the next two tabs.

Variance Criteria

Using the **Variance Criteria** tab the exception conditions under which the variance is applicable can be specified. You can define exception conditions for global variances, or a customer or even an individual account held by a customer.

The screenshot shows the 'SC Variances Maintenance' application window. At the top, there are tabs for 'Global Variances', 'Variance Criteria', and 'Variance Details'. The 'Variance Criteria' tab is active. The search bar contains 'INR-TFXD-67777-ICC SC CHARGES-Others' and the SC Currency is set to 'INR'. The form includes several input fields: Product Code, Branch Type, Customer Type, Event Code, Transaction Code, Day, Start Time, End Time, Holiday, SDB Branch, Group Code, and Staff. Each field has a search icon next to it.

Field Description

Field Name	Description
Product Code	[Mandatory, Drop-Down] Select the product code, to which the variance will be applicable, from the drop-down list. The drop-down lists all the authorised products in FLEXCUBE Retail .
Branch Type	[Optional, Drop-Down] Select the branch type, to which the variance will be applicable, from the drop-down list.
Customer Type	[Mandatory, Drop-Down] Select the customer type, if the SC variance is applicable only for a certain type of customer, from the drop-down list.
Event Code	[Conditional, Search List] Select the event code from the Search List. This event will be an exception to the defined SC code, i.e., applicable for variance.

You can select either an event code or a transaction code.

Transaction Code	<p>[Conditional, Drop-Down] Select the transaction code from the drop-down list. This transaction will be an exception to the defined SC code, i.e., applicable for variance. You can select either an event code or a transaction code.</p>
Day	<p>[Optional, Drop-Down] Select the day of the week, on which the variance will be applicable, from the drop-down list.</p>
Start Time	<p>[Optional, Numeric, hhmm] Type the start time for the variance. The variance will be applicable to the specified exception conditions only after this time of the day. Time can be any digit between 0 - 2400.</p>
End Time	<p>[Optional, Numeric, hhmm] Type the end time for the variance. The variance will be applicable to the specified exception conditions only till this time of the day. Time can be any digit between 0 - 2400.</p>
Holiday	<p>[Optional, Check Box] Select the Holiday check box to apply the holiday charges on the day on which the system has declared a holiday in the originating branch, for the various transactions in the ATMs. If the user does not select the check box then the transactions occurring on the holiday at ATM and belonging to the originating branch will have the debit of charges as applicable to the time of usage. Debit charges will not be applicable to the transactions occurring on a holiday in the general business hours to out of business hours, if the holiday SC is set up as first SC.</p>
SDB Branch Type	<p>[Conditional, Search List] Select the SDB Branch type from the Search List.</p>
Group Code	<p>[Conditional, Search List] Select the group code from the Search List.</p>
Staff	<p>[Optional, Drop-Down] Specify if you are a staff or not.</p>

Screen Description

The above tab screen is used to define the variances for the bank as a whole. Here the user can enter parameters when the variances will be applicable, e.g. a product, a kind of branch, a customer type, etc.

Variance Details

The **Variance Details** tab is used to enter details such as Start Date, End Date, the Priority at which the variance is applicable, etc. You can specify whether the SC will be charged as a fixed amount or a percentage of the transaction amount or whether another SC will overrule the present SC, when the variance conditions are encountered.

Field Description

Field Name	Description
Fixed Variance	[Conditional, Numeric, 16] Type the service charge amount if the service charge is a fixed amount.
Percentage Variance	[Conditional, Numeric, Six] Type the percentage variance if the service charge amount is a percentage of the total transaction amount. For example, 2% of the transaction amount.
Override SC	[Conditional, Drop-Down] Select the service charge, which will overrule the service charge when the exception conditions specified in the Variance Criteria tab are encountered, from the drop-down list. This field will be enabled if selected service charge is of positive type (Rewards), then override service charge should be of only Positive type. If the selected service charge is of positive type (Rewards), then override service charge should be of only Positive type. If the selected service charge is of Charge type, then override service charge should also be of Charge Type.
Variance Start Date	[Mandatory, Mandatory, dd/mm/yyyy] Select the start date for the variance from the Date editor. The variance will be applicable to the specified exception conditions only after this date.
Variance End Date	[Mandatory, Mandatory, dd/mm/yyyy] Select the end date for the variance from the Date editor. The variance will be applicable to the specified exception conditions only till this date. End Date should always be greater than start date.
Priority Code	[Mandatory, Numeric, Five] Type the variance priority for the exception. Priority should be unique across the service charge code and currency combination.

7. Click **Save to Grid**.
8. Click the up arrow button to increase the priority of the selected variance detail.
9. Click the down arrow button to decrease the priority of the selected variance detail.
10. Click '-' to delete the selected record in the **Global Variance** tab.
11. Click **OK**.
12. The system displays the message "Record Added Authorization Pending". Click **OK**.
13. The service variance details are added once the record is authorised.

Screen Description

The above tab screen is used to enter the variances in amount or percentage, or a service charge code to override the default SC.

Exercise

Create a variance to an existing service charge code such that if a customer walks into any metro branch on a Wednesday between 8:30 a.m. and 9.00 a.m. he will get a discount of 10% on the default service charge.

14. Other Definition

Under Other definitions all other maintenances like Local Office Master, State Codes, Currency Float, Transaction X-Ref, GL Codes Cross Reference, Bank Calendar Maintenances, etc., can be defined.

14.1 BA101 - Custom Functions Maintenance

Using this option, several custom functions are defined and applied through logical set of instructions (routines) for calculating values across various modules.

E.g. Bank may have a customized interest calculation method to be applied to all term deposits in post maturity stage. The calculation is hardcoded and stored as a routine in backend. System is directed to the requisite routine by a function maintained in this screen e.g. Post Maturity Interest routine. Similar functions are maintained for IC validations, penalty , service charges, etc.


Definition Prerequisites

Not Applicable

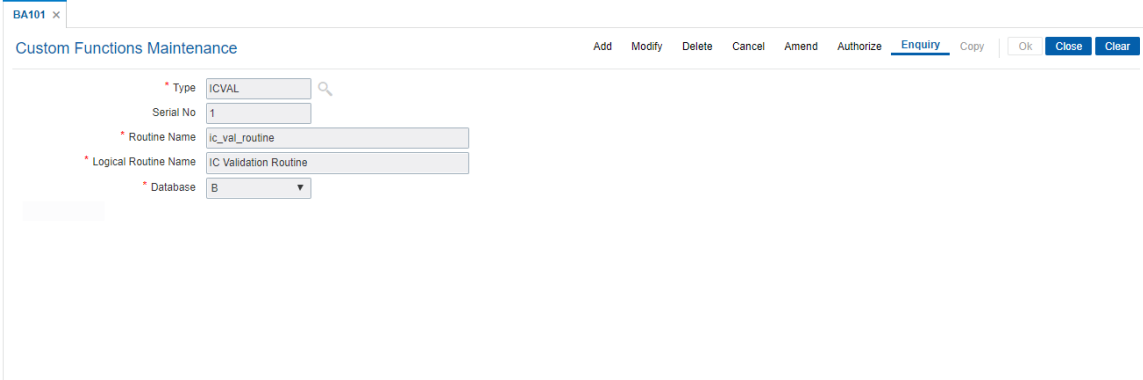
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain custom functions

1. In the **Dashboard** page, Enter the Task Code **BA101** and then click  or navigate through the menus to **Back Office Transactions > Other > Custom Functions Maintenance**
2. You will be navigated to **Custom Functions Maintenance** screen.

Custom Functions Maintenance



BA101 x

Custom Functions Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Type ICVAL

Serial No 1

* Routine Name ic_val_routine

* Logical Routine Name IC Validation Routine

* Database B

Field Description

Field Name	Description
Type	[Mandatory, Alphanumeric, Five] Type the name of the function. This is a unique name assigned to the function.
Serial No.	[Mandatory, Numeric, Five] Type the serial number.
Routine Name	[Mandatory, Alphanumeric, 100] Type the name of the routine which is to be linked to the function type being defined.
Logical Routine Name	[Mandatory, Alphanumeric, 100] Type the name of the logical routine which is to be linked to the function type being defined.

Database

[Mandatory, Drop-Down]

Select the data base wherein the function is to be made applicable.

The options are:

- B - for branch
- H - for host

3. Click **Add**.
4. Enter the type, serial number, routine name and logical routine name.
5. Select database from the drop down list.

Custom Functions Maintenance

The screenshot shows a web-based form titled "Custom Functions Maintenance" with a tab labeled "BA101 x". The form contains several input fields and a dropdown menu. The fields are: "Type" with the value "TDPEN", "Serial No" with the value "3456", "Routine Name" with the value "TDPEN1", "Logical Routine Name" which is empty, and "Database" which is a dropdown menu currently showing "B". The form also has a search icon next to the "Type" field and a set of action buttons at the top right: "Add", "Modify", "Delete", "Cancel", "Amend", "Authorize", "Enquiry", "Copy", "OK", "Close", and "Clear".

6. Click **OK**.
7. The system displays the message "Record Authorised".
8. Click **OK**.

14.2 BA441 - Global Site Maintenance

Using the **Global Site Maintenance** option the user can maintain the # values in the front end.


Definition Prerequisites

- # Definition as required by the bank

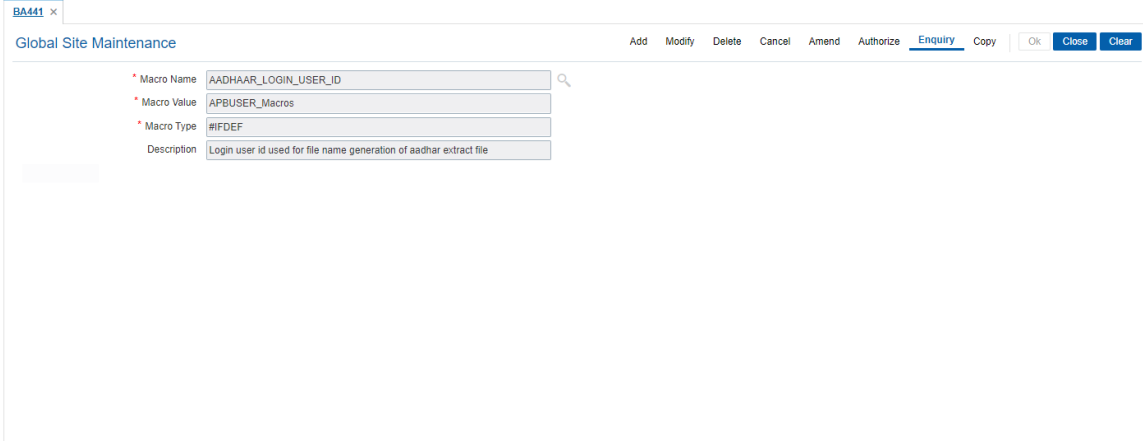
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add global site details

1. In the **Dashboard** page, Enter the Task Code **BA441** and then click  or navigate through the menus to **Back Office Transactions > Master > Global Site Maintenance**.
2. You will be navigated to **Global Site Maintenance** screen.

Global Site Maintenance



The screenshot shows the 'Global Site Maintenance' interface for task code BA441. It features a search bar and a list of fields: Macro Name (AADHAAR_LOGIN_USER_ID), Macro Value (APBUSER_Macros), Macro Type (#FDEF), and Description (Login user id used for file name generation of aadhar extract file). The interface includes navigation buttons (Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy) and action buttons (Ok, Close, Clear).

Field Description

Field Name	Description
Macro Name	[Mandatory, Search List] The name of the # definition. The macro name is maintained at the back end. The user cannot modify the macro name.
Macro Value	[Mandatory, Alphanumeric, 30] The macro value that applies to the # definition. The macro value is true if it is applicable to the # definition. The macro value is false if it is not applicable to the # definition.
Macro Type	[Mandatory, Alphanumeric, 30] The macro type of the #.
Description	[Optional, Alphanumeric, 35] The description of the # definition.

3. Click **Add**.
4. The system displays the message "This action will clear all data on the screen. Do You Want to continue?". Click **Yes**.
5. Enter the macro name and value.
6. Enter the macro type and description.

Global Site Maintenance

BA441 x

Global Site Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* Macro Name

* Macro Value

* Macro Type

Description

7. Click **OK**.
8. The system displays the message "Record Added Authorisation Pending". Click **OK**.
9. The global site details are added once the record is authorized.

14.3 BA453 - Parameterized Output Generator

Using this option you can generate file extracts. The conditions and the output fields are pre-defined in the system. The set up details like External system code, file type etc are defined in the **External File Setup** (Task Code: BAM54) option.


Definition Prerequisites

- Availability of data for the extract
- BAM54 - External File Setup

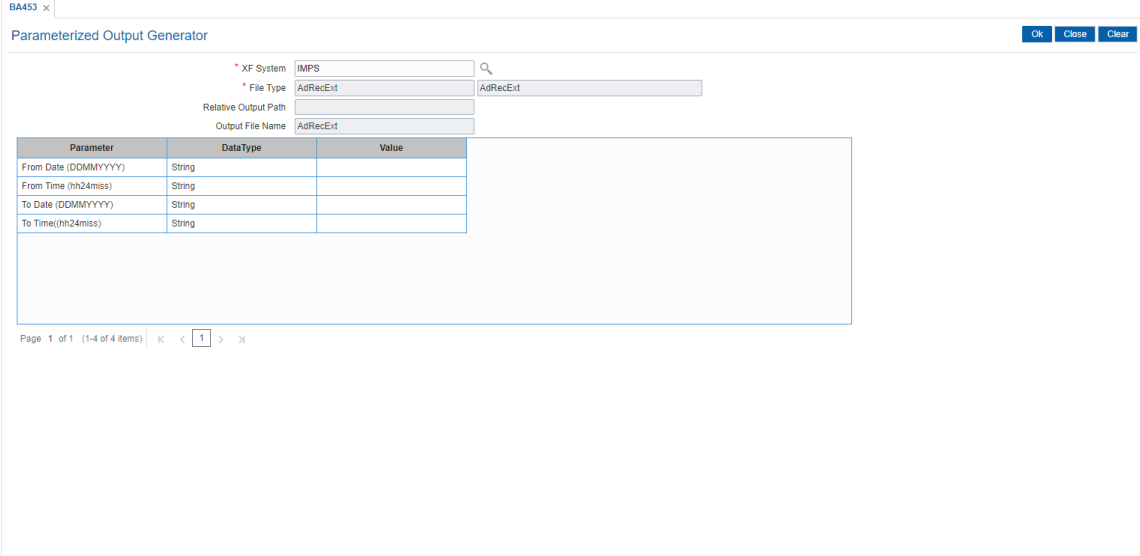
Modes Available

Not Applicable

To generate parametrize output extract

1. In the **Dashboard** page, Enter the Task Code **BA453** and then click  or navigate through the menus to **Back Office Transactions > Master > Parameterized Output Generator**.
2. You will be navigated to **Parameterized Output Generator** screen.

Parameterized Output Generator



Parameterized Output Generator

XF System: IMPS

File Type: AdRecExt

Relative Output Path:

Output File Name: AdRecExt

Parameter	DataType	Value
From Date (DDMMYYYY)	String	
From Time (hh24miss)	String	
To Date (DDMMYYYY)	String	
To Time (hh24miss)	String	

Page 1 of 1 (1-4 of 4 items)

Field Description

Field Name	Description
XF System	[Mandatory, Search List] Select the external system name, against which the external system code file is to be uploaded, from the Search List.
File Type	[Display] This field displays the type of file.
Relative Output Path	[Display] This field displays the name of the output folder.
Output File Name	[Display] This field displays the format of the file name that is to be uploaded.

Column Name	Description
Parameter	[Display] This field displays the parameter of the extract data.
Data Type	[Display] This field displays the data type of the extract.
Value	[Mandatory, Alphanumeric, 16] Type the value for the parameter selected in the corresponding field. This value depends on the data type.

3. Select the **XF system** from the Search List.
4. Enter the other relevant information for the output to be generated.

Parameterized Output Generator

Parameterized Output Generator

* XF System: IMPS

* File Type: AdRecExt

Relative Output Path: AdRecExt

Output File Name: AdRecExt

Parameter	Data Type	Value
From Date (DDMMYYYY)	String	
From Time (hh24miss)	String	
To Date (DDMMYYYY)	String	
To Time (hh24miss)	String	

Page 1 of 1 (1-4 of 4 items)

5. Click **OK**.
6. The system displays the file generated successfully message. Click **OK**.

14.4 BAM40 - Reason Code Maintenance


Using this option, you can maintain standard reasons for granting or rejecting the status of account or transactions. The reasons maintained are used on various screens. The reason appears in a drop-down list that is defined in this option.

You can assign each reason with a numeric code, attached with a task to maintain the reason, and a description for the reason.

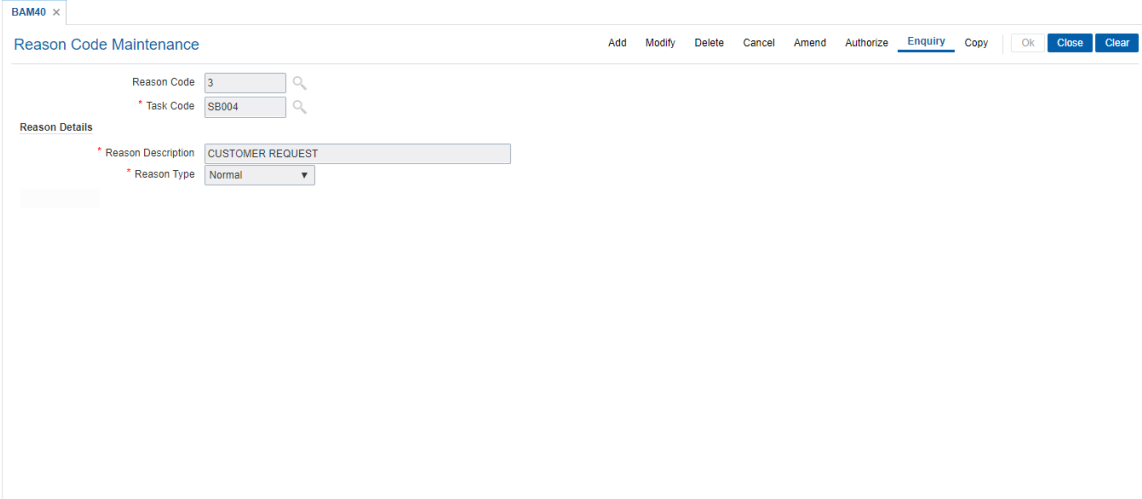
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a reason code

1. In the **Dashboard** page, Enter the Task Code **BAM40** and then click  or navigate through the menus to **Back Office Transactions > Master > Reason Codes Maintenance**.
2. You will be navigated to **Reason Code Maintenance** screen.

Reason Code Maintenance



Field Description

Field Name	Description
Reason Code	[Mandatory, Numeric, Four, Picklist] Type the reason code. Each code uniquely identifies a different reason.
Task Code	[Mandatory, Search List] Select the task code from the Search List. The Search List of all transactions in FLEXCUBE . If 0 is entered as the task code, the reason code is applicable to all tasks.
Reason Details	
Reason Description	[Mandatory, Alphanumeric] Type a description for the reason. This description is displayed as the reason for change in the status

change screen.

Reason Type

[Mandatory, Drop-Down]

Select the appropriate type of reason from the drop-down list.

The options are:

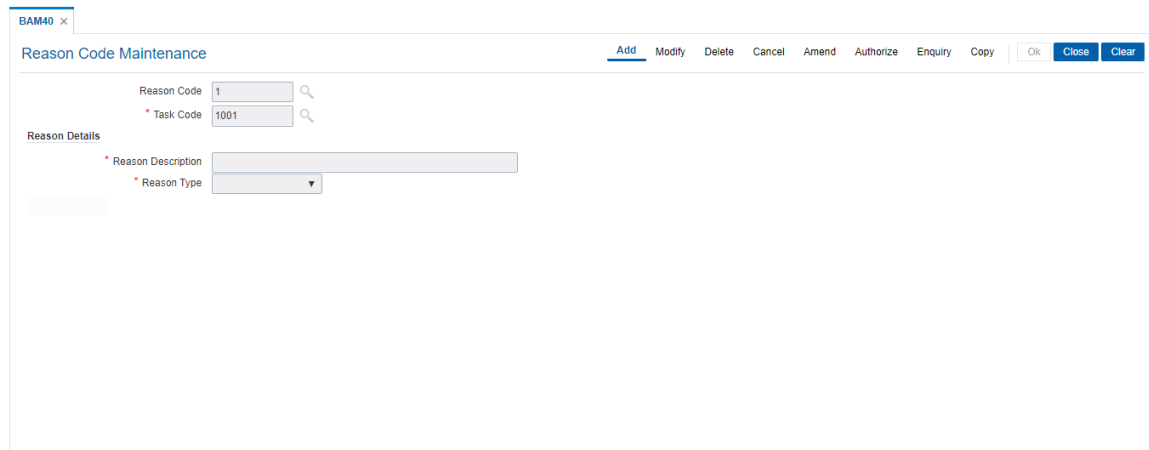
- **Normal** – The normal type of reason codes will be displayed to the user, and he can select a reason code as part of the transaction details.
- **Authorization** – The authorization type of reason codes will be displayed to the checker/supervisor while authorizing the transaction.
- **Both** – Both types of reason codes will be displayed to the teller when he maintains the transaction and to the checker while authorizing the transaction.

3. Click **Add**.

4. Enter the reason code and then select task code from the list.

5. Select reason type from the list.

Reason Code Maintenance



6. Click **OK**

7. The system displays following message: "Record Added Authorisation Pending". Click **OK**.

8. The reason code is added once the record is authorised.

Screen Description

The above screen is used to maintain reasons, that will appear as a Search List in the authorization screens, and also in certain other limit maintenance screens.

The reason will appear in the screen depending on the task code it has been assigned to.

Exercise

Create a reason code for user class OT for **Cash Withdrawal** (Task Code: 1001) options with the reason type authorization with any reason description of your choice.

14.5 BAM81 - Company Master Maintenance

Using this option you can maintain details of all companies/service providers (for e.g. utility companies, employers, credit card companies) for whom the bank wants to provide bulk credit/debit services.

A file containing the details is received from the company and is uploaded into **FLEXCUBE**. At the time of file upload for billing from utility companies, system will debit/credit the transactions for process date. The future dated transactions in the file will be taken up for processing during BOD of the relevant process date.

The details in the company master is used for applying service charges, determining processing in case of insufficient funds in customer accounts, and to pass requisite contra entry wherever needed.

In case of the billing file upload when there are insufficient funds in the customer account, system will try to recover the funds from the customer in the subsequent day's BOD, till the maximum number of retries set at the company level are exhausted. Re-try will take place during BOD operations. The recovery account number will be debited for remaining additional recovery in the event of partial debits or insufficient fund scenario.


Definition Prerequisites

- BAM56 - Currency Codes Maintenance
- BAM14 - Rewards and Service Charges definition
- 8051 - CASA Account Opening

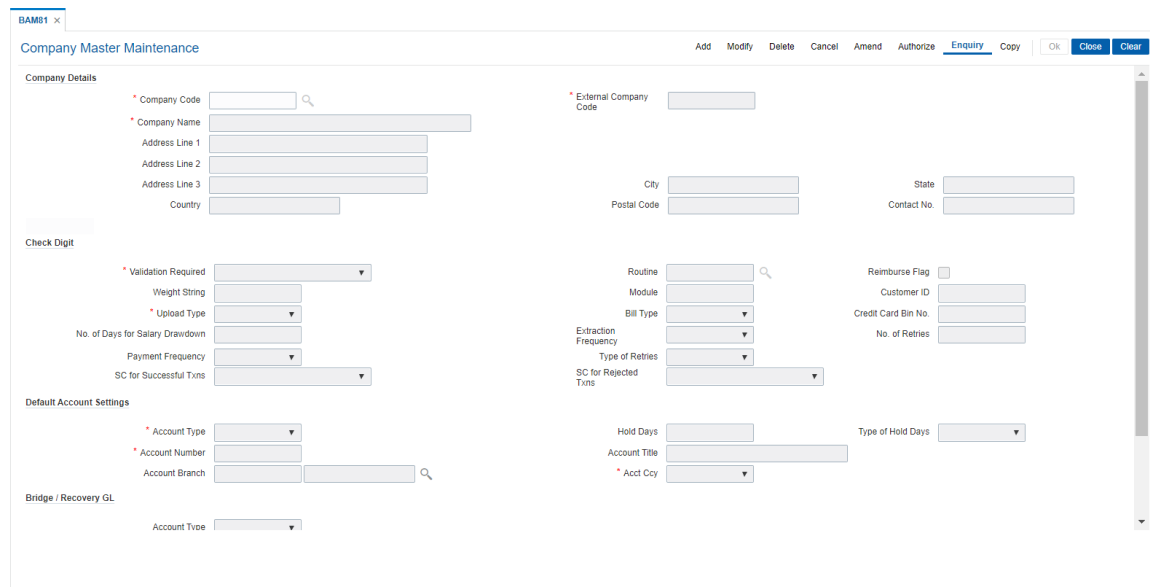
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add company details

1. In the **Dashboard** page, Enter the Task code **BAM81** and then click  or navigate through the menus to **Back Office Transactions > Master > Company Master Maintenance**.
2. You will be navigated to **Company Master Maintenance** screen.

Company Master Maintenance



Field Description

Field Name	Description
Company Details	
Company Code	[Mandatory, Alphanumeric, 10] Type the unique company code for the utility service provider or employer.
External Company Code	[Mandatory, Alphanumeric, 10] Type the unique company code for the utility service provider or employer. By default, the system displays the code entered in the Company Code field.
Company Name	[Mandatory, Alphanumeric, 40] Type the full name of the Utility Service Provider or employer.
Contact No.	[Optional, Numeric, 30] Type the contact number of the Utility Service Provider or employer.
Address Line 1,2,3	[Optional, Alphanumeric, 35, Three Lines] Type the address of the Utility Service Provider or employer. The address can be mentioned in three lines..
City	[Optional, Character, 35] Type the city to which the Utility Service Provider or employer belongs.
State	[Optional, Character, 35] Type the state of the Utility Service Provider or employer.
Country	[Optional, Character, 35] Type the country of the Utility Service Provider or employer.
Postal Code	[Optional, Alphanumeric, 10] Type the postal code of the Utility Service Provider or employer.
Check Digit	
Validation Required	[Mandatory, Drop-Down] Select the validation from the drop-down list. It allows you to attach the validation routine for the company. The options are: <ul style="list-style-type: none">• No Validation required• Validate for Virtual account number• Consumer number validation
Routine	[Conditional, Search List] Select the routine from the Search List. Validation of complex logic for the virtual account number is done by routine. This field is enabled if the Consumer number validation option is selected in Validation Required drop-down list.
Weight String	[Conditional, Numeric, 13]

Type the weight string.

It is used to perform the check sum algorithm on the virtual account number belonging to the customers registered with the company.

This field is enabled if the **Validate for Virtual account number** option is selected from the **Validation Required** drop-down list.

Modulo

[Conditional, Numeric, Two]

Type the modulo string.

It is used to perform the check sum algorithm on the virtual account number belonging to the customers registered with the company.

This field is enabled if the **Validate for Virtual account number** option is selected from the **Validation Required** drop-down list..

Reimburse Flag

[Conditional, Check Box]

Select the check box to generate the reimbursement advice.

This field is enabled if **Upload Type** is selected as **Salary**.

Upload Type

[Mandatory, Drop-Down]

Select the upload type from the drop-down list.

The options are:

- BILLING
- SALARY

Bill Type

[Optional, Drop-Down]

Select the bill type for the company code from the drop-down list.

The options are:

- Charity
- Credit Card
- Electricity Bill
- Fixed Phone
- Insurance Payment
- Mobile Phone
- Water
- Others

One company code can be linked to only one bill type.

The user has to select **Others** as the bill type, if the bill type for the company is not falling in any of the defined categories.

Customer ID

[Optional, Numeric, 10]

Type the **FLEXCUBE** customer id of the company.

This is required only for reporting.

No. Of Days For Salary Drawdown

[Conditional, Numeric, Five]

Type the number of days for the salary drawdown. If the salary upload is done and loan drawdown instructions are maintained for a credit CASA account from this company master, then the number of days defined here will be used in the future to decide the arrears raised.

Accordingly the hold will be created at the time of salary upload.

The loan account is linked to the CASA Salary account using the **Loan Pay Instruction Setup Maintenance** via the salary option.

This field is enabled if the **Salary** option is selected from the **Upload Type** drop-down list.

Extraction Frequency	<p>[Optional, Drop-Down] Select the extraction frequency from the drop-down list. It is the frequency at which the consolidated file/report has to be extracted to indicate the success/reject transactions. This is used for extracting billing information for handoff to utility companies. The options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Half Yearly • Yearly
Credit Card Bin No	<p>[Conditional, Numeric, Six] Type the bin number applicable for credit cards. This field is enabled if Bill Type is selected as Credit Card.</p>
Payment Frequency	<p>[Optional, Drop-Down] Select the payment frequency from the drop-down list. It is the frequency of the file upload expected. The options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Half Yearly • Yearly <p>System will give a warning if the file is being uploaded at a date falling within the frequency as calculated since the last upload.</p>
Type of Retries	<p>[Conditional, Drop-Down] Select the type of retry, in case of unsuccessful transaction, from the drop-down list. This field is enabled if the Billing option is selected from the Upload Type drop-down list. The options are:</p> <ul style="list-style-type: none"> • Full Debit - System will keep trying till it is able to do a debit of the account for the full bill amount • Partial Debit - System will debit the account during retry even if partial amount of bill is available in the account.
No. of Retries	<p>[Conditional, Numeric, Two] Type the number of retries in case of unsuccessful transaction. This field is enabled if the Billing option is selected from the Upload</p>

	Type drop-down list.
SC for Successful Txns	<p>[Optional, Drop-Down] Select the service charge to be applied in case of a successful transaction from the drop-down list. It is valid for debits in case of billing file and credits in case of salary file. Service Charges are defined using the Rewards and Service Charges Definition (Task Code: BAM14) option.</p>
SC for Rejected Txns	<p>[Optional, Drop-Down] Select the service charge to be applied in case of a rejected transaction from the drop-down list. It specifies whether SC for rejected transactions needs to be charged to the company, customer or both. If the Both option is selected, SC charge will be levied on Company and Customer.</p>
Default Account Settings	
It is the account/GL which will be debited or credited for all successful cases of the salary upload or billing file respectively.	
Account Type	<p>[Mandatory, Drop-Down] Select the type of account maintained by the Utility Service Provider from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • CASA • GENERAL LEDGER
Hold Days	<p>[Conditional, Numeric, Three] Type the hold number of days. It allows you to hold funds in the CASA account fund for the defined number of days. You cannot set the hold days value to zero (0). This field is enabled if the CASA option is selected from the Account Type drop-down list.</p>
Type of Hold Days	<p>[Conditional, Drop-Down] Select the type of hold days from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Working Days: It will hold the amount for number of bank working days. • Calendar Days: It will hold the amount for the number of actual days count. <p>This field is enabled if the CASA option is selected from the Account Type drop-down list.</p>
Account Number	<p>[Mandatory, Numeric, 16] Type the CASA or GL account number.</p>
Account Title	<p>[Display] This field displays the account title in case of CASA account and GL account name in case of GL account, depending upon the account number entered above.</p>
Account Branch	<p>[Mandatory, Numeric, 4, Picklist] Type or select the branch code for the GL account number entered in the corresponding field, from the Search List.</p>

This field displays the home branch where the CASA account is opened if the **CASA** option is selected in the **Account Type** field.

Account Currency [Conditional, Drop-Down]
Select the account currency for the GL account from the drop-down list. This field displays the currency assigned to the CASA product at the product level, if the **CASA** option is selected in the **Account Type** field.

Bridge/Recovery GL

It is the account/GL which will be debited or credited for all unsuccessful cases of the salary upload or billing file respectively.

Account Type [Conditional, Drop-Down]
Select the type of account maintained by the Utility Service Provider from the drop-down list.
The options are:

- CASA
- General Ledger

Account Number [Conditional, Numeric, 14]
Type the CASA or GL account number.

Account Title [Display]
This field displays the account title in case of CASA account and GL account name in case of GL account, depending upon the account number entered above.

Account Branch [Mandatory, Numeric, 4, Picklist]
Type or select the account branch code.
This field displays the home branch where the CASA account is opened if the **CASA** option is selected from the **Account Type** drop-down list.

Account Currency [Conditional, Drop-Down]
Select the account currency for the GL account from the drop-down list. This field displays the currency assigned to the CASA product at the product level, if the **CASA** option is selected in the **Account Type** field.

Spend Class [Optional, Search List]
Select the spend class from the Search List.
The spend class defined against the Company ID will be returned in the UDE.

Spend Sub Class [Optional, Search List]
Select the spend sub class from the Search List. The spend sub class defined against the company id will be returned in the UDE

3. Click **Add**.
4. Enter the company code and press the **Tab** or **Enter** key.
5. Enter the company details, check digit details, default account settings and the bridge /recovery GL details.

[Company Master Maintenance](#)

6. Click **OK**.
7. The system displays following message "Record Added Authorization Pending". Click **OK**.
8. The company details are added once the record is authorized.

Screen Description

The above screen displays all the fields that needs to be captured while defining a company for billing purposes, etc.

The user is capturing details for the company XYZ. A virtual account number is generated for the company. If the check digit of this account number is to be validated then the appropriate check box has to be selected.

This company is defined for the purpose of salary uploads.

The number of days before the salary credit that the system can drawdown the funds is defined in salary drawdown field. The extraction frequency and payment frequency will control monthly generation of reports and monthly transaction processing.

The appropriate service charges can be defined for successful and unsuccessful transactions.

The accounts for credit of the salary and recovery of the service charges can be defined.

Exercise

Create a company master for a company who would like to pay salary to its employees. Keep the number of days for salary drawdown as 20 and the extraction frequency for reports as monthly.

Define the appropriate CASA accounts for credit of salary and recovery of service charges.

14.6 BAM83 - MIS Xref Maintenance

Using this option you can link and maintain the MIS related information at the product, account and transaction level in **ORACLE FLEXCUBE**, since MIS is maintained in **FLEXCUBE Corporate**.

An MIS Class belonging to the Customer type helps you generate your profitability report for a customer. Similar reports can also be generated based on MIS Class belonging to transaction type . Maximum of 10 MIS classes can be defined at each of the customer, product and transaction level.

After linkage, these MIS codes are automatically linked by **FLEXCUBE** to the GL entries generated due to transaction posting on the accounts. These GL entries along with MIS information are handed over to MIS module from where MIS reports can be generated.

In **Oracle FLEXCUBE** system, MIS codes can be linked at three levels namely:

- Customer MIS- The bank may want a profitability report based on the type of industry (manufacturing, agriculture, mining, financial institutions, etc.) to which a customer belongs. To achieve this, the bank should define Industries as an MIS class, and link various MIS codes to the class for each industry type: manufacturing, agriculture, mining, financial institution, etc. This MIS class should be of Customer type. When a customer is created in FCR, the respective MIS code applicable for the respective MIS class is linked in **Customer Master Maintenance** (Task Code: CIM09) option.
- Product MIS - The bank may want a profitability report based on the type of product (Vehicle Loan, Property loan, etc). To achieve this, the bank should define Product Type as an MIS class, and link various MIS codes to the class for each Product Type class: Automobile loan, Lorry loan, scooter loan, etc. This MIS class should be of Product type. When a product is created in FCR, the respective MIS code applicable for the respective MIS class is linked in MIS Xref Maintenance.
- Transaction MIS- The bank may want a profitability report based on the nature of transaction. MIS codes are linked at the transaction code level.


Definition Prerequisites

- CHM01 - CASA Product Master
- TDM01 - TD Product Master
- LNM11 - Loan Product Master
- Transaction Code Maintenance
- MIS Class Code Maintenance
- MIS Code Maintenance

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add MIS cross reference details

1. In the **Dashboard** page, Enter the Task Code **BAM83** and then click  or navigate through the menus to **Front Office Transactions > Internal Transactions > MIS > MIS Xref Maintenance**.
2. You will be navigated to **MIS Xref Maintenance** screen.

MIS Xref Maintenance

MIS Class	MIS Code
AGE GROUP	
TESTING_NEW	MIS_CODE
CLASS1	MIS
test	MISS
COS_CENTR	
MISSSS	MIS
test	

Field Description

Field Name	Description
MIS Type	<p>[Mandatory, Drop-Down]</p> <p>Select the MIS type from the drop-down list. The MIS can be attached at different levels. The options are:</p> <ul style="list-style-type: none"> • Account Number – MIS is attached to a particular account number. • Product Code – MIS is attached to a particular product. • Transaction mnemonic – MIS is attached at the transaction level.
Code	<p>[Mandatory, Search List, Numeric, 16]</p> <p>Select the product/transaction mnemonic code from the Search List. The Search List is enabled if you select Product Level or Transaction Mnemonic option in the MIS Type field. The data in the Search List is populated according to the option selected in the MIS Type field. Type the account number, if you have selected the Account Number option from the MIS Type field.</p> <p>3. Click Add.</p> <p>4. Select the type of MIS from the drop-down list and enter the corresponding code.</p>

MIS Xref Maintenance

BAM83 x

MIS Xref Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* MIS Type Product Code * Code : 2 MIN BAL SC CASA ASSET

Transaction MIS Information Composite MIS Information Customer MIS Information

MIS Class	MIS Code
AGE GROUP	
TESTING_NEW	
CLASS1	
test	
COS_CENTR	
MISSSS	
test	

Page 1 of 1 (1-7 of 7 items) | < 1 >

5. Enter the required information in the various tabs.

Screen Description

The above screen is used to pick the MIS code that has been cross referenced to an MIS class.

Exercise

Create the following MIS Codes:

- City
- Region
- Industry

Create the following Composite MIS codes:

- Account Officer
- Sales Officer

Transaction MIS Information

BAM83 x

MIS Xref Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

* MIS Type Product Code * Code : 2 MIN BAL SC CASA ASSET

Transaction MIS Information Composite MIS Information Customer MIS Information

MIS Class	MIS Code
AGE GROUP	
TESTING_NEW	
CLASS1	
test	
COS_CENTR	
MISSSS	
test	

Page 1 of 1 (1-7 of 7 items) | < 1 >

Field Description

Column Name	Description
MIS Class	<p>[Display]</p> <p>This column displays the list of MIS classes that are set up and downloaded from FLEXCUBE Corporate (FCC). MIS class code is an identifier for the kind of entity that is identified as the basis for MIS reporting.</p> <p>You can define multiple codes under an MIS class. An MIS class in FLEXCUBE Retail can belong to one of the following types:</p> <ul style="list-style-type: none">• Customer type - An MIS class belonging to the customer type helps you generate your profitability for a customer.• Transaction type - MIS class belonging to the transaction type helps you generate your profitability report based on transactions.
MIS Code	<p>[Mandatory, Search List]</p> <p>Select the code to be set up under an MIS class from the picklist. MIS cost code is an identifier for the notional cost of a transaction, which can be linked to an account or a contract. An MIS Code can be called an entity for which you want profitability reports. Each MIS Code will report to an MIS Class.</p> <p>You can define a maximum of 10 codes under an MIS class.</p>

Exercise

Create the following MIS Codes:

- City
- Region
- Industry

Create the following Composite MIS codes:

- Account Officer
- Sales Officer

Composite MIS Information

Field Description

Field Name	Description
MIS Class	<p>[Display]</p> <p>This column displays the list of MIS classes that are set up and downloaded from FLEXCUBE Corporate (FCC). MIS class code is an identifier for the kind of entity that is identified as the basis for MIS reporting.</p> <p>You can define multiple codes under an MIS class. An MIS class in FLEXCUBE Retail can belong to one of the following types:</p> <ul style="list-style-type: none"> • Customer type - An MIS class belonging to the customer type helps you generate your profitability for a customer. • Transaction type - MIS class belonging to the transaction type helps you generate your profitability report based on transactions.
MIS Code	<p>[Optional, Search List]</p> <p>Select the code to be set up under an MIS class from the Search List. MIS cost codes is an identifier for the notional cost of a transaction, which can be linked to an account or a contract. An MIS Code can be called an entity for which you want profitability reports. Each MIS Code will report to an MIS Class.</p> <p>You can define a maximum of 10 codes under an MIS class.</p>

Screen Description

The above tab screen displays the MIS codes for the composite MIS class from a Search List based on the cross-reference.

Exercise

Create the following MIS Codes:

- City
- Region
- Industry

Create the following Composite MIS codes:

- Account Officer
- Sales Officer

Customer MIS Information

Field Description

Field Name	Description
MIS Class	<p>[Display]</p> <p>This column displays the list of MIS classes that are set up and downloaded from FLEXCUBE Corporate (FCC). MIS class code is an identifier for the kind of entity that is identified as the basis for MIS reporting.</p> <p>You can define multiple codes under an MIS class. An MIS class in FLEXCUBE Retail can belong to one of the following types:</p> <ul style="list-style-type: none"> • Customer type - An MIS class belonging to the customer type helps you generate your profitability for a customer. • Transaction type - MIS class belonging to the transaction type helps you generate your profitability report based on transactions.
MIS Code	<p>[Optional, Search List]</p> <p>Select the code to be set up under an MIS class.</p>

MIS cost codes is an identifier for the notional cost of a transaction, which can be linked to an account or a contract. An MIS Code can be called an entity for which you want profitability reports. Each MIS Code will report to an MIS Class.

You can define a maximum of 10 codes under an MIS class.

6. Click **OK**.
7. The system displays the message "Record Added Authorisation Pending". Click **OK**.
8. The MIS cross reference details are added once the record is authorised.

Customer Type MIS Class

You may want a profitability report based on the type of industry (manufacturing, agriculture, mining, financial institutions, etc.) to which a customer belongs. For achieving this, you would define Industries as an MIS class, and have various MIS codes linked to the class for each type of industry: manufacturing, agriculture, mining, financial institution, etc.

This MIS class would be of Customer type. When a customer is created in FCR the MIS classes and code created in FCC can be attached.

Transaction type of MIS Class

Suppose your bank has created a loan product for vehicle financing. It requires tracking the loan financing made to cars, trucks, two-wheelers etc. For this purpose the bank can create a transaction type MIS class called Vehicle and maintain cars, trucks and two-wheelers as MIS codes.

Defining MIS Codes

An MIS Code can be called an entity for which you want profitability reports. Each MIS Code will report to an MIS Class. Consider the following examples:

Accounts Officer is an MIS Class. All the Accounts Officers of your bank will report to this class. With this structure, you can generate profitability reports for each Accounts Officer. Elizabeth Towers, Sam Brown, and Connie Beckwith, are some of your accounts officers.

Cost Center is an MIS Class. The various cost centers in your bank will be classified under this MIS Class. Thus, the various departments in your bank will report to this Cost Center, so that you can generate profitability reports for each cost center. Short Term Loans, Incoming Bills, and Import Letters of Credit can be some of your cost centers.

Industry Segments is an MIS Class. The various industries to which your customers belong will report to this MIS Class. Manufacturing, agriculture (cash crops) and financial institutions can be some of your industry segments.

In these examples, Elizabeth Towers, Sam Brown, and Connie Beckwith will each have an MIS Code, all under the MIS Class 'Accounts Officer'.

Similarly, Short Term Loans, Incoming Bills, and Import Letters of Credit will have an MIS Code each, under the MIS Class 'Cost Center'. The same concept also applies to Industry Segments.

Example 1:

Customer class is used for information that is fixed when a customer is created. E.g.

To generate a report based on the type of industry:

- Manufacturing
- Agriculture
- Mining
- Financial institutions

Combination of Customer and Transaction Classes, Example:

- If One Accounts Officer handles several customers; a report of the profitability of each customer can be generated.
- But if the same customer uses a product under some other Accounts Officer then MIS code would be changed accordingly.

Example 2:

A Term deposit may take in deposits and to use the funds they would lend the same to the treasury department. The treasury in turn would lend it to the loans department that in turn lends out to customers. These are the refinance Dr and the Cr rates respectively.

14.7 ECM01 - ECS Company Details Maintenance

ECS is a mode of electronic funds transfer from one bank account to another bank account, using the services of a Clearing House. It is normally used for Bulk Transfers from one account to many accounts or vice-versa. Using this option you can maintain the details of all companies/service providers (for e.g. utility companies) to whom the bank wants to provide bulk debit services. ECS service is provided to companies/ service providers which have been authorized by RBI.

Note: A company code cannot be deleted, if a ECS Mandate is maintained for a particular CASA account under the Company code.


Definition Prerequisites

Not Applicable

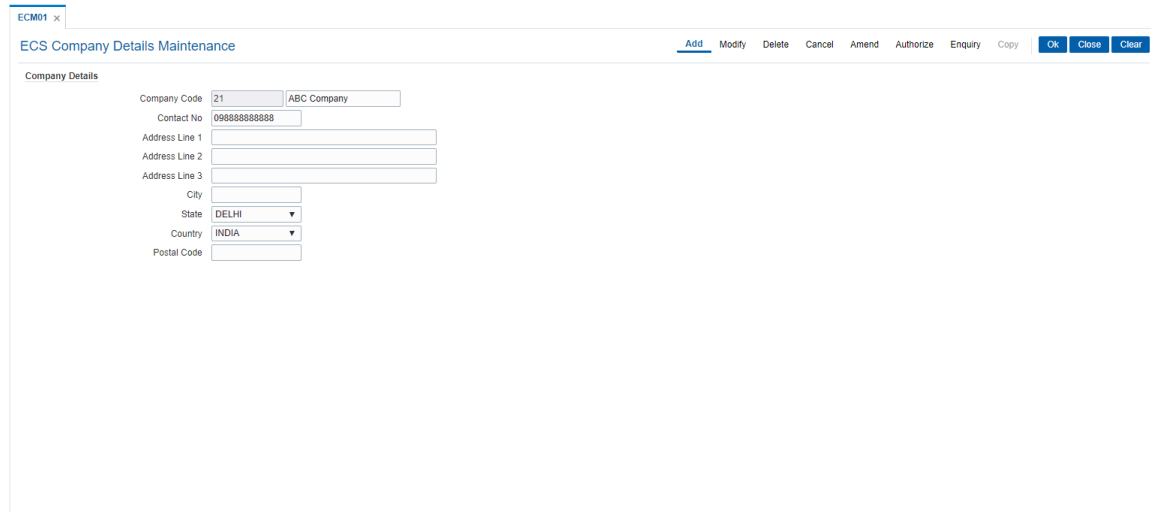
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Copy and Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain ECS company details

1. In the **Dashboard** page, Enter the Task Code **ECM01** and then click  or navigate through the menus to **Front Office Transactions > Customer Transactions > ECS Company Details Maintenance**.
2. You will be navigated to **ECS Company Details Maintenance** screen.

ECS Company Details Maintenance



The screenshot shows the 'ECS Company Details Maintenance' screen. At the top, there is a search bar with 'ECM01' and a search icon. Below the search bar, there are several action buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear. The main form area is titled 'Company Details' and contains the following fields:

- Company Code: 21 (with 'ABC Company' as a label)
- Contact No: 09898888888
- Address Line 1: [Empty text box]
- Address Line 2: [Empty text box]
- Address Line 3: [Empty text box]
- City: [Empty text box]
- State: DELHI (dropdown menu)
- Country: INDIA (dropdown menu)
- Postal Code: [Empty text box]

Field Description

Field Name	Description
Company Details	
Company Code	[Mandatory, Numeric, 12] Type the company code for the utility service provider. RBI maintains a unique code for each company.
Company Name	[Mandatory, Alphanumeric, 40]

- Contact No.** Type the name of the company.
[Optional, Numeric, 30]
Type the contact number of the company.
- Address Line 1,2,3** [Optional, Alphanumeric, 35, 3 Lines]
Type the address of the company.
- City** [Optional, Alphanumeric, 35]
Type the name of the city.
- State** [Optional, Drop-Down]
Select the state name from the drop-down list.
- Country** [Optional, Drop-Down]
Select the country name from the drop-down list.
- Postal Code** [Optional, Numeric, Six]
Type the postal code.

3. Click **Add**.
4. Type the company code and the corresponding company name.
5. Enter the other relevant company details.

ECS Company Details Maintenance

The screenshot shows a web application window titled 'ECS Company Details Maintenance'. The window has a tab labeled 'ECM01'. The main content area is titled 'Company Details' and contains the following fields:

- Company Code: 21
- Company Name: ABC Company
- Contact No: 09888888888
- Address Line 1: [Empty]
- Address Line 2: [Empty]
- Address Line 3: [Empty]
- City: [Empty]
- State: DELHI (dropdown menu)
- Country: INDIA (dropdown menu)
- Postal Code: [Empty]

At the top right of the form, there are several action buttons: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, and Clear.

6. Click **OK**.
7. The system displays the message "Record Added Authorisation Pending..". Click **OK**.
8. The ECS company details are added once the record is authorised.

14.8 LNM27 - Loan Account Status Event Xref

Using this option you can maintain the status at global level. For the account status defined, you can select either one or more events like Stop debit, Stop Credit, Stop rate change, etc as per the requirement.


Definition Prerequisites

Not Applicable

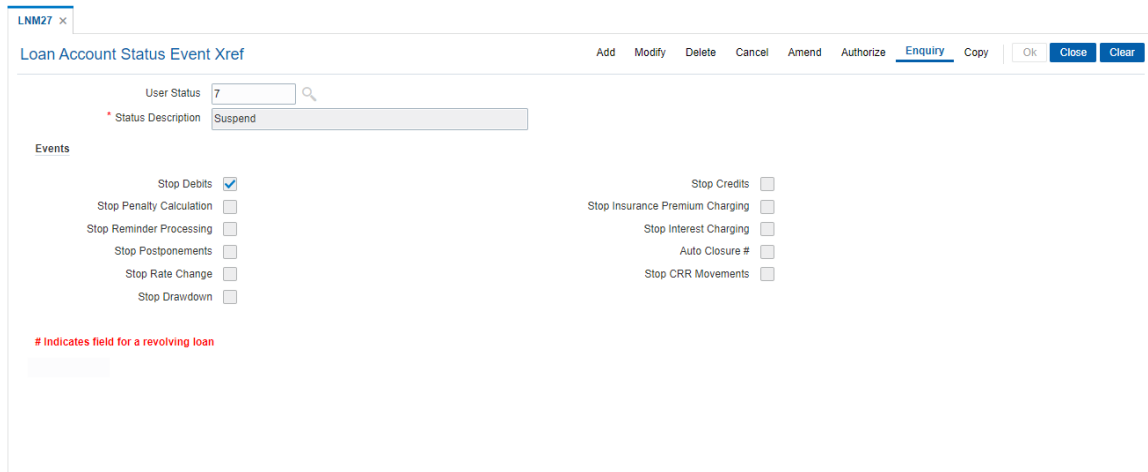
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add account status event Xref details

1. In the **Dashboard** page, Enter the Task Code **LNM27** and then click  or navigate through the menus to **Back Office Transactions > Loan > Loan Account Status Event Xref**.
2. You will be navigated to **Loan Account Status Event Xref** screen.

Loan Account Status Event Xref



Field Description

Field Name	Description
User Status	[Display] This field displays the unique code for status.
Status Description	[Mandatory, Alphanumeric, 40] Type a detailed description for the user status.
Events	
Stop Debits	[Optional, Check Box] Select the Stop Debits check box to stop the debit transactions on account like withdrawal.
Stop Credits	[Optional, Check Box] Select the Stop Credits check box to stop the credit transactions on account like installment payment.

Stop Penalty Calculation	[Optional, Check Box] Select the Stop Penalty Calculation check box to stop penalty calculation.
Stop Insurance Premium Charging	[Optional, Check Box] Select the Stop Insurance Premium Charging check box if you do not want to raise insurance premium on account.
Stop Reminder Processing	[Optional, Check Box] Select the Stop Reminder Processing check box to stop batch statement generation of reminder in end of day for the account. The system will not generate reminders, guarantor advices, any other advices generated in batch.
Stop Interest Charging	[Optional, Check Box] Select the Stop Interest Charging check box to permanently cease interest computation for the account.
Stop Postponements	[Optional, Check Box] Select the Stop Postponements check box to stop the postponement.
Auto Closure #	[Optional, Check Box] Select the Auto Closure check box to automatically close the account, which has been marked for termination if there is no balance. Auto closure is only applicable for revolving loans.
Stop Rate Change	[Optional, Check Box] Select the Stop Rate Change check box to stop the rate change. It is applicable if the account is under legal scrutiny, or to be closed in near future pending full repayment.
Stop CRR Movements	[Optional, Check Box] Select the Stop CRR Movements check box to stop CRR movements.
Stop Drawdown	[Optional, Check Box] Select the Stop Drawdown check box to stop draw down instructions. It will stop the internal and external accounts.

3. Click **Add**.
4. Enter the description of the status.
5. Select the appropriate event check boxes.

[Loan Account Status Event Xref](#)

LN27 x

Loan Account Status Event Xref

Add Modify Delete Cancel Amend Authorize Enquiry Copy **Ok** **Close** **Clear**

User Status

* Status Description

Events

Stop Debits <input type="checkbox"/>	Stop Credits <input type="checkbox"/>
Stop Penalty Calculation <input type="checkbox"/>	Stop Insurance Premium Charging <input type="checkbox"/>
Stop Reminder Processing <input type="checkbox"/>	Stop Interest Charging <input type="checkbox"/>
Stop Postponements <input type="checkbox"/>	Auto Closure # <input type="checkbox"/>
Stop Rate Change <input type="checkbox"/>	Stop CRR Movements <input type="checkbox"/>
Stop Drawdown <input type="checkbox"/>	

Indicates field for a revolving loan

6. Click **OK**.
7. The system displays the message "Record Added Authorization Pending". Click **OK**.
8. The account status details are added once the record is authorised.

14.9 LNM51 - Loan Product CASA Product Xref for Offset

Oracle FLEXCUBE supports principal offset option for loan accounts. The principal offset option allows the system to deduct the existing credit balance of CASA account from the principal balance of loan account for the purpose of interest calculation on loan account.

Using this option you can create cross reference between a set of loan products and CASA products to support principal offset. Once the products are cross referenced, you can use the **Loan Account - Offset Account Xref** (Task Code: LN051) option to link the CASA and loan accounts.


Definition Prerequisites

- CHM01 - CASA Product Definition
- LNM11 - Product Master - Principal Offset Allowed check box selected

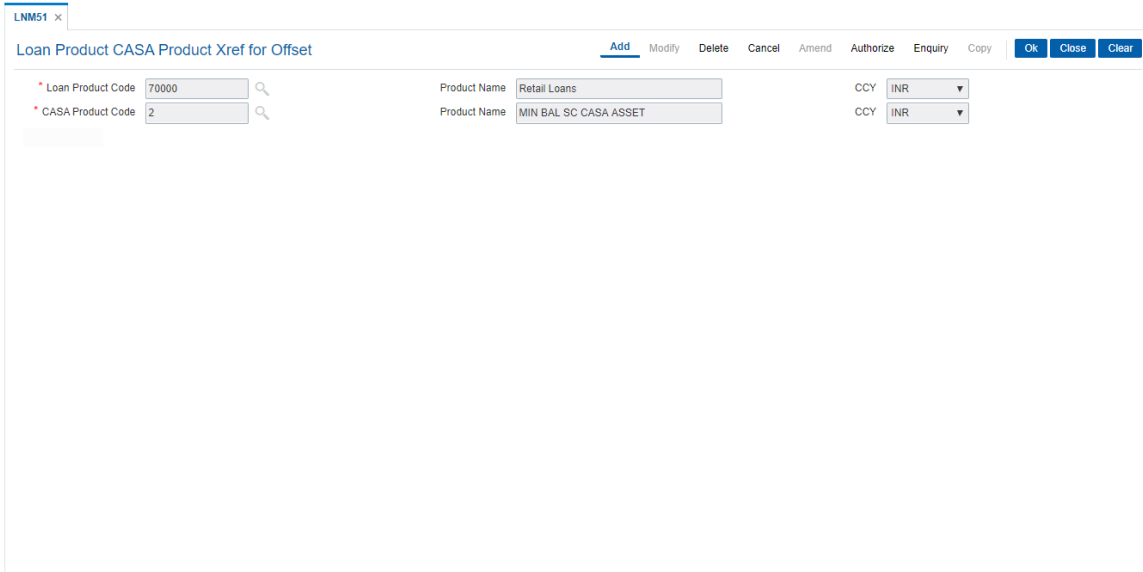
Modes Available

Add, Delete, Cancel, Authorize, Enquiry. For more information on the procedures of every mode, refer to Standard Maintenance Procedures.

To create a cross reference between loan and CASA product

1. In the **Dashboard** page, Enter the Task Code **LNM51** and then click  or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Product CASA Product Xref for Offset**.
2. You will be navigated to **Loan Product CASA Product Xref for Offset** screen.

Loan Product CASA Product Xref for Offset



Field Description

Field Name	Description
Loan Product Code	[Mandatory, Search List] Select the loan product code which has to be cross referenced with the CASA product, from the Search List.
Product Name	[Display]

This field displays the name of the loan product.

CCY

[Display]

This field displays the currency of the loan product.

CASA Product Code

[Mandatory, Search List]

Select the CASA product code which has to be cross referenced with the loan product for offset from the Search List.

Product Name

[Display]

This field displays the name of the CASA product.

CCY

[Display]

This field displays the currency of the CASA product.

3. Select the loan and corresponding CASA product code which has to be cross referenced from the Search List.

Loan Product CASA Product Xref for Offset

The screenshot shows a web application window titled "LNM51 x" with a sub-header "Loan Product CASA Product Xref for Offset". The interface includes a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, OK, Close, Clear. Below the menu bar, there are several input fields and dropdown menus. On the left, there are two fields: "Loan Product Code" with the value "70000" and "CASA Product Code" with the value "2". On the right, there are two "Product Name" fields: the first contains "Retail Loans" and the second contains "MIN BAL SC CASA ASSET". Below these, there are two "CCY" dropdown menus, both set to "INR".

4. Click **OK**.

5. The system displays the message "Record Authorized". Click **OK**.

14.10 TC001 - Transaction Definition

Using this option you can define controls over the different transaction mnemonics for a particular branch and also for providing additional screens to capture/provide additional details for the transaction.


Definition Prerequisites

Not Applicable

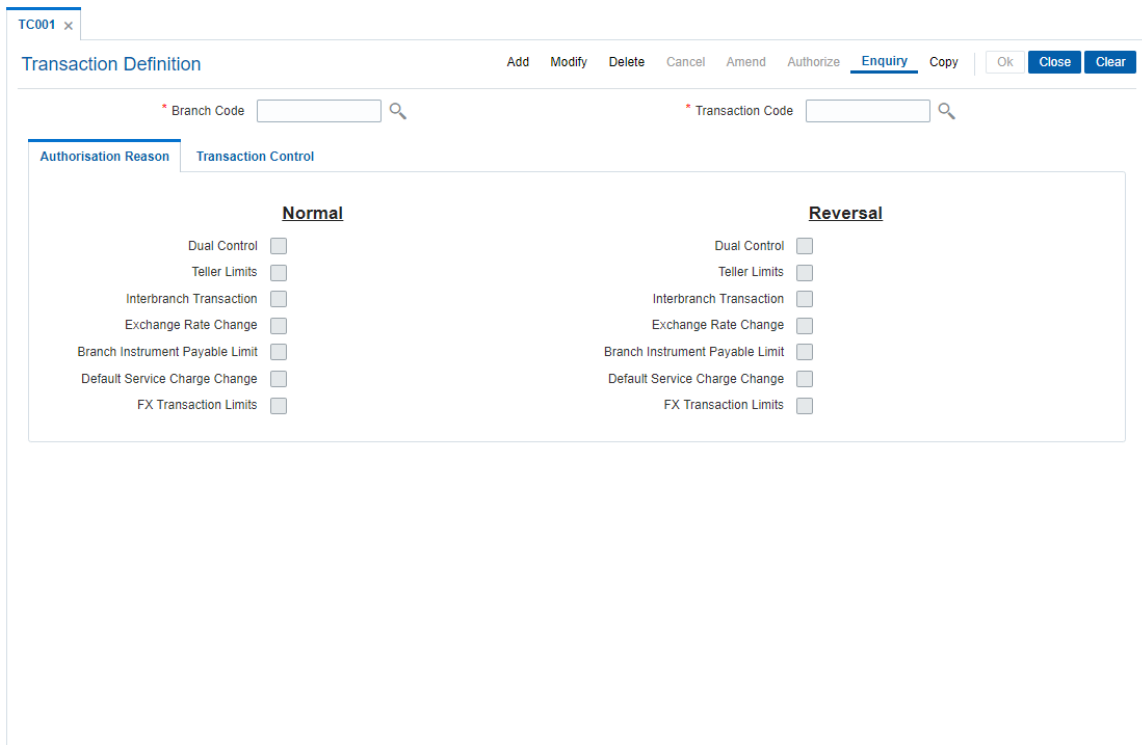
Modes Available

Add, Modify, Delete, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add transaction definition

1. In the **Dashboard** page, Enter the Task Code **TC001** and then click  or navigate through the menus to **Back Office Transactions > Transaction > Transaction Definition**.
2. You will be navigated to **Transaction Definition** screen.

Transaction Definition



Field Description

Field Name	Description
Branch Code	[Mandatory, Search List] Select the branch code for which the transaction definitions is to be set from the Search List.
Transaction Code	[Mandatory, Search List] Select the transaction code for which the option is to be maintained from the Search List.

3. Click **Add**.
4. Select the branch code and the transaction code from the Search List.

Transaction Definition

TC001 x

Transaction Definition Add Modify Delete Cancel Amend Authorize Enquiry Copy

* Branch Code * Transaction Code

Authorisation Reason **Transaction Control**

<u>Normal</u>	<u>Reversal</u>
Dual Control <input type="checkbox"/>	Dual Control <input type="checkbox"/>
Teller Limits <input type="checkbox"/>	Teller Limits <input type="checkbox"/>
Interbranch Transaction <input type="checkbox"/>	Interbranch Transaction <input type="checkbox"/>
Exchange Rate Change <input type="checkbox"/>	Exchange Rate Change <input type="checkbox"/>
Branch Instrument Payable Limit <input type="checkbox"/>	Branch Instrument Payable Limit <input type="checkbox"/>
Default Service Charge Change <input type="checkbox"/>	Default Service Charge Change <input type="checkbox"/>
FX Transaction Limits <input type="checkbox"/>	FX Transaction Limits <input type="checkbox"/>

5. Enter the required information in the various tabs.

Authorization Reasons

TC001 x

Transaction Definition

[Add](#)
[Modify](#)
[Delete](#)
[Cancel](#)
[Amend](#)
[Authorize](#)
[Enquiry](#)
[Copy](#)

* Branch Code

* Transaction Code

Authorisation Reason
Transaction Control

Normal

Dual Control

Teller Limits

Interbranch Transaction

Exchange Rate Change

Branch Instrument Payable Limit

Default Service Charge Change

FX Transaction Limits

Reversal

Dual Control

Teller Limits

Interbranch Transaction

Exchange Rate Change

Branch Instrument Payable Limit

Default Service Charge Change

FX Transaction Limits

Field Description

Field Name	Description
Normal/Reversal	
Dual Control	[Optional, Check Box] Select the Dual Control check box to request for authorisation of the transaction.
Teller Limits	[Optional, Check Box] Select the Teller Limits check box so that the system will request for the authorisation of the transaction if the teller limits defined in the User Maintenance (Task Code: SMDUSRDF) option are breached.
Interbranch Transaction	[Optional, Check Box] Select the Interbranch Transaction check box so that the system will request for authorisation of the transaction in case of an Interbranch transaction.
Exchange Rate Change	[Optional, Check Box] Select the Exchange Rate Change check box so that the system will request for authorisation of the transaction in case of exchange rate change.
Branch Instrument Payable Limit	[Optional, Check Box] Select the Branch Instrument Payable Limit check box so that the system will request for authorisation of the transaction in case of breach of Branch Instrument Payable Limit as defined in the Demand Draft Details Maintenance (Task Code: BAM38) option.

Default Service Charge Change

[Optional, Check Box]
Select the **Default Service Charge Change** check box so that the system will request for authorisation of the transaction in case of change in default Service Charge.

FX Transaction Limits

[Optional, Check Box]
Select the **FX Transaction Limits** check box so that the system will request for authorisation of the transaction in case of breach of Forex Transaction Limit.

Transaction Control

The screenshot shows a web application window titled "Transaction Definition" with a tab "TC001". The window has a menu bar with options: Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy, Ok, Close, and Clear. Below the menu bar are search fields for "Branch Code" (value: 101) and "Transaction Code" (value: 254). There are two tabs: "Authorisation Reason" and "Transaction Control". The "Transaction Control" tab is active and contains two columns: "Normal" and "Reversal". Each column has five rows of options, each with a checkbox and a label: "Accept Denm Details", "Verify Signature", "Apply Service Charge", "Inventory Interface", and "SC Total / Net Amount". Below these rows is a "SC Details" dropdown menu.

Field Description

Field Name	Description
Normal/Reversal	
Accept Denm Details	[Optional, Check Box] Select the Accept Denm Details check box to request denomination details for the transaction.
Verify Signature	[Optional, Check Box] Select the Verify Signature check box if the customer signature should be verified by the system.
Apply Service Charge	[Optional, Check Box] Select the Apply Service Charge check box to display the service charge details for the transaction.
SC Total/Net Amount	[Optional, Check Box] Select the SC Total/Net Amount check box and the appropriate

option from the SC Detail drop-down list, to display the service charge related fields for the transaction.

SC Details

[Optional, Drop-Down]

Select the appropriate SC details from the drop-down list.

The options are:

- No Charges
- SC Charges - If this option is selected, the **Charges (Lcy)** field is displayed for the selected transaction mnemonic.
- SC Charges and Net Amt - If this option is selected, the **Charges (Lcy)** and **Net Amount (Acy)** field is displayed for the selected transaction mnemonic.

6. Click **OK**.

7. The system displays the message "Record Authorized". Click **OK**.

15. Central Bank Reporting Definition

Reports form an important part of any banking institution. A strong reporting tool enables a bank to ascertain its financial position as it provides an insight into potential business areas and ways to mitigate risk. Current banking policies framed by the Central Bank of the country makes it mandatory for all the banks to furnish reports in a pre defined format. **FLEXCUBE Retail** provides a solution to customize such reports using the Central Bank report definition. The user can define reports module wise, i.e., Customer Information, Current/Savings, Loans and Term Deposits using the user defined field maintenance under the Central Bank Reporting Definitions.

15.1 BA078 - CBR Label Maintenance

Using this option you can associate each of the **FLEXCUBE** user defined internal fields with a label as required .

You can control its content by classifying it as numeric or alphanumeric and ensuring that the content is selected only from the Search List, if required. If any of the fields are defined as mandatory, then the system will ensure that the value for that field is captured before the user does any operation on any record.


Definition Prerequisites

Not Applicable

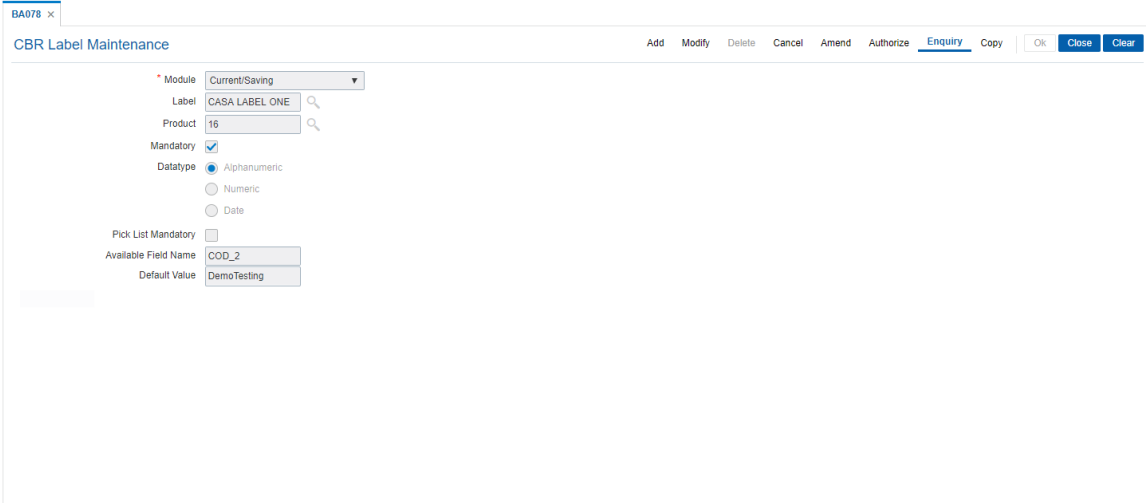
Modes Available

Add, Modify, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a reporting code label

1. In the **Dashboard** page, Enter the Task code **BA078** and then click  or navigate through the menus to **Back Office Transactions > Master > CBR Label Maintenance**.
2. You will be navigated to **CBR Label Maintenance** screen.

CBR Label Maintenance



The screenshot shows the 'CBR Label Maintenance' form. At the top, there is a breadcrumb 'BA078' and a search icon. The form title is 'CBR Label Maintenance'. Below the title, there are several fields and controls: 'Module' is a dropdown menu set to 'Current/Saving'; 'Label' is a text input field containing 'CASA LABEL ONE' with a search icon; 'Product' is a text input field containing '16' with a search icon; 'Mandatory' is a checked checkbox; 'Datatype' has three radio buttons: 'Alphanumeric' (selected), 'Numeric', and 'Date'; 'Pick List Mandatory' is an unchecked checkbox; 'Available Field Name' is a text input field containing 'COD_2'; 'Default Value' is a text input field containing 'DemoTesting'. At the top right of the form, there are buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'OK', 'Close', and 'Clear'.

Field Description

Field Name	Description
Module	[Mandatory, Drop-Down] Select the module, for which you want to maintain the CBR Search Lists, from the drop-down list. The options are: <ul style="list-style-type: none">• Customer Information• Current/Savings• Loans• Term Deposit

The labels will be displayed in a Search List for accounts in the selected module. A module can hold up to 14 labels.

Label	<p>[Mandatory, Alphanumeric, 30] Type the description of the CBR label. This name will be displayed while maintaining CBR codes for accounts.</p>
Product	<p>[Mandatory, Alphanumeric, 30] Type the description of the CBR label. This name will be displayed while maintaining CBR codes for accounts.</p>
Mandatory	<p>[Optional, Check Box] Select the Mandatory check box if the maintenance of the label is mandatory. This field is enabled when you add an appropriate label. If the check box is selected, the system will make the maintenance of the values in this label mandatory at the account level.</p>
Data type	<p>[Mandatory, Radio Button] Select the appropriate option to denote the value that the codes will take under the label. The options are:</p> <ul style="list-style-type: none">• Numeric - The label will take a numeric value• Alphanumeric – The label will take an alphanumeric value.• Date - The label will take date format. <p>You can maintain up to seven numeric or alphanumeric labels.</p>
Pick List Mandatory	<p>[Optional, Check Box] Select the Search List Mandatory check box to indicate that the field is a mandatory Search List. If not selected, it will be free formatted field.</p>
Available Field Name	<p>[Display] This field displays the internal field name. This field is displayed when you select an option in the Numeric/Alphanumeric field. When a new label is created, the system assigns an internal field that will hold the values assigned under that label for an account.</p>
Default Value	<p>[Mandatory, Numeric] Specify the default value to be displayed.</p>
Default Value Description	<p>[Mandatory, Alphanumeric] Provide a description for the default value to be displayed.</p>

3. Click **Add**.
4. Select the module name from the list.
5. Enter the name of the label.
6. Select the parameters of the fields like mandatory, alphanumeric, numeric, Search List mandatory.
7. Enter Default value and description.

[CBR Label Maintenance](#)

BA078 x

CBR Label Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy OK Close Clear

* Module Customer Information

Label Occupation

Product 0

Mandatory

Datatype Alphanumeric
 Numeric
 Date

Pick List Mandatory

Available Field Name COD_10

Default Value

8. Click **OK**.

9. The system displays the message "Record Authorized". Click **OK**.

Screen Description

The above screen displays the various additional labels that can be attached to CBR codes.

The screen displays setting of a CBR label in the Customer Information File module. The label is named as "Occupation". It is a non mandatory field and is alphanumeric.

The available field name from the list of tables is COD_9.

Exercise

Create a CBR label in the CASA module called as Income. Mark it as mandatory and only a numeric field.

The available field name will be automatically populated.

15.2 BA080 - CBR Picklist Maintenance

Using this option you can define the picklist values for those fields which have been defined as Picklist mandatory in the **User Defined Fields Maintenance** (Task code: BA078) option. Such picklist values can be defined for controlling the nature of input which can be entered by the customer.

The values defined in this maintenance will appear as a Search List under the particular label.


Definition Prerequisites

- BA078 - CBR Label Maintenance

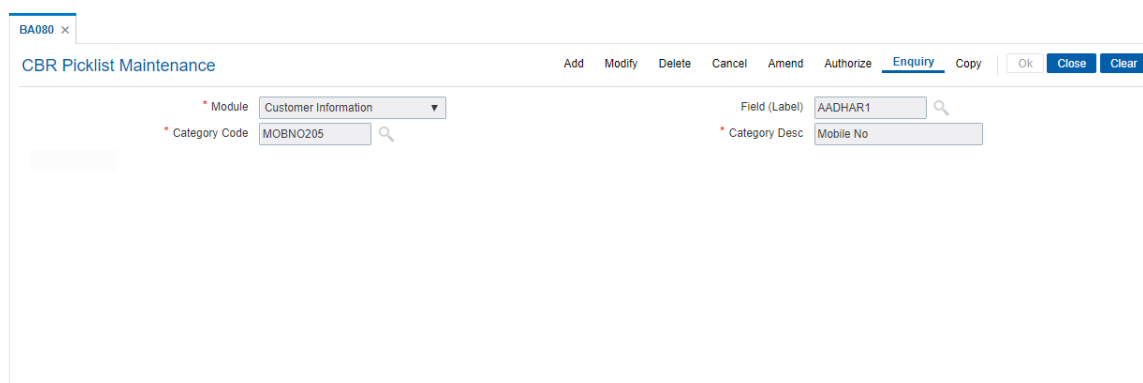
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a CBR Picklist

1. In the **Dashboard** page, Enter the Task code **BA080** and then click  or navigate through the menus to **Back Office Transactions > Master > CBR Picklist Maintenance**.
2. You will be navigated to **CBR Picklist Maintenance** screen.

CBR Picklist Maintenance



Field Description

Field Name	Description
Module	[Mandatory, Drop-Down] Select the module, for which you want to maintain the CBR Search Lists, from the drop-down list. The options are: <ul style="list-style-type: none">• Customer Information• Current/Savings• Loans• Term Deposit The labels will be displayed in a Search List for accounts in the selected module. A module can hold up to 14 labels.
Field (Label)	[Mandatory, Search List] Select the appropriate label from the Search List. Label is a description of the CBR label.

The system maintains a Search List of the labels.

Category Code

[Mandatory, Alphanumeric, 30, Picklist]
Type the value to be assigned for the category code in a label or select it from the picklist.

Category Desc

[Mandatory, Alphanumeric, 120]
Type the description for the category code.

3. Click **Add**.
4. Select the module name from the list and the field label from the list.
5. Enter the code and the description for the value.

CBR Picklist Maintenance

6. Click **OK**.
7. The system displays following message: "Record Added Authorization Pending". Click **OK**.
8. The CBR Search List is added once the record is authorised.

Screen Description

The above screen defines the CBR code for Current/Savings module. The field defined is for "AAdhar 1".

The value code is defined as 87 and description is "AAdhar Number"

Exercise

Create a CBR code for the TD module for High Net worth individuals. The value of the code can be any 2 digit number and the description can be "Chartered Accountant".

15.3 LNM43 - Loan Installment Rules

Using this option you can define different installment rules. Installment rule helps define

- The basis on which the computation of the loan repayment amount is to be drawn. The computation formula are inbuilt in the system
- The Year base, i.e., either of Calendar or Anniversary year base
- Rounding rules
- The predefined installment rules can be applied to the **Schedule Type** (Task Code: LNM98) option.

The installments are calculated using Computation formulas. The various computation formulas supported are as below:

- **ARM** - It is a unique method of calculating installment payments based on weighted average calculation. The interest rule is defined on the basis of tiered term.
For Example: The interest for the first 3 months (month no. 1 to 3)=10
The interest for the next 3 months (month no. 4 to 6) = 11%.
The interest for the next 4 months (month no. 7 to 10) = 11.5%.
The interest for the next 2 months (month no. 11 and 12) = 12%
- **IO in Arrears**
- **IPI**- In IPI type of installment the Principal component of the installment remains constant throughout the term of the loan. The interest calculation is driven on the basis of the interest rule defined, i.e., either of Actual balance or Schedule balance. Thus the amount of installment (Principal+Interest) will be different on every due date.
- **Moratorium**- Moratorium is similar to IOI type of Installment. However, in case of Moratorium the system does not charge the interest amount till the end of the Moratorium period. In other words no amount becomes payable during the currency of the Moratorium Period. Interest is computed and compounded periodically, but the same is capitalism at end of Moratorium period.
- **Post Maturity**- On completion of the given term of a loan if the loan amount remains outstanding the loan account is meant to have entered in the Post Maturity stage. Post Maturity stage is mandatory in the schedule definition and the system validates the existence of the PMI stage at the time of schedule setup. A separate interest rule of Post Maturity type is defined and the Post Maturity Installment Rule together with the Post Maturity Interest Rule is defined at the time of Schedule Setup option (Task Code: LNM98). In Post Maturity stage the entire loan outstanding together with Interest and other charge arrears becomes due. Interest is calculated on the entire outstanding loan amount including interest and other arrears.
- **Revolving Loan Installment**- This schedule is applicable only for the Revolving kind of loans. At the time of the set up, the computation formula should be selected as the Revolving schedule to set up a Revolving Loan schedule.
- **IO in Advance**
- **VPI (Variable Periodic Installment)**- It is similar to Equated Periodic Installment. Here user can decide different installment amounts for different terms of the loan.
For example, for a loan of 12 months, on selecting VPI schedule, user can input the following schedule for loan disbursement:
0-3 months 10000
3-6months 15000
6-9 months 12000
9-12 months 18000
- **FPI (First Principal Installment with Interest)** - In FPI, principal component will be collected first followed by interest


Definition Prerequisites

Not Applicable

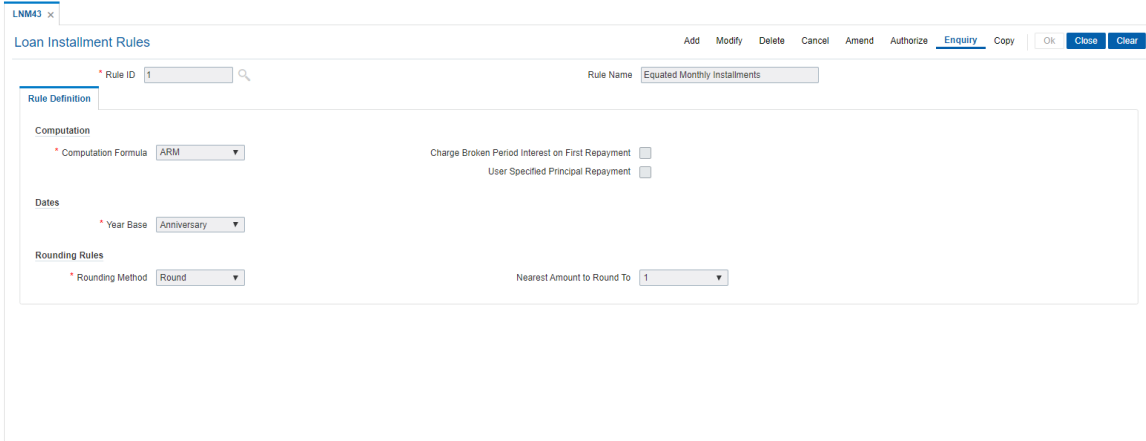
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add installment rule

1. In the **Dashboard** page, Enter the Task Code **LN43** and then click  or navigate through the menus to **Back Office Transactions > Loan > Loan Installment Rules**.
2. You will be navigated to **Loan Installment Rules** screen.

Loan Installment Rules



The screenshot displays the 'Loan Installment Rules' configuration interface. At the top, there is a search bar for 'Rule ID' and a text field for 'Rule Name' containing 'Equated Monthly Installments'. Below this, the 'Rule Definition' section is expanded, showing several configuration options: 'Computation Formula' set to 'ARM', 'Year Base' set to 'Anniversary', 'Rounding Method' set to 'Round', and 'Nearest Amount to Round To' set to '1'. There are also two unchecked checkboxes: 'Charge Broken Period Interest on First Repayment' and 'User Specified Principal Repayment'. The interface includes standard navigation buttons like 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', 'Enquiry', 'Copy', 'OK', 'Close', and 'Clear'.

Field Description

Field Name	Description
Rule ID	[Mandatory, Numeric, Four] Type the installment rule ID. An installment rule ID is a unique number, which represents the installment rule.
Rule Name	[Mandatory, Alphanumeric, 40] Type the name for the installment rule.

3. Click **Add**.
4. Enter the rule ID and name.

Loan Installment Rule

5. Enter the required information in the **Rule Definition** tab.

Screen Description

The above screen is used to define the mode of computation of an installment. There are pre-defined computation formula in-built into the system and you have pick one and determine the base for calculation and whether rounding is to be done.

Exercise

Create an Installment Rule for an EPI type of installment. Use the Rounding method relevant to your bank.

Rule Definitions

Field Description

Field Name	Description
Computation	
Computation Formula	[Mandatory, Drop-Down] Select the computation formula from the drop-down list. As mentioned above the Installment Computation Formalin are inbuilt in the FLEXCUBE system. The basis on which the installment will be calculated will be dependent on the selection of the computation formula. The options are:

- **ARM**
- **IO in Arrears**
- **IPI**
- **Moratorium**
- **Post Maturity**
- **Revolving Loan Installment**
- **IO in Advance**
- **VPI(Variable Periodic Installment)**
- **FPI**

Note: On selecting **VPI**, the 'Charge Broken Period Interest on First Repayment' and 'User Specified Principal Repayment' checkboxes will be unchecked and disabled. This rule once set cannot be edited or deleted, if it is attached to a schedule in LNM98.

**Charge Broken
Period Interest on
First Repayment**

[Conditional, Check Box]

Select the **Charge Broken Period Interest on First repayment** checkbox to charge interest for the broken period with the first repayment.

This field is enabled on selecting the **EPI** option from the **Computation Formula** drop-down list. The selection of this option should be in conjunction with the selection of the Base Behavior in the interest base under Interest Rule, i.e., either of Expected (Schedule balance) or Actual (Actual balance).

Ideally where the interest base selected is Expected then this check box may not be selected as interest will be calculated on the Scheduled balance.

On the other hand if the interest base selected is Actual then this check box may be selected as the interest will be calculated on the Actual balance.

Note: This field will be disabled if the Computation Formula selected is FPI.

**User Specified
Principal Repayment**

[Conditional, Check Box]

Select the checkbox to apply user defined principal repayment.

Note: This field will be disabled if the Computation Formula selected is FPI.

Dates

Year Base

[Mandatory, Drop-Down]

Select the year base, for the installment calculation, from the drop-down list.

The options are:

- **Calendar** - A calendar loan will always have installment/interest payments on month ends. For e.g. a loan is disbursed on 10-Mar-2019 – for IOI stage the repayment can be made to fall due on 31-Mar-2019 and for regular stage (IPI/EPI/FPI) the repayment will fall due on 30-April-2019
- **Anniversary** - An Anniversary loan on the other hand will take the anniversary of the last disbursement date or any other date

specified as the date of charging. For e.g. a loan is disbursed on 10-Mar-2019-for IOI stage the repayment can be made to fall due on 31-Mar-2019 and for regular stage (IPI/EPI/FPI) the repayment can be made to fall due on any date equal to or greater than 10-April-2019 but not later than 10-May-2019.

If **Computation Formula** is selected as **User Defined Schedule** then, the value selected in this field – **Calendar OR Anniversary** it will be applicable on interest arrears only and not on Principal Arrears.

Rounding Rules

Rounding Method

[Mandatory, Drop-Down]

Select the rounding method from the drop-down list.

The installment amount that is calculated after computation of principal and interest due can be rounded as per banks requirement.

The options are:

- Raise
- Cutoff
- Round
- No Rounding

*Examples of rounding methods have been given below.

Nearest Amount To Round To

[Mandatory, Drop-Down]

Select the nearest amount to round up from the drop-down list.

The options are:

- 1
- 10
- 100
- 1000

6. Click **OK**.
7. The system displays the message "Record Added Authorization Pending". Click **OK**.
8. The installment rules are added successfully once the record is authorized.

Exercise

Create an Installment Rule for an EPI type of installment. Use the Rounding method relevant to your bank.

* Examples of rounding:

Installment Amount	Rounding method	Nearest amount to round to	Rounded Amount
10095.8463	Raise	1	10095.85
		10	10095.9
		100	10096
		1000	10100
10095.8463	Cutoff	1	10095.84

		10	10095.8
		100	10095
		1000	10090
10095.8463	Round	1	10095.85
		10	10095.8
		100	10096
		1000	10100

15.4 LNM98 - Loan Schedule Type

A product definition contains parameters that will be common across all loan accounts under the product. In order to define specifically the interest rules and installment rules that will be applied, a schedule plan is required to be attached to the product. One product can thus have more than one schedule plan attached to it.

A schedule type enables defining the repayment parameters such as the number of installments, interest frequency, the number of repayment stages, interest due frequency and repayment stage types (comprising of Interest Only Installment, Equated Periodic Installment, or Interest and Principal Installment). Disbursement of loan cannot be done without a schedule attached to it.

The required Schedule Type or plan can be attached at the time of Loan account opening.


Definition Prerequisites

- LNM11 - Loan Product Master
- LN060 - Loans Product Rate Plan Definition
- BAM14 - Rewards and Service Charges definition
- SCM01 - SC Package Definition
- LNM43 - Installment Rules
- LNM41 - Interest Rule
- LNM42 - Product Interest Attributes

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a schedule type

1. In the **Dashboard** page, Enter the Task Code **LNM98** and then click  or navigate through the menus to **Back Office Transactions > Loan > Loan Schedule Type**.
2. You will be navigated to **Schedule Type** screen.

Loan Schedule Type

LN98 x

Loan Schedule Type Add Modify Delete Cancel Amend Authorize Enquiry Copy

Schedule Code: 101 Schedule Name:
 Product Code: 801 [Retail Loans_MCLR 801] Currency: INR
 Minimum Loan Amount: 0.00 Maximum Loan Amount: 0.00
 Minimum Term in Months: Maximum Term in Months:
 * Schedule Expiry Date: 31/12/2099 * Schedule End Date: 26/02/2099

Definition Details Penalty

* Loan Term Comprises of Months Days Grace Period not applicable on maturity installment

* Max. Moratorium/IO Term Allowed Months Days

Stage No.	Stage Name	Installment Rule	Int Rule	Interest Rate Plan	Payment / Term	Installm
No items to display.						

Page 1 (0 items) | < 1 > |

Field Description

Field Name	Description
Schedule Code	[Mandatory, Numeric, Four] Type the new schedule code to be defined and attached to the Loan Product. The schedule code is a unique number, which represents the schedule type.
Schedule Name	[Mandatory, Alphanumeric, 50] Type the name for the schedule type.
Product Code	[Mandatory, Search List] Select the product code from the Search List to which the new schedule being defined is to be attached. The Search List lists only the authorised products. A schedule once added and attached to a loan account, cannot be modified or amended. The length of the product code is configurable at the bank level.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the schedule is being defined.
Minimum Loan Amount	[Optional, Numeric, 13, 2] Enter the minimum loan amount which will be applicable to all loan accounts which are opened under the schedule code. The value entered in this field should be greater than or equal to the Minimum Loan Amount Maintained in LNM11 for the product.
Maximum Loan Amount	[Optional, Numeric, 13, 2]

Enter the maximum loan amount that can be allowed per account under the product-schedule code.

The maximum loan amount entered can be lesser or equal to the maximum loan amount maintained at the loan product.

Minimum Term in Months

[Optional, Numeric, Five]

Enter the minimum term in months for which the loan is defined in this schedule code.

The minimum loan term entered can be greater or equal to the minimum loan term maintained at the loan product.

Maximum Term in Months

[Optional, Numeric, Five]

Enter the maximum term in months for which the loan is defined in this schedule code.

The maximum loan term entered can be lesser or equal to the maximum loan term maintained at the loan product

Schedule Expiry Date

[Mandatory, Date]

The date entered in the schedule expiry date field should always be greater than or equal to the current process date as per OFCR

Schedule End Date

[Mandatory, Date]

The date entered in the schedule end date field should always be greater than or equal to the schedule expiry date.

3. Click **Add**.
4. Type the schedule code and press the **Tab** or **Enter** key.
5. Select the product code from the Search List.

Loan Schedule Type

LNMB98 x

Loan Schedule Type

Add **Modify** **Delete** **Cancel** **Amend** **Authorize** **Enquiry** **Copy** **OK** **Close** **Clear**

Schedule Code: 101
Product Code: 801
Minimum Loan Amount: 0.00
Minimum Term in Months:
Schedule Expiry Date: 31/12/2099

Schedule Name:
Currency: INR
Maximum Loan Amount: 0.00
Maximum Term in Months:
Schedule End Date: 26/02/2099

Definition **Details** **Penalty**

* Loan Term Comprises of
* Max. Moratorium/OI Term Allowed
Grace Period not applicable on maturity installment

Stage No.	Stage Name	Installation Rule	Int Rule	Interest Rate Plan	Payment / Term	Installm
No items to display.						

Page 1 (0 Items) **Add** **Delete**

6. In the **Definitions** tab screen, click **Add**. The system displays the **Details** tab screen.

Definitions

LNM98 x
Loan Schedule Type Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Schedule Code: 101
Product Code: 801
Minimum Loan Amount: 0.00
Minimum Term in Months:
* Schedule Expiry Date: 31/12/2099

Schedule Name:
Currency: INR
Maximum Loan Amount: 0.00
Maximum Term in Months:
* Schedule End Date: 26/02/2099

Definition Details Penalty

* Loan Term Comprises of
* Max. Moratorium/OI Term Allowed Months Days
Grace Period not applicable on maturity installment

Stage No.	Stage Name	Installation Rule	Int Rule	Interest Rate Plan	Payment / Term	Instalm
No items to display.						

Page 1 (0 items) | < 1 >

Add Delete

Field Description

Field Name	Description
Loan Term Comprises Of	<p>[Mandatory, Drop-Down] Select the appropriate option from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Only Principal Stages: The loan term comprises the principal stages while drawing the schedule • All the Stages : The loan term comprises of all the stages <p>Case I Only Principal Stages Defined Schedules: Moratorium, IOI, IPI, EPI, FPI, and PMI Loan Term: 36 months defined in Loan Direct Account Opening (Task Code: LN057) option. The system will allow to set the following schedule while disbursing the loan:-</p> <ol style="list-style-type: none"> Moratorium IOI IPI: 12 months FPI: 12 months EPI: 12 months (Loan tenure = iii+iv+v) <p>Period for IOI/Moratorium will be taken from Default Payments/Term field Details Tab. Suppose the default payment term is defined as 24 then the schedule will be drawn for this entire term. i.e 24 months of IOI/Moratorium and 36 months of IPI/EPI/FPI (Principal Stage).</p> <p>Case II First Principal Stage If loan tenure is defined as 12 months and IOI/Moratorium + IPI/EPI/FPI +PMI stages are defined for an account. Then the account schedule will comprise of 12 months from the first IPI/EPI/FPI (Principal Stage). If there is a IOI/Moratorium prior to the first regular stage then the term is taken from Default Payments/Term field Details Tab.</p> <p>Case III All Stages Defined Schedules : Moratorium, IOI, IPI, EPI, FPI, and PMI Loan Term: 24 months defined in Loan Direct Account Opening (Task Code: LN057) option. The system will allow to set the following schedule while disbursing the loan:</p> <ol style="list-style-type: none"> Moratorium: 1 month IOI: 2 months IPI: 9 months EPI: 6 months FPI: 6 months (Loan tenure = i+ii+iii+iv+v) <p>Note: The system will allow to set any other combinations of terms also (by editing the stage term while disbursing the loan in LN521), provided the above mentioned rules are adhered to.</p>
Grace Period not applicable on maturity installment	<p>[Checkbox] Select this checkbox if grace period is not to be provided after the maturity of installment.</p>

Max. Moratorium/IOI Term Allowed	[Optional, Numeric] Enter the max. IOI term allowed.
Stage No.	[Display] This column displays the serial number for the stages. There can be a maximum of 99 stages defined for an account schedule.
Stage Name	[Display] This column displays the stage name. Ideally the stages could be mentioned as IOI , EPI or IPI or FPI or PMI.
Installment Rule	[Display] This column displays the installment rule applicable to each stage.
Int Rule	[Display] This column displays the name of the interest rule applicable to each stage.
Interest Rate Plan	[Display] This column displays the interest rate plan applicable to each stage.
Payment /Terms	[Display] This column displays the period in months for the maximum term allowed applicable to each stage.
Installment Frequency	[Display] This column displays the installment frequency applicable to each stage in the schedule. The installment frequency indicates the repayment frequency of the Principal component of the installment.
Interest Frequency	[Display] This column displays the interest frequency applicable to each stage in the schedule. The interest frequency indicates the repayment frequency of the Interest component of the installment.

Details

LNMB98 x

[Add](#)
[Modify](#)
[Delete](#)
[Cancel](#)
[Amend](#)
[Authorize](#)
[Enquiry](#)
[Copy](#)
[Ok](#)
[Close](#)
[Clear](#)

Loan Schedule Type

Schedule Code: 101

Product Code: 801 Retail Loans_MCLR 801

Minimum Loan Amount: 0.00

Minimum Term in Months:

* Schedule Expiry Date: 31/12/2099

Schedule Name:

Currency: INR

Maximum Loan Amount: 0.00

Maximum Term in Months:

* Schedule End Date: 26/02/2099

Definition **Details** Penalty

Stage Type

* Stage Name: Interest Only Installment Stage

Installment Rule: 1 Equated Monthly Installments

* Installment Type: ARM

* Interest Rule:

Interest Rate Plan: 0 Regular Rate Type

* Default Payments / Term: 20

Stage No.: 1

* Base:

Maximum Period for Repayment Date Extension(in Days):

Interest Processing

Compounding Frequency: None

Rest Period Frequency: Monthly

End of Period Treatment: None

Arrears Compounding Frequency:

Installment Details

Principal Frequency:

Penalty Frequency:

Interest Frequency:

Compounding Interest Frequency:

Field Description

Field Name

Description

Stage Type

Stage Name

[Mandatory, Alphanumeric,200]
Type the relevant stage name.
The stage name may be synonymous to the type of Installment rule being attached to the stage for ease of understanding.

Stage No.

[Display]
This field displays the serial number for the stage being defined.

Installment Rule

[Mandatory, Search List]
Select the installment rule applicable for the stage from the Search List. Installment rule is set up for an interest type and it gives an indication of the type of loan.

FCR handles the following types of loan schedules/ stages:

- IOI
- EPI
- IPI
- FPI
- MOR
- PMI
- ARM
- SI

A loan could typically have the following stages:

- IOI

- Regular period (IPI or EPI or FPI)
- Post Maturity Period (PMI Stage)

For more information refer to the **Installment Rules** (Task Code: LNM43) option.

Installment Type [Display]
This field displays the type of installment based on the Installment Rule selected.
For more information refer to the **Installment Rules** (Task Code: LNM43) option.

Interest Rule [Mandatory, Search List]
Select the interest rule applicable for the stage from the Search List. Interest rules are set up for regular interest, post maturity interest, IOA penalty, EFS penalty and **PPF**¹ penalty separately. For each of these interest types, the interest rate structure, accrual basis, base for computation and rounding parameters are set up. Only interest rules attached to a product from product interest attributes are available for linking at the schedule type maintenance.
For more information refer to the **Interest Rules** (Task Code: LNM41) option.

Base [Display]
This field displays the balance on which the interest is calculated. This could be either of:

- Actual – Interest base will be the Schedule Principal balance + Unpaid Arrears (including unpaid Principal Arrears)
- Expected – Interest base will be the Schedule Principal balance irrespective of the outstanding balance

This field is defaulted based on the **Interest Rule** selected for the stage.

Interest Rate Plan [Mandatory, Search List]
Select the interest rate plan applicable for the stage from the Search List.
For more information refer to the **Loan Product Rates Plan** (Task Code: LN060) option.

Maximum Period for Repayment Date Extension (in Days) [Optional, Numeric]
Type the maximum period for Repayment date extension in days.

Default Payments /Term [Mandatory, Numeric, Three]
Type the period in months for a non-regular stage (IOI/Moratorium). This is applicable for **Only Principal Stages** or **First Principal Stage Onwards** option is selected in the **Loan Term Comprises Of** drop-down in the **Definitions** tab.
The system will validate the maximum allowable term against the term specified at the **Loan Product Master** (Task Code: LNM11) option.

Interest Processing

¹Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.

This section is conditional, based on the rule selected in the **Installment Rule** field.

Compounding Frequency

[Conditional, Drop-Down]

Select the compounding frequency from the drop-down list.

If the accruals defined at the product is **Daily** and the compounding frequency defined is **Monthly**, then the accrued amount will get compounded **Monthly**. The options are:

- None
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly

This field is enabled for **IPI** or **Moratorium Installment** rule selected in the **Installment Rule** Search List.

Rest Period Frequency

[Mandatory, Drop-Down]

Select the rest period frequency from the drop-down list.

The rest period frequency specifies the periodicity at which the interest base should be updated and has to be set up for each stage of a loan.

The options are:

- None
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly
- Every due date
- Daily

The rest period frequency is also dependent on the interest calculation basis.

Following are logical examples and the selection can be amended as per the requirement of the bank.

- For IOI stage, the system defaults the value as Daily.
- For Reducing balance/EPI loans it should usually be set to monthly or higher frequency. However, both IPI and EPI schedules can take any of the available values. The repayment frequency can also determine the selection of the rest period for EPI loans
- For Daily Balance/IPI type of loans the rest period frequency may always be set to None as the principal base is immediately updated on payment
- In PMI stage the entire loan outstanding becomes due in which case the rest period frequency may be defined as daily
- Rest period frequency as every due date may be used where a calendar based irregular schedule has been maintained

If the installment rule is selected as **User Defined Installment**, then by default rest period frequency is displayed as Daily and it is disabled.

End Of Period Treatment

[Mandatory, Drop-Down]

Select the end of period treatment from the drop-down list.

The treatment for any unpaid arrears to be adopted at the end of term for each stage is to be selected. This option is usually applicable to Moratorium Loans where the arrears become due for payment only at the end of the Moratorium period. Hence the option of "Capitalize arrears and Uncharged Interest" may be selected.

For all other Installment types, the end of period frequency may be taken as None.

The options are:

- None
- Capitalize arrears + Uncharged Interest: Interest is computed and compounded periodically. But the same is capitalized at end of period typically applicable for Moratorium type of loans
- Add interest to first installment:
If schedule type is MOR-IPI-PMI, then after the moratorium period installment, the composite moratorium interest along with the IPI installment will get raised.
If schedule type is MOR-EPI-PMI, then after the moratorium period the moratorium interest will get charged with the first EPI installment. Here the installment amount will remain unchanged. EPI installment amount will be adjusted in the following sequence - Interest part of the installment, Moratorium Interest and then the remaining balance if any will get adjusted for the principal component. Excess amount will get capitalized and will get adjusted in the subsequent installments.

If the installment rule is selected as **User Defined Installment**, then this field is defaulted as None and it is disabled.

Arrears Compounding Frequency

[Mandatory, Drop-Down]

Select the arrears compounding frequency from the drop-down list.

It is the frequency with which the arrears will be compounded to interest base. It acts in tandem with the rule set for interest base in the **Interest Rule** (Task Code: LNM41) option.

The options are:

- None
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly
- Every due date
- Daily

Installment Details

This section is conditional, based on the rule selected in the **Installment Rule** field.

Principal Frequency

[Conditional, Drop-Down]

Select the principal frequency from the drop-down list.

When defining a schedule type the frequency with which principal needs to be repaid at each stage is to be specified. The system will draw up a schedule for an account accordingly.

The options are:

- None/ At Maturity
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly

The commonly used Principal repayment frequencies are as under :

- **IOI Stage** – None/At Maturity as there is no principal repayment in IOI stage. This is the Initial stage when disbursement occurs and usually there is no repayment of principal amount during this stage
- **Moratorium** – None/At Maturity - As interest in case of moratorium is payable only at the end of the Moratorium Period
- **EPI Stage** – Any of the available options. In EPI the sum of Interest and Principal repaid at a specified periodicity remains constant throughout the term. However in case of EPI, both the Principal and Interest repayment frequencies should be the same
- **IPI Stage** – Any of the available options. IN IPI the Principal amount being repaid every period remains constant whereas the interest amount changes accordingly. Thus the installment amount (Principal+Interest) changes at each repayment. There can be many variations to this schedule such as Bullet payment where the entire principal amount is paid off in one shot. The schedule will need to be specified by the user and the system will take up charging accordingly
- **PMI Stage** – None/At Maturity – This is because in PMI stage the repayment period itself would have expired and the entire loan outstanding become payable
- **FPI Stage** - Any of the available options. In FPI, the Principal amount is paid off first and the interest amount gets paid off later

Interest Frequency

[Optional, Drop-Down]

Select the interest frequency from the drop-down list.

This is the frequency at which the interest is levied on the loan account. We can define separate frequency for the IOI and the IPI stage.

The options are:

- None/ At Maturity
- Monthly
- Bimonthly
- Quarterly

- Half Yearly
- Yearly

The commonly used Interest repayment frequencies are as under:

- IOI – Any of the available options
- Moratorium – None/At Maturity - As interest in case of moratorium is payable only at the end of the Moratorium Period
- EPI – Any of the available options. However in case of EPI, both the Principal and Interest repayment frequencies should be the same
- IPI – Any of the available options
- PMI – Any of the available options except None/At Maturity
- FPI – Any of the available options. In FPI, the Principal amount is paid off first and the interest amount gets paid off later. Ideally, the repayment frequency may be defined in sync with the Principal repayment frequency

Penalty Frequency

[Conditional, Drop-Down]

Select the penalty frequency from the drop-down list.

Penalty interest is also commonly referred to as IOA. The frequency for charging IOA interest can be set up for each stage in a loans schedule. It can be the same or different from Interest and Principal charging frequency. There is no Penalty charging applicable in Moratorium stage as no arrears are raised. In any other stage the required frequency setting may be used. Ideally this frequency may be defined in sync with the Interest repayment frequency.

The options are:

- None
- Monthly
- Bimonthly
- Quarterly
- Half Yearly
- Yearly
- Every Due Date

Compounding Interest Frequency

[Conditional, Drop down]

Select the conditional interest frequency from the drop down list.

7. Enter the appropriate information in the **Penalty** tab.

Penalty

LNMS8 x

Loan Schedule Type

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Schedule Code 101
Product Code 801 Retail Loans_MCLR 801
Minimum Loan Amount 0.00
Minimum Term in Months
Schedule Expiry Date 31/12/2099
Schedule Name
Currency INR
Maximum Loan Amount 0.00
Maximum Term in Months
Schedule End Date 26/02/2099

Definition Details **Penalty**

Penalty-Non Payments
* Interest Rule 2 Penalty Interest Rules
* Interest Rate Plan 2 Penalty Rates

Compounding Interest
* Interest Rule 6 Compounding Interest Rule
* Interest Rate Plan 5 Compounding Penalty

Penalty-Early Settlements
PPF Interest Rule 3 Partial Payoff Interest Rules
PPF Interest Rate 3 PPF Penalty Rate
EFS Interest Rule 4 Early Final Settlement Interest R
EFS Interest Rate 4 EFS Penalty Rate

Save Cancel

Field Description

Field Name	Description
Penalty-Non Payments	
Interest Rule	[Mandatory, Search List] Select the interest rule from the Search List if penalty is to be levied for non-payment of arrears. For more information on interest rule, refer to the Interest Rules (Task Code: LNM41) option.
Interest Rate Plan	[Mandatory, Search List] Select the interest rate plan to be applied for the penal interest to be levied on the unpaid arrears in the loan account from the Search List . For more information on interest rate plans, refer to the Loan Product Rates Plan (Task Code: LN060) option.
Compounding Interest	
Interest Rule	[Mandatory, Search List] Select the interest rule from the Search List if penalty is to be levied for non-payment of arrears. For more information on interest rule, refer to the Interest Rules (Task Code: LNM41) option.
Interest Rate Plan	[Mandatory, Search List] Select the interest rate plan to be applied for the penal interest to be levied on the unpaid arrears in the loan account from the Search List . For more information on interest rate plans, refer to the Loan Product Rates Plan (Task Code: LN060) option.
Penalty-Early Settlements	
PPF Interest Rule	[Mandatory, Search List] Select the appropriate PPF interest rule from the Search List to levy penalty when the customer does a Partial Pay-off for his loan account.

The teller has the option to either charge or waive the penalty at the time of executing the Partial Payoff transaction (Task Code: 1066). The system displays the description of the PPF Interest Rule adjacent to the rule ID.

For more information on PPF interest rule, refer to the **Interest Rules** option (Task Code: LNM41).

PPF Interest Rate

[Mandatory, Search List]

Select the interest to be applied for the PPF interest rate from the Search List.

For more information on PPF interest rates, refer to the **Loan Product Rates Plan** (Task Code: LN060) option.

EFS Interest Rule

[Mandatory, Search List]

Select the appropriate EFS Interest Rule from the Search List.

The bank may charge some penalty whenever the customer does an early settlement or closure of his loan account.

For more information on PPF interest rule, refer to the **Interest Rules** (Task Code: LNM41) option.

EFS Interest Rate

[Mandatory, Search List]

Select the interest rate plan to be applied for the EFS transaction interest rate from the Search List.

For more information on EFS interest rates plans, refer to the **Loan Product Rates Plan** (Task Code: LN060) option.

8. Click **Save**
9. The system displays the saved record in the **Definitions** tab.
10. Click **OK**.
11. The system displays the message "Record Added Authorisation Pending". Click **OK**.
12. The details are added once the record is authorised.

Note: If the selected schedule to be modified/Deleted is already linked to any loan account the system will not permit modification of such a schedule. The message: "Deletion/ Modification of Schedule Type linked to Account not allowed" is displayed.

Note: The PMI (Post Maturity Interest) stage is mandatory as the last stage for the schedule entered.

16. Limit Management

16.1 BAM55 - Channel Limit Maintenance

Using this option you can maintain global limits. **FLEXCUBE** supports channel limit definition at customer / product / account level.

- If customer level is selected, the channel limits will be defined for a given customer type / all customers.
- If product level is selected, the channel limits will be defined at a product level. These limits will default to the account level.
- If account level is selected, the channel limits that are defaulted from the product level can be modified. Channel limits cannot be added at the account level.

Through this maintenance, you can modify the per day transaction limit for a group of transactions created in the back end. Whenever a transaction is executed by the account holder through any e-channel during the day, then the transaction amount will be validated with the unutilized balance of the Per day limit (U) maintained in this option against the corresponding group, based on the transaction mnemonic and e-channel type of that account. The transaction amount after being validated at the account level, will be validated against the total e-channel limit applicable at the LOB to which the customer belongs during online transaction processing only if the **Apply consolidated E-channel Limit** check box is selected at the LOB level (LOB of primary holder in case of joint accounts) in the **Line of Business Master** (Task Code: BA431) option.

If the product currency and the branch currency are different and the channel transaction limits are defined in the branch currency then, when the transaction is initiated through a channel then the transaction amount will be converted to the branch currency at the transaction rate and then it will be validated with the unutilised per day limit for that specific transaction mnemonic as defined in this option.

For Example:

Branch currency is INR, product currency is USD, the unutilised transaction limit against the task code of ATM cash withdrawal is 80,000 INR at account level. Customer initiates an ATM cash withdrawal of 1000 USD, then it will be converted to INR using transaction rate say 41, $1000 \times 41 = 41000$. It will be compared with the unutilised transaction limit which is 80000. After this the transaction will be validated at customer level in similar way and if validated the unutilised balance will reduce by 41000 INR ie. 39000 INR at account level. Unutilised customer level limit will also get reduced to the extent of INR 41000.

All the E-channel limits consolidated limit at LOB level and individual limits at CASA account level will be reset and the amount utilized against each limit will be zeroised whenever the system/process date changes.


Definition Prerequisites

- CIM08 - Customer Types Maintenance
- BA318 - Group Code Master

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the bank global limits

1. In the **Dashboard** page, Enter the Task Code **BAM55** and then click  or navigate through the menus to **Back Office Transactions > Channels > Channel Limit Maintenance**.
2. You will be navigated to **Channel Limit Maintenance** screen.

Channel Limit Maintenance

Channel Limit Maintenance

Customer level Product level Account level

Customer Information: Customer Type

Product Information: Product Code

Account Information: Account No.

Channel and Aggregate Limits Information: Channel ID Effective Date

Aggregate Per Transaction Limit Aggregate Per Day Limit

Group Name	Per Transaction Limit (R)	Per Day Limit (R)	Per Month Limit (R)	Per Transaction Limit (U)	Per Day Limit (U)	Per Month Limit (U)
CSW	10000	10000	10000000	100000	1000000	1000000000
DFT	0	0	0	0	0	0

Page 1 of 1 (1-2 of 2 items)

Field Description

Field Name

Description

Customer Level

[Optional, Radio Button]
Select the **Customer Level** option to define e-channel limits at customer (type) level.
This is the general global definition and will be applicable to all the customers accounts opened in the system.

Product Level

[Optional, Radio Button]
Select the **Product Level** option to define e-channel limits at CASA product level.
The limits at the specific product level are to be defined only if the products have separate limits to be tracked. This will be an additional check over and above the customer level limit.

Account Level

[Optional, Radio Button]
Select the **Account Level** option to modify e-channel limits at CASA account level.
If this option is selected, the limit check will be done for all amount based validations, for the channel based transactions.

Currency

[Display]
This field displays the branch currency. The e-channel limits will be defined in the branch currency irrespective of the product currency.

Customer Information

The user has to maintain global bank limit for a customer type or for all customers i.e., data should be entered in atleast one of the two fields.

These fields are enabled only if the **Customer Level** option is selected.

Customer Type

[Conditional, Search List]
Select the appropriate customer type for which channel transaction limit needs to be defined from the Search List.

All Customers [Conditional, Check Box]
Select the **All Customers** check box to define transaction limit for all customers.

Product Information

Product Code [Conditional, Search List]
Select the CASA product code from the Search List to define channel transaction limit at product level.
This field is enabled only if the **Product level** option is selected.
This field displays the product code under which the CASA account is opened if **Account Number** is entered in the account information grid.

Product Name [Display]
This field displays the name of the product selected in the corresponding field.

Account Information

Account No. [Conditional, Numeric, 14]
Type the valid CASA account number for which the e-channel limit needs to be modified.
This field is enabled only if the **Account level** option is selected.

Account Name [Display]
This column displays the short name of the primary account holder.

Channel and Aggregate Limits Information

Channel ID [Mandatory, Search List]
Select the channel id, for which transaction limit needs to be defined, from the Search List.

Effective Date [Mandatory, Search List, dd/mm/yyyy]
Select the effective date from the Search List.
The effective date is by default the system date.

Aggregate Per Transaction Limit [Optional, Numeric, 13, Two]
Type the aggregate limit of per transaction.

Aggregate Per Day Limit [Optional, Numeric, 13, Two]
Type the aggregate limit on per day transaction.
This amount should be equal to or greater than the aggregate per transaction limit.

Aggregate Per Day Limit Registered [Optional, Numeric, 13, Two]
Type the aggregate limit per day for registered customer.
The total of per day transaction limit registered and per day transaction limit unregistered must not exceed the maintained aggregate per day limit.

Aggregate Per Day Limit UnRegistered [Optional, Numeric, 13, Two]
Type the aggregate limit per day for unregistered customer.
The total of per day transaction limit unregistered and per day transaction limit registered must not exceed the maintained aggregate per day limit.

3. Click **Add**.
4. Select the level at which the bank global parameters are to be maintained.
5. Depending on the level selected, select the customer type, product code or account number.
6. Enter the channel and aggregate limits information.

Channel Limit Maintenance

The screenshot shows the 'Channel Limit Maintenance' form with the 'Product level' selected. The form includes several sections: Customer Information, Product Information, Account Information, and Channel and Aggregate Limits Information. A table at the bottom displays limits for two groups: CSW and DFT.

Group Name	Per Transaction Limit (R)	Per Day Limit (R)	Per Month Limit (R)	Per Transaction Limit (U)	Per Day Limit (U)	Per Month Limit (U)
CSW	10000	10000	10000000	100000	1000000	10000000000
DFT	0	0	0	0	0	0

7. Modify the required information in the various tabs.

Group Limits

The screenshot shows the 'Channel Limit Maintenance' form with the 'Product level' selected. The form includes several sections: Customer Information, Product Information, Account Information, and Channel and Aggregate Limits Information. A table at the bottom displays limits for two groups: CSW and DFT.

Group Name	Per Transaction Limit (R)	Per Day Limit (R)	Per Month Limit (R)	Per Transaction Limit (U)	Per Day Limit (U)	Per Month Limit (U)
CSW	10000	10000	10000000	100000	1000000	10000000000
DFT	0	0	0	0	0	0

Field Description

Column Name	Description
Group Name	[Display]

This column displays the group name of the customer maintained in a particular limit.

Per Transaction Limit (R) [Optional, Numeric, 13, Two]
Type the limit for per transaction for the group of registered customers. Per transaction limit should not exceed the maintained aggregate per transaction limit.
This limit is maintained to check the funds transfer transaction between two registered parties in the system.

Per Day Limit(R) [Optional, Numeric, 13, Two]
Type the limit for per day for the group of registered customers. Per day limit should be equal to or greater than the maintained aggregate per transaction limit.
This limit is maintained to check the maximum amount allowed in a single day for funds transfer transaction between two registered parties in the system.

Per Month Limit(R) [Optional, Numeric, 13, Two]
Type the limit for per month for the group of registered customers. Per month limit should be more than the maintained per day limit.
This limit is maintained to check the maximum amount allowed in a month for funds transfer transaction between two registered parties in the system.

Per Transaction Limit (U) [Optional, Numeric, 13, Two]
Type the limit for per transaction for the group of unregistered customers. Per transaction limit should not exceed the maintained aggregate per transaction limit.
This limit is maintained to check the maximum amount allowed in a single funds transfer transaction between two unregistered parties in the system.

Per Day Limit(U) [Optional, Numeric, 13, Two]
Type the limit for per day for the group of unregistered customers. Per day limit should be equal to or greater than the maintained aggregate limit per transaction for unregistered customers.
To disallow certain transactions value zero can be defined against such group.
This limit is maintained to check the maximum amount allowed in a single day for funds transfer transaction between two unregistered parties in the system.
If account level is selected this field displays the default value from the product level. If product level limit is not defined, the value will be defaulted from the customer level. If both product and customer level is defined then the default value will be from the Product level.

Per Month Limit(U) [Optional, Numeric, 13, Two]
Type the limit for per month for the group of unregistered customers. Per month limit should be more than the maintained per day limit.
This limit is maintained to check the maximum amount allowed in a month for funds transfer transaction between two unregistered parties in the system.

Transaction Limits

BAM55 x

Channel Limit Maintenance

Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Customer level
 Product level
 Account level

Currency:

Customer Information

Customer Type:

Product Information

Product Code:

Account Information

Account No.:

Channel and Aggregate Limits Information

Channel ID:

Effective Date:

Aggregate Per Transaction Limit:

Aggregate Per day Limit Registered:

Aggregate Per Day Limit:

Aggregate Per day Limit UnRegistered:

All Customers

Product Name:

Account Name:

Group Limits
 Transaction Limits
 Upper Group Limits
 Upper Transaction Limits

Group Name	Transaction Mnemonic	Per Transaction Limit (R)	Per Day Limit (R)	Per Month Limit (R)	Per Transaction Limit (U)	Per Day Limit (U)	Per Month Limit (U)
CSW	1363	0	0	0	0	0	0
CSW	2201	0	0	0	0	0	0
CSW	2301	0	0	0	0	0	0
CSW	2321	0	0	0	0	0	0
CSW	2323	0	0	0	0	0	0
CSW	2336	0	0	0	0	0	0
DFT	2204	0	0	0	0	0	0
DFT	2208	0	0	0	0	0	0
DFT	2228	0	0	0	0	0	0

Page 1 of 2 (1-10 of 12 items) < 1 2 >

Field Description

Column Name

Description

Group Name

[Display]

This column displays the group name of all the groups populated from the **Group Limits** tab.

Transaction Mnemonic

[Display]

This column displays all the transaction mnemonics belonging to each group which are populated from the **Group Limits** tab.

Per Transaction Limit (R)

[Optional, Numeric, 13, Two]

Type the limit of per transaction for the registered customer.

The user can maintain separate limit for debit and credit transaction.

Per Day Limit(R)

[Optional, Numeric, 13, Two]

Type the limit of per day for the registered customer.

The user can maintain separate limit for debit and credit transaction.

Per Month Limit(R)

[Optional, Numeric, 13, Two]

Type the limit of per month for the registered customer.

The user can maintain separate limit for debit and credit transaction.

Per Transaction Limit (U)

[Optional, Numeric, 13, Two]

Type the limit of per transaction for the unregistered customer.

The user can maintain separate limit for debit and credit transaction.

Per Day Limit(U)

[Optional, Numeric, 13, Two]

Type the limit of per day for the unregistered customer.

The user can maintain separate limit for debit and credit transaction.

Per Month Limit(U)

[Optional, Numeric, 13, Two]

Type the limit of per month for the unregistered customer.

The user can maintain separate limit for debit and credit transaction.

Upper Group Limits

BAM55 x

Channel Limit Maintenance Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear

Customer level
 Product level
 Account level
 Currency:

Customer Information
 Customer Type:
All Customers:

Product Information
 Product Code: 2
Product Name: MIN BAL SC CASA ASSET

Account Information
 Account No.:
Account Name:

Channel and Aggregate Limits Information
 Channel ID: ATM
Aggregate Per Transaction Limit: 0.00

Effective Date: 01/01/1800
Aggregate Per Day Limit: 0.00

Aggregate Per day Limit Registered: 0.00
Aggregate Per day Limit UnRegistered: 0.00

Group Limits Transaction Limits **Upper Group Limits** Upper Transaction Limits

Group Name	Per Transaction Limit (R)	Per Day Limit (R)	Per Month Limit (R)	Per Transaction Limit (U)	Per Day Limit (U)	Per Month Limit (U)
CSW	0	0	0	0	0	0
DFT	0	0	0	0	0	0

Page 1 of 1 (1-2 of 2 items) < 1 >

Field Description

Column Name	Description
Group Name	[Display] This column displays the group name of the customer maintained in a particular limit.
Per Transaction Limit (R)	[Optional, Numeric, 13, Two] Type the limit of per transaction registered for the customer. Per transaction limit should not exceed the maintained aggregate per transaction limit. This limit is maintained to check the funds transfer transaction between two registered parties in the system.
Per Day Limit(R)	[Optional, Numeric, 13, Two] Type the limit of per day for the registered customer. Per day limit should be equal or greater than the maintained aggregate per transaction limit. This limit is maintained to check the maximum amount allowed in a single day for funds transfer transaction between two registered parties in the system.
Per Month Limit(R)	[Optional, Numeric, 13, Two] Type the limit of per month for the registered customer. Per month limit should be more than the maintained per day limit. This limit is maintained to check the maximum amount allowed in a month for funds transfer transaction between two registered parties in the system.
Per Transaction Limit (U)	[Optional, Numeric, 13, Two] Type the limit of per transaction for the unregistered customer. Per transaction limit should not exceed the maintained aggregate per transaction limit.

This limit is maintained to check the maximum amount allowed in a single funds transfer transaction between two unregistered parties in the system.

Per Day Limit(U)

[Optional, Numeric, 13, Two]

Type the limit of per day for the unregistered customer.

Per day limit should be equal or greater than the maintained aggregate per transaction limit unregistered.

This limit is maintained to check the maximum amount allowed in a single day for funds transfer transaction between two unregistered parties in the system.

Per Month Limit(U)

[Optional, Numeric, 13, Two]

Type the limit of per month for the unregistered customer.

Per month limit should be more than the maintained per day limit.

This limit is maintained to check the maximum amount allowed in a month for funds transfer transaction between two unregistered parties in the system.

Upper Transaction Limits

The screenshot shows the 'Channel Limit Maintenance' interface. It has tabs for 'Group Limits', 'Transaction Limits', 'Upper Group Limits', and 'Upper Transaction Limits'. The 'Upper Transaction Limits' tab is active, displaying a table with the following data:

Group Name	Transaction Mnemonic	Per Transaction Limit (R)	Per Day Limit (R)	Per Month Limit (R)	Per Transaction Limit (U)	Per Day Limit (U)	Per Month Limit (U)
CSW	1363	0	0	0	0	0	0
CSW	2201	0	0	0	0	0	0
CSW	2301	0	0	0	0	0	0
CSW	2321	0	0	0	0	0	0
CSW	2323	0	0	0	0	0	0
CSW	2336	0	0	0	0	0	0
DFT	2204	0	0	0	0	0	0
DFT	2288	0	0	0	0	0	0
DFT	2228	0	0	0	0	0	0

Field Description

Column Name	Description
Group Name	[Display] This column displays the group name of the customer maintained in a particular limit.
Transaction Mnemonic	[Display] This column displays the transaction mnemonic code of the customer group.
Per Transaction Limit (R)	[Optional, Numeric, 13, Two] Type the limit of per transaction for the registered customer.
Per Day Limit(R)	[Optional, Numeric, 13, Two]

	Type the limit of per day for the registered customer.
Per Month Limit(R)	[Optional, Numeric, 13, Two] Type the limit of per month for the registered customer.
Per Transaction Limit (U)	[Optional, Numeric, 13, Two] Type the limit of per transaction for the unregistered customer.
Per Day Limit(U)	[Optional, Numeric, 13, Two] Type the limit of per day for the unregistered customer.
Per Month Limit(U)	[Optional, Numeric, 13, Two] Type the limit of per month for the unregistered customer.

8. Click **OK**.
9. The system displays the message "Record Added Authorisation Pending". Click **OK**.
10. The bank global limits are added once the record is authorised.

