Oracle FLEXCUBE
Definitions User Manual
Release 4.4.0.0.0
Part No E52076-01

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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. 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

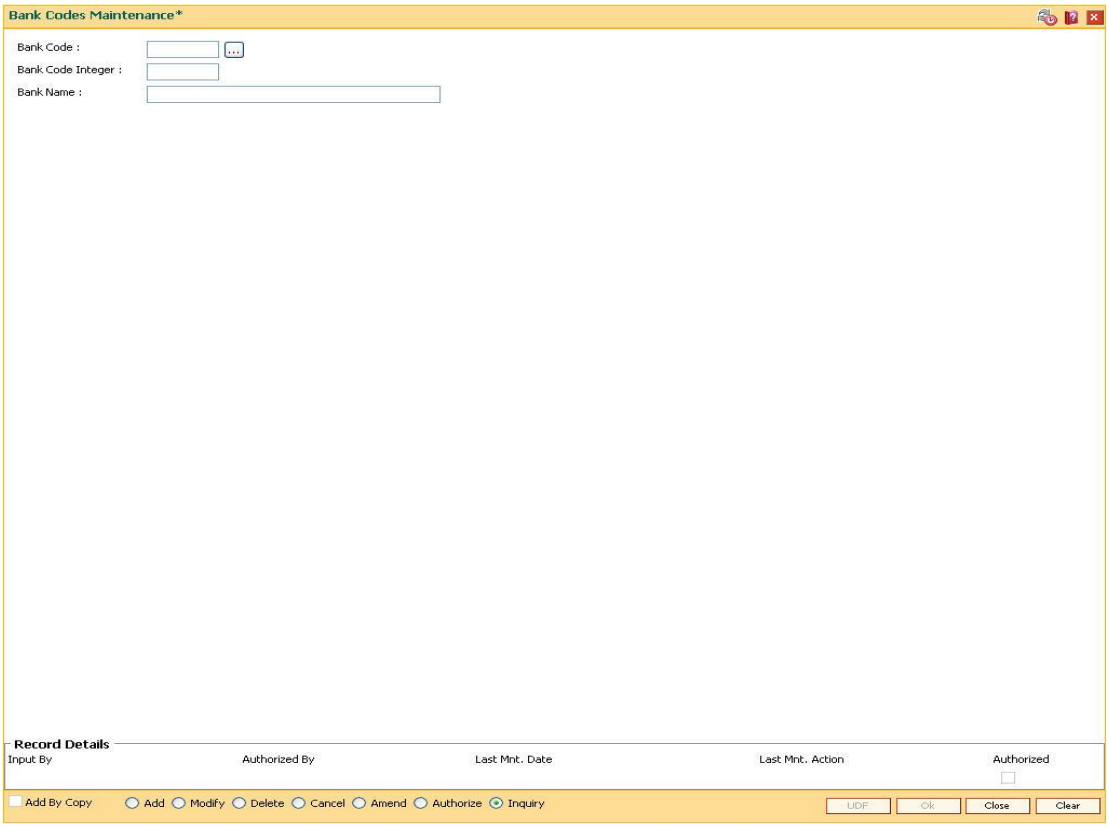
Modes Available

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

To add a new bank code

1. Type the fast path **BAM20** and click **Go** or navigate through the menus to **Global Definitions > Master > Bank Codes Maintenance**.
2. The system displays the **Bank Codes Maintenance** screen.

Bank Codes Maintenance

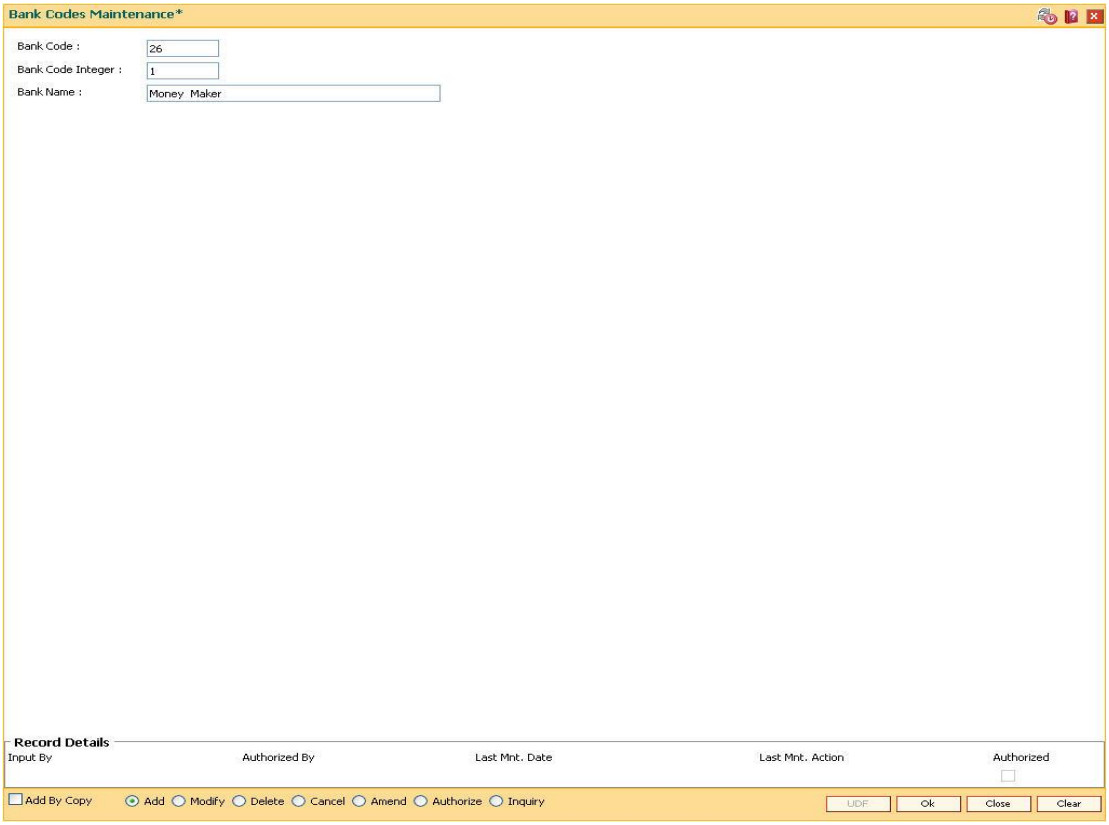


Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Three] 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 the **Add** button.
4. Enter the code, code integer and the name of the bank.

Bank Codes Maintenance



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

1.2. BAM08 - Bank Master Maintenance

Using this option you can maintain the general information of the bank operating **Oracle FLEXCUBE**. The Bank Master is a single record table, set up at installation where data cannot be added or deleted .The name and address of the Head Office along with separate process date for each of the modules is maintained.

The Bank Master contains all the bank level parameters such as the bank code, module-wise processing date, next process date, local currency of the bank, suspense GL and Inter-Branch (IB) GL codes that are used by all branches and modules.

The various GLs such as the suspense GL, Inter-branch GL, With-Holding Tax GL, Cash Overage, Cash Shortage, Bank Cash GL and Branch Vault GL can also be specified in this maintenance.

Definition Prerequisites

- BAM20 - Bank Codes Maintenance
- GLM02 - Chart of Accounts
- BAM25 - Currency Definition

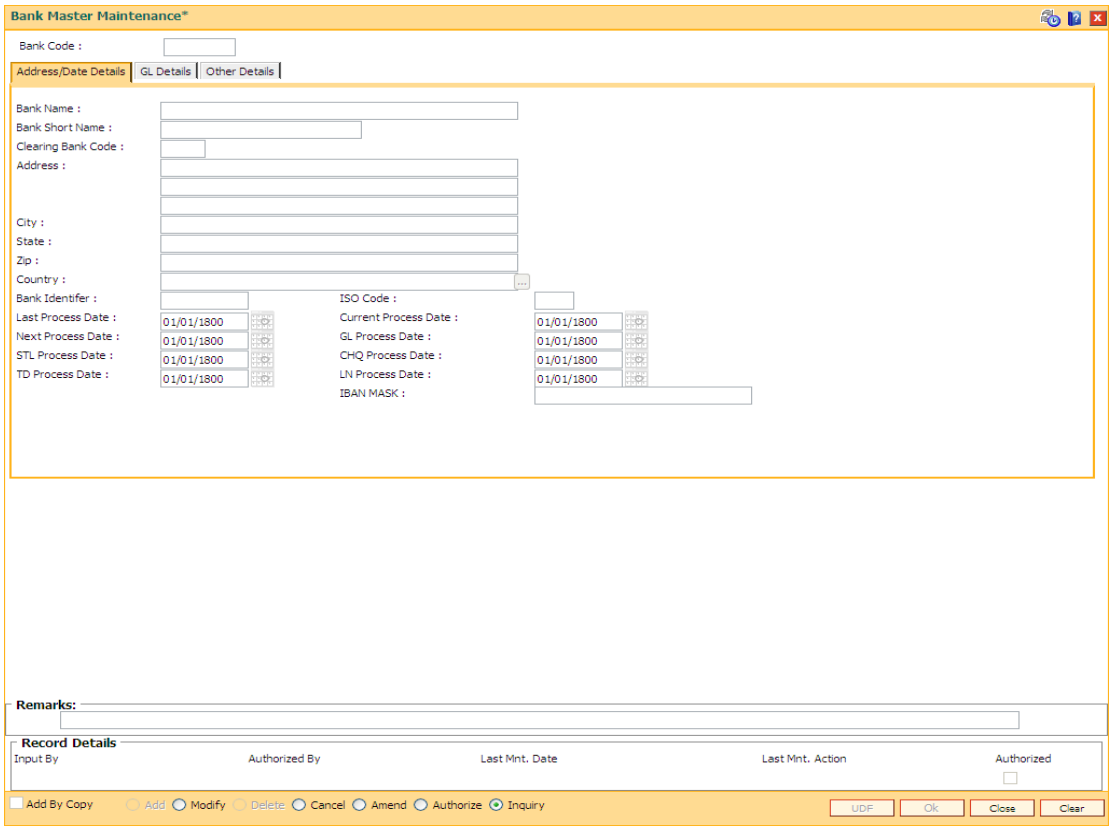
Modes Available

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

To modify the bank master details

1. Type the fast path **BAM08** and click **Go** or navigate through the menus to **Global Definitions > Master > Bank Master Maintenance**.
2. The system displays the **Bank Master Maintenance** screen.

Bank Master Maintenance

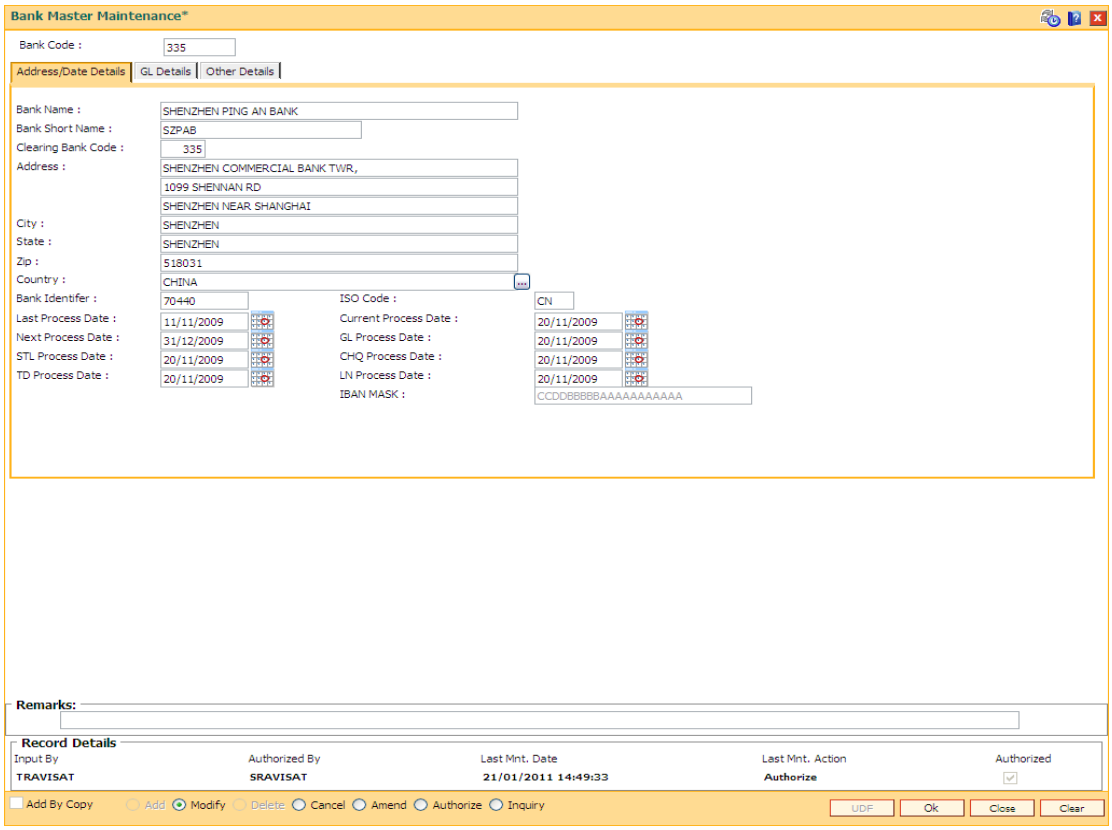


Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Three] Type the appropriate bank code. Each code uniquely identifies a different bank. Central Bank assigns a bank code for each bank. The bank code defined in **Oracle FLEXCUBE** can be the same code assigned by Central Bank.
Remarks	[Optional, Alphanumeric] Type the remarkable description.

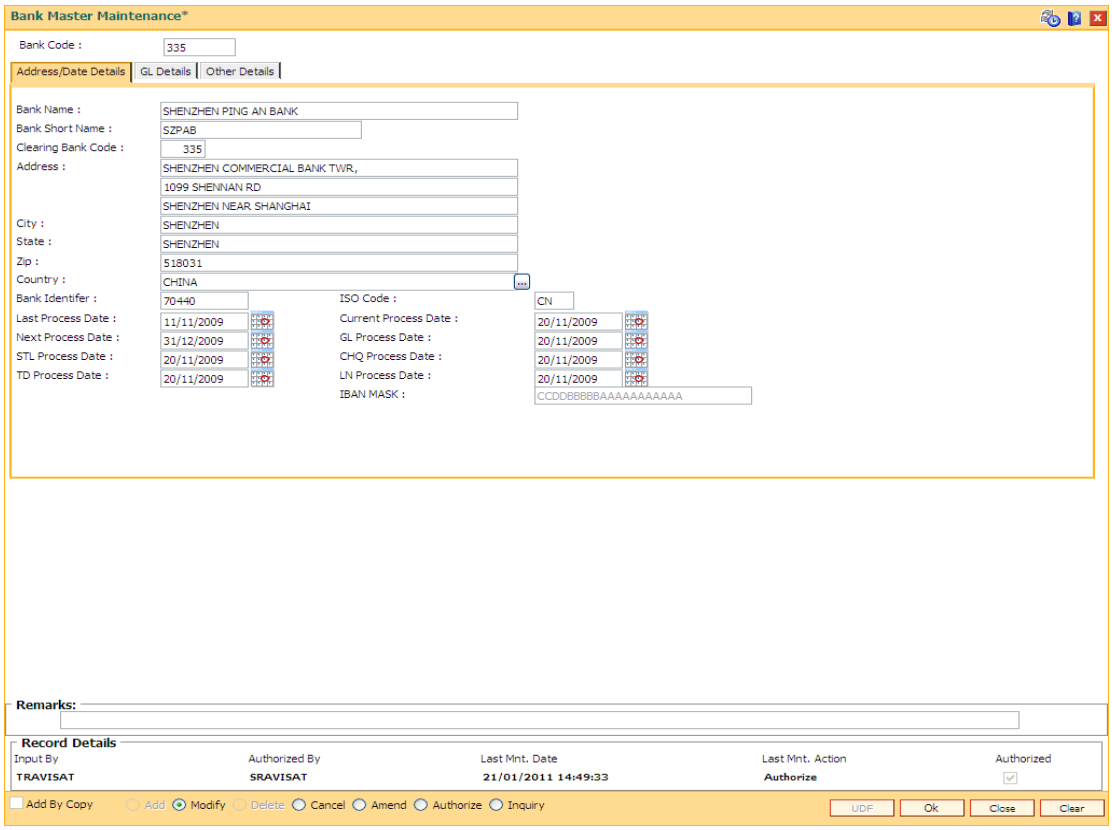
3. Click the **Modify** button.
4. Enter the code of the bank.

Bank Master Maintenance



5. Modify the required information in the various tabs.

Address/Date Details



Field Description

Field Name	Description
Bank Name	[Mandatory, Alphanumeric, 40] Type the name of the bank.
Bank Short Name	[Mandatory, Alphanumeric, 20] Type the short name of the bank.
Clearing Bank Code	[Mandatory, Numeric, Four] Type the code assigned to the bank by the central bank of the country. This code will be present on all the instruments of the bank and shall be used to identify if the instruments are the bank's own instruments or other bank's instruments.
Address	[Mandatory, Alphanumeric, 35] Type the address of the head office of the bank.
City	[Mandatory, Alphanumeric, 35] Type the city where the head office of the bank is located.

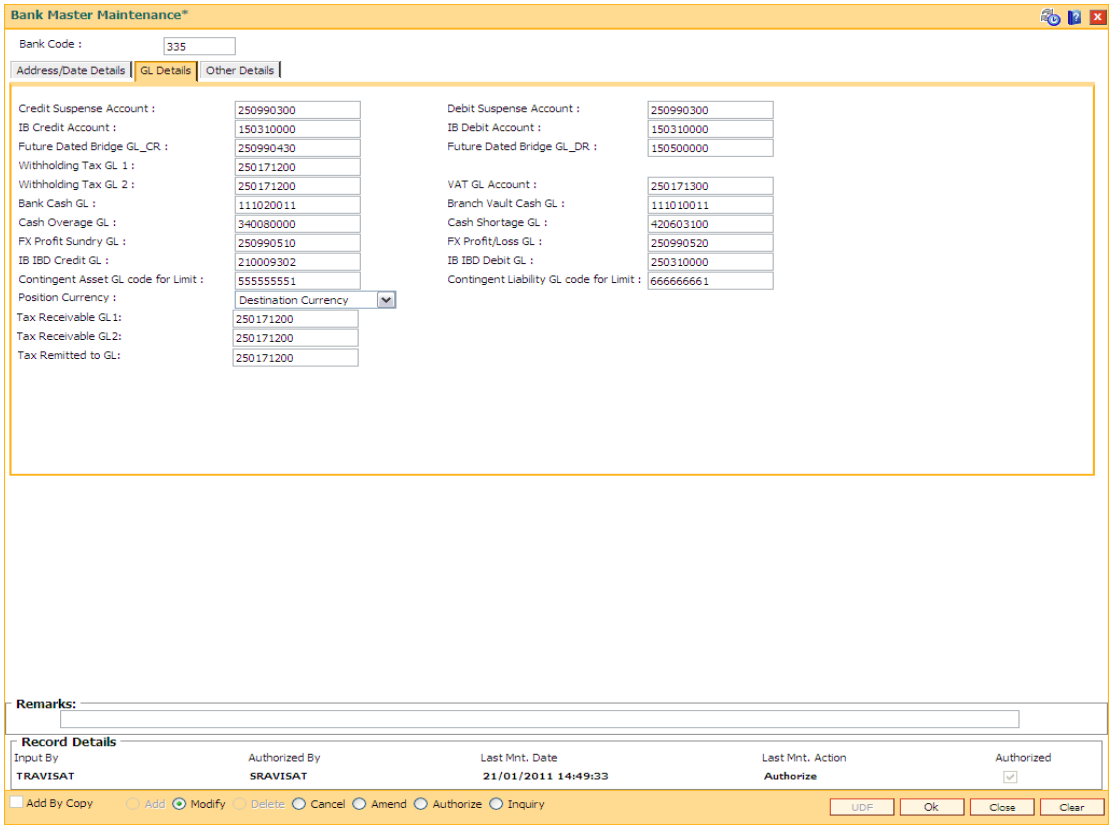
Field Name	Description
State	[Mandatory, Alphanumeric, 35] Type the state where the head office of the bank is located.
Zip	[Mandatory, Alphanumeric, 40] Type the zip code where the head office of the bank is located.
Country	[Mandatory, Pick List] Select the country where the head office of the bank is situated from the pick list.
Bank Identifier	[Optional, Alphanumeric, Eight] Type the bank identifier code. The code will be a part of **IBAN**[1] number when it is generated.
ISO Code	[Optional, Alphanumeric, Two] Type the ISO code. The ISO country code entered will be a part of IBAN number whenever it is generated.
Last Process Date	[Display] The date on which the End of Day (EOD) process was last run. This date will be maintained for the first time once when the bank starts its operations on **FLEXCUBE Retail**. Subsequently, this will be maintained automatically by **FLEXCUBE** based on the holiday calendar of the bank (derived from the branch calendars).
Current Process Date	[Mandatory, Pick List, dd/mm/yyyy] Select the current process date from the pick list. By default, the current date will be the next process date after the last EOD was run on the system. This date will be maintained for the first time once when the bank starts its operations on **FLEXCUBE Retail**. Subsequently, this will be maintained automatically by **FLEXCUBE** based on the holiday calendar of the bank (derived from the branch calendars).

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

Field Name	Description
Next Process Date	[Mandatory, Pick List, dd/mm/yyyy] Select the next process date from the pick list. By default, the next process date will be the next working date after the current process date. This date will be maintained for the first time once when the bank starts its operations on **FLEXCUBE Retail**. Subsequently, this will be maintained automatically by **FLEXCUBE** based on the holiday calendar of the bank (derived from the branch calendars).
GL Process Date	[Mandatory, Pick List, dd/mm/yyyy] Select the current process date, for the general ledger module, from the pick list. The system completes the processing of each module separately while running the EOD. Thus, the current process date, i.e., the next process date after the last EOD was run on the system, for each module is displayed separately for information purposes.
STL Process Date	[Mandatory, Pick List, dd/mm/yyyy] Select the current process date for the settlement module from the pick list. The system completes the processing of each module separately while running the EOD. Thus, the current process date, i.e., the next process date after the last EOD was run on the system, for each module is displayed separately for information purposes.
CHQ Process Date	[Mandatory, Pick List, dd/mm/yyyy] Select the current process date, for the current and savings account (CASA) module, from the pick list. The system completes the processing of each module separately while running the EOD. Thus, the current process date, i.e., the next process date after the last EOD was run on the system, for each module is displayed separately for information purposes.
TD Process Date	[Mandatory, Pick List, dd/mm/yyyy] Select the current process date, for the term deposits (TD) module, from the pick list. The system completes the processing of each module separately while running the EOD. Thus, the current process date, i.e., the next process date after the last EOD was run on the system, for each module is displayed separately for information purposes.

Field Name	Description
LN Process Date	[Mandatory, Pick List, dd/mm/yyyy] Select the current process date for the loans module from the pick list. The system completes the processing of each module separately while running the EOD. Thus, the current process date, i.e., the next process date after the last EOD was run on the system, for each module is displayed separately for information purposes.
IBAN MASK	[Optional, Alphanumeric, 20] Type the IBAN mask. For more information refer to Example 02 provided at the end of the **CASA Account Opening** (Fast Path: 8051) option.

GL Details



Field Description

Field Name	Description
Credit Suspense Account	[Mandatory, Numeric, Nine] Type the GL code for the credit suspense account. An offline credit transaction, which is rejected by the host after becoming online, will be posted to this account. Branches will have to manually reverse out entries from this GL and post it to the relevant account after undertaking suitable corrective mechanisms. The entered GL account should be the Miscellaneous Credit implemented GL. Both the GLs should be of similar type either implemented GL or Normal GL.
Debit Suspense Account	[Mandatory, Numeric, Nine] Type the GL code for the debit suspense account. An offline debit transaction, which is rejected by the host after becoming online, will be posted in this account. Branches will have to manually reverse out entries from this GL and post it to the relevant account after undertaking suitable corrective mechanisms. The entered GL account should be the Miscellaneous Debit implemented GL. Both the GLs should be of similar type either implemented GL or Normal GL.
IB Credit Account	[Mandatory, Numeric, Nine] Type the GL code for the inter branch credits. The GL entries for all inter branch transactions are recorded in this account. At the end of every business day the balance in this account across all the branches in the bank should be zero. For the transactions done on accounts of other branches, contra Inter branch entries are generated automatically by **FLEXCUBE** during End of Day and posted against this GL.
IB Debit Account	[Mandatory, Numeric, Nine] Type the GL code for the inter branch debits. The GL entries for all inter branch transactions are recorded in this account. At the end of every business day the balance in this account across all the branches in the bank should be zero. For the transactions done against accounts of other branches, contra entries are posted against this GL. For the transactions done on accounts of other branches, contra Inter branch entries are generated automatically by **FLEXCUBE** during End of Day and posted against this GL.

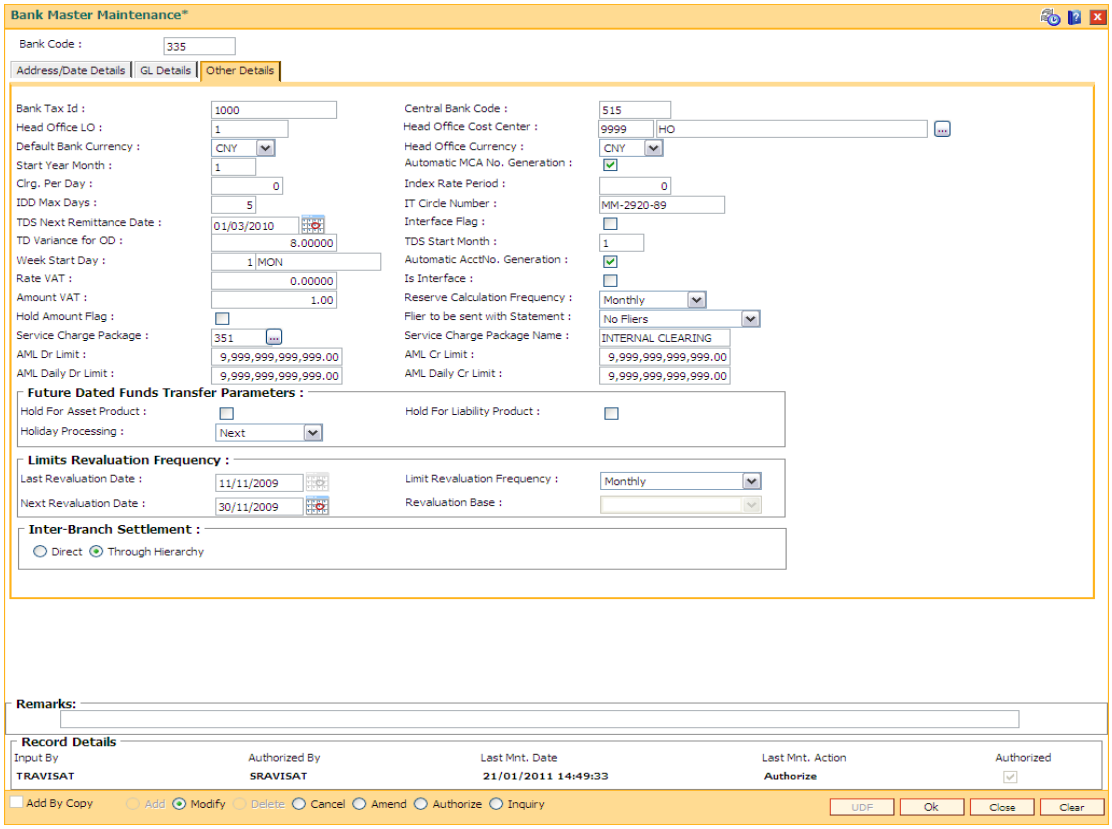
Field Name	Description
Future Dated Bridge GL_CR	[Mandatory, Numeric, Nine] Type the GL code for the future dated bridge credit GL. All the bridging credit entries for future dated transactions, from the transaction date to the value date, will be recorded in this account.
Future Dated Bridge GL_DR	[Mandatory, Numeric, Nine] Type the GL code for the future dated bridge debit GL. All the bridging debit entries for future dated transactions, from the transaction date to the value date, will be recorded in this account.
Withholding Tax GL 1	[Mandatory, Numeric, Nine] Type the code for withholding tax GL 1. The GL entries for tax 1 deducted at source (TDS) for CASA will be recorded in this GL. This is a liability type GL.
Withholding Tax GL 2	[Mandatory, Numeric, Nine] Type the code for withholding tax GL 2. The GL entries for tax 2 deducted at source (TDS) for CASA will be recorded in this GL. This is a liability type GL.
VAT GL Account	[Mandatory, Numeric, Nine] This field is currently not used.
Bank Cash GL	[Mandatory, Numeric, Nine] Type the code for the bank cash GL. The GL entries for the buy and sell transactions between the vault of the branch and the central bank will be recorded in this GL.
Branch Vault Cash GL	[Mandatory, Numeric, Nine] Type the code for the branch vault cash GL. The GL entries for the debit and credit transactions for a customer in a branch will be recorded in this GL.
Cash Overage GL	[Mandatory, Numeric, Nine] Type the code for the branch cash overage GL. The credit entries for the reconciliation of excess cash physically held by the teller will be recorded in this GL. This is a liability type GL.

Field Name	Description
Cash Shortage GL	[Mandatory, Numeric, Nine] Type the code for the cash shortage GL. The debit entries for the reconciliation of shortage of cash physically held by the teller will be recorded in this GL. This is a asset type GL.
FX Profit Sundry GL	[Mandatory, Numeric, Nine] Type the code for FX profit sundry GL. This GL account signifies the sundry GL which is debited for the profit entries to be captured as part of FX transactions.
FX Profit/Loss GL	[Mandatory, Numeric, Nine] Type the code for FX profit/loss GL. This GL account signifies the income GL which is credited for the profit entries to be captured as part of FX transactions.
IB IBD Credit GL	[Mandatory, Numeric, Nine] Type the GL code for the inter branch international business department credits. The GL entries for all inter branch transactions are recorded in this account. At the end of every business day the balance in this account across all the branches in the bank should be zero. For the transactions done on accounts of other branches, contra Inter branch entries are generated automatically by **FLEXCUBE** during End of Day and posted against this GL.
IB IBD Debit GL	[Mandatory, Numeric, Nine] Type the GL code for the inter branch international business department debits. The GL entries for all inter branch transactions are recorded in this account. At the end of every business day the balance in this account across all the branches in the bank should be zero. For the transactions done against accounts of other branches, contra entries are posted against this GL. For the transactions done on accounts of other branches, contra Inter branch entries are generated automatically by **FLEXCUBE** during End of Day and posted against this GL.

Field Name	Description
Contingent Asset GL code for Limit	[Mandatory, Numeric, Nine] Type the contingent asset GL code to which contingent balance needs to be posted if the contingent entries are passed at limit level. The user can define if the contingent entries can be passed at the limit level in the **Customer Limit Setup** (Fast Path: LMC01) option in the **Pass Contingent Entries** field. The system will pass contingent accounting entry for unutilized limit amount (Sanctioned Amount – Disbursed amount) for term loans, revolving loan and OD account.
Contingent Liability GL code for Limit	[Mandatory, Numeric, Nine] Type the contingent liability GL code to which contingent balance needs to be posted if the contingent entries are passed at limit level. The user can define if the contingent entries can be passed at the limit level in the **Customer Limit Setup** (Fast Path: LMC01) option in the **Pass Contingent Entries** field.
Position Currency	[Optional, Drop-Down] Select the appropriate position currency from the drop-down list. It is used to define the position in foreign exchange at the bank level. The options are: • Destination currency • Source currency
Tax Receivable GL 1	[Conditional, Numeric, Nine] Type the GL code for the tax receivable GL 1. This GL is used to debit for tax refund on the backdated debit interest adjustment. This GL is an asset type of GL account. If the hash definition at the bank level indicates that the refund of tax should be allowed then this field is enabled.
Tax Receivable GL 2	[Conditional, Numeric, Nine] Type the GL code for the tax receivable GL 2. This GL is used to debit for tax refund on the backdated debit interest adjustment. This GL is an asset type of GL account. If the hash definition at the bank level indicates that the refund of tax should be allowed then this field is enabled.

Field Name	Description
Tax Remitted to GL	[Optional, Numeric, Nine] Enter the GL to which the tax is remitted within the bank in LCY.

Other Details



Field Description

Field Name	Description
Bank Tax Id	[Mandatory, Numeric, 15] Type the identity number under which the bank pays the tax. This field is only for information purposes.
Central Bank Code	[Mandatory, Numeric, Four] Type the central bank code. This is a code assigned to a bank by the Central Bank.
Head Office LO	[Mandatory, Numeric, Two] Type the head office LO. By default, the system displays the value in this field as 1.

Field Name	Description
Head Office Cost Center	[Mandatory, Drop-Down] Select the code of the branch, which is acting as the head office of the bank, from the drop-down list.
Default Bank Currency	[Mandatory, Drop-Down] Select the currency code, of the local currency of the bank, from the drop-down list. The various currencies of the bank are defined using the **Currency Codes Maintenance** (Fast Path: BAM56) option or in **FLEXCUBE Corporate** depending upon the implementation.
Head Office Currency	[Mandatory, Drop-Down] Select the local currency for the head office branch from the drop-down list.
Start Year Month	[Mandatory, Numeric, Two] Type the start year month. Interest/charges capitalization dates for CASA/TD products are determined based on the value in this field. For example, if the value in this field is set as 7 and if the capitalization frequency is set as half-yearly at the product level, the credit capitalization for the CASA product will take place in June and December every year. If the value in this field was 3, then the credit interest capitalization will happen in August and February every year. The start month can be different from the financial year of the bank.
Automatic MCA No. Generation	[Optional, Checkbox] Select the **Automatic MCA No. Generation** checkbox if MCA No. has to be generated automatically.
Clrg. Per Day	This field is for future use.
Index Rate Period	This field is for future use.
IDD Max Days	This field is for future use.
IT Circle Number	[Mandatory, Alphanumeric, 12] Type the income tax circle number where annual returns are filed.
TDS Next Remittance Date	[Mandatory, Pick List, dd/mm/yyyy] Select the next date on which tax is to be remitted by the bank to the government agents from the pick list. This field is for information purposes only.

Field Name	Description
Interface Flag	[Optional, Check Box] Select the **Interface Flag** check box, for Universal Banking Implementation with Interface to **FLEXCUBE Corporate** modules.
TD Variance for OD	[Mandatory, Numeric, Three, Five] Type the variance that is added to interest rate of a term deposit against which an overdraft is granted. When the term deposit is kept as security against an overdraft, the OD interest rate is calculated as follows: *OD interest rate = TD interest rate + TD variance for OD* For example, an overdraft is being provided to a CASA account customer against a term deposit he holds with the bank. Rate of TD - 4.5% for 12 months Variance provided for OD - 2.5% Debit interest charged on OD - 4.5 + 2.5 % = 7 %
TDS Start Month	[Mandatory, Numeric, Two] Type the month that represents the beginning of the tax year. For example, if the tax year is April to March, this field will have a value of 4 (Apr).
Week Start Day	[Mandatory, Numeric, One] Type the day that represents the beginning of the week for the bank. The options are: • 1 - Monday • 2 - Tuesday • 3 - Wednesday • 4 - Thursday • 5 - Friday • 6 - Saturday • 7 - Sunday This field is used for any processing frequency which is specified as weekly.

Field Name	Description
Automatic Acct No. Generation	[Optional, Check Box] Select the **Automatic Acct No. Generation** check box if the system should automatically generate account numbers. The number is generated as a combination of branch/ product code / serial number and a check digit. If this field is not selected, the account number can be manually entered for CASA and LOAN accounts.
Rate VAT	[Mandatory, Numeric, Three, Five] Type the percentage value, if the Commission on Turnover (COT) is a percentage for turnover more than the slab maintained in the Account Attributes Maintenance.
IS Interface	[Optional, Check Box] Select the **IS Interface** check box, for Universal Banking Implementation with Interface to **FLEXCUBE Retail Investor Services** modules.
Amount VAT	[Mandatory, Numeric, Three, Two] Type the fixed amount, if the Commission on Turnover (COT) is fixed for turnover more than the slab maintained in the Account Attributes Maintenance.
Reserve Calculation Frequency	[Mandatory, Drop-Down] Select the reserve calculation frequency from the drop-down list. It is the frequency at which provisioning should take place for CASA and Loan accounts based on the customer CRR codes. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Half-yearly • Yearly

Field Name	Description
Hold Amount Flag	[Optional, Check Box] Select the **Hold Amt. Flag** check box, to allow the bank to put a hold on the customer's available balance in case of future transactions. The hold will be removed on the value date. If check box is not selected, the system will post the future dated transaction only on the value date.
Flier to be sent with Statement	[Mandatory, Drop-Down] Select the type of flier to be sent along with the statement from the drop-down list. A flier is an additional information with the statement. The nature of OMR mark in the output statement file will be determined based on this flag. The printer can append the required flier based on the OMR flag. The options are: • No Flier • Small Flier • Large Flier
Service Charge Package	[Optional, Pick List] Select the service charge package, for transactions which do not have account numbers (e.g. Walk-In transactions), from the drop-down list.
Service Charge Package Name	[Display] This field displays the name of the service charge package attached.
AML Dr Limit	[Optional, Numeric, 13, Two] Type the anti money laundering limit for debit transaction.
AML Cr Limit	[Optional, Numeric, 13, Two] Type the anti money laundering limit for credit transaction.
AML Daily Dr Limit	[Optional, Numeric, 13, two] Type the anti money laundering limit for cumulative debit transaction on a particular day.
AML Daily Cr Limit	[Optional, Numeric, 13, Two] Type the anti money laundering limit for cumulative credit transaction on a particular day.
Future Dated Funds Transfer Parameters	
Hold for Asset Product	[Optional, Check Box] Select the **Hold for Asset Product** check box if credit hold is required for asset type product for future dated transactions.

Field Name	Description
Hold For Liability Product	[Optional, Check Box] Select the **Hold For Liability Product** check box if credit hold is required for liability type product for future dated transactions.
Holiday Processing	[Mandatory, Drop-Down] Select the processing date of the transaction, if the value date of the transaction is on a non working day, according to bank calendar, from the drop-down list. The options are: • Next • Previous
Limits Revaluation Frequency	
Last Revaluation Date	[Mandatory, Pick List, dd/mm/yyyy] Select the last date of limit revaluation from the pick list.
Limit Revaluation Frequency	[Mandatory, Drop-Down] Select the frequency of the limit revaluation from the drop-down list.
Next Revaluation Date	[Mandatory, Pick List, dd/mm/yyyy] Select the next date of revaluation of the bank from the pick list.
Revaluation Base	[Display] This field displays the base of revaluation for the bank.
Inter-Branch Settlement	[Mandatory, Radio Button] Select the appropriate inter branch settlement mode. The options are: • **Direct**: Select this option if the Interbranch settlement will happen directly. • **Through Hierarchy**: Select this option if the inter-branch settlement will be routed through reporting branches.

6. Click the **Ok** button.
7. The system displays the message "Record Modified...Authorisation Pending..". Click the **OK** button.
8. The bank master is modified once the record is authorised.

1.3. 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 Master Maintenance** (Fast Path: BAM03) option.

Definition Prerequisites

Not Applicable

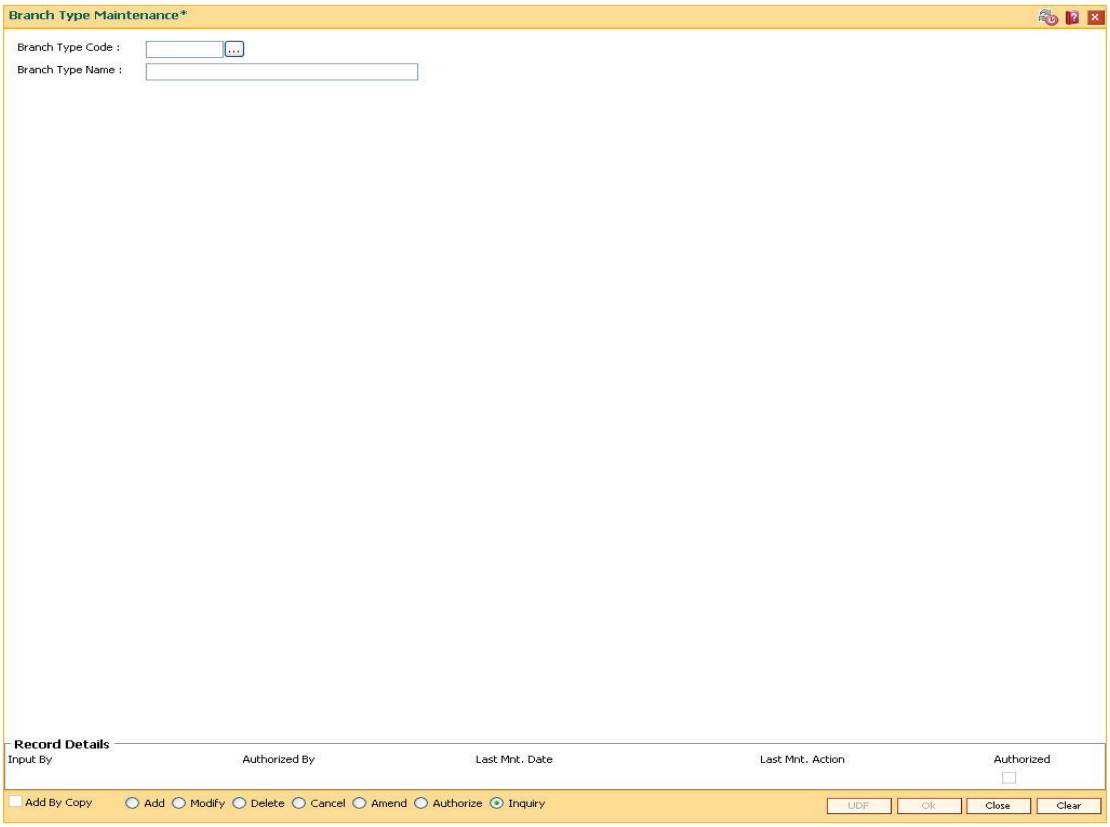
Modes Available

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

To add a new branch type

1. Type the fast path **BAM17** and click **Go** or navigate through the menus to **Global Definitions > Master > Branch Type Maintenance**.
2. The system displays the **Branch Type Maintenance** screen.

Branch Type Maintenance

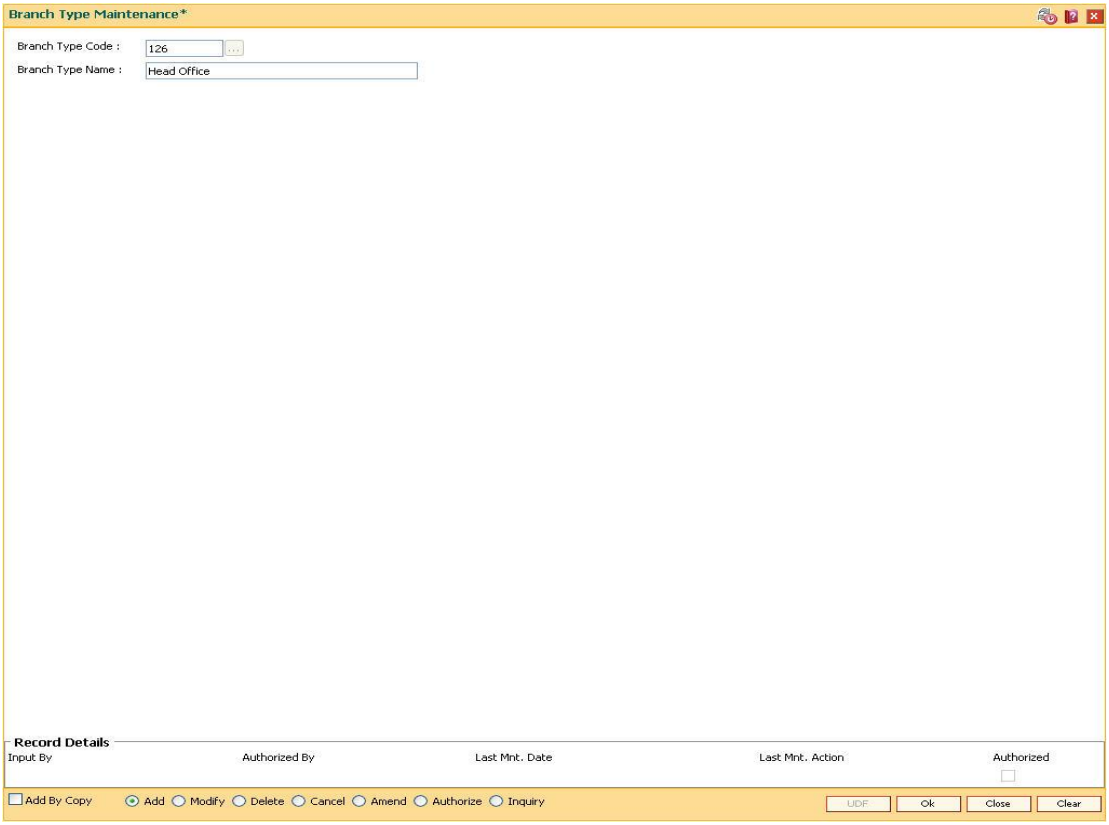


Field Description

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

Branch Type Maintenance



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

1.4. BAM03 - Branch Master Maintenance

Using this option you can create new branches, maintain branch centers and define the hierarchy of the branch structure. Such hierarchy is reflected while printing the branch books of account such as balance sheet, profit and loss, etc. You can also collect the tax from the other branches and later on can remit it to the local tax authority.

Oracle FLEXCUBE supports consolidation of GL up to nine levels. Only the branches defined in this maintenance can pass valid general ledger entries. Branches that have transactions should be defined as the lowest level (level 0) branches. Non-**FLEXCUBE** branches can be set up to co-exist with **Oracle FLEXCUBE** branches.

Definition Prerequisites

- BAM41 - Sector Master
- BAM75 - State Codes Maintenance
- BAM17 - Branch Type Maintenance

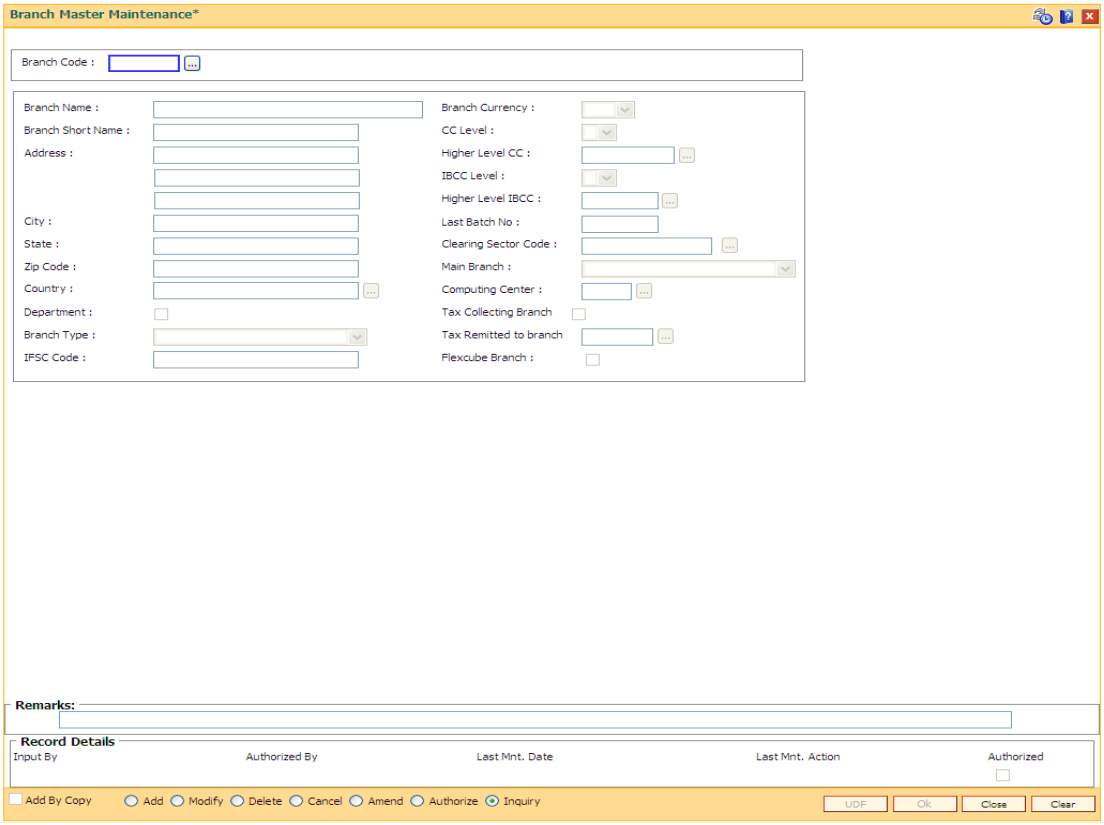
Modes Available

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

To add new branch code

1. Type the fast path **BAM03** and click **Go** or navigate through the menus to **Global Definitions > Master > Branch Master Maintenance**.
2. The system displays the **Branch Master Maintenance** screen.

Branch Master Maintenance



Field Description

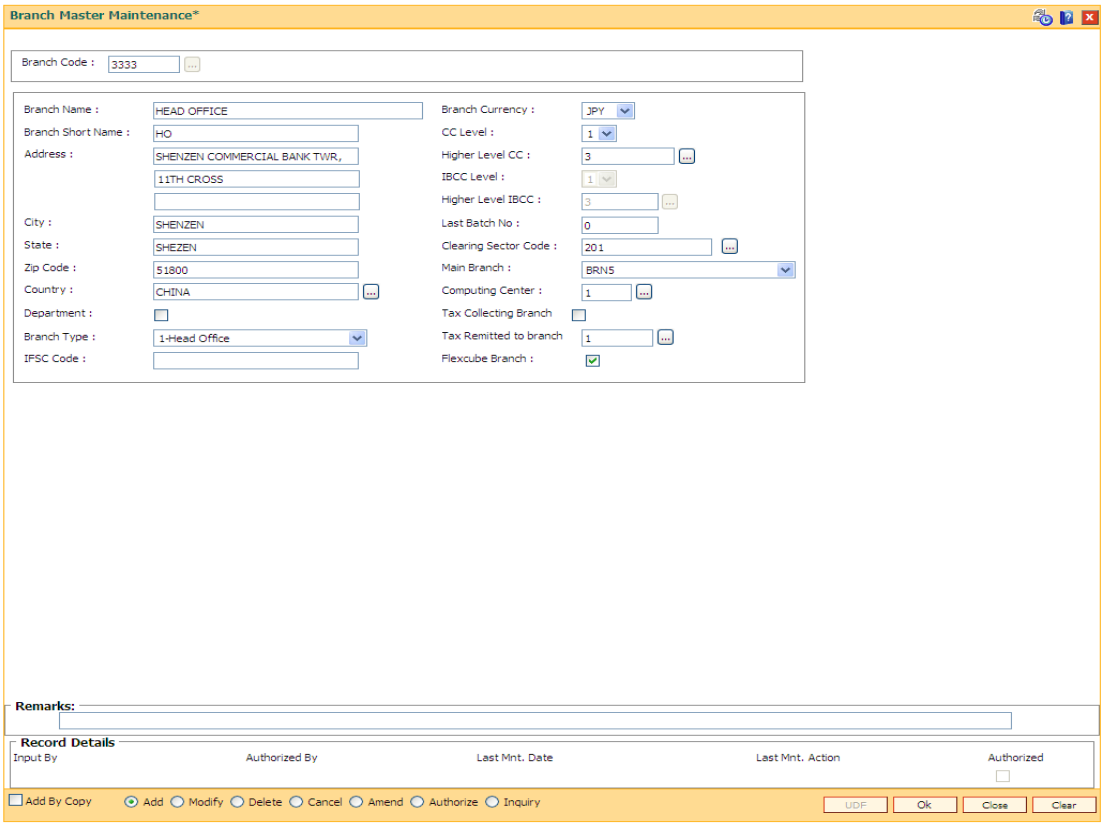
Field Name	Description
Branch Code	[Mandatory, Numeric, Four] Type the branch code. Branch code is a unique number. Once added, this field cannot be modified or amended.
Branch Name	[Mandatory, Alphanumeric, 120] Type the branch name. This name will appear on the header of printed reports related to the branch.
Branch Currency	[Mandatory, Drop-Down] Select the branch currency from the drop-down list. The local currency of the branch in which it operates.
Branch Short Name	[Mandatory, Alphanumeric, 40] Type the short name for the branch. This name will appear in the pick list of a field, where a branch name needs to be selected.

Field Name	Description
CC Level	[Mandatory, Drop-Down] Select the appropriate CC level for the branch from the drop-down list.
Address	[Optional, Alphanumeric, 35, Three Lines] Type the detailed physical address of the branch. It is used for printing on advice and reports where required.
Higher Level CC	[Mandatory, Pick List] Select a valid FCR branch code from the pick list. The pick list displays the branch codes having CC level greater than the CC Level of the branch code under maintenance. For head office branch, this field accepts zero. There can be only one branch with 'Higher Level CC' as zero.
IBCC Level	This field is for future use.
Higher Level IBCC	This field is for future use.
City	[Optional, Alphanumeric, 35] Type the name of the city where the payable branch is situated.
Last Batch No	[Display] This field displays the batch number of the first voucher entry batch done in the branch. By default, the value in the field will be zero in the **Add** mode. In the **Inquiry** mode this field is a non-editable display field. This field can be used to the next batch number of voucher entry transactions in that branch.
State	[Optional, Alphanumeric, 35] Type the name of the state, where the payable branch is situated.
Clearing Sector Code	[Mandatory, Pick List] Select the clearing sector code from the pick list. The pick list lists all the sector codes defined in the **Sector Master** (Fast Path: BAM41) option. The clearing sector code along with other parameters is used to calculate the float to be given to different instruments deposited at this branch. This clearing sector code forms a part of the routing code of all inward instruments issued for this branch.
Zip Code	[Optional, Alphanumeric, 35] Type the zip code of the payable branch.

Field Name	Description
Main Branch	[Optional, Drop-Down] Select the main branch code from the drop-down list. This code is used for extension counters, which report to a main branch.
Country	[Optional, Pick List] Select the name of the country, where the payable branch is situated, from the pick list.
Computing Center	[Mandatory, Pick List] Select the code of the computing center for this branch from the pick list.
Department	This field is for future use.
Tax Collecting Branch	[Optional, Checkbox] Select the **Tax Collecting Branch** check box to collect the tax from the other branches and later on can remit it to the local tax authority.
Branch Type	[Mandatory, Drop-Down] Select the branch type from the drop-down list. The branch type specifies the activities that are carried out in the branch. The drop-down lists all the branches that are added in the **Branch Type Maintenance** (Fast Path: BAM17) option.
Tax Remitted to Branch	[Optional, Pick List] Select the tax remitted to branch code to which the tax goes if it is not a tax collecting branch from the pick list .
IFSC Code	[Optional, Alphanumeric, 11] Type the IFSC code. This is a unique across the branches of banks in India for NEFT and RTGS. The code consists of 11 digits: • First 4 digits represent the entity • Fifth digit is defaulted to '0' (Zero) for future use • Last 6 digits represent the branch identity
Flexcube Branch	[Optional, Check Box] Select the **Flexcube branch** check box if the branch is operating under **Oracle FLEXCUBE**. By default, the check box is selected.

3. Click the **Add** button.
4. Enter the branch code, branch name and the branch short name.
5. Enter the branch address and other branch details.
6. Select the type of branch from the drop-down list and the clearing sector code from the pick list.

Branch Master Maintenance



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

1.5. BAM85 - Region Code Maintenance*

Using this option you can maintain the region codes and their corresponding names.Region codes are used by **Oracle FLEXCUBE** for applying differential service charges based on the region to which the account belongs.

Where bank has a very wide network, it may have a requirement to have a group of branches reporting to a particular region. After defining the region codes the same have to be downloaded to enable branches to report to such region at the time of new branch addition.

Definition Prerequisites

Not Applicable

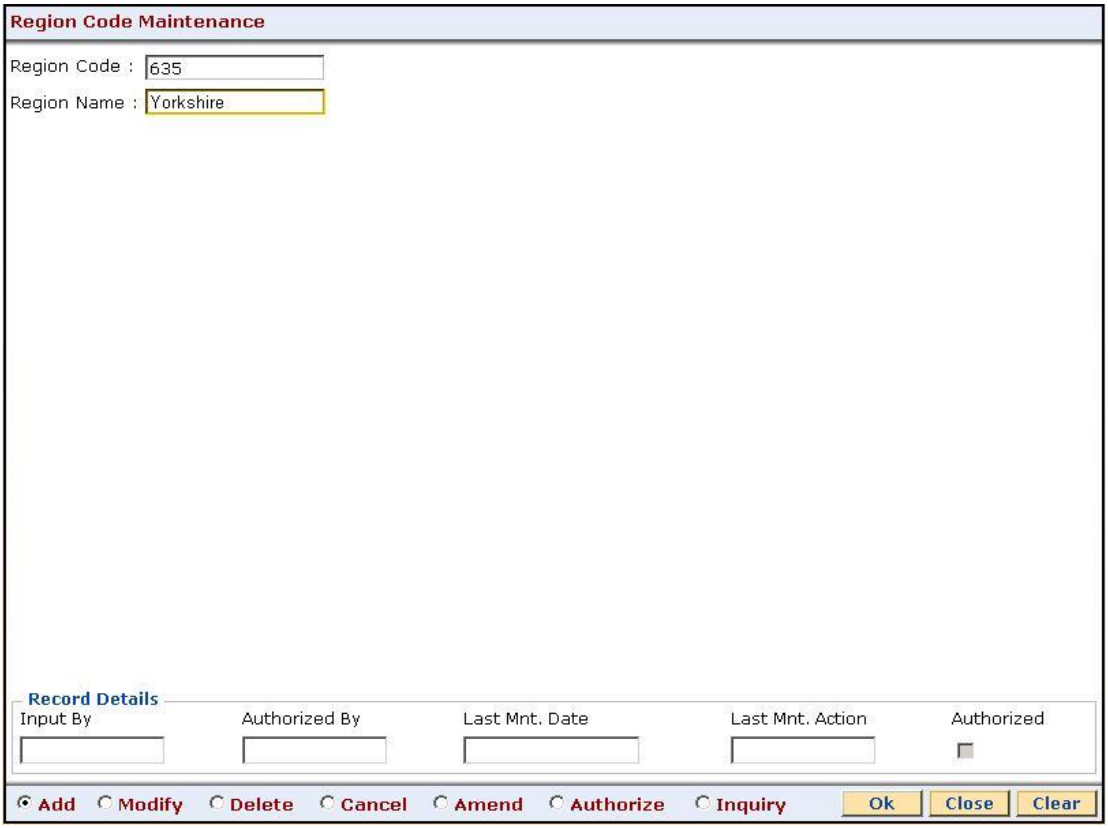
Modes Available

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

To add a new region code

1. Type the fast path **BAM85** and click **Go** or navigate through the menus to **Global Definition > Master > Region Codes**.
2. The system displays the **Department Master Maintenance** screen.

Region Code Maintenance

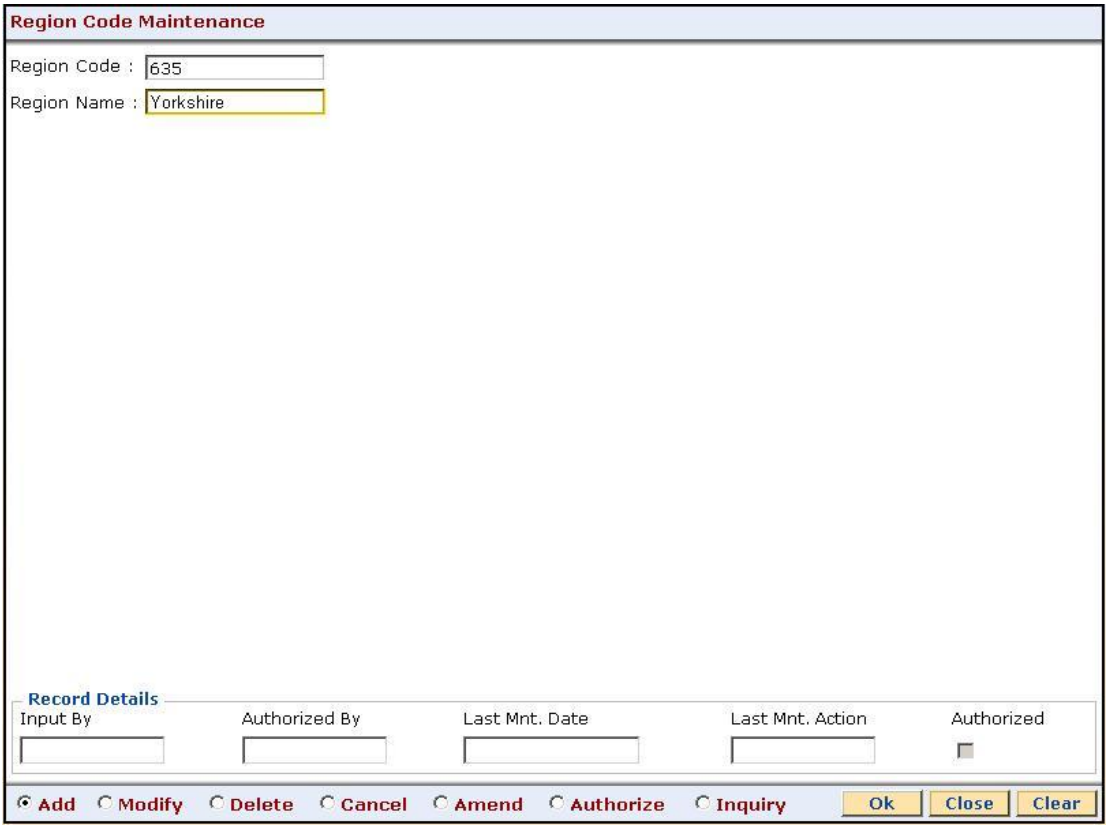


Field Description

Field Name	Description
Region Code	[Mandatory, Numeric, 22] Type the region code to be maintained.
Region Name	[Mandatory, Alphanumeric, 40] Type the full name of the region.

3. Select the **Add** mode.
4. Enter the relevant information.

Region Code Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.

1.6. BAM02 - Local Office Master Maintenance

Using this option you can define basic details of the central host database (Local Office (LO)) in **Oracle FLEXCUBE**.Only one Local Office is allowed.

Definition Prerequisites

- BAM03 - Branch Master Maintenance

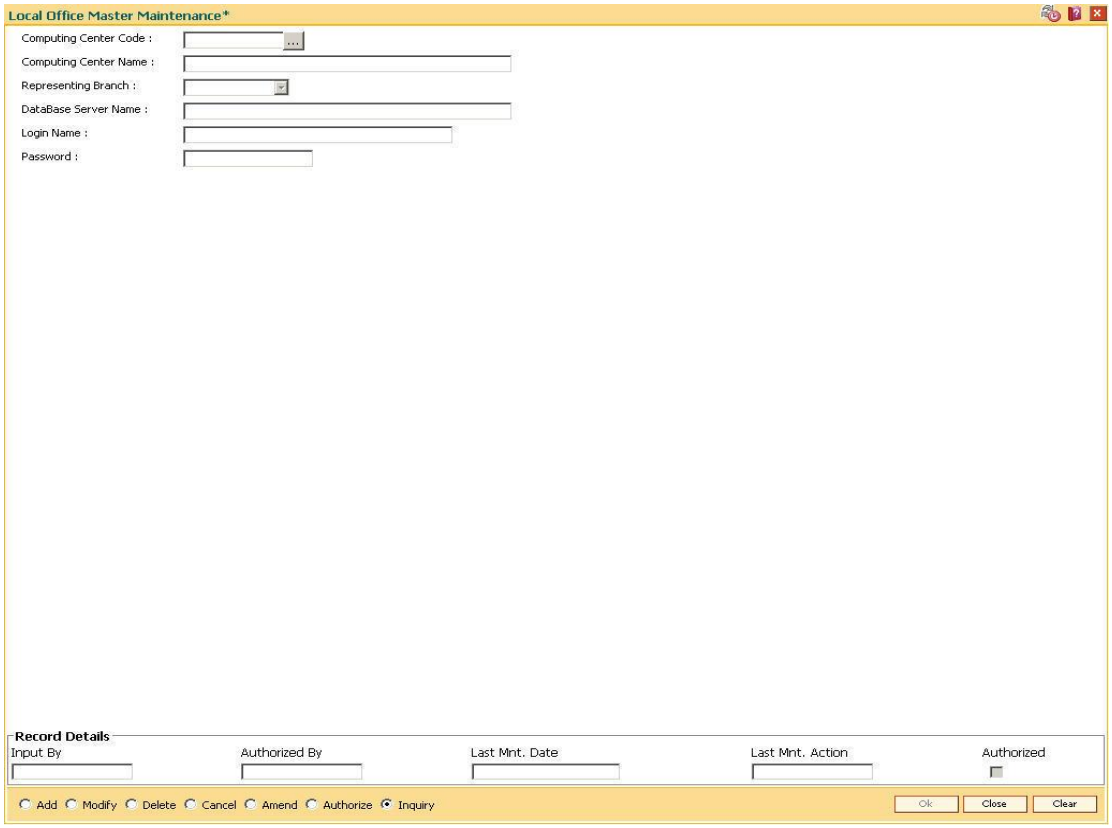
Modes Available

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

To add local office details

1. Type the fast path **BAM02** and click **Go** or navigate through the menus to **Global Definitions > Other > Local Office Master Maintenance**.
2. The system displays the **Local Office Master Maintenance** screen.

Local Office Master Maintenance

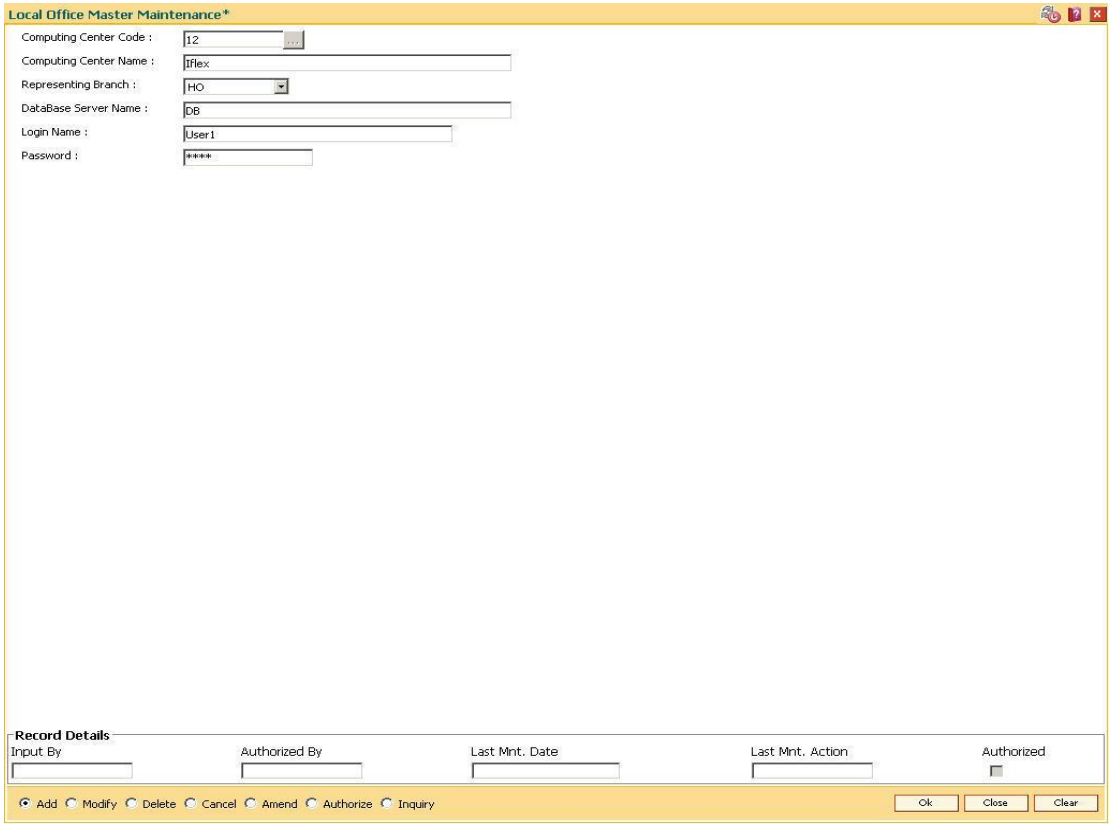


Field Description

Field Name	Description
Computing Center Code	[Mandatory, Numeric, Four] Type the code to be assigned to the computing centre. Computing centre code is a unique number. This code will be created before creation of branches that are attached to the local office. Once added, this field cannot be modified or amended.
Computing Center Name	[Mandatory, Alphanumeric, 40] Type the full name of the local office or computing centre.
Representing Branch	[Mandatory, Drop-Down] Select the representing branch from the drop-down list. This is the branch that represents the LO or the computing center. The pick list lists the branches that are added in the **Branch Master Maintenance** (Fast Path: BAM03) option.
DataBase Server Name	[Mandatory, Alphanumeric, 32] Type the data base server name.
Login Name	[Mandatory, Alphanumeric, 30] Type the login name for the oracle database.
Password	[Mandatory, Alphanumeric, 12] Type the password for accessing the database.

3. Click the **Add** button.
4. Enter the computing center code, center name, database server name, login name and password.
5. Select the representing branch from the drop-down list.

Local Office Master Maintenance



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

1.7. BAM92 - Department Master Maintenance*

Using this option you can maintain different departments. The department code can be used while passing voucher entries. The departments can be used at branch-level if the Department flag is ticked for the branch.

Definition Prerequisites

Not Applicable

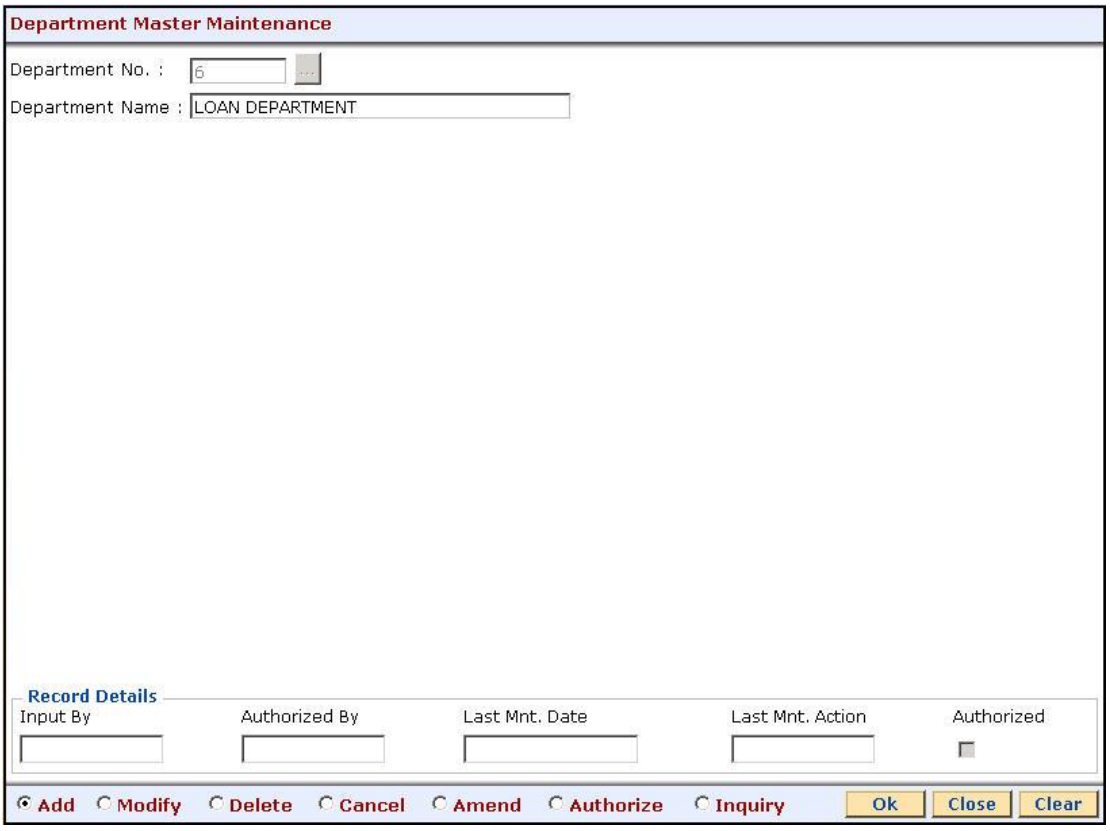
Modes Available

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

To add department master

1. Type the fast path **BAM92** and click **Go** or navigate through the menus to **Global Definition > Master > Department Master Maintenance**.
2. The system displays the **Department Master Maintenance** screen.

Department Master Maintenance

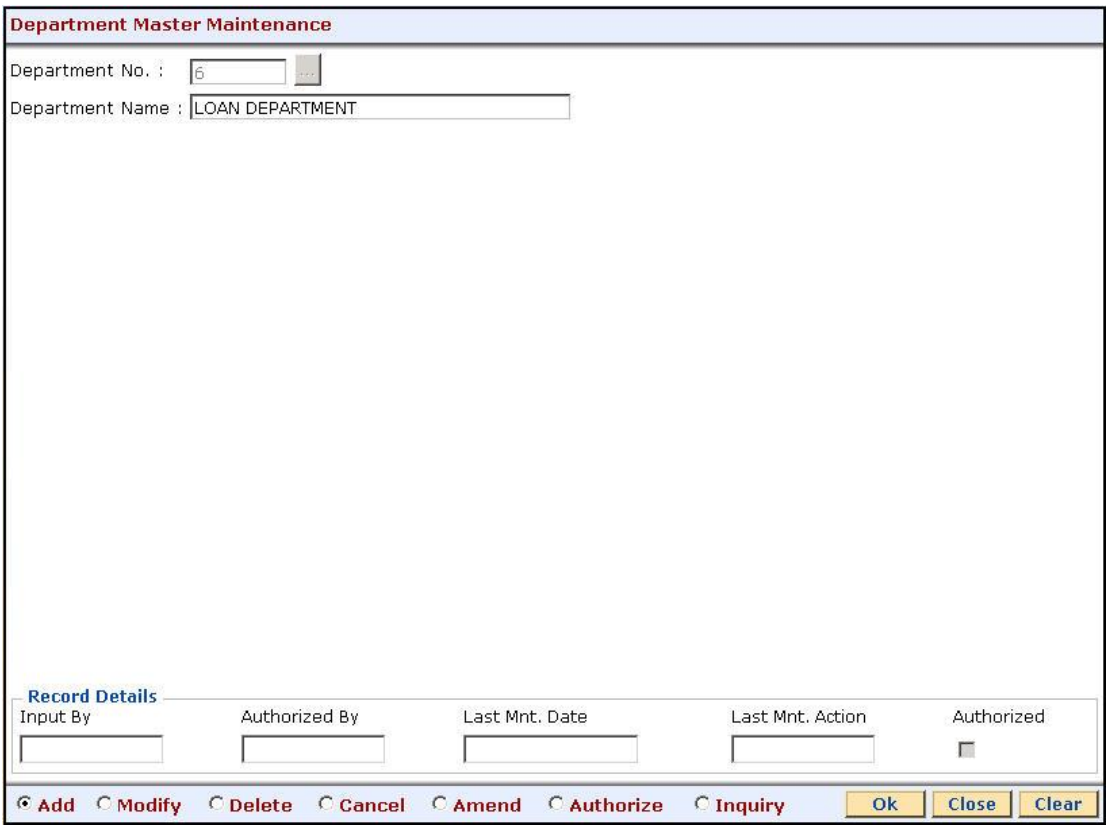


Field Description

Field Name	Description
Department No.	[Mandatory, Numeric, Five] A department code can be entered to uniquely represent the department. This is the code that will be used to attach department codes in the relevant screens.
Department Name	[Optional, Alphanumeric, 40] The name that can be used to define the department.

3. Click the **Add** button.
4. Enter the department number and name.

Department Master Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
7. The department details are added once the record is authorised.

1.8. BAM35 - Country Definition

Using this option you can define the code for different countries with which the bank deals.

Definition Prerequisites

Not Required

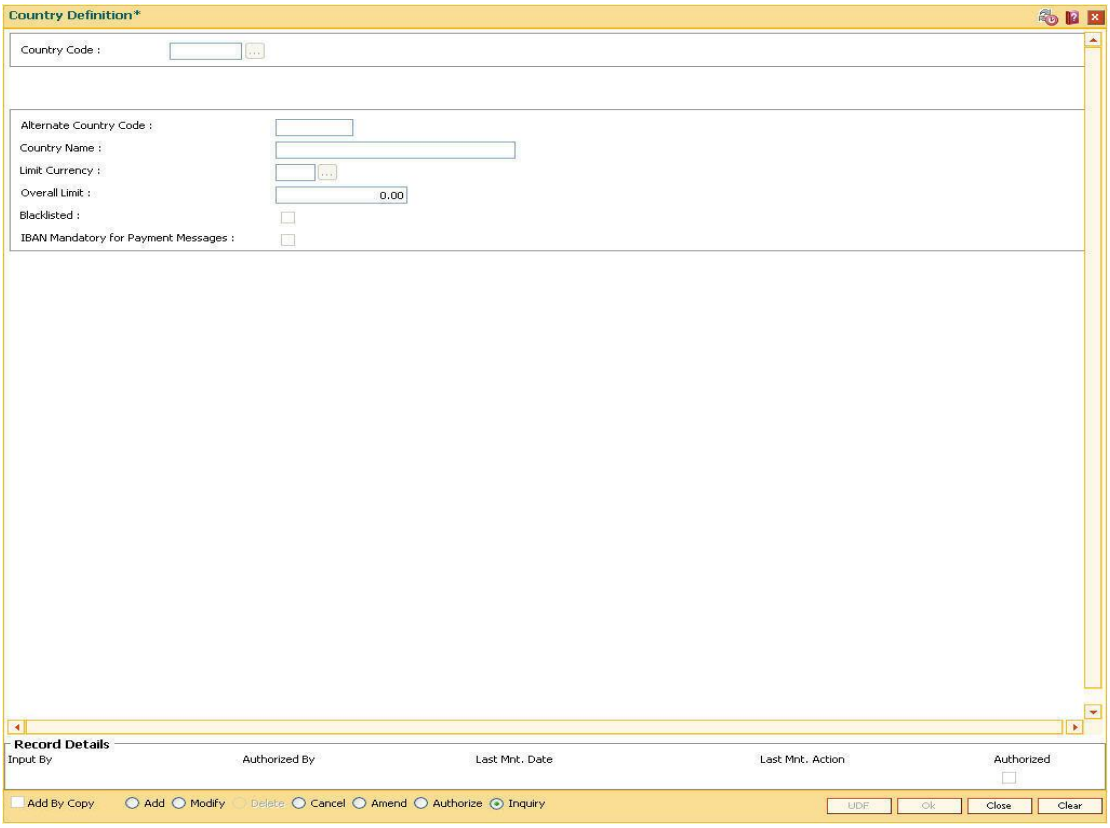
Modes Available

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

To add the country details

1. Type the fast path **BAM35** and click **Go** or navigate through the menus to **Global Definitions > Master > Country Definition**.
2. The system displays the **Country Definition** screen.

Country Definition



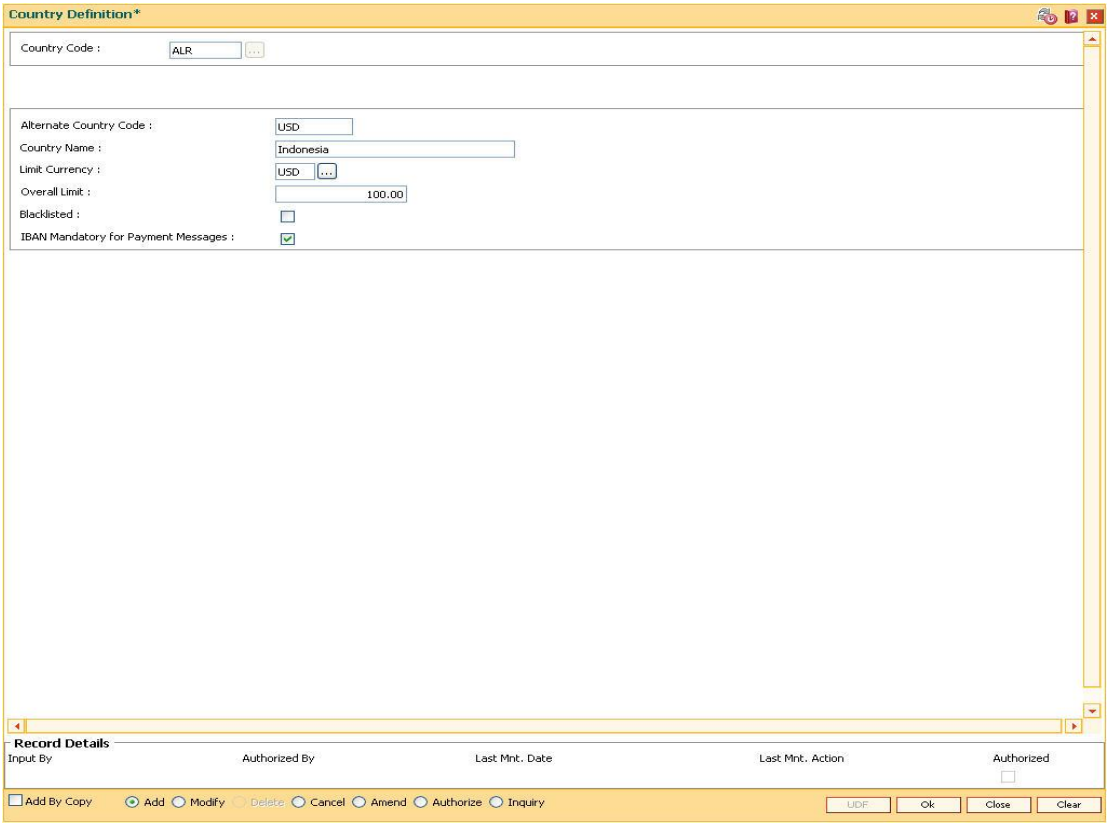
Field Description

Field Name	Description
Country Code	[Mandatory, Alphanumeric, Three] Type the country code. The teller can define the code of every country. Based on the code the bank performs transaction and any address inquiry.
Alternate Country Code	[Mandatory, Alphanumeric, 10] Type the alternate country code. The teller can define the alternative code of every country. The user cannot enter special characters for alternate country code.
Country Name	[Mandatory, Alphanumeric, 40] Type the name of the country.
Limit Currency	[Mandatory, Pick List] Select the limit currency from the pick list.
Overall Limit	[Mandatory, Numeric, 13] Type the overall limit of the currency.
Blacklisted	[Optional, Check Box] Select the **Blacklisted** check box to blacklist a particular country code and vice versa. If a transaction is performed for a blacklisted country the system displays warning message or aborts the transaction depending upon the setup.
IBAN Mandatory for Payments Messages	[Optional, Check Box] Select the **IBAN Mandatory for Payments Message** check box to make the use of **IBAN**[2] mandatory for payment messages. If the check box is selected when the country code is defined, and if the payment transactions are made to that country code then International Bank Account Number (IBAN) has to be quoted.

3. Click the **Add** button.
4. The system displays the message "This action will clear all data on the screen. Do You Want to continue?". Click the **OK** button.
5. Enter the country code and alternate country code.
6. Enter the limit currency and overall limit.

[2](International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

Country Definition



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

1.9. BAM72 - Customer City 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

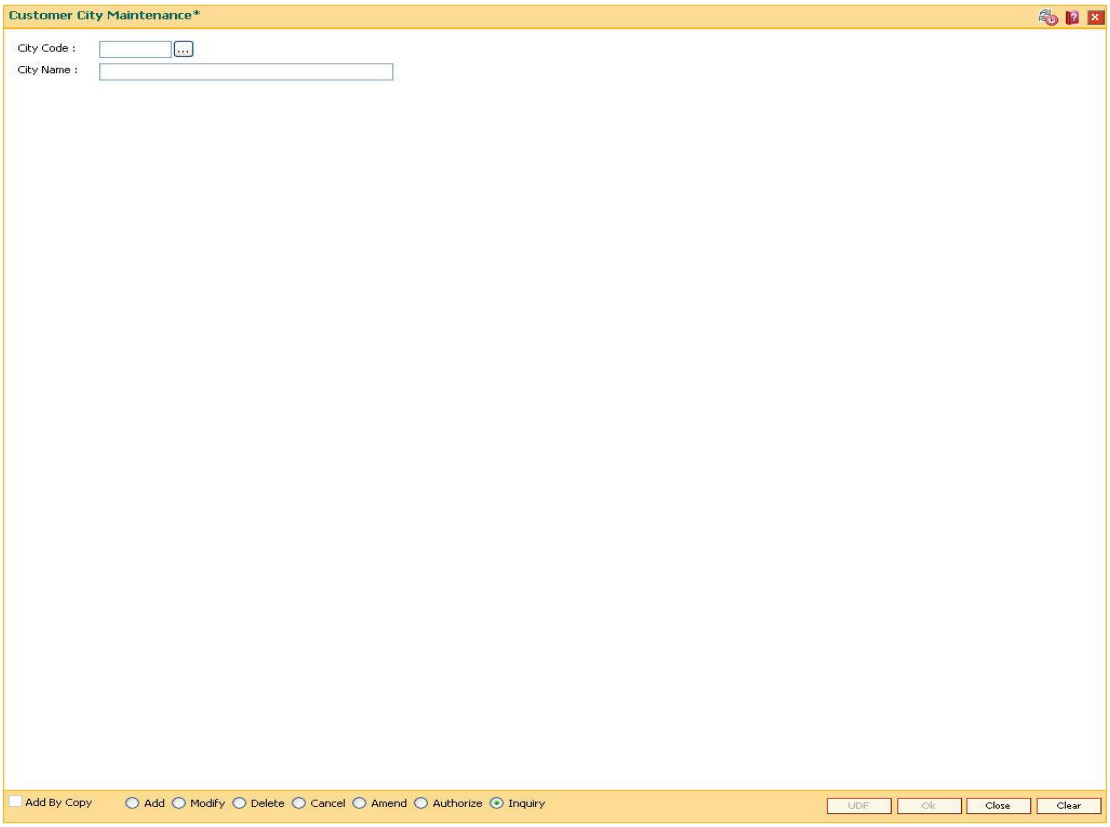
Modes Available

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

To add the customer city

1. Type the fast path **BAM72** and click **Go** or navigate through the menus to **Global Definitions > Master > Customer City Maintenance**.
2. The system displays the **Customer City Maintenance** screen.

Customer City Maintenance

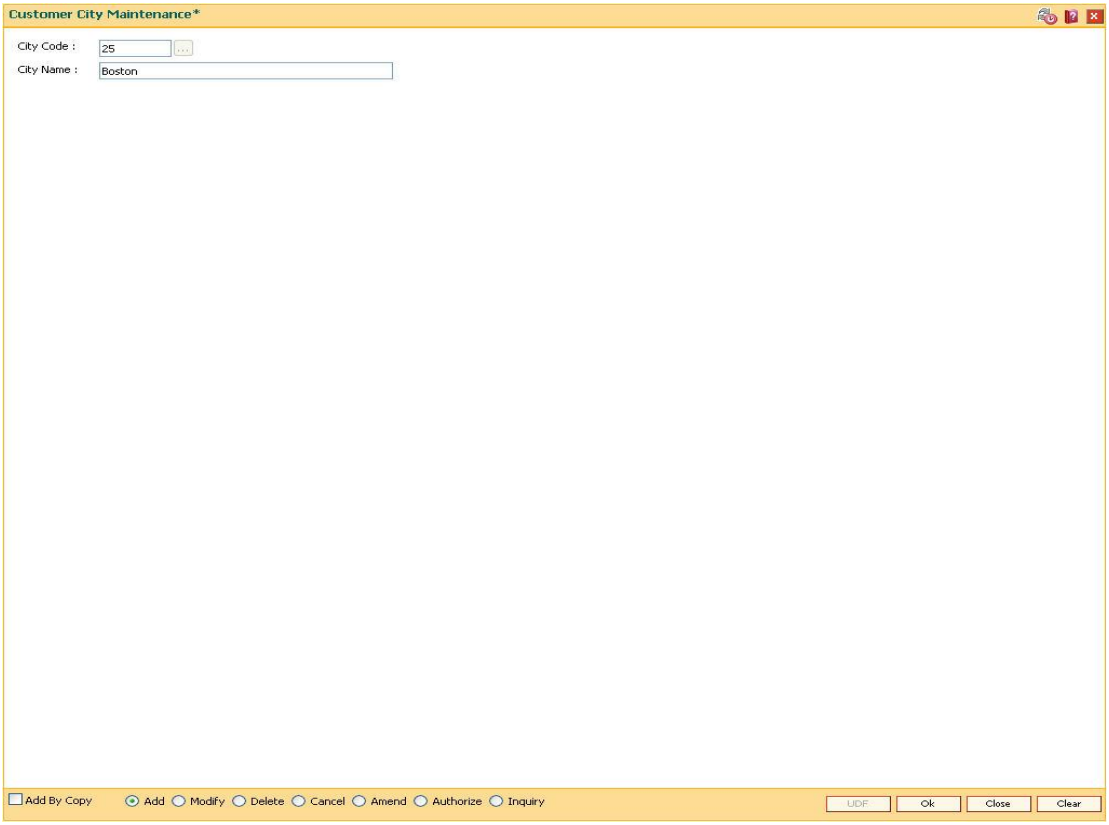


Field Description

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

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

Customer City Maintenance



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

1.10. BAM75 - State Codes Maintenance

Using this option you can maintain the state codes and their corresponding names.This screen is reserved for future use and does not have any functionality.

Definition Prerequisites

Not Applicable

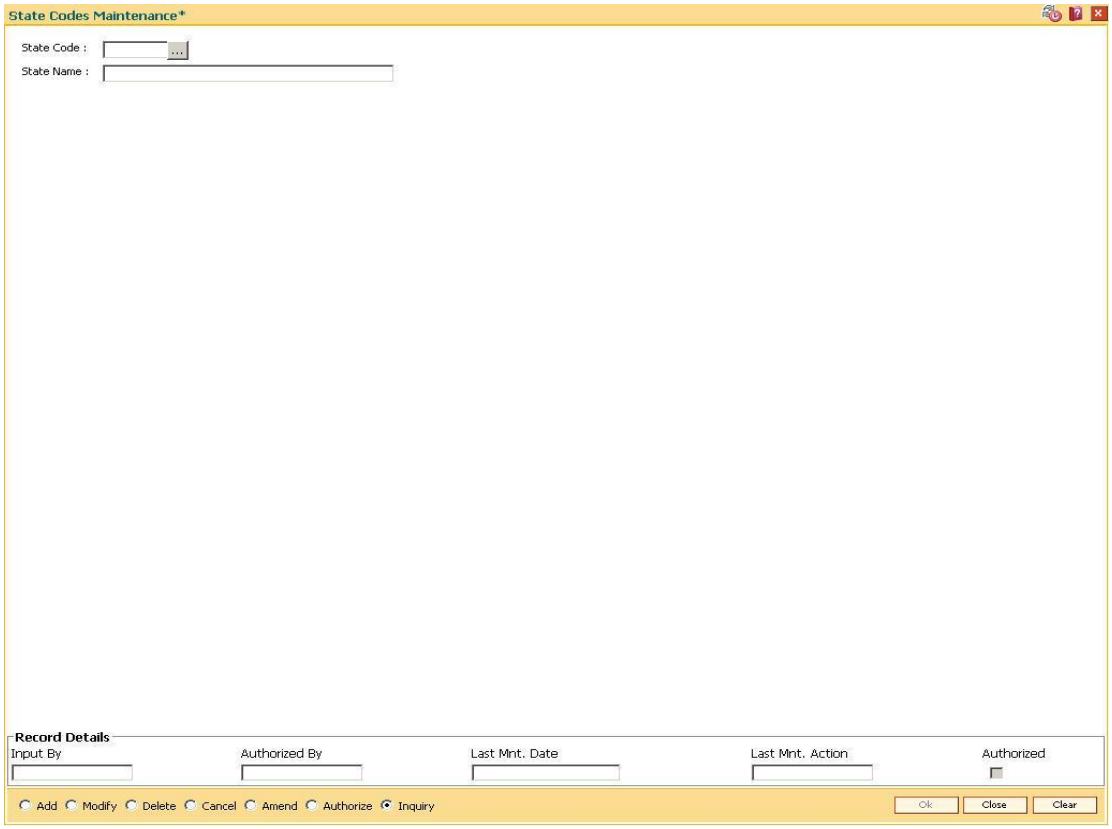
Modes Available

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

To add state codes

1. Type the fast path **BAM75** and click **Go** or navigate through the menus to **Global Definitions > Master > State Codes Maintenance**.
2. The system displays the **State Codes Maintenance** screen.

State Codes Maintenance

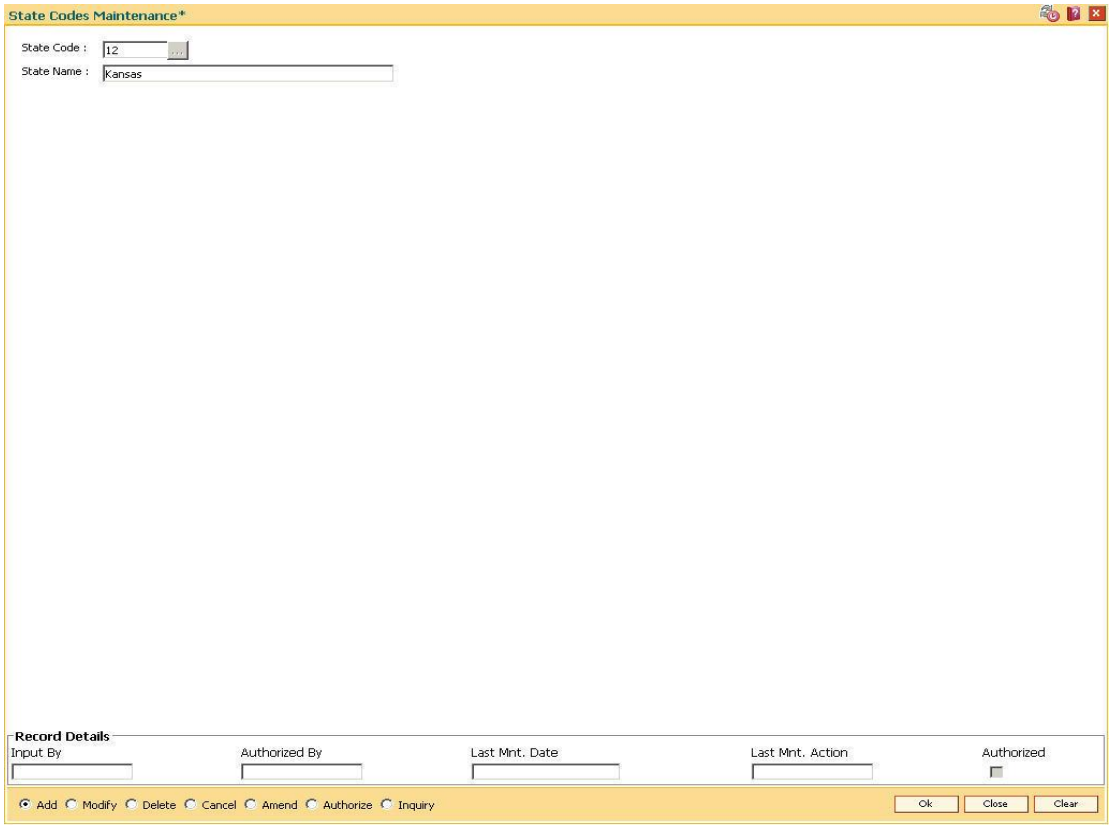


Field Description

Field Name	Description
State Code	[Mandatory, Numeric, Three] Type the state code. It is a code which uniquely identifies a different state.
State name	[Mandatory, Alphanumeric, 40] Type the name of the state.

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

State Codes Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending...". Click the **OK** button.
7. The state code details are added once the record is authorised.

1.11. BA316 - Village Master*

Using this option you can create a village code.The village code can then be linked to a branch code. A branch can be linked with many villages.

Definition Prerequisite

- BAM03 - Branch Master Maintenance

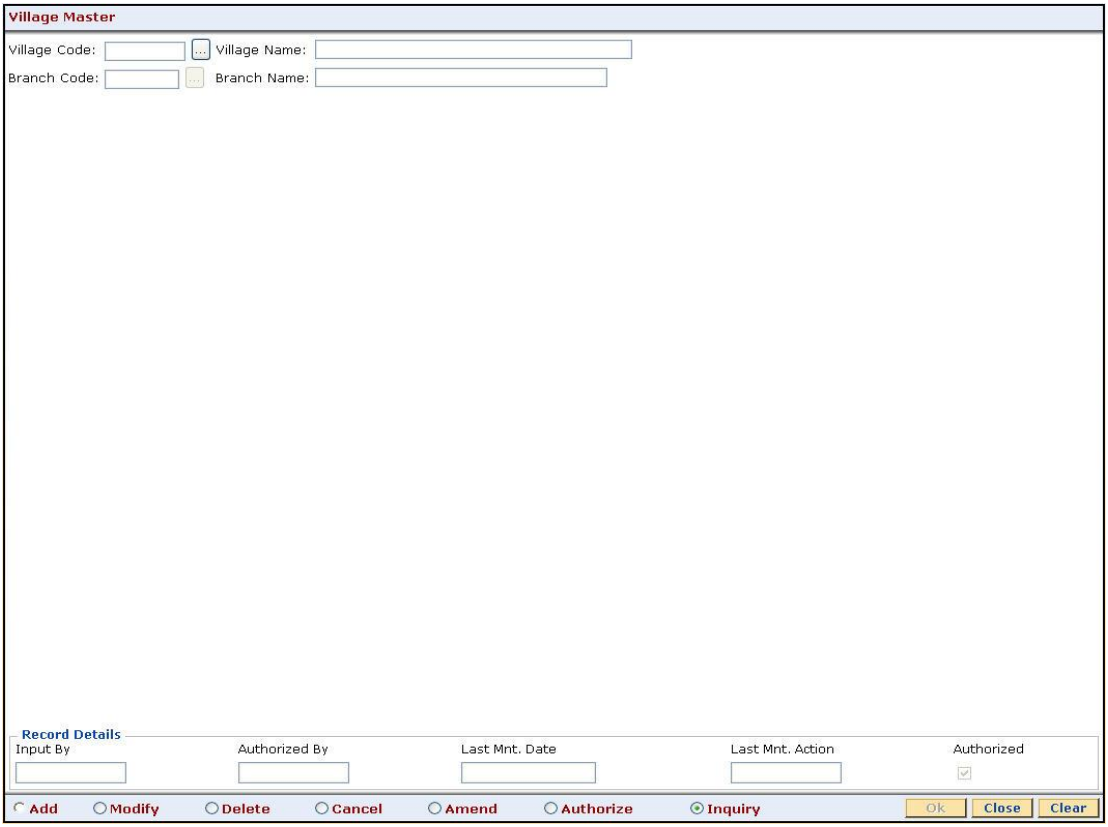
Modes Available

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

To add the village master code

1. Type the fast path **BA316** and click **Go** or navigate through the menus to **Global Definitions > Master > Village Master Code**.
2. The system displays the **Village Master** screen.

Village Master

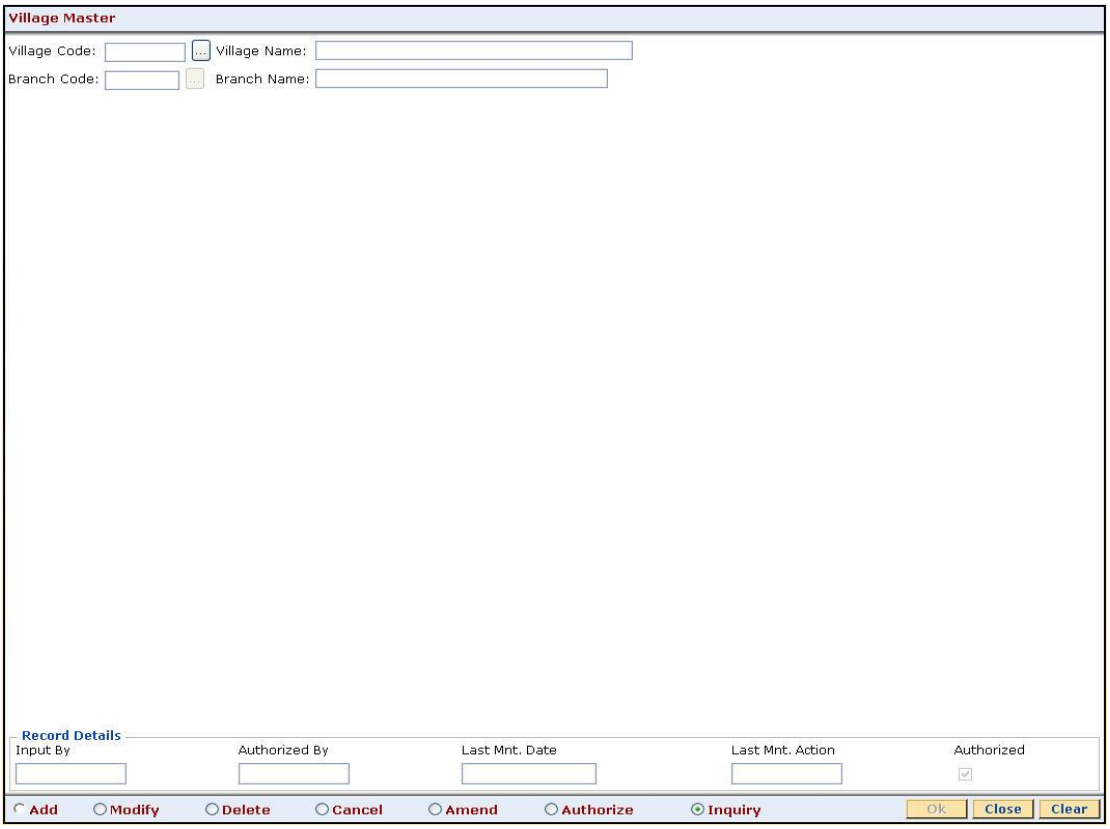


Field Description

Field Name	Description
Village Code	[Mandatory, Alphanumeric, 10] Type the village code.
Village Name	[Mandatory, Alphanumeric, 46] Type the name of the village that is to be added in the village master.
Branch Code	[Mandatory, Pick List] Select the code of the branch, for which the village code is defined,.from the pick list.
Branch Name	[Display] This field displays the name of the selected branch code.

3. Click the **Add** button.
4. Enter the village code and name.
5. Enter the branch code and name.

Village Master



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **OK** button.
8. The mutual fund code is added once the record is authorised.

1.12. BA317 - Centre Master*

Using this option you can create a centre code with a centre name. The centre code is then linked to a village or to a branch.

Definition Prerequisites

- BA316 - Village Master
- BAM03 - Branch Master Maintenance

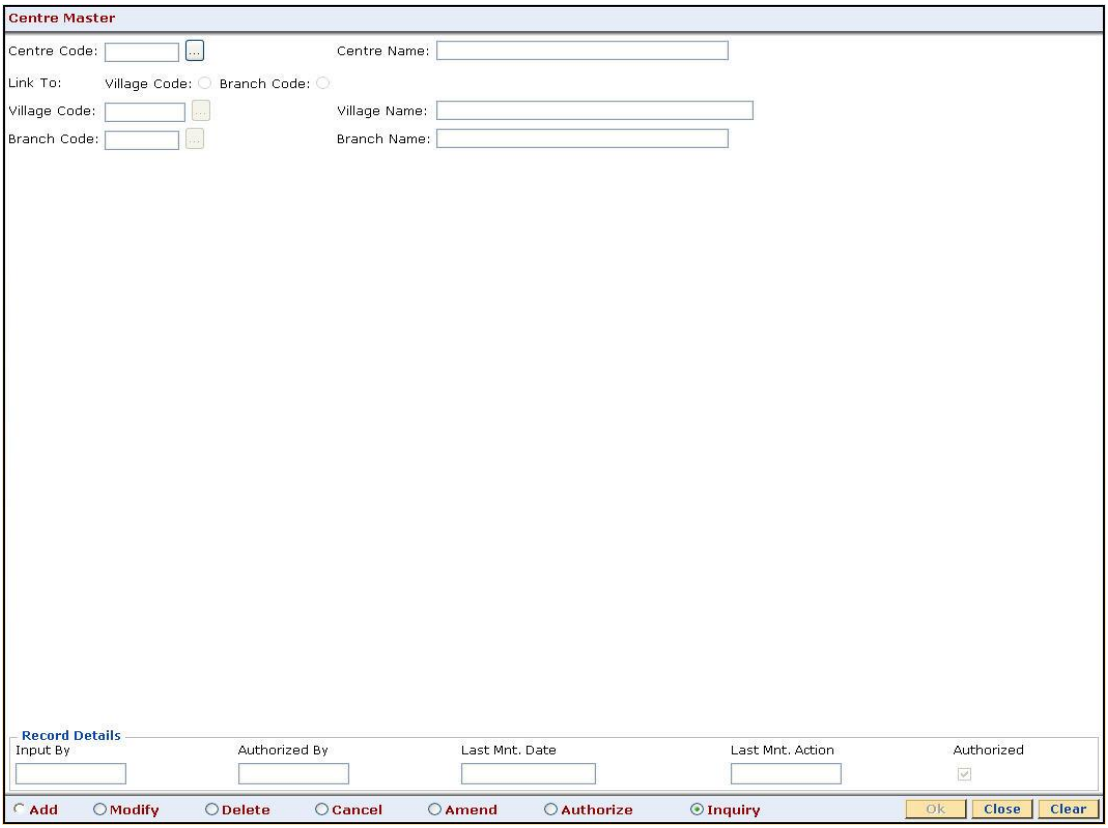
Modes Available

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

To add the centre master code

1. Type the fast path **BA317** and click **Go** or navigate through the menus to **Global Definitions > Master > Centre Master**.
2. The system displays the **Centre Master** screen.

Centre Master

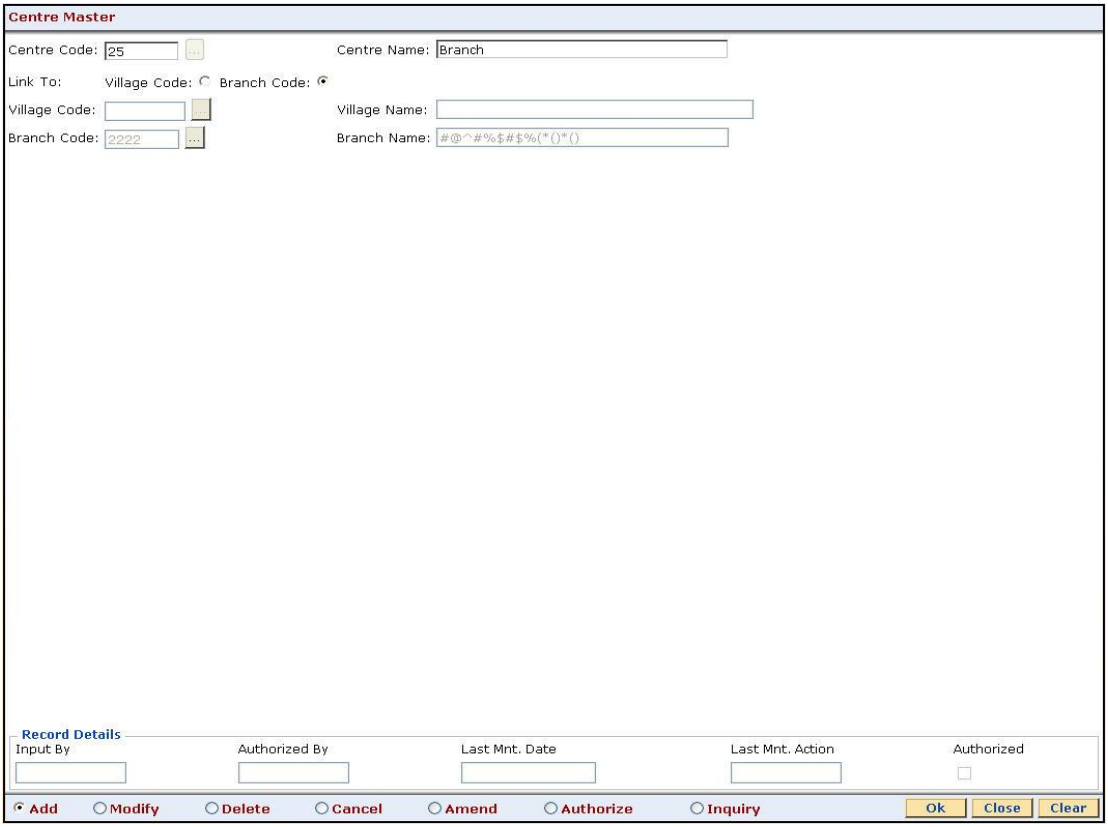


Field Description

Field Name	Description
Centre Code	[Mandatory, Alphanumeric, 11] Type the code of the center.
Centre Name	[Optional, Alphanumeric, 17] Type the name of the center for the center master.
Link To	[Mandatory, Radio Button] Click the appropriate option with which the centre code will be linked. The options are: • Village Code • Branch Code
Village Code	[Conditional, Pick List] Select the village code for the centre master from the pick list. This field is enabled only if **Village Code** is selected in the **Link To** field.
Village Name	[Display] This field displays the name of the village for the selected code.
Branch Code	[Conditional, Pick List] Select the branch code for the centre master from the pick list. This field is enabled only if **Branch Code** is selected in the **Link To** field.
Branch Name	[Display] This field displays the name of the branch for the selected code.

3. Click the **Add** button.
4. Enter the centre code and name.
5. Select the option with which the centre code will be linked.
6. Select the village code or branch code from the pick list.

Centre Master



7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **OK** button.
9. The mutual fund code is added once the record is authorised.

1.13. BA318 - Group Code Master*

Using this option you can link the group to a centre, village or branch.

If the group is Grameen Lending Mode (GLM) then the group can be linked to a centre, the centre can be linked to village and the village can be linked to branch. The GLM group can also be linked to a branch through a village or the GLM can be linked to a branch through a center. If the group is Joint Liability Group (JLG) then it can be only be linked to a branch.

Definition Prerequisites

- 8053 - Customer Addition
- BA316 - Village Master
- BA317 - Centre Master
- BAM03 - Branch Master Maintenance

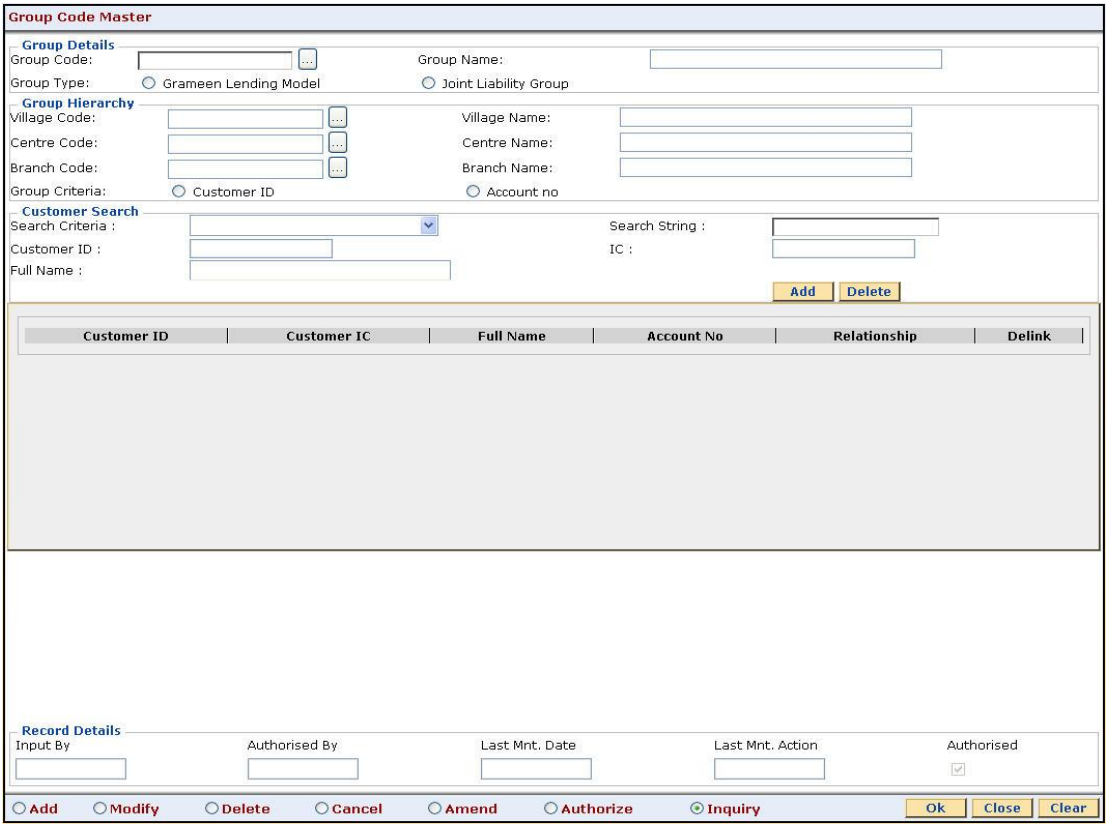
Modes available

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

To add the group code master

1. Type the fast path **BA318** and click **Go** or navigate through the menus to **Global Definitions > Master > Group Code Master**.
2. The system displays the **Group Code Master** screen.

Group Code Master



Field Description

Field Name	Description
Group Details	
Group Code	[Mandatory, Numeric, 14] Type the group code.
Group Name	[Mandatory, Alphanumeric, 16] Type the name of the group for the selected code.
Group Type	[Mandatory, Radio Button] Select the appropriate group type. The options are: • Grameen Lending Model • Joint Liability Group
Group Hierarchy	

Field Name	Description
Village Code	[Conditional, Pick List] Select the village code from the pick list. This field is enabled only if the Grameen Lending Model option is selected.
Village Name	[Display] This field displays the name of the village for the selected code.
Centre Code	[Conditional, Pick List] Select the centre code from the pick list. This field is enabled only if the Grameen Lending Model option is selected.
Centre Name	[Display] This field displays the name of the centre for the selected code.
Branch Code	[Mandatory, Pick List] Select the branch code from the pick list.
Branch Name	[Display] This field displays the name of the branch for the selected code.
Group Criteria	[Display] This field displays the group criteria. The options are: • Customer ID - If the GLM option is selected in the **Group Type** field then this field is defaulted to customer ID • Account no - If the JLG option is selected in the **Group Type** field then this field is defaulted to account number

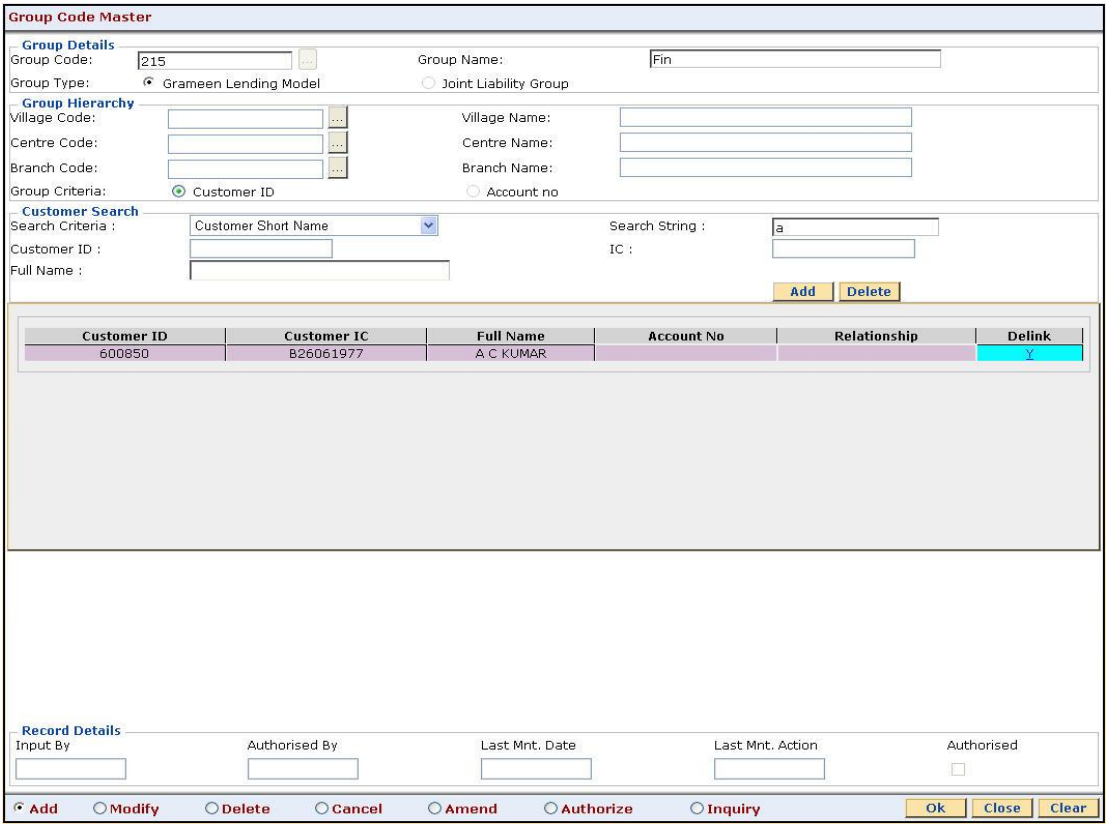
Field Name	Description
Customer Search	
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition • Customer ID- Unique identification given by the bank
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. 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 pick 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.
Customer 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.

Field Name	Description
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.
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.

Column Name	Description
Customer ID	[Display] This column displays the ID of the customer.
Customer IC	[Display] This column displays the identification code of the customer.
Full Name	[Display] This column displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Account No	[Display] This column displays the account number of the customer.
Relationship	[Display] This column displays the relationship with the account holder.
Delink	[Toggle] If the field is marked as **Y** then that group will get linked and if the field is marked as **N** then that group will get de-linked.

3. Click the **Add** button.
4. Enter the group code, name and select the group type.
5. Enter the group hierarchy and customer search details.
6. Click the **Add** button to add the customer.

Group Code Master



7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **OK** button.
9. The mutual fund scheme code is added once the record is authorised.

1.14. BA431 - 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** (Fast Path: 8053), based on the LOB selected, the corresponding e-channel limit will be defaulted at the customer level.

Definition Prerequisites

- BAM20 - Bank Codes Maintenance

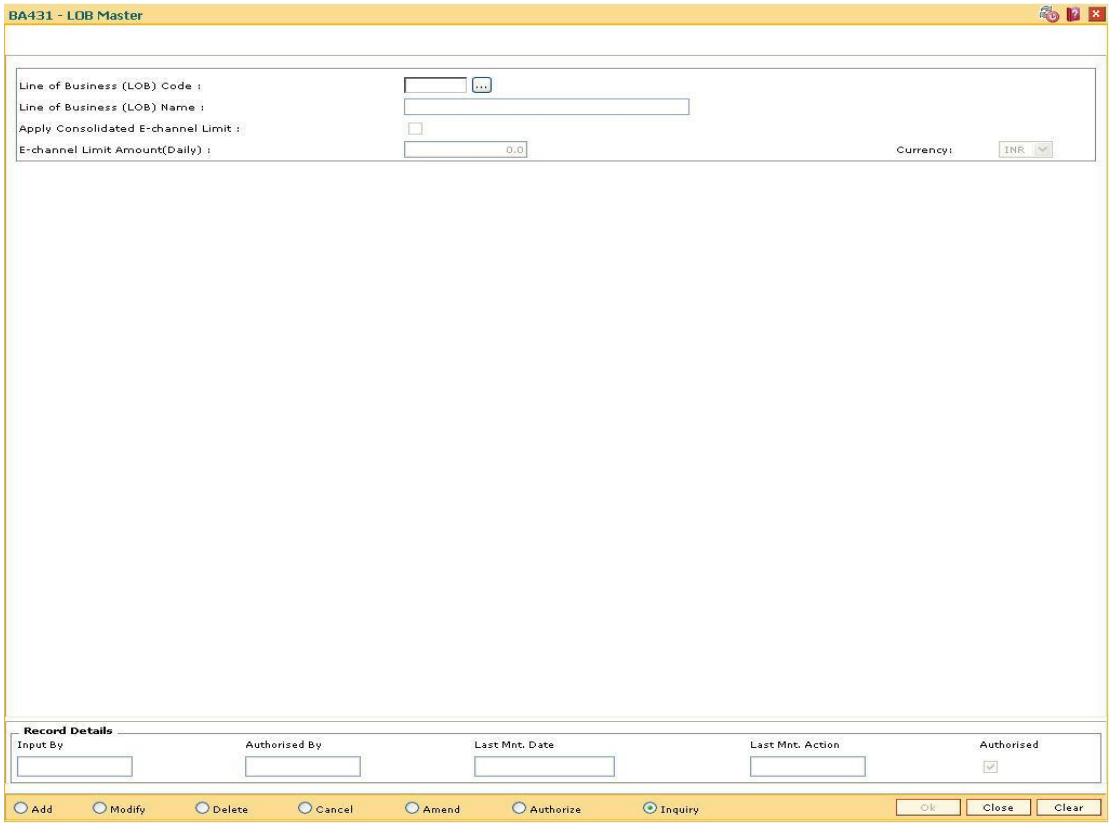
Modes Available

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

To add line of business details

1. Type the fast path **BA431** and click **Go** or navigate through the menus to **Global Definitions > Master > BA431 - LOB Master**.
2. The system displays the **BA431 - LOB Master** screen.

BA431 - LOB Master

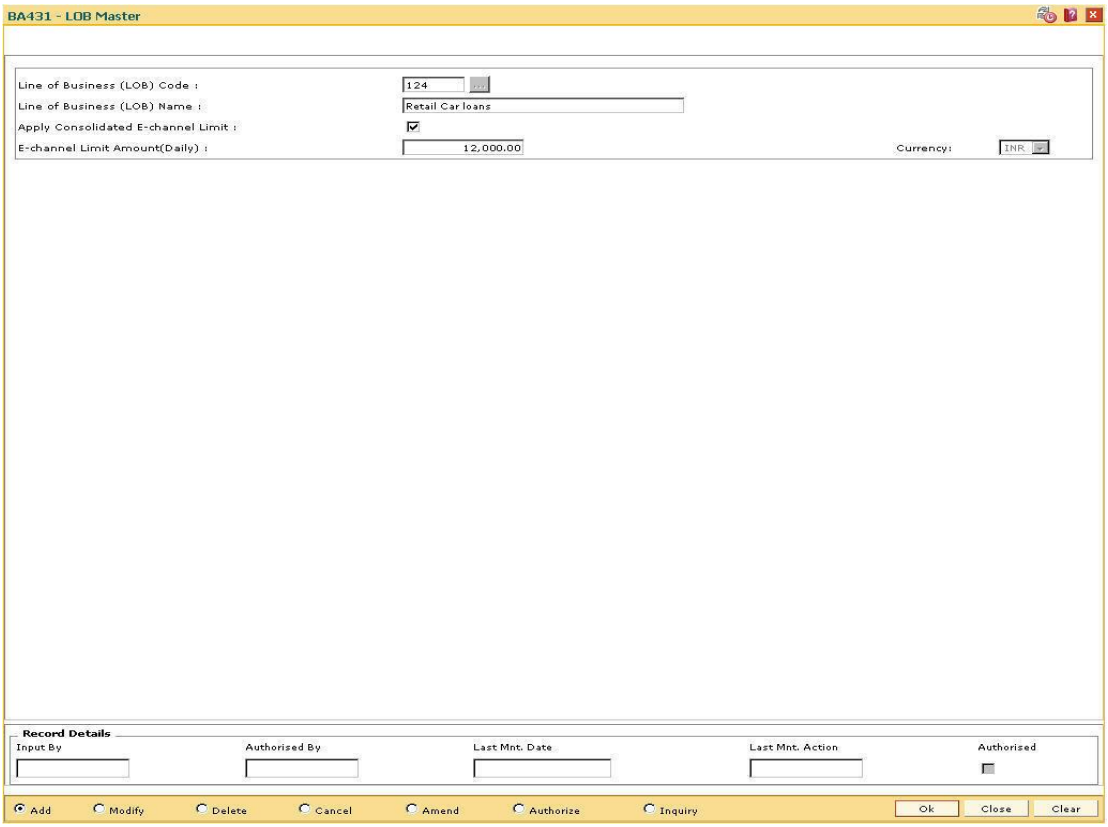


Field Description

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 the **Add** button.
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 - LOB Master



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

1.15. BA436 - Line of Business (LOB) – Branch Cross Reference

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

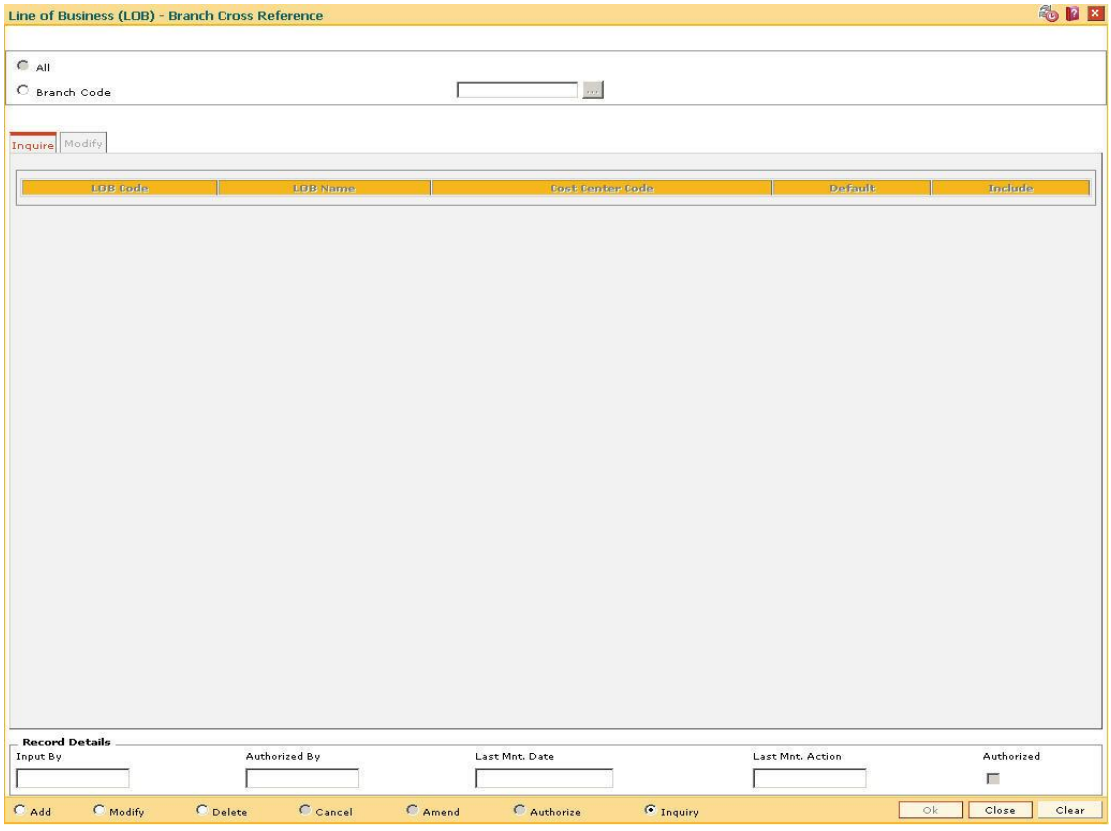
Modes Available

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

To add the LOB branch cross reference details

1. Type the fast path **BA436** and click **Go** or navigate through the menus to **Global Definitions >Master > Line of Business (LOB) – Branch Cross Reference**.
2. The system displays the **Line of Business (LOB) - Branch Cross reference** screen.

Line of Business (LOB) – Branch Cross Reference

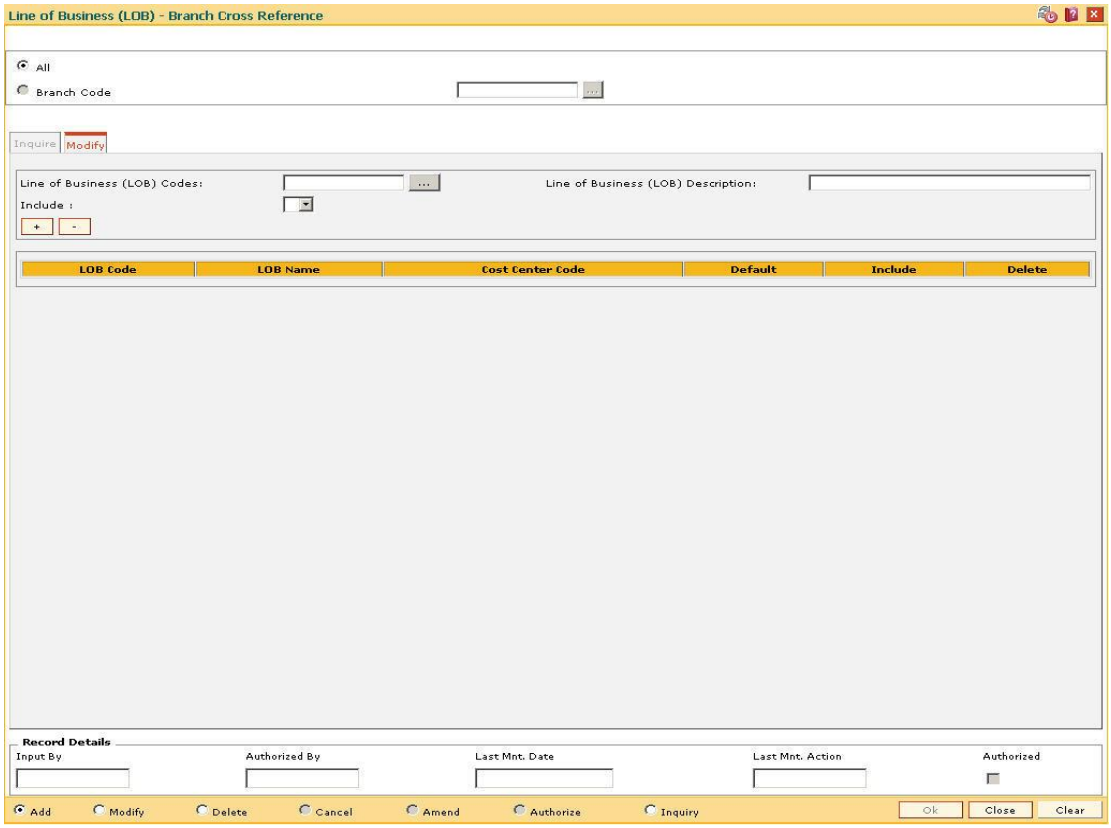


Field Description

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

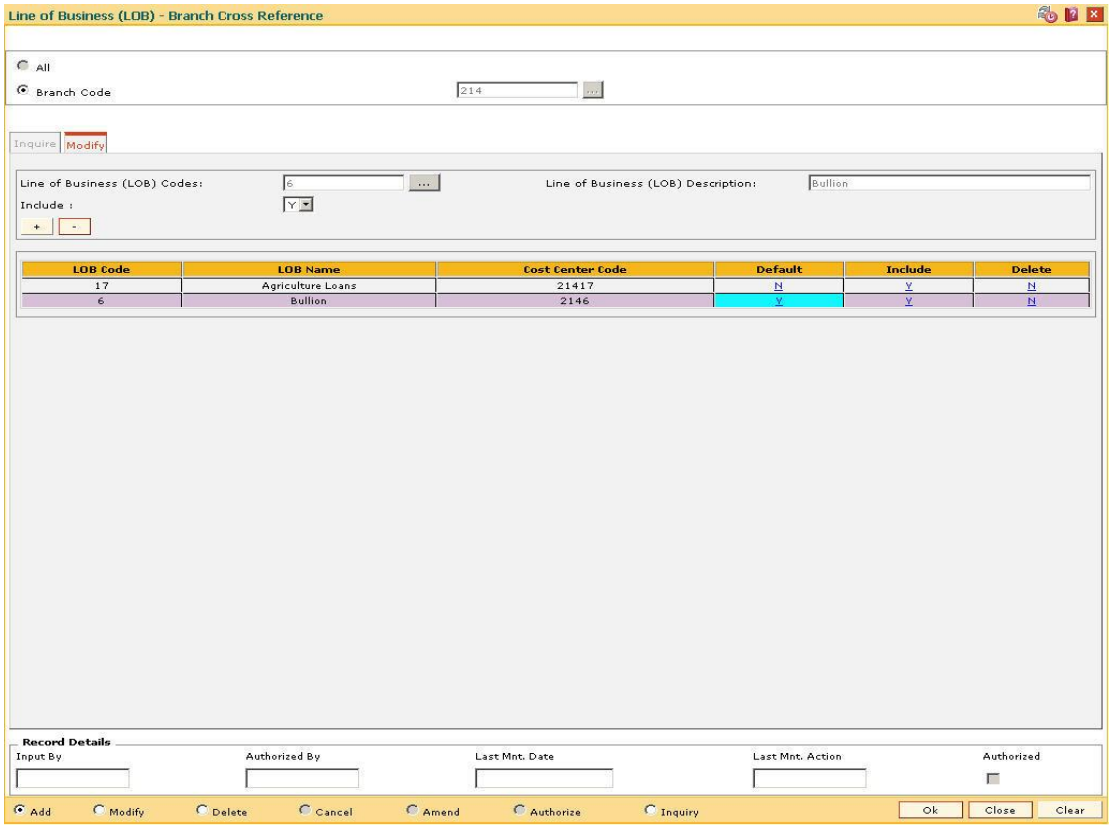
3. Click the **Add** button.
4. Select the **All** option to select all the branches.
   OR
   Select the **Branch Code** option and select the branch code from the pick list.

Line of Business (LOB) – Branch Cross Reference



5. Enter the required information in the various tabs.

Modify



Field Description

Field Name	Description
Line of Business (LOB) Codes	[Mandatory, Pick List] Select the line of business code which uniquely identifies different business from the pick 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.

Field Name	Description
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

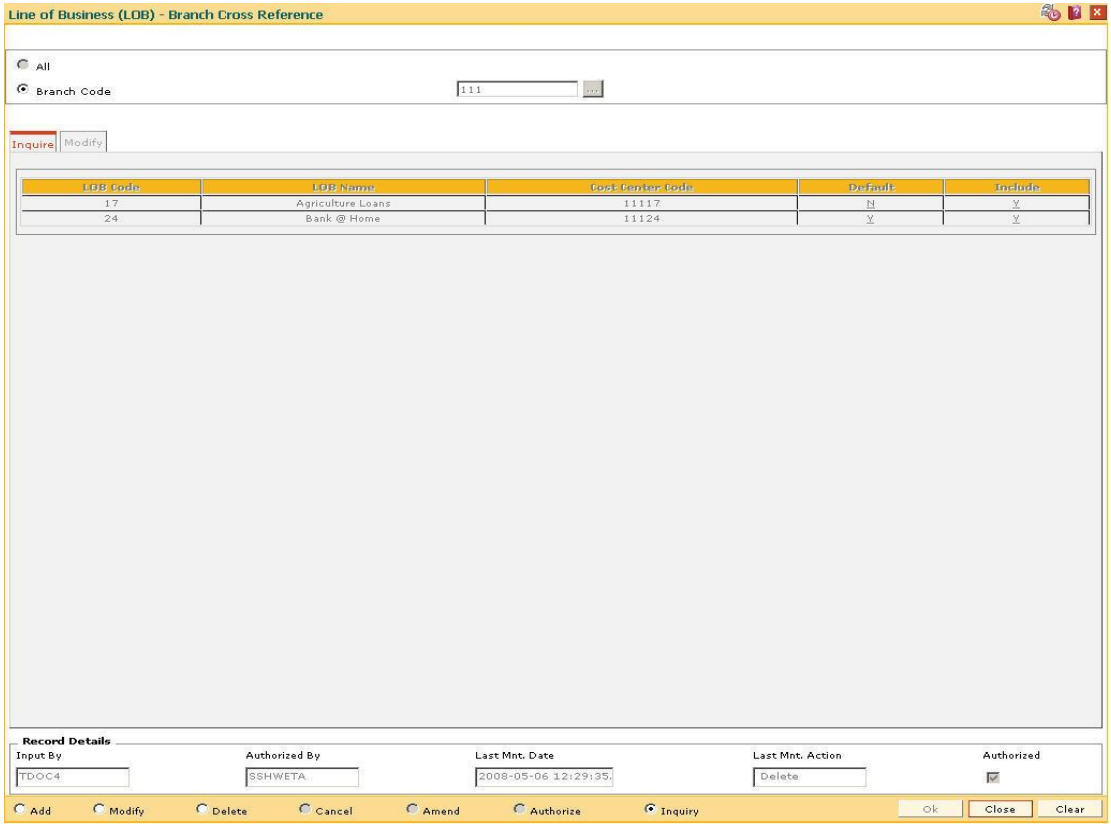
Column Name	Description
LOB Code	[Display] This column displays the line of business code which uniquely identifies different business. Businesses are defined in **FLEXCUBE** using the **Line of Business (LOB) Master**.
LOB Name	[Display] This column displays the name of the business when you select 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 the **Ok** button.
7. The system displays the message "Authorisation required. Do You Want to continue?". Click the **OK** button.
8. The system displays the **Authorisation Reason** screen.
9. Enter the required information and Click the **OK** button.
10. The system displays the "Record successfully added ..Click Ok to continue". Click the **OK** button.

To inquire about the LOB branch cross reference

1. Click the **Inquiry** button.
2. The **Inquire** tab gets enabled.

Inquire



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 **All** option to select all the branches
   OR
   Select the **Branch Code** option and select the branch code from the pick list.
4. The system displays the LOB branch cross reference details.

1.16. BA435 - Branch - Product Cross Reference

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 products.

Definition Prerequisites

- BAM03 - Branch Master Maintenance
- CHM01 - CASA Product Master Maintenance
- TDM01 - TD Product Master
- LNM11 - Product Master Maintenance

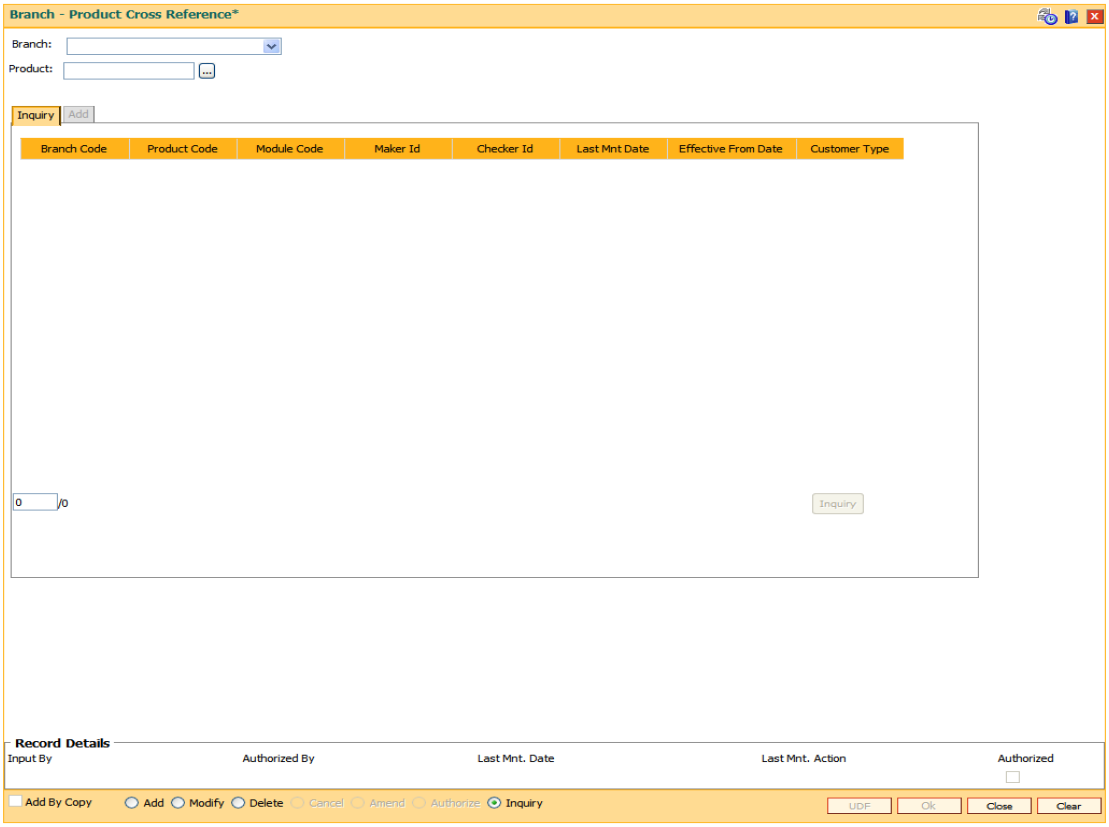
Modes Available

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

To add branch product cross reference

1. Type the fast path **BA435** and click **Go** or navigate through the menus to **Global Definitions > Master > Branch - Product Cross Reference**.
2. The system displays the **Branch-Product Cross Reference** screen.

Branch-Product Cross Reference

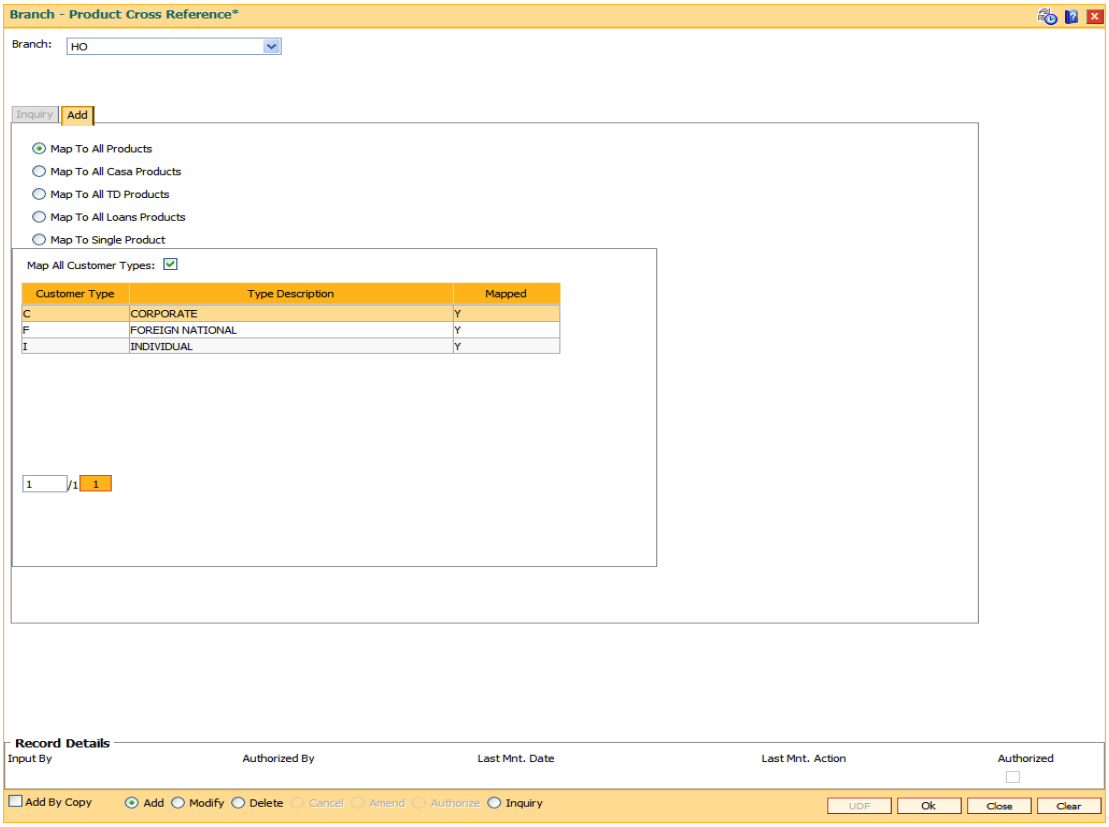


Field Description

Field Name	Description
Branch	[Mandatory, Drop-Down] Select the branch, to which you want to download the product, from the drop-down list. A product has to be downloaded to a branch before it can be available to the customers.
Product	[Conditional, Pick List] Select the product that is to be downloaded to the selected branch from the pick list. The pick 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 **Inquiry** mode.

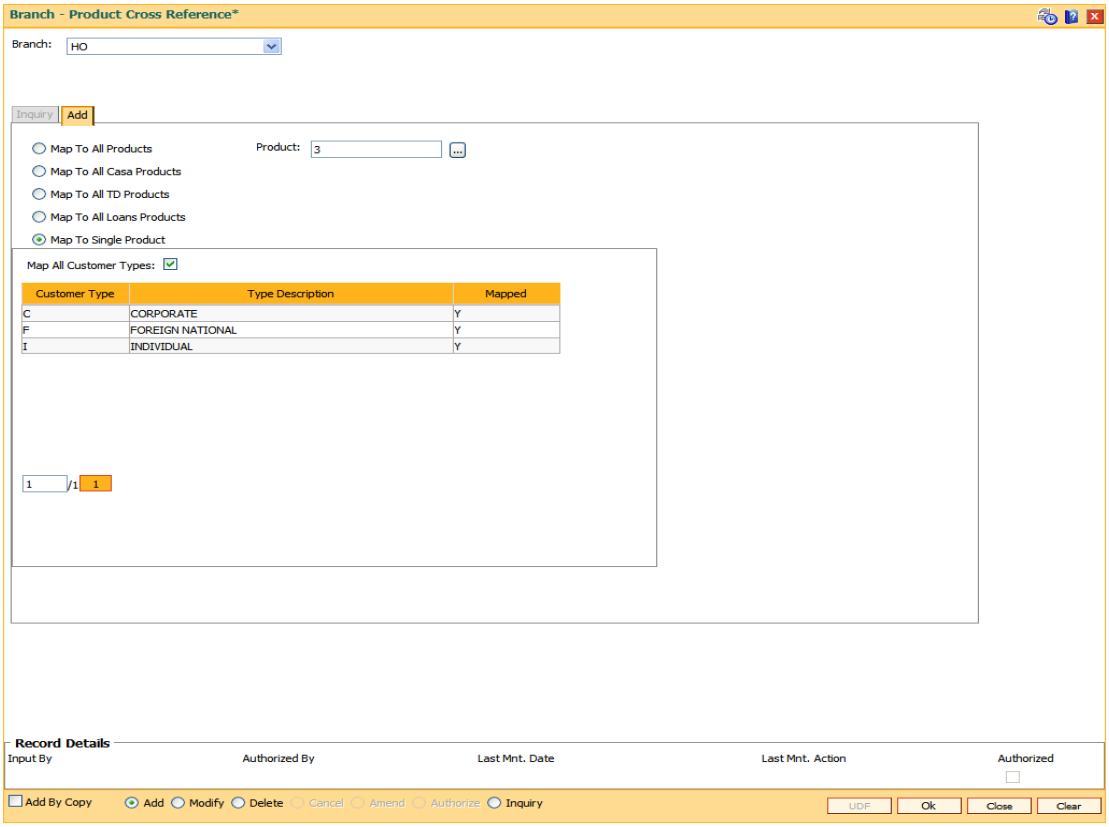
3. Click the **Add** button.
4. Select the branch from the drop-down list.

Branch-Product Cross Reference



5. Enter the required information in the **Add** tab.

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: • 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 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.

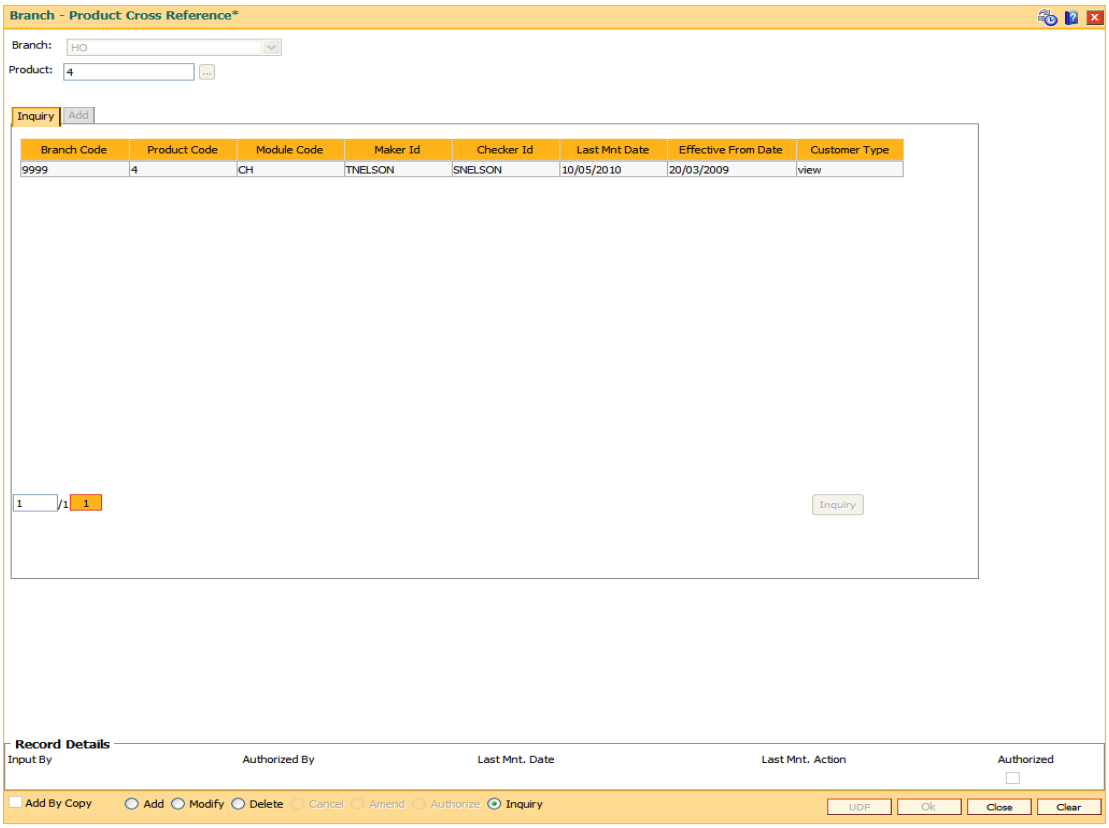
Column Name	Description
Product	[Conditional, Pick List] Select the product with which the branch is to be mapped from the pick list. This field is displayed only if the **Map To Single Product** option is selected.
Map All Customer Types	[Optional, Check Box] Select the **Map All Customer Types** check box to map all the customer types.
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 the **Ok** button.
7. The system displays the message "Authorization required. Do You Want to continue?". Click the **OK** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click the **Grant** button.
10. The system displays the message "Addition Successful". Click the **OK** button.

To modify the branch product cross reference details

1. Select the **Modify** mode.
2. Select the branch and product code and click the **Ok** button.
3. The system enables the **Inquiry** tab.

Inquiry



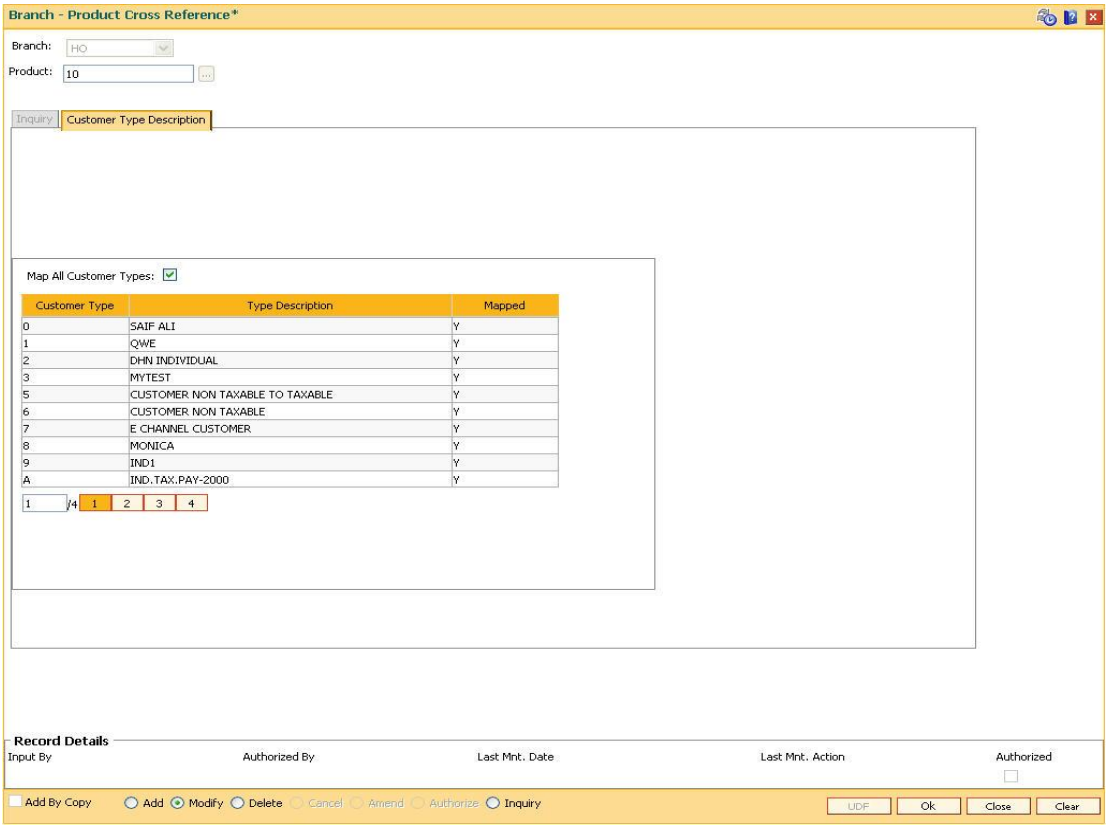
Field Description

Column Name	Description
Branch Code	[Display] This column displays the branch code.
Product Code	[Display] This column displays the product code.
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.

Column Name	Description
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



Field Description

Column Name	Description
Map All Customer Types	[Display] This column displays whether all the customer types are to be mapped.
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 click the **Ok** button.
6. The system displays the message "Authorization required. Do You Want to continue?". Click the **OK** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click the **Ok** button.
9. The system displays the message "Modification successful". Click the **OK** button.

To view the branch product cross reference details

1. Select the **Inquiry** mode.
2. Select the branch and product code and click the **Ok** button.
3. The system enables the **Inquiry** tab and displays the branch - product cross reference details.

1.17. BA090 - Bank Calendar Maintenance

Using this option you can maintain a calendar for the cost center or branch bank.Branches report to a cost center and the GL entries of the branches are consolidated at the cost center.

Definition Prerequisites

- BAM03 - Branch Master Maintenance

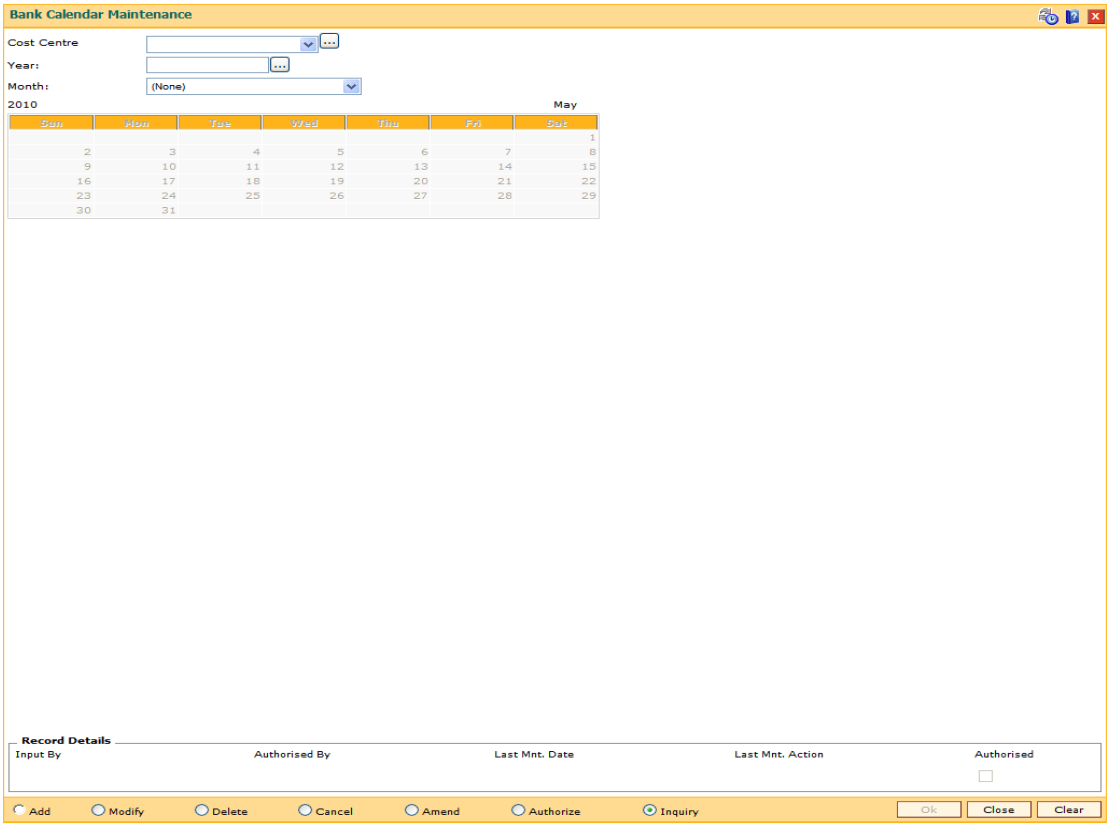
Modes Available

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

To add a bank calendar

1. Type the fast path **BA090** and click **Go** or navigate through the menus to **Global Definitions > Master > Bank Calendar Maintenance**.
2. The system displays the **Bank Calendar Maintenance** screen.

Bank Calendar Maintenance

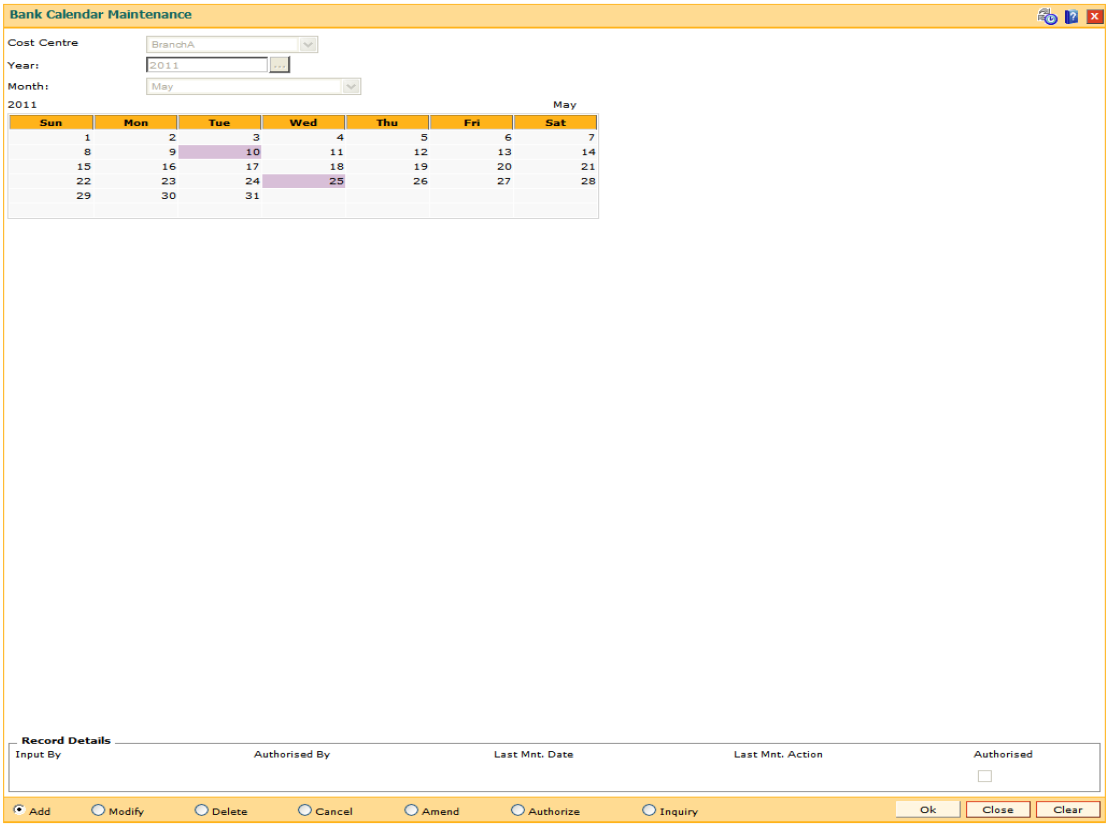


Field Description

Field Name	Description
Cost Centre	[Mandatory, Drop-Down] Select the cost centre from the drop-down list. This is used for consolidation of GL. Branches report to a cost center and the GL entries of the branches are consolidated at the cost center.
Year	[Mandatory, Pick List] Select the year, for which the bank calendar is to be maintained, from the pick list. It is advisable in case of clearing to maintain the calendar till the next year.
Month	[Mandatory, Drop-Down] Select the month for which the bank calendar is to be generated, from the drop-down list. The system will generate the calendar for the selected month and year. 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 the **Add** button.
4. Select the cost centre and the month from the drop-down list.
5. Select the year from the pick list for which the bank calendar has to be maintained.
6. Select the appropriate days from the calendar.

Bank Calendar Maintenance



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

1.18. BA089 - Corporate Calendar Maintenance

Using this option you can maintain a corporate calendar to restrict branch transactions for corporate customers. The calendar is maintained to specify the day when corporate transactions are restricted. On the maintained holidays in the calendar, **Oracle FLEXCUBE** will restrict only the branch transactions such as Cash withdrawal, deposits etc. Batch transactions such as Standing Instructions and sweep in/out will be executed normally for the corporate account. Future dated, backdated, ATM and Internet Banking transactions are also allowed.

Definition Prerequisites

- BAM03 - Branch Master Maintenance

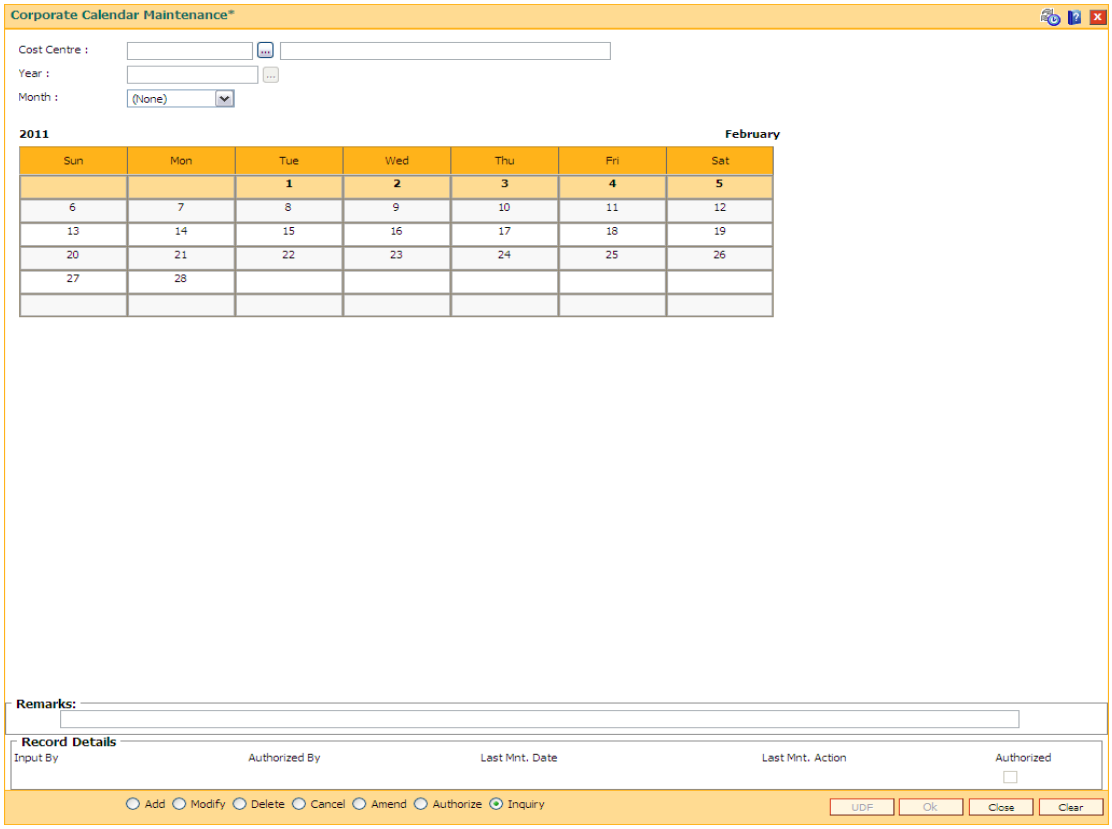
Modes Available

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

To add a corporate calendar

1. Type the fast path **BA089** and click **Go** or navigate through the menus to **Global Definitions > Master > Corporate Calendar Maintenance**.
2. The system displays the **Corporate Calendar Maintenance** screen.

Corporate Calendar Maintenance

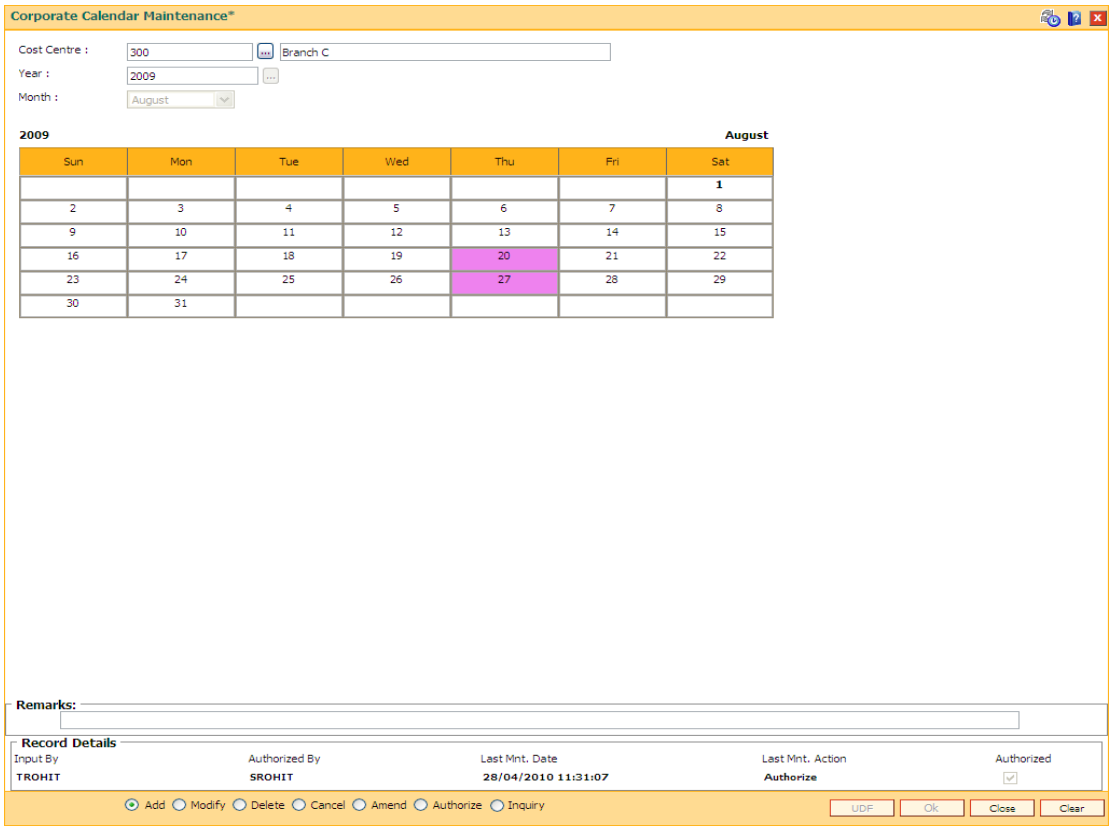


Field Description

Field Name	Description
Cost Centre	[Mandatory, Drop-Down] Select the cost centre for which corporate calendar is to be maintained from the drop-down list.
Year	[Mandatory, Pick List] Select the year for which the corporate calendar is to be maintained, from the pick list.
Month	[Mandatory, Drop-Down] Select the month for which the corporate calendar is to be maintained, from the drop-down list. The system will generate the calendar for the selected month and year. To make a particular day as holiday, click the area corresponding to that day. The background for that day changes to a different color. Clicking the same field again will undo the holiday. Working days are in grey color.

3. Click the **Add** button.
4. Select the cost centre and the month from the drop-down list.
5. Select the year from the pick list for which the bank calendar has to be maintained.
6. Select the appropriate days from the calendar.

Corporate Calendar Maintenance



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

1.19. BAM61 - Account Officer Maintenance Screen

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** (Fast Path: BAM62) option for attaching AO business and AO operations at the customer/account level.

Definition Prerequisites

Not Applicable

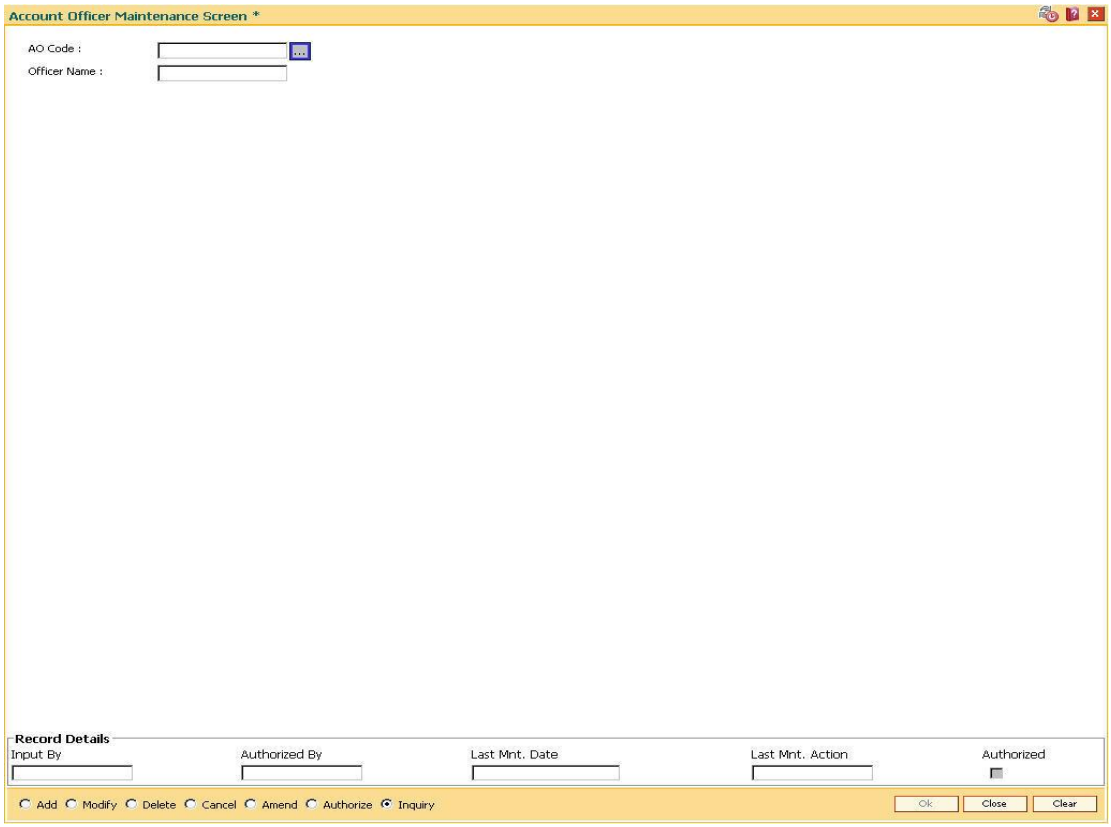
Modes Available

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

To add account officer

1. Type the fast path **BAM61** and click **Go** or navigate through the menus to **Global Definitions > Master > Account Officer Maintenance Screen**.
2. The system displays the **Account Officer Maintenance Screen** screen.

Account Officer Maintenance Screen

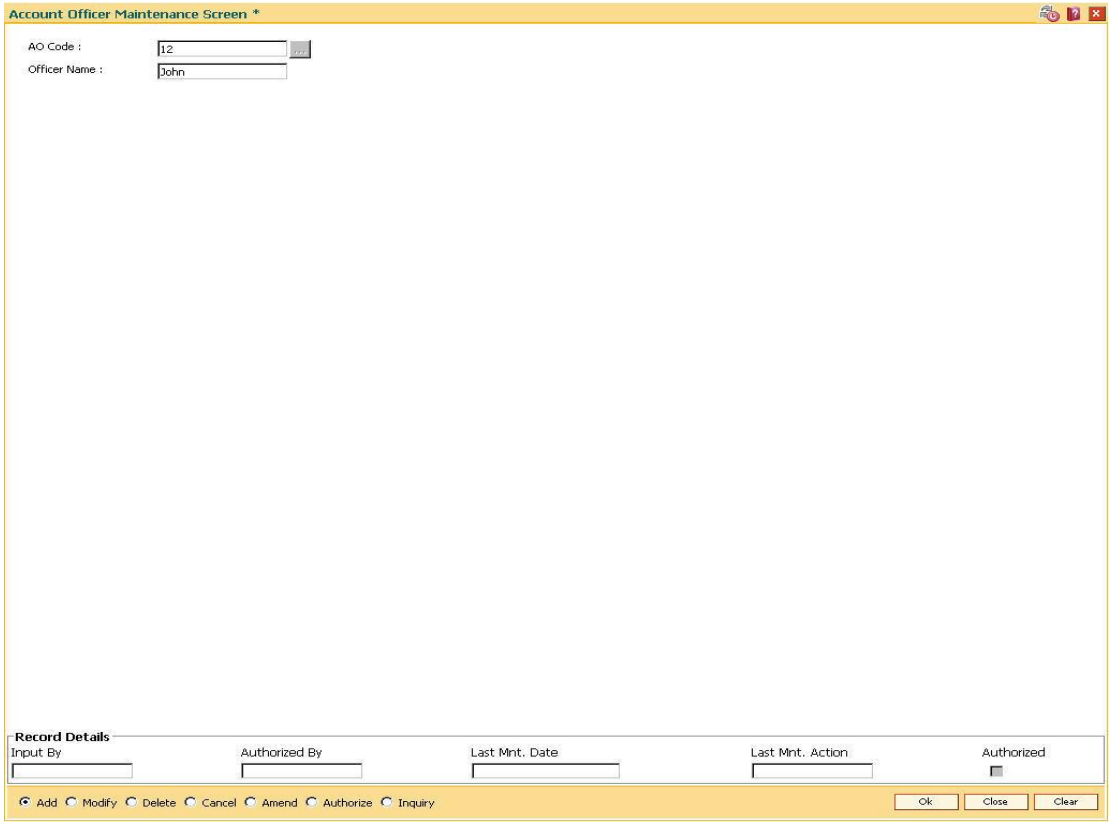


Field Description

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 the **Add** button.
4. Enter the Ao code and press the <**Tab**> key.
5. Enter the officer name and press the <**Tab**> key.

Account Officer Maintenance Screen



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

1.20. BAM62 - Customer/Account/LOB X-Ref

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** (Fast Path: 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** (Fast Path: 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

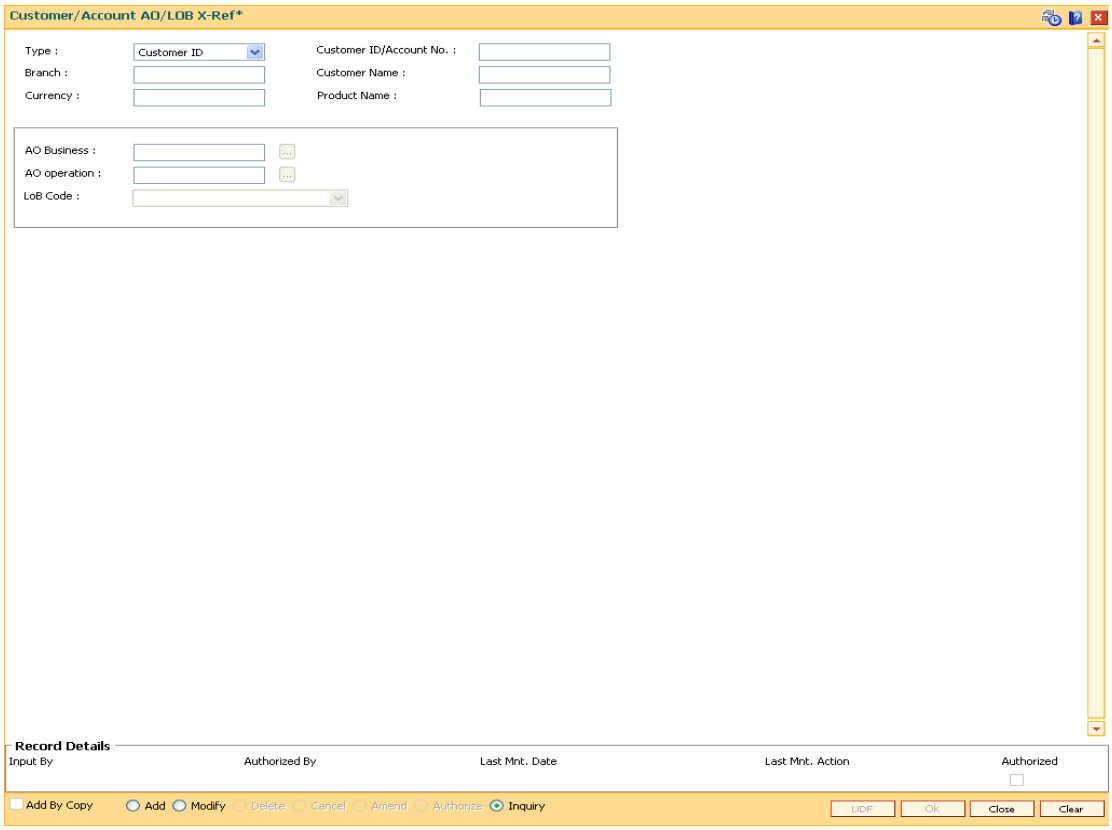
Modes Available

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

To add account or customer or LOB x-ref

1. Type the fast path **BAM62** and click **Go** or navigate through the menus to **Global Definitions > Master > Customer/Account OA/LOB X-Ref**.
2. The system displays the **Customer/Account/LOB X-Ref** screen.

Customer/Account/LOB X-Ref



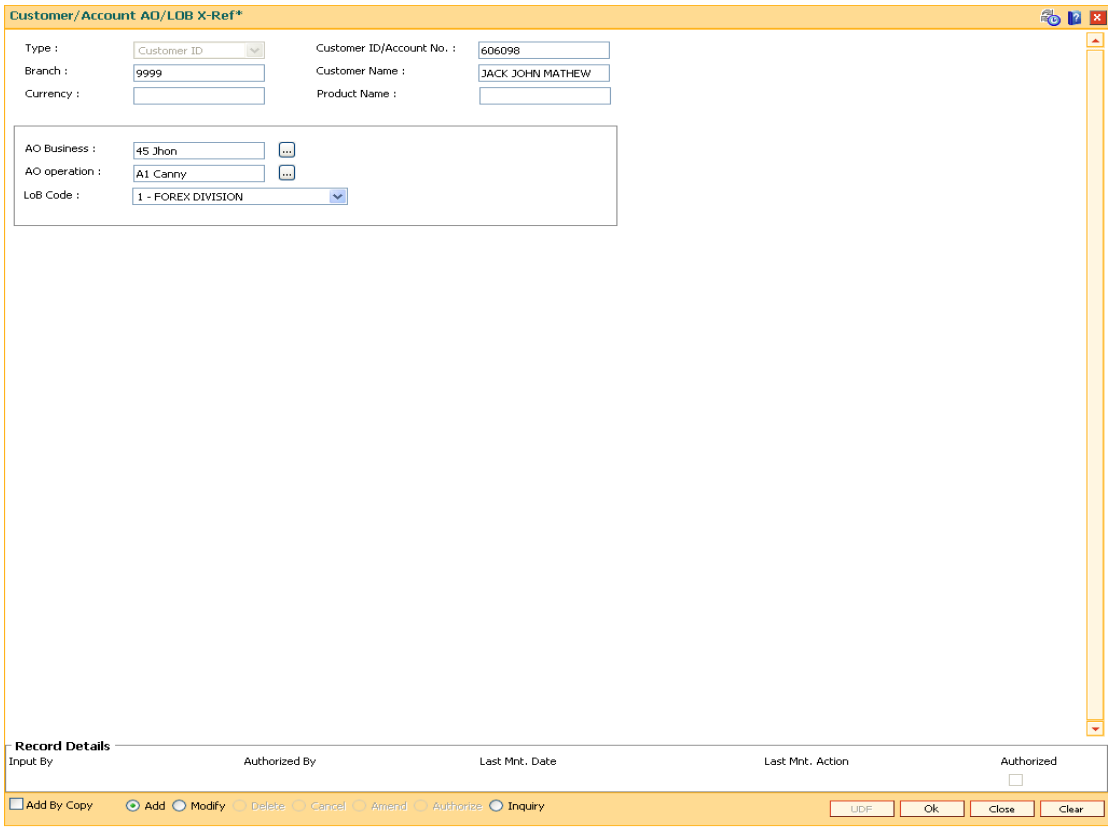
Field Description

Field Name	Description
Type	[Mandatory, Drop-Down] Select the type for which the maintenance is required. The options are: • Customer ID • Account Number
Customer ID/Account No.	[Conditional, Numeric, 14, 16] 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.

Field Name	Description
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, Pick List] Select the ID of the account officer business from the pick list. The AO IDs are maintained in **Account Officer Maintenance Screen** (Fast Path: BAM61) option as part of day 0 setup.
AO Operation	[Optional, Pick List] Select the ID of the account officer operations from the pick list. The AO IDs are maintained in **Account Officer Maintenance Screen** (Fast Path: 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 the **Add** button.
4. Select the type from the drop-down list and press the <**Tab**> key.
5. Select the AO business and AO operations from the pick list and press the <**Tab**> key.

Customer/Account AO/LOB X-Ref



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

1.21. BAM68 - Islamic Product Attributes

Using this option you can maintain Syariah product level parameters i.e. product type, nisbah %, bonus %, zakat %, the respective GL accounts etc. Whenever a deposit is opened under a syariah product, the fields maintained in this option will be applicable and the nisbah/bonus%, zakat% defined for those products will be stamped to the deposits.

You can use the **Islamic Account attributes** (Fast Path: BAM69) option in case certain rates applicable to the account needs to be modified. The cumulative profit sharing amount is calculated by the external system and the details will be received by file upload and posted to FCR as follows:

- For CASA accounts : First the system will credit the interest amount to the CASA account and then debit the CASA account for monthly fee, tax and Zakat amount.
- For Term Deposit accounts: The system will first credit to the CASA account linked to the TD deposit and Zakat and Tax amount will be credited to the ZAKAT GL and TAX GL respectively by debiting the CASA account subsequently.

For creating a Islamic product attributes, you have to first create CASA/TD products with interest rate / interest rate variance / SC as zero amount by using the **CASA Product Master Maintenance** (Fast Path: CHM01) option and **TD Product Master Maintenance** (Fast Path: TDM01) option. Also, the **Reinvest** option should be set in the **Maturity** field in the **On Maturity** tab and the **Part Redemption** check box should be cleared under the **Redemption** tab in **TD Product Master Maintenance** (Fast Path: TDM01) option.

For all the deposits opened under the TD Daily / Monthly product, maintenance of payout instruction to either CASA or external account or to a GL account is mandatory as per the interest/profit payment requirements.

Definition Prerequisites

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

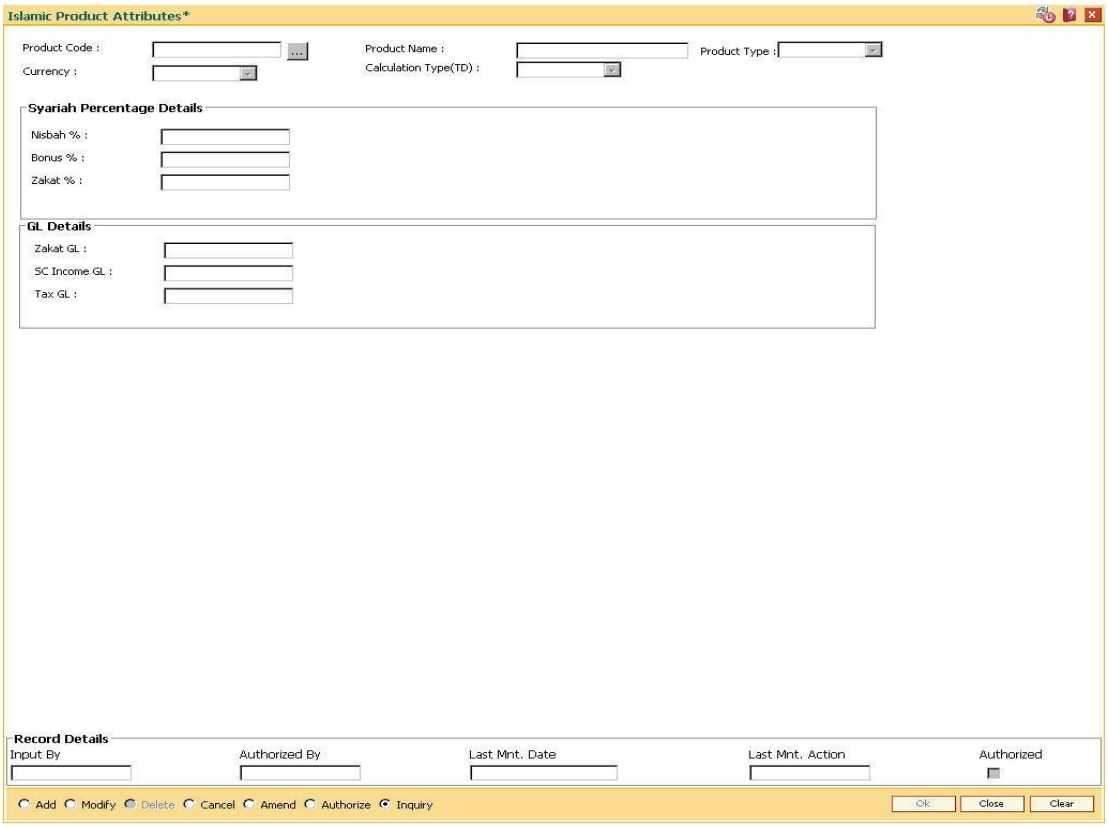
Modes Available

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

To add islamic product attributes

1. Type the fast path **BAM68** and click **Go** or navigate through the menus to **Global Definitions > Master > Islamic Product Attributes**.
2. The system displays the **Islamic Product Attributes** screen.

Islamic Product Attributes



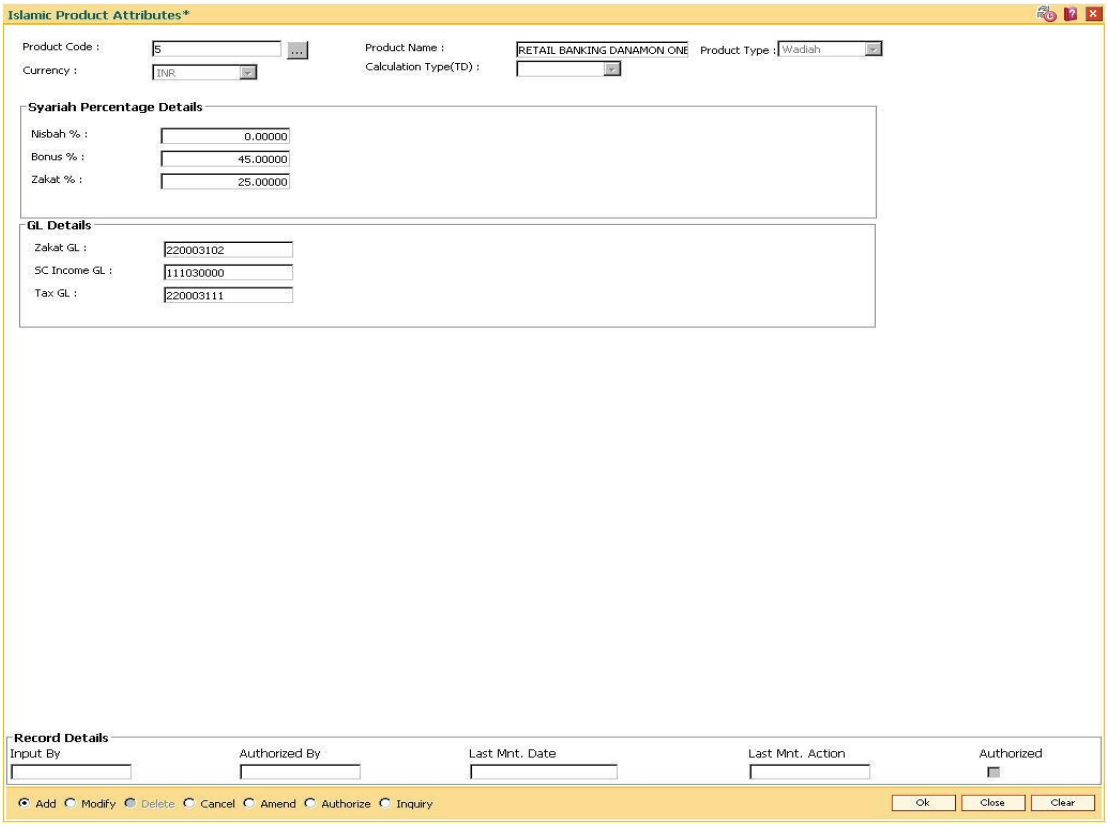
Field Description

Field Name	Description
Account Details	
Product Code	[Mandatory, Pick List] Select the syariah CASA/TD product from the pick list. The system lists all the TD and CASA products defined in **TD Product Master** (Fast Path: TDM01) and **CASA Product Master Maintenance** (Fast Path: CHM01) respectively.
Product Name	[Display] This field displays the name of the product code selected in the corresponding field.

Field Name	Description
Product Type	[Mandatory, Drop-Down] Select the product type for the Syariah from the drop-down list. The options are: • **Wadiah**: The profit sharing portion for this product type will be called as bonus. • **Mudharabah**: The profit sharing for this type will be called as nisbah.
Currency	[Display] This field displays the product currency.
Calculation Type(TD)	[Display] This field displays the TD calculation type. It displays the option as daily or monthly if the TD product selected in the **Product Code** field has the product term defined as Daily or Monthly in the **TD Product Master** (Fast Path: TDM01) option.
Syariah Percentage Details	
Nisbah %	[Conditional, Numeric, Three, Five] Type the percentage value of profit sharing portion. This field is enabled only if the **Mudharabah** option is selected in the **Product Type** field.
Bonus %	[Conditional, Numeric, Three, Five] Type the percentage value of profit sharing portion. This field is enabled only if the **Wadiah** option is selected in the **Product Type** field.
Zakat %	[Mandatory, Numeric, Three, Five] Type the percentage value of charity portion.
GL Details	
Zakat GL	[Mandatory, Numeric, Nine] Type the charity GL code for crediting the zakat amount. This is a liability type GL.
SC Income GL	[Mandatory, Numeric, Nine] Type the SC income GL code. This field is enabled for CASA product type.
Tax GL	[Mandatory, Numeric, Nine] Type the tax GL code for crediting the tax amount. This is a liability type GL.

3. Click the **Add** button.
4. Select the product code from the pick list and select the product type from the drop-down list.
5. Enter the Nisbah %, bonus %, zakat %, and enter the GL details.

Islamic Product Attributes



6. Click the **Ok** button.
7. The system displays the message "Record Authorized ..". Click the **Ok** button.
8. The Islamic product attributes are added.

1.22. BAM60 - Product Category Maintenance

Using this option various products offered by the bank are maintained through master maintenance and are downloaded to the individual branches. 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** (Fast Path – LNM11) option.)

Definition Prerequisites

- Not Applicable

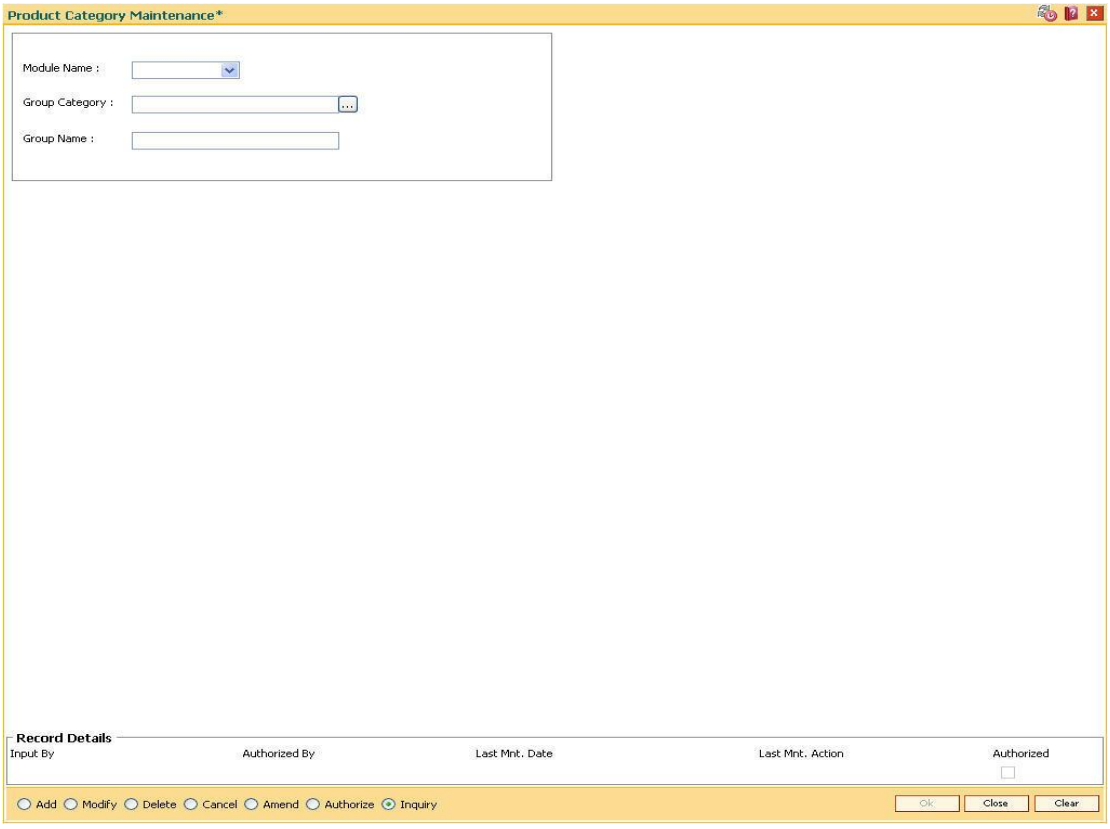
Modes Available

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

To add product category

1. Type the fast path **BAM60** and click **Go** or navigate through the menus to **Global Definitions > Master > Product Category Maintenance**.
2. The system displays the **Product Category Maintenance** screen.

Product Category Maintenance

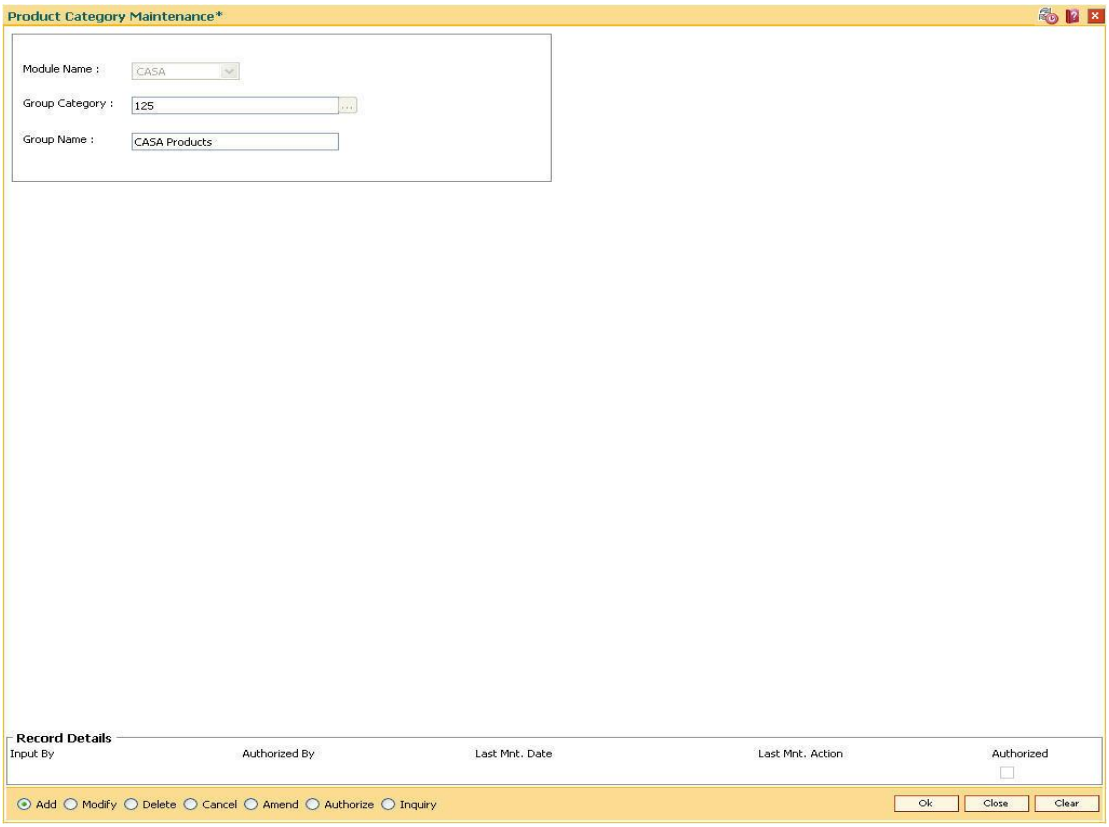


Field Description

Field Name	Description
Module Name	[Mandatory, Drop-Down] Select the module name from the drop-down list. The options are: • 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 the **Add** button.
4. Select the module name from the drop-down list.
5. Type the group category and group name.

Product Category Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added... Authorisation Pending..". Click the **OK** button.
8. The product category is added once the record is authorised.

1.23. BA524 - Product Code - Product Type Cross Reference

Using this option, user can select appropriate product type for product code and cross refer the product type defined as a part of day 0 with the product codes. Hence using this screen, Product code-Product type cross reference can be maintained for CASA/TD/Loan Products.

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 for example as the first 2 digits of account number) and subsequently for **IBAN**[3] 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

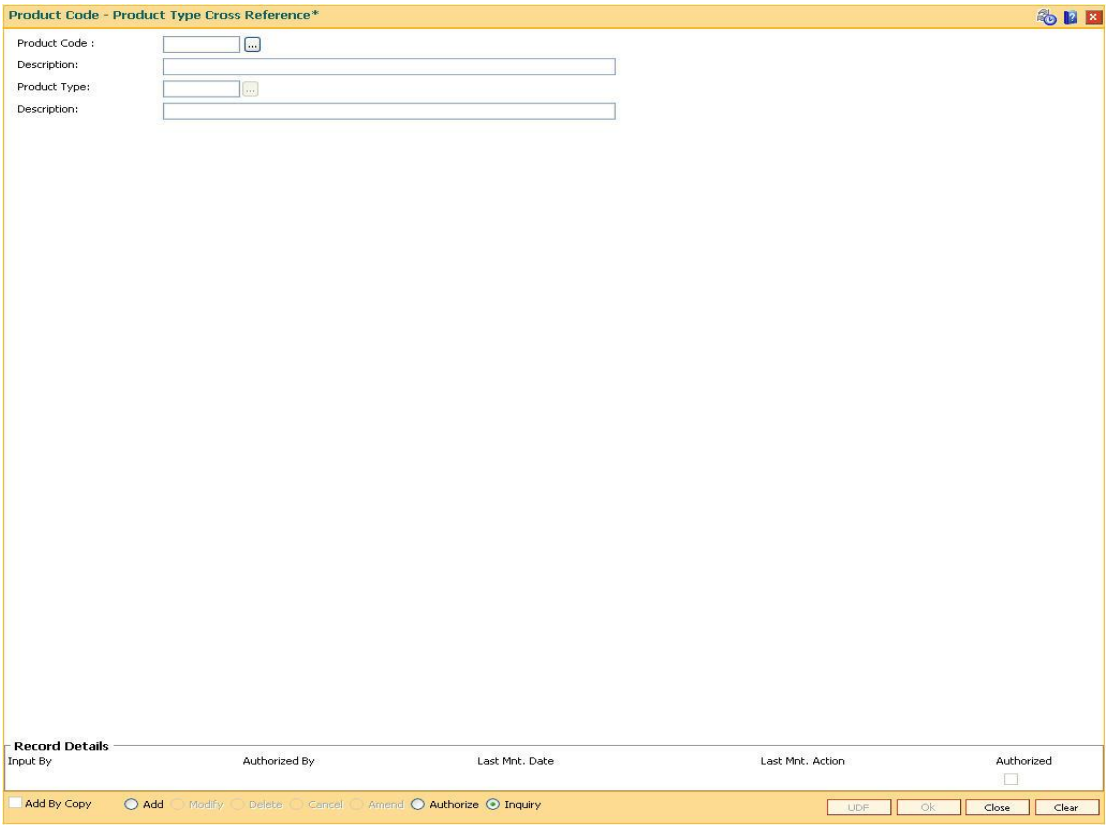
Add By Copy, Add, Authorize, Inquiry. For more information on the procedures of every mode, refer to Standard Maintenance Procedures.

To add the product code and product type cross reference details

1. Type the fast path **BA524** and click **Go** or navigate through the menus to **Global Definitions > Master > Product Code - Product Type Cross Reference**.
2. The system displays the **Product Code - Product Type Cross Reference** screen.

[3](International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

Product Code - Product Type Cross Reference



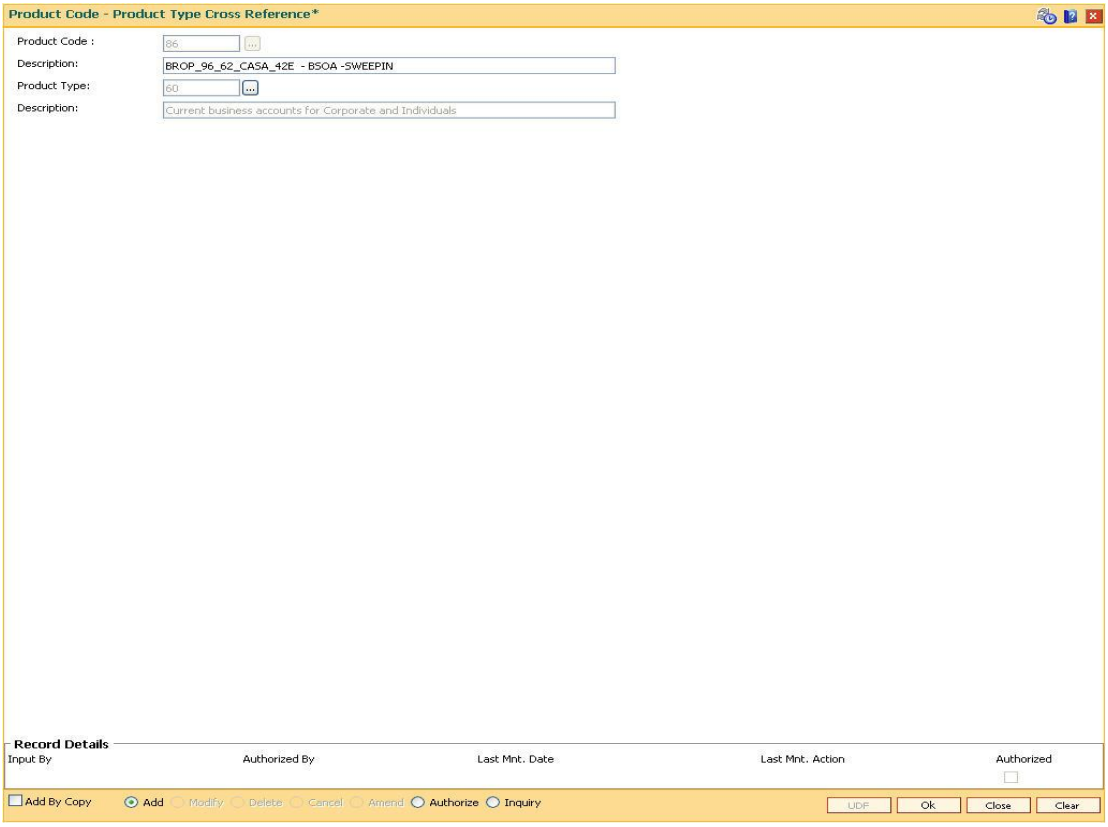
Field Description

Field Name	Description
Product Code	[Mandatory, Pick List] Select the product code from the pick list. The pick 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.

Field Name	Description
Product Type	[Mandatory, Pick List] Select the product type to be maintained for the corresponding product code from the pick list. The product types are maintained as a part of day 0 through back end. The pick 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 the **Add** button.
4. Select the product code and product type from the pick list.

Product Code - Product Type Cross Reference



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

1.24. BAM88 - Branch Attribute Maintenance

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

- BAM03 - Branch Master Maintenance

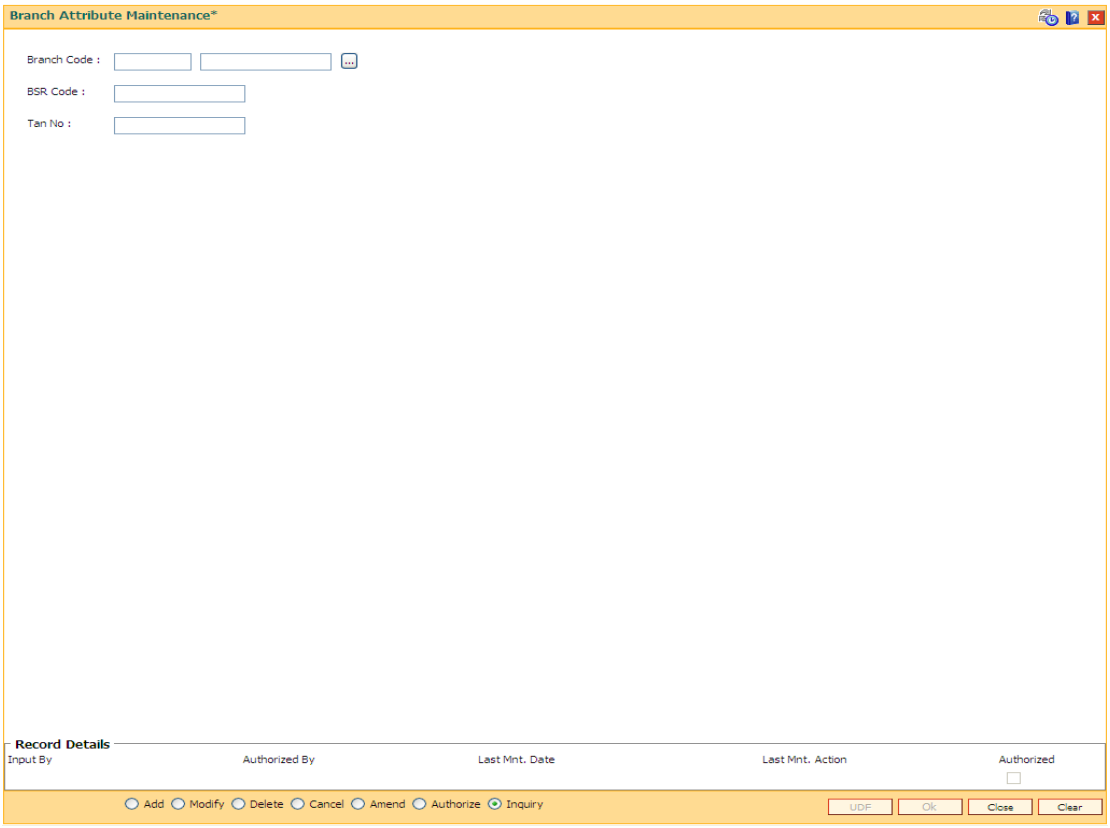
Modes Available

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

To maintain attributes for the selected branch

1. Type the fast path **BAM88** and click **Go** or navigate through the menus to **Global Definitions > Master > Branch Attribute Maintenance**.
2. The system displays the **Branch Attribute Maintenance** screen.

Branch Attribute Maintenance

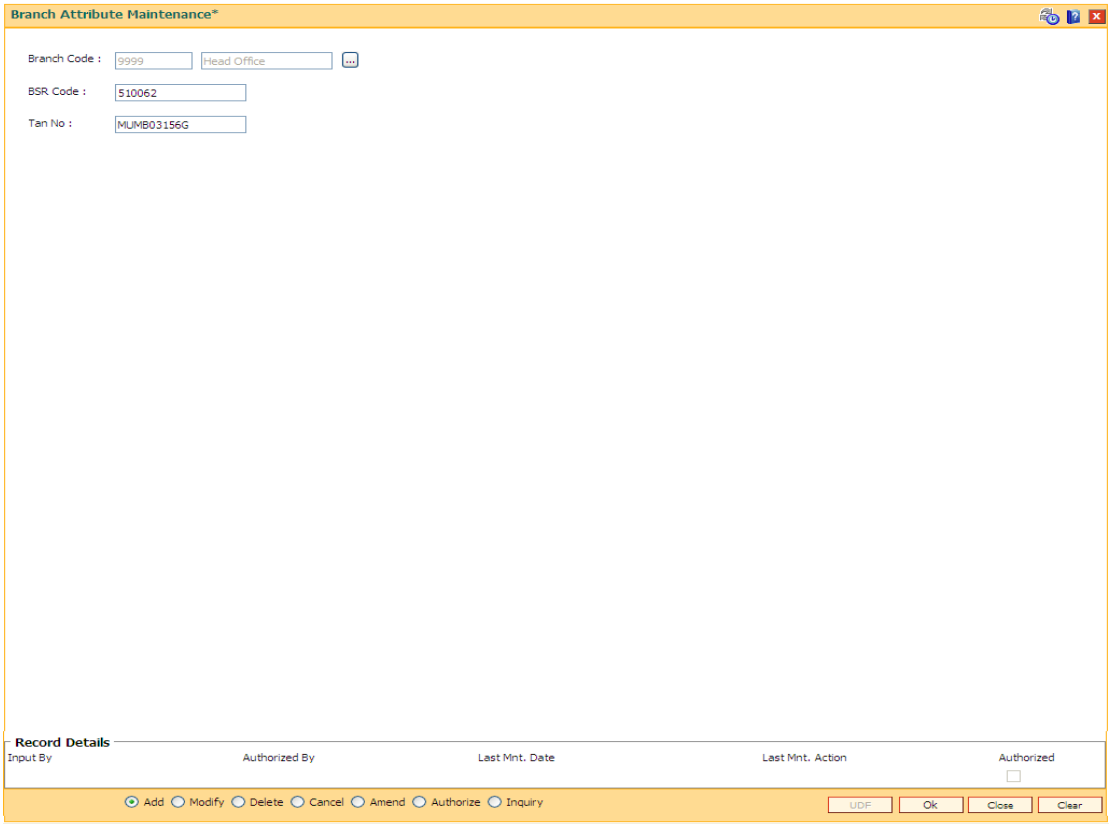


Field Description

Field Name	Description
Branch Code	[Mandatory, Pick List] Select the branch code from the pick 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 the **Add** button.
4. Select the branch code from the pick list.
5. Enter the BSR code and TAN number .

Branch Attribute Maintenance



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

1.25. 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** (Fast Path: STM54) option with the combination of data fetched from this option and the **Bank Codes Maintenance** (Fast Path: BAM08) option.

Definition Prerequisites

Not Applicable

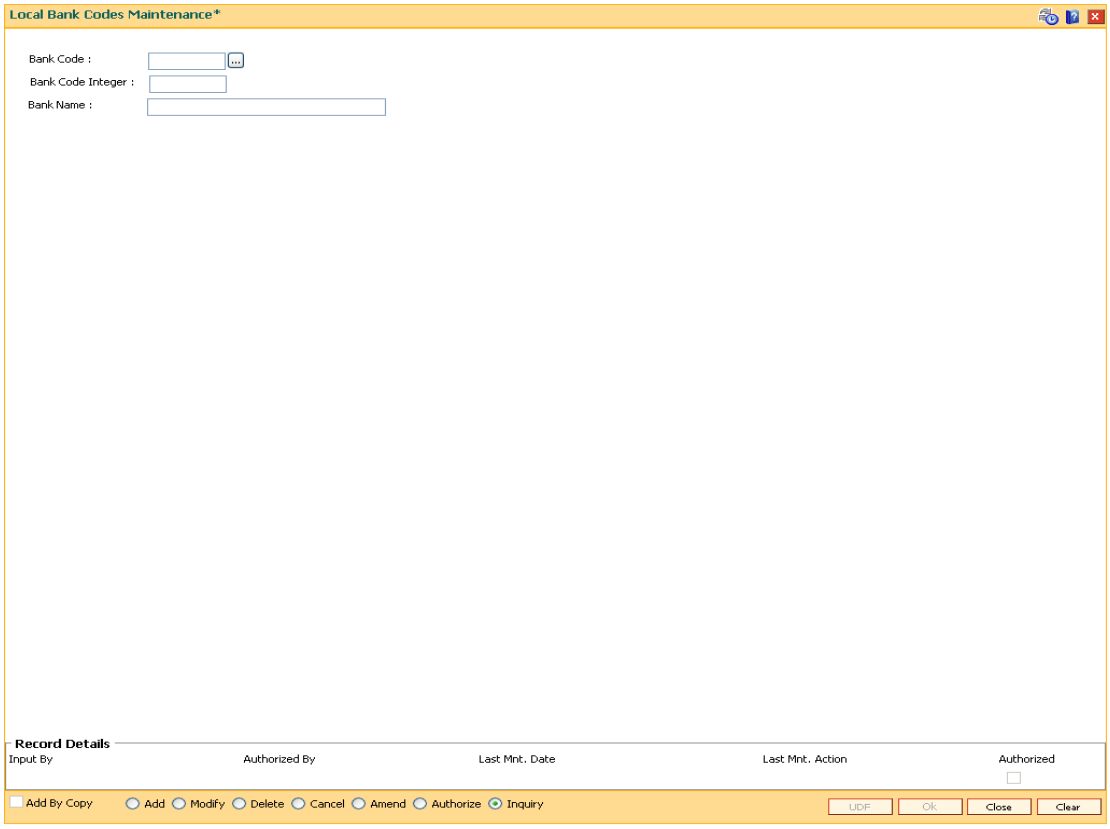
Modes Available

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

To add local bank codes

1. Type the fast path **STM20** and click **Go** or navigate through the menus to **Global Definitions > Master > Local Bank Codes Maintenance**.
2. The system displays the **Local Bank Codes Maintenance** screen.

Local Bank Codes Maintenance

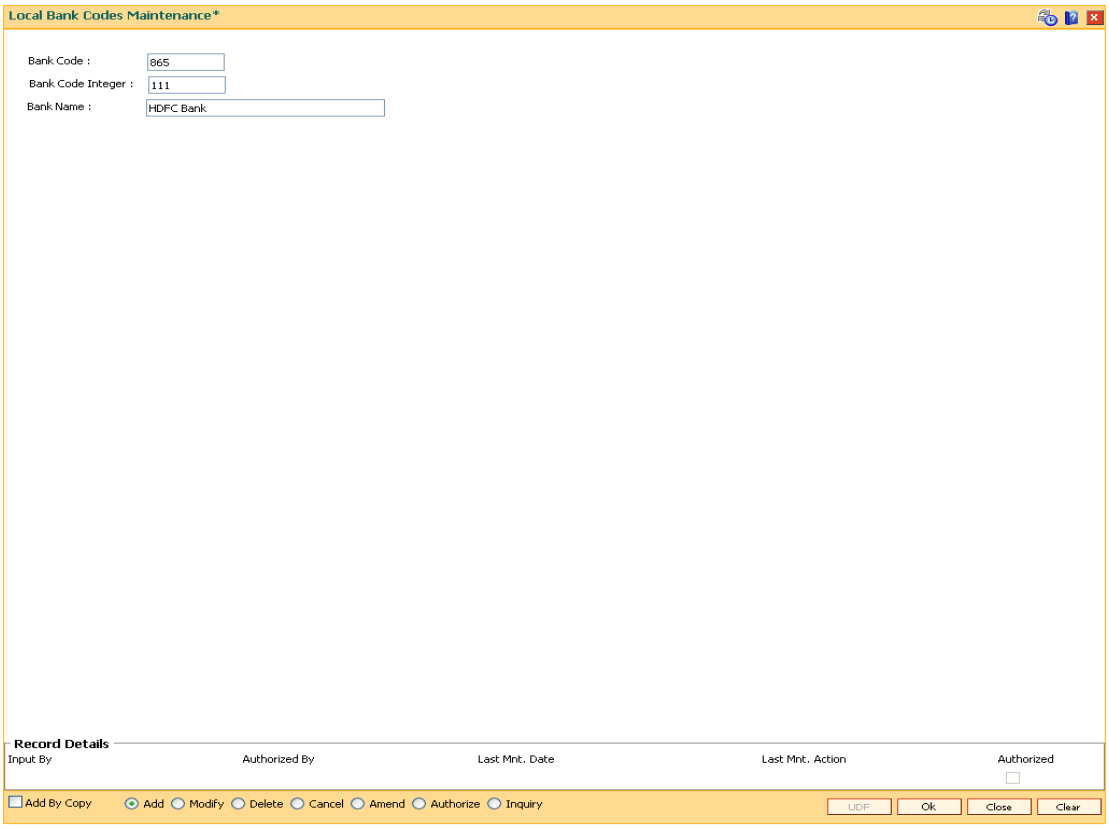


Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Three] 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, 120] Type the name of the bank.

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

Local Bank Codes Maintenance



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

1.26. MCA01 - Multi Currency Package Definition

Using this option you can create the multi currency packages by grouping the products of a particular module. You can also specify whether the package is for corporate's.This maintenance also specifies if multiple accounts can be opened under this package or not. Products added within the package can be deleted provided no sub account has been opened under it. The multi currency package cannot have multiple products of the same currency. For CASA module the user has to define one currency as base.

Only one product under One MCA Package is maintained.

Definition Prerequisites

- CHM01 - CASA Product Master Maintenance
- TDM01 - TD Product Master
- BAM56 - Currency Codes Maintenance

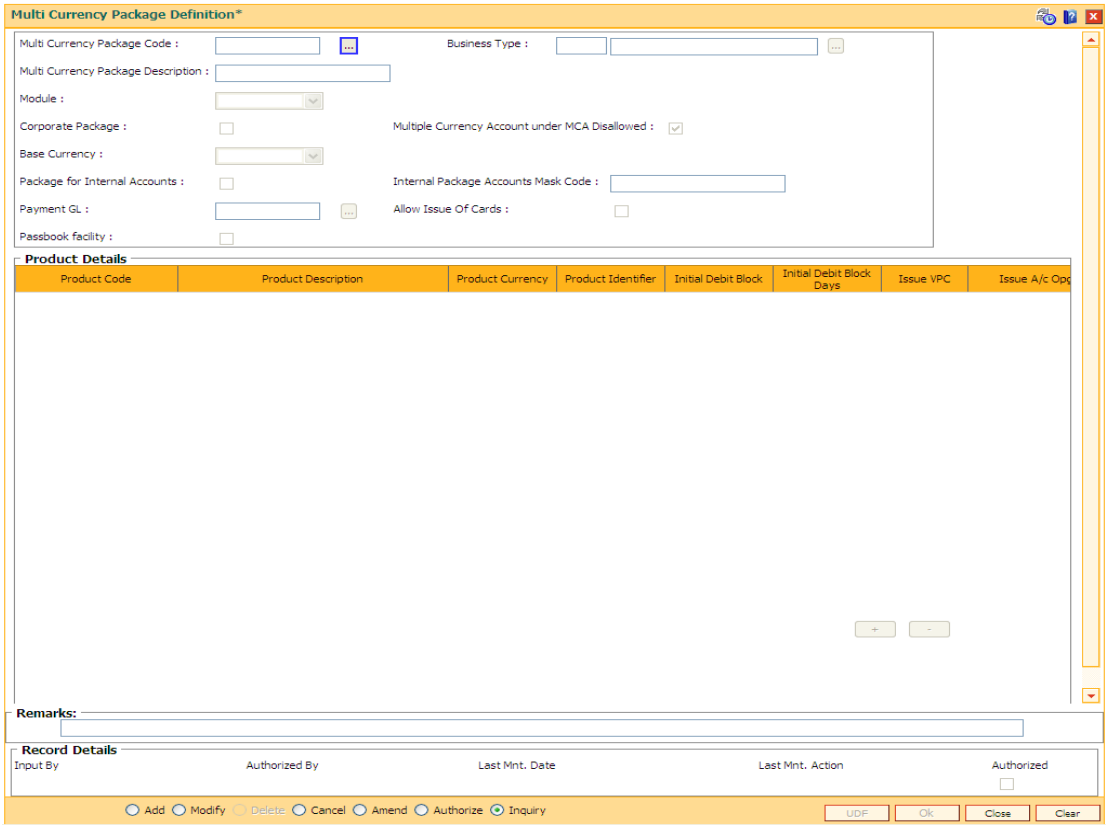
Modes Available

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

To add the multi currency package

1. Type the fast path **MCA01** and click **Go** or navigate through the menus to **Global Definitions > Master > Multi Currency Package Definition**
2. The system displays the **Multi Currency Package Definition** screen.

Multi Currency Package Definition



Field Description

Field Name	Description
Multi Currency Package Code	[Mandatory, Numeric, Five] Type the unique code for the multi currency package.
Business Type	[Mandatory, Pick List] Select the Business Type from the pick list. The system displays the code and description 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. Multiple packages can be linked to a Business type.
Multi Currency Package Description	[Mandatory, Alphanumeric, 40] Type the corresponding description of the multi currency package code.

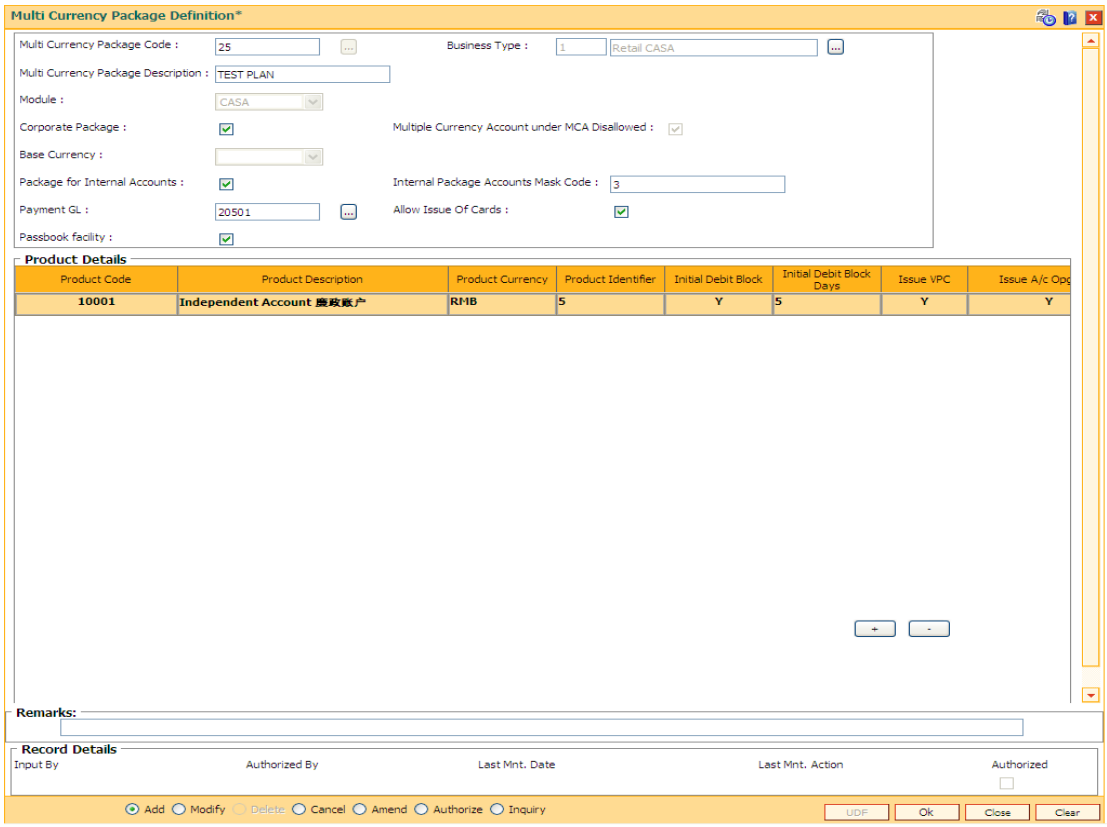
Field Name	Description
Module	[Mandatory, Drop-Down] Select the module for the multi currency package from the drop-down list.
Corporate Package	[Optional, Check Box] Select the **Corporate Package** checkbox to define a package as corporate.By default this field is unchecked which means that the Package/ Product Combination belongs to “Retail”. If the field is checked, then the masking is used for the MCAs opened under this package.
Multiple Currency Accounts under MCA Disallowed	[Optional, Check Box] Select the **Multiple Currency Accounts under MCA Disallowed** check box if only one sub account has to allowed under one MCA. The new MCA should be opened for the new sub-account. This field is enabled for both for **Retail** and **Corporate** customers.
Base Currency	[Conditional, Drop-Down] Select the base currency code from the drop-down list. This field is enabled if the **CASA** options is selected from the **Module** drop-down list This field is disabled if the **Multiple Currency Account under MCA disallowed** check box is selected. The currency code are maintained in the **Currency Codes Maintenance** (Fast Path: BAM56) option.
Package for Internal Accounts	[Optional, Check Box] Select the **Package for Internal Accounts** check box to define a package for the internal accounts. If this check box is selected, then the MCAs opened under this Package will use "GGGGGGGNNNNNC" mask for generating the account numbers else MCA masking will be "NNNNNNNNNNNC" for generating the account numbers.
Internal Package Accounts Mask Code	[Conditional, Alphanumeric, 9] Type the internal package mask code for the Mask "GGGGGGGNNNNNC" . The seven digits entered will replace the GGGGGGG in the MCA Mask. The code should being with 9. This field is enabled if the **Package for Internal Accounts** check box is selected.

Field Name	Description
Payment GL	[Mandatory, Numerical, 9] Type the payment GL code. This GL will be used as a parking GL for funds to be transferred while closing all the sub-accounts and transferring the funds.
Allow Issue of Cards	[Optional, Check Box] Select the **Allow issue of Cards** check box to define the card issuing feature.
Passbook Facility	[Optional, Check Box] Select the **Passbook Facility** checkbox to issue the passbook.
Column Details	
Product Code	[Mandatory, Pick List] Select the product code module for the multiple currency package from the drop-down list.
Product Description	[Display] This field displays the product description of the corresponding product code.
Product Currency	[Display] This field displays the product currency of the corresponding product code.
Product Identifier	[Optional, Numeric, Two] Type the product identifier.
Initial Debit Block	[Optional, Check Box] Select the **Initial Debit Block** check box to block the initial debit. If flag 'Initial Debit Block' is selected, then 'Initial Debit Block days' is to be defined in days. This field is enabled, if **Module** selected is **CASA** and for the following product classes: • Basic Account • General Account • Temporary Account • Temporary Account for Capital Validation • Special Budget • Special Non Budget

Field Name	Description
Initial Debit Block Days	[Conditional, Numeric, Three] Type the number of days from the date of account opening for which the account should have a debit block. This field is enabled if **Initial Debit Block** check box is selected. During EOD on completion of initial block days, system will automatically removes the debit block. If the expiry date is a holiday, then processing will happen on the next working day.
Issue VPC	[Optional, Check Box] Select the Issue VPC check box for issuing the VPC.
Issue A/c Opg Cert	[Optional, Check Box] Select the **Issue A/c Opg Cert** check box for issuing the account Opg cert.
Delete	[Optional, Check Box] Select the **Delete** checkbox if the product has to be deleted from the package.

3. Click the **Add** button.
4. Enter the relevant details.
5. Select the + or - button to add or delete the product details.

Multi Currency Package Definition



6. Click the **Ok** button.
7. The system displays the message "Record Add...Authorisation Pending.. "

2. Currency Definitions

2.1. BAM56 - Currency Codes Maintenance*

Using this option you can maintain currency details like currency code, name, number of decimals, denomination, etc.

The various currencies to be used by the bank across its various branches can be defined using this maintenance or in **FLEXCUBE** Corporate, depending upon the implementation.

Definition Prerequisites

Not Applicable

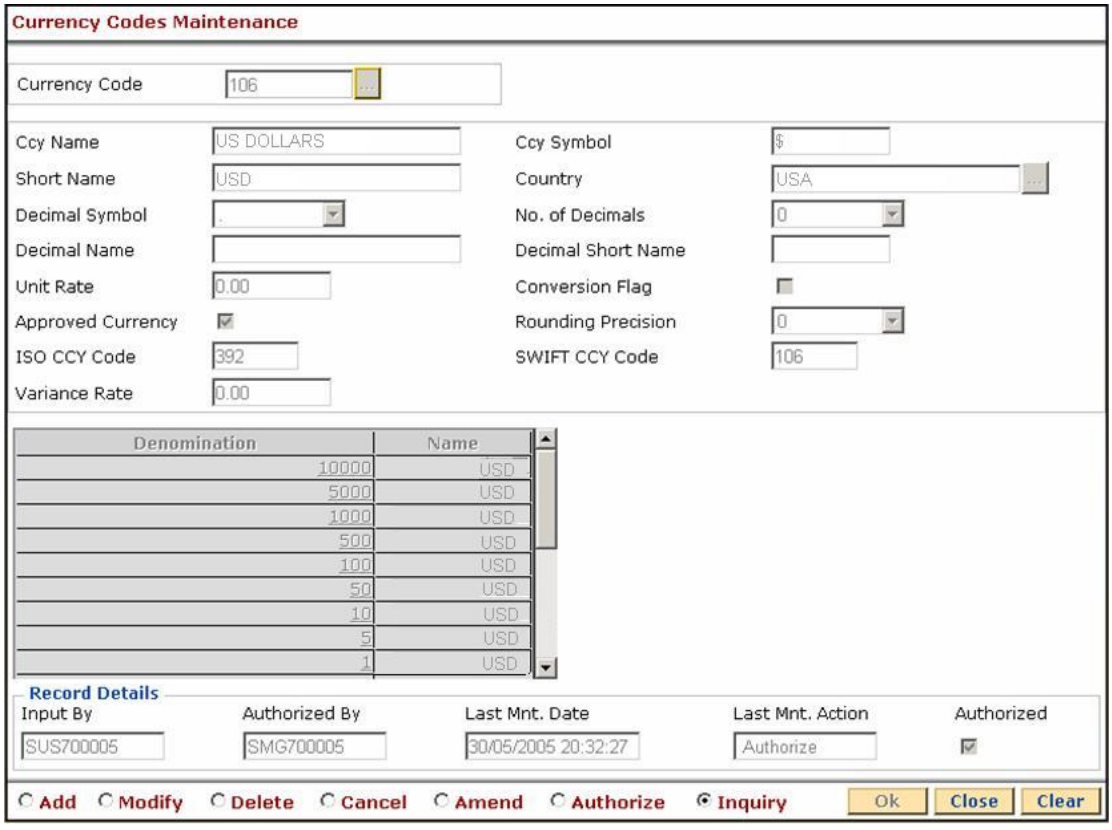
Modes Available

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

To add currency codes

1. Type the fast path **BAM56** and click **Go** or navigate through the menus to **Global Definitions > Master > Currency Codes Maintenance**.
2. The system displays the **Currency Codes Maintenance** screen.

Currency Codes Maintenance



Field Description

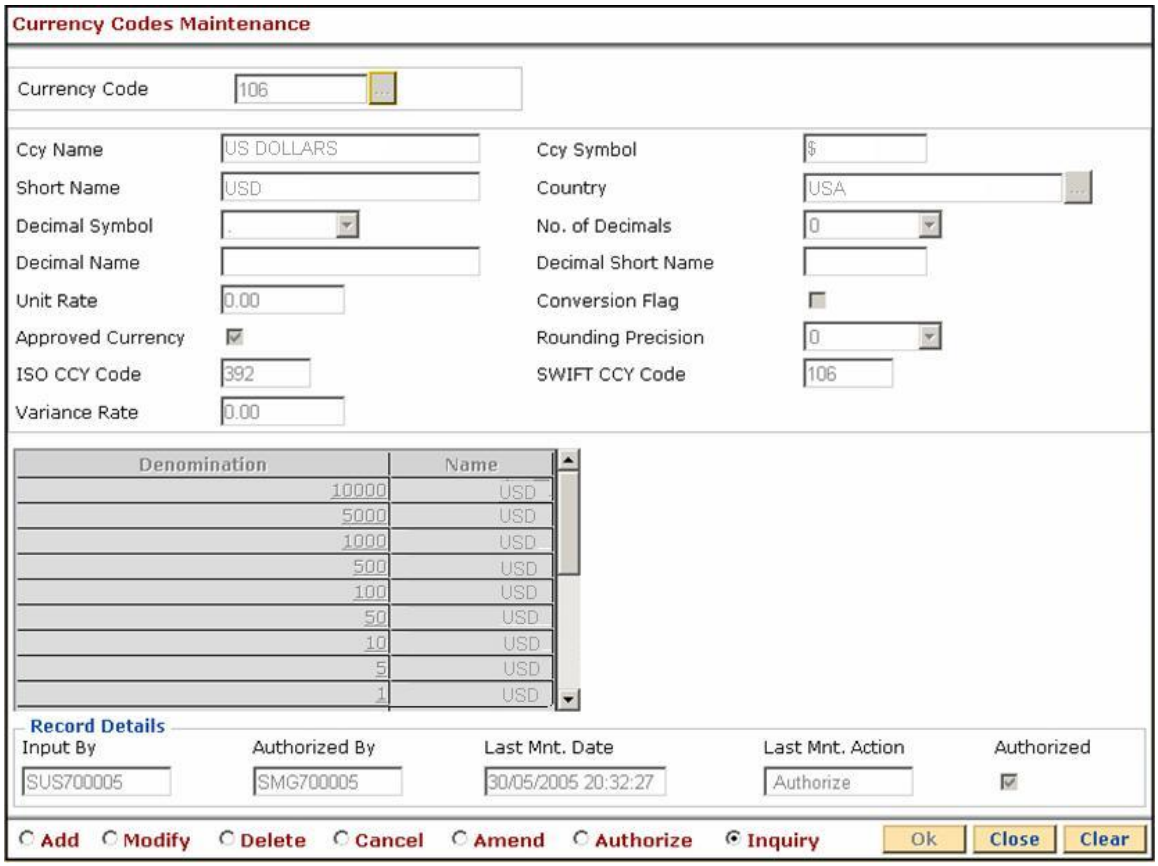
Field Name	Description
Currency Code	[Mandatory, Pick List] Select the numeric code, which uniquely defines the currency in **FLEXCUBE**, from the pick list.
Ccy Name	[Mandatory, Alphanumeric, 120] Type the name of the currency.
Ccy Symbol	[Mandatory, Alphanumeric, One] Type the symbol which is to be used for the currency.
Short Name	[Mandatory, Alphanumeric, Nine] Type the name of the currency which will appear in the **FLEXCUBE Retail** screens and reports.
Country	[Mandatory, Pick List] Select the country, for which the defined currency is the local currency, from the pick list.
Decimal Symbol	[Mandatory, Alphanumeric, One] Type the symbol to be used for indicating the separation of major and minor currency.
No. of Decimals	[Mandatory, Numeric, 22] Type the number of decimals after the decimal symbol for the defined currency.
Decimal Name	[Mandatory, Alphanumeric, 120] Type the full name of the decimal. E.g. Cents is the minor currency for US Dollars.
Decimal Short Name	[Mandatory, Alphanumeric, Nine] Type the short name of the decimal.
Unit Rate	[Mandatory, Numeric, 22] Type the units of the currency which is to be used for converting the defined currency to another currency. For example, when defining Ghanaian Cedis, (with local currency as USD), we can enter Unit Rate = 10,000 and exchange rate as 1.111.
Conversion Flag	[Optional, Check Box] Select the **Conversion Flag** check box if the currency can be converted.

Field Name	Description
Approved Currency	[Optional, Check Box] Select the **Approved Currency** check box if the currency forms a part of the approved currency of the bank.
Rounding Precision	[Mandatory, Numeric, 22] Type the decimal position to where the rounding needs to be undertaken when converting to this currency.
ISO CCY Code	[Mandatory, Numeric, 22] Type the code given to the currency by ISO which is used in all ATM transactions.
Swift CCY Code	[Mandatory, Numeric, 22] Type the code given to the currency by SWIFT. This is used when any SWIFT messages are generated.
Variance Rate	This field is not used

Field Name	Description
Denomination	[Display] This field displays the various denominations of the currency.
Name	[Display] This field displays the name of the denomination. This is the name which is used when converting the number into words.

3. Click the **Add** button.
4. Select the currency from the pick list.
5. Enter the relevant information.

Currency Codes Maintenance



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 currency pair details are added once the record is authorised.

2.2. BAM48 - Currency Denomination Definition

The **Currency Denomination Definition** option can be used to define and maintain the denomination of the currency.

Definition Prerequisites

- BAM25 - Currency Definition

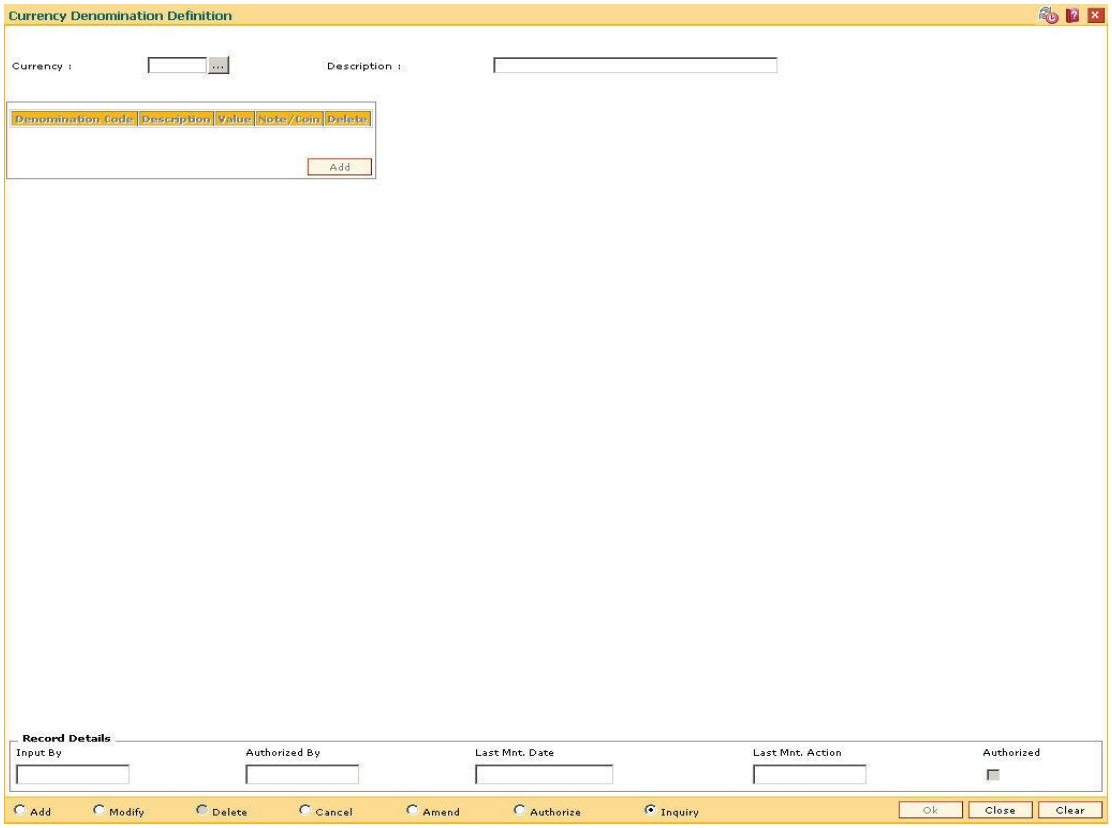
Modes Available

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

To add currency denomination details

1. Type the fast path **BAM48** and click **Go** or navigate through the menus to **Global Definitions > Master > Currency Denomination Definition**.
2. The system displays the **Currency Denomination Definition** screen.

Currency Denomination Definition

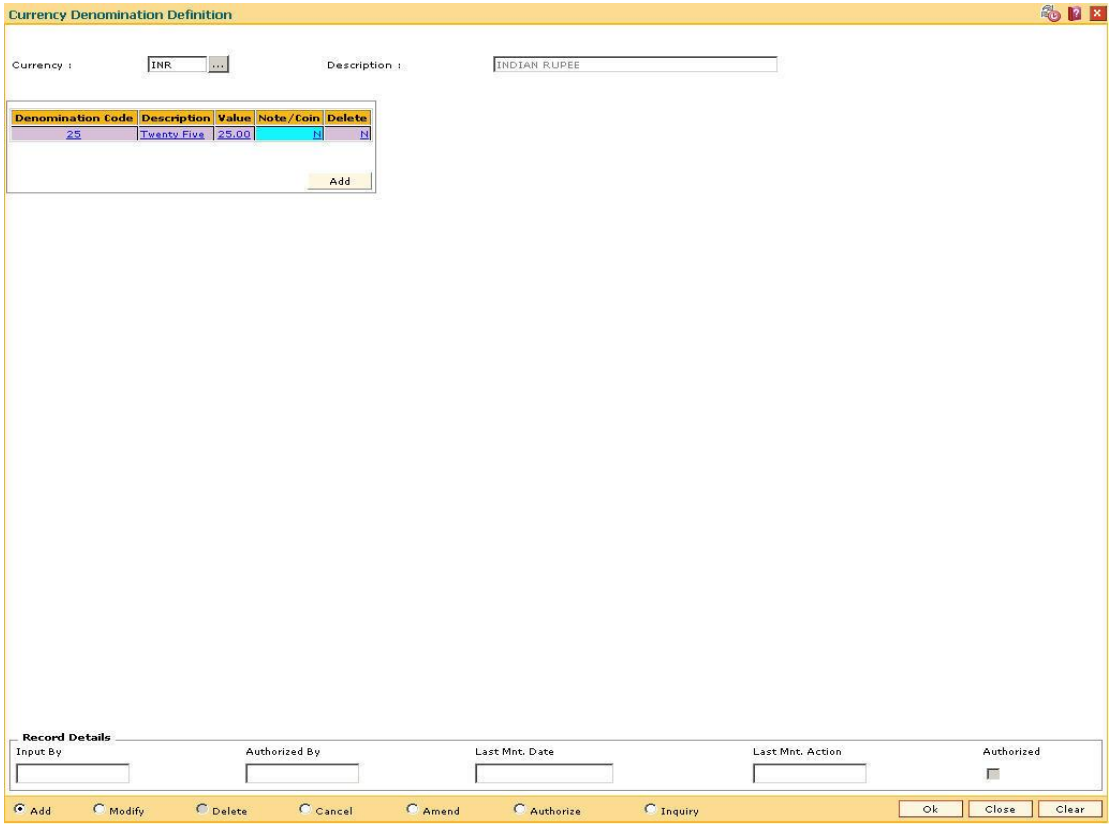


Field Description

Field Name	Description
Currency	[Mandatory, Pick List] Select the name of the currency, for which denomination is to be defined, from the pick list.
Description	[Display] This field displays the description of the currency.
Denomination Code	[Mandatory, Alphanumeric, Nine] Type the denomination code of the currency.
Description	[Mandatory, Alphanumeric, 20] Type the description of the denomination code.
Value	[Mandatory, Alphanumeric, 11] Type the denomination of the currency.
Note/Coin	[Toggle] If the field is marked as **N** then denomination is set for note and if the field is marked as **C** then denomination is set for coin.
Delete	[Toggle] If the field is marked as **Y** then that cycle will get deleted and if the field is marked as **N** then that cycle will not get deleted.

3. Click the **Add** button.
4. Select the currency from the pick list.
5. Click the **Add** button.
6. Enter the denomination code, description and value for the currency.

Currency Denomination Definition



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

2.3. BAM25 - Currency Definition

Using this option you can define the attributes of the currencies in which the user deals. For each currency you can specify the country to which the currency belongs currencies can be maintained only at the Head Office.

This option also enables position squaring functionality whereby profit/loss booking arising out of all cross currency as well as same currency FCY transactions will be available.

Definition Prerequisites

Not Applicable

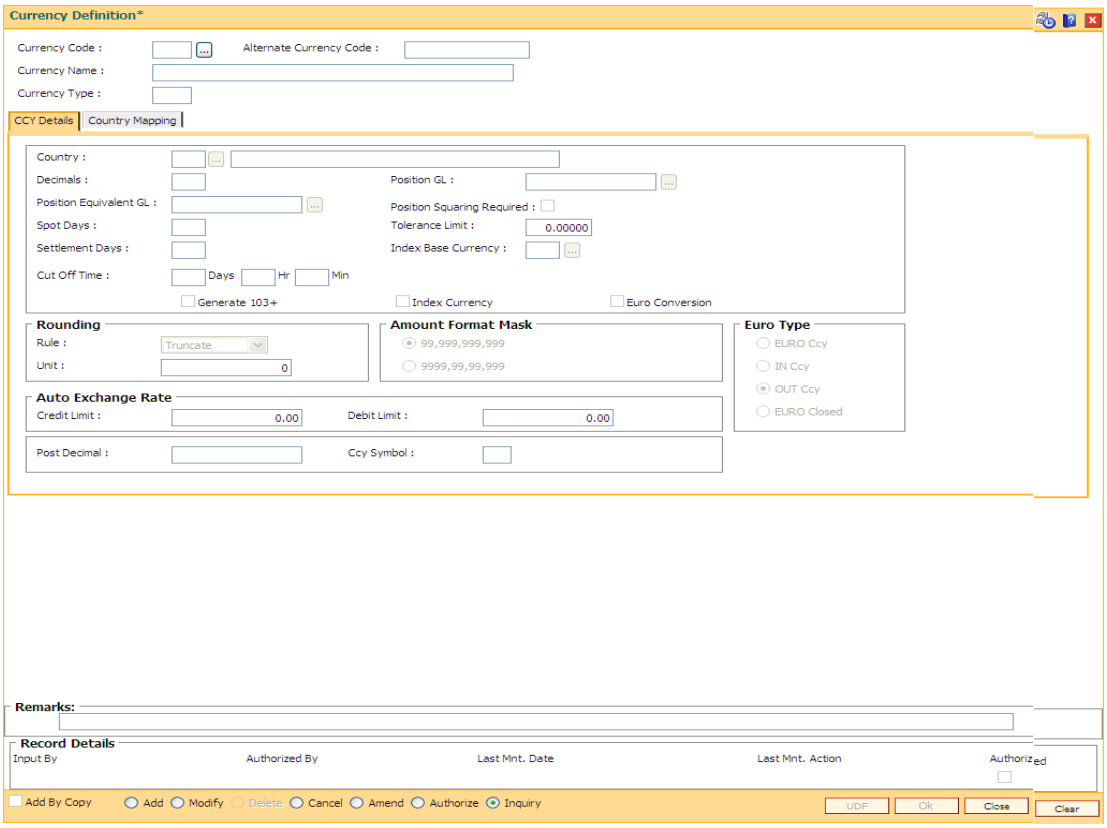
Modes Available

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

To add currency details

1. Type the fast path **BAM25** and click **Go** or navigate through the menus to **Global Definitions > Master > Currency Definition**.
2. The system displays the **Currency Definition** screen.

Currency Definition

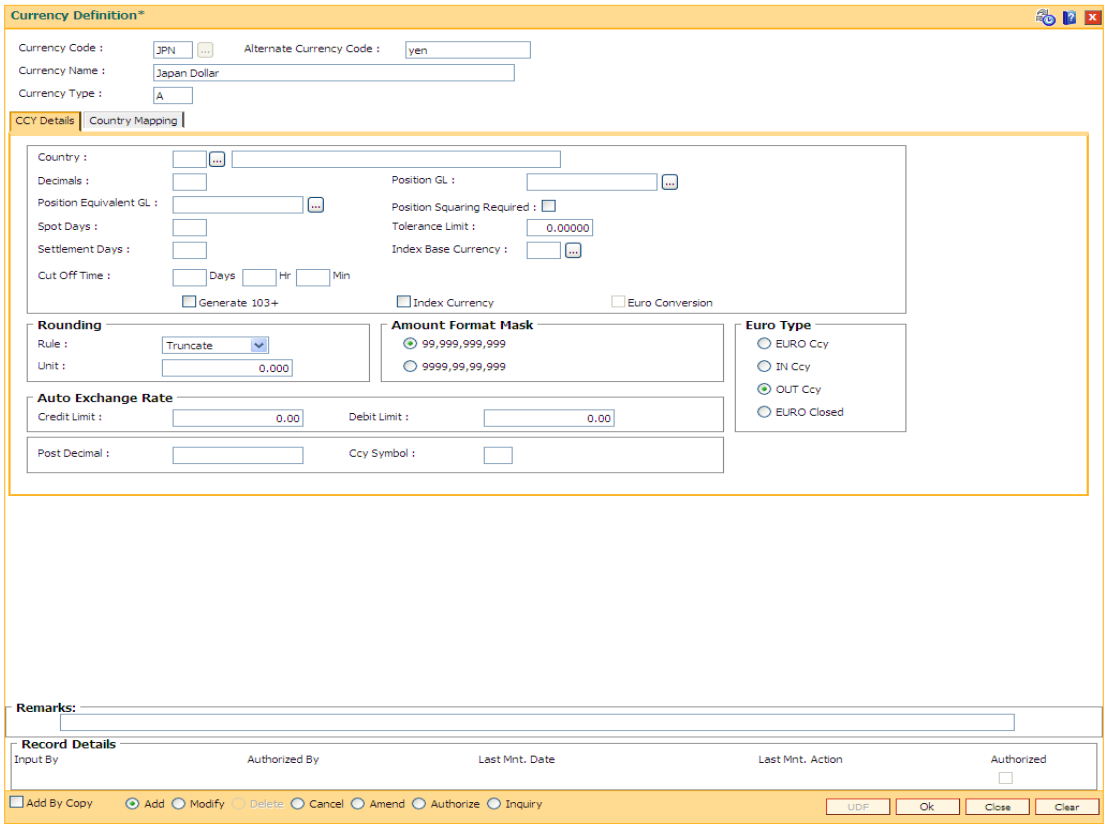


Field Description

Field Name	Description
Currency Code	[Mandatory, Alphanumeric, Three] Type the currency code which is being defined.
Alternative Currency Code	[Mandatory, Alphanumeric, 10] Type the alternative currency code.
Currency Name	[Mandatory, Alphanumeric, 35] Type the name of the currency.
Currency Type	[Mandatory, Alphanumeric, Three] Type the currency type for which the exchange rate needs to be defined. The user can select the currency type from the **Euro Type** field.

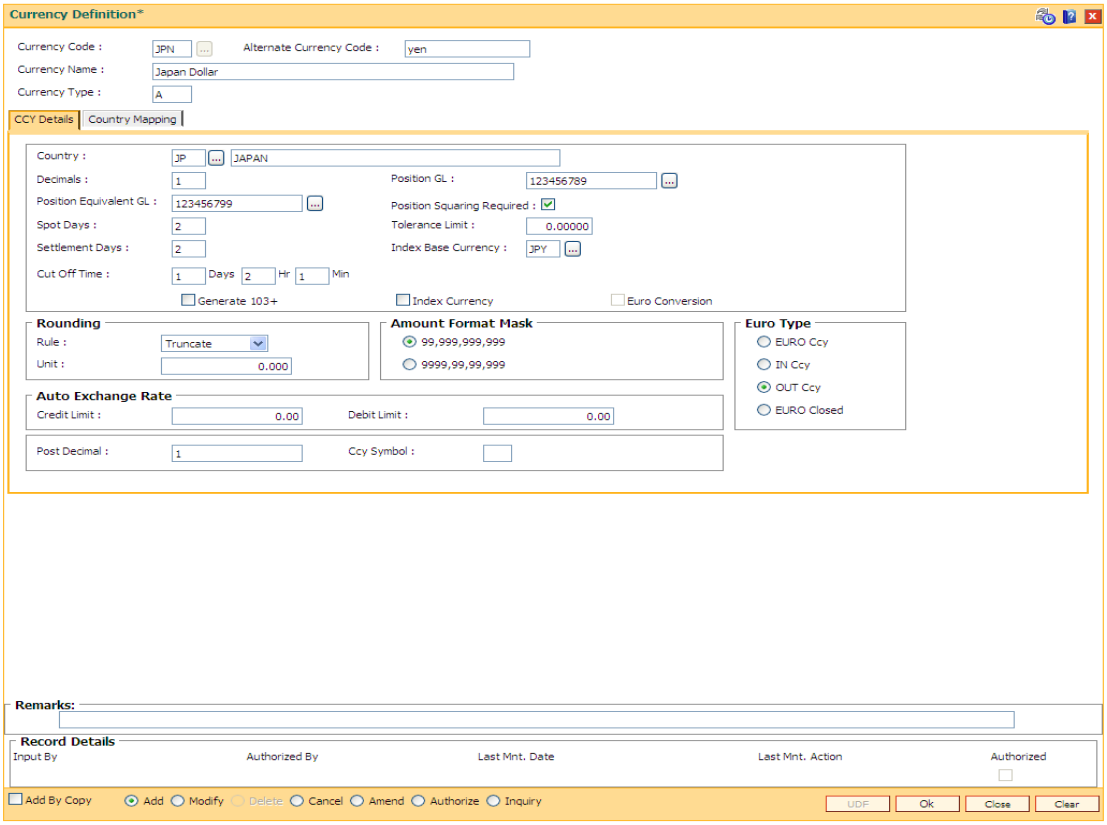
3. Click the **Add** button.
4. Enter the currency code, alternate currency code, name, and the type.

Currency Definition



5. Enter the required information in the various tabs.

CCY Details



Field Description

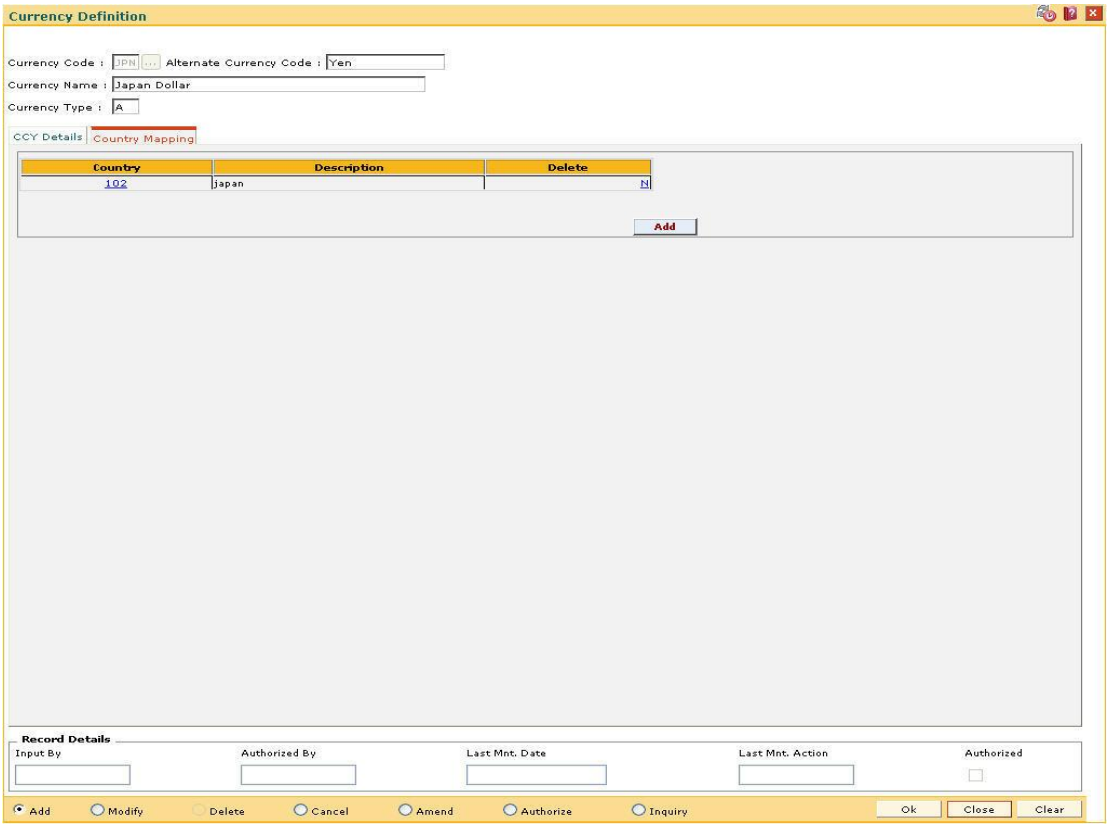
Field Name	Description
Country	[Mandatory, Pick List] Select the name of the country, to which the currency belongs, from the pick list.
Decimal	[Mandatory, Numeric, One] Type the number of decimal units up to which the currency can be denominated. The number of decimals allowed for any amount in the currency are as follows: • 0 - Currency with no decimals • 2 - Currency with two decimals • 3 - Currency with three decimals
Position GL	[Mandatory, Pick List] Select the position GL from the pick list. The currency position is recorded in the Position GL.

Field Name	Description
Position Equivalent GL	[Mandatory, Pick List] Select the position equivalent GL from the pick list. The currency position in local currency is recorded in the Position Equivalent GL.
Position Squaring Required	[Optional, Check Box] Select the **Position Squaring Required** check box, so that position squaring in foreign currency arising from cross currency transactions at branches being squared/balanced by head office. When the check box is selected the **Position GL** and **Position Equivalent GL** field will be mandatory for selection. After position squaring, entry towards profit/loss arising out of such business is also passed automatically by system. Position squaring for that currency will happen automatically during EOD. **Note**: Position squaring will be performed for all cross currency transactions including cross currency transaction of conversion of FCY tax to LCY performed during batch execution and also for special transactions (same currency FCY transactions).
Spot Days	[Mandatory, Numeric, Three] Type the number of spot working days applicable for the currency. The payment advises will be generated on a date, which is calculated as the number of spot working days before the maturity date of the contract.
Tolerance Limit	[Mandatory, Numeric, Eight] Type the tolerance limit for the ERI amount.
Settlement Days	[Mandatory, Numeric, Three] Type the settlement days for a currency. The settlement messages for the components of a contract will be generated according to the settlement days specified for the currency of the settlement account.
Index Base Currency	[Mandatory, Pick List] Select the base index currency from the pick list. It is for future use.

Field Name	Description
Cut Off Time	[Optional, Numeric, Two, Two, Two] Type the currency cut-off time. It is the time by which all transactions involving a currency should be generated. For a currency, the user can indicate the cut-off day, hour and minute. This time should be expressed in the local time of the bank.
Generate 103+	[Optional, Check Box] Select the **Generate 103+** check box to generate the MT 103 SWIFT statement. Since currently SWIFT is not directly supported through FCR this field should not be selected. It is for future use.
Index Currency	[Optional, Check Box] This field should not be selected as it is for future use.
Euro Conversion	[Conditional, Check Box] Select the Euro Conversion check box, to compute the ERI (Euro Related Information) currency equivalent to the settlement amount while generating SWIFT messages during settlement.
Rounding	
Rule	[Mandatory, Drop-Down] Select the rule from the drop-down list. The rounding rule refers to the method to be followed for rounding off fractional units of a currency. The options are: • Down - The amount is rounded down based on the number of decimals and the nearest rounding unit • Round Near - The amount is rounded down or rounded up based on the number of decimals and the nearest rounding unit • Truncate - The amount is truncated to the number of decimals specified for the currency • Up - The amount is rounded up based on the number of decimals and the nearest rounding unit
Unit	[Conditional, Numeric] Type the nearest unit to which the rounding should take place, if the user has selected **Up** or **Down** option in the **Rule** field. The number of units specified here should not be greater than the number of decimals allowed for the currency.

Field Name	Description
Amount Format Mask	[Mandatory, Radio Button] Click the appropriate amount format mask option. It is the format in which amounts in this currency are to be displayed for contracts in this currency. The options are: • 99,999,999,999 • 9999,99, 99, 999 By default the system displays the 99,999,999,999 format.
Euro Type	[Mandatory, Radio Button] Select the appropriate currency type option. The options are: • Euro Ccy • IN Ccy • OUT Ccy • EURO Closed
Auto Exchange Rate	
CreditLimit	[Optional, Numeric, 13, Two] The system defaults the value to zero. It is for future use.
DebitLimit	[Optional, Numeric, 13, Two] The system defaults the value to zero. It is for future use.
Post Decimal	[Mandatory, Numeric, 50] The system defaults the value to zero. It is for future use.
Ccy Symbol	[Mandatory, Alphanumeric, One] Type a symbol for the currency.

Country Mapping



Field Description

Column Name	Description
Country	[Mandatory, Pick List] Select the name of the country to which the currency belongs from the pick list.
Description	[Display] This field displays the description of the currency.
Delete	[Toggle] If the field is marked as **Y** then that currency will get deleted and if the field is marked as **N** then that currency will not get deleted.

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **OK** button.
8. The currency details are added once the records are authorized.

2.4. BA091 - Currency Rate Maintenance*

Using this option you can maintain exchange rates of all currencies with respect to the local currency of the bank.The exchange rate with respect to the local currency is defined in **FLEXCUBE** using this maintenance or in **FLEXCUBE Corporate**, depending upon the implementation.

Definition Prerequisites

- BAM25 - Currency Definition

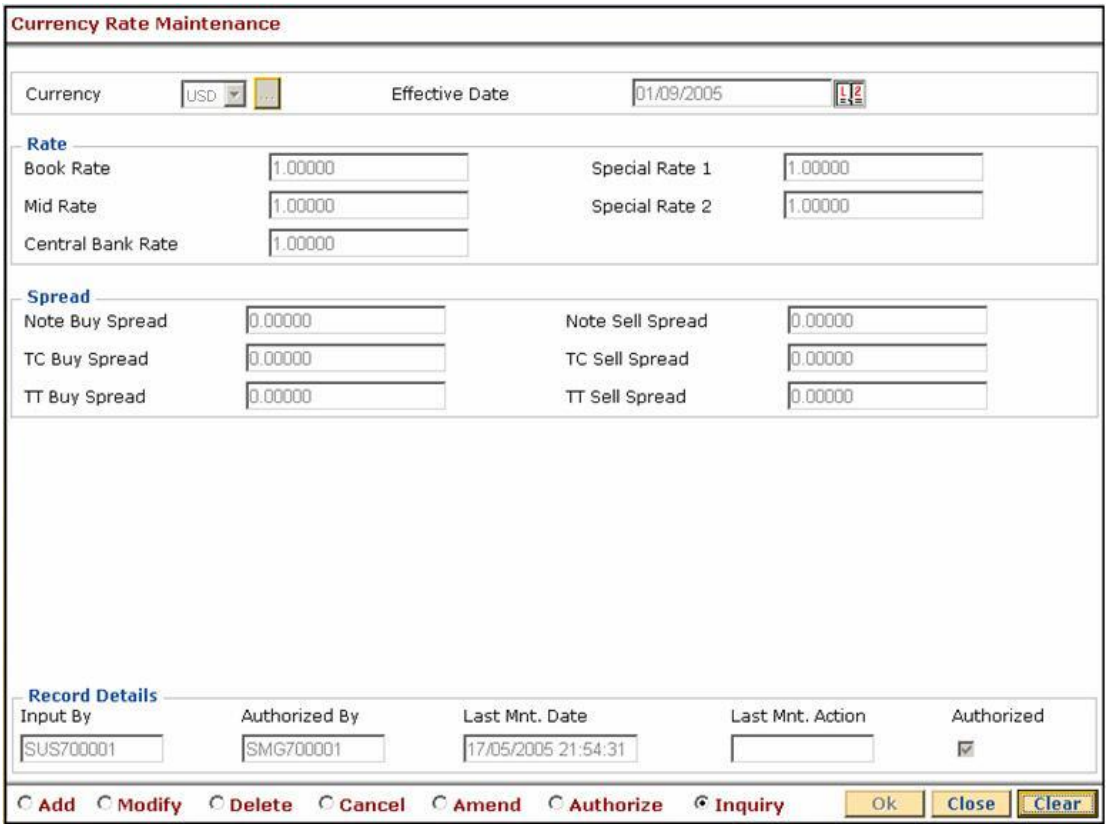
Modes Available

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

To add new currency rate details

1. Type the fast path **BA091** and click **Go** or navigate through the menus to **Global Definition > Master > Currency Rate Maintenance**.
2. The system displays the **Currency Rate Maintenance** screen.

Currency Rate Maintenance



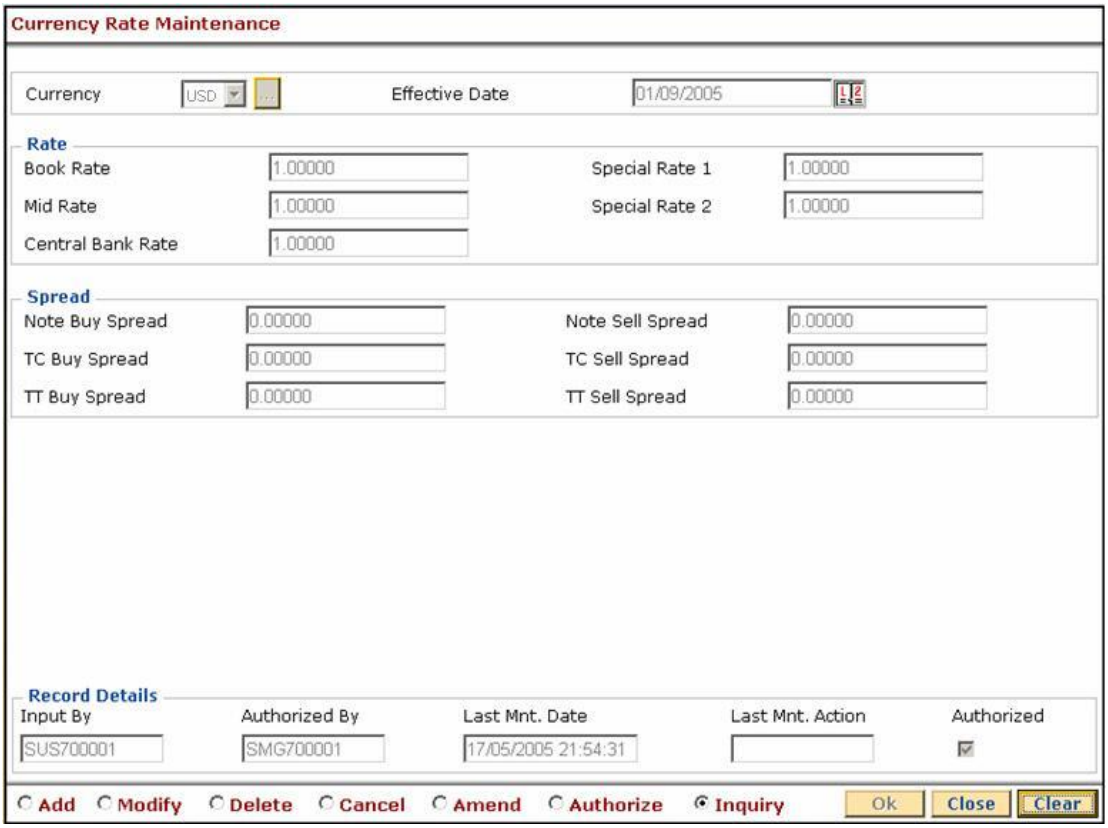
Field Description

Field Name	Description
Currency	[Mandatory, Pick List] Select the currency code, for which the exchange rate needs to be defined, from the pick list.
Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which the exchange rates are applicable, from the pick list.
Rate	
Book Rate	[Mandatory, Numeric, Three, Five] Type the book rate of the currency. This is the exchange rate of the selected currency against the local currency.
Special Rate 1	[Mandatory, Numeric, Three, Five] Type the special exchange rates to be quoted by the bank for the selected currency. This field is not used.
Mid Rate	[Mandatory, Numeric, Three, Five] Type the mid rate of the currency. This is the rate which is used in all transactions. The buy or sell spreads as defined will be applied on this rate.
Special Rate 2	[Mandatory, Numeric, Three, Five] Type the special exchange rates to be quoted by the bank for this currency. This field is not used.
Central Bank Rate	[Mandatory, Numeric, Three, Five] Type the exchange rate quoted by the central bank vis-à-vis local currency.
Spread	
Note Buy Spread	[Mandatory, Numeric, Three, Five] Type the spread used by the teller while buying currency.
Note Sell Spread	[Mandatory, Numeric, Three, Five] Type the spread used by the teller while selling currency.
TC Buy Spread	[Mandatory, Numeric, Three, Five] Type the spread used by the teller while buying TC.
TC Sell Spread	[Mandatory, Numeric, Three, Five] Type the spread used by the teller while selling TC.

Field Name	Description
TT Buy Spread	[Mandatory, Numeric, Three, Five] Type the spread used by the teller while buying TT.
TT Sell Spread	[Mandatory, Numeric, Three, Five] Type the spread used by the teller while buying TT.

3. Select the **Add** mode.
4. Enter the relevant information.

Currency Rate Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.

2.5. BAM26 - Currency Rates Maintenance

Using this option you can maintain exchange rates / spreads of all currencies with respect to the local currency of the bank, i.e., this option allows you to maintain the mid rate and buy and sell spreads for each currency and for each rate type.

The exchange rates between currencies are defined in **Oracle FLEXCUBE** using this option or in **FLEXCUBE Corporate**, depending upon the implementation.

Note: The spreads maintained for the Rate Types Book, Standard and CB will not be updated in the **Oracle FLEXCUBE** Currency Rate Maintenance Table and only the Mid rates for these types will get updated in the table (ba_ccy_rate).

Definition Prerequisites

- BAM65 - Currency Pair Definition
- BAM25 - Currency Definition
- BAM48 - Currency Denomination Definition

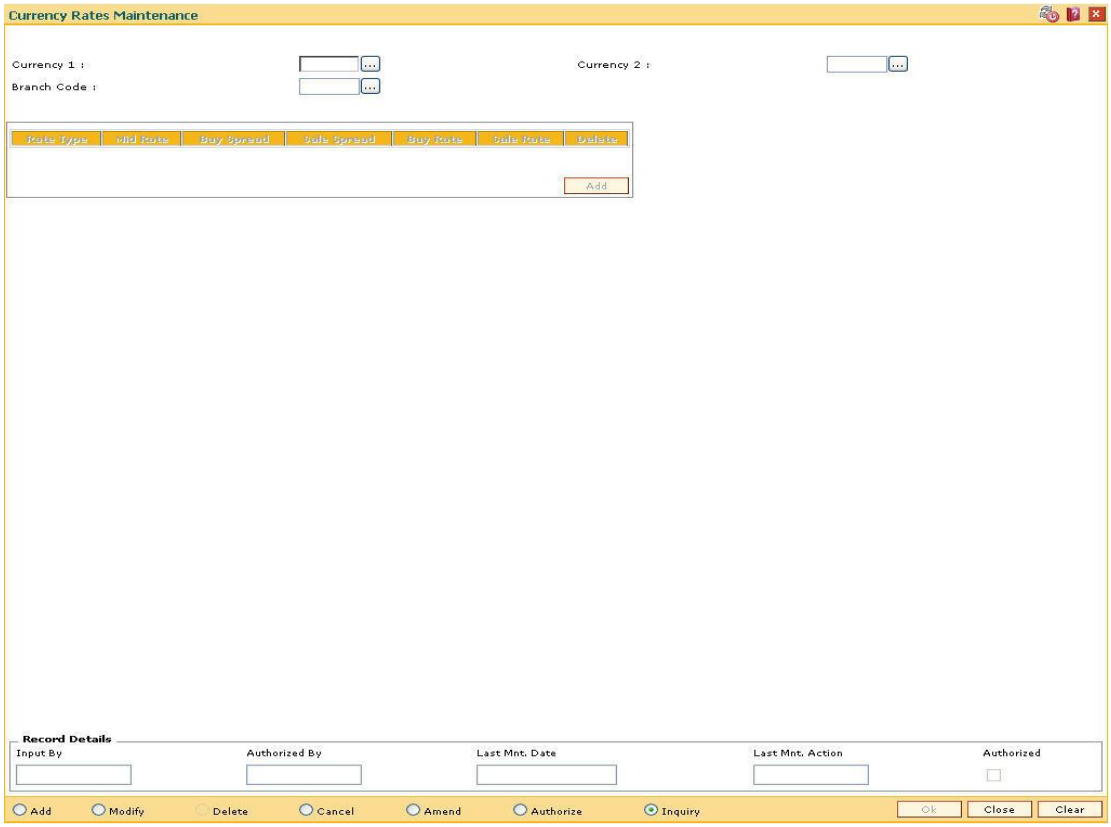
Modes Available

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

To add currency rate details

1. Type the fast path **BAM26** and click **Go** or navigate through the menus to **Global Definitions > Master > Currency Rates Maintenance**.
2. The system displays the **Currency Rates Maintenance** screen.

Currency Rates Maintenance



Field Description

Field Name	Description
Currency 1	[Mandatory, Pick List] Select the currency code, for which the exchange rate needs to be defined, from the pick list. All valid currencies defined in the **Currency Definition** (Fast Path: BAM25) option will be available in the pick list. This currency is always the transaction currency.
Currency 2	[Mandatory, Pick List] Select the currency code, against which the exchange rate needs to be defined, from the pick list. All valid currencies defined in the **Currency Definition** (Fast Path: BAM25) option will be available in the pick list. The Currency 2 should be part of **Currency Definition** (Fast Path: BAM25) option in which the Currency 1 is defined.

Field Name	Description
Branch Code	[Mandatory, Pick List] Select the branch code, for which the exchange rates are applicable, from the pick list. The user can maintain a sequence format that will be applicable to all the branches.

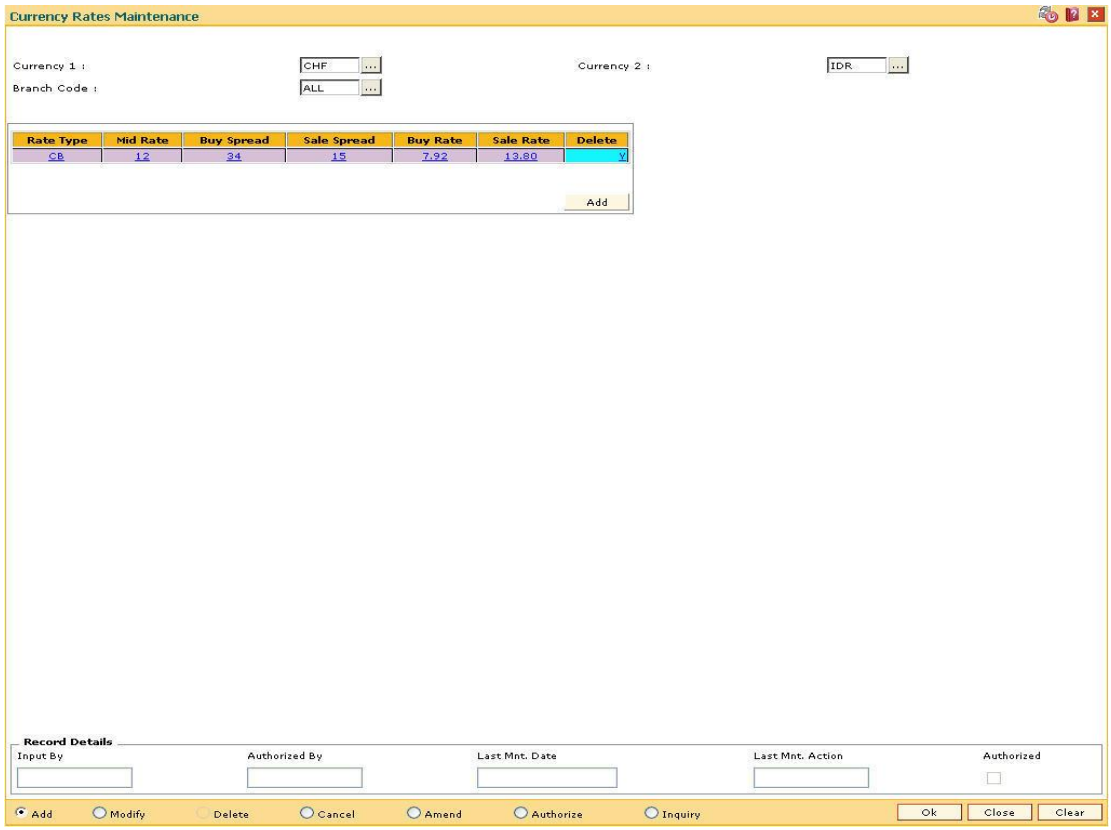
Column Name	Description
Rate Type	[Mandatory, Pick List] Select the exchange rate types for a currency pair from the pick list. For different transaction categories the user can maintain different exchange rates. The options are: • Book • Cash • CB • STANDARD • TC • TT
Mid Rate	[Mandatory, Numeric, 24, Eight] Type the mid rate of the currency. This is rate which is used in all transactions. The mid rate is the base rate for a currency pair. The buy or sale spreads as defined will be applied on this rate. Example : EUR/USD Mid rate is 200
Buy Spread	[Mandatory, Numeric, 10, Eight] Type the buy spread value. It can be defined as amount deducted from the mid rate. Buy spread could be zero. Example : The EUR/USD Buy Spread is 10
Sale Spread	[Mandatory, Numeric, 10, Eight] Type the sale spread value. It can be defined as amount added to the Mid rate. Sale spread could be zero.

Column Name	Description
Buy Rate	[Mandatory, Numeric, 24, Two] Type the buy rate of the currency. The buy rate is the exchange rate for a currency pair computed by the system based on the mid rate, the spread specified, the spread definition maintained in **Currency Pair Definition** (Fast Path: BAM65) option. Example : EUR/USD Mid rate is 200, The EUR/USD Buy Spread is 10 Depending on the option selected in **Currency Pair Definition** (Fast Path: BAM65) option the buy rate will be affected. • If Points is selected in BAM65, then The Buy Rate will be 190 • If Percentage is selected in BAM65 and Points Multiplier is 1 then Buy Rate will be 180 The user can enter options in the **Currency Pair Definition** (Fast Path: BAM65) option in the following ways: • In points • In percentage • In Points Multiplier The user can also input the buy rate for a currency pair; the system will compute the buy spread.

Column Name	Description
Sale Rate	[Mandatory, Numeric, 24, Two] Type the sale rate of the currency. The sale rate is the exchange rate for a currency pair computed by the system based on the mid rate, the spread specified, the spread definition maintained in **Currency Pair Definition** (Fast Path: BAM65) option. Example : EUR/USD Mid rate is 200, The EUR/USD Buy Spread is 10 Depending on the option selected in **Currency Pair Definition** (Fast Path: BAM65) option the sale rate will be affected. • If Points is selected in BAM65, then the Buy Rate will be 190 • If Percentage is selected in BAM65 and Points Multiplier is 1 then Buy Rate will be 180 The user can enter options in the **Currency Pair Definition** (Fast Path: BAM65) option in the following ways: • In points • In percentage • In Points Multiplier The user can also input the buy rate for a currency pair, the system will compute the buy spread.
Delete	[Toggle] If the field is marked as **N** then the rate type will not be deleted and if the field is marked as **Y** then the rate type will be deleted.

3. Click the **Add** button.
4. Select the currency code 1, currency code 2, and branch code from the pick list.
5. Click the **Add** button.
6. Select the rate type from pick list.
7. Enter the mid rate, buy spread, sale spread, buy rate, sale rate value.

Currency Rates Maintenance



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 currency rate details are added once the record is authorised.

2.6. BAM65 - Currency Pair Definition

Using the **Currency Pair Definition** option you can define and maintain the currency pairs.

Definition Prerequisites

- BAM25 - Currency Definition

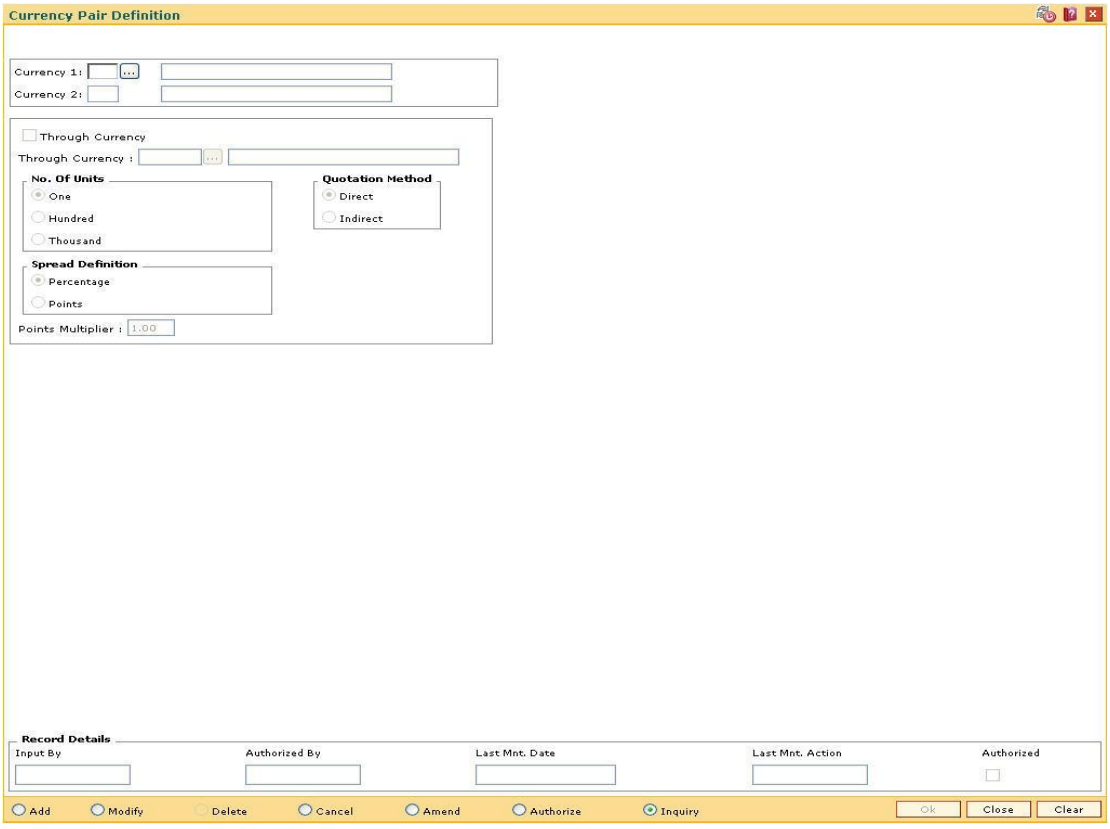
Modes Available

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

To add the currency pair details

1. Type the fast path **BAM65** and click **Go** or navigate through the menus to **Global Definitions > Master > Currency Pair Definition**.
2. The system displays the **Currency Pair Definition** screen.

Currency Pair Definition



Field Description

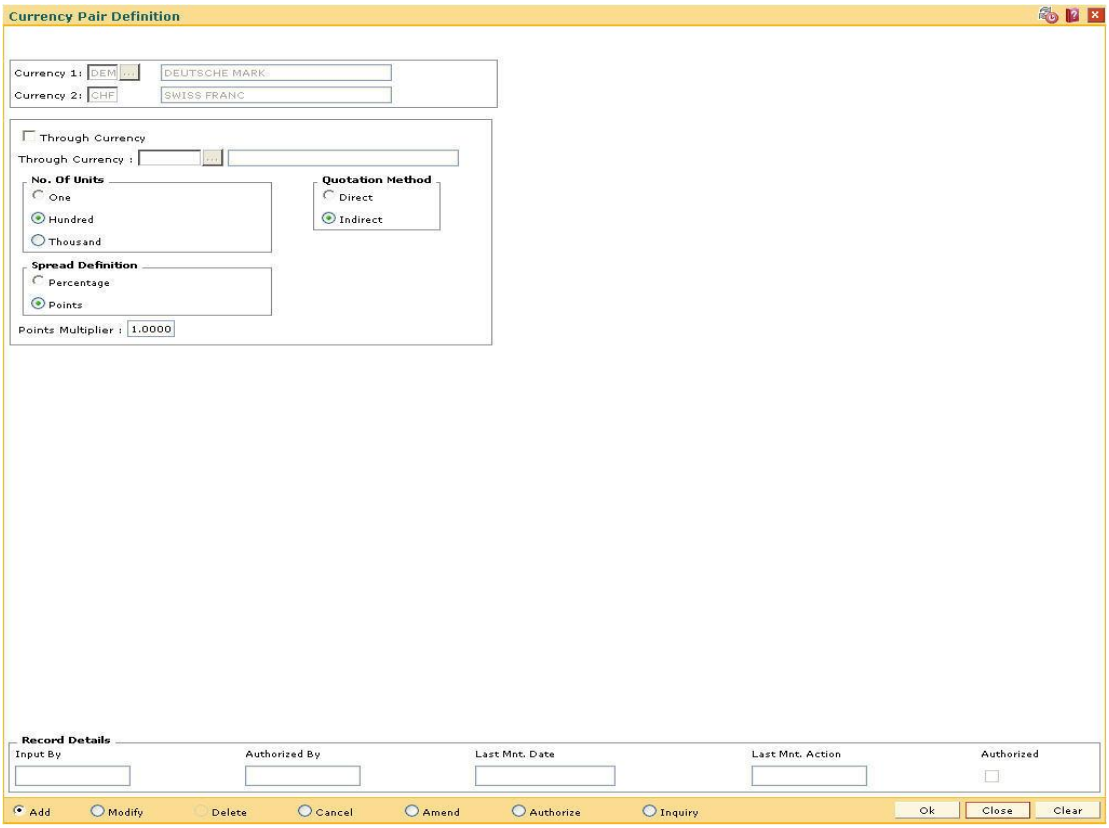
Field Name	Description
Currency 1	[Mandatory, Pick List] Select the currency code to be used for the currency pair from the pick list. All valid currencies defined in the **Currency Definition** (Fast Path: BAM25) option will be available in the pick list.
Currency 2	[Display] This field displays the currency 2.
Through Currency	[Conditional, Pick List, Check Box] Select the **Through Currency** check box to enable the Through Currency pick list. The through currencies are defined for a particular currency pair, for which an exchange rate is not maintained, i.e. currencies not frequently traded internationally. The user can select the currency code, which he wants to specify as the Through Currency.
No Of Units	[Mandatory, Radio Button] Click the appropriate number of units option. This field indicates the units to be used for currency conversion. The options are: • One • Hundred • Thousand
Quotation Method	[Mandatory, Radio Button] Click the appropriate quotation method option. The quotation method is used to define how the exchange rate will be displayed. The options are: • **Direct** - The home currency is variable and quoted against one unit of the foreign currency. For Ex : If the home currency is USD, then 1 USD = 50 INR is a direct quote • **Indirect** - One unit of the home currency is quoted against foreign currency For Ex : If the home currency is INR, then 1 INR = 0.02 USD is an indirect quote

Field Name	Description
Spread Definition	[Conditional, Radio Button] Click the appropriate spread definition option. Using this field the user can define spread type for the currency pairs. This field is enabled only if the **Through Currency** field is disabled. The options are: • **Percentage** - The Buy/Sale spread value **Currency Rates Maintenance** (Fast Path: BAM26) option is taken as Percentage of Mid rate and subtracted/added to the Mid rate to get the Buy/Sale Rate. Example: If in BAM26 Midrate = 200 and Buy Spread = 10, Direct Quote in the **Currency Pair Definition** (Fast Path: BAM65) option percentage is selected, the Buy rate in BAM26 is calculated as follows: = 200 – (200 * 10%) = 200 – 20 = 180 Similar calculation for Sale rate. Example : If in BAM26 Midrate = 200 and Sale Spread = 10, Direct Quote in the **Currency Pair Definition** (Fast Path: BAM65) option percentage is selected, the Sale rate in BAM26 is calculated as follows: = 200 + (200 * 10%) = 200 + 20 = 220 • **Points** - The Buy/Sale spread value **Currency Rates Maintenance** (Fast Path: BAM26) option is taken as points and subtracted/added to the Mid rate to get the Buy/Sale Rate. Example: If in BAM26 Midrate = 200 and Buy Spread = 10, Direct Quote, Points Multiplier = 1 in the **Currency Pair Definition** (Fast Path: BAM65) option point is selected, the Buy rate in BAM26 is calculated as follows: = 200 – 10 (Points Multiplier) = 190 Similar calculation for Sale rate. Example : If in BAM26 Midrate = 200 and Sale Spread = 10, Direct Quote, Points Multiplier = 1 in the **Currency Pair Definition** (Fast Path: BAM65) option point is selected, the Sale rate in BAM26 is calculated as follows: = 200 + 10 (Points Multiplier) = 210

Field Name	Description
Points Multiplier	[Conditional, Numeric, Six] Type the points multiplier value. This field is enabled only if **Points** option is selected in the **Spread Definition** field. For example: If the Points multiplier is changed to 0.5 then the currency rates will be as follows: The Buy rate in BAM26 is calculated as follows: = 200 – 10 (0.5) = 195 The Sale rate in BAM26 is calculated as follows: = 200 + 10 (0.5) = 205

3. Click the **Add** button.
4. Select the currency 1 from the pick list.
5. Enter the other details such as number of units, through currency, quotation method, and spread definition.

Currency Pair Definition



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **OK** button.
8. The currency pair details are added once the record is authorized.

2.7. BAM97 - Currency Codes Cross Reference

When the financial service provider shifts to **Oracle FLEXCUBE** from the existing legacy system (external system), some of the codes such as currency code, transaction code, GL code, etc, have to be matched by cross-referring between the legacy system and the **Oracle FLEXCUBE** system.

Similarly, when extracting data from **Oracle FLEXCUBE** to an external system, the currency code pertaining to the external system can be maintained in this maintenance so that the extracts contain the relevant currency code.

Using this option **Oracle FLEXCUBE** integration with other external systems can be done as required. You can maintain a reference between the currency codes defined in **Oracle FLEXCUBE** with the corresponding currency codes defined and maintained in the external system.

Definition Prerequisites

- BAM56 - Currency Codes Maintenance

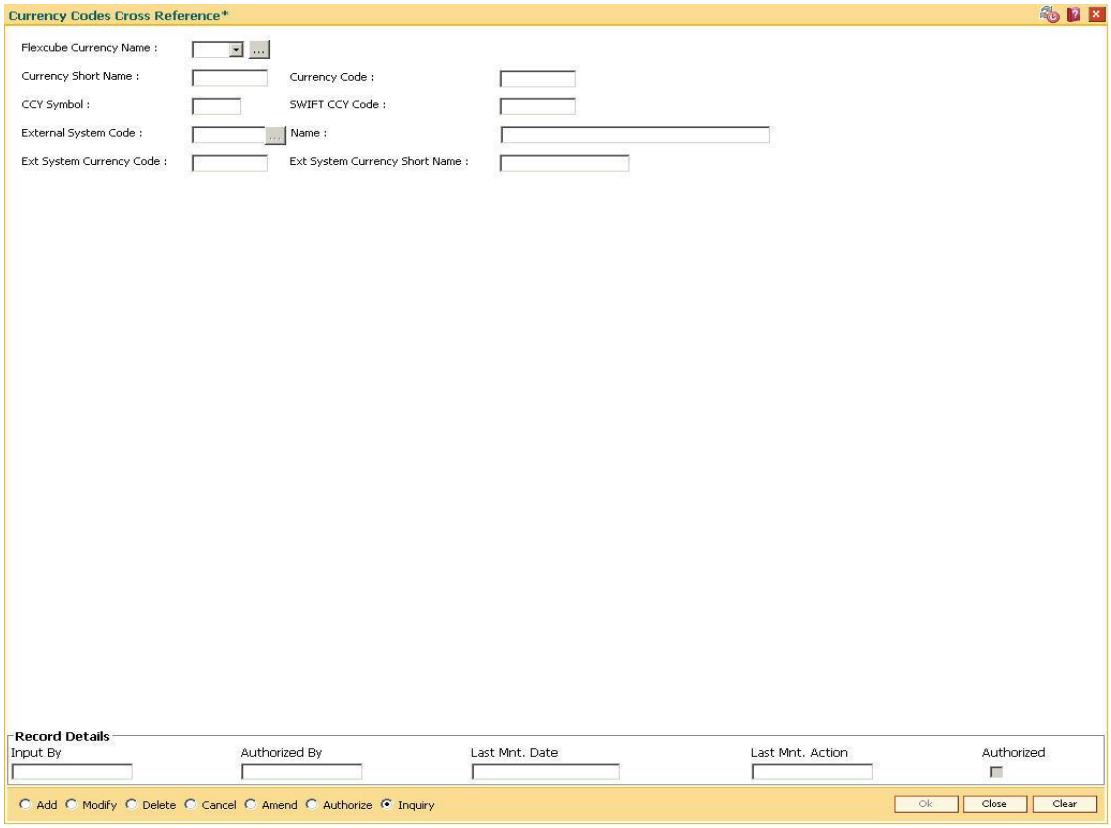
Modes Available

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

To add currency code cross reference

1. Type the fast path **BAM97** and click **Go** or navigate through the menus to **Global Definitions > Master > Currency Codes Cross Reference**.
2. The system displays the **Currency Codes Cross Reference** screen.

Currency Codes Cross Reference



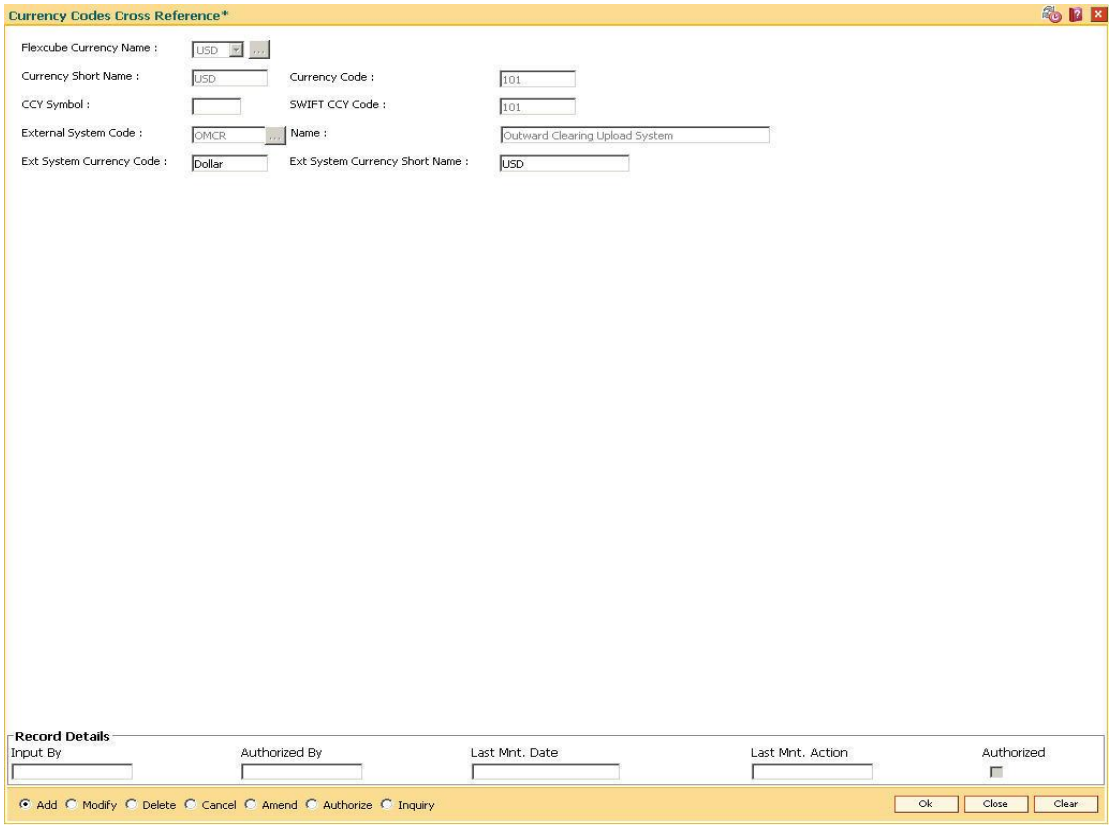
Field Description

Field Name	Description
Flexcube Currency Name	[Mandatory, Drop-Down] Select the flexcube currency name from the drop-down list. It is the currency code maintained in **FLEXCUBE Retail** for which the currency cross-reference is to be maintained.
Currency Short Name	[Display] This field displays the short name of the currency.
Currency Code	[Display] This field displays the currency code.
CCY Symbol	[Display] This field displays the symbol of the currency.
SWIFT CCY Code	[Display] This field displays the SWIFT currency code.

Field Name	Description
External System Code	[Mandatory, Pick List] Select the external system code, with which **FLEXCUBE Retail** needs to be integrated, from the pick list.
Name	[Display] This field displays the name of the external system based on the external system code.
Ext System Currency Code	[Mandatory, Alphanumeric, Six] Type the currency code for the external system.
Ext System Currency Short Name	[Mandatory, Alphanumeric, Six] Type the short name of the external system currency.

3. Click the **Add** button.
4. Select the **FLEXCUBE** currency name from the drop-down list and the external system code from the pick list.
5. Enter the external system currency code and currency name.

Currency Codes Cross Reference



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending...". Click the **OK** button.
8. The currency code cross reference details are added once the record is authorised.

2.8. BAM90 - Currency Float Maintenance

This maintenance is used for cash deposits that have future value date.

Using this option you can define the float days for giving the value date for cash deposits, based on the currency.

After this maintenance is done, using the **Future Dated Cash Deposit** (Fast Path: 1411) option, you can accept future dated cash deposit from the customer and the float days maintained in this option will be defaulted as value date for the transaction.

Definition Prerequisites

- BAM56 - Currency Code Maintenance

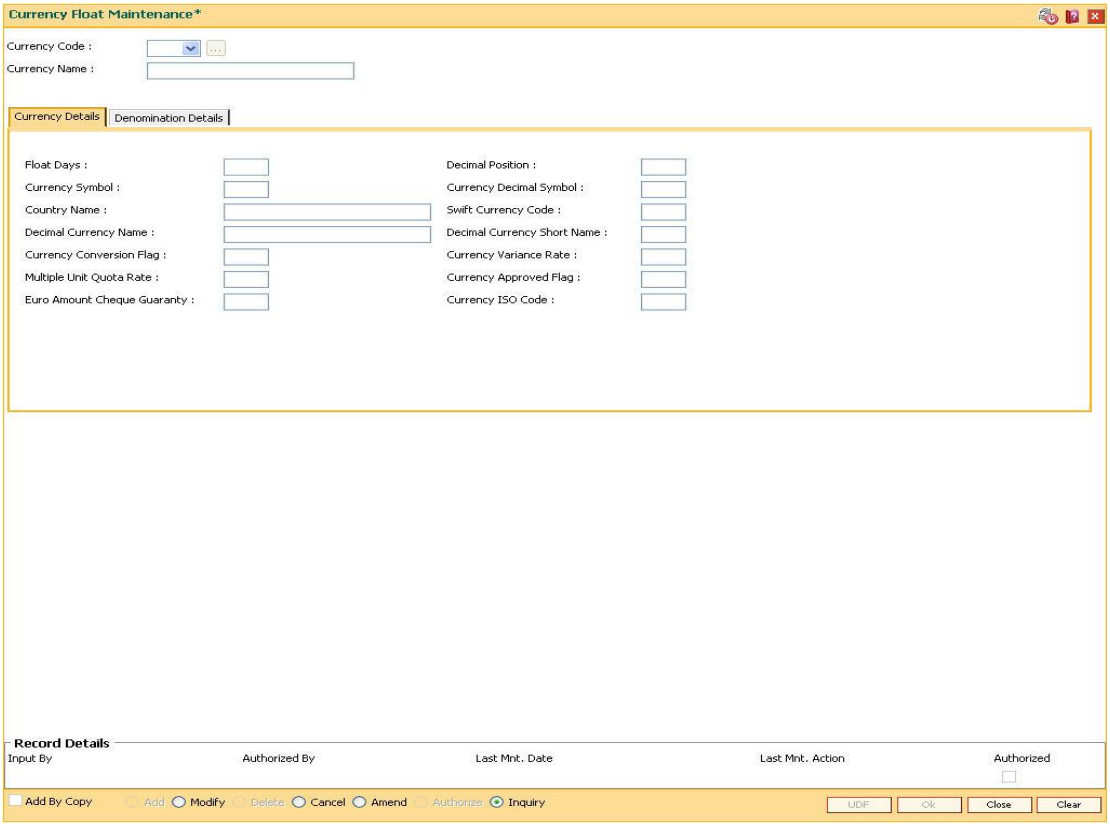
Modes Available

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

To modify currency float details

1. Type the fast path **BAM90** and click **Go** or navigate through the menus to **Global Definitions > Master > Currency Float Maintenance**.
2. The system displays the **Currency Float Maintenance** screen.

Currency Float Maintenance

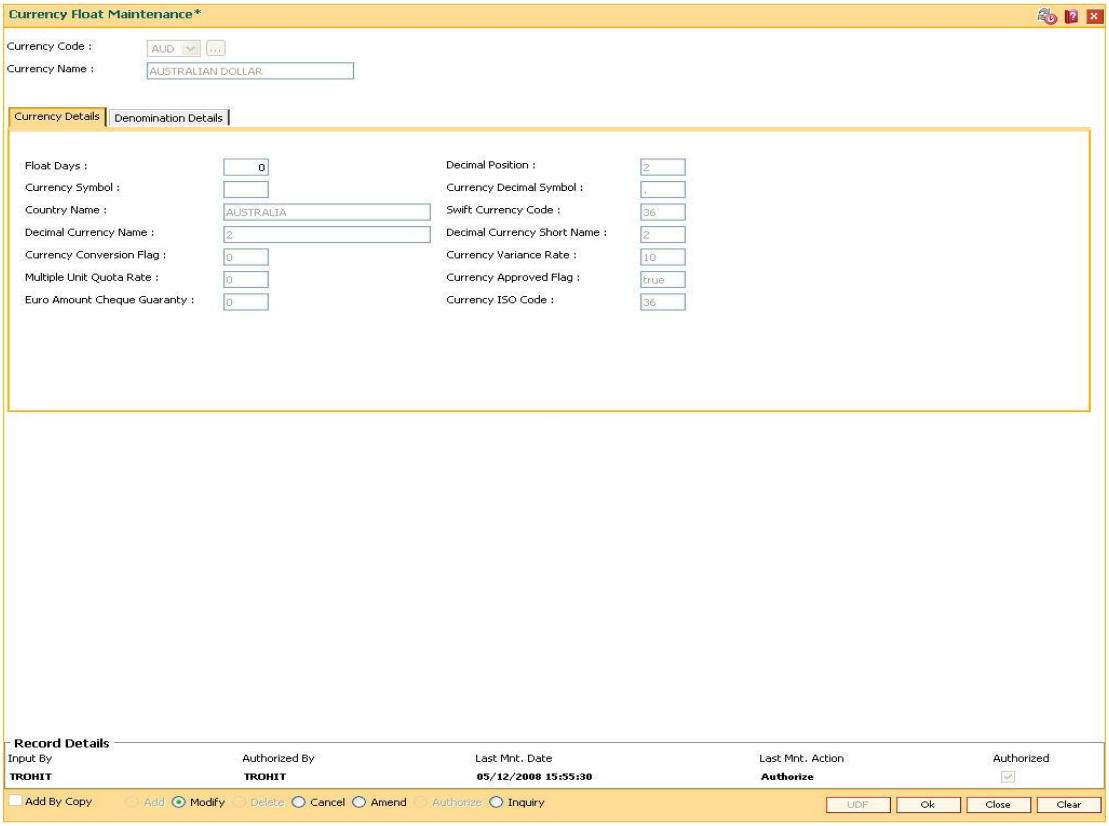


Field Description

Field Name	Description
Currency Code	[Mandatory, Drop-Down] Select the currency code from the drop-down list. The system displays the float details for the selected currency code.
Currency Name	[Display] This field displays the name of the currency.

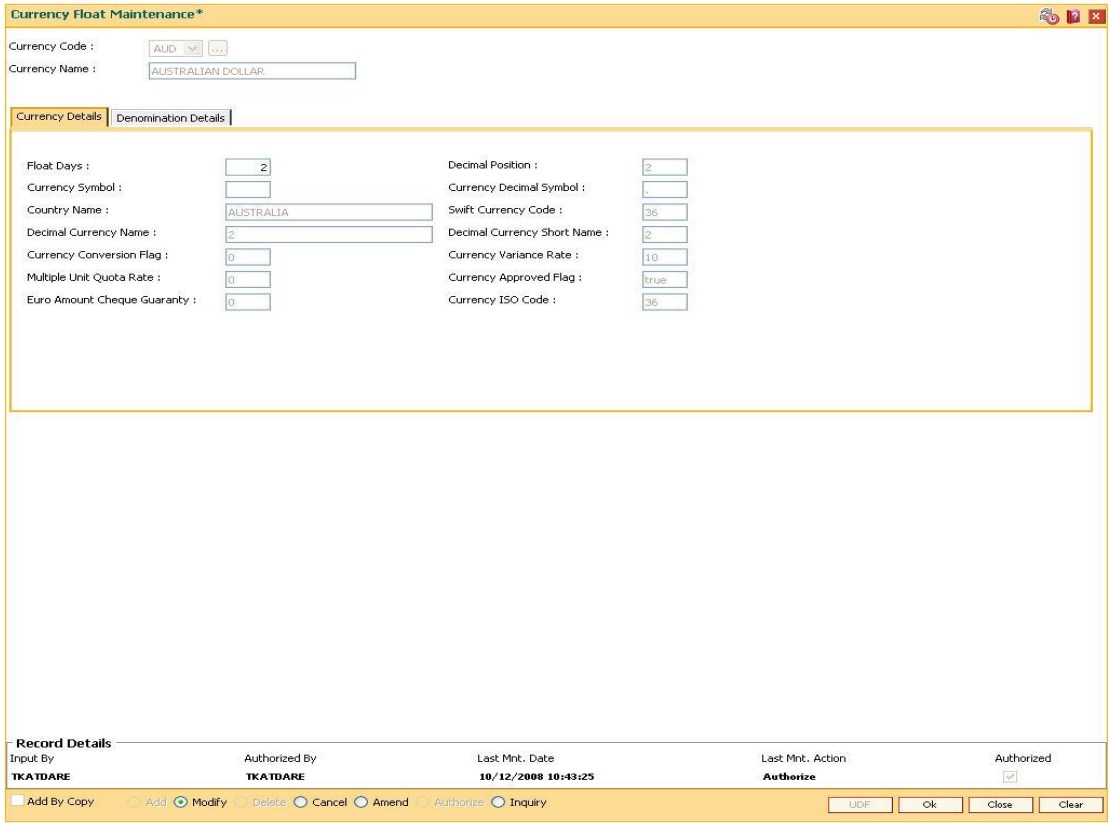
3. Click the **Modify** button.
4. Select the currency code from the drop-down list.

Currency Float Maintenance



5. Modify the required information in the various tabs.

Currency Details

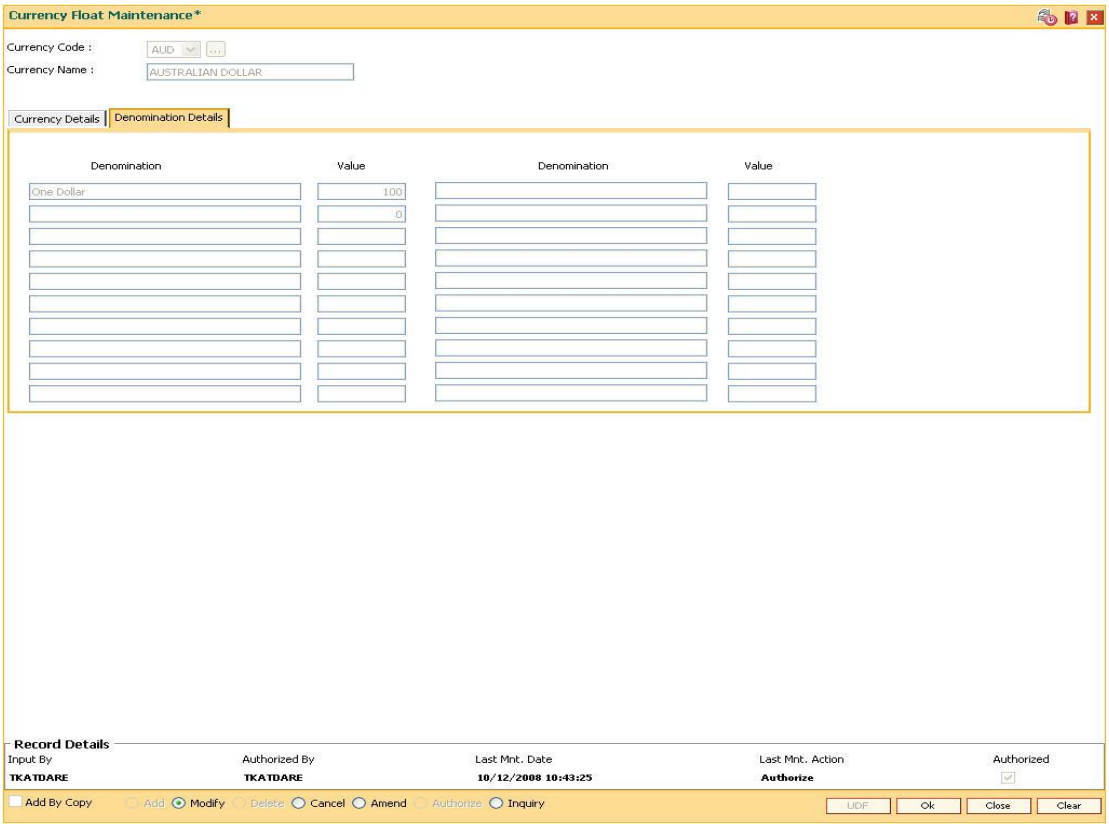


Field Description

Field Name	Description
Float Days	[Mandatory, Numeric, Three] Type the number of float days.
Decimal Position	[Display] This field displays the decimal position.
Currency Symbol	[Display] This field displays the symbol of the currency.
Currency Decimal Symbol	[Display] This field displays the decimal symbol used for the currency.
Country Name	[Display] This field displays the country name associated with the currency.
Swift Currency Code	[Display] This field displays the swift currency code.

Field Name	Description
Decimal Currency Name	[Display] This field displays the name of the decimal currency.
Decimal Currency Short Name	[Display] This field displays the short name of the decimal currency.
Currency Conversion Flag	[Display] This field displays the currency conversion flag.
Currency Variance Rate	[Display] This field displays the currency variance rate.
Multiple Unit Quota Rate	[Display] This field displays the multiple unit quota rate.
Currency Approved Flag	[Display] This field displays the currency approved flag.
Euro Amount Cheque Guaranty	[Display] This field displays the Euro amount cheque guaranty.
Currency ISO Code	[Display] This field displays the ISO code of the currency.

Denomination Details



Field Description

Column Name	Description
Denomination	[Display] This column displays the denomination of the currency.
Value	[Display] This column displays the value of the currency denomination.

6. Click the **Ok** button.
7. The system displays the message “Record Authorized ..”. Click the **OK** button.

2.9. BAM32 - Transaction Rate Cross Reference

Using this maintenance you can arrive at the default exchange rates to be applied when posting transactions. This default is arrived at by using the base exchange rate with respect to the local currency and applying the suitable spreads. **FLEXCUBE** adopts the buy low, sell high policy.

The default exchange rate is derived as follows.

Sr No	Nature of Transaction	Default Exchange Rate Formula
1	Buy Foreign Currency	BR + A
2	Sell Foreign Currency	BR - A
3	Buy Local Currency	BR + B
4	Sell Local Currency	BR – B

- BR – Base Rate
- A – Spread to use to compute LCY equivalent
- B - Spread to use to compute target currency equivalent

Definition Prerequisites

- BAM15 - Transaction Mnemonic Codes

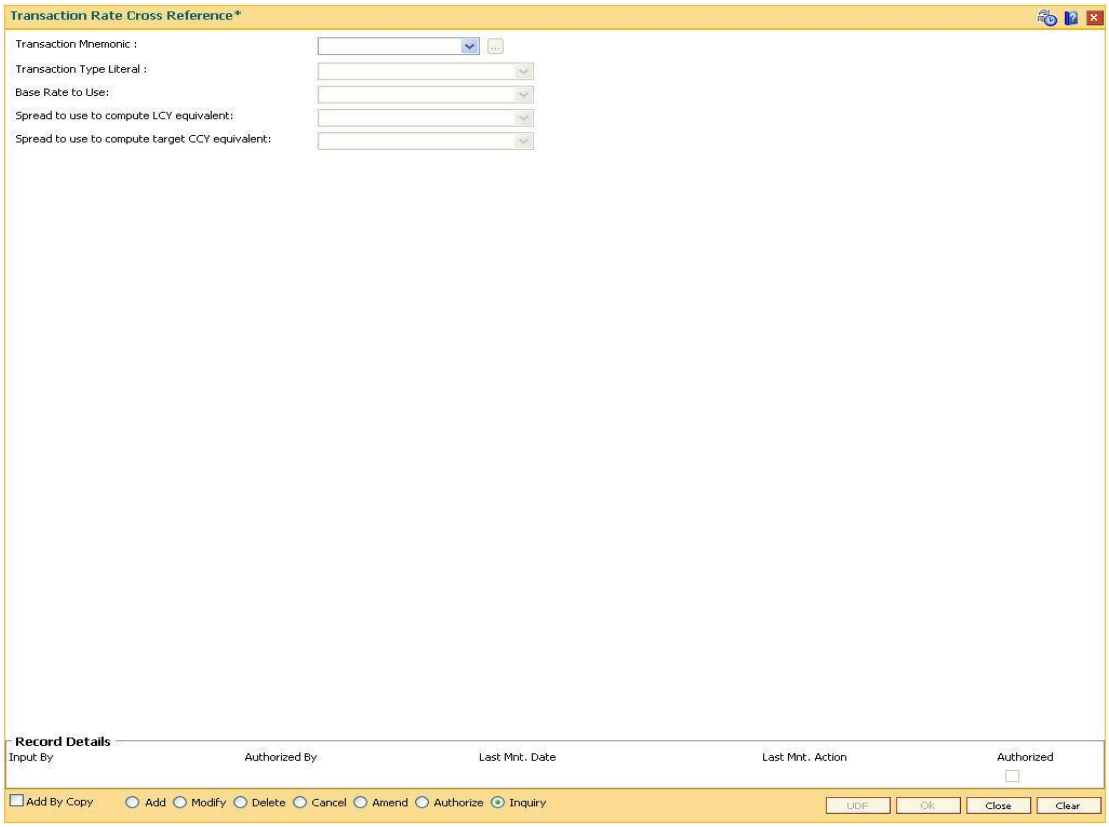
Modes Available

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

To add transaction rate cross reference

1. Type the fast path **BAM32** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Transaction Rate Cross Reference**.
2. The system displays the **Transaction Rate Cross Reference** screen.

Transaction Rate Cross Reference



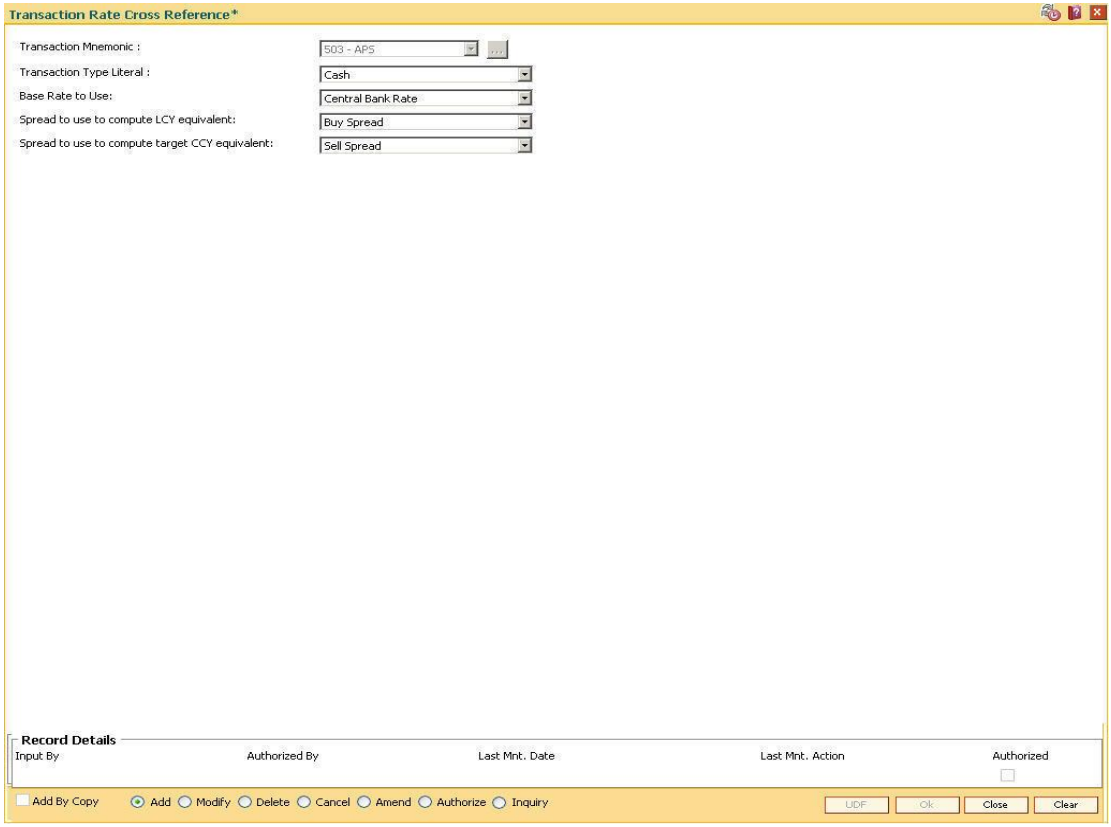
Field Description

Field Name	Description
Transaction Mnemonic	[Mandatory, Drop-Down] Select the transaction mnemonic from the drop-down list. The conversion rates will be defined for the selected transaction mnemonic.
Transaction Type Literal	[Mandatory, Drop-Down] Select the transaction type literal from the drop-down list. This is the mode in which the transaction will be carried out. The options are: • Cash– if this option is selected, transaction will be carried out through the exchange of cash. • Cheque - if this option is selected, transaction will be carried out via cheque. • Transfer - if this option is selected, transaction will be carried out by account to account transfer.

Field Name	Description
Base Rate to Use	[Mandatory, Drop-Down] Select the base rate that will be applicable for the transaction from the drop-down list. The options are: • Book Rate • Central Bank Rate • Mid Rate • Special Rate 1 • Special Rate 2
Spread to use to compute LCY equivalent	[Mandatory, Drop-Down] Select the spread to be used to calculate the local currency equivalent from the drop-down list. The options are: • Buy Spread • Sell Spread • No Spread
Spread to use to compute target CCY equivalent	[Mandatory, Drop-Down] Select the spread to be used to calculate the target currency equivalent from the drop-down list. The options are: • Buy Spread • Sell Spread • No Spread

3. Click the **Add** button.
4. Select the mnemonic code for the transaction and the literal type, base rate to use and the spread to compute the local currency equivalent and target currency equivalent from the drop-down list.

Transaction Rate Cross Reference



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending...". Click the **OK** button.
7. The transaction rate cross reference details are added once the record is authorised.

2.10. BAM31 - Treasury Spread Maintenance

Using this option you can maintain the bid (buy) and ask (sell) spread for the foreign currencies against the local currency for an effective date.The spread rate can be maintained for the foreign currencies which are maintained in the bank.

The final exchange rate to be applied for a transaction at branch is derived after application of treasury spread and branch spread.

Definition Prerequisites

- BAM25 - Currency Definition

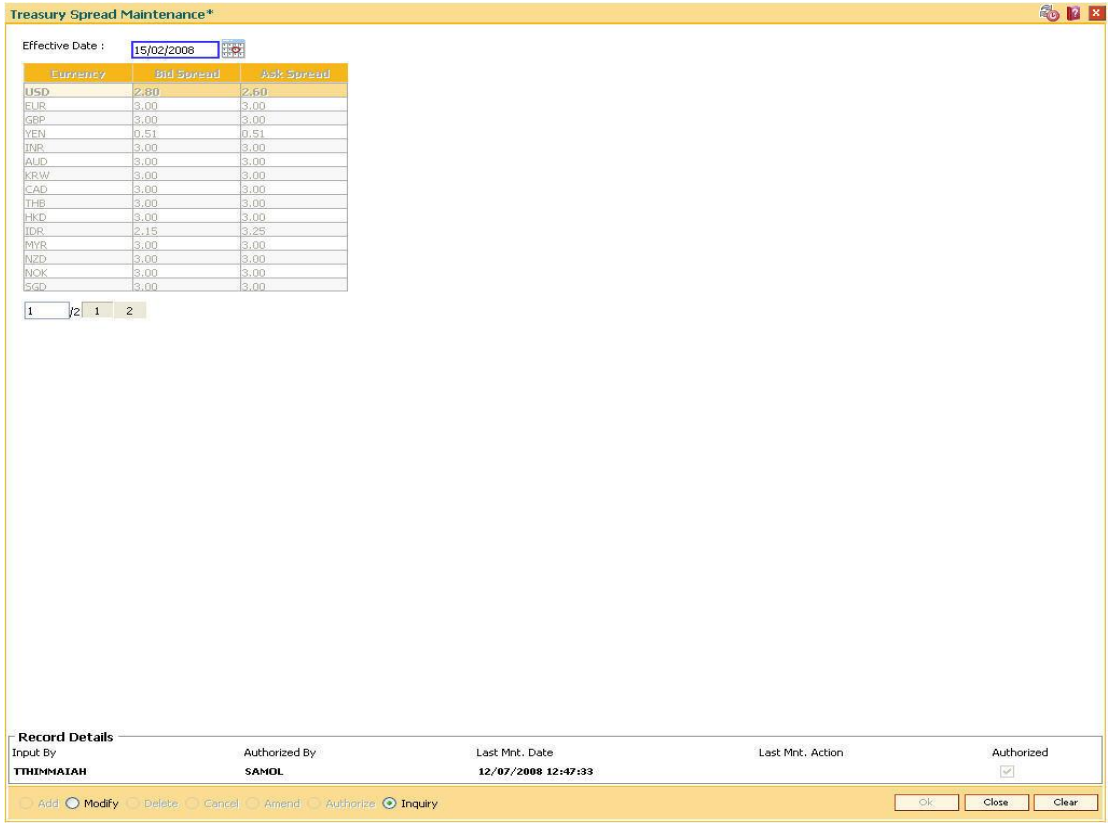
Modes Available

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

To modify the treasury spread

1. Type the fast path **BAM31** and click **Go** or navigate through the menus to Global Definitions > Master > Treasury Spread Maintenance.
2. The system displays the **Treasury Spread Maintenance** screen.

Treasury Spread Maintenance

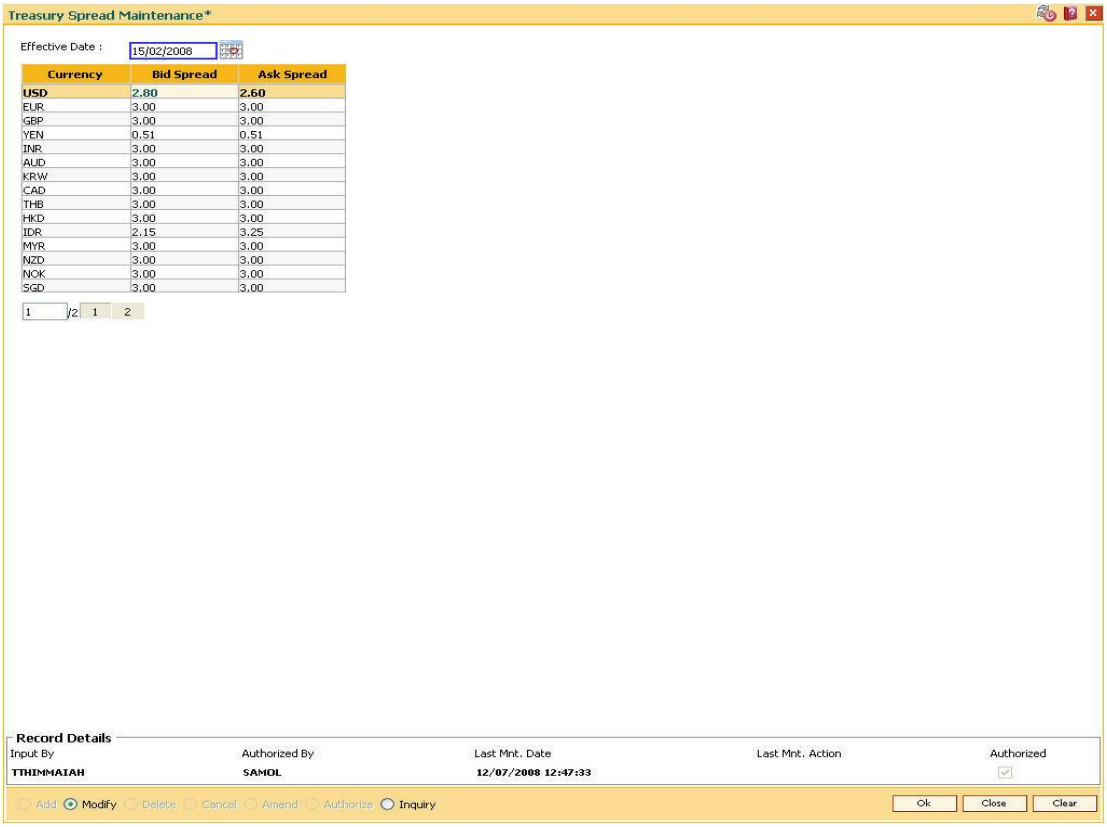


Field Description

Field Name	Description
Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Select the effective date from the pick list. By default system displays the current process date. The effective date cannot be a future date.
Currency	[Display] This field displays the foreign currency for which spread is to be maintained with respect to LCY. The list of foreign currencies are defined in the **Currency Definition** (Fast Path: BAM25) option.
Bid Spread	[Mandatory, Numeric, 22, Two] Type the buy spread for FCY with respect to LCY.
Ask Spread	[Mandatory, Numeric, 22, Two] Type the sell spread for FCY with respect to LCY.

3. Click the **Modify** button.
4. Select the effective date from the pick list.
5. Enter the bid spread and ask spread.

Treasury Spread Maintenance



6. Click the **Ok** button.
7. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
8. The treasury spread details are modified once the record is authorised.

2.11. BAM34 - Special Exchange Rate Inquiry

Using this option you can define special exchange rate spread margin, for the transaction type TT for the bid and ask spreads.You can perform an inquiry about the special exchange rates for the foreign currencies.

You can also define a set of transactions as special transactions. The defined transactions will refer to this special exchange rate matrix to calculate the exchange rates.

The special exchange rate is maintained for the foreign currencies against local currency. The matrix will be two dimensional based on FX customer category and the transaction size in USD. These are maintained through the back-end tables. The system uses these spreads to arrive at the foreign currency rates for certain special transactions.

Definition Prerequisites

- BAM25 - Currency Definition

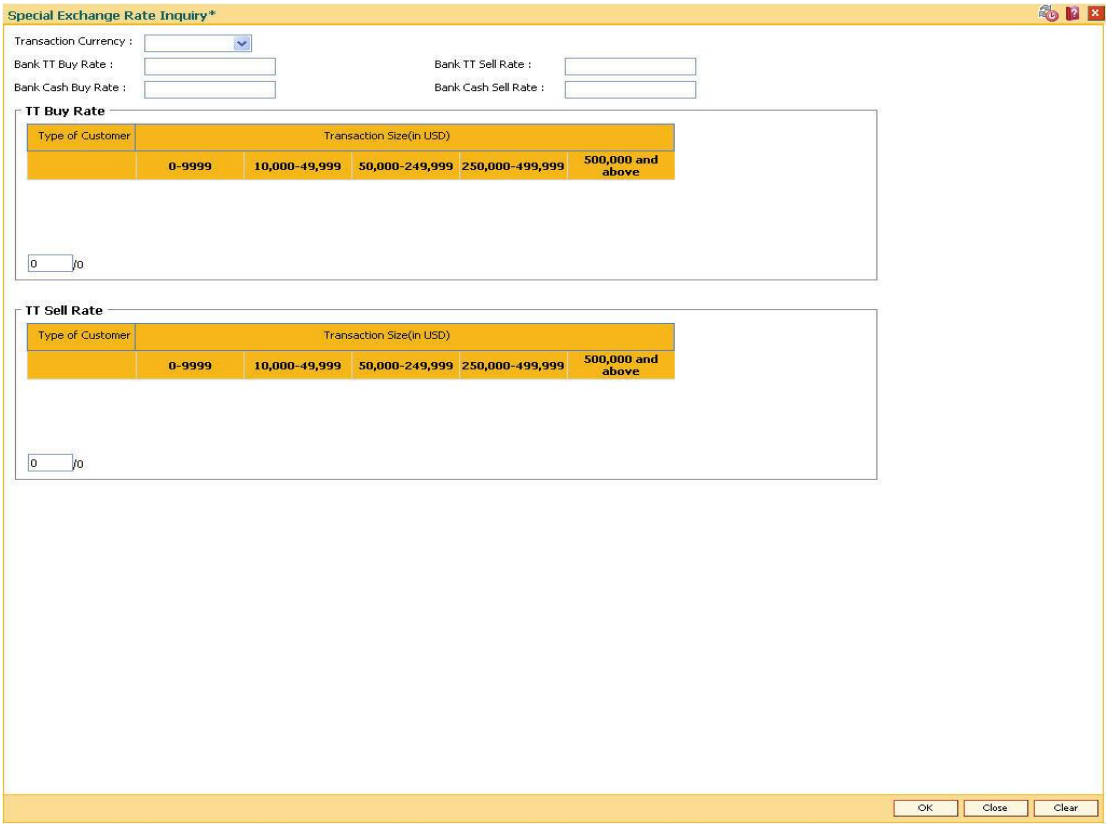
Modes Available

Not Applicable

To view the special exchange rate

1. Type the fast path **BAM34** and click **Go** or navigate through the menus to Global Definitions > Master > Special Exchange Rate Inquiry.
2. The system displays the **Special Exchange Rate Inquiry** screen.

Special Exchange Rate Inquiry



Field Description

Field Name	Description
Transaction Currency	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list for which the user wants to view the special exchange rate. The list of foreign currencies are defined in the **Currency Definition** (Fast Path: BAM25) option.
Bank TT Buy Rate	[Display] This field displays the TT buy rate for normal transactions from the standard **FLEXCUBE Retail** table.
Bank TT Sell Rate	[Display] This field displays the TT sell rate for normal transactions from the standard **FLEXCUBE Retail** table.
Bank Cash Buy Rate	[Display] This field displays the cash buy rate from the standard **FLEXCUBE Retail** table.
Bank Cash Sell Rate	[Display] This field displays the cash sell rate from the standard **FLEXCUBE Retail** table.

TT Buy Rate

This table shows TT buy rates for the foreign currency against the local currency for all customer categories as per the transaction size slabs in USD.

Type of Customer	[Display] This column displays the customer category for the TT buy rate transactions.
Transaction Size(in USD)	[Display] This column displays the transaction size in USD for TT buy rate transactions.

TT Sell Rate

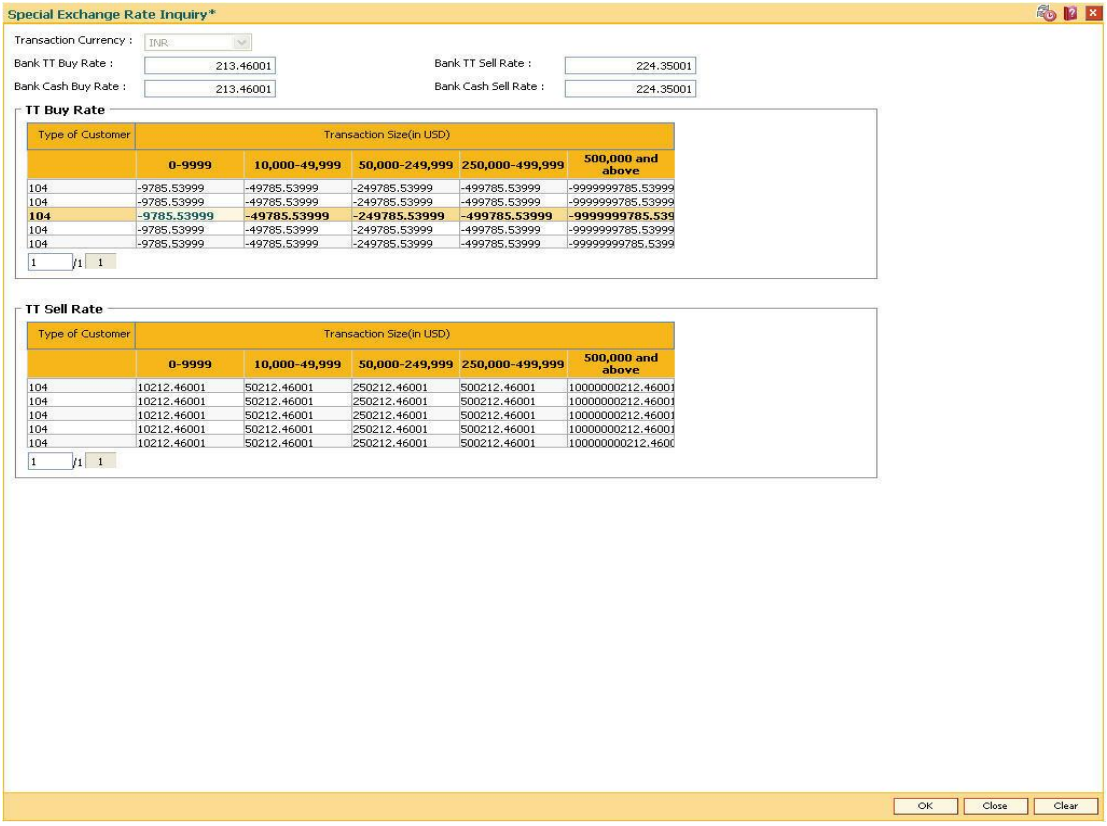
This table shows TT sell rates for the foreign currency against the local currency for all customer categories as per the transaction size slabs in USD.

Type of Customer	[Display] This column displays the customer category for the TT sell rate transactions.

Field Name	Description
Transaction Size(in USD)	[Display] This column displays the transaction size in USD for TT sell rate transactions.

3. Select the transaction currency from the drop-down list.
4. Click the **Ok** button.
5. The system displays the special exchange rate for the selected currency.

Special Exchange Rate Inquiry



6. Click the **Close** button.

3. Securities Definitions

The **FLEXCUBE Retail** Security Management System (SMS) provides a security envelope within which, all the **FLEXCUBE Retail** application modules are executed. SMS maintains and controls access to users in the **FLEXCUBE Retail** system and ensures that only authorised users are allowed to use the system.

Security definitions are broadly categorized into two parts namely host security definition and branch security definition. For the purpose of security and centralised control, it is recommended that all the security related definitions users are created at the HO and branch security definitions are important attributes of the user are modified at HO and downloaded to the branches.

All the users of the bank can be broadly classified depending upon their role and seniority. Such classification is represented in **FLEXCUBE Retail** using templates. All the **FLEXCUBE Retail** transactions are linked to one or more such templates to define the access to the transactions for the respective class of users.

Each user needs to have a user profile defined in the system. This user profile is linked to one of the templates.

3.1. 762 - Menu Language Cross Reference

Security Management System enables you to select the language of your choice, for the screen display, provided the system supports that language, and the description of the **Oracle FLEXCUBE** menus and tasks are defined in the specified language.

Using this option you can define the menu and tasks in the required language. A default language of the teller is maintained in the **User Profile Maintenance** (Fast Path: 759) option.

Definition Prerequisites

- BAM15 - Transaction Mnemonic Codes

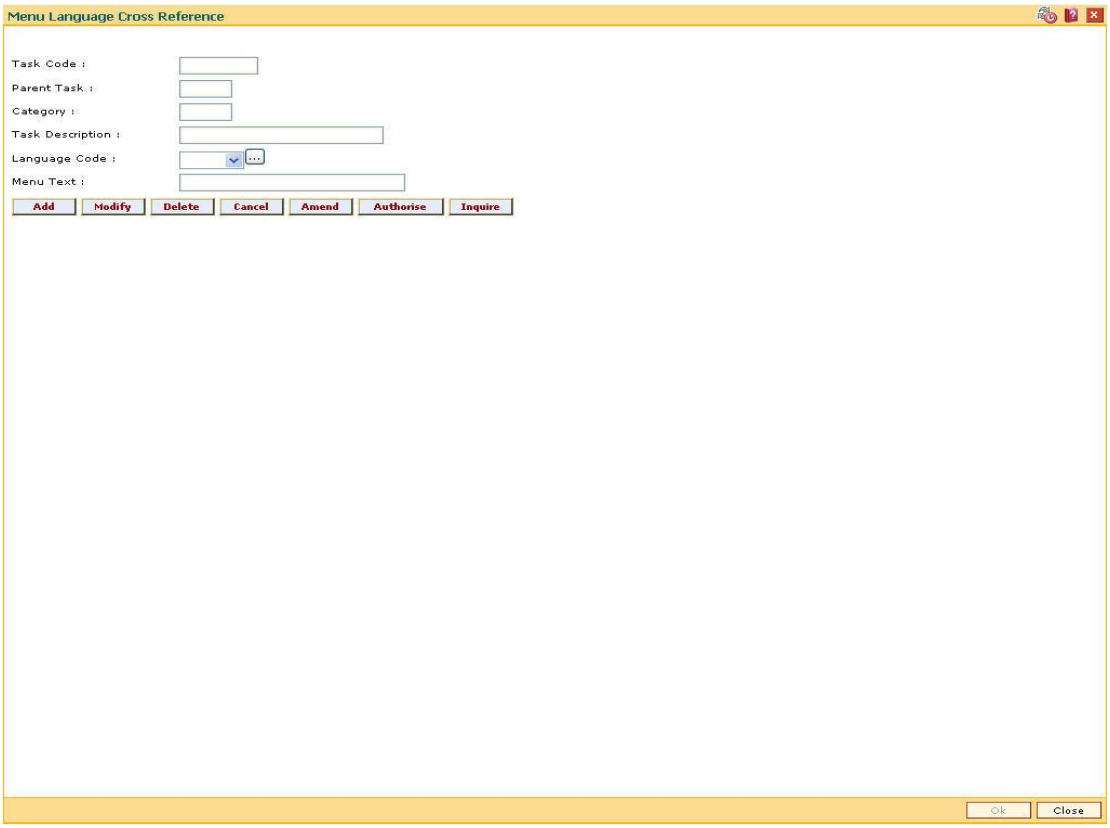
Modes Available

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

To add a menu language cross reference

1. Type the fast path **762** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Security > Menu Language Cross Reference**.
2. The system displays the **Menu Language Cross Reference** screen.

Menu Language Cross Reference

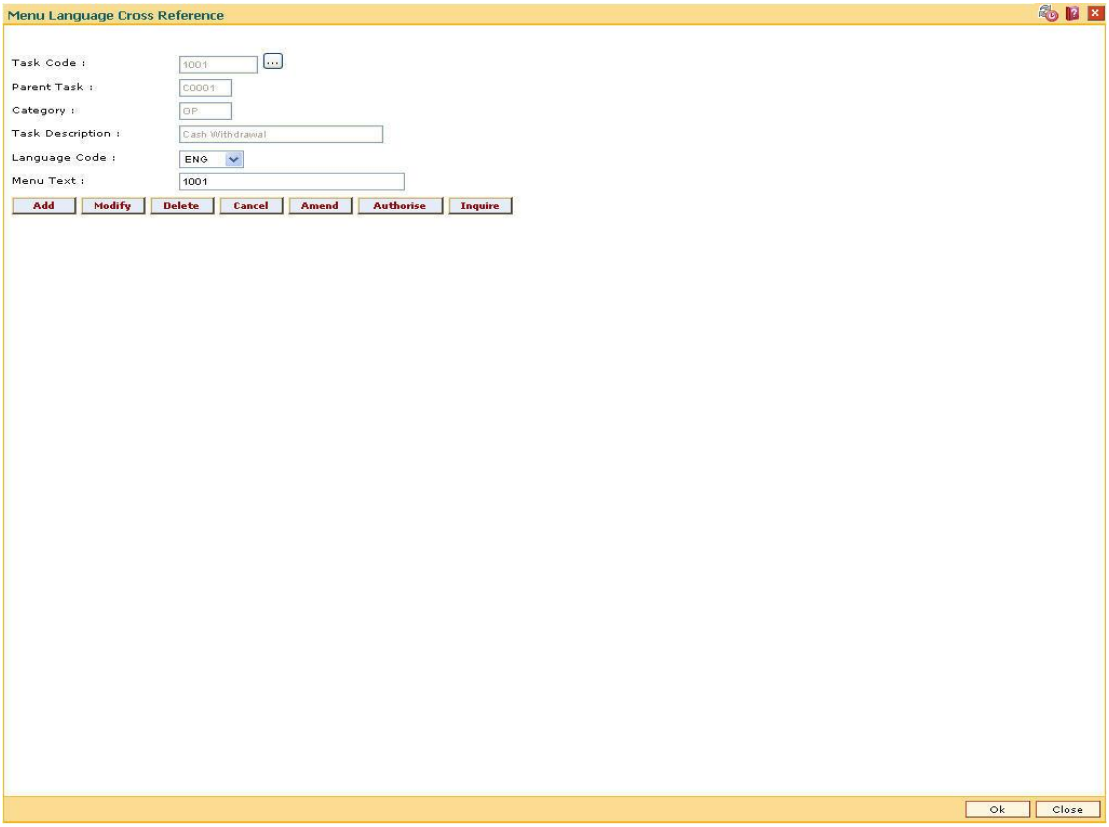


Field Description

Field Name	Description
Task Code	[Mandatory, Pick List] Select the task code from the pick list.
Parent Task	[Display] This field displays the parent task code.
Category	[Display] This field displays the category of the transaction.
Task Description	[Display] This field displays the description of the selected task code.
Language Code	[Mandatory, Drop-Down] Select the language for the selected task code from the drop-down list.
Menu Text	[Mandatory, Alphanumeric, 40] Type the menu description that is associated with the task code.

3. Click the **Add** button.
4. The system displays the message "You are in Add Option". Click the **OK** button.
5. Select the task code from the pick list.
6. Select the language from the drop-down list.
7. Enter the menu text.

Menu Language Cross Reference



8. Click the **Ok** button.

3.2. SMM05 - Menu Language Cross Ref Maintenance

Using this option Security Management System enables you to define, the screen display language, for all screens if the system supports that language. The description of the **Oracle FLEXCUBE** menus and tasks are defined in the specified language.

A default language of the teller is maintained in the **User Profile Maintenance** (Fast Path: 759) option. You can add user profiles for the selected language through **User Profile Maintenance** (Fast Path: SMM02) option to view the tasks in that particular language.

Definition Prerequisites

- SMM03 - Task Profile Maintenance

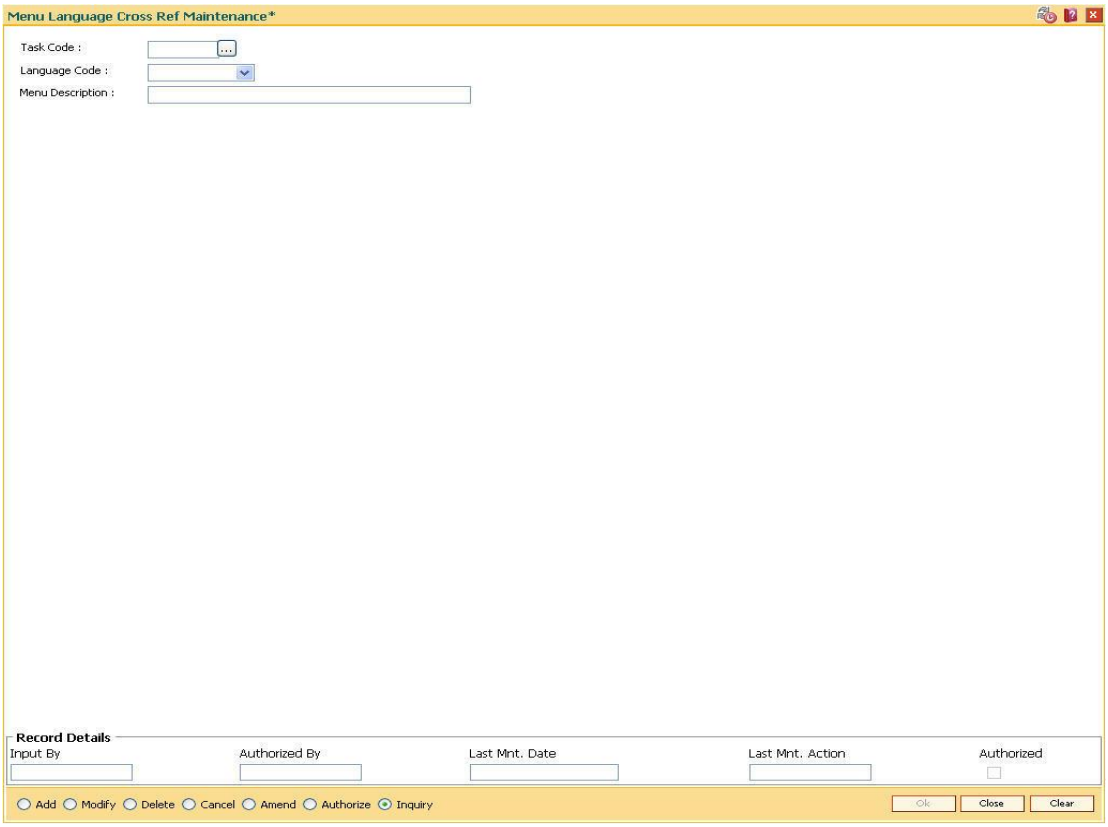
Modes Available

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

To define menu language cross reference

1. Type the fast path **SMM05** and click **Go** or navigate through the menus to **Global Definitions > Security > Menu Language Cross Ref Maintenance**.
2. The system displays the **Menu Language Cross Ref Maintenance** screen.

Menu Language Cross Ref Maintenance

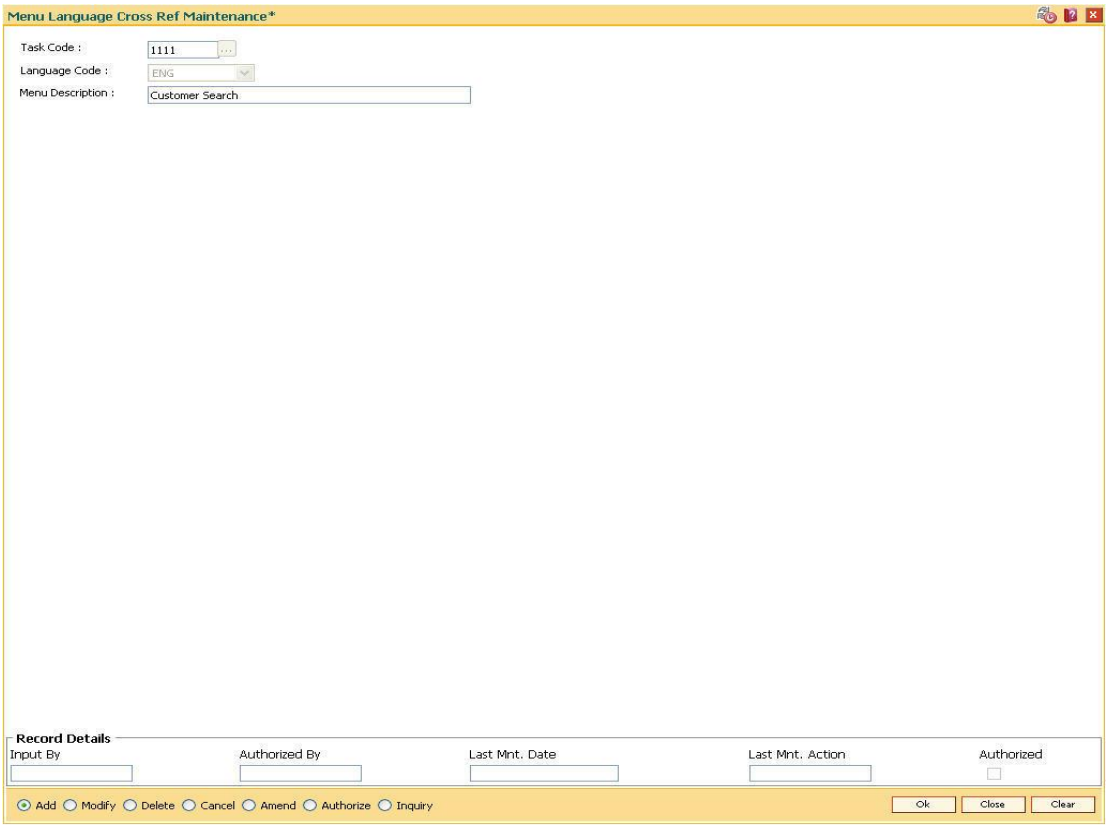


Field Description

Field Name	Description
Task Code	[Mandatory, Pick List] Select the task code from the pick list. The task codes are assigned to the tasks or type of transactions that the user can access. Once added this field cannot be modified or amended.
Language Code	[Mandatory, Drop-Down] Select the language code for the current task code from the drop-down list. Once added this field cannot be modified or amended.
Menu Description	[Mandatory, Alphanumeric, 40] Type the menu description to be associated with the task.

3. Click the **Add** mode.
4. Type the task code or select it from the pick list.
5. Enter the required information in the various fields.

Menu Language Cross Ref Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorization Pending..". Click the **OK** button.
8. The menu language cross reference are added once the record is authorised.

3.3. SMM01 - Template Profile Maintenance

A template is a grouping of users with common requirements for access rights. Users with a common set of access rights can be linked to the template with those access rights.

A template differentiates users based on the level, nature of tasks to be done by that group of users, access codes for controlling access across branches, and the category (OP / SM / OT) defining the nature of tasks which can be done by them.

For every voucher entry transaction, system will check for the **Restrict Txns on Customer acct for VE** check box at the template level and will allow or disallow you to do transaction on customer accounts.Login time restrictions can be imposed by splitting the entire day into 30 minutes slot. The system checks for login time violation, if any, when the your try to login.

Definition Prerequisites

- SMM19 - Transaction Group Code Maintenance

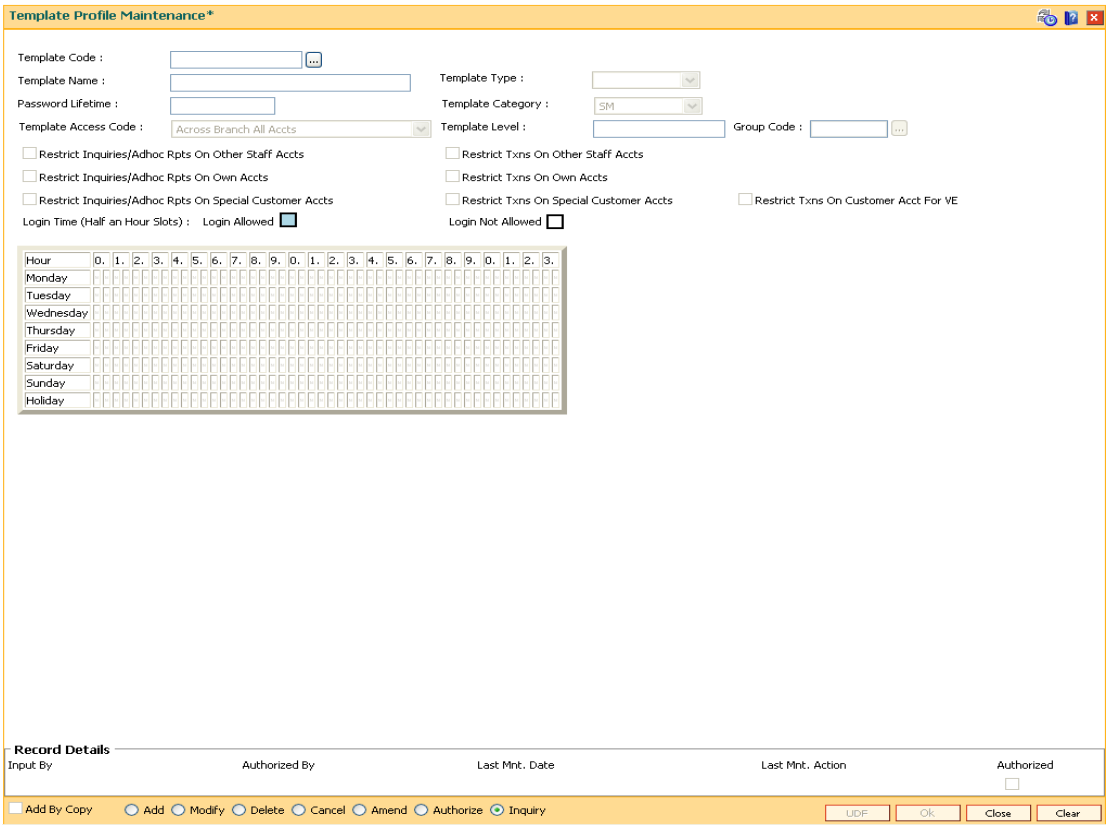
Modes Available

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

To add template profile

1. Type the fast path and click or navigate through the menus to
2. The system displays the **Template Profile Maintenance** screen.

Template Profile Maintenance



Field Description

Field Name	Description
Template Code	[Mandatory, Numeric, Three] Type the code of the template. Each code is manually generated and uniquely identifies a template.
Template Name	[Mandatory, Alphanumeric, 40] Type the name of the template.
Template Type	[Mandatory, Drop-Down] Select the template type from the drop-down list. The options are: • cash • non-cash
Password Lifetime	[Mandatory, Numeric, Two] Type the period in days for which the password will be valid. After the specified period expires, the system will force the user to change the password.
Template Category	[Mandatory, Drop-Down] Select the category of the template from the drop-down list. The options are: • SM – SM stands for System Manager. Templates with this category enable access control for the system • OP – OP stands for Operators. Templates with this category enable batch operations such as End of day, beginning of day, etc. • OT – OT stands for Others. Templates with this category enable normal online and back office transactions. Each of the transactions in **FLEXCUBE Retail** are classified as 'SM', 'OP' or 'OT'.

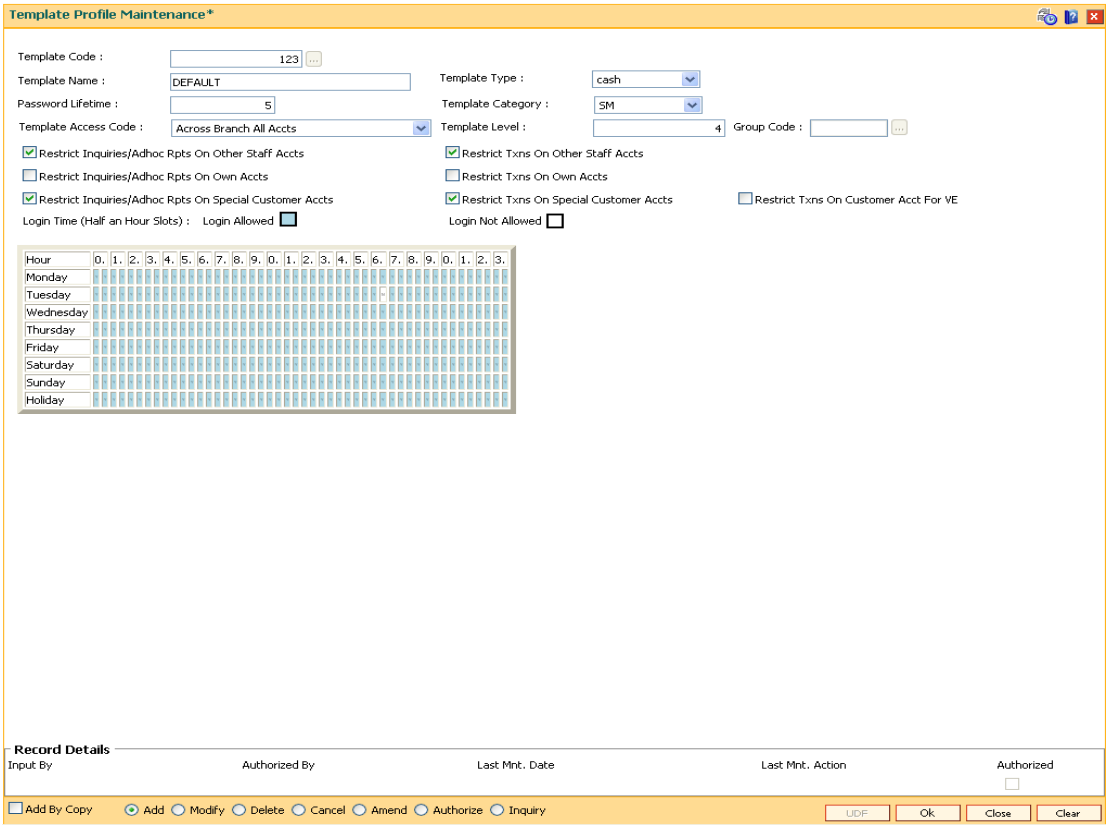
Field Name	Description
Template Access Code	[Mandatory, Drop-Down] Select the template access code from the drop-down list. The template access code indicates the type of accounts in the bank that can be accessed by the users of a given template. The options are: • Same Branch Normal Accts - Access to only normal accounts in the branch • Same Branch Restricted and Normal Accts - Access to restricted and normal accounts in the same branch • Same Branch Restricted Normal and Staff Accts - Access to normal, restricted and staff accounts in the branch • Group of Branch Accts - Access to group of branch account. • Across Branch Normal Accts - Access to normal accounts across branches • Across Branch Restricted and Normal Accts - Access to normal and restricted accounts across branches • Across Branch All Accts - Access to all types of accounts across branches, including staff accounts.
Template Level	[Mandatory, Numeric, Two] Type the level of the template. Seniority of users for authorisation of transactions can be defined using this template level. A higher template level is indicative of higher level of the user attached to it within the bank. Transactions posted by a teller can be authorised only by those supervisors whose templates have a higher level than that of the teller posting the transaction.

Field Name	Description
Group Code	[Conditional, Pick List] Select the group code from the pick list. This allows the linkage of Transaction Group Code to the template. The user will be able to perform transactions on the accounts, which are maintained with the branches under the selected group code. While creating the user under a template, a check will be made that the user branch belongs to the group code attached to the template, else the user creation will not be allowed. The group codes are created using the **Transaction Group Code Maintenance** (Fast Path: SMM19) option. This field is enabled only if the **Group of Branch Accts** option is selected in the **Template Access Code** field.
Restrict Inquiries/Adhoc Rpts On Other Staff Accts	[Conditional, Check Box] Select the **Restrict Inquiries/adhoc rpts on other staff accts** check box if all the inquiries and report generation for other staff accounts are to be restricted. This check box is enabled only if the **Template Access Code** is selected as **Across Branch All Accts** or **Same Branch Restricted Normal and Staff Accts**.
Restrict Inquiries/Adhoc Rpts On Own Accts	[Conditional, Check Box] Select the **Restrict Inquiries/adhoc rpts on own accts** check box if all the inquiries and report generation for staff's own accounts are to be restricted. This check box is enabled only if the **Template Access Code** is selected as **Across Branch All Accts** or **Same Branch Restricted Normal and Staff Accts**.
Restrict Txns On Other Staff Accts	[Conditional, Check Box] Select the **Restrict Txns on other staff accts** check box to restrict the template to have access to other staff accounts for all the transactions. This check box is enabled only if the **Template Access Code** is selected as **Across Branch All Accts** or **Same Branch Restricted Normal and Staff Accts**.

Field Name	Description
Restrict Txns On Own Accounts	[Conditional, Check Box] Select the **Restrict Txns on own accounts** check box to restrict the template to have access to staff's own accounts for all the transactions. This check box is enabled only if the **Template Access Code** is selected as **Across Branch All Accts** or **Same Branch Restricted Normal and Staff Accts**.
Restrict Inquiries/Adhoc Rpts On Special Customer Accts	[Optional, Check Box] Select the **Restrict Inquiries/adhoc rpts on Special Customer accts** check box to restrict inquiry or adhoc report generation on special customer accounts. The system will display appropriate error message, if the teller inquires or generates adhoc reports on special customer account.
Restrict Txns On Special Customer Accts	[Optional, Check Box] Select the **Restrict Txns on Special Customer accts** check box to restrict transaction on special customer accounts. The system displays an error message, if the teller posts any transaction on the special customer account. You can identify the customers as special category using the option **Customer Information Master Maintenance** (Fast Path: CIM09).
Restrict Txns On Customer Acct For VE	[Optional, Check Box] Select the **Restrict Txns on Customer acct for VE** check box to disable voucher transaction on the customer account for the user. The user will however be able to do the voucher transactions on GL accounts. The value defined will be defaulted to the **Voucher Entry** (Fast Path: GLM01) option.
Login Time (Half an Hour slots)	[Display] This field displays the login time. Entire day is split into 30 minute slots for allowing or disallowing access during that time. A blank slot indicates that entry during that time is not allowed. It is to be noted that the system will check only for access only when the user trying to login into the system during these slots. Once the user has logged in, no further checks are done.

3. Click the **Add** button.
4. Enter the code and the name of the template and lifetime of the password.
5. Select the template category and the template access code from the drop-down list.
6. Select the appropriate restriction check boxes.
7. Select the time slots when login is not allowed by clicking on the blue areas in the calendar.

Template Profile Maintenance



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 template profile is added once the record is authorised.

Note: Restrictions will apply to all accounts for a customer as staff. Clear the **Employee** check box in the **Account Master Maintenance** (Fast Path: CH021) option if the user does not want to restrict any of the staff accounts.

3.4. SMM14 - Template Securities Settings

Using this option you can define a user name and password policy at a template level. The policy is typically based on the bank's internal audit policies. A default template can be added for a bank and is mandatory. Each template then can have its own variant of this policy.

Definition Prerequisites

- SMM01 - Template Profile Maintenance

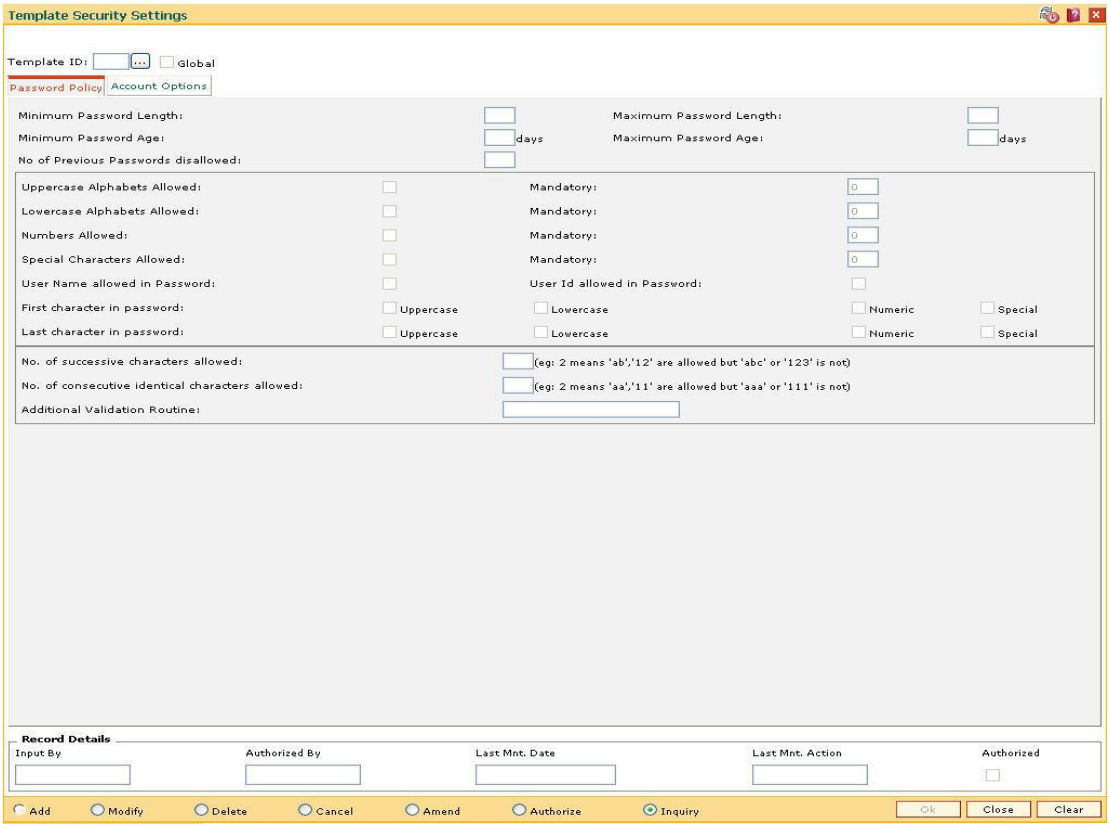
Modes Available

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

To add template security settings

1. Type the fast path **SMM14** and click **Go** or navigate through the menus to **Global Definitions > Security > Template Security Settings**.
2. The system displays the **Template Security Settings** screen.

Template Security Settings

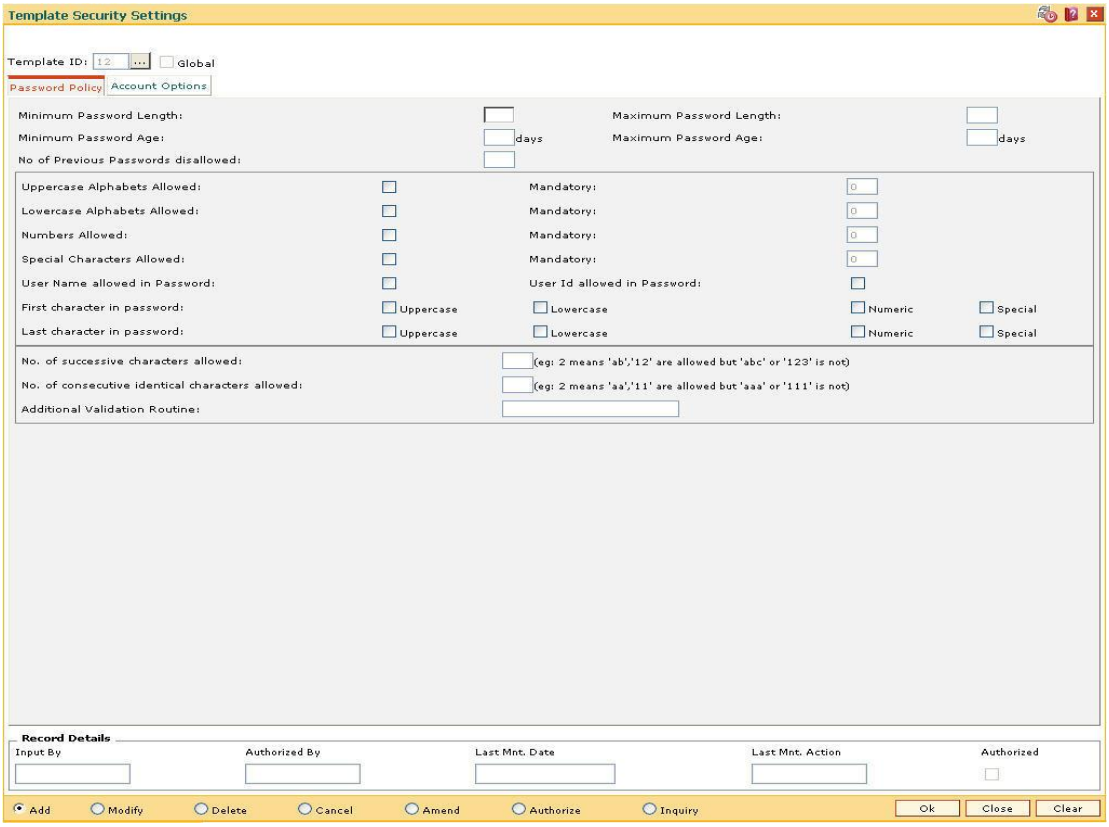


Field Description

Field Name	Description
Template ID	[Mandatory, Pick List] Type the template identification code. It is the template ID for which security settings is to be maintained. A policy is always maintained for a global template, i.e., 0.When a user is being added or a password is changed then the security settings of the template id of the user is selected. or else the global settings is used.
Global	[Optional, Check Box] Select the **Global** check box to define global template policy which is stored with template code zero. The **Template ID** field is disabled if this check box is selected.

3. Click the **Add** button.
4. Select the template ID from the pick list.

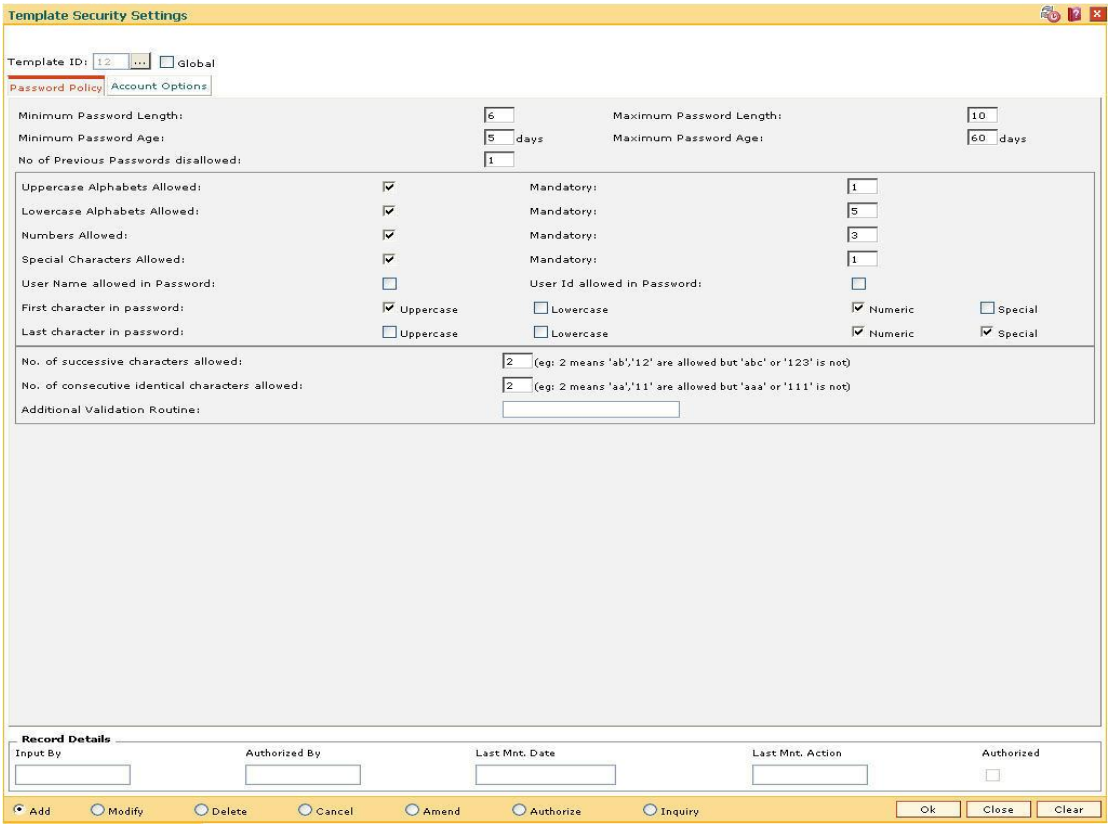
Template Security Settings



5. Enter the required information in the various tabs.

Password Policy

The **Password Policy** tab maintains the validations that are required when a password is created or changed.



Field Description

Field Name	Description
Minimum Password Length	[Mandatory, Numeric, Two] Type the minimum number of characters that a password can have. The value can be between 1 and 14.
Maximum Password Length	[Mandatory, Numeric, Two] Type the maximum number of characters that a password can have. The value can be between 6 and 14. The maximum field length should be equal to or greater then minimum password length.
Minimum Password Age	[Mandatory, Numeric, Two] Type the minimum wait time before a password can be changed. The value can be between 2 – 7 days.

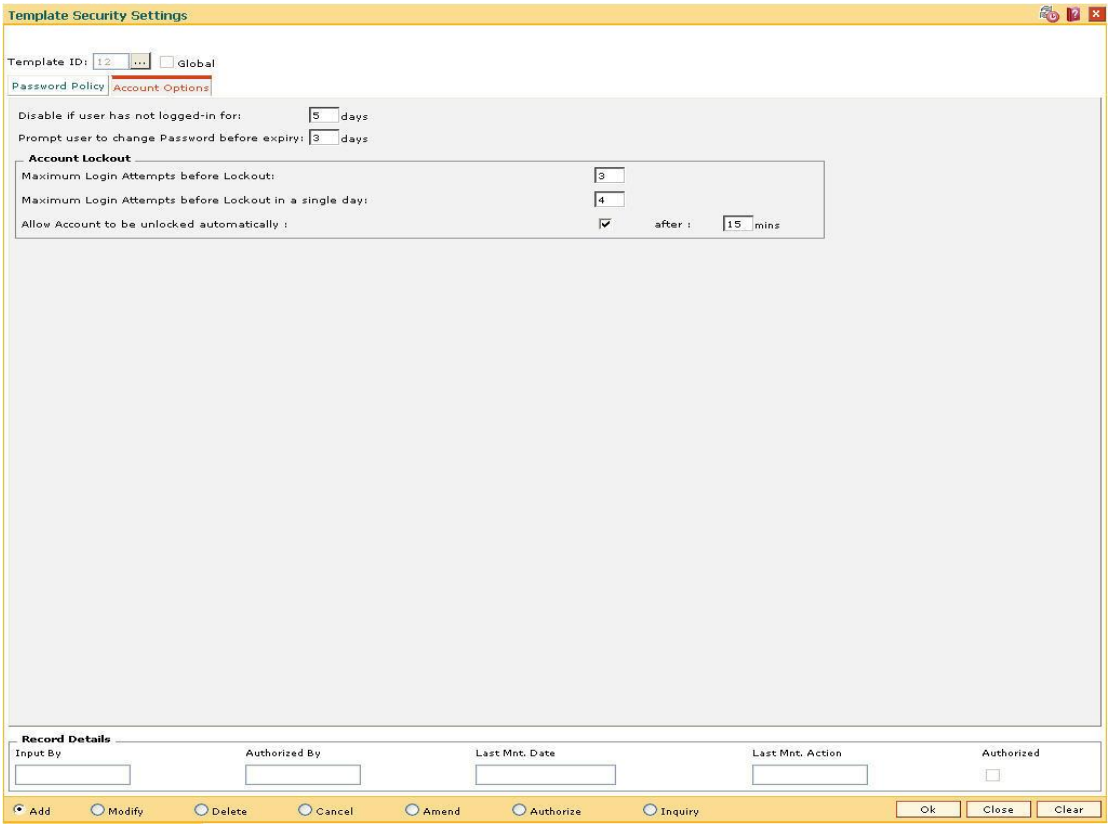
Field Name	Description
Maximum Password Age	[Mandatory, Numeric, Two] Type the maximum time for which the password is valid. The value can be between 30 to 90 days. The next password change date for a user is calculated using this field.
No of Previous Passwords disallowed	[Mandatory, Numeric, Two] Type the number of previous passwords that the system should disallow. The system will check whether the new password is from the number of previous passwords defined. The system will remember the number of previous password based on the value specified for this field. By default it will remember at least 1 previous password.
Uppercase Alphabets Allowed	[Optional, Check Box] Select the **Uppercase Alphabets Allowed** check box to allow the upper case alphabets (A - Z) to be used in the password.
Mandatory	[Conditional, Numeric, Two] Type the number of uppercase characters that must be present in the password. This field is enabled only if the **Uppercase Alphabets** Allowed check box is selected.
Lowercase Alphabets Allowed	[Optional, Check Box] Select the **Lowercase Alphabets Allowed** check box to allow the lower case alphabets (a - z) to be used in the password.
Mandatory	[Conditional, Numeric, Two] Type the number of lowercase characters that can be entered in the password. This field is enabled only if the Lowercase Alphabets Allowed check box is selected.
Numbers Allowed	[Optional, Check Box] Select the **Numbers Allowed** check box to allow the numbers (0 - 9) to be used in the password.
Mandatory	[Conditional, Numeric, Two] Type the number of numeric characters that can be entered in the password. This field is enabled only if the **Numbers Allowed** check box is selected.

Field Name	Description
Special Characters Allowed	[Optional, Check Box] Select the **Special Characters Allowed** check box to allow the special characters to be used in the password.
Mandatory	[Conditional, Numeric, Two] Type the number of special characters that can be entered in the password. All special characters, for example, - !, $, # are allowed except & and =.
User Name allowed in Password	[Optional, Check Box] Select the **User Name allowed in Password** check box to allow the user name to be used in the password.
User Id allowed in Password	[Optional, Check Box] Select the **User Id allowed in Password** check box to allow the user id to be used in the password.
First character in password	[Conditional, Check Box] Select the appropriate check box to determine what would be the first character in the password. The options are: • Uppercase - If this check box is selected then the first character in the password can be an uppercase • Lowercase- If this check box is selected then the first character in the password can be a lowercase • Numeric- If this check box is selected then the first character in the password can be a number • Special- If this check box is selected then the first character in the password can be a special character At least one of the Uppercase Alphabets Allowed, Lowercase Alphabets Allowed, Numbers Allowed or Special Characters Allowed check boxes should be selected.

Field Name	Description
Last character in password	[Conditional, Check Box] Select the appropriate check box to determine what would be the last character in the password. The options are: • Uppercase - If this check box is selected then the last character in the password can be an uppercase • Lowercase- If this check box is selected then the last character in the password can be a lowercase • Numeric- If this check box is selected then the last character in the password can be a number • Special- If this check box is selected then the last character in the password can be a special character At least one of the **Uppercase Alphabets Allowed, Lowercase Alphabets Allowed, Numbers Allowed** or **Special Characters Allowed** check boxes should be selected.
No. of successive characters allowed	[Mandatory, Numeric, Two] Type the number of successive alphabets or numbers that can be used in the password. For example, if the value is 2 then ab or 12 will be allowed whereas abc or 123 will not be allowed. It cannot be greater than the maximum password length.
No of consecutive identical characters allowed	[Mandatory, Numeric, Two] Type the number of consecutive alphabets or numbers that can be identical in the password. For example, if it is 2 then aa or 11 will be allowed whereas aaa or 111 will not be allowed. It cannot be greater than the maximum password length.
Additional Validation Routine	[Optional, Alphanumeric, 36] Type the additional database validation routine that can be linked. The restriction on this additional validation function is created by the user.

Account Options

The **Account Options** tab maintains the parameters for account lockout and expiry.



Field Description

Field Name	Description
Disable if user has not logged-in for	[Mandatory, Numeric, Two] Type the number of days of inactivity after which the id should be disabled. If a user does not login for n days then the id will be disabled.
Prompt user to change Password before expiry	[Mandatory, Numeric, Two] Type the number of days before expiry of password, when the system should prompt for change of password. The system will prompt the user to change his password on login, n days before his password expiry date. It cannot be greater than the **Maximum Password Age** field.
Account Lockout	
Maximum Login Attempts before Lockout	[Mandatory, Numeric, Two] Type the number of successive failed login attempts allowed.

Field Name	Description
Maximum Login Attempts before Lockout in a single day	[Mandatory, Numeric, Two] Type the number of failed login attempts allowed within a day. These need not be consecutive attempts.
Allow Account to be unlocked automatically	[Optional, Check Box] Select the **Allow Account to be unlocked automatically (Y/N) after (n) mins** check box to allow the system to unlock the account automatically after n minutes.
after	[Conditional, Numeric, Two] Type the number of minutes after which the account will be unlocked automatically. The **Mins** field is enabled only if this check box is selected.

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
8. The template security setting details are added once the record is authorised.

3.5. SMM06 - Template Access Rights Maintenance

Using this option a configured access is provided to various templates to which various users are linked. It also enables the security administrator to define the hierarchy structure of the system.

When you log into **FLEXCUBE**, the system dynamically builds the list of menus and tasks to which your template is enabled and displays the same. Disabled menus and tasks are not displayed and cannot be accessed by you even with the use of a fast path.

Definition Prerequisites

- SMM01 - Template Profile Maintenance
- SMM03 - Task Profiles Maintenance

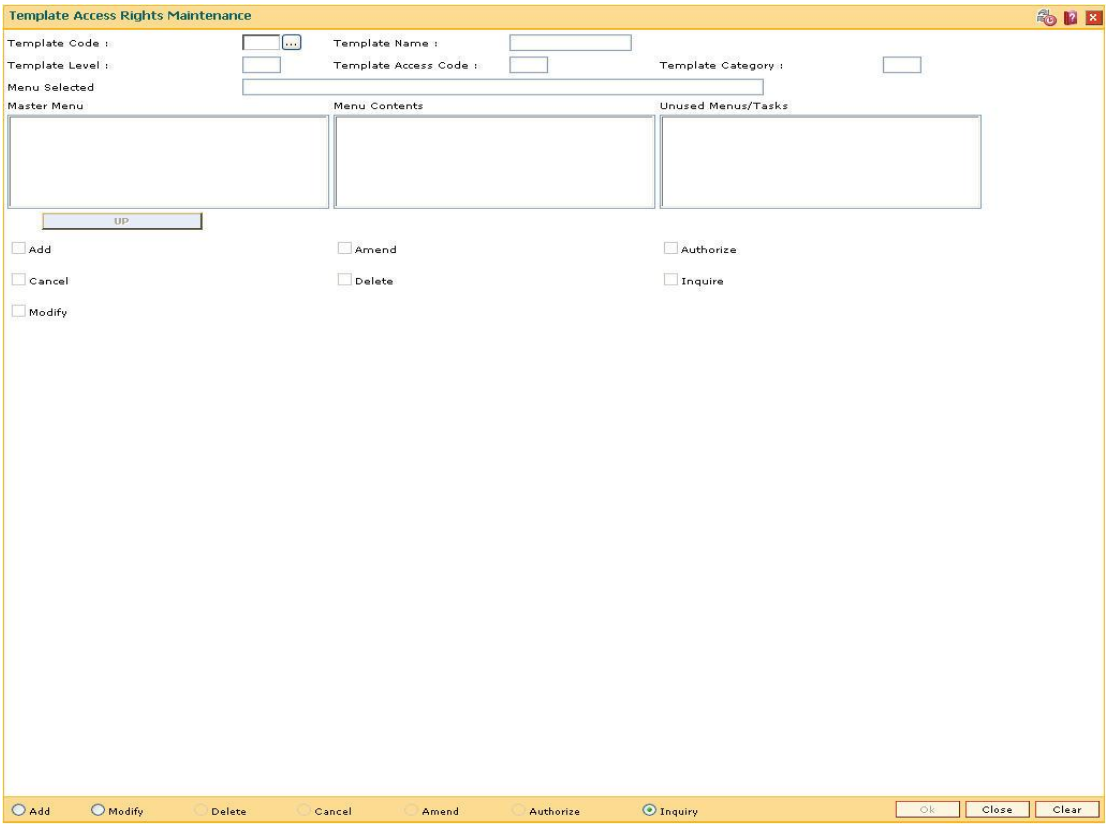
Modes Available

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

To add template access rights

1. Type the fast path **SMM06** and click **Go** or navigate through the menus to **Global Definitions > Security > Template Access Rights Maintenance**.
2. The system displays the **Template Access Rights Maintenance** screen.

Template Access Rights Maintenance



Field Description

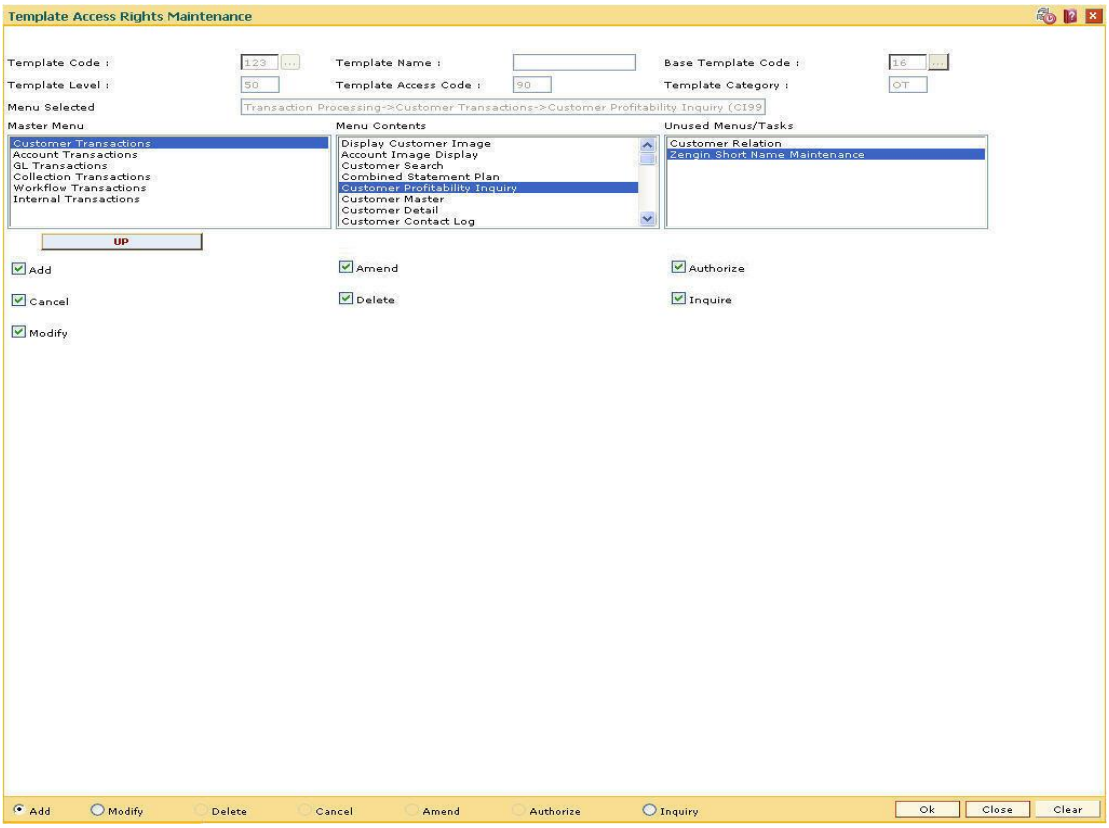
Field Name	Description
Template Code	[Mandatory, Pick List] Select the template code from the pick list.
Template Name	[Display] This field displays the template name in the **Modify** mode.
Base Template Code	[Mandatory, Pick List] Select the base template code from the pick list. When a template is chosen from base template pick list, all menus defined in the template will be displayed in the display box. With the help of the drop facility, all inaccessible menus can be dropped and hence the right to access these menus is denied. Submenus can be restricted to one level more with the help of modes. The modes are: • Add • Amend • Authorize • Cancel • Delete • Inquire • Modify Select the relevant check boxes to give access to perform the modes on the menus. This field is displayed when the **Add** button is clicked.
Template Level	[Display] This field displays the level of the template. The template level is defined and maintained in the **Template Profile Maintenance** (Fast Path: SMM01) option.

Field Name	Description
Template Access Code	[Display] This field displays the template access code. The template access code is defined and maintained in the **Template Profile Maintenance** (Fast Path: SMM01) option.
Template Category	[Display] This field displays the template category. The template category is defined and maintained in the **Template Profile Maintenance** (Fast Path: SMM01) option.
Menu Selected	[Display] This field displays the path of the selected menu.
Master Menu	[Mandatory, List Box] Select the appropriate option from the list of menus defined in the template.
Menu Contents	[Mandatory, List Box] Select the appropriate option from the list of menu contents.
Unused Menus/Tasks	[Mandatory, List Box] This field displays the list of unused menus.
Add	[Optional, Check Box] Select the **Add** check box to assign add rights to the template for maintenance tasks.
Cancel	[Optional, Check Box] Select the **Cancel** check box to assign cancellation rights to the template for maintenance tasks.
Modify	[Optional, Check Box] Select the **Modify** check box to assign modification rights to the template for maintenance tasks.

Field Name	Description
Amend	[Optional, Check Box] Select the **Amend** check box to assign amendment rights to the template for maintenance tasks.
Delete	[Optional, Check Box] Select the **Delete** check box to assign deletion rights to the template for maintenance tasks.
Authorize	[Optional, Check Box] Select the **Authorize** check box to assign authorization rights to the template for maintenance tasks.
Inquire	[Optional, Check Box] Select the **Inquire** check box to assign rights of inquiry to the template for maintenance tasks.

3. Click the **Add** button.
4. Enter the template code and select the base template code from the pick list.
5. Select the appropriate options from the menus.

Template Access Rights Maintenance



6. Click the **Ok** button.
7. The system displays the message "Authorization required. You Want to continue?". Click the **Ok** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click the **Ok** button.
10. The system displays the message "Record Added". Click the **Ok** button.

Note: In modification mode, authorised template for a given category will be displayed in pick list. Options such as add, modify, delete, etc., can be modified here. In delete mode, authorised templates can be deleted in this maintenance.

3.6. SMM04 - Class Profile Maintenance

Classes are created for grouping users for authorisation purposes. Any action performed by the maker of a particular class, will have to be authorised by the authorizer of the same class. Classes are used to restrict tellers, to access classes to which they do not belong.

You must be associated with at least one class to be a valid user of the system. You can be linked to more than one class.

For example, all SMS users can have a class called SMS, and all Loan users can have a class called LN. An SMS class user cannot authorize transactions of a user belonging to LN class, unless the user asking for authorisation also belongs to the LN class (a user can belong to more than one class).

Definition Prerequisites

Not Applicable

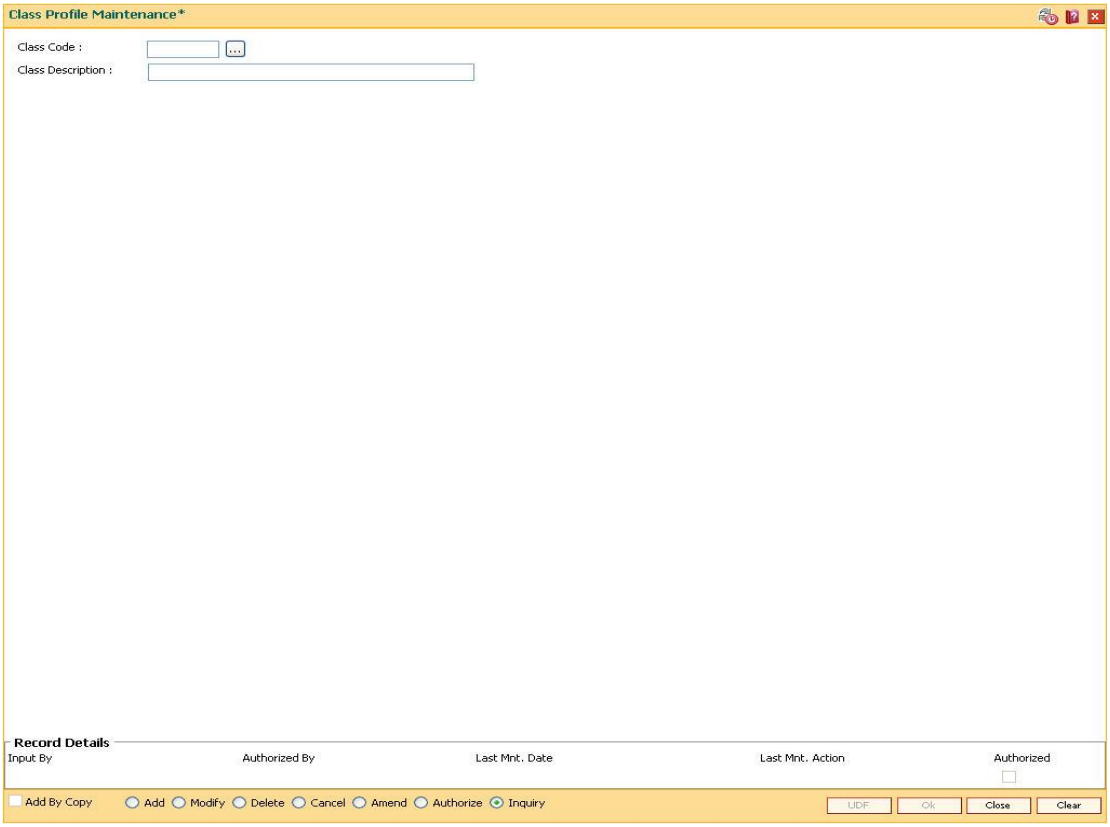
Modes Available

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

To add a class code

1. Type the fast path **SMM04** and click **Go** or navigate through the menus to **Global Definitions > Security > Class Profile Maintenance**.
2. The system displays the **Class Profile Maintenance** screen.

Class Profile Maintenance

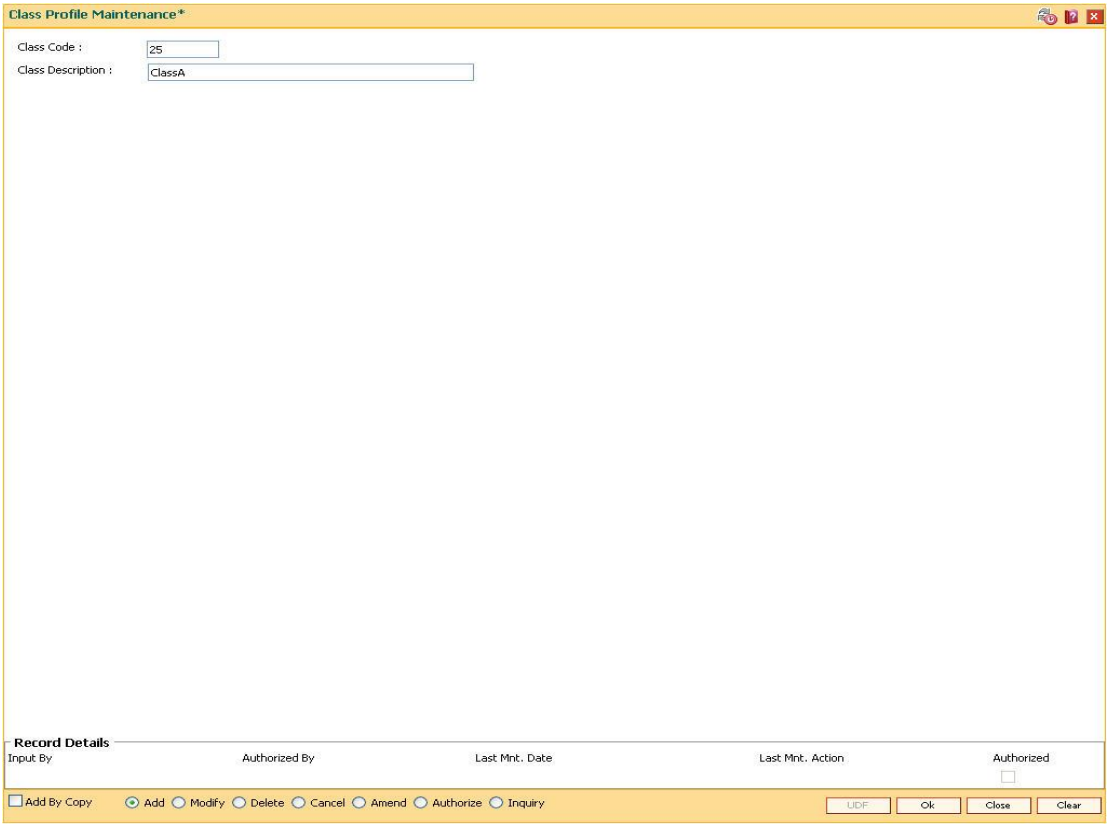


Field Description

Field Name	Description
Class Code	[Mandatory, Alphanumeric, Three] Type the class code. Each code uniquely identifies a different class.
Class Description	[Mandatory, Alphanumeric, 40] Type the description of the class.

3. Click the **Add** button.
4. Enter the code and description for the class.

Class Profile Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending...". Click the **OK** button.
7. The class code details are added once the record is authorised.

3.7. SMM08 - Prohibited Password Maintenance

Using this option you can maintain lists of passwords that users across the bank should be stopped from using for enhanced security purposes. These passwords are generally generic names, words, and numbers that can be easily associated with the user.

Definition Prerequisites

Not Applicable

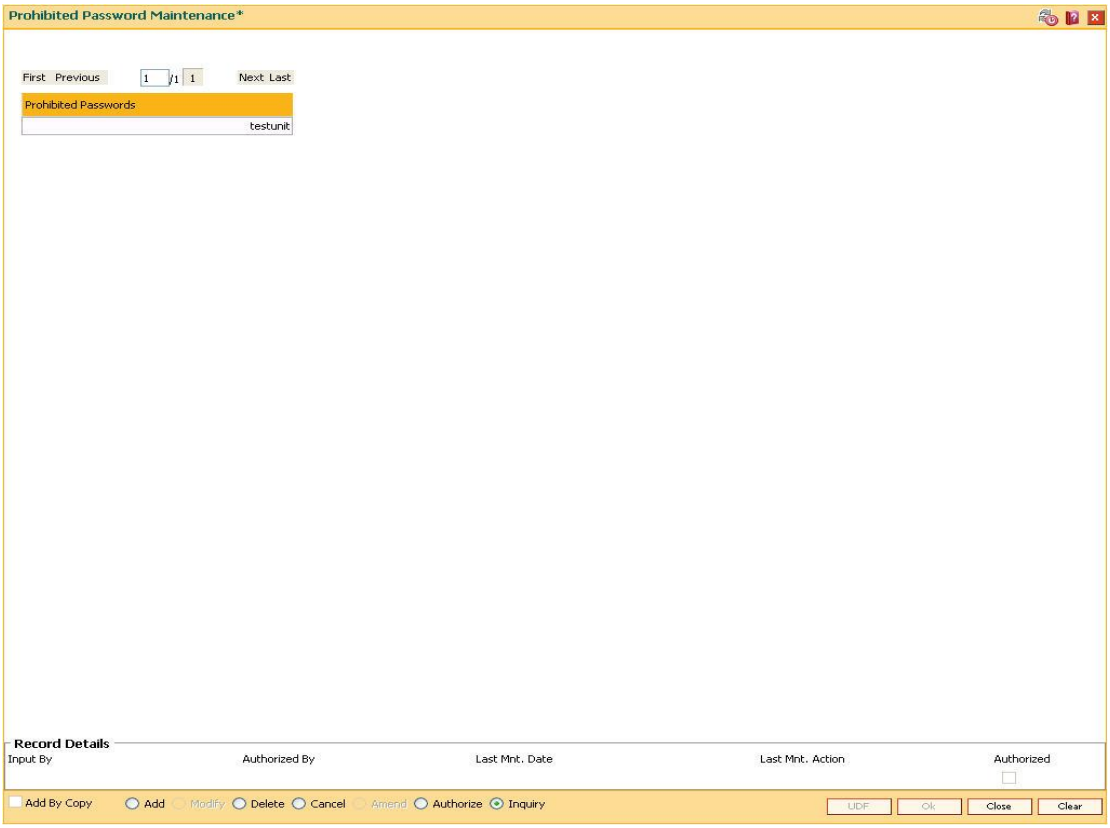
Modes Available

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

To add prohibited password

1. Type the fast path **SMM08** and click **Go** or navigate through the menus to **Global Definitions > Security > Prohibited Password Maintenance**.
2. The system displays the **Prohibited Password Maintenance** screen.

Prohibited Password Maintenance

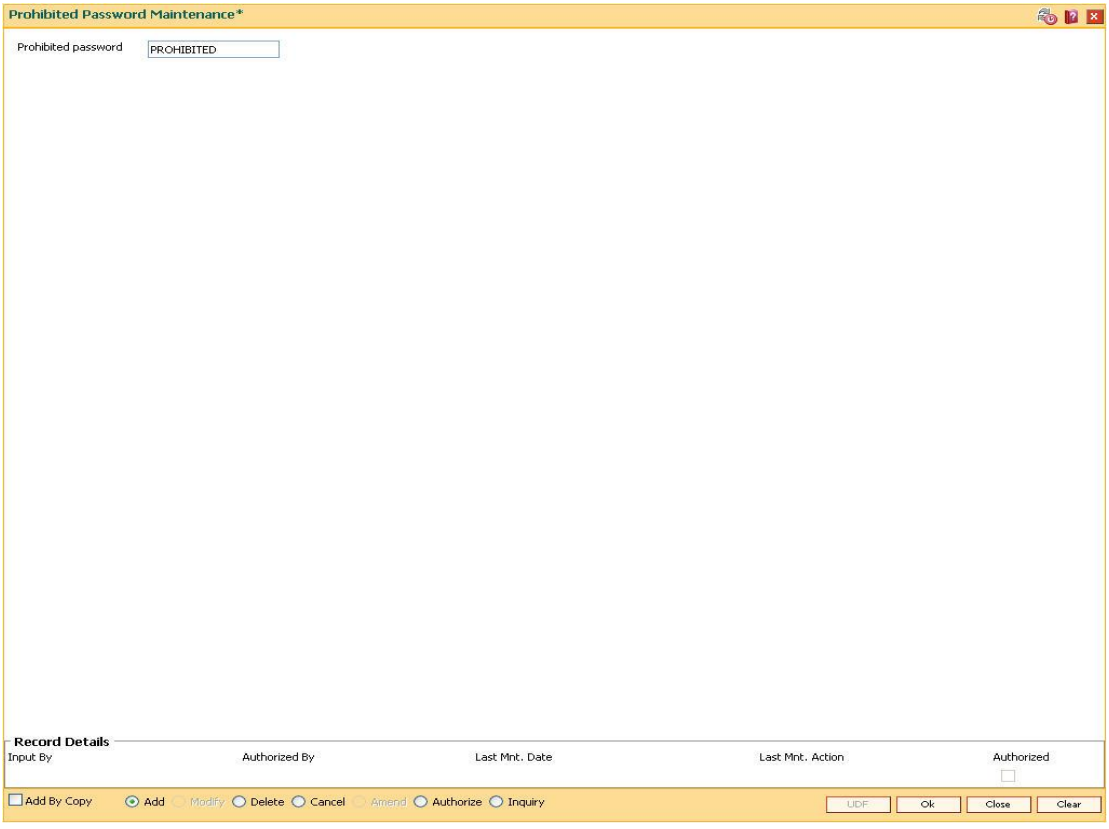


Field Description

Field Name	Description
Prohibited Password	[Mandatory, Alphanumeric, 12] Type the password that the bank decides to globally prohibit the users to use. The system does not allow any user to use the prohibited passwords.

3. Click the **Add** button.
4. Enter the prohibited password.

Prohibited Password Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending...". Click the **OK** button.
7. The system displays the message "Dual Control". Click the **Ok** button.
8. The prohibited password is added once the record is authorised.

3.8. SMM16 - Reports Access Rights Maintenance

Using this option you can maintain the report access right to a particular template. A user linked to a particular template will have the associated access rights. Modifying the access rights in the template will affect all the users assigned to those templates.

Those reports to which you do not have access rights will not even be displayed in the **Reports** (Fast Path: 7775) option.

For example:

Assume that the following 6 Reports are available. Template 107 is defined with following access rights for reports in loan module:

REPORT	MODULE	REPORT NAME	AVAILABLE
Loans	LNAS	Loans Advice and Statement	Y
Loans	LNDE	Loans Daily Exception Report	Y
Loans	LNDT	Loans Daily Transaction Report	Y
Loans	LNDV	Loans Deviations Report	Y
Loans	LNIN	Loans Interest and Arrears Report	N
Loans	LNNP	Loans NPA Report	N

Any user who is created with Template 107 will have an access to the reports which are flagged as Y (i.e. LNAS, LNDE, LNDT, LNDV Reports) similarly he will not have an access to reports flagged as N (i.e LNIN, LNNP Reports).

Definition Prerequisites

- SMM02 - User Profile Maintenance
- SMM06 - Template Access Rights Maintenance
- SMM12 - User Class Cross Reference Maintenance

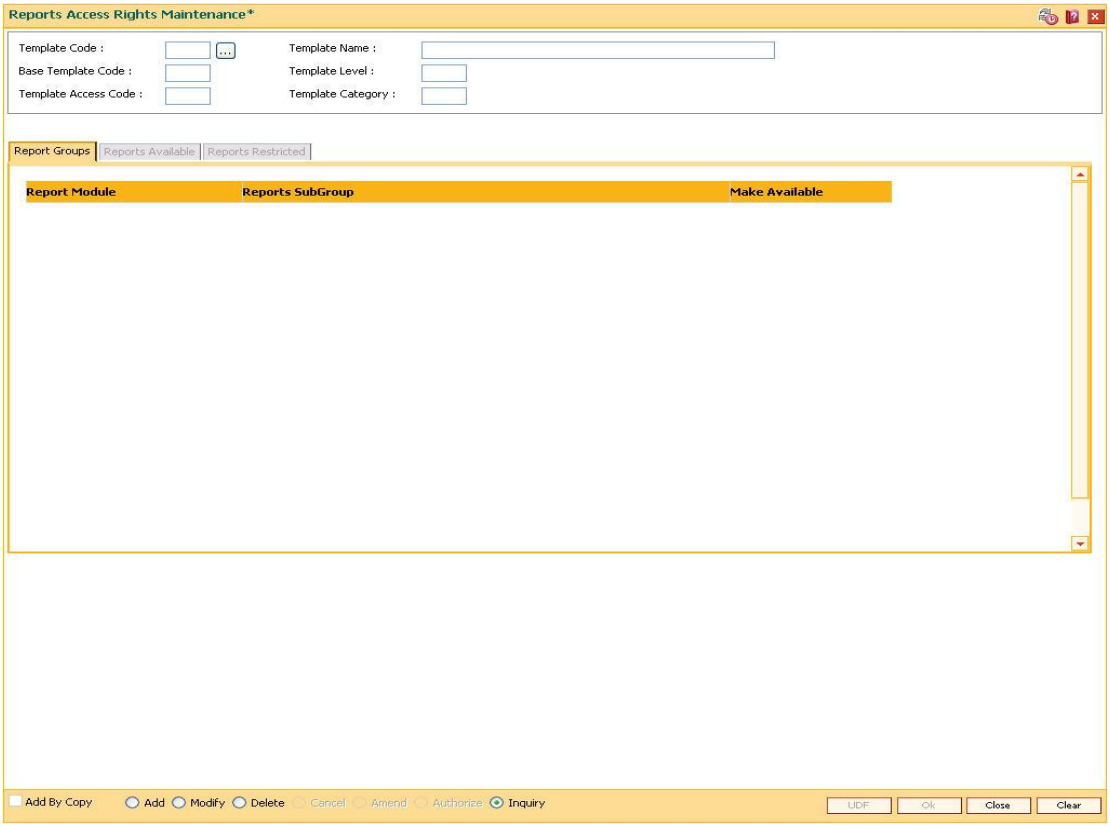
Modes Available

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

To add reports access rights

1. Type the fast path **SMM16** and click **Go** or navigate through the menus to **Global Definitions > Security > Reports Access Rights Maintenance**.
2. The system displays the **Reports Access Rights Maintenance** screen.

Reports Access Rights Maintenance

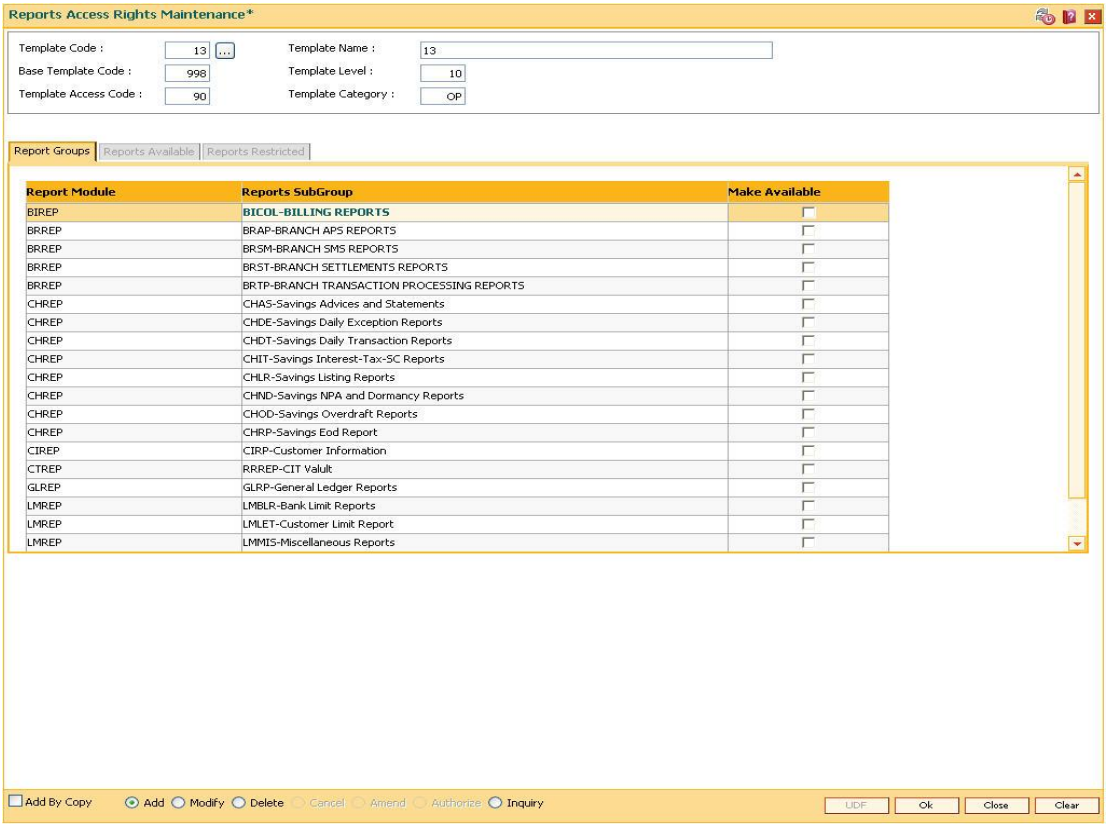


Field Description

Field Name	Description
Template Code	[Mandatory, Pick List] Select the unique code of the template from the pick list.
Template Name	[Display] This field displays the name of the template.
Base Template Code	[Display] This field displays the base template code with which the template is defined.
Template Level	[Display] This field displays the level of the user who would be attached to this template.
Template Access Code	[Display] This field displays the access code of the defined template.
Template Category	[Display] This field displays the category to which the template belongs.

3. Click the **Add** button.
4. The system displays the message "This action will clear all data on the screen. Do you want to continue?". Click the **Ok** button.
5. Select the template code from the pick list.

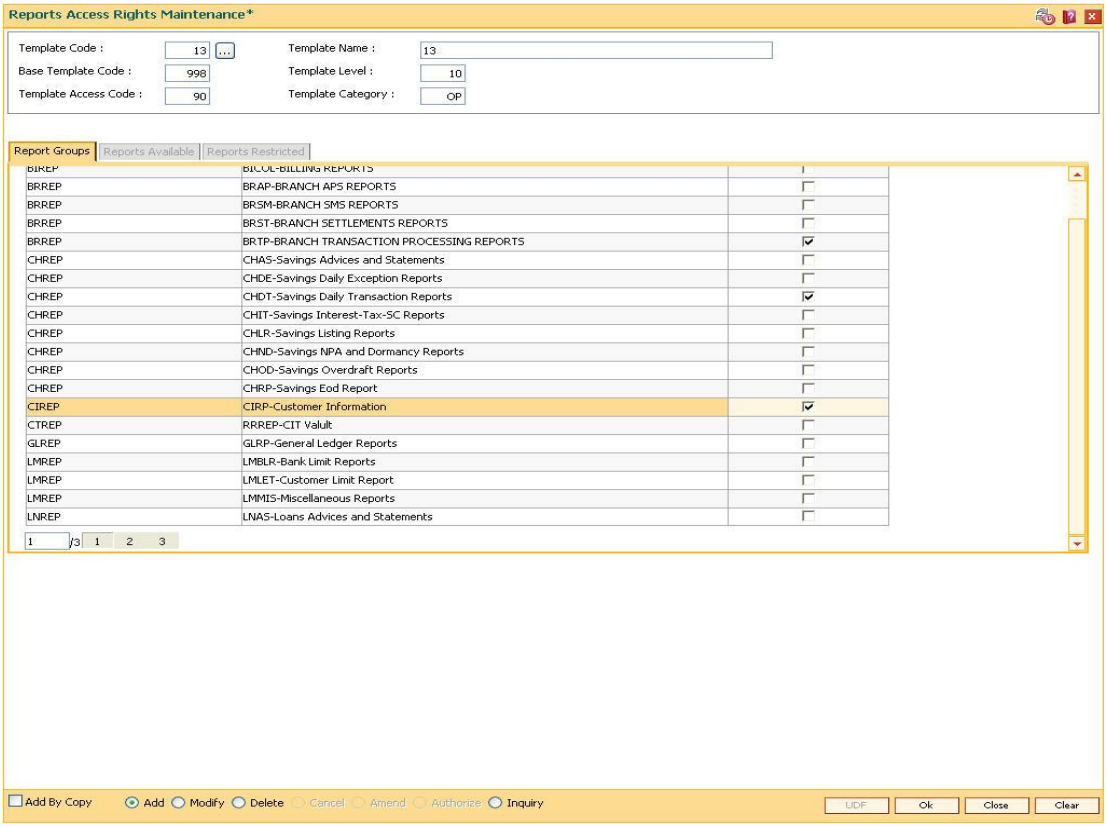
Reports Access Rights Maintenance



6. By default, the reports subgroup which are available will be selected. Select or clear the **Make Available** check box as required.

Report Groups

This tab will have the entire range of reports (Report Module and Subgroup) that are available in the system and will allow selection of the required report from that range.

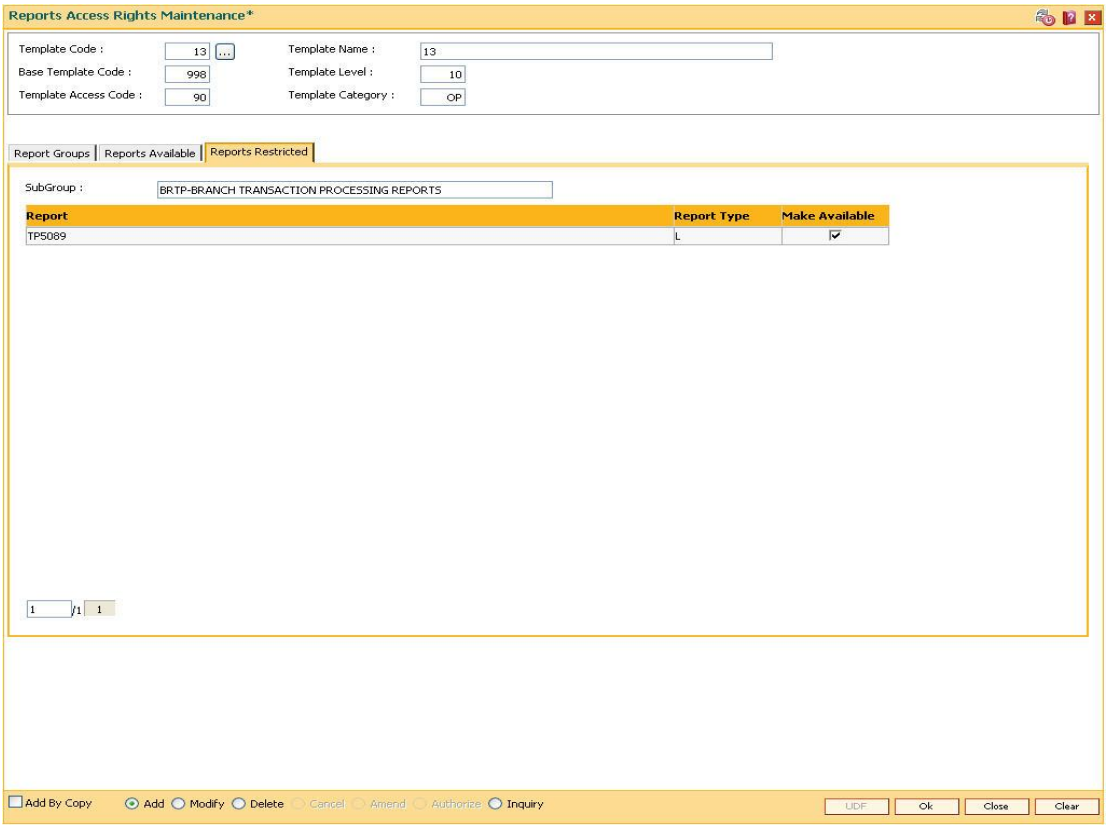


Field Description

Column Name	Description
Report Module	[Display] This column displays the module to which the report belongs.
Report SubGroup	[Display] This column displays the subgroup to which the report belongs.
Make Available	[Optional, Check Box] Select the **Make Available** check box to make the reports available to the selected template code.

7. The user has to double-click on the **Report Module** or **Reports Subgroup** column in the **Report Group** tab to view the **Restricted Reports** tab.
8. By default, the reports subgroup which are available will be selected. Select or clear the **Make Available** check box as required.

Reports Restricted



Field Description

Field Name	Description
SubGroup	[Display] This field displays the subgroup to which the report belongs.
Report	[Display] This column displays the report name.
Report Type	[Display] This column displays the type of report. The options are: • A - Adhoc • E - EOD • B - Batch • L - Local Batch
Make Available	[Optional, Check Box] Select the **Make Available** check box to make the reports available to the selected template code.

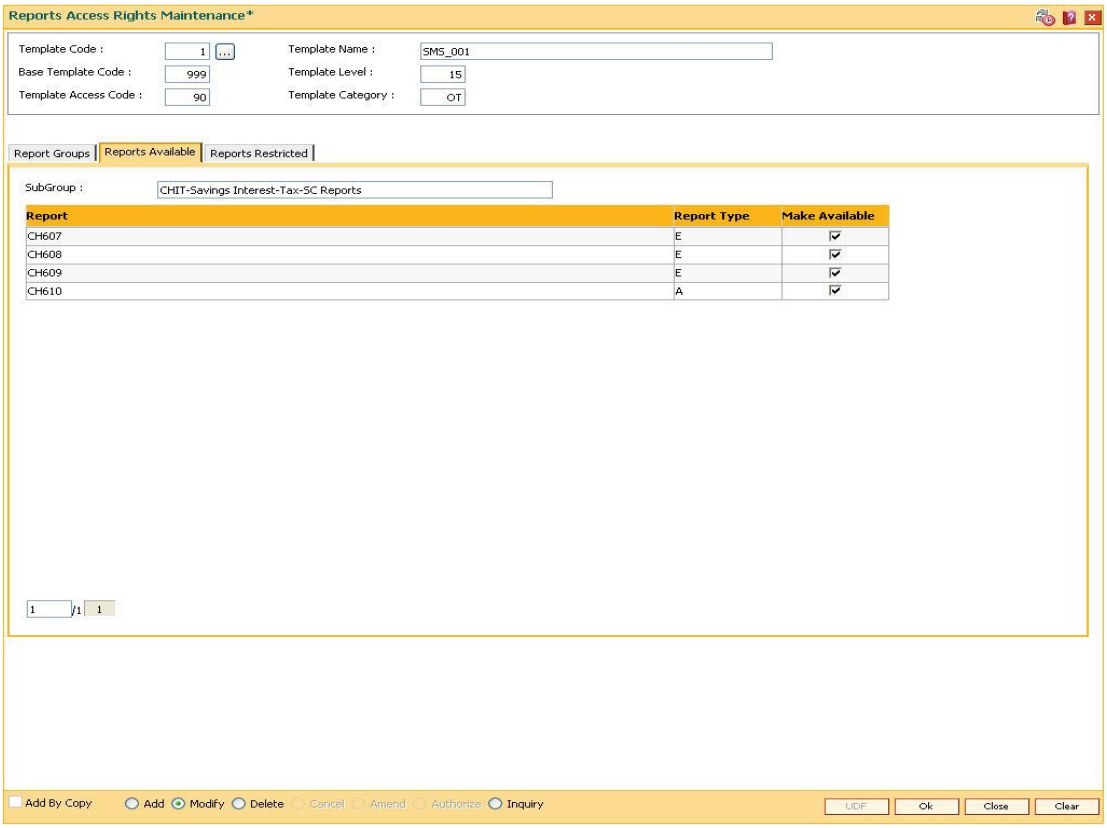
9. Click the **Ok** button.
10. The system displays the message "Record Authorized ..". Click the **Ok** button.
11. The reports access rights are added.

To modify reports access rights

1. Click the **Modify** button.
2. The system displays the message "This action will clear all data on the screen. Do you want to continue?". Click the **Ok** button.
3. Select the template code from the pick list.
4. The user has to double click on the **Report Module** or **Reports Subgroup** column in the **Report Group** tab to view the **Restricted Reports** tab.
5. Click the **Reports Available** tab.
6. By default, the reports subgroup which are available will be selected. Select or clear the **Make Available** check box as required.

Reports Available

This tab will provide the list of subgroups and the reports attached to the template.



Field Description

Field Name	Description
SubGroup	[Display] This field displays the subgroup to which the report belongs.
Report	[Display] This column displays the unique identification code of the report.
Report Type	[Display] This column displays the type of report. The options are: • A - Adhoc • E - EOD • B - Batch • L - Local Branch
Make Available	[Optional, Check Box] Select the **Make Available** check box to make the reports available to the selected template code.

7. Click the **Ok** button.
8. The system displays the message "Record Authorized ..". Click the **Ok** button.
9. The reports access rights are modified.

3.9. SMM17 - Access Code Maintenance

Using this option you can maintain access codes and the access code names.

The defined access codes are attached to access domain codes through **Access Domain Maintenance** (Fast Path: SMM18) option which is subsequently attached to the user in the **User Profile Maintenance** (Fast Path: SMM02) option. Based on the access domain and attached access codes, you will be able to inquire and maintain accounts that are having one of the access codes included in your access domain else the inquiry/maintenance will not be allowed for you on that CIF/account.

Definition Prerequisites

Not Applicable

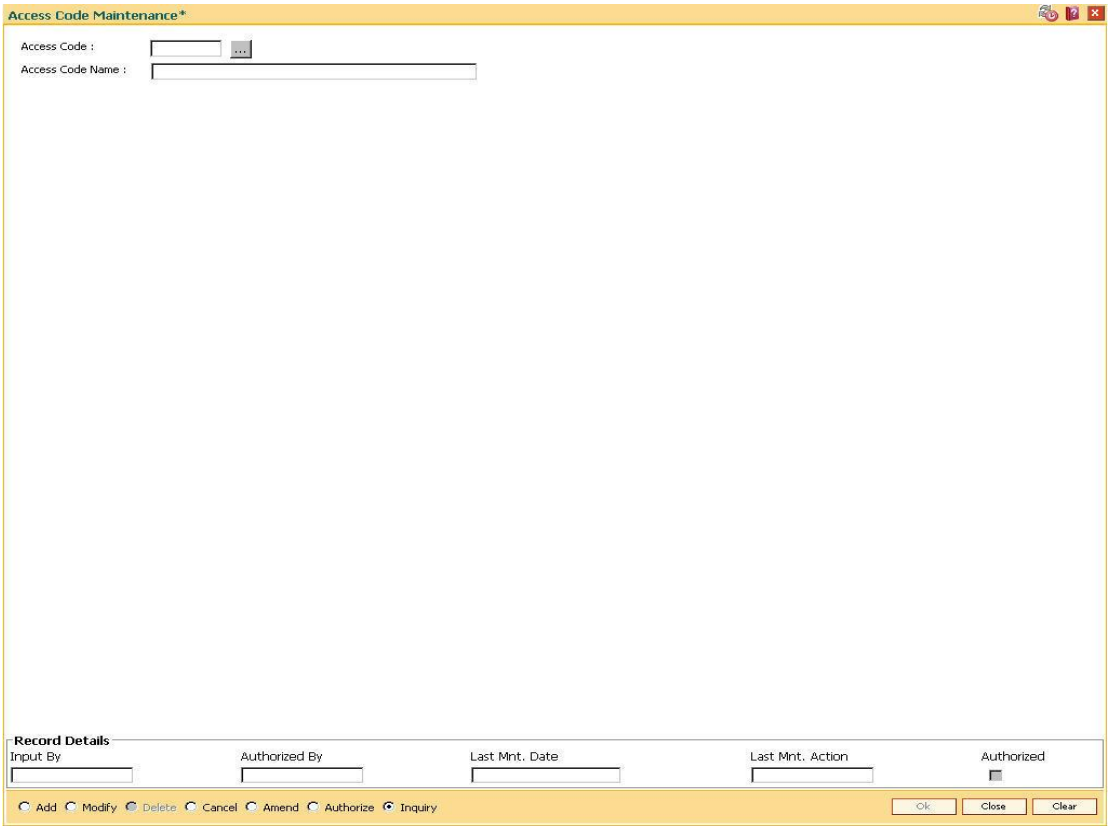
Modes Available

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

To add access code

1. Type the fast path **SMM17** and click **Go** or navigate through the menus to **Global Definitions > Security > Access Code Maintenance**.
2. The system displays the **Access Code Maintenance** screen.

Access Code Maintenance

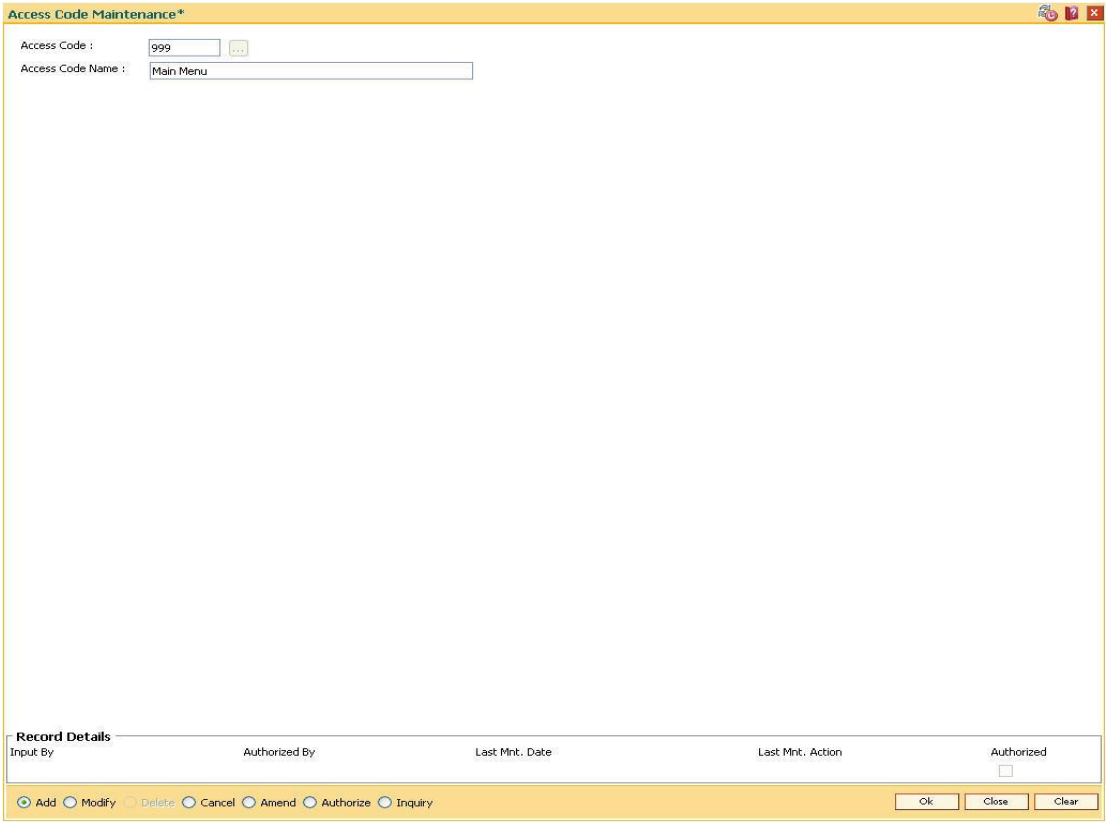


Field Description

Field Name	Description
Access Code	[Mandatory, Numeric, Three] Type the access code. This is the user defined unique number for the access code.
Access Code Name	[Mandatory, Alphanumeric, 40] Type the name of the access code.

3. Click the **Add** button.
4. The system displays the message "This action will clear all data on the screen. Do you want to continue?". Click the **Ok** button.
5. Enter the access code and access code name.

Access Code Maintenance



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

3.10. SMM18 - Access Domain Maintenance

Using this option you can define an access domain code, attach Access Codes to that Domain and define the default Access Code for that Domain. The defined access domain will be attached to the user in the **User Profile Maintenance** (Fast Path: SMM02).

When you create any CIF, it will have the default Access Code defined here and attached as the Access Code. Any account created under this CIF will have the CIF level Access Code propagated to the account level. Based on the Access Domain and the defined Access Codes in that Access Domain, you will be able to inquire and maintain accounts that are having one of the Access Codes included in the your Access Domain else the inquiry/maintenance will not be allowed for you on that CIF/Account.

Definition Prerequisites

- SMM17 - Access Code Maintenance

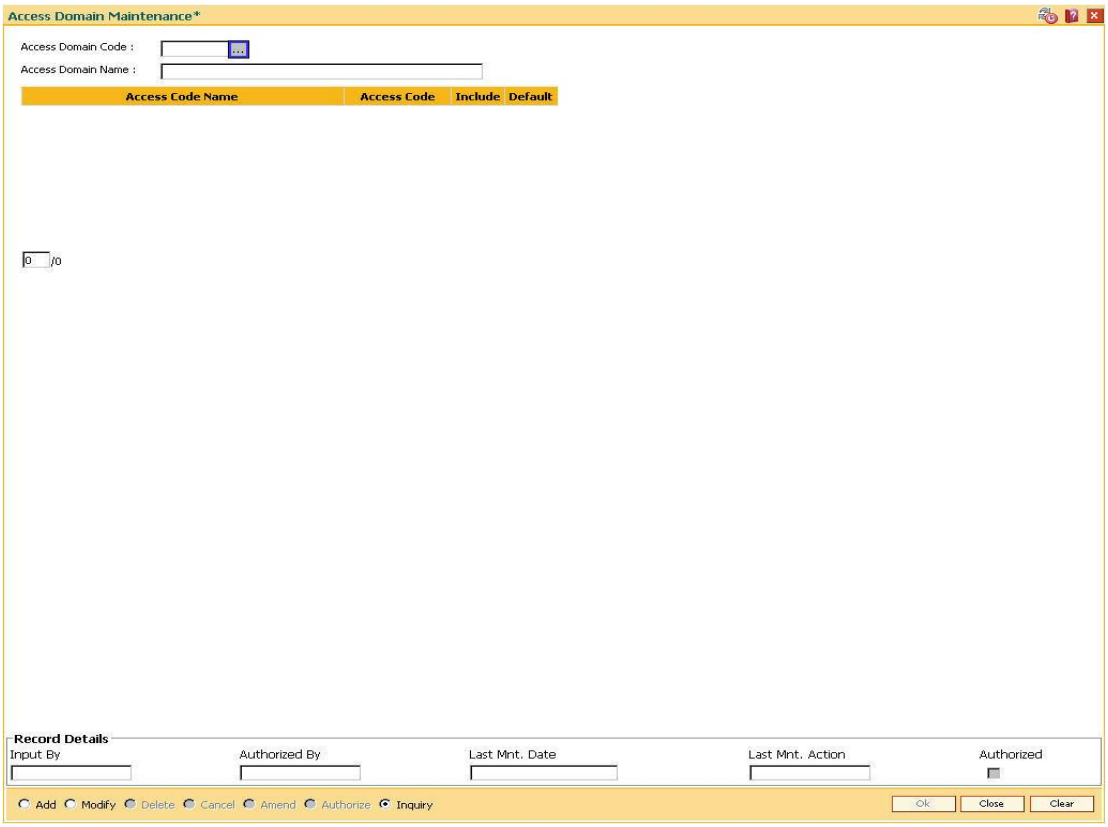
Modes Available

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

To add access domain

1. Type the fast path **SMM18** and click **Go** or navigate through the menus to **Global Definitions > Security > Access Domain Maintenance**.
2. The system displays the **Access Domain Maintenance** screen.

Access Domain Maintenance



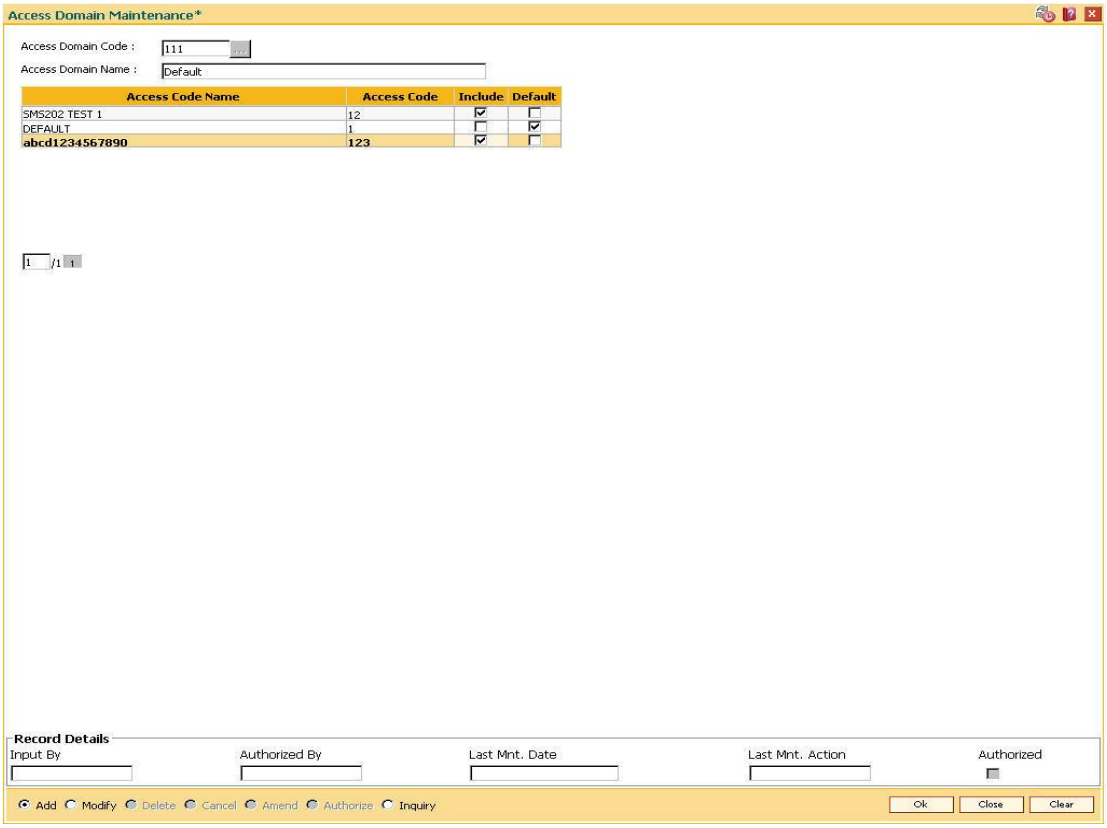
Field Description

Field Name	Description
Access Domain Code	[Mandatory, Numeric, Three] Type the code of the access domain to be defined.
Access Domain Name	[Mandatory, Alphanumeric, 40] Type the name of the access domain.
Access Code Name	[Display] The system displays the list of all the access code names defined using the option **Access Code Maintenance** (Fast Path: SMM17) option .
Access Code	[Display] The system displays the list of all the access codes defined using the option **Access Code Maintenance** (Fast Path: SMM17).
Include	[Optional, Check Box] Select the **Include** check box to include the access code in the access domain created.

Field Name	Description
Default	[Optional, Check Box] Select the **Default** check box to indicate the default access code for a particular access domain.

3. Click the **Add** button.
4. The system displays the message "This action will clear all data on the screen. Do you want to continue?". Click the **Ok** button.
5. Enter the access domain code and access domain name.
6. Select the **Include** check box to include the branch in the access code and the **Default** check box to indicate the default access code.

Access Domain Maintenance



7. Click the **Ok** button.
8. The system displays the message "Record Authorized ..". Click the **Ok** button.
9. The access domain details are added.

3.11. SMM19 - Transaction Group Code Maintenance

Using this option you can maintain a transaction group code and linkage of branches to this code. This group code is linked to the templates in the **Template Profile Maintenance** (Fast Path: SMM01) option.

If you perform any transactions on an account that belongs to a branch which is in the group code linked to the user template, the system will allow transactions on that account, else the transaction will be rejected. This validation is applicable only to financial transactions.

Definition Prerequisites

- BAM03 - Branch Master Maintenance

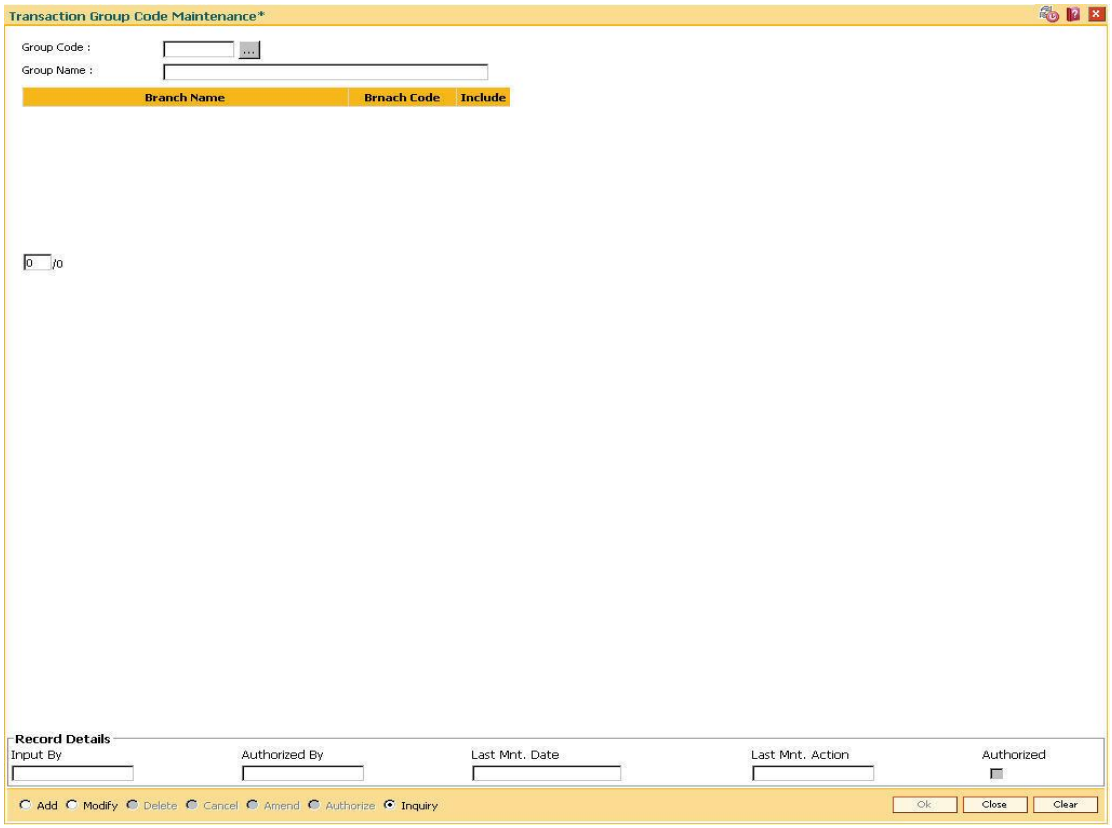
Modes Available

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

To add transaction group code

1. Type the fast path **SMM19** and click **Go** or navigate through the menus to **Global Definitions > Security > Transaction Group Code Maintenance**.
2. The system displays the **Transaction Group Code Maintenance** screen.

Transaction Group Code Maintenance

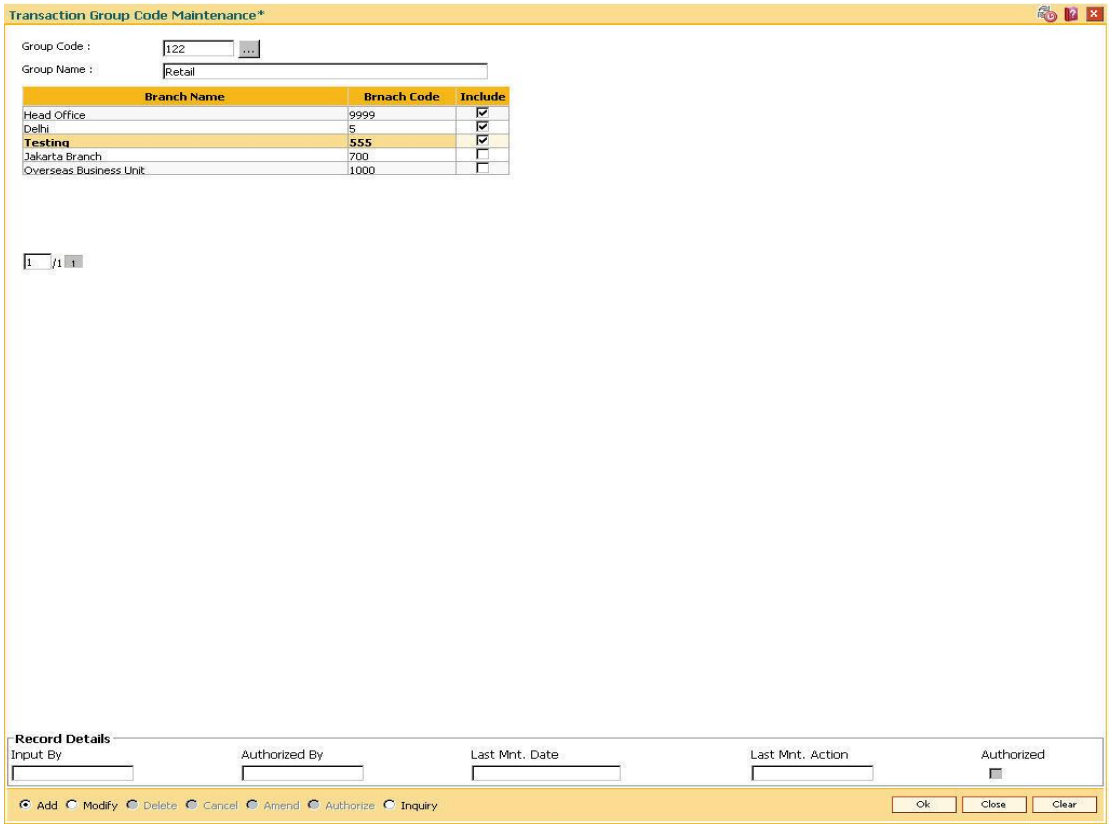


Field Description

Field Name	Description
Group Code	[Mandatory, Numeric, Three] Type the group code which will be linked to the template.
Group Name	[Mandatory, Alphanumeric, 40] Type the name of the group.
Branch Name	[Display] This field displays the name of the branch for grouping purpose.
Branch Code	[Display] This field displays the code of the branch.
Include	[Optional, Check Box] Select the **Include** check box to link the branch to the group. By default this field is unchecked.

3. Click the **Add** button.
4. The system displays the message "This action will clear all data on the screen. Do you want to continue?". Click the **Ok** button.
5. Enter the group code and group name.
6. Select the Include check box to include the branch in the group code.

Transaction Group Code Maintenance



7. Click the **Ok** button.
8. The system displays the message "Record Authorized ..". Click the **Ok** button.
9. The transaction group code is added.

3.12. SMM21 - Template Transaction Field Xref

Using this option, the features of the fields on a screen can be modified. The task codes contains various fields, where data needs to be input to carry out a transaction. Many a time a particular data field is not relevant or it is common across all transactions. In such a case the feature of a field needs to be changed. The user can select the modify mode and do the alteration by toggling Y/ N.

Definition Prerequisites

- SMM03 - Task Profiles Maintenance
- SMM01 - Template Profile Maintenance

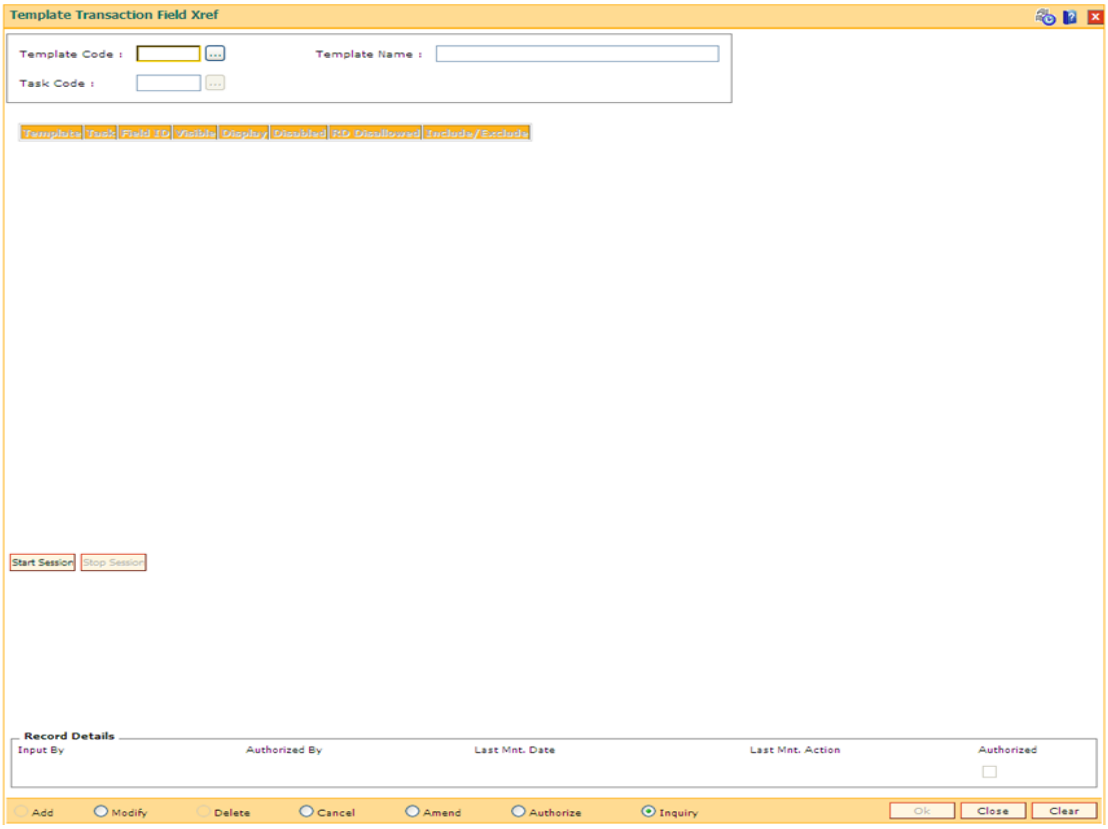
Modes Available

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

To add template transaction field xref

1. Type the fast path **SMM21** and click **Go** or navigate through the menus to **Global Definitions > Security > Template Transaction Field Xref**.
2. The system displays the **Template Transaction Field Xref** screen.

Template Transaction Field Xref



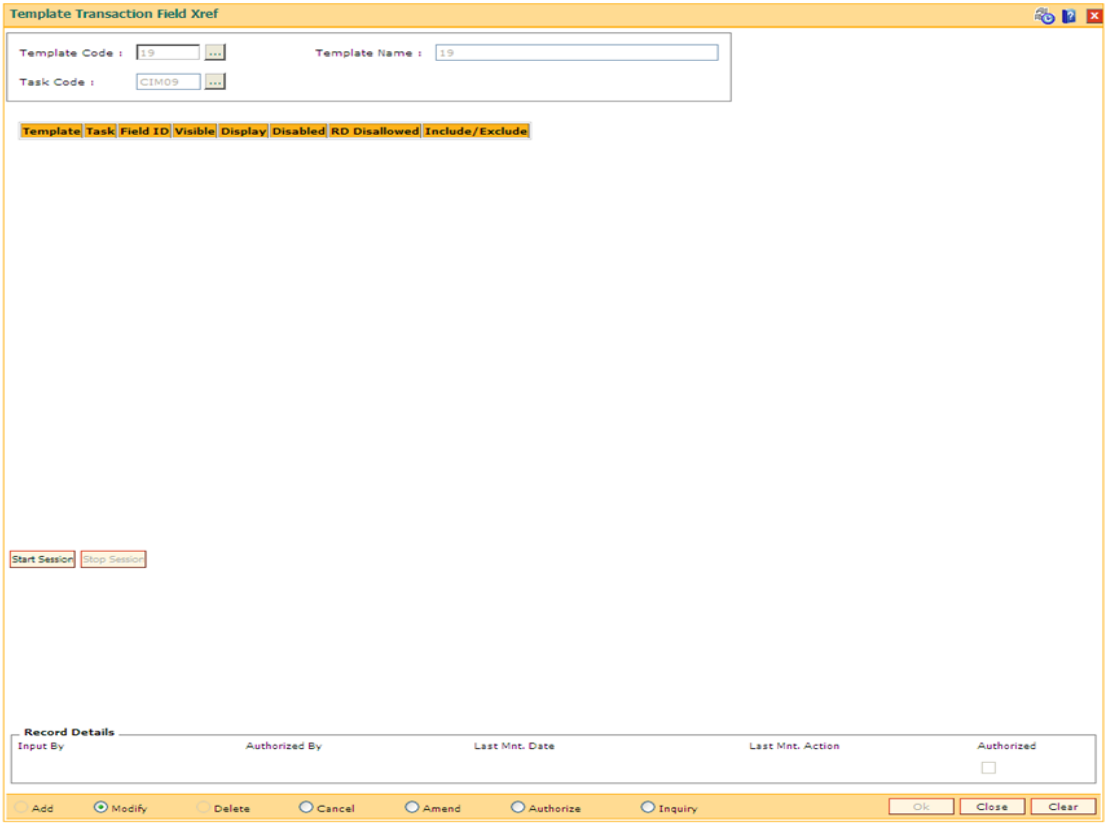
Field Description

Field Name	Description
Template Code	[Mandatory, Pick List] Select the template code from the pick list.
Template Name	[Display] This field displays the name of the template.
Task Code	[Mandatory, Pick List] Select the task code from the pick list.

Column Name	Description
Template	[Display] This field displays the template code.
Task	[Display] This field displays the task code.
Field Id	[Display] This field displays the field Id.
Visible	[Toggle] Click the toggle status to **Y** to add the field on the screen. The default status is N.
Display	[Toggle] Click the toggle status to **Y** to display the field. The default status is N.
Disabled	[Toggle] Click the toggle status to **Y** to disable the field. The default status is N.
RD Disallowed	[Toggle] Click the toggle status to **Y** if RD is disallowed. The default status is N.
Include / Exclude	[Toggle] Click the toggle status to **I** or **E** to include or exclude the field.

3. Click the **Modify** button.
4. Select the template code and task code from the pick list.
5. Modify the other relevant details.

Template Transaction Field Xref



6. Click the **Ok** button.
7. The system displays the message "Record Modified...Authorization Pending..". Click the **OK** button.
8. The template transaction fields are cross referenced once the record is authorised.

3.13. BA026 - Customer/Account Access Code Maintenance

Using this option you can maintain the access codes for the customers/accounts.If you have created a CIF the default access code of the access domain attached to you will be stamped to the CIF as the access code.

For any account creation the primary customer level access code will be stamped for that account. The system validates that you have access to both the existing and the new access code (being modified to now), for the customer or the account.

GEFU upload can also be used for bulk maintenance of the access codes for CIF/accounts.

Definition Prerequisites

- SMM02 - User Profile Maintenance
- SMM18 - Access Domain Maintenance
- 8053 - Customer Addition
- 8051 - CASA Account Opening

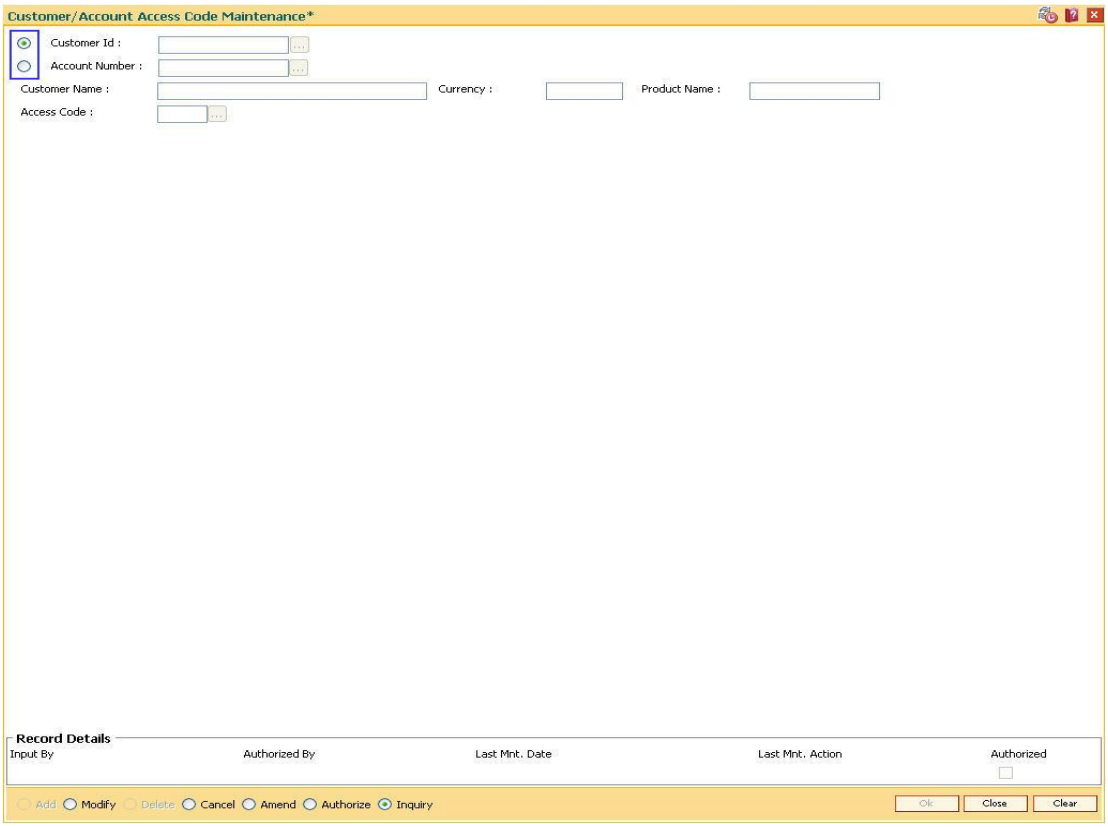
Modes Available

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

To modify customer/account access code

1. Type the fast path **BA026** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Customer/Account Access Code Maintenance**.
2. The system displays the **Customer/Account Access Code Maintenance** screen.

Customer/Account Access Code Maintenance



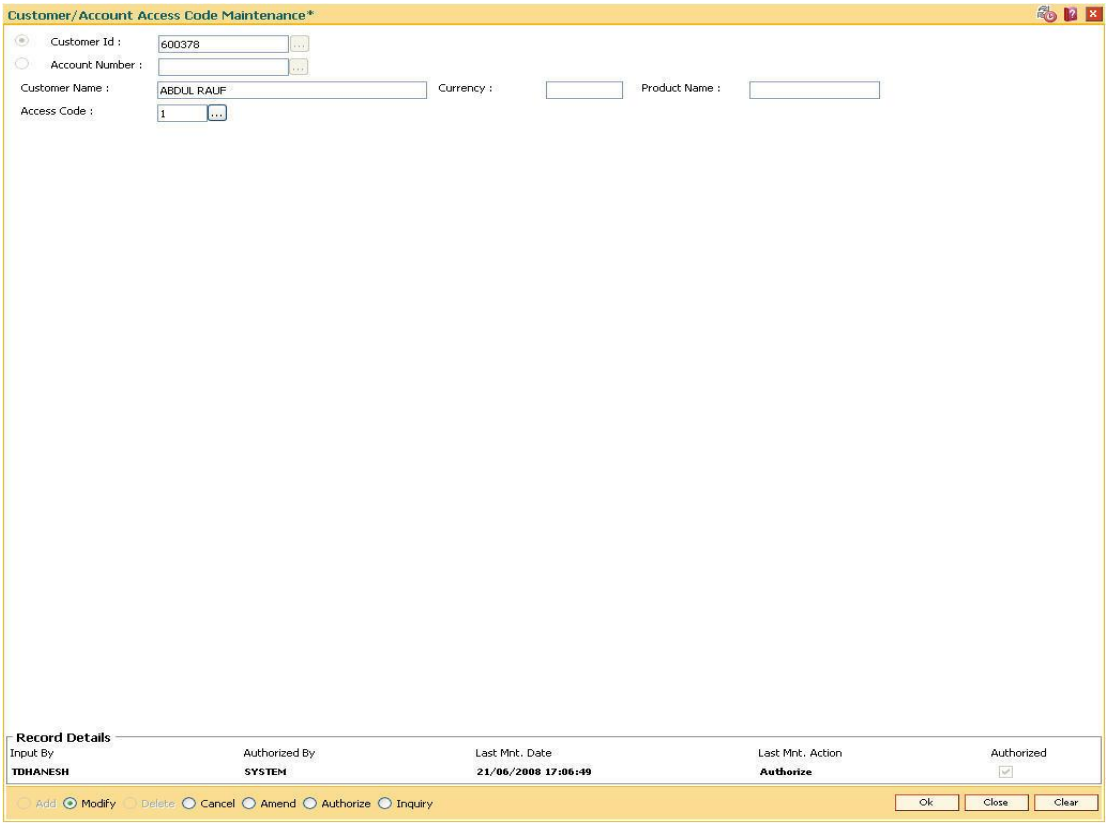
Field Description

Field Name	Description
Customer Id / Account Number	[Mandatory, Radio Button] Select the appropriate option based on which the access code will be maintained for the customer or account. The adjacent field is enabled based on the option selected.
Customer Name	[Display] This field displays the name of the customer.
Currency	[Display] This field displays the currency in which the account is maintained, if account is selected.
Product Name	[Display] This field displays the name of the product of the account, if **Account Number** option is selected.

Field Name	Description
Access Code	[Mandatory, Pick List] Select the access code from the pick list. The access codes attached to the access domain which is linked to the user will be displayed in the pick list.

3. Click the **Modify** button.
4. The system displays the message "This action will clear all data on the screen. Do you want to continue?". Click the **Ok** button.
5. Select the customer ID or the account number for which the access code has to be maintained.
6. Enter the customer ID or the account number depending on the option selected.
7. Select the access code from the pick list.

Customer/Account Access Code Maintenance



8. Click the **Ok** button.
9. The system displays the message "Record Authorized ..". Click the **Ok** button.
10. The customer/account access code is modified.

4. 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.

4.1. 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 customer(s) under each category. Tax codes are unique to each type of customer.

Definition Prerequisites

- BAM30 - Tax Codes Maintenance
- ORS35 - Document Plan Code Maintenance

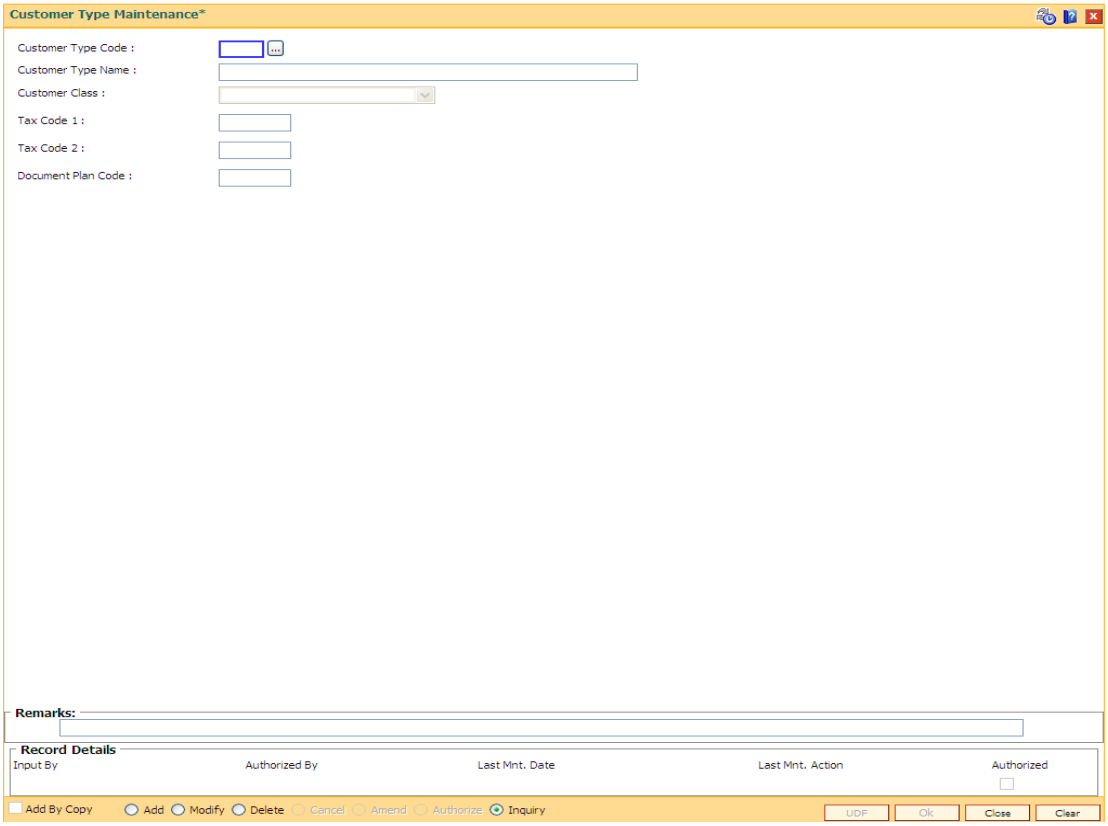
Modes Available

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

To add the customer type

1. Type the fast path **CIM08** and click **Go** or navigate through the menus to **Global Definitions > Customer > Customer Type Maintenance**.
2. The system displays the **Customer Type Maintenance** screen.

Customer Type Maintenance

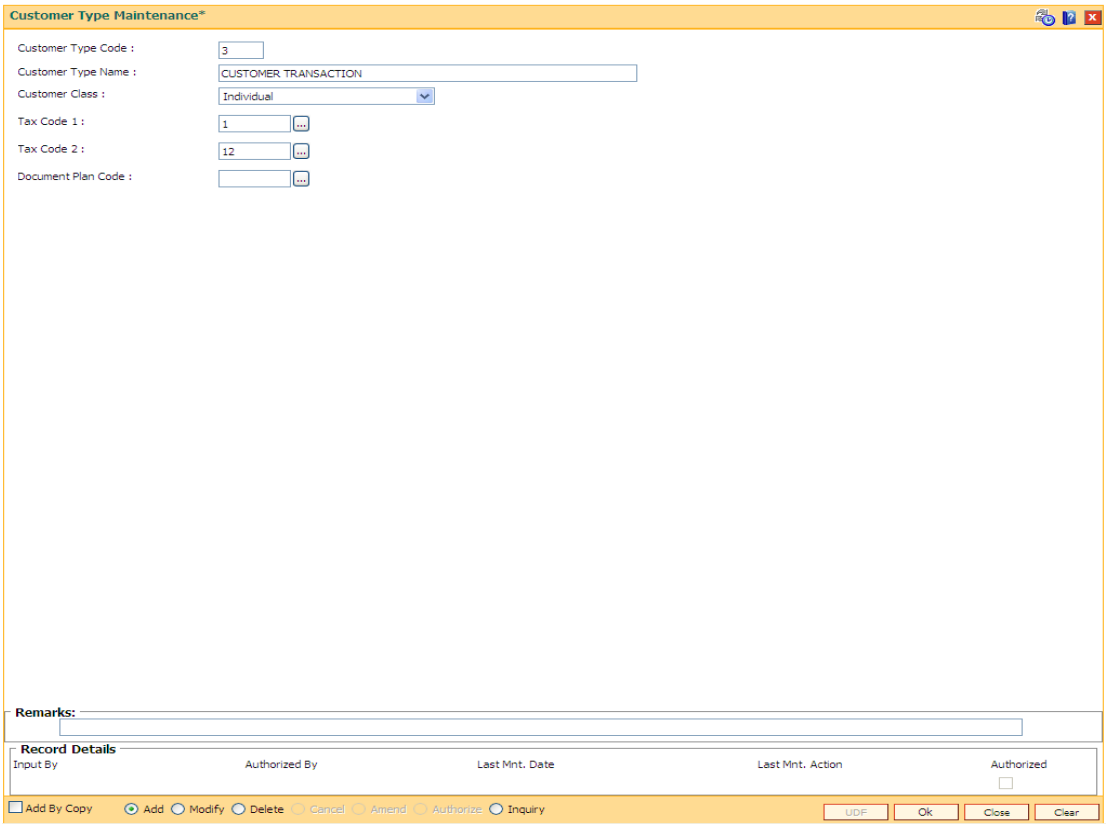


Field Description

Field Name	Description
Customer Type Code	[Mandatory, Alphanumeric, One] 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, 40] Type the name for the new type of customer. For example, Individual, Corporate, Local Government, etc.
Customer Class	[Optional, Drop-Down] Select the customer class from the drop-down list. The options are: • Individual • Corporate • Bank
Tax Code 1	[Mandatory, Pick List] Select the tax code applicable to the customer from the pick list. The list of codes is generated based on the tax codes maintained in the **Tax Codes Maintenance** (Fast Path: BAM30) option.
Tax Code 2	[Mandatory, Pick List] Select the second tax code applicable to the category of customer from the pick list. The list of codes is generated based on the tax codes maintained in the **Tax Codes Maintenance** (Fast Path: BAM30) option.
Document Plan Code	[Optional, Pick List] Select the document plan code to be attached to a customer type from the pick list. These plan codes are maintained in the **Document Plan Code Maintenance** (Fast Path: ORS35) option.

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

Customer Type Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Authorized....Click Ok to Continue". Click the **Ok** button.

4.2. CIM01 - Signature Types Maintenance

Using this option you can maintain the signature type for individual customers . Authorized records from this maintenance, will populate the pick list in the **Customer Addition** (Fast Path: 8053) option.

Note: The system automatically authorizes this transaction.

Definition Prerequisites

Not Applicable

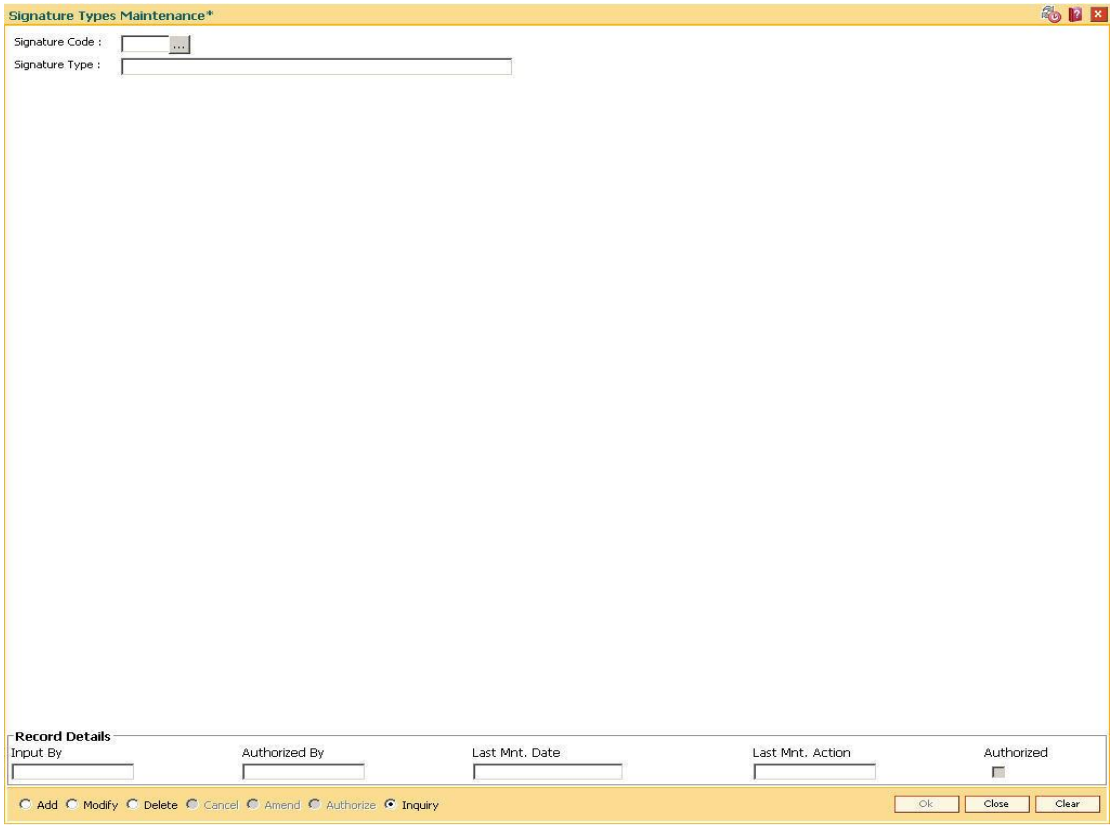
Modes Available

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

To add the signature type

1. Type the fast path **CIM01** and click **Go** or navigate through the menus to **Global Definitions > Customer > Signature Types Maintenance**.
2. The system displays the **Signature Types Maintenance** screen.

Signature Types Maintenance

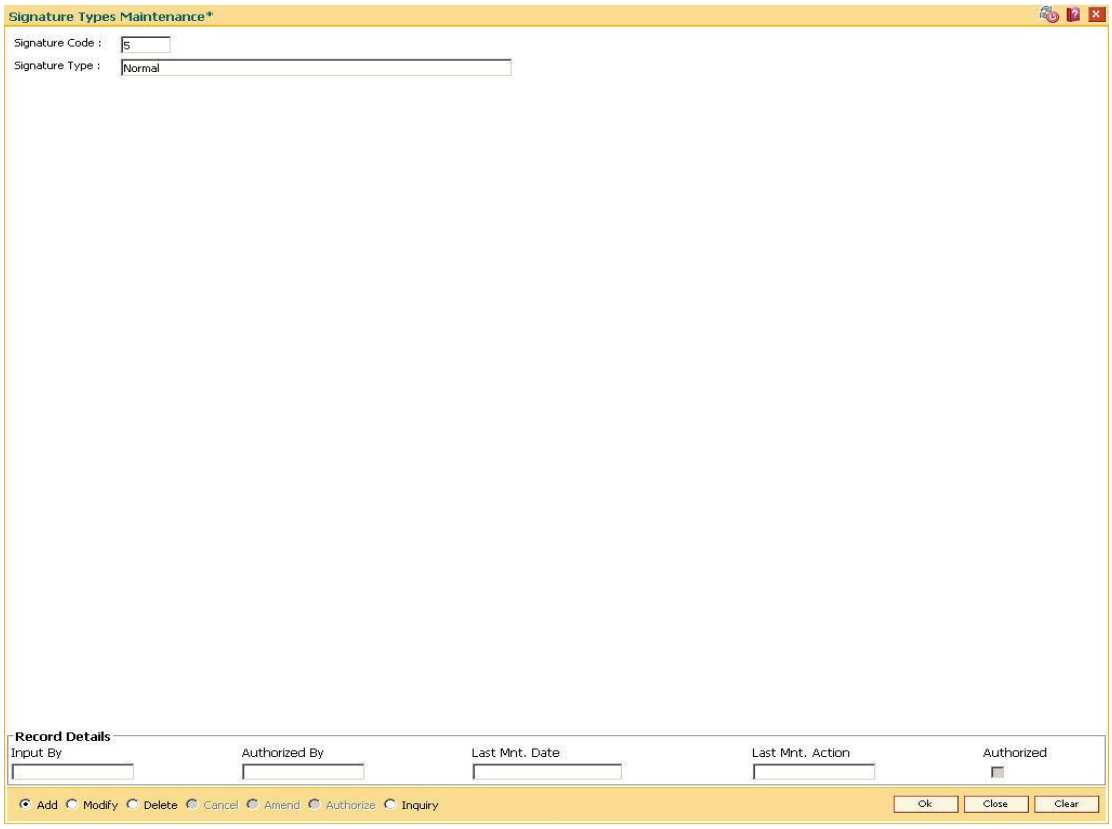


Field Description

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 the **Add** button.
4. Enter the signature code and the type of the signature.

Signature Types Maintenance



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

4.3. CIM02 - Business Type Maintenance

Using this option you can define and maintain the business code for corporate customers. The list of business types appears as a pick 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

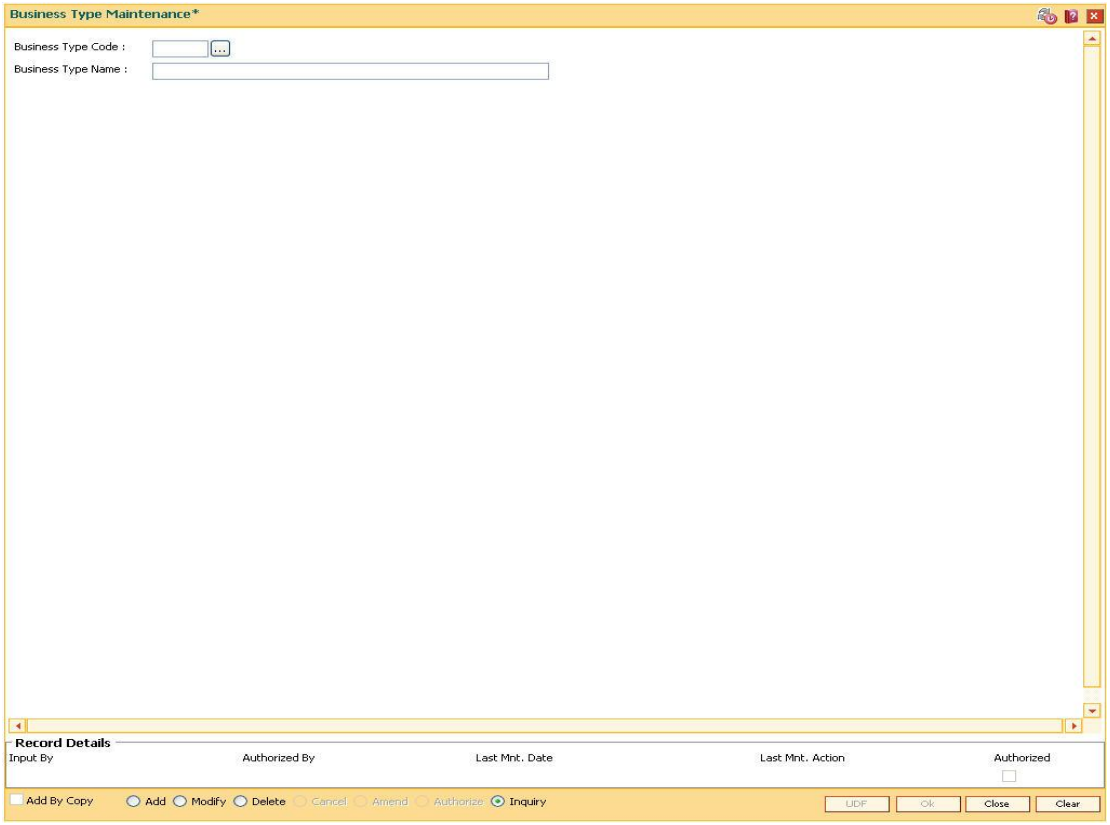
Modes Available

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

To add the business type

1. Type the fast path **CIM02** and click **Go** or navigate through the menus to **Global Definitions > Customer > Business Type Maintenance**.
2. The system displays the **Business Type Maintenance** screen.

Business Type Maintenance

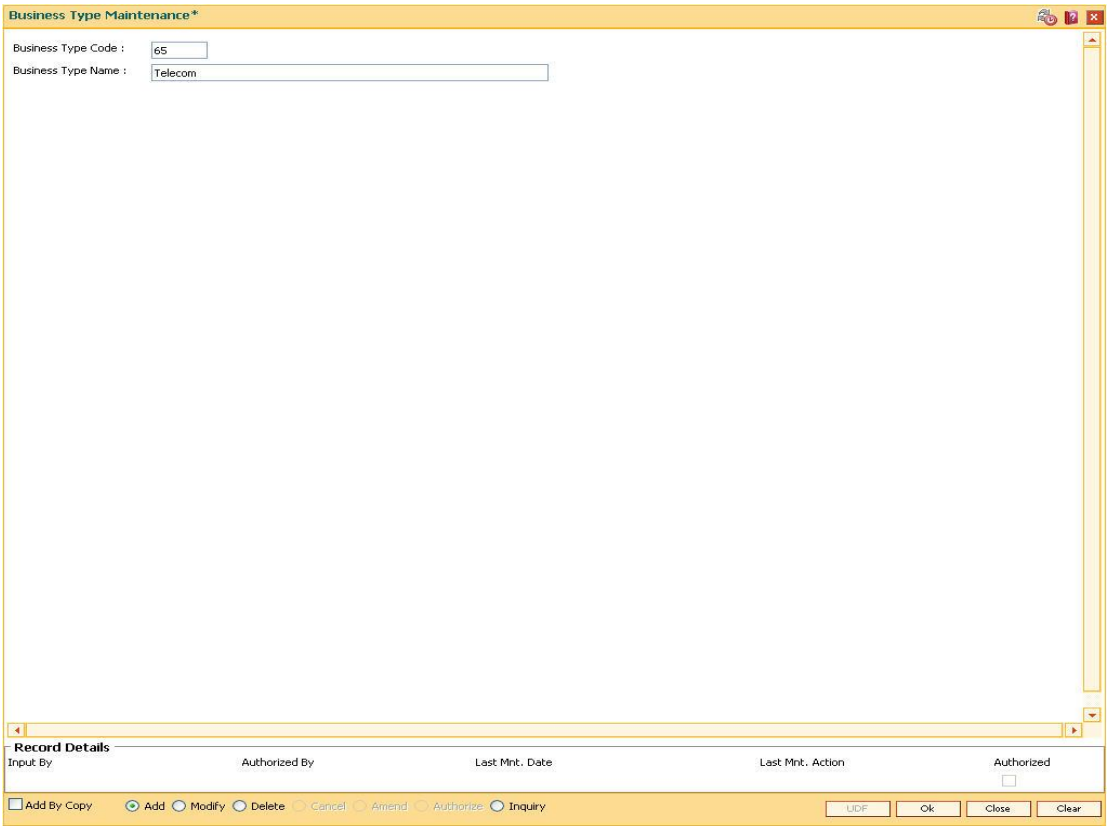


Field Description

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

Business Type Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Authorized....Click Ok to Continue". Click the **Ok** button.

4.4. CIM03 - Customer Prefixes Maintenance

Using this option you can maintain the titles prefixed to individual customer names. These prefixes are salutations like Mrs., Fr, Ms. and Mr.

Authorised records from this maintenance, will populate the pick list in the **Customer Addition** (Fast Path: 8053) option.

Note: The system automatically authorizes this transaction.

Definition Prerequisites

Not Applicable

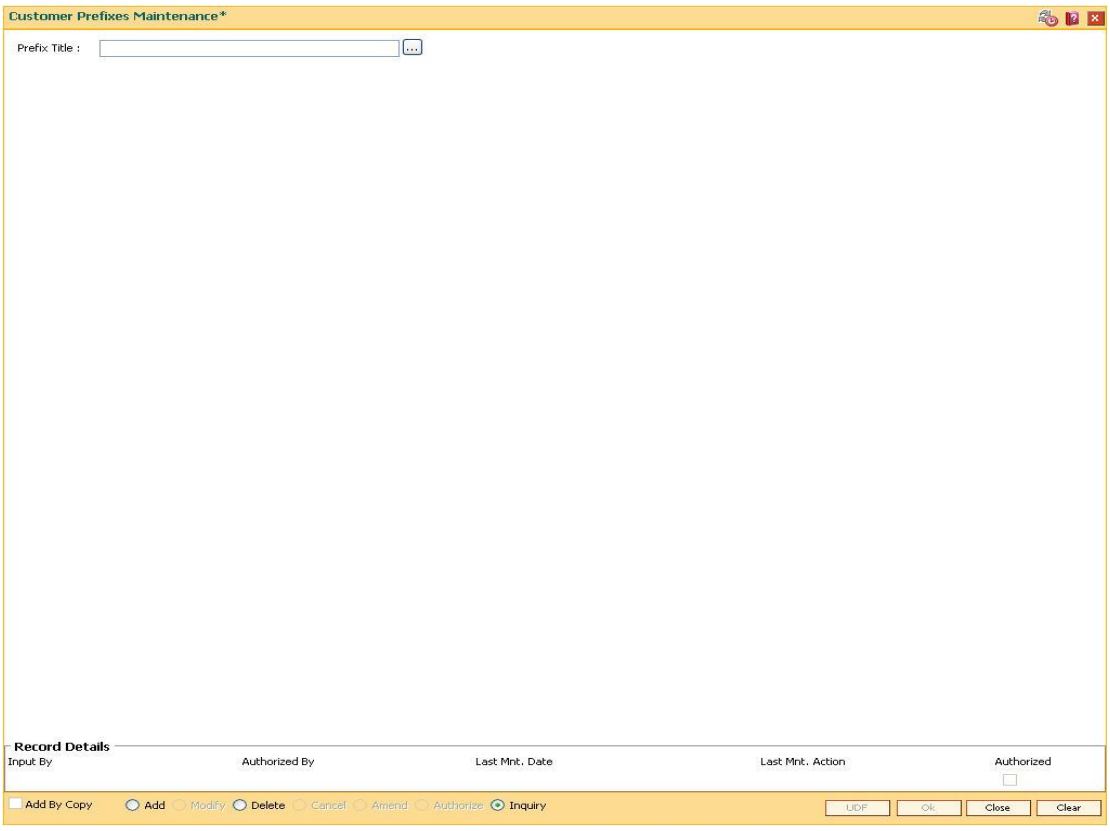
Modes Available

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

To add the customer prefixes

1. Type the fast path **CIM03** and click **Go** or navigate through the menus to **Global Definitions > Customer > Customer Prefixes Maintenance.**
2. The system displays the **Customer Prefixes Maintenance** screen.

Customer Prefixes Maintenance

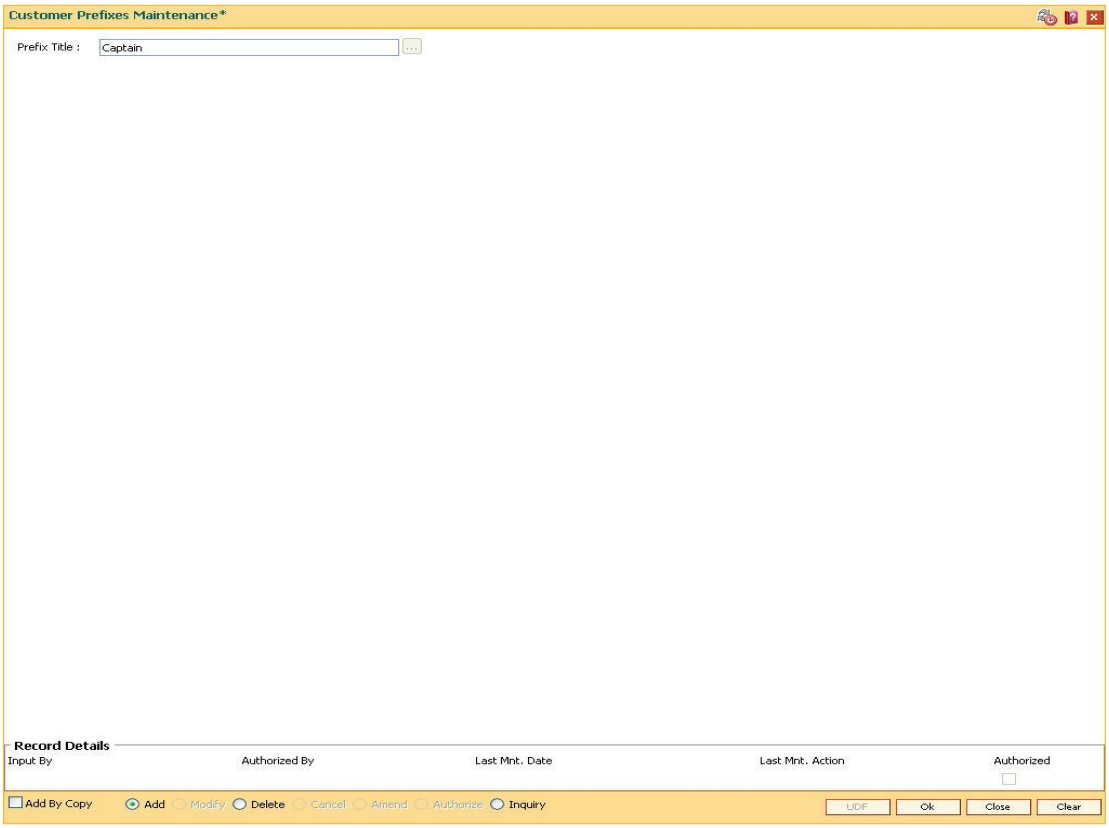


Field Description

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 the **Add** button.
4. Enter the prefix title for the customer.

Customer Prefixes Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Authorized....Click Ok to Continue". Click the **Ok** button.

4.5. 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** (Fast Path: 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

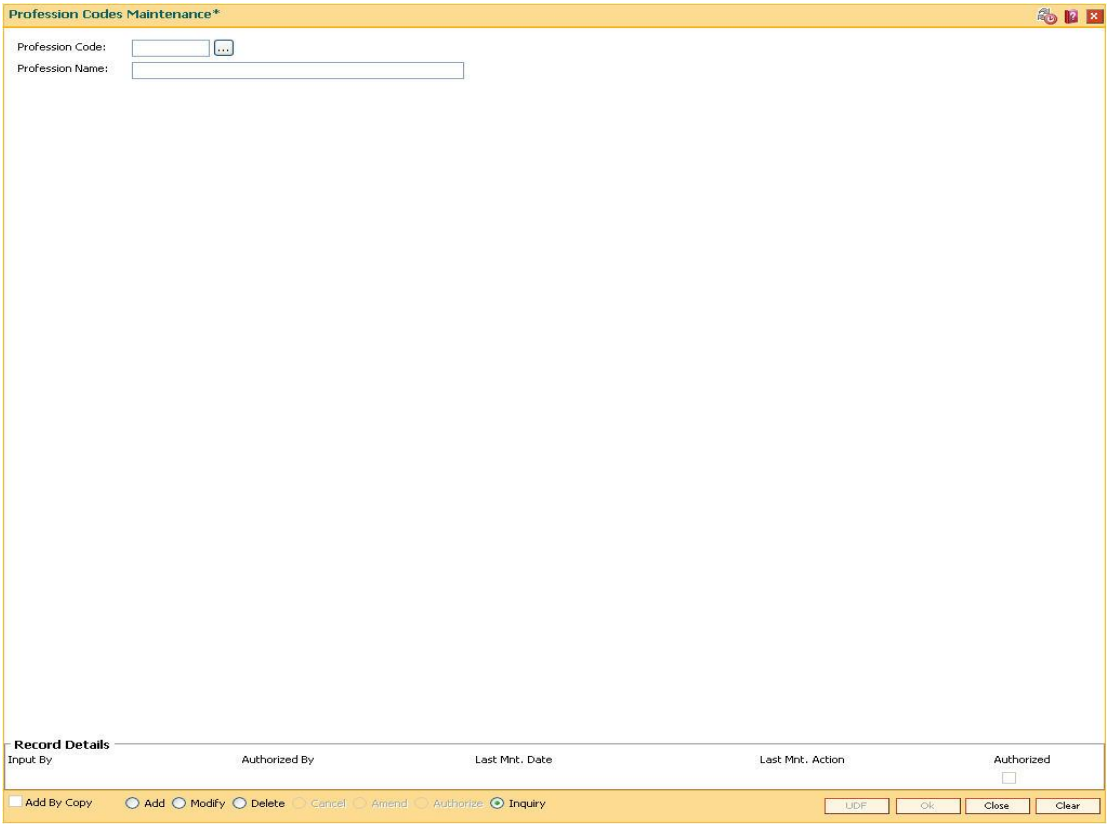
Modes Available

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

To add the profession code

1. Type the fast path **CIM04** and click **Go** or navigate through the menus to **Global Definitions > Customer > Profession Codes Maintenance**.
2. The system displays the **Profession Codes Maintenance** screen.

Profession Codes Maintenance

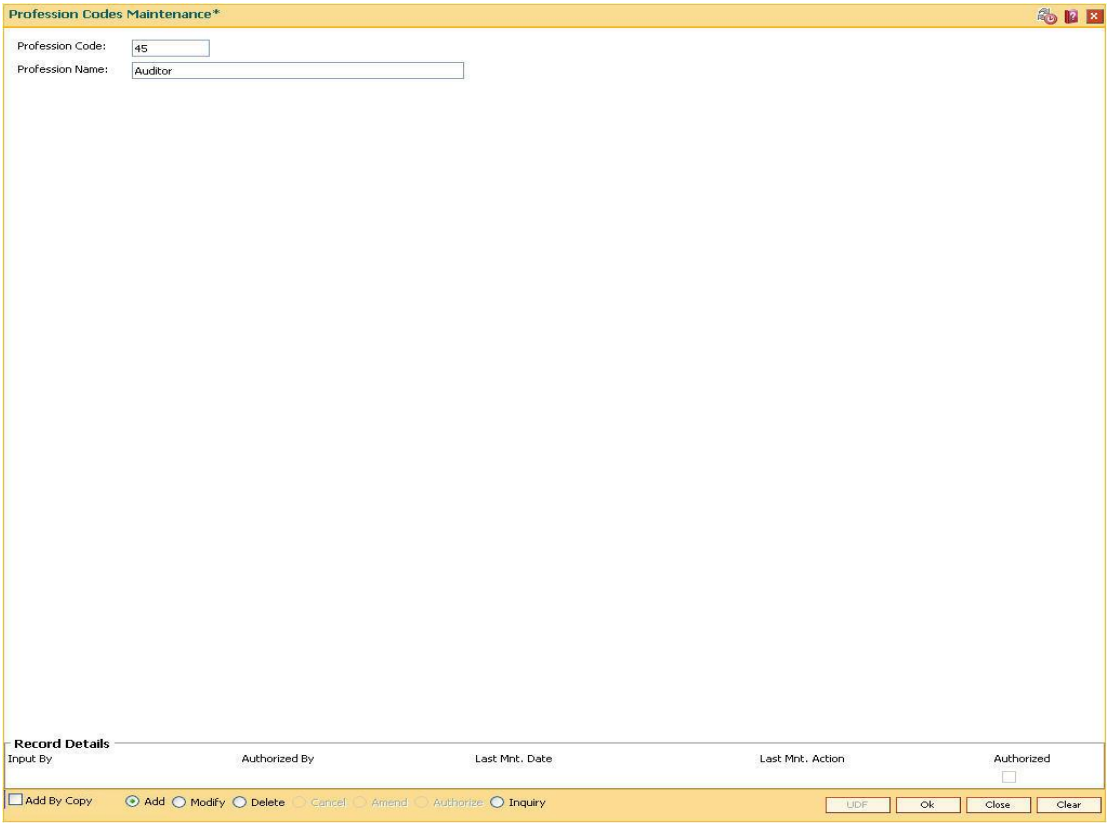


Field Description

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 the **Add** button.
4. Enter the profession code and the name of the profession.

Profession Codes Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Authorized....Click Ok to Continue". Click the **Ok** button.

4.6. CIM06 - Income Slabs 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** (Fast Path: CIM09) option.

Note: The system automatically authorizes this transaction.

Definition Prerequisites

Not Applicable

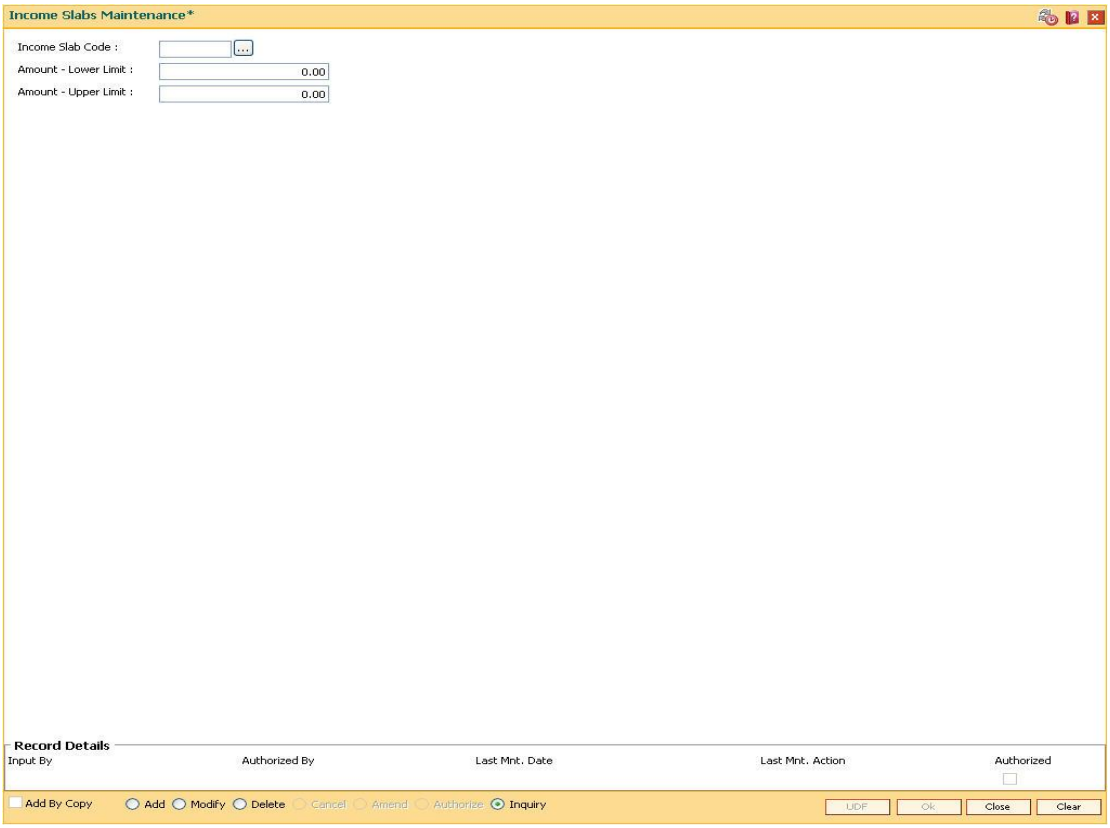
Modes Available

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

To add the income slab

1. Type the fast path **CIM06** and click **Go** or navigate through the menus to **Global Definitions > Customer > Income Slabs Maintenance**.
2. The system displays the **Income Slabs Maintenance** screen.

Income Slabs Maintenance

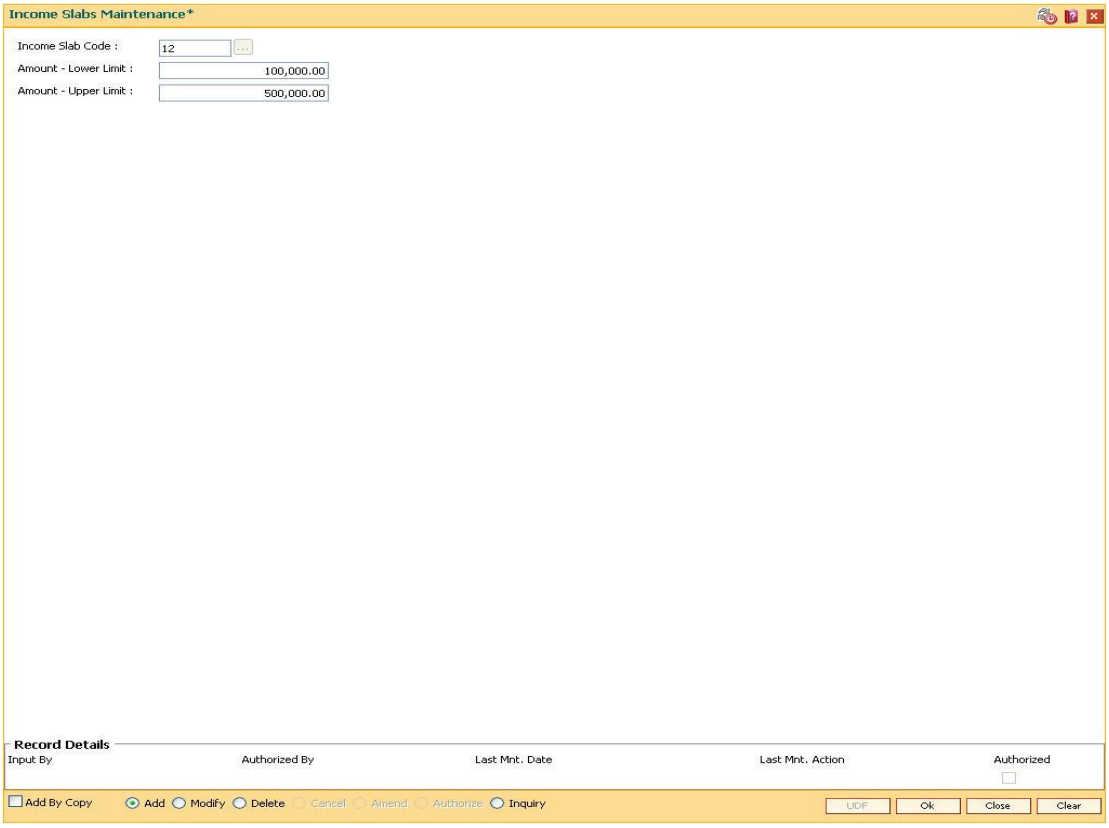


Field Description

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

Income Slabs Maintenance



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

4.7. 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

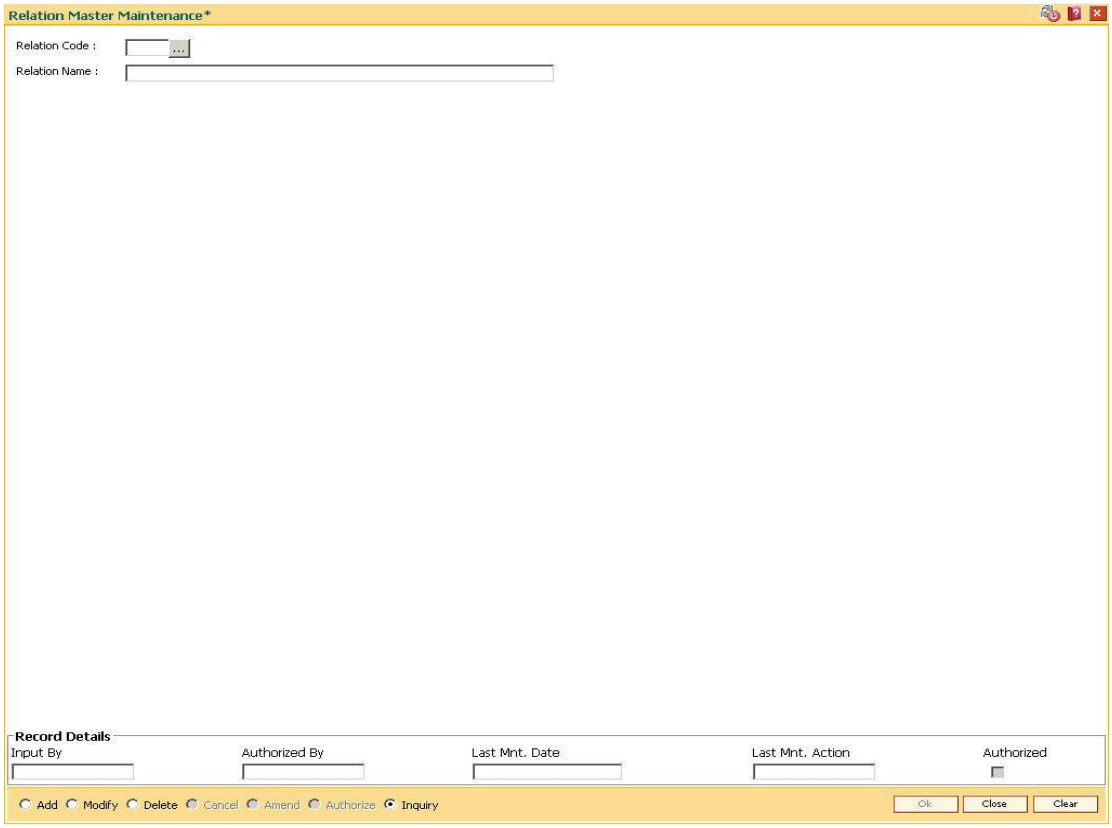
Modes Available

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

To add customer relation

1. Type the fast path **CIM07** and click **Go** or navigate through the menus to **Global Definitions > Customer > Relation Master Maintenance**.
2. The system displays the **Relation Master Maintenance** screen.

Relation Master Maintenance

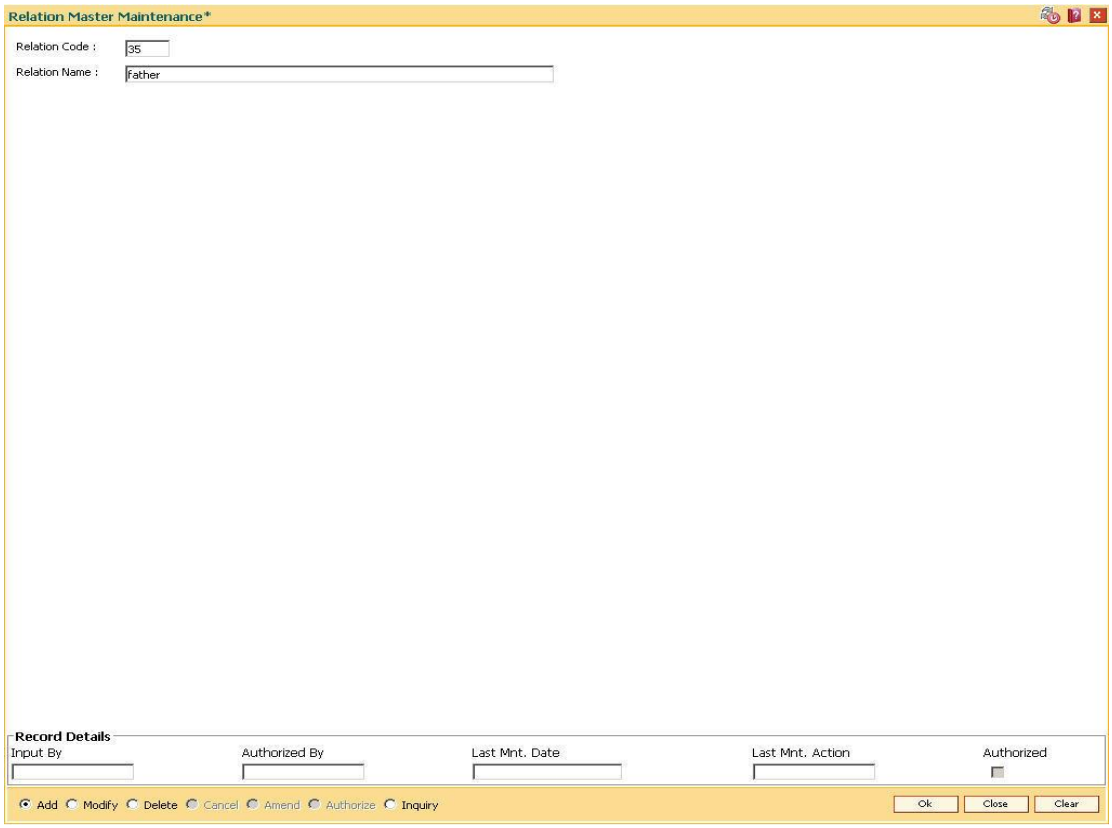


Field Description

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, 20] Type the name of the relationship. For example, Brother, Husband, Employee, etc.

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

Relation Master Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Authorized....Click Ok to Continue". Click the **Ok** button.

4.8. BA438 - Nominee Master Maintenance

Using this option you can define a nominee ID which can be added for any account of the branch as per the request of the customer. The nominee details like name, relationship with the customer and address are maintained. In the guardian details tab, which is applicable if the nominee is a minor, the guardian name and address can be maintained.

Definition Prerequisites

- 8053 - Customer Addition
- CIM07 - Relation Master Maintenance
- BAM75 - State Codes Maintenance

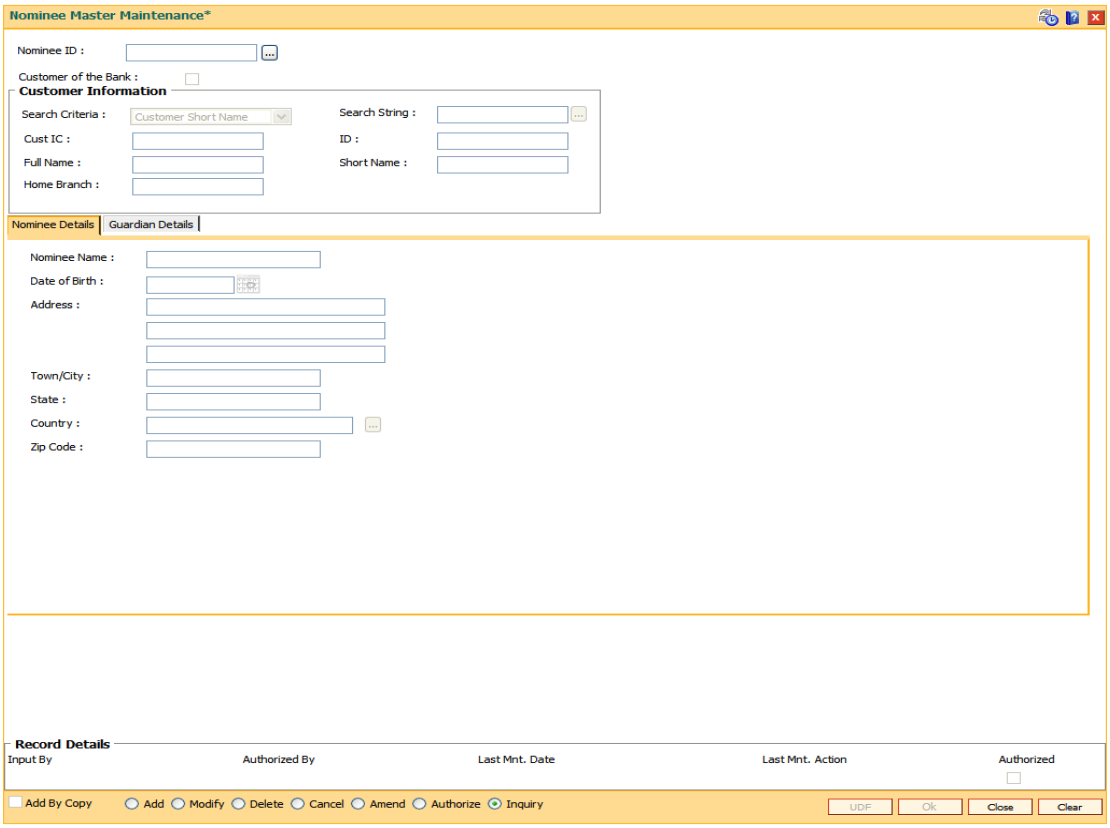
Modes Available

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

To add nominee details

1. Type the fast path **BA438** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Nominee Master Maintenance**.
2. The system displays the **Nominee Master Maintenance** screen.

Nominee Master Maintenance



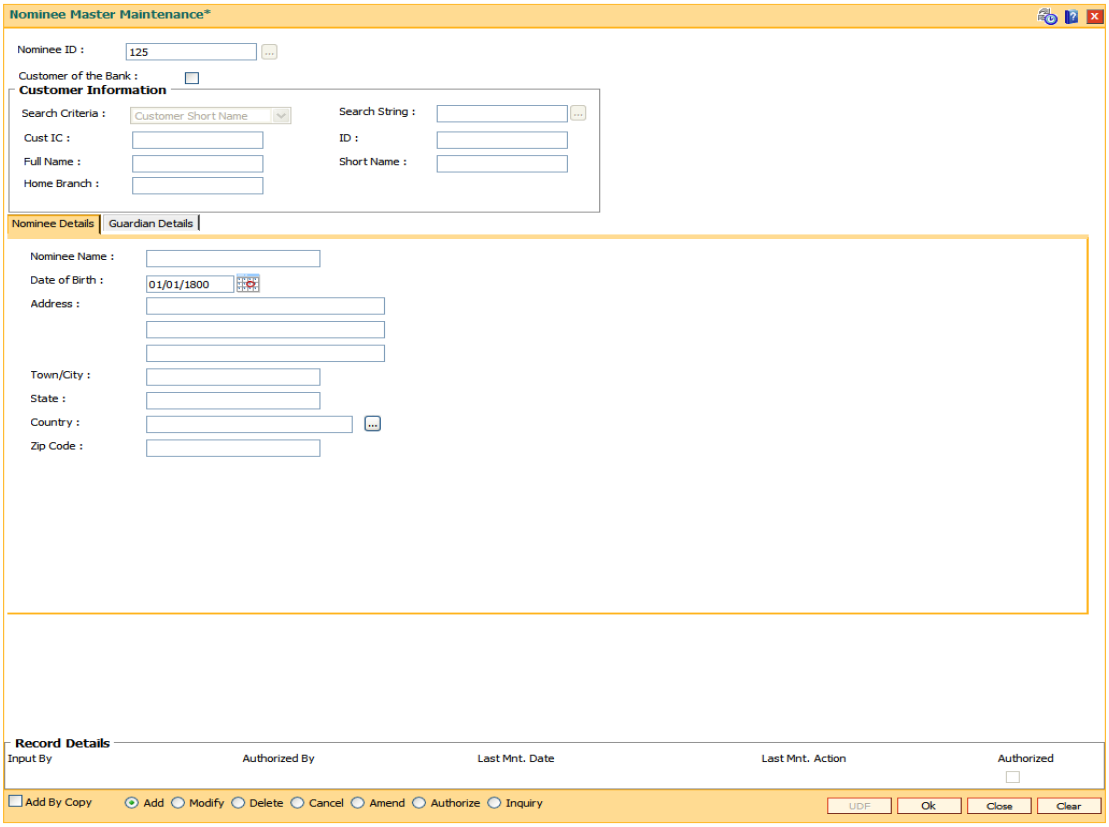
Field Description

Field Name	Description
Nominee ID	[Mandatory, Numeric, 10] Type the nominee ID.
Customer of the Bank	[Optional, Checkbox] Select the **Customer of the Bank** check box if the nominee is the bank customer.
Customer Information **The fields in this section are enabled if the Customer of the Bank check box is selected.**	
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The search criteria are as follows: • Customer Short Name • Customer Ic Identification criteria (Ic) arrived at by the bank during customer addition. • Customer Id- Unique identification given by the bank.
Search String	[Conditional, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customers' short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick 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.
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.

Field Name	Description
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.
Full Name	[Display] This field displays the full name of the customer. The name of the customer is defaulted from the **Customer Addition** (Fast Path: 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** (Fast Path: 8053) option. The customer short name can be changed through the **Change Customer Name/IC Number** (Fast Path: 7101) option.
Home Branch	[Display] This field displays the branch to which the customer account belongs. The field displays the short name of the branch as set up in the **Branch Master Maintenance** (Fast Path: BAM03) option.

3. Click the **Add** button.
4. Enter the nominee id.
5. Enter the other required information.

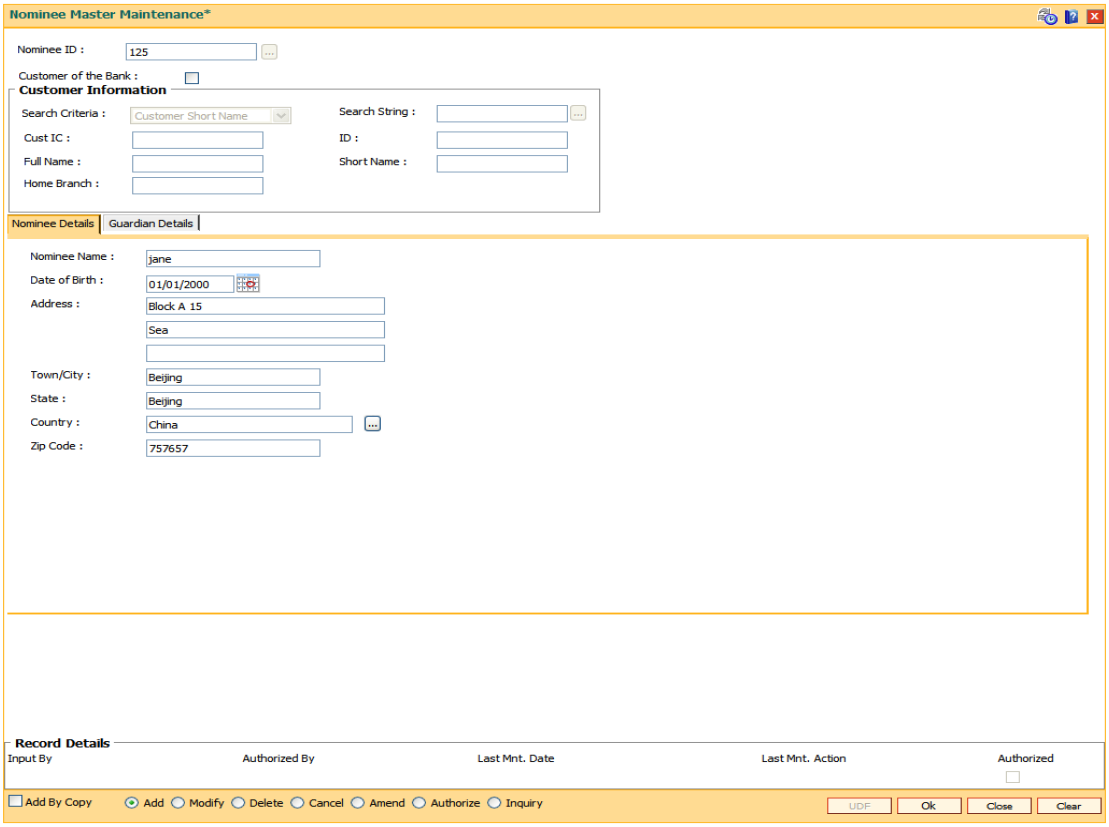
Nominee Master Maintenance



6. Enter the required information in the various tabs.

Nominee Details

The fields in this tab display the nominee details if the **Customer of the Bank** check box is selected.



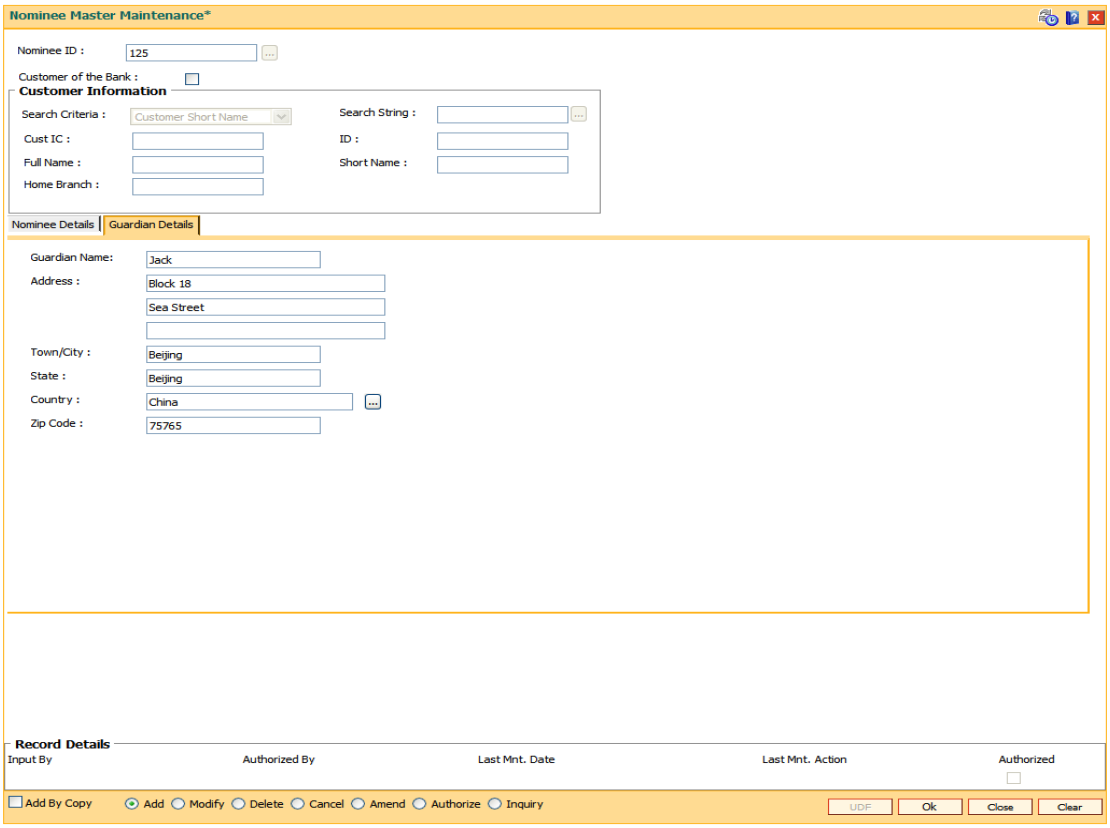
Field Description

Field Name	Description
Nominee Name	[Mandatory, Alphanumeric, 40] Type the nominee name.
Date of Birth	[Mandatory, Pick List, dd/mm/yyyy] Select the date of birth of the nominee from the pick list.
Address	[Mandatory, Alphanumeric, 35, Three Lines] Type the address of the nominee. The first line is mandatory.
Town/City	[Mandatory, Alphanumeric, 40] Type the name of the town or city of the nominee.
State	[Optional, Alphanumeric, 40] Type the name of the state of the nominee.

Field Name	Description
Country	[Mandatory, Alphanumeric, 40, Pick List] Type the name of the country of the nominee or select it from the pick list.
Zip Code	[Optional, Numeric, 35] Type zip code of the country.

Guardian Details

The fields in this tab are enabled if the customer is a minor.



Field Description

Field Name	Description
Guardian Name	[Mandatory, Alphanumeric, 40] Type the name of the guardian.
Address	[Optional, Alphanumeric, 35] Type the address of the guardian.
Town/City	[Optional, Alphanumeric, 40] Type the name of the town or city of the guardian.

Field Name	Description
State	[Optional, Alphanumeric, 40] Type the name of the state of the guardian.
Country	[Optional, Alphanumeric, 40] Type the name of the country of the guardian.
Zip Code	[Optional, Numeric, 35] Type the zip code.

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

4.9. CIM51 - Customer Group Definition Maintenance

Using this option you can maintain the definition of a customer group in **FLEXCUBE**. It uses customer to customer relationship in **FLEXCUBE** as basis. This maintenance will be used to identify if a customer belongs to a group based on his/her relationships with other customers in the bank. This information can be used to provide benefits to a customer based on the behavior of a group to which he / she belongs to. This maintenance also captures customer to account relationships to identify the accounts of other customers to be considered for deriving the behavior of the group.

Using this maintenance, bank can define:

- A customer group code and name
- All the customer to customer relationships, which form the part of the customer group
- All customer to account relationships which will be considered to pick up accounts while considering the behavior of the group

This maintenance just defines relationships between any two customers that will make them form a group. The **Customer Group definition** maintained will be linked to eligibility in the form of a UDE. This UDE definition will take customer group name as input.

Definition Prerequisites

- CIM07 - Relation Master Maintenance

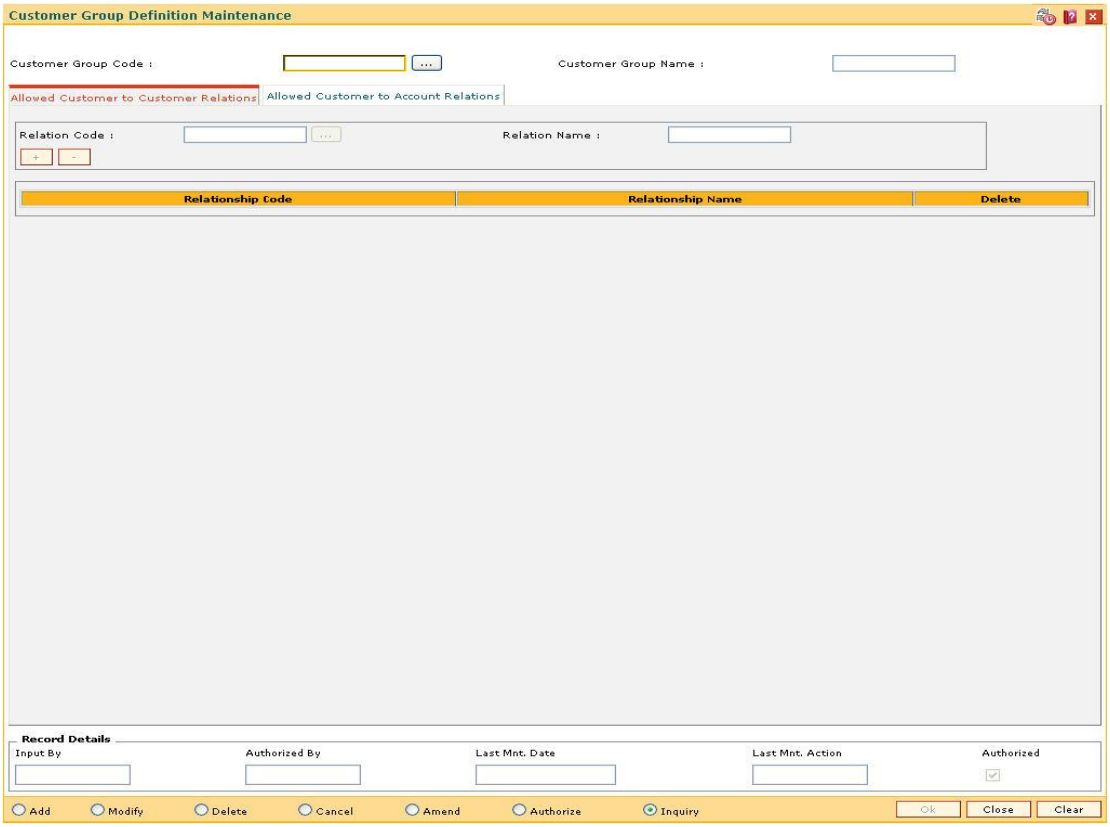
Modes Available

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

To add the customer group details

1. Type the fast path **CIM51** and click **Go** or navigate through the menus to **Global Definitions > Customer > Customer Group Definition Maintenance**.
2. The system displays the **Customer Group Definition Maintenance** screen.

Customer Group Definition Maintenance

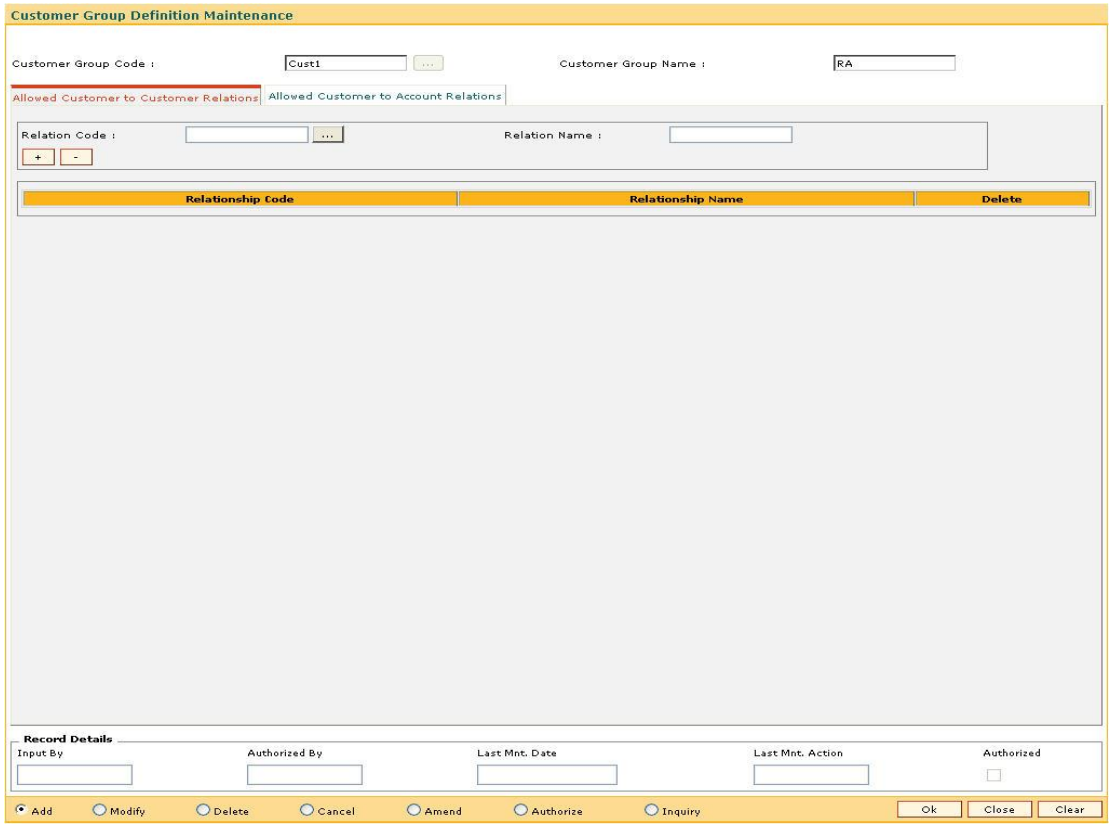


Field Description

Field Name	Description
Customer Group Code	[Mandatory, Alphanumeric, 16] Type the unique code assigned to the customer group. Once added, it cannot be modified.
Customer Group Name	[Mandatory, Alphanumeric, 40] Type a descriptive name for the customer group. Once added, it cannot be modified. By default, the same concerned party and same related entity is displayed.

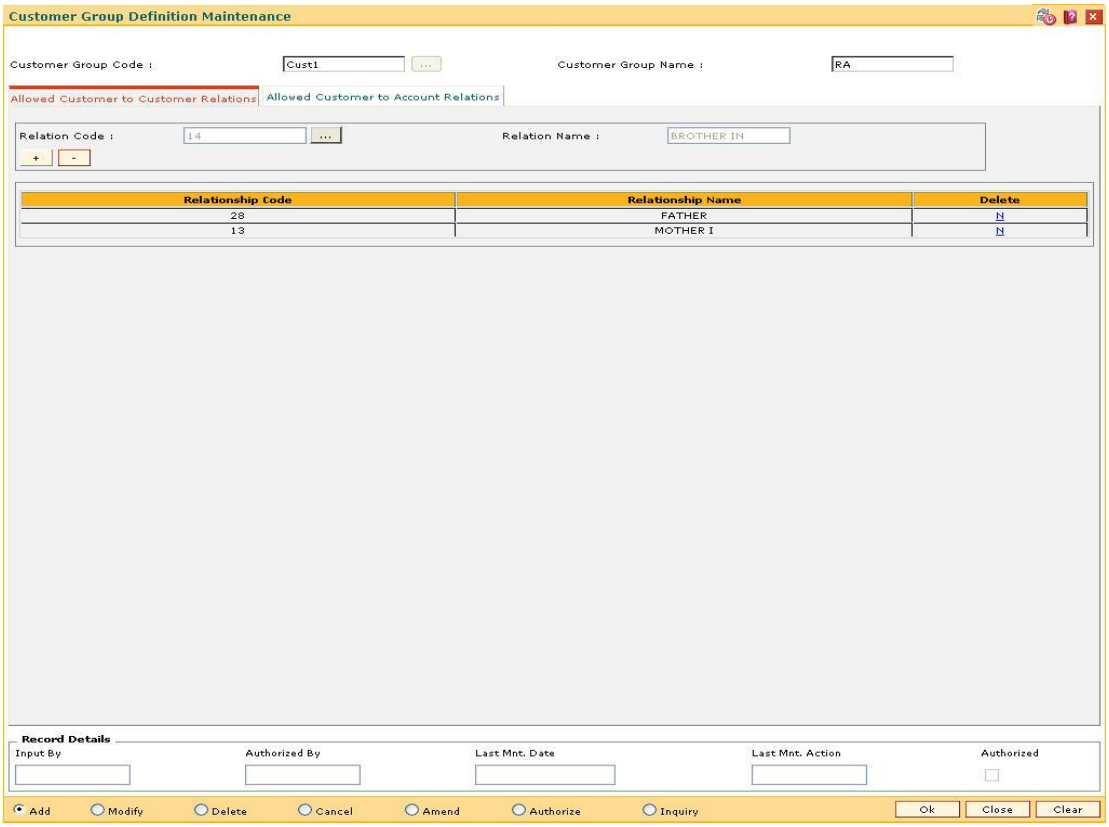
3. Click the **Add** button.
4. Enter the customer group code and press the **<Tab>** key.
5. Enter the customer group name and press the **<Tab>** key.

Customer Group Definition Maintenance



6. Enter the required information in the various tabs.
7. Click the **+** button to add the data in the corresponding grid.

Allowed Customer to Customer Relations



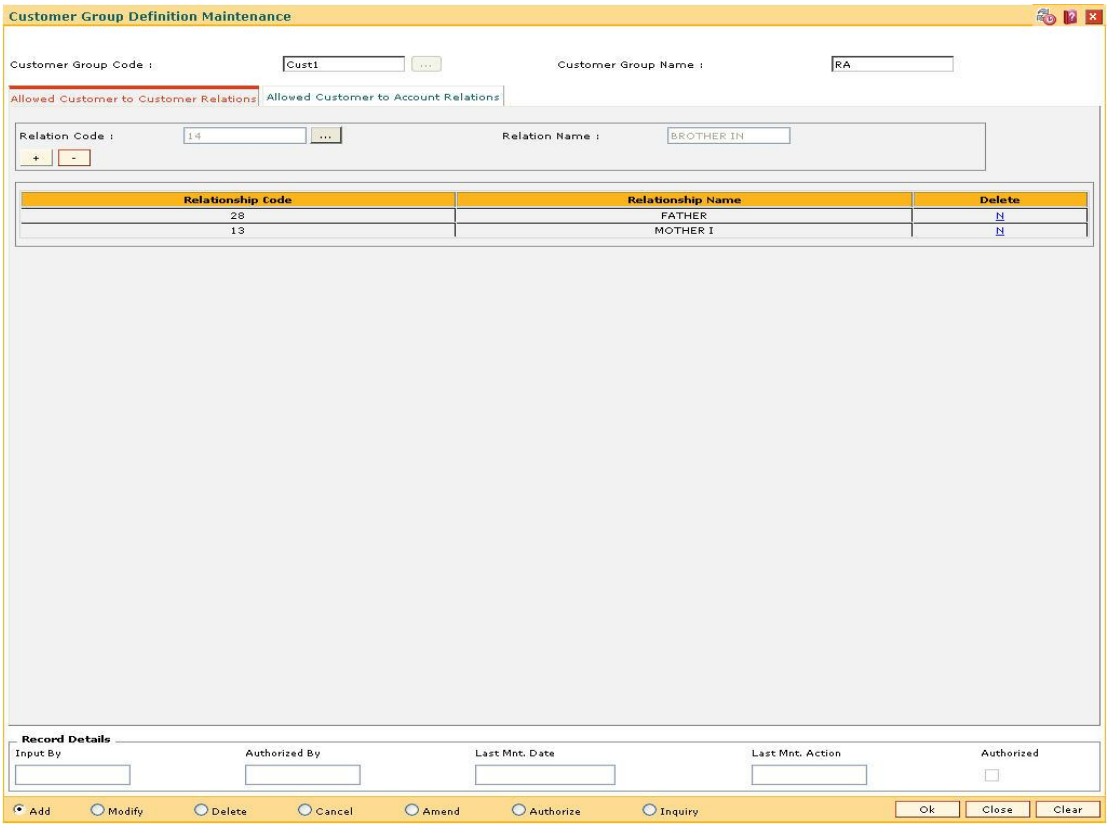
Field Description

Field Name	Description
Relation Code	[Mandatory, Pick List] Select the relationship code from the pick list. It is a unique code assigned to the relationship.
Relation Name	[Display] This field displays the name of the relationship corresponding to the relationship code.

Column Name	Description
Relationship Code	[Display] This column displays the unique code assigned to the relationship.
Relationship Name	[Display] This column displays the name of the relationship corresponding to the relationship code.

Column Name	Description
Delete	[Toggle] Click the toggle status to **Y** to delete the record. The default value for the toggle status is **N**.

Allowed Customer to Account Relations



Field Description

Field Name	Description
Customer To Account Relation	[Mandatory, Drop-Down] Select the appropriate relationship from the drop-down list. The options are: • AUS • BOR • DEV • GUA • JAF, etc. Once a relationship name is chosen from the drop-down list and the user clicks on **+** button, a row gets added to the grid showing the chosen relationship.

Column Name	Description
Allowed Customer To Account Relations	[Display] This column displays the customer to account relation selected in the **Customer To Account Relation** field.
Delete	[Toggle] Click the toggle status to **Y** to delete the record. The default value for the toggle status is **N**.

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 customer group details are added once the record is authorised.

5. 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.

5.1. CHM84 - CASA Product Attributes Maintenance

Using this option you can maintain the product level parameters for the window period functionality.

First withdrawal done in the OD account (where OD limit is utilized) will start the window period count for the account. The system logs the repayment of withdrawals in the OD account during this period. The account will be marked as **Debit Block** with the reason code as **Overdue Account** if all debits (where OD limit is utilized) in the account are not repaid within the window period.

Penal Interest will be defined and charged if the overdue amount is not repaid within the grace days defined. No further debits from branch/channels/GEFU will be permitted in the account even if the OD limit is not fully utilized by the customer. If the OD limit is attached to the account, the Window Period, Grace Days, Penalty rate and Penalty GLs defined in this option will be applicable for all the accounts opened under this product.

For more information, refer to the Example 01, Example 02 and Example 03 provided at the end of this chapter.

Definition Prerequisites

- CHM01 - CASA Product Master Maintenance
- BAM56 - Currency Codes Maintenance

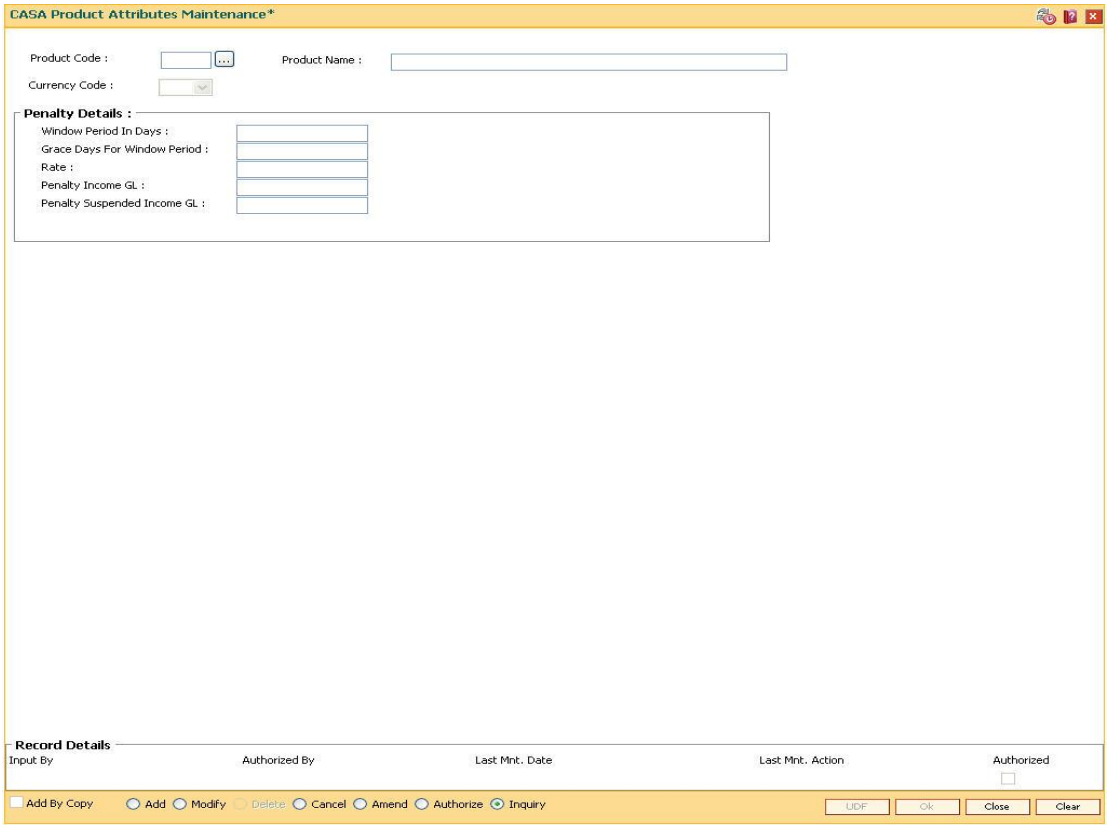
Modes Available

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

To maintain CASA product attributes

1. Type the fast path **CHM84** and click **Go** or navigate through the menus to **Global Definitions > Master > CASA Product Attributes Maintenance.**
2. The system displays the **CASA Product Attributes Maintenance** screen.

CASA Product Attributes Maintenance



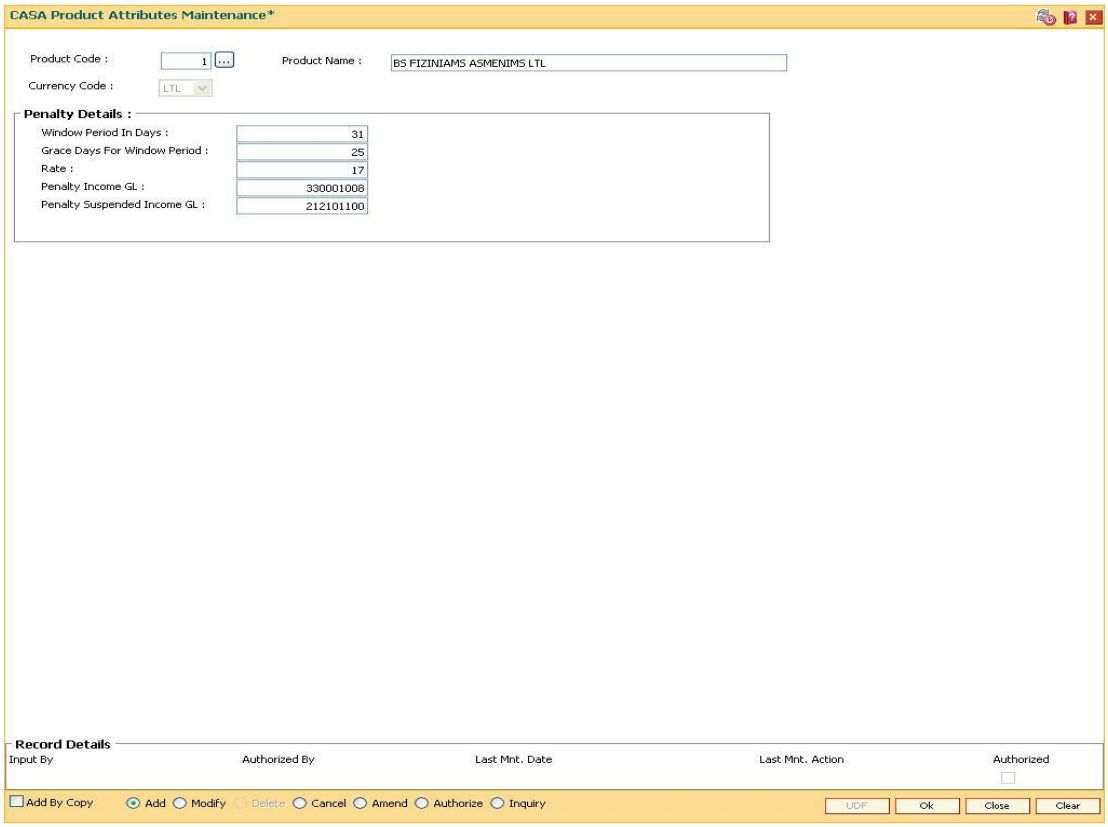
Field Description

Field Name	Description
Product Code	[Mandatory , Pick List] Select the CASA product code from the pick list.
Product Name	[Display] This field displays the product name corresponding to the product code selected.
Currency Code	[Display] This field displays the currency of the selected product code.
Penalty Details	
Window Period In Days	[Mandatory, Numeric, Four] Type the number of days within which the entire negative balance in the account opened under this product is required to be repaid.

Field Name	Description
Grace Days For Window Period	[Mandatory, Numeric, Two] Type the number of days after the window period within which if the repayment is done, penalty will not be charged. If the repayment of overdue amount is not done within the grace days then, penalty will be calculated on the entire overdue amount for the total number of days exceeding the window period expiry date.
Rate	[Mandatory, Numeric, Two, Two] Type the absolute rate that will be used for charging the window period penalty.
Penalty Income GL	[Mandatory, Numeric, Nine] Type the GL account number to which the window period penalty charged will be posted. This is applicable for OD accounts in normal stage. This is income type of GL.
Penalty Suspended Income GL	[Mandatory, Numeric, Nine] Type the GL account number to which the window period penalty charged will be posted. This is applicable for OD accounts in suspended stage.

3. Click the **Add** button.
4. Select the product code from the pick list.
5. Enter the penalty details.

CASA Product Attributes Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added... Authorization Pending..".Click the **OK** button.
8. The CASA product attribute maintenance details are added once the record is authorised.

Example 01 – For Window Period Count

The window period count will start from the first withdrawal in the account (where OD limit is utilized). The count will include the withdrawal date also.

Window Period - 20 Days

First Withdrawal utilizing the OD limit - 05/01/2008

Repayment Date - 24/01/2008

Example 02

If there is only one limit in the account the window period will expire with the limit expiry date. If there are multiple limits in the account then the window period will expire with the last limit expiry date.

Window Period in the Account - 30 days

Withdrawal date - 15/06/2008

Limit Expiry date - 30/06/2008

In the above example, since the limit is expiring on 30/06/2008, the window period expiry date will also be 30/06/2008.

Example 03

Position of a CASA account is as follows;

Window Period (Days)	Grace Days for Penal Interest	Drawing Power	Available Balance	Net Balance
20	4	100000	20000	120000

Withdrawal Date (DD/MM/YYYY)	Withdrawal Amount	Available Balance	Window Period count Starts	Repayment date (DD/MM/YYYY)	Remarks
01/01/2008	10000	10000	NO	--	Count will not start as the OD limit is not utilized.
03/01/2008	15000	-5000	YES	22/01/2008	OD limit for 5000 is utilized.
05/01/2008	10000	-15000	YES	22/01/2008	OD limit for 15000 is utilized.
08/01/2008	5000	-20000	YES	22/01/2008	OD limit for 20000 is utilized.

Assuming there are no further withdrawals in the account. All the withdrawals done should be repaid within the window period.

If 20000 is not paid before EOD of 22/01/2008 then:

1. Account will become ‘Debit Block’ with the reason code as ‘Overdue Account’ in EOD of 22/01/2008.
2. Entire outstanding amount i.e. 20000 will become overdue.

Case 01 – Customer makes the repayment within Grace Days

1. Customer repays 20000 on 25/01/2008.
2. Available balance will become zero.
3. 'Debit Block' status of the account will be removed automatically in EOD of 25/01/2008.
4. No penal interest will be charged.

Case 02 – Customer makes the repayment after Grace Days

1. Customer repays 20000 on 29/01/2008.
2. Available balance will become zero.
3. 'Debit Block' status of the account will be removed automatically in EOD of 29/01/2008.

Penal interest will be calculated on 20000 for 6 days (23/01/2008 to 28/01/2008). This penalty will be posted to the account in addition to the debit interest on 31/01/2008 (interest charging date).

5.2. CHM04 - CASA Bank Parameters Maintenance

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. This screen maintains the reactivation parameter for dormancy as “Manual” due to non-allowance of transactions for a dormant account.

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

- BAM08 - Bank Master Maintenance

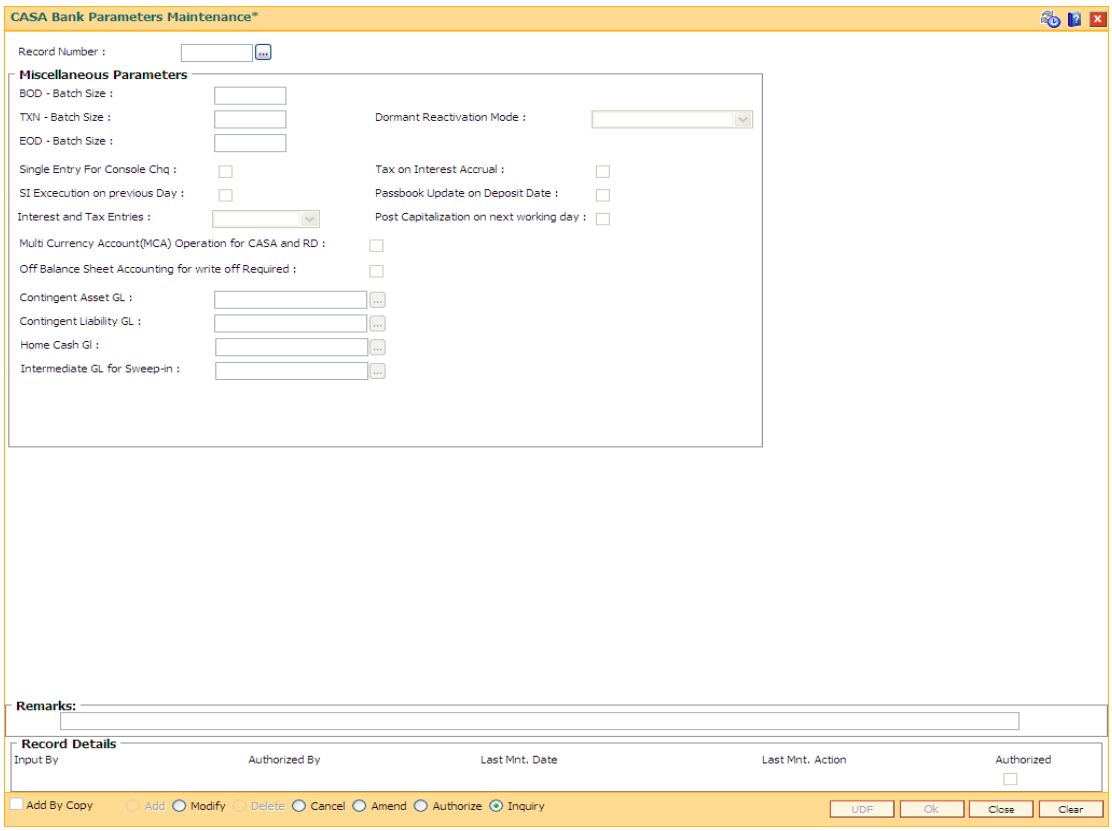
Modes Available

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

To modify CASA bank parameters

1. Type the fast path **CHM04** and click **Go** or navigate through the menus to **Global Definitions > CASA > CASA Bank Parameters Maintenance**
2. The system displays the **CASA Bank Parameters Maintenance** screen.

CASA Bank Parameters Maintenance



Field Description

Field Name	Description
Record Number	[Mandatory, Pick List] Select the record number from the pick 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] Type the commit size of the BOD batch process like standing instruction execution. The commit sizes refer to the transactions processed per batch. The value of the commit size is defined during the installation of **FLEXCUBE Retail**. The batch sizes are calculated using the processing time factor and the restart need.
TXN - Batch Size	[Mandatory, Numeric, Four] 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**. The batch sizes are calculated using the processing time factor and the restart need.
Dormant Reactivation Mode	[Mandatory, Drop-Down] Select the dormant reactivation mode for CASA accounts from the drop-down list. The options are: • 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.

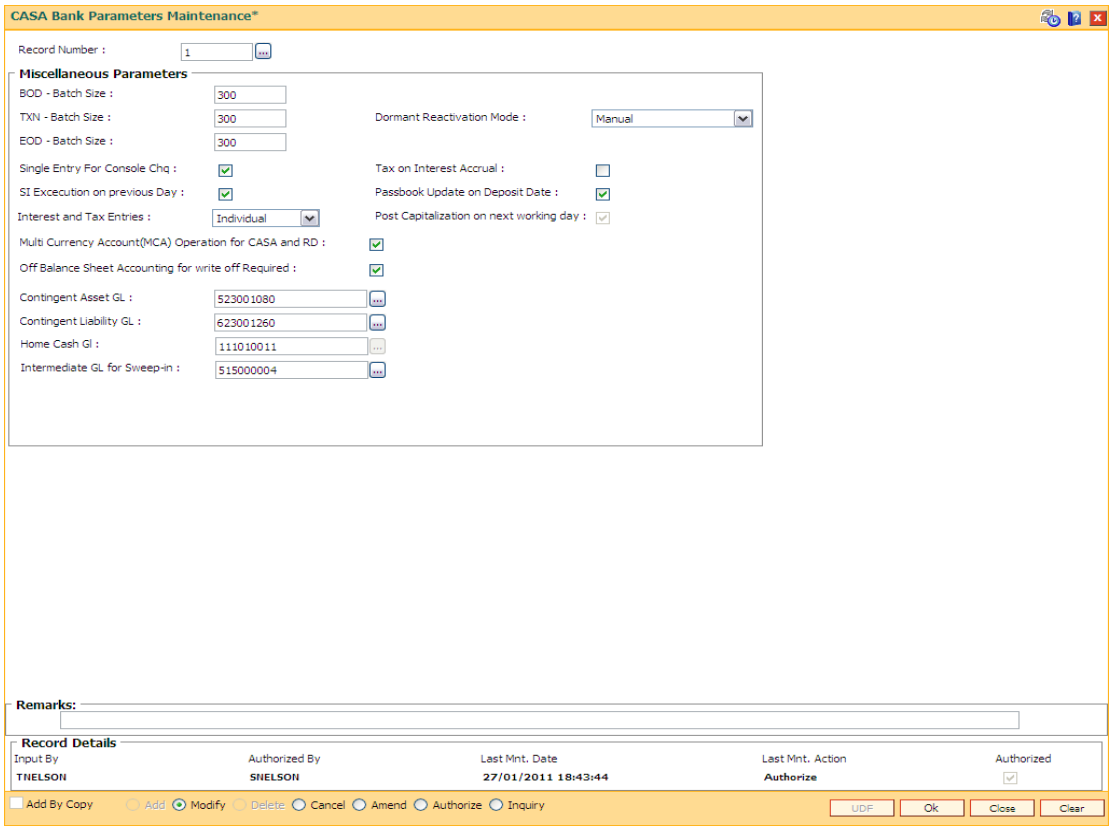
Field Name	Description
EOD - Batch Size	[Mandatory, Numeric, Four] Type the commit size of the interest capitalization of EOD batch process. The batch sizes refer to the transactions processed per batch. The value of the commit size is defined during the installation of **FLEXCUBE Retail**. The batch sizes are calculated using the processing time factor and the restart need.
Single Entry For Console Chq	[Optional, Check Box] 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. 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.
Tax on Interest Accrual	[Optional, Check Box] Select the **Tax on Interest Accrual** check box to calculate and deduct the tax on accrued interest. If the check box is not selected, then the tax will be computed and deducted at the time of interest capitalization. The system will also look at the Product Master TDS flag and will compute tax only for products where **TDS flag** is checked.
SI Execution on Previous Day	[Optional, Check Box] Select the **SI Execution on Previous Day** check box if the standing 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.

Field Name	Description
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
Post Capitalization on next working day	[Display] This field displays whether the posting of capitalization entry in CASA accounts is to be done on the next day or not. If this check box is selected, the available balance is updated during next BOD and the GL entries for interest capitalization is passed with posting date with value date as next date.
Multi Currency Account (MCA) Operation for CASA and RD	[Optional, checkbox] Select the **Multi Currency Account (MCA) Operation for CASA and RD** checkbox if TD module has to function as per MCA model. If this check box is selected following screens/ functionality related to TD operations will not be available. • 8051 (CASA/RD account opening). Account opening will be through a new screen • CASA / RD Account customer relationship will not be maintained through **Customer Account Relationship Maintenance** (Fast Path: CI142). • CASA / RD Account status maintenance will not be done through **Account Status Maintenance** (Fast Path: CHM21) . • CASA / RD sub account transfer to another branch will not be done through **Single Account Transfer** (Fast Path: BA995). • **Standing Instruction Maintenance** (Fast Path: CHM31) and **Sweep Out Maintenance** (Fast Path: CHM32) will not have New TD account references.
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, Pick 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.

Field Name	Description
Contingent Liability GL	[Conditional, Pick 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.
Intermediate GL for Sweepin	[Optional, Pick List, Numeric, 9] Select the intermediate Gl for sweepin from the pick list. OR Type the GL code through which sweep in of funds will be routed to CASA account. The CASA account is credited by debiting this GL and a hold is marked on the sweep-in provider. In case this flag is unchecked, normal sweep in functionality will work, without involving the intermediate GL.

3. Click the **Modify** button.
4. Select the record number from the pick list.
5. Modify the miscellaneous parameters.

CASA Bank Parameter Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Modified...Authorisation Pending..Click Ok to Continue". Click the **OK** button.
8. The CASA bank parameter is modified once the record is authorised.

5.3. CHM01 - CASA Product Master Maintenance

The CASA product master encapsulates all the attributes of the product introduced by the bank.

Using this option you can define a product, to open new accounts under the same product. 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.

The product master set up in **Oracle FLEXCUBE** is highly parameterized 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** (Fast Path: BA435) needs to be done and both branch product cross reference and product master needs to be downloaded to the branches for opening accounts under the product in the respective branches.

In this screen **Oracle FLEXCUBE** supports dormancy plan Id selection at CASA product level.

Definition Prerequisites

- BAM25 - Currency Definition
- BAM13 - Interest Index Rates
- SCM01 - SC Package Definition
- GLM02 - Chart of Accounts

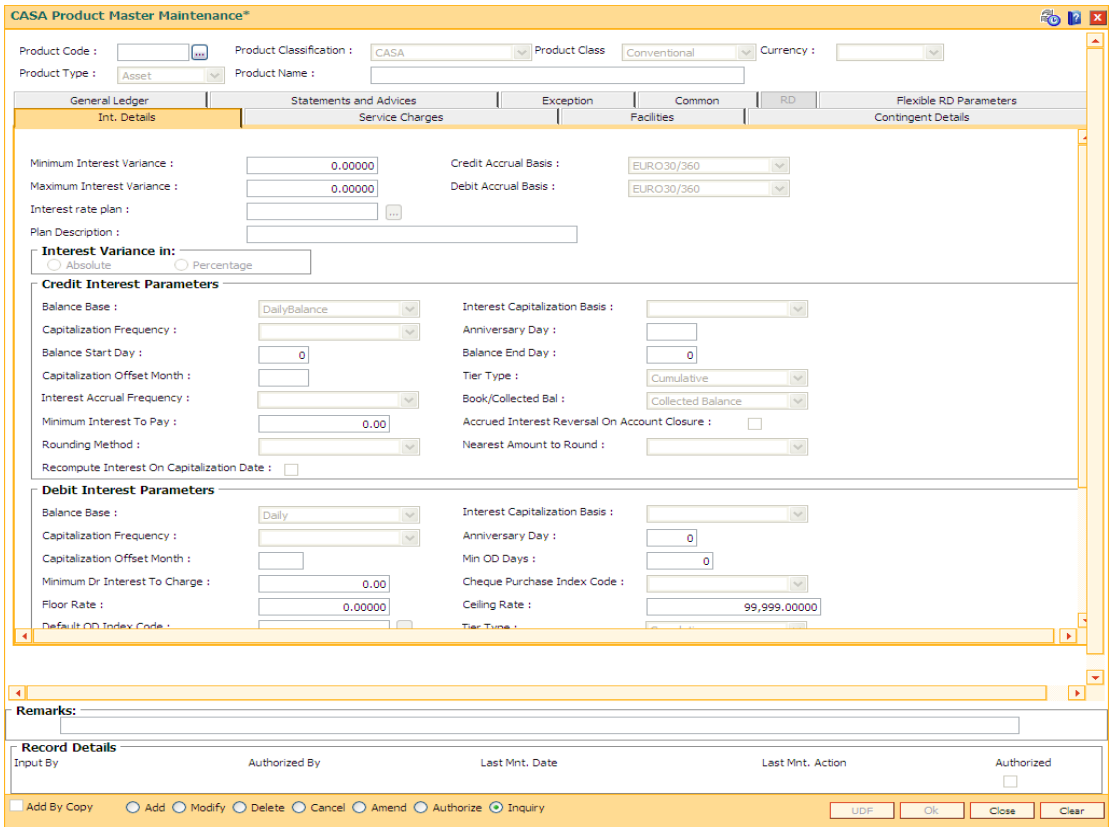
Modes Available

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

To add a CASA product

1. Type the fast path **CHM01** and click **Go** or navigate through the menus to **Global Definitions > CASA > CASA Product Master Maintenance**.
2. The system displays the **CASA Product Master Maintenance** screen.

CASA Product Master Maintenance



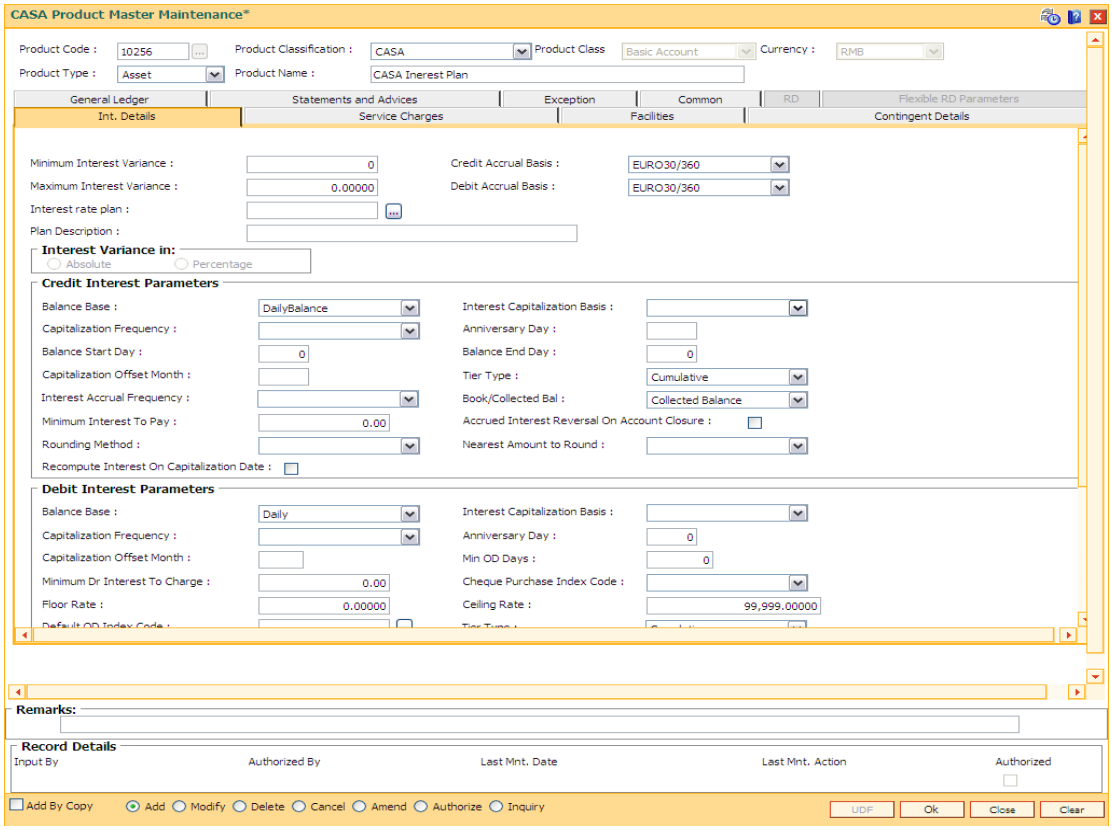
Field Description

Field Name	Description
Product Code	[Mandatory, Numeric, Five] Type the CASA product code. It is a user specified unique identifier for the CASA product.
Product Classification	[Mandatory, Drop-Down] Select the product class from the drop-down list. The options are: • CASA: If the option is selected then CASA type of account is defined. • Recurring Deposit: If the option is selected then recurring deposit type of account is defined.

Field Name	Description
Product Class	[Mandatory, Drop-Down] Select the type of account to be defined from the drop-down list. If the **CASA** option is selected from the **Product Classification** drop-down list, The options are: • Conventional • Basic Account • General Account • Temporary Account • Temporary Account for Capital Validation • Special Budget • Special Non Budget • FCY Cash • FCY Remittance • Entrusted If the **Recurring Deposit** option is selected from the **Product Classification** drop-down list, The options are: • Conventional • Education Deposit
Currency	[Mandatory, Drop-Down] Select the currency code in which the product is defined from the drop-down list. The list of valid currencies is maintained in **FLEXCUBE**.
Product Type	[Mandatory, Drop-Down] Select the product type from the drop-down list. The options are: • Asset - Accounts under this product can have positive or negative balances e.g. overdraft accounts • Liability - Accounts under this product can have only positive balance e.g. savings account
Product Name	[Mandatory, Alphanumeric, 40] Type the product name. The product name is used to identify the product. The product name appears on the bank statement or the deposit certificate.

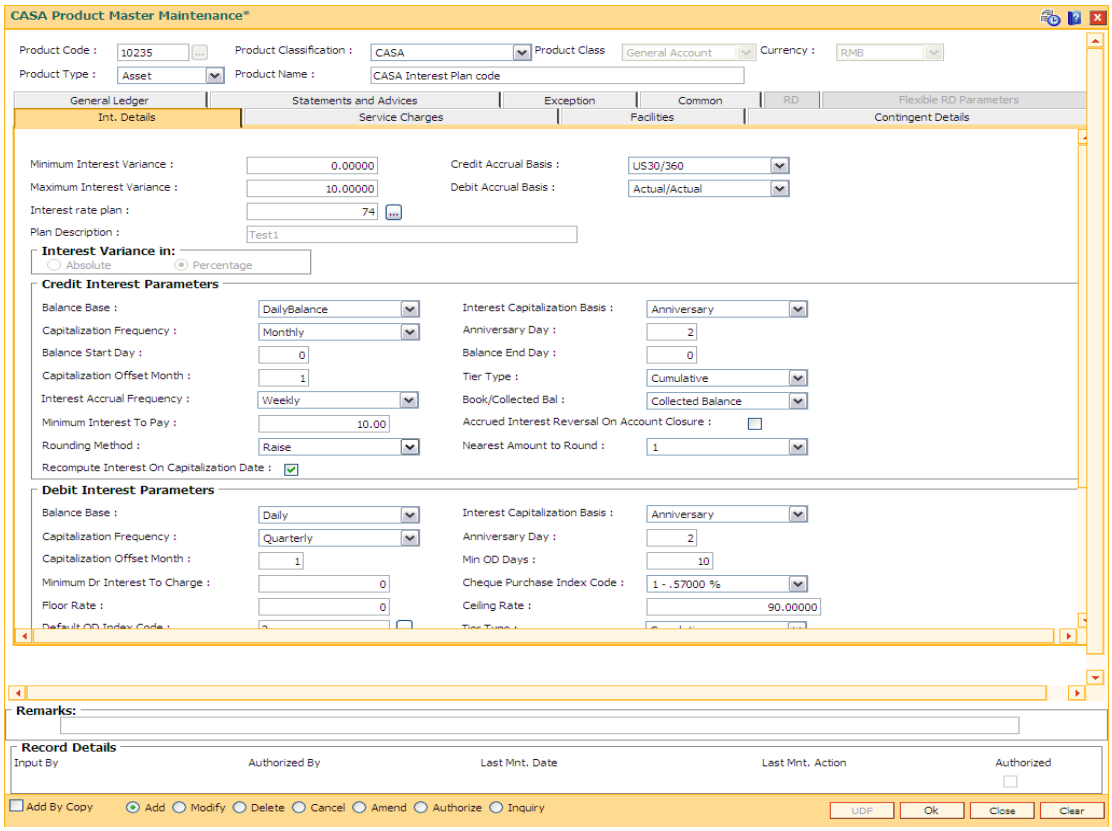
3. Click the **Add** button.
4. The system displays the message "This action will clear all data on the screen. Do You Want to continue?". Click the **Yes** button.
5. Enter the product code and press the **<Tab>** key.
6. Select the type of account, currency type and product type from the drop-down list and enter the product name.

CASA Product Master Maintenance



7. Enter the required information in the various tabs.

Int Details



Field Description

Field Name	Description
Minimum Interest Variance	[Mandatory, Numeric, Two, Five] Type the minimum variance allowed on the interest rate for this product. The values can be between –100 to +100. The interest variance specified at the account level should be greater than or equal to this variance limit.

Field Name	Description
Credit Accrual Basis	[Conditional, Drop-Down] Select the credit accrual basis, for the accounts opened under this product, from the drop-down list. It defines the way in which number of days is calculated between two dates for interest computation. The accrual basis is always defined as 'a/b' where: • 'a' denotes number of days in a month • 'b' denotes number of days in a year **Oracle FLEXCUBE Retail** supports six accrual basis. The options are: • 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	[Mandatory, Numeric, Two, Five] Type the maximum variance allowed on the interest rate for this product. The values can be between –100 to +100. The maximum variance specified at the account level should be within the variance limit set up at the product level. The interest variance specified at the account level should be less than or equal to this variance limit.

Field Name	Description
Debit Accrual Basis	[Conditional, Drop-Down] Select the debit accrual basis from the drop-down list. 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. **Oracle FLEXCUBE Retail** supports six accrual basis. The options are: • 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, Pick List] Select the interest rate plan, for the selected product, from the pick 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.

Field Name	Description
Interest Variance in	[Display] This field displays the type of interest variance. The options are as follows: • Absolute • Percentage
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. • 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.
Interest 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.

Field Name	Description
Capitalization Frequency	[Mandatory, Drop-Down] Select the capitalization frequency from the drop-down list. It is the frequency at which the interest is capitalised. 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.

Field Name	Description
Capitalization Offset Month	[Conditional, Numeric, Two] Type the offset period in months from beginning month of the financial year defined. 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.
Tier Type	[Mandatory, Drop-Down] Select the tier type from the drop-down list. The options are: • 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.
Interest Accrual Frequency	[Mandatory, Drop-Down] Select the interest accrual frequency from the drop-down list. 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. The options are: • Daily • Weekly • FortNightly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly The interest accrual frequency should be less than or equal to the interest capitalization frequency.

Field Name	Description
Book/Collected Bal	[Mandatory, Drop-Down] Select the parameter on which the interest is to be computed from the drop-down list. The options are: • 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	[Mandatory, Numeric, 13, Two] Type the minimum interest amount that can be paid. 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.
Accrued Interest Reversal On Account 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.

Field Name	Description
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
Recompute Interest on Capitalization Date	[Conditional, Check Box] Select the **Recompute Interest on Capitalization Date** check box if the system has to re-compute the interest on capitalization date, if there is any interest rate changes since last capitalization date. This field is enabled if the **Daily Balance** option is selected in the **Balance Base** drop-down list in the **Credit Interest Parameters** section.For corporate customers, whose CASA accounts will be opened under corporate CASA products this check box will not be selected.
Debit Interest Parameters	
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.
Interest 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.

Field Name	Description
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 capitalised. 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. This field is enabled only when **Capitalization Frequency** is quarterly and above and the start month as entered here will start the count of months from the financial year.
Min OD Days	[Conditional, Numeric, Two] Type the offset period in months from beginning month of the financial year defined. This field is enabled only when **Capitalization Frequency** is quarterly and above and the start month as entered here will start the count of months from the financial year.
Minimum Dr Interest To Charge	[Mandatory, 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.

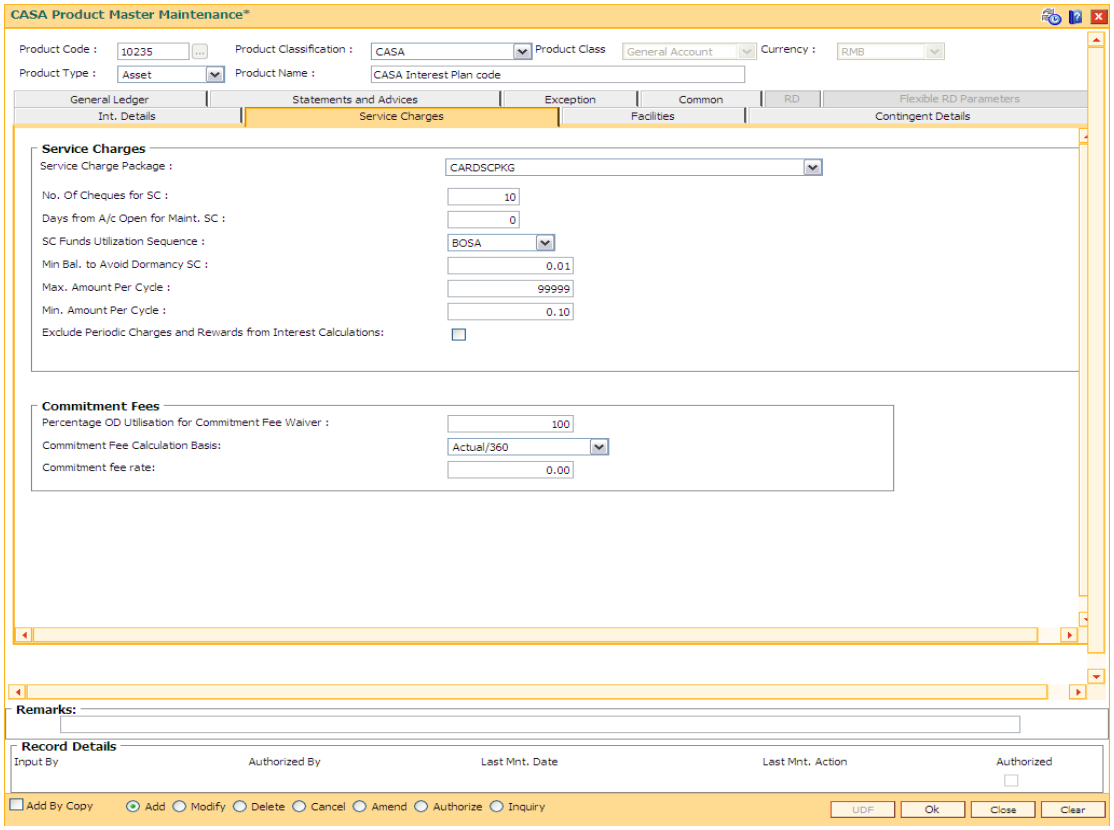
Field Name	Description
Cheque Purchase Index Code	[Mandatory, Drop-Down] Select the cheque purchase index code from the drop-down list. The rate of interest effective for the selected index code will be the interest rate applicable and charged on cheque purchase. The bank wide interest index codes and interest rates are maintained separately under bank global maintenance. For more information on Interest Index Codes refer to the **Interest Index Maintenance** (Fast Path: BAM12) option and for interest rates refer to the **Interest Index Rates** (Fast Path: 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, Pick List] Select the default OD index code from the pick 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: • 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 for debit interest calculation	[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.

Field Name	Description
Rounding Method	[Mandatory, Drop-Down] Select the rounding method from the drop-down list. The options are: • 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: • 1 • 10 • 100 • 1000
Overline Interest Parameters	
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: • 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 OL as variance on OD Rate	[Optional, Check Box] Select the **Use OL as variance on OD Rate** check box to use OL interest as a variance on OD interest.

Service Charges

Periodic Service Charge for the product can be defined to the product using the Service Charges tab of the Product Master 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.



Field Description

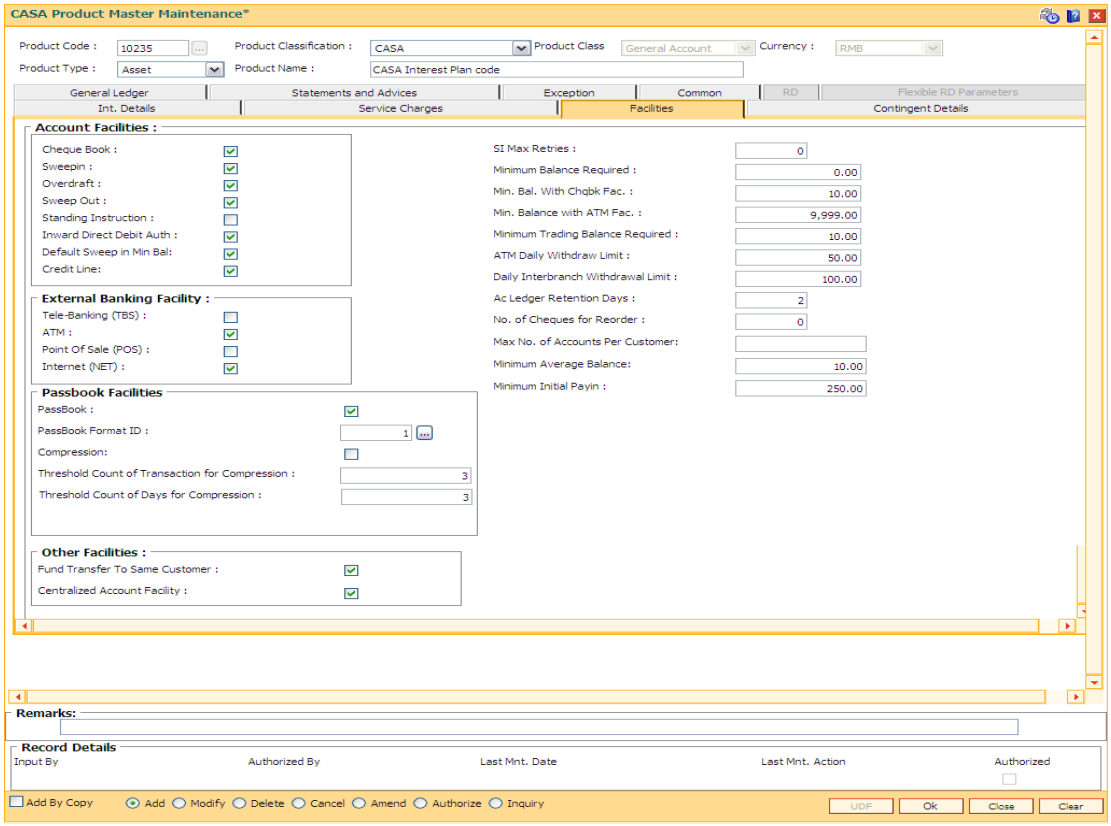
Field Name	Description
Service Charges	
Service Charge Package	[Mandatory, Drop-Down] Select the service charges package, to be attached to the CASA product, from the drop-down list. All service charges under this package shall be applicable by default to all accounts under the product. For more information on defining Service Charge packages, refer to the **SC Package Definition** (Fast Path: SCM01) option.
No. Of Cheques for SC	[Mandatory, Numeric, Three] Type the maximum number of cheques that can be withdrawn without levying the relevant cheque withdrawal service charge.

Field Name	Description
Days from A/c 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	[Mandatory, 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	[Mandatory, 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	[Mandatory, 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 Charges and Rewards from Interest Calculations	[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.

Field Name	Description
Commitment Fees	
Percentage OD Utilisation for Commitment Fee Waiver	[Mandatory, Numeric, Five, Two] Type 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. Commitment Fee = [(Sum of Sanctioned limits * minimum percentage utilization defined for the product) – limit utilized)] *Fee percentage * 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.
Commitment Fee Calculation Basis	[Display] This field displays the option Actual/360 and the other options are for future use.
Commitment fee rate	[Mandatory, Numeric, Two, Two] Type the rate at which the commitment fee will be levied to the accounts for this product.(without any account level variance).

Facilities

Account facilities such as cheque book facility, Standing instruction, etc., associated with the product can be defined here. All these fields are Non Mandatory.



Field Description

Field Name	Description
Account Facilities	
Cheque Book	[Optional, Check Box] Select the **Cheque Book** check box to enable the cheque book facility.
Sweepin	[Optional, Check Box] Select the **Sweepin** check box to enable the sweep-in 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.

Field Name	Description
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.
Default Sweep in Min Bal	[Conditional, Check Box] Select the **Default Sweep in Min Bal** 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** (Fast Path: 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 **Sweepin** check box is selected.
Credit Line	[Optional, Check Box] Select the **Credit Line** check box to define the product as a credit line product.
External Banking Facility	
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.

Field Name	Description
Passbook Facilities	
PassBook	[Optional, Check Box] Select the **Passbook** check box to enable the passbook facility.
PassBook Format ID	[Conditional, Pick List] Select the format ID of the passbook from the pick 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	[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."
Threshold Count of Transaction for Compression	[Conditional, Numeric, Five] Type the number of transactions that can be compressed for passbook transaction printing. This field is enabled only if the **Compression** check box is selected. Once the check box is selected, this field becomes mandatory. 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.

Field Name	Description
Threshold Count of Days for Compression	[Conditional, Numeric, Five] Type the number of days of transactions that can be compressed. This field is enabled only if the **Compression** check box is selected. Once the check box is selected, this field becomes mandatory. 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.
Other Facilities	
Fund Transfer To Same Customer	[Optional, Check Box] Select the Fund Transfer to same customer check box to transfer the fund to same customer. No processing will be done in **FLEXCUBE** based on this field.
Centralized Account Facility	[Optional, Check Box] Select the **Centralized Account Facility** check box to allow the centralized accounting facility for the account opened under a product. The centralized accounting facility is applicable only to the corporate CASA of basic, general, temporary, special budget, special non budget if this check box is selected.
SI Max Retries	[Mandatory, 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.
Minimum Balance Required	[Mandatory, 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.

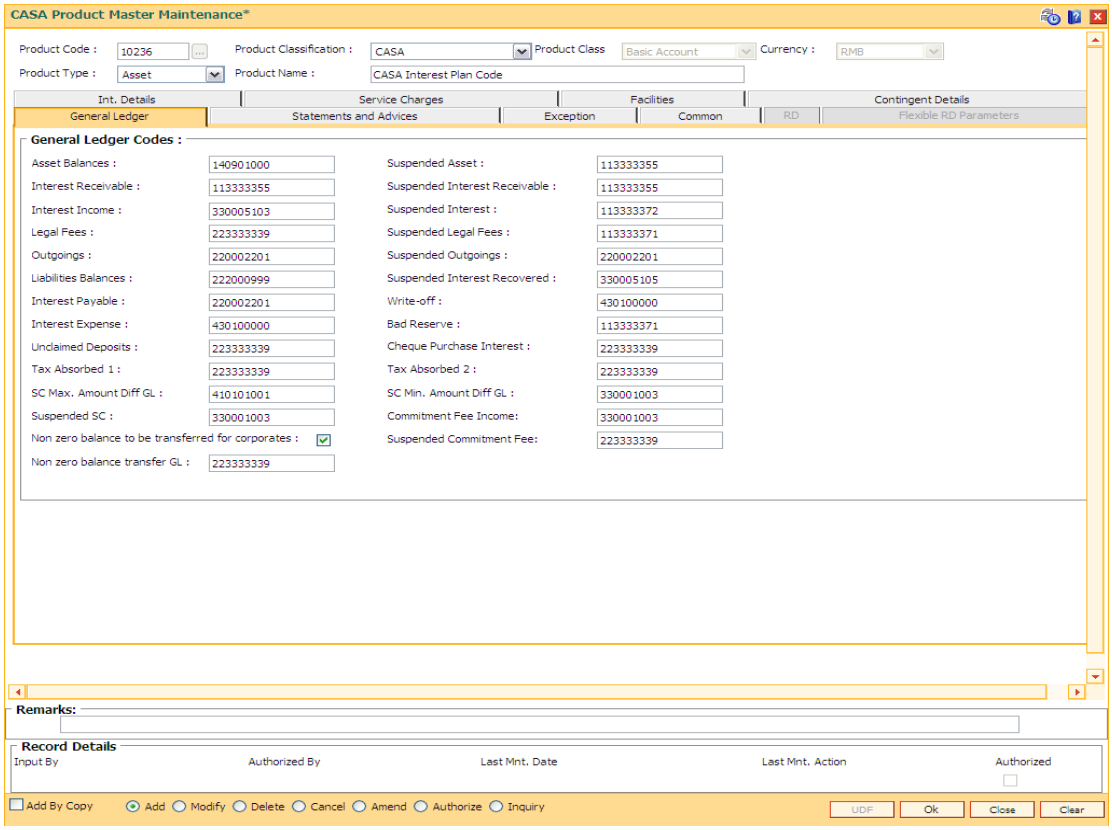
Field Name	Description
Min. Bal with Chqbk Fac.	[Conditional, Numeric, 13, Two] Type the minimum balance to be maintained in the account when availing the cheque book facility. This field is enabled if the **Cheque Book** check box is selected.
Min Balance with ATM Fac.	[Conditional, Numeric, 13, Two] 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.
ATM Daily Withdraw Limit	[Optional, Numeric, 13, Two] Type the maximum ATM withdrawal limit for a day.
Daily Interbranch Withdrawal Limit	[Mandatory, 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.
Ac Ledger Retention Days	[Mandatory, 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.

Field Name	Description
No. of Cheques for Reorder	[Mandatory, 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 re-order of cheque book can be done by the teller.
Max. No. of Accounts per Customer	[Mandatory, 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.
Minimum Average Balance	[Mandatory, Numeric, Five, Two] Type the minimum average balance for the particular product. The calculation of this average balance will be for the same period as the period used in calculating the periodic average balance for each account.
Minimum Initial Payin	[Optional, Numeric, Eleven, Two] Type the minimum amount initial payin. This is the minimum amount that needs to be deposited in the CASA account after account opening. The minimum amount should be less than or equal to 99999999999.99.

General Ledger

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.

Note: Refer to Accounting entries document for more details on GL entries.



Field Description

Field Name	Description
General Ledger Codes	
Asset Balances	[Mandatory, Numeric, Nine] Type the general ledger (GL) code for recording negative balance accounts. All the negative (asset) balance accounts under this product will report to this GL code. If the CASA account has turned negative from a positive balance due to overdrawing the balance in the liability balances GL for the corresponding account will become zero and the negative balance will be transferred to the asset balances GL. This is an asset type GL.

Field Name	Description
Suspended Asset	[Mandatory, Numeric, Nine] 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	[Mandatory, Numeric, Nine] Type the GL code to which the interest receivable amounts are to be posted. During debit interest accrual on normal accounts with negative balances, this GL account is debited and the interest income GL for this product is credited. During capitalisation, 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 capitalised on the account.
Suspended Interest Receivable	[Mandatory, Numeric, Nine] Type the GL code for recording interest receivable amount on suspended accounts. During debit interest accrual on suspended accounts with negative balances, this GL account is debited and the suspended interest income GL for this product is credited. During capitalisation, 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	[Mandatory, 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 negative balance. This is an income type GL.

Field Name	Description
Suspended Interest	[Mandatory, 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	[Mandatory, 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	[Mandatory, 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	[Mandatory, 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.

Field Name	Description
Suspended Outgoings	[Mandatory, Numeric, Nine] Type 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] Type the GL code for recording positive balance accounts. The balances of all the positive 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 positive from a negative balance due to deposit, the balance in the Asset balances GL for the corresponding account will become zero and the positive balance will be transferred to the Liability balances GL. This is a liability type GL.
Suspended Interest Recovered	[Mandatory, Numeric, Nine] Type 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.

Field Name	Description
Interest Payable	[Mandatory, Numeric, Nine] Type the GL code for recording interest payable amount on accounts. During credit interest accrual on accounts with positive balances, this GL account is credited and the interest expense GL for this product is debited. During capitalisation, entries are reversed from this GL and posted to asset/liability GL. This is a liability type of GL.
Write-Off	[Mandatory, Numeric, Nine] Type the GL code for recording write off entries on accounts belonging to this product. 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. This is an expense type GL.
Interest Expense	[Mandatory, Numeric, Nine] Type the GL code for recording credit interest applied on accounts under this product. During credit interest accrual on accounts with positive balances, this GL account is debited and the interest payable GL for this product is credited. This is an expense type of GL.
Bad Reserve	[Mandatory, Numeric, Nine] Type the GL code for recording bad debts reserve (provisions) for accounts under this product. During provisioning, the Interest Income GL is debited and this GL is credited. This GL will have the provision done for an NPL account. This is a liability type GL.

Field Name	Description
Unclaimed Deposits	[Mandatory, Numeric, Nine] 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. 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. This GL account will be credited and the liability account will be debited with the unclaimed balance. This is a liability type of GL.
Cheque Purchase Interest	[Optional, Numeric, 10] Type the GL code for recording interest income due to cheque purchase done on accounts under this product. This is an income type GL.
Tax Absorbed 1	[Optional, Numeric, Nine] Type the GL code for recording tax absorbed 1 by the bank on the interest payable. 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. This field is mandatory only if the bank absorbs the tax 1. Otherwise, enter '0' in this field. This is an expense type GL.
Tax Absorbed 2	[Optional, Numeric, Nine] Type the GL code for recording tax absorbed 2 by the bank on the interest payable. When the GL code is mentioned in this field, for all the accounts under 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.

Field Name	Description
SC Max. Amount Diff GL	[Mandatory, 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	[Mandatory, Numeric, Nine] Type the GL code for recording minimum amount of service charge incurred on the accounts belonging to this product.
Suspended SC	[Mandatory, Numeric, Nine] Type the GL code for recording service charge incurred on suspended accounts belonging to this product.
Commitment Fee Income	[Mandatory, 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.
Non zero balance to be transferred for corporates	[Optional, Radio Button] Click the radio button to transfer the non zero balance accounts of the corporates.
Suspended Commitment Fee	[Mandatory, 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.
Non zero Balance transfer GL	[Conditional, Numeric, Nine]

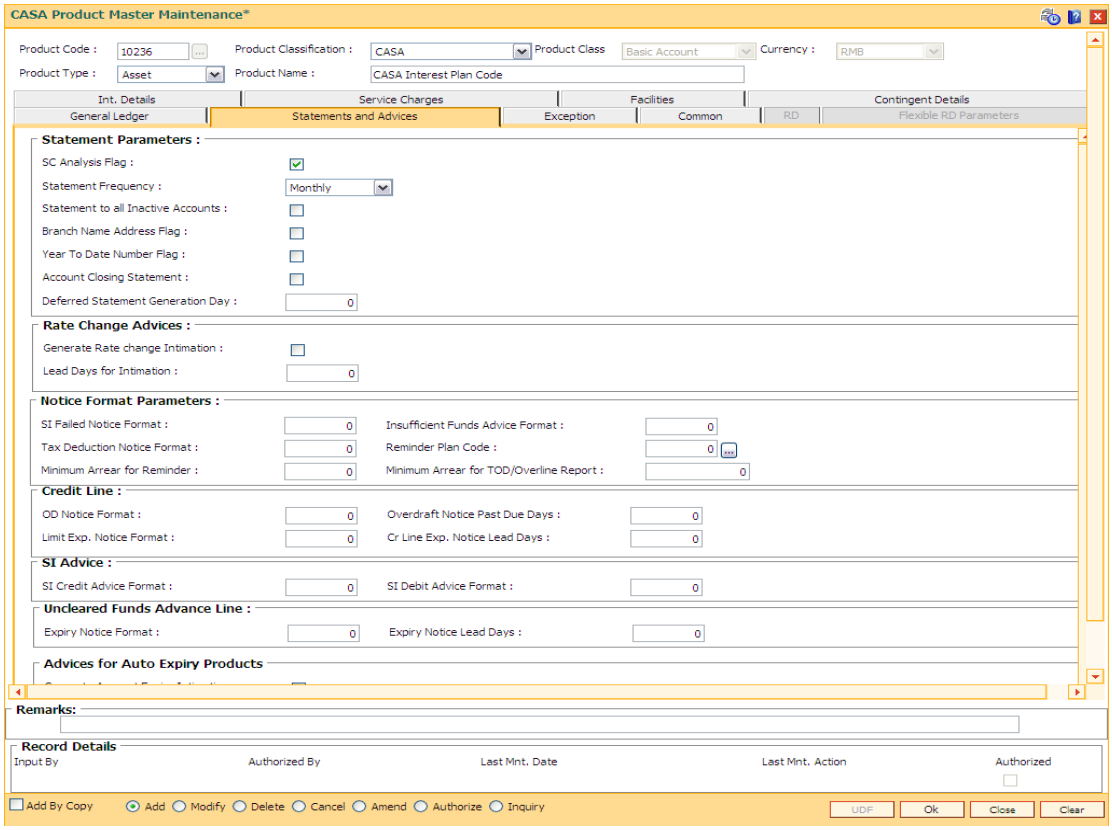
Field Name	Description
Asset Balances	[Mandatory, Numeric, Nine] The general ledger (GL) code for recording negative balance accounts. The balances of the entire negative (asset) balance accounts under this product will report to this GL code. If the CASA account has turned negative from a positive balance due to overdrawing the balance in the liability balances GL for the corresponding account will become zero and the negative balance will be transferred to the asset balances GL. This is an asset type GL.
Suspended Asset	[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.

Field Name	Description
Interest Receivable	[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 negative 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.
Suspended Interest Receivable	[Mandatory, Numeric, Nine] The GL code for recording interest receivable amount on suspended accounts. During debit interest accrual on suspended accounts with a negative 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.
Interest Income	[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 negative balance. This is an income type GL. This is an income type GL.
Suspended Interest	[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.

Field Name	Description
Legal Fees	[Mandatory, Numeric, Nine] 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 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.

Field Name	Description
Liabilities Balances	[Mandatory, Numeric, Nine] The GL code for recording positive balance accounts. The balances of all the positive 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 positive from a negative balance due to deposit, the balance in the Asset balances GL for the corresponding account will become zero and the positive 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 positive 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



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.

Field Name	Description
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: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly The daily, weekly and fortnightly frequency can be set at the account level.
Statement to all Inactive Accounts	[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.

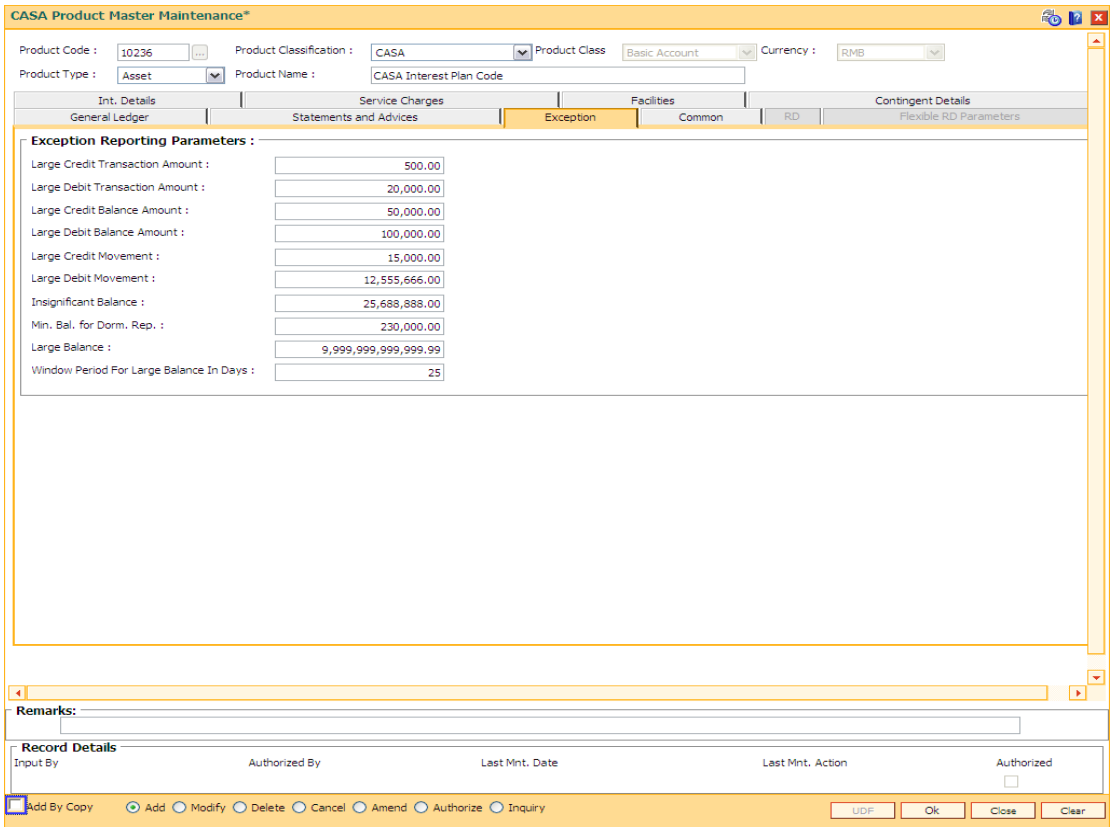
Field Name	Description
Deferred Statement Generation Day	[Mandatory, Numeric, Two] Type the day or date of the month on which all the account statements should be generated, instead of the regular month end schedule. Though the statements shall be generated on the deferred day, it will contain transactions only till the month end. For the values greater than 25, the statements will be generated during end of month runs.
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 Funds 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 Deduction 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, Pick List] Select the reminder plan code from the pick 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** (Fast Path: BAM44) option

Field Name	Description
Minimum 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.
Minimum 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.
Overdraft 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.
Cr Line 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.

Field Name	Description
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.
Advices for Auto Expiry Products	
Generate Account Expiry Intimation	[Optional, Check Box] Select the check box if you want the system to generate an Expiry Intimation/ Notice for the accounts opened under the product.
Lead Days for Intimation	[Conditional, Numeric, Three] Type the number of days prior to account expiry date when a notice is to be sent to the customer. For e.g. If the Lead Days for Intimation is set as 15 days, then the Account Expiry Intimation Advice will be generated 15 days prior to the Expiry date. This field is enabled if the **Generate Account Expiry Intimation** check box is selected.

Exception

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. These fields are not mandatory and are parameterized as per auditory.



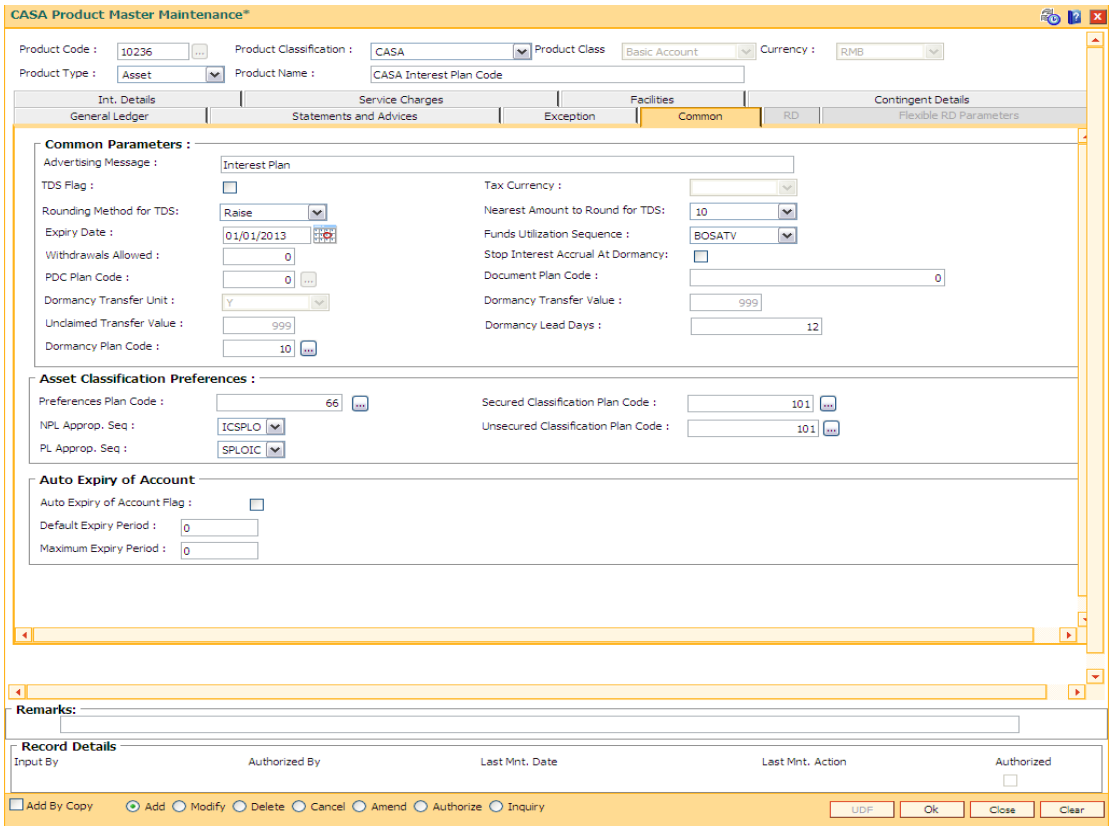
Field Description

Field Name	Description
Exception Reporting Parameters	
Large Credit Transaction Amount	[Mandatory, 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 Amount	[Mandatory, 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.

Field Name	Description
Large Credit Balance Amount	[Mandatory, 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 Amount	[Mandatory, 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	[Mandatory, 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	[Mandatory, 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	[Mandatory, 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 Rep.	[Mandatory, 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.
Large Balance	[Mandatory, Numeric, 13, Two] Type the large balance. It is the upper limit of a balance which an account can have. If the large balance is modified at the product level, the new limit will be applicable for new accounts under that product and for existing accounts the old limit will be applicable.

Field Name	Description
Window Period For Large Balance In Days	[Mandatory, Numeric, Three] Type the number of days for which large balance in an account can be exceeded. If the window period is modified it is applicable for the new accounts opened under that product and existing accounts will continue to have old window period.

Common



Field Description

Field Name	Description
Advertising Message	[Optional, Alphanumeric, 72] Type an advertising message. The message serves as the marketing slogan for the product and gets printed on all the customer advices under that particular product.

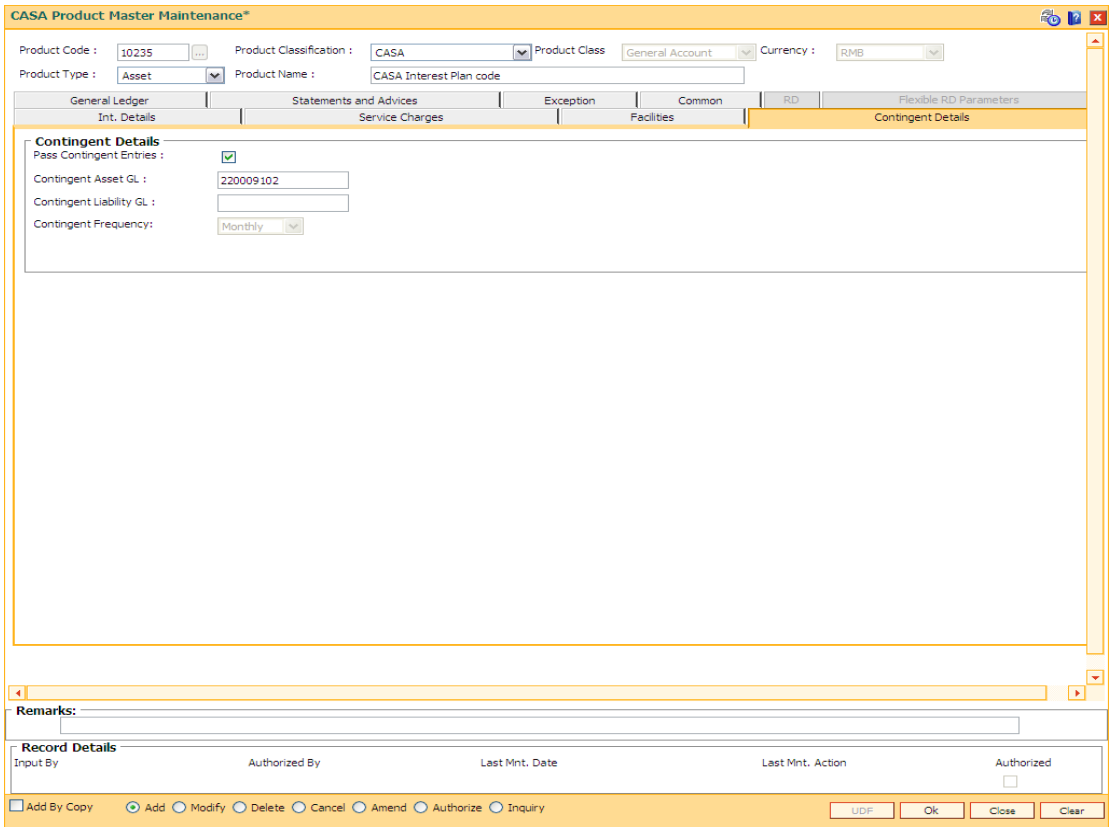
Field Name	Description
TDS Flag	[Conditional, Check Box] Select the TDS Flag check box if tax is deducted at source. All the accounts opened under this product will be subjected to TDS if the flag is checked. This field is enabled if the **CASA** option is selected in the **Product Classification** field.
Tax Currency	[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.
Rounding Method for TDS	[Optional, Drop-Down] Select the rounding method from the drop-down list. The options are: • Raise • Cutoff • Round
Nearest Amount to Round for TDS	[Optional, Drop-Down] Select the appropriate nearest amount to round from the drop-down list. The options are: • 1 • 10 • 100 • 1000
Expiry Date	[Mandatory, Pick List, dd/mm/yyyy] Select the expiry date for the product from the pick list. No new accounts can be opened under the product once it has expired. The existing accounts can continue to exist even after product expires.

Field Name	Description
Funds Utilization Sequence	[Mandatory, Drop-Down] Select the sequence of fund utilization from the drop-down list. It is a combination of six values representing following meaning: • 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
Withdrawals Allowed	[Optional, Numeric, Five] Type the maximum number of withdrawals allowed in a month. Customer originated debits to an account done by cash or cheque or any other transaction will affect this counter.
Stop Interest Accrual at Dormancy	[Optional, Check Box] Select the **Stop Interest Accrual at Dormancy** check box to stop the interest accrual once the account becomes dormant.
PDC Plan Code	[Mandatory, Pick List] Select the post dated cheque (PDC) plan code from the pick list.
Document Plan Code	[Optional, Pick List] Select the document plan code to be attached to the CASA product from the pick list.
Dormancy Transfer Unit	[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: • M - Month • Y - Year • D - Day

Field Name	Description
Dormancy Transfer Value	[Mandatory, 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.
Unclaimed Transfer Value	[Mandatory, 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, • Dormancy transfer unit – Months • Dormancy transfer value – 3 • Unclaimed transfer value – 6 The customer opens an account on January 1 2004. He does not perform any transactions on the account. The system will change the status of the account to dormant on March 31, 2004. The system will close the account and transfer the balance of the account to the Unclaimed Deposits GL on June 30, 2004.
Dormancy Lead Days	[Mandatory, 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.
Asset Classification Preferences **This section is enabled if the Asset option is selected in the Product Type drop-down list.**	
Preferences Plan Code	[Mandatory, Pick List] Select the preferences plan code, which will be applicable to the product, from the pick list. A preference plan code of the classification preferences, determines the preference set for the product with respect to CRR movement, provisioning and claw-back.

Field Name	Description
Secured Classification Plan Code	[Mandatory, Pick List] Select the secured classification plan code from the pick list. The asset classification plan codes are defined in the **Asset Classification Plan Maintenance** (Fast Path: ACM05) option.
NPL Approp. Seq	[Mandatory, Character, 16] Type the sequence which will be used for appropriation if the account is in non performing stage. The sequence defined will be defaulted to the account level.
Unsecured Classification Plan Code	[Mandatory, Pick List] Select the unsecured classification plan code from the pick list. The asset classification plan codes are defined in the **Asset Classification Plan Maintenance** (Fast Path: ACM05) option.
Auto Expiry of Account	
Auto Expiry of Account Flag	[Optional, Check Box] Select the **Auto Expiry of Account Flag** check box for maintaining approval date as well as expiry date for below accounts.
Default Expiry Period	[Conditional, Numeric, Three] Type the default expiry period for the product created. This field is enabled if the **Auto Expiry of Account Flag** check box is selected.
Maximum Expiry Period	[Conditional, Numeric, Three] Type the maximum period for which the product can be extended. This field is used to maintain the maximum effective period for temporary account and maximum postponed period for FCY cash and FCY remittance product class accounts. Expiry date can be extended multiple times within the maximum term of expiry. This value should be greater than the default expiry period. This field is enabled if the **Auto Expiry of Account Flag** check box is selected.

Contingent Details



Field Description

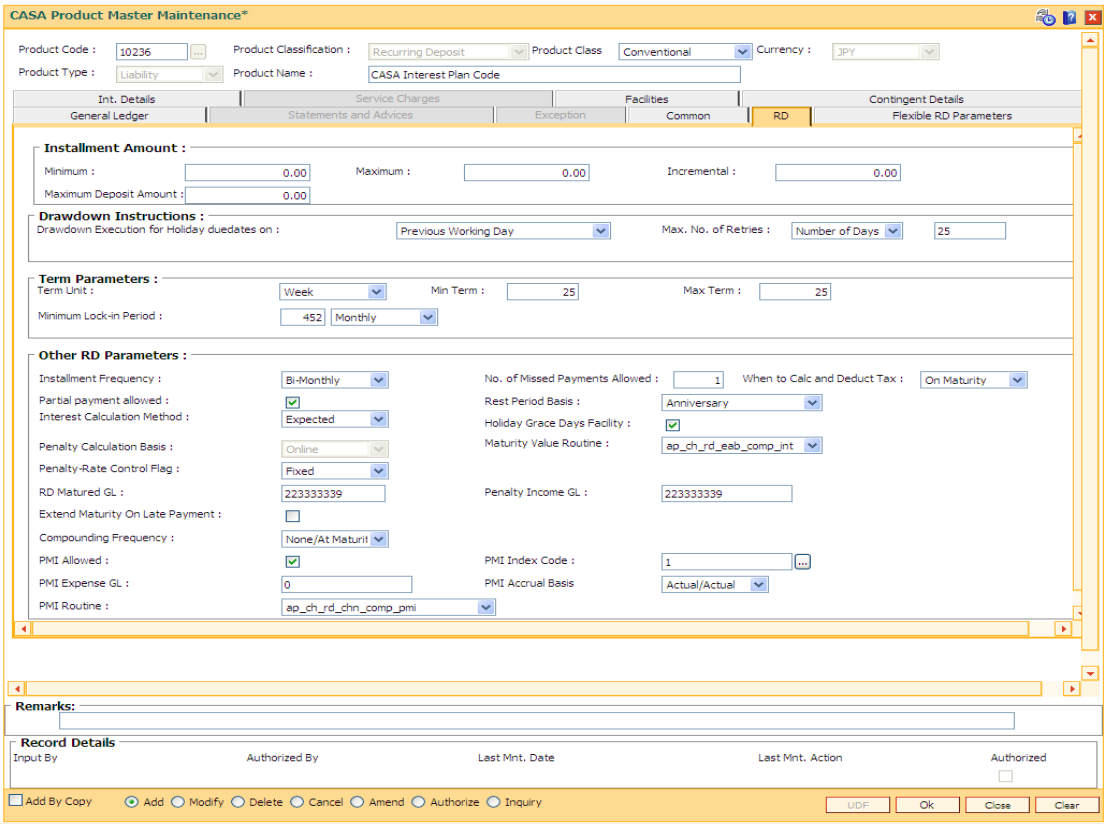
Field Name	Description
Contingent Details	
Pass Contingent Entries	[Optional, Check Box] Select the **Pass Contingent Entries** check box to pass contingent entries as per the event/transaction. This check box is enabled only if the Asset option is selected in the **Product Type** field. The fields **Contingent 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.

Field Name	Description
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, in the field **Product Classification**, select the **Recurring Deposit** option.

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.



Field Description

Field Name	Description
Installment Amount	
Minimum	[Mandatory, Numeric, 13, Two] Type the minimum amount per installment for the accounts under the product.

Field Name	Description
Maximum	[Mandatory, Numeric, 13, Two] Type the maximum amount per installment for the accounts under the product.
Incremental	[Mandatory, Numeric, 13, Two] Type the incremental amount per installment for the accounts under the product.
Maximum Deposit Amount	[Mandatory, Numeric, 13, Two] Type the maximum amount of deposit defined for the RD account. The total sum of all installment amounts should not be greater than this value.
Drawdown Instructions	
Drawdown Execution for Holiday duedates on	[Mandatory, Drop-Down] Select the drawdown day, in case the drawdown execution day is a holiday, from the drop-down list. The options are • Next Working Day • Previous Working Day
Max. No. of Retries	[Mandatory, Drop-Down] Select the maximum number 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: • Month • Year • Week
Min Term	[Mandatory, Numeric, Three] Type the minimum number of term units allowed for the accounts under the product.

Field Name	Description
Max Term	[Mandatory, Numeric, Three] Type the maximum number of term units allowed for the accounts under the product.
Minimum Lock-in Period	[Mandatory, 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: • Daily • Monthly
Other RD Parameters	
Installment Frequency	[Mandatory, Drop-Down] Select the installment frequency of RD from the drop-down list. The options are: • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly • Weekly • Bi-Weekly
Number of Missed Payments Allowed	[Mandatory, Numeric, Two] Type the number of missed payments allowed for an account. This should be a positive value. Account holder can miss the installment only once, which can be paid only in the next month. If more than one installment is missed , then the account will be marked as default.

Field Name	Description
When to Calc and Deduct Tax	[Mandatory, Drop-down] Select the value for when to calculate and deduct the tax from the drop-down list. The Options are: • On Maturity: Tax is calculated and deducted at the time of maturity. • At Withdrawal: Tax is calculated and deducted at the time of withdrawal/redemption. Once set , this field is non-modifiable.
Rest Period Basis	[Conditional, Drop-Down] Select the rest period basis from the drop-down list. The options are: • Anniversary: Anniversary is supported in IBA and EAB type of Maturity Value computation. • Calendar: Calendar is supported in RBTT type of Maturity computation. This field gets defaulted to **Anniversary** option when the **Flexible RD** option is selected in the **Interest Calculation Method** field.
Partial payment allowed	[Conditional, Check Box] Select the **Partial payment allowed** check box to enable the payment of an installment amount different from the regular outstanding installment amount and penalty. 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. This field gets disabled if the **Flexible RD** option is selected in the **Interest Calculation Method** field.
Holiday Grace Days Facility	[Conditional, Check Box] 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. If the check box is not selected, then the system will charge penalty as per the grace day's parameter of the product. This field gets disabled if the **Flexible RD** option is selected in the **Interest Calculation Method** field.

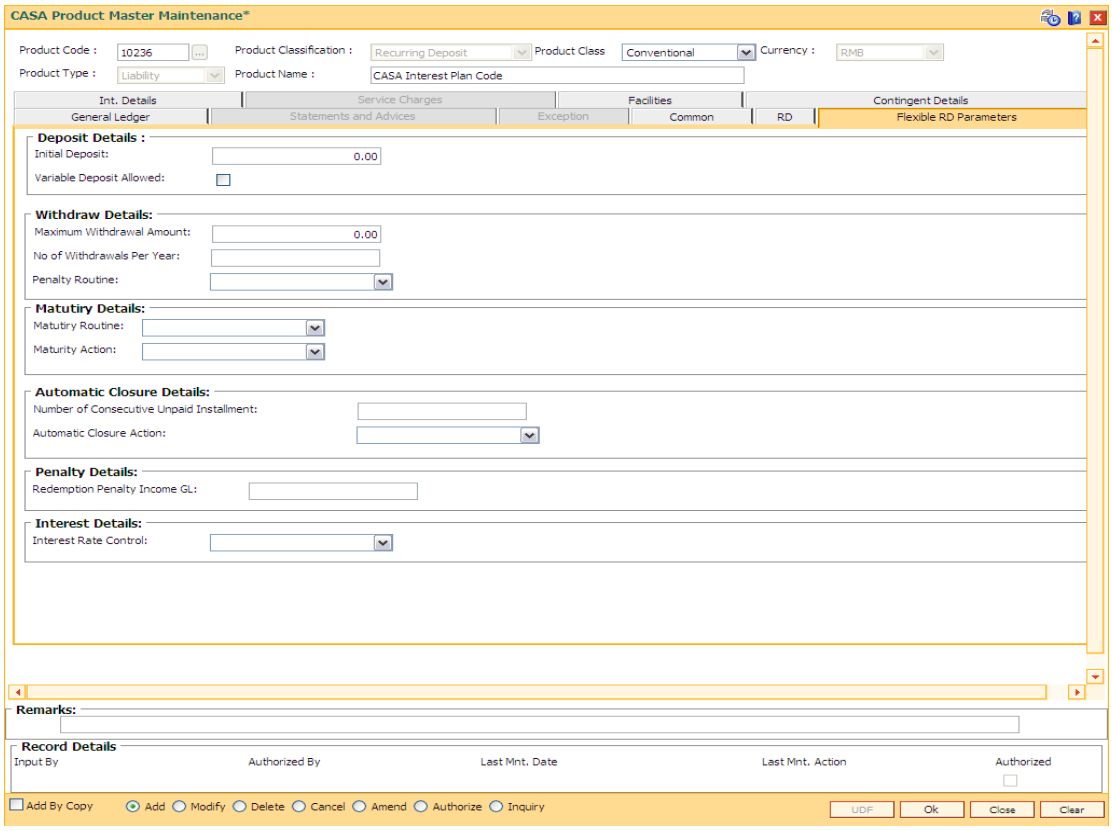
Field Name	Description
Interest Calculation Method	[Conditional, Drop-Down] Select the method of interest calculation from the drop-down list. The options are: • Actual - The interest will be computed on the actual balance • Expected - The interest calculation will not look at the actual balance and will compute interest on the scheduled expected balance • Flexible RD - This calculation method is used for Savings/TPD Plan products
Penalty Calculation Basis	[Conditional, Drop-Down] Select the criteria based on which penalty will be calculated from the drop-down list. The options are: • Online: Online is supported only for EAB type of Maturity value computation • A/c Closure • None - By default this option will be displayed if the **Flexible RD** option is selected in the **Interest Calculation Method** field.
Maturity Value Routine	[Conditional, Drop-Down] Select the maturity value routine, to be used to compute the maturity value of the RD, from the drop-down list. By default **None** option will be displayed if the **Flexible RD** option is selected in the **Interest Calculation Method** field.
Penalty Rate-Control Flag	[Conditional, Drop-Down] Select the penalty rate-control flag from the drop-down list. The options are: • Fixed: Fixed penalty rate allowed for EAB type of maturity value computation. • Floating: Floating penalty rate allowed for IBA and RBTT type of maturity value computation.
RD Matured GL	[Mandatory, Numeric, Nine] Type the GL account number to which the RD amount is transferred after maturity.

Field Name	Description
Penalty Income GL	[Conditional, Numeric, Nine] Type the GL account number to which the penalty amount is transferred after maturity. This field is not applicable if the **Flexible RD** option is selected in the **Interest Calculation Method** field.
Extend Maturity On Late Payment	[Optional, Check Box] Select the **Extend Maturity On Late Payment** check box if the maturity date of the accounts falling under this product is to be extended by one installment frequency from the date of payment, in case the last installment payment happens after the grace period. This is applicable in case the last installment is paid late. e.g. for a recurring deposit of 12 months having the last monthly installment on 15.12.2008 and maturity on 15.01.2009, if number of grace days is three, the customer can make a payment up to 18.12.2008 (within the grace period), without affecting the date of maturity. In case the customer pays the last installment on 20-12-2004, then the maturity date will be extended by one installment frequency from the date of last installment paid. Here the maturity date will be extended to 20-01-2005.
Compounding Frequency	[Mandatory, Drop-Down] Select the compounding frequency for RD interest from the drop-down list. The options are: • **None / At Maturity**: If this option is selected, interest is computed using simple formula of computation. • **Monthly**: If this option is selected, interest is compounded to balance base.
PMI Allowed	[Optional, Check Box] Select the **PMI Allowed** checkbox if the system is expected to calculate Post Maturity interest on the matured RD accounts opened under the product.
PMI Index Code	[Conditional, Pick List] Select the PMI index code from the pick list. This field is enabled if the **PMI Allowed** check box is selected.
PMI Expense GL	[Conditional, Numeric, Nine] Type the PMI expense GL code. This field is enabled if the **PMI Allowed** check box is selected.

Field Name	Description
PMI Accrual Basis	[Conditional, Drop-Down] Select the PMI accrual basis, for the accounts opened under this product, from the drop-down list. **Oracle FLEXCUBE Retail** supports six accrual basis. The options are: • 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.
PMI Routine	[Conditional, Drop-Down] Select the PMI routine from the drop-down list. This is PMI routine for calculation of PMI interest. This field is enabled if the **PMI Allowed** check box is selected.

Flexible RD Parameters

This tab is enabled only if the **Recurring Deposit** option is selected from the **Product Classification** field.



Field Description

Field Name	Description
Deposit Details	
Initial Deposit	[Mandatory, Numeric, 13] Type the initial deposit amount which will be equivalent to the gift value. The deposit amount cannot be negative or a decimal value. This field is applicable for Savings Plan Product only, which will have a gift facility. The user will have to define different products for different gifts as the Initial deposit amount will vary according to different gifts. For example, the user can define a Savings Plan product for a Motorcycle which is a Gift. Then he will name the product as Savings Plan Motorcycle Scheme and will define the Minimum Initial Deposit as 15 Mio which is equivalent to the value of Motorcycle. For TPD Plan product, initial deposit amount will not be defined i.e. it will be zero.
Variable Deposit Allowed	[Optional, Check Box] Select the **Variable Deposit Allowed** check box if the variable deposit is allowed for the accounts opened under the product.
Withdraw Details	
Maximum Withdrawal Amount	[Mandatory, Numeric, 13] Type the maximum amount which a customer can withdraw, during every early part redemption. The amount cannot be negative or a decimal value.
No of Withdrawals Per Year	[Mandatory, Numeric, Two] Type the number of withdrawals allowed for a product during the term. The term will be counted from the anniversary date of the account opening.
Penalty Routine	[Display] This field displays the penalty routine for the Flexible RD products.
Maturity Details	
Maturity Routine	[Mandatory, Drop-Down] Select the maturity routine for flexible RD accounts from the drop-down list.

Field Name	Description
Maturity Action	[Mandatory, Drop-Down] Select the maturity action for savings / TPD plan account from the drop-down list. The options are: • None: If this option is selected, on the maturity of savings / TPD plan account the maturity proceeds will be credited to a matured GL. The Bank will have to manually debit this GL and remit the proceeds to the customer account • Credit proceeds to CASA Account: If this option is selected, on the maturity of savings / TPD plan account, the maturity proceeds will be credited to the source CASA account
Automatic Closure Details	
Number of Consecutive Unpaid Installment	[Mandatory, Numeric, Two] Type the number of consecutive unpaid installments allowed for a customer, after which automatic closure will be initiated by the system. For example: If the number of installment defined in this field is six (assuming the installment frequency is monthly), then system will automatically close the account in the seventh month's BOD (when the customer has not paid the installments consecutively for 6 months).
Automatic Closure Action	[Mandatory , Drop-Down] Select the action to be taken when the system initiates automatic closure from the drop-down list. Penalty will also be recovered in case of automatic closure. The options are: • Transfer proceeds to source CASA account: If this option is selected, on automatic closure the proceeds will be transferred to the source account and the account status will be marked as closed. If no source account is defined for any account, then the CASA account will be blocked • Block the Account: If this option is selected, on automatic closure, the account will be blocked by the system. Interest accrual and capitalization, will continue to happen in the account. To reactivate the account again user will have to activate the account manually through the **Account Status Maintenance** (Fast Path: CHM21) option, after which normal drawdown will be initiated from the next month. In this case the customer will have to knock off all the outstanding arrears

Field Name	Description
Penalty Details	
Redemption Penalty Income GL	Mandatory, Numeric, Nine] Type the GL account number which will account for penalty due to early part/ full redemption of flexible RD accounts. This is a income type GL.
Interest Details	
Interest Rate Control	[Mandatory, Drop-Down] Select the interest rate control from the drop-down list. The options are: • Fixed • Floating

8. Click the **Ok** button.
9. The system displays the message "Record Added...Authorization Pending..Click Ok to continue". Click the **Ok** button.
10. The savings and checking product master is added successfully once the record is authorised.

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

Credit Interest : 12%

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) ……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 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 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 utilisation is 6,000/- and the OD limit is 10,000/- and the percentage OD utilisation for Commitment Fee Waiver is 75%, then commitment fee will be charged on the unutilised amount, i.e., (10,000 – 6,000 =) 4,000/-. But if the average OD utilisation 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

Accrual Method	Number of days in numerator / denominator	Calculation	Interest accrued.
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-2001	100,000			
31-Jan-2001	100,000	424.65	0.00	100,000
28-Feb-2001	100,000	383.56	0.00	100,000
31-Mar-2001	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-2001	400			
31-Jan-2001	400	3.397	10 USD	410.00
28-Feb-2001	15,000	115.06	115.06	15115.06
31-Mar-2001	15115.06	128.375	128.375	15243.43

Example 10: Overdraft, Temporary Overdraft:

OD Limit specified	25000
Index Rate for TOD	15%
Debit Interest Variance	2%
Effective TOD Interest	17%
Index Rate for Overline	20%
Variance for overline interest	2%

OD Limit specified	25000

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 1Overdraft 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

Interest Amount	Rounding method	Nearest amount to round to	Rounded Amount
		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

5.4. CHM02 - Casa Interest Rate Tiers Maintenance

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** (Fast Path: CHM01) option.

Definition Prerequisites

- BAM12 - Interest Index Maintenance
- BAM13 - Interest Index Rates

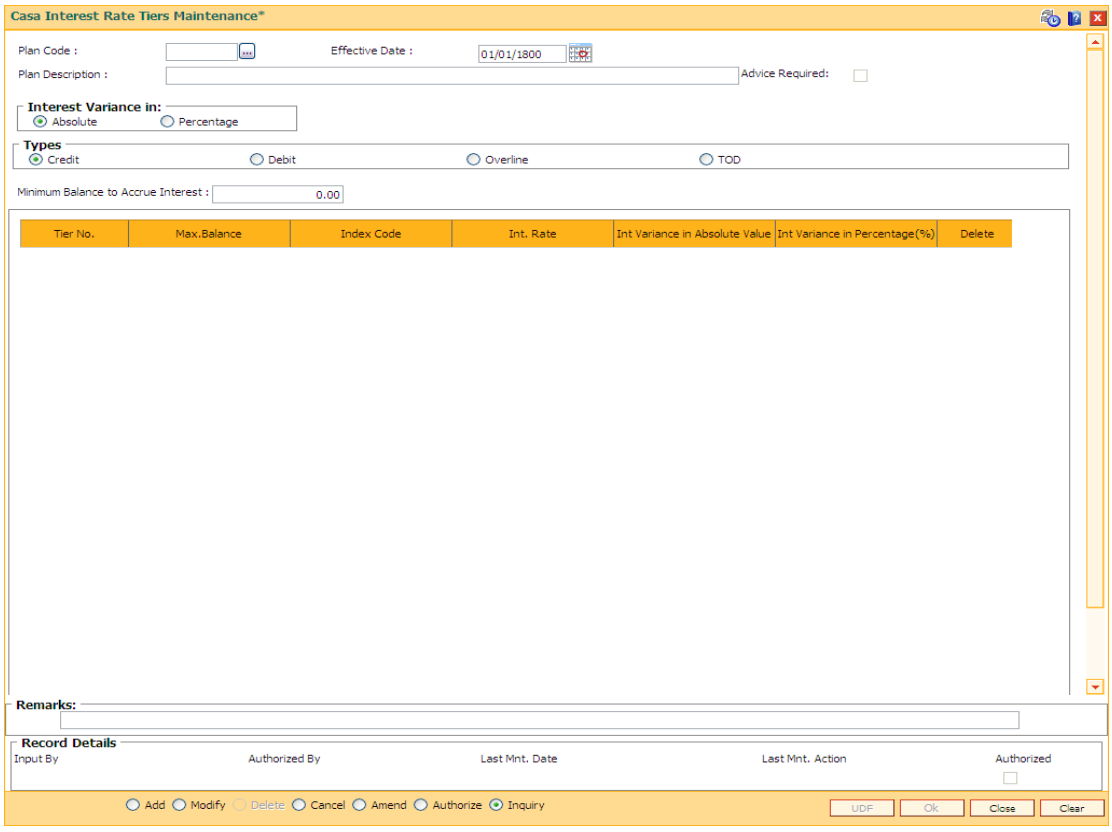
Modes Available

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

To add the interest rate tier

1. Type the fast path **CHM02** and click **Go** or navigate through the menus to **Global Definitions > CASA > Casa Interest Rate Tiers Maintenance**.
2. The system displays the **Casa Interest Rate Tiers Maintenance** screen.

Casa Interest Rate Tiers Maintenance



Field Description

Field Name	Description
Plan Code	[Mandatory, Numeric, Five] Type the plan code of the interest rate tier.
Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date, from which the interest rate will be in effect, from the pick list. 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.
Interest Variance in	[Mandatory, Radio Button] Click the type interest variance. The options are as follows: • Absolute : If this option is selected, the variance can be defined with an absolute value. • Percentage: If this options is selected, the variance can be defined based on the interest rate.
Types	[Mandatory, Radio Button] Click the appropriate option for which the interest variance needs to be defined. The options are as follows: • Credit • Debit • OverLine • TOD

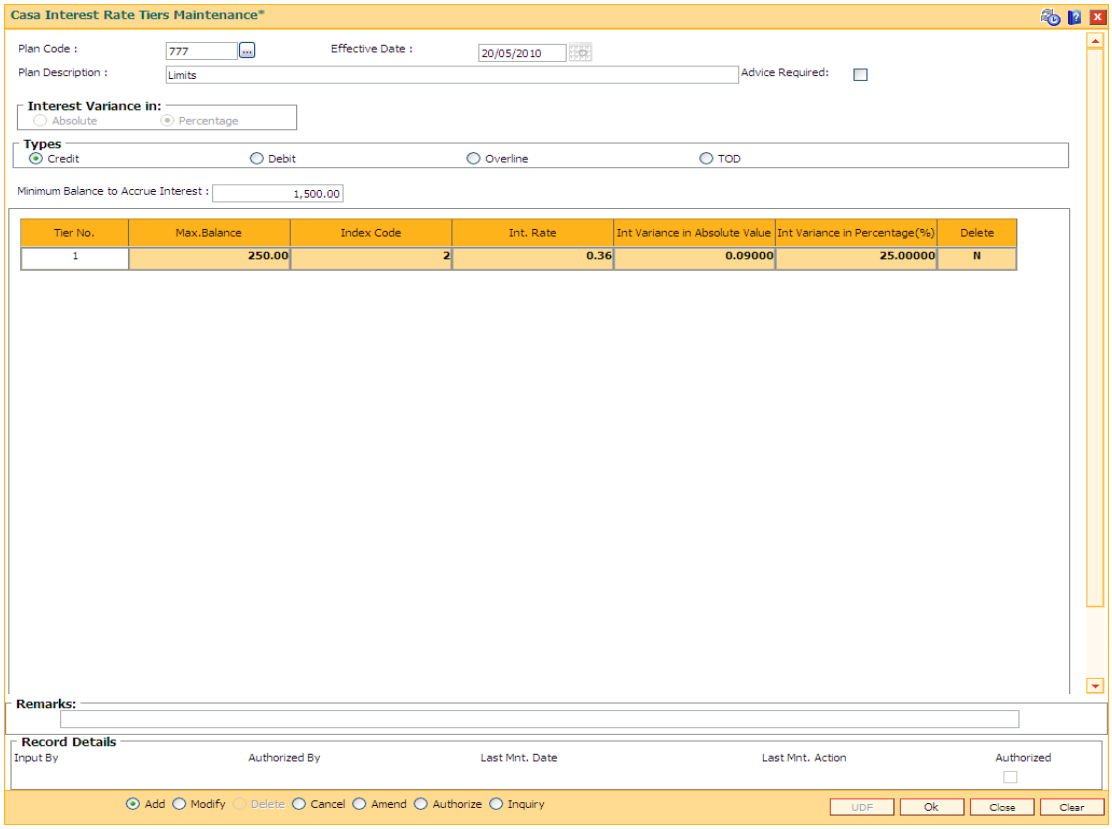
Field Name	Description
Minimum Balance to Accrue Interest	[Conditional, Numeric, 13, Two] Type the amount that has to be maintained as the minimum balance for interest accrual. Interest will get accrued to the account only if the account balance (depends on the product parameter, i.e., book/collected 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, Pick List] Select the index code of the interest rate from the pick list.
Int. Rate	[Display] This field displays the interest rate corresponding to the index code.
Int. Variance in Absolute Value (%)	[Display] This column displays the interest variance in absolute value.
Int. Variance in Percentage (%)	[Display] This column displays the interest variance as percentage of base rate. This field appears blank if interest variance is defined in absolute value.

Column Name	Description
Delete	[Conditional, Check Box] Select the **Delete** check box to delete the record. This field is disabled for the first record.

3. Click the **Add** button.
4. Select the plan code and the effective date from the pick 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 the **+** button to add interest rate details.
8. Enter the maximum balance, index code and the interest variance.

Casa Interest Rate Tiers Maintenance



9. Click the **Ok** button.
10. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **Ok** button.
11. The CASA interest rate is added for the selected plan code once the record is authorised.

5.5. CH099 - CASA Multi Currency Product Package Definition

Multi currency package is a logical grouping of product codes having same product type but different currencies. Different packages can be created using the same product type code. Each package can have a list of product codes which are cross referenced to the product type selected.

Using this option you can create a CASA multi-currency package for each product type. You can facilitate the automatic account opening (based on certain validations like existence of active accounts under the **IBAN**[4] etc.) when an incoming payment or fund transfer credit through Internet Banking and credit to CASA through Internet banking (IBS) option is initiated i.e. the product code is selected based on this option at the time of automatic account opening.

Only one product under one MCA package is maintained.

Definition Prerequisites

- BA524 - Product Code - Product Type Cross Reference

Modes Available

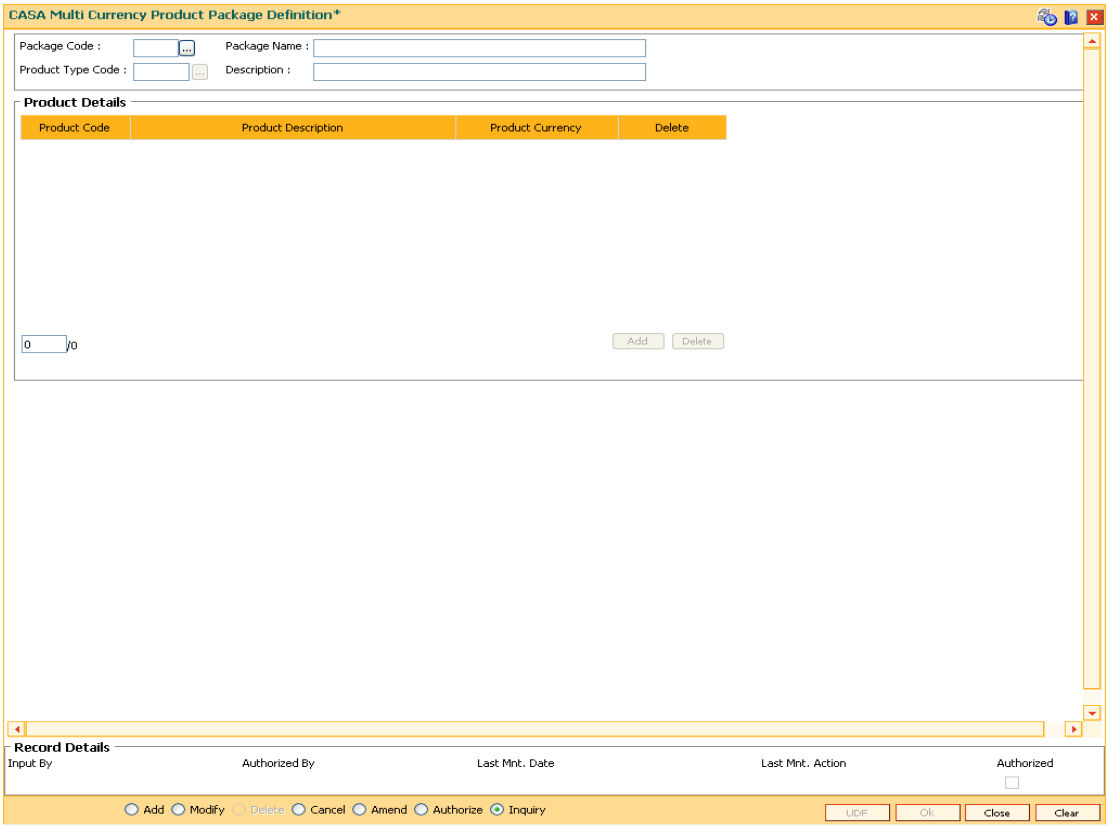
Add, Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add CASA multi currency package for a product type

1. Type the fast path **CH099** and click **Go** or navigate through the menus to **Global Definitions > Master > CASA Multi Currency Product Package Definition**.
2. The system displays the **CASA Multi Currency Product Package Definition** screen.

[4](International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

CASA Multi Currency Product Package Definition



Field Description

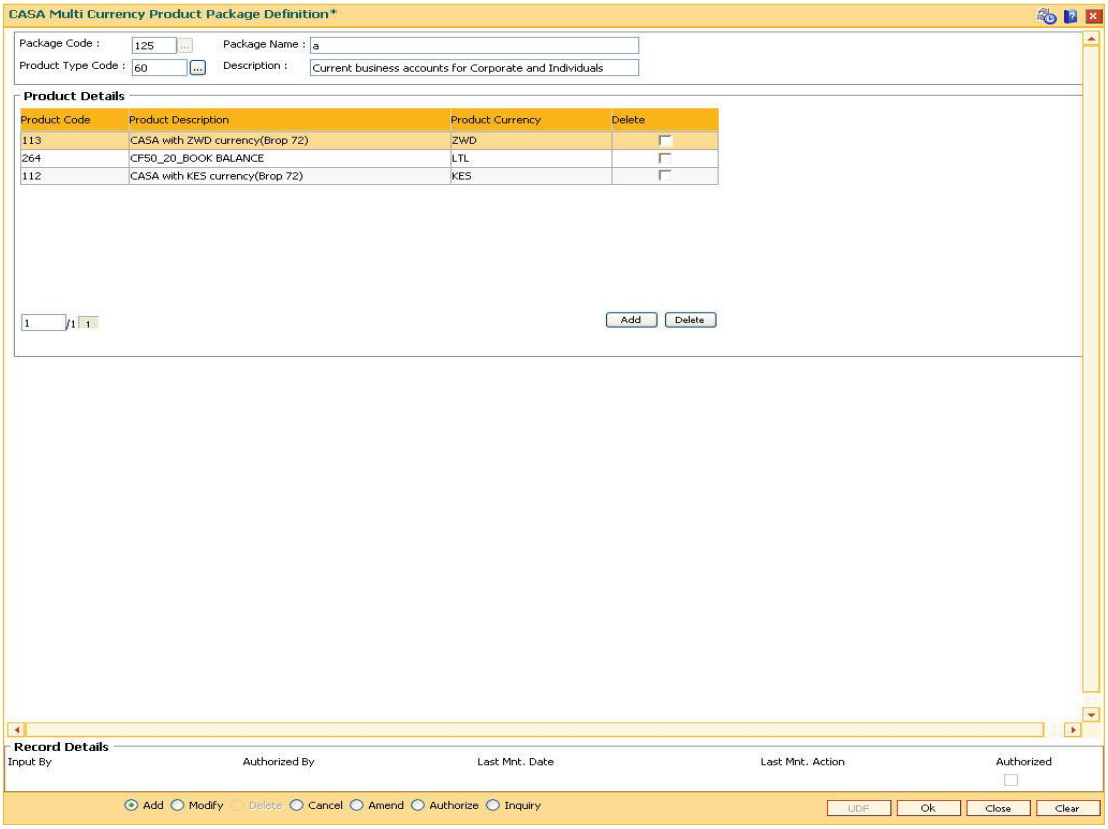
Field Name	Description
Package Code	[Mandatory, Numeric, Three] Type the unique package code to create a CASA multi currency product package.
Package Name	[Mandatory, Alphanumeric, 40] Type the package name.
Product Type Code	[Mandatory, Pick List] Select the product type code for which the multi-currency package needs to be created from the pick list. Different packages can be created using the same product type code. Each package will have a list of product codes which are cross referenced to the product type selected. The system allows defining of different packages for same product type i.e. same product type code will be available for selection in different packages,

Field Name	Description
Description	[Display] This field displays the description of the product type code selected in the corresponding field.

Column Name	Description
Product Details	
Product Code	[Mandatory, Drop-Down] Select the product code to be added to the multi-currency package from the drop-down list. The pick list displays the product codes maintained in the **Product Code - Product Type Cross Reference** (Fast Path: BA524) option. The currency of each product code added to package should be different from the currency of the other product codes in the package. If a product is expired at the time of addition to the package, it will be rejected. A product once added cannot be deleted from the package, if an account is opened under it.
Product Description	[Display] This column displays the description of the product code selected in the corresponding field.
Product Currency	[Display] This column displays the currency of the product code selected.
Delete	[Optional, Check Box] Select the **Delete** check box to delete the product code.

3. Click the **Add** button.
4. Enter the package code and name.
5. Select the product type code from the pick list.
6. Click the **Add** button.
7. Select the product code from the drop-down list.

CASA Multi Currency Product Package Definition



8. Click the **Ok** button.
9. The system displays the message "Record Added... Authorisation Pending..".Click the **OK** button.
10. The CASA multi currency product package definitions are added once the record is authorised.

6. 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.

6.1. TDM04 - TD Bank Parameters Maintenance

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

- BAM08 - Bank Master Maintenance
- GLM02 - Chart of Accounts

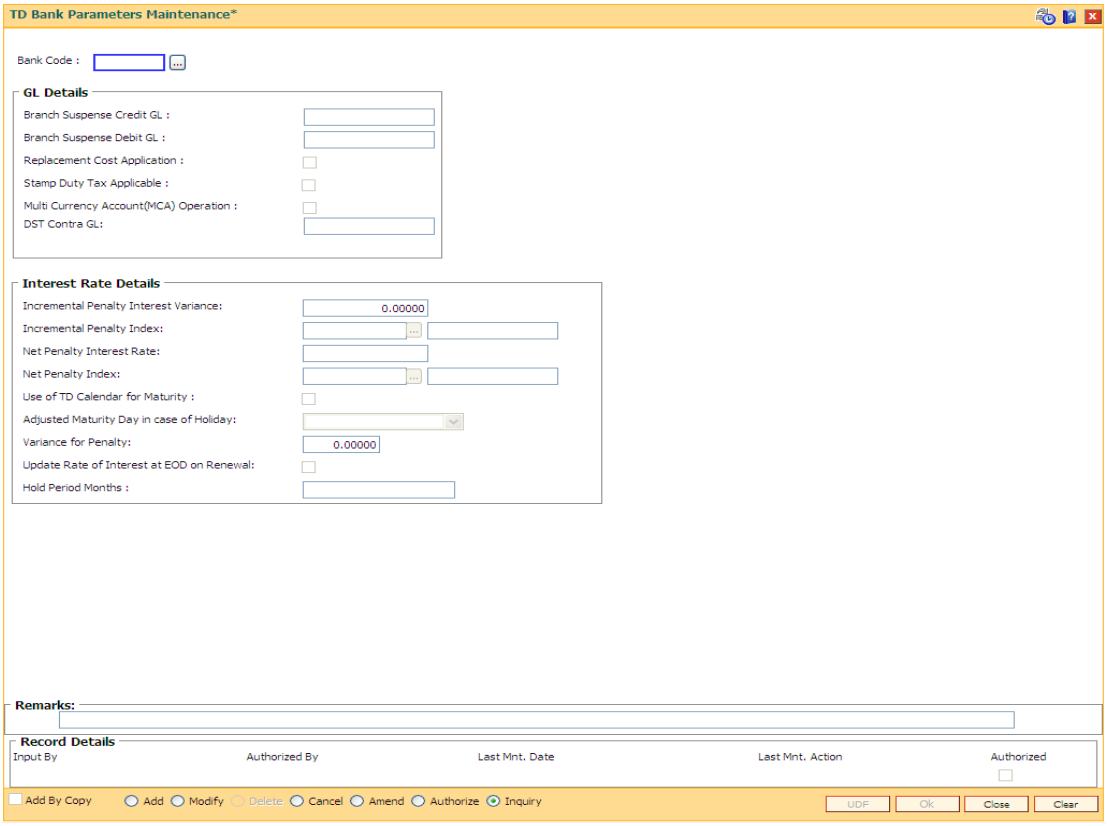
Modes Available

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

To add bank parameter

1. Type the fast path **TDM04** and click **Go** or navigate through the menus to **Global Definitions > TD > TD Bank Parameters Maintenance**.
2. The system displays the **TD Bank Parameters Maintenance** screen.

TD Bank Parameters Maintenance



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.

Field Name	Description
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.
Multi Currency Account(MCA) Operation	[Optional, Check Box] Select the **Multi Currency Account(MCA) Operation** check box to allow MCA operations.
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	[Mandatory, 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 : *Penalty Interest Rate (applicable) = Interest Rate (at the account level) - Net Incremental Penalty Interest Variance* The Incremental Penalty Interest Variance should be less than 100.

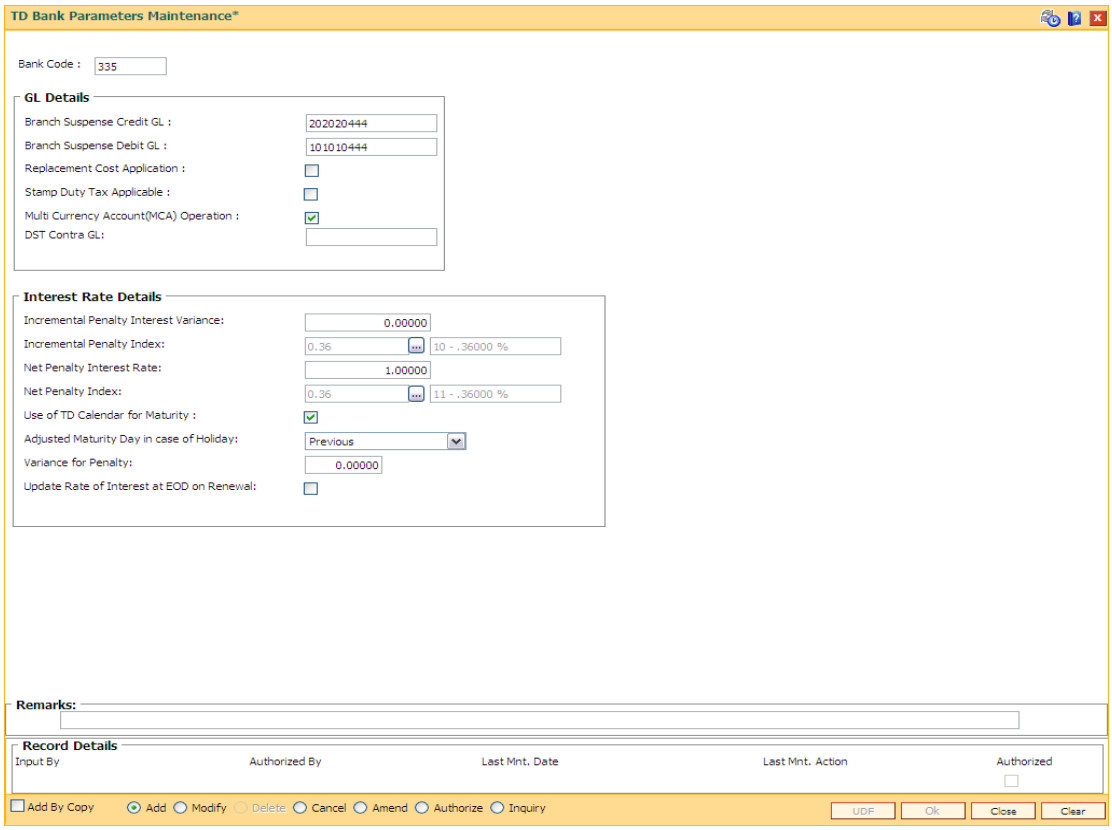
Field Name	Description
Incremental Penalty Index	[Mandatory, Pick List] Select the incremental penalty index code from the pick list. The system populates the net incremental penalty rate in the adjacent field, after adding the incremental penalty variance to the incremental penalty index. At the product 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. *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.
Net Penalty Interest Rate	[Mandatory, 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.
Net Penalty Index	[Mandatory, Pick List] Select the net penalty index from the pick 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%.
Use of TD Calendar for Maturity	[Optional, Check Box] Select the **Use of TD Calendar for Maturit**y check box to use the TD calendar if the TD maturity date falls on a holiday.

Field Name	Description
Adjusted Maturity Day in case of Holiday	[Conditional, Drop-Down] Select the adjusted maturity day, if the TD maturity date falls on a holiday, from the drop-down list. This field is enabled when the **Use of TD Calendar for Maturity** check box is selected. The options are: • Previous • Next
Variance for Penalty	[Mandatory, Numeric, Two, Five] Type the variance in percentage for the penalty. 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. The penalty variance should be less than 100.
Update Rate of Interest at EOD on Renewal	[Optional, Check Box] 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.

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 the **Add** button.
4. Enter the bank code and press the **<Tab>** key.
5. Enter the GL details and the interest rate details.

TD Bank Parameters Maintenance



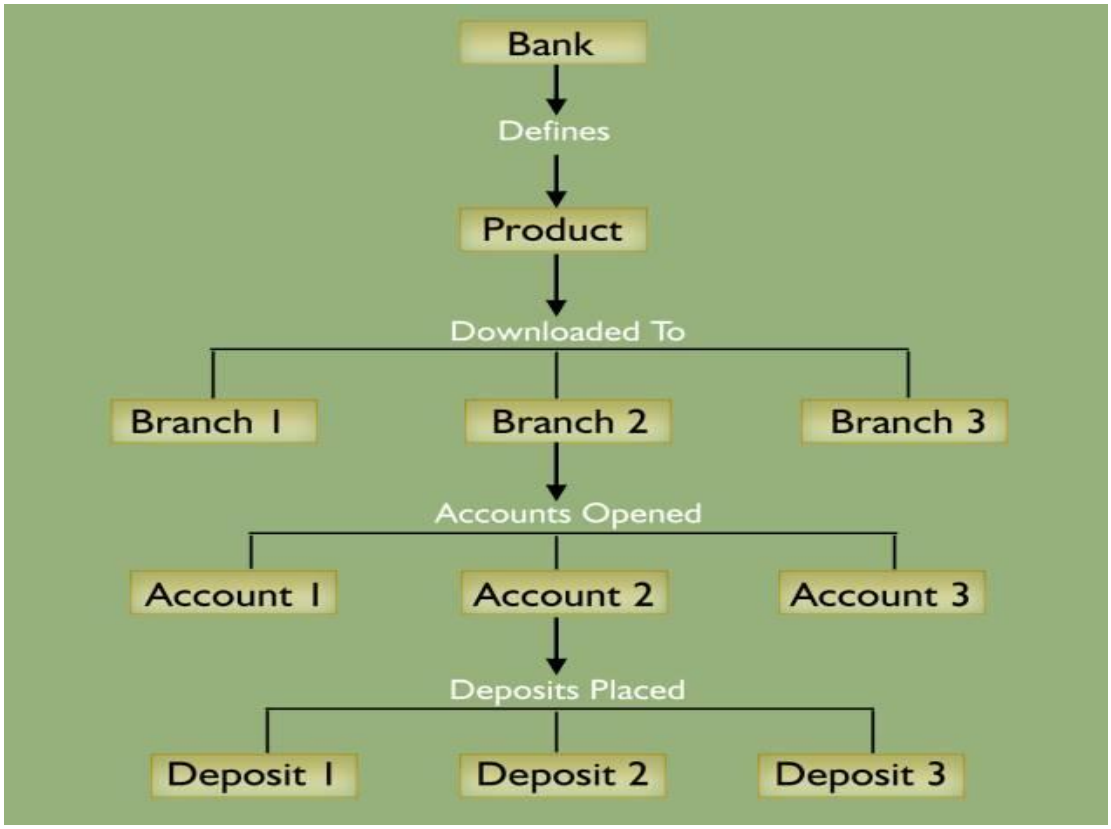
6. Click the **OK** button.
7. The system displays the message "Record Added...Authorisation Pending...". Click the **OK** button.
8. The new bank parameter is added once the record is authorised.

6.2. TDM01 - TD Product Master

TD product encapsulates all the attributes of the product introduced by the bank.

Using this option, once the product is defined, it enables you to open new accounts under the same product. 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.

The graphical representation of the product flow is given below.



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

- BAM25 - Currency Definition
- BAM09 - Issuer Maintenance
- GLM02 - Chart of Accounts
- CIM08 - Customer Type Maintenance
- BAM76 - Product Customer Tax Codes Maintenance

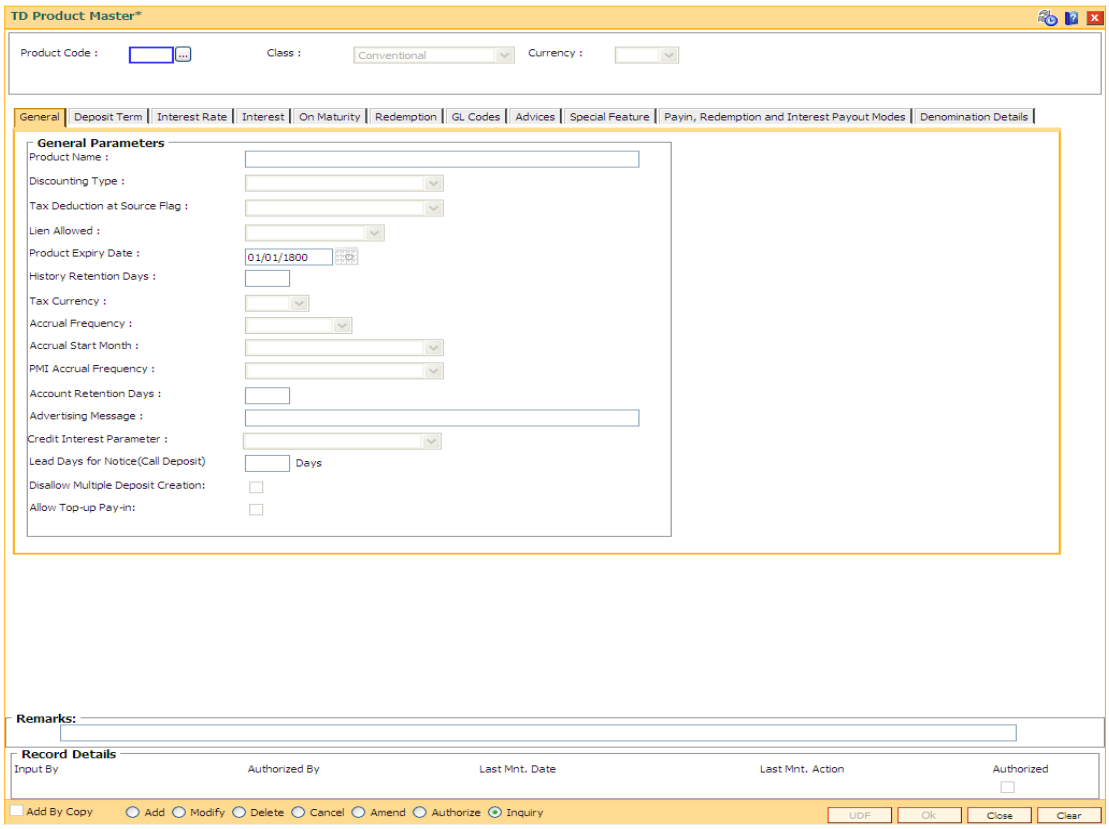
Modes Available

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

To define a term deposit product

1. Type the fast path **TDM01** and click **Go** or navigate through the menus to **Global Definitions > TD > TD Product Master**.
2. The system displays the **TD Product Master** screen.

TD Product Master



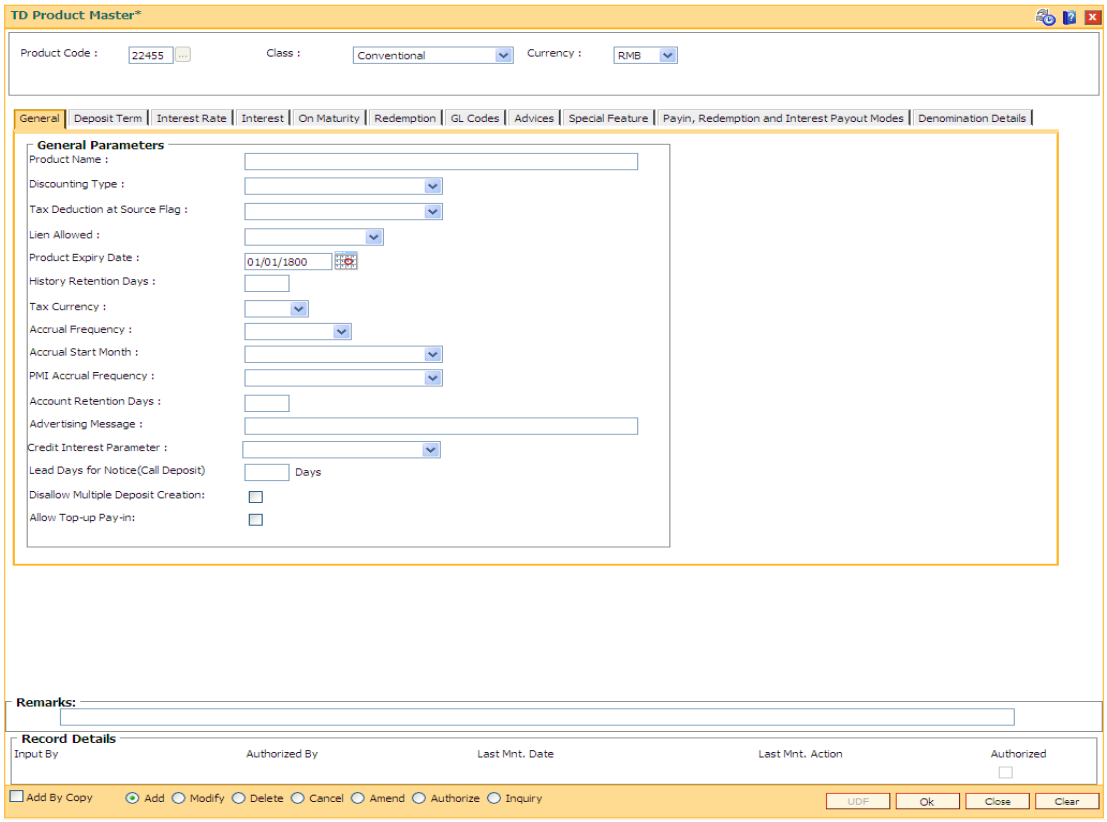
Field Description

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 in **FLEXCUBE Retail**. The product code that is being assigned should be within the range for CASA module as specified in the **FLEXCUBE** back end table **ba_prod_acct_info** (Internal table). Once added, this field cannot be modified or amended.

Field Name	Description
Class	[Mandatory, Drop-Down] Select the class of the product from the drop down list. The options are: • Conventional • Flexible TD (No maturity): Select this option to create flexible TD product/s without any maturity date. • Call Deposit (No Maturity): Select this option to create call deposit product/s without any maturity date. • Auto Call Deposit • FCY Cash • FCY Remittance **Note:** Features of flexible TD product: The interest capitalisation, compounding and payout will happen on redemption. The interest rate applicable will be based on tenure. The tier basis will be cumulative. Premature partial redemption is not allowed.
Currency	[Mandatory, Drop-Down] Select the currency for the product from the drop-down list. The currency maintained in the **Currency Codes Maintenance** (Fast Path: BAM56) option gets populated in the drop-down list. Once added, this field cannot be modified or amended.
Remark	[Display] This field displays the remark statement.

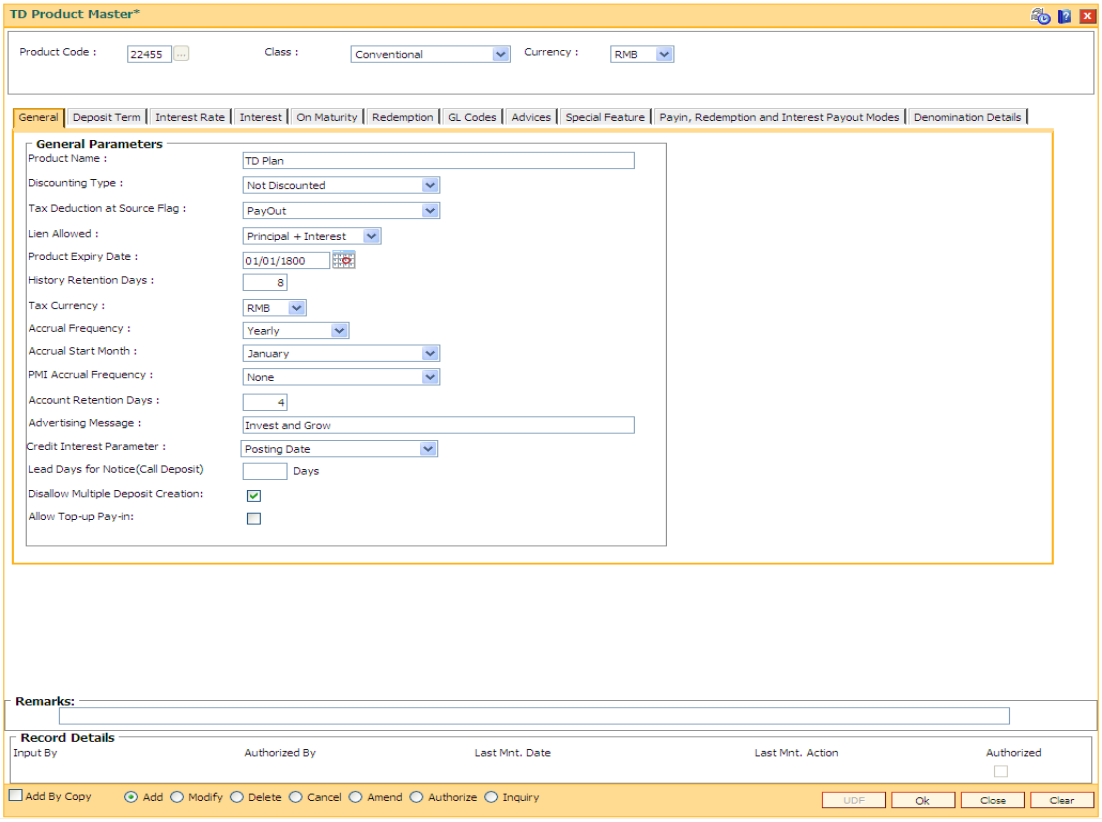
3. Click the **Add** button.
4. Enter the product code and press the <**Tab**> key.
5. Select the currency from the drop-down list.

TD Product Master



7. Enter the required information in the various tabs.

General



Field Description

Field Name	Description
General Parameters	
Product Name	[Mandatory, Alphanumeric, 35] 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.

Field Name	Description
Discounting Type	[Mandatory, Drop-Down] Select the discounting type for the TD product from the drop-down list. The options are: • **Not Discounted** - The initial amount is deposited and interest is calculated on the deposit amount. • **Normal Discounted** – In normal discounted deposit, the maturity amount is defined along with the interest rate and the initial amount is deposited. Only the principle amount is discounted. Maturity value is decided based on the interest calculation. • **True Discounted** - In true discount even the interest, which will be received, will be discounted further and reduced from the initial deposit amount of the normal discounted TD.

Field Name	Description
Tax Deduction at Source Flag	[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. • **No Tax** - No TDS will be deducted from the accounts opened under this product. 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 **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 theevent 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.

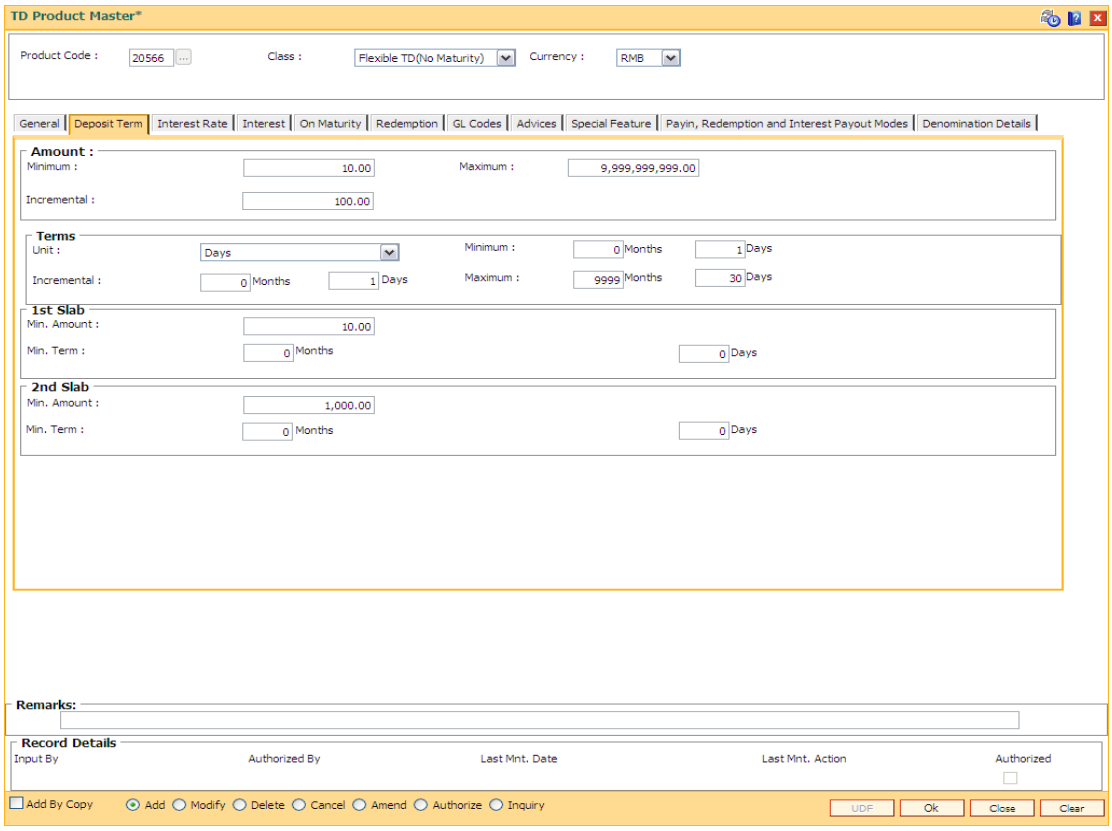
Field Name	Description
Lien Allowed	[Mandatory, Drop-Down] Select the lien allowed for the TD product from the drop-down list. Lien means placing a hold on the deposit when the bank wants to provide credit to the customer against the same or for a court case on the customer or for any reason where the bank wants to hold on to the deposit and ensure customer does not encash. For example, a customer wants 75,000 as loan. The bank may ask for 25% margin on loan, as security. The customer needs to place the time deposit of 1,00,000 as a security or collateral against the loan. Thus the TD of 1,00,000 is marked for lien. Lien can be marked on the following amounts: • **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.
Product Expiry Date	[Mandatory, Pick List, dd/mm/yyyy] Select the product expiry date from the pick list. This expiry date is required to be set up by you, at the time of initial product definition. You cannot open 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.
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**.

Field Name	Description
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 every day, 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. The user needs to specify the start month, in case the **Accrual Frequency** is **Bimonthly**, **Quarterly**, **Half Yearly** or **Yearly**. This field is disabled if **Accrual Frequency** is selected as **Daily**. Once added, this field cannot be modified or amended.

Field Name	Description
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 • Daily • Weekly • 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 deposit 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. 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.
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

Field Name	Description
Lead Days for Notice (Call Deposit)	[Conditional, Numeric, Three] Type the number of lead days before which the customer should inform the bank for redemption (partial/ full) from a Call Deposit account. Example: If the value in this field is 7, then all the accounts/ deposits opened under this TD product will have to give a notice of 7 days for redemption (partial/ full). This field is enabled if the **Call Deposit (No Maturity)** option is selected in the **Class** drop-down list.
Disallow Multiple Deposit Creation	[Optional, Check Box] Select the **Disallow Multiple Deposit Creation** checkbox to disallow multiple deposit creation for a TD account. In case of premature closure with partial renewal,auto renewal/ force renewal or online redemption system will not validate this checkbox.
Allow Top-up Pay-in	[Conditional, Check Box] Select the **Allow Top-up Pay-in** check box to allow pop-up pay in. This field is enabled if **Disallow multiple deposit creation** check box is selected.Top-up pay-in into the existing deposit will only be allowed up to the extent of maximum amount parameterise at the TD product-level. In case of a normal payin, if multiple deposit is allowed at the product-level new deposit will be opened, if the multiple deposit is not allowed the pay-in will not be allowed to the existing deposit. In case of top-up pay-in, the deposit amount for the top-up pay-in will be added to the existing deposit.

Deposit Term



Field Description

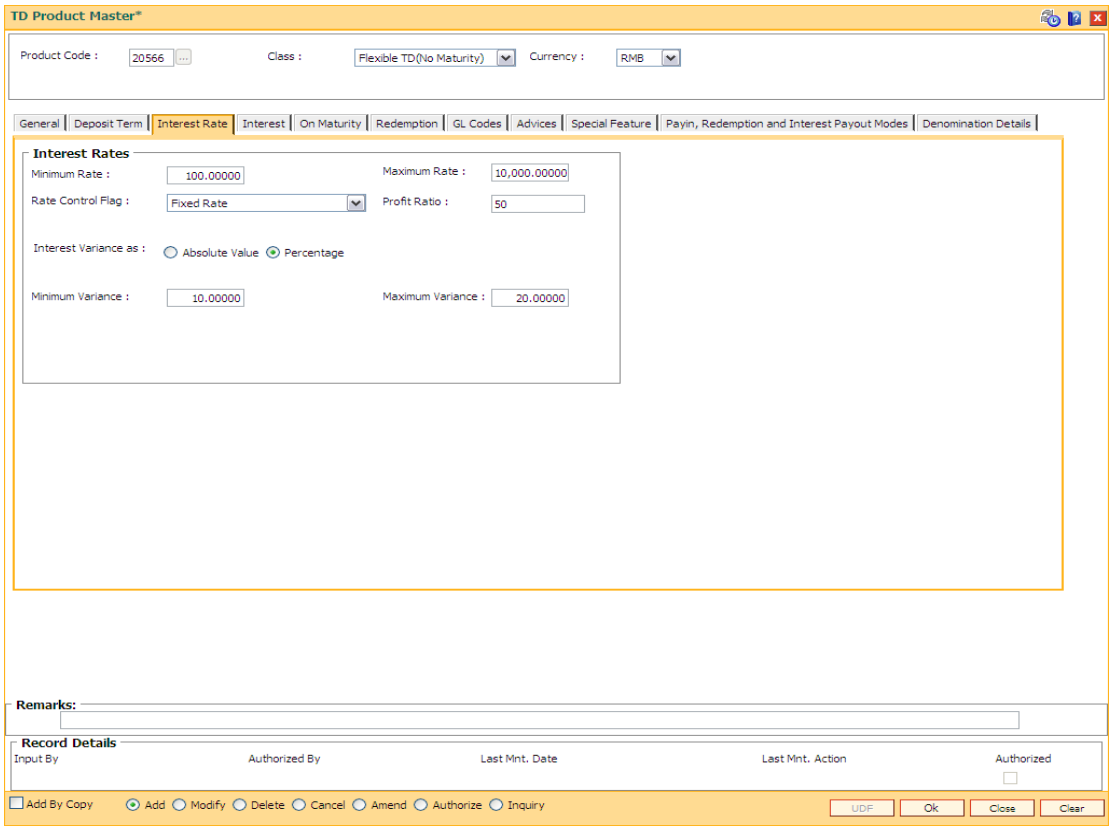
Field Name	Description
Amount	
Minimum	[Mandatory, Numeric, 13, Two] Type the minimum amount that can be accepted as deposit under this product. The system displays an error message if the TD deposit is being opened with a balance less than the amount defined in this field. Partial redemption will not be allowed if the balance is below the value, defined in this field. In this case, the full amount has to be redeemed. After redemption, the balance in the account should be equal to or greater than the minimum balance. 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. Once added, this field cannot be modified or amended.
Maximum	[Mandatory, Numeric, 13, Two] Type the maximum amount that can be accepted as deposit under the product. The system displays an error message if the TD is being 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. For example, if 10000 is defined as maximum amount at the product level, no deposit greater than 10000 can be made under this product. Once added, this field cannot be modified or amended.
Incremental	[Mandatory, Numeric, 13, Two] Type the incremental amount. 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. 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. 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. Once added, this field cannot be modified or amended.

Field Name	Description
Terms	
This section is disabled and Maximum term is defaulted as 9999 and the Term unit as Combination, if the Flexible TD (No Maturity) or Call Deposit (No Maturity) option is selected in the Class drop-down list.	
Unit	[Mandatory, Drop-Down] Select the unit for specifying the term of the deposit from the drop-down list. The options are: • **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. Once added, this field cannot be modified or amended.
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. Once added, this field cannot be modified or amended.
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. Once added, this field cannot be modified or amended.

Field Name	Description
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. Once added, this field cannot be modified or amended.
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. The system displays an error message and partial redemption will not be allowed if the TD deposit is being opened with a balance less than this amount. Once added, this field cannot be modified or amended.
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. Once added, this field cannot be modified or amended.

Field Name	Description
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. The system displays an error message and partial redemption will not be allowed if the TD deposit is being opened with a balance less than this amount. Once added, this field cannot be modified or amended.
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. Once added, this field cannot be modified or amended.

Interest Rate



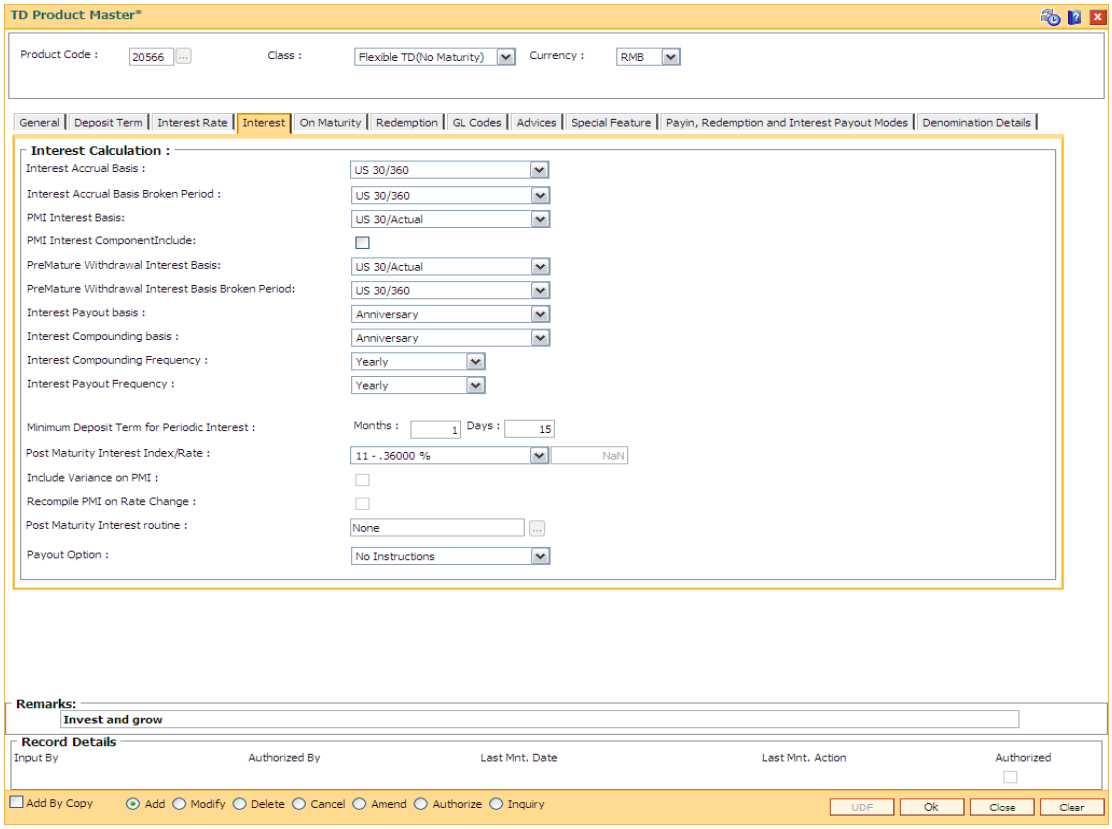
Field Description

Field Name	Description
Interest Rates	
Minimum Rate	[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. 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. Once added, this field cannot be modified or amended.

Field Name	Description
Maximum Rate	[Mandatory, Numeric, Four] Type the maximum interest rate allowed for accounts under this product. This is inclusive of the variance at the product and account level. 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. Once added, this field cannot be modified or amended.
Rate Control Flag	[Optional, Drop-Down] Select the rate control flag from the drop-down list. The options are: • **Fixed Rate**: If this option is selected, there is no 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. • **Higher Rate**: This option is selected, only if the rate is changed during the term of the account. When the top-up pay-in is allowed this option cannot be selected.
Profit Ratio	This field is used for Islamic products.
Interest Variance as	[Mandatory, Radio Button] Click the type of the interest variance. The options are as follows: • **Absolute Value**: If this options is selected then the interest variance is absolute value. • **Percentage**: If this options is selected then the interest variance is the percentage of base rate.
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. Once added, this field cannot be modified or amended.

Field Name	Description
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. Once added, this field cannot be modified or amended.

Interest



Field Description

Field Name	Description
Interest Calculation	
Interest Accrual Basis	[Mandatory, Drop-Down] Select the interest accrual basis for normal period from the drop-down list. 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). 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. Once added, this field cannot be modified or amended.

Field Name	Description
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 1st 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.

Field Name	Description
PMI Interest Basis	[Mandatory, Drop-Down] Select the PMI interest basis 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.
PMI Interest Component Include	[Optional, Check Box] Select the check box if you want the PMI interest computation balance base to include the uncollected interest.

Field Name	Description
Premature Withdrawal Interest Basis	[Mandatory, Drop-Down] Select the premature withdrawal interest basis 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.

Field Name	Description
Premature Withdrawal Interest Basis Broken Period	[Mandatory, Drop-Down] Select the premature withdrawal interest 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. Example: If the Accrual period at the Product level is Quarterly and the deposit period is 100 days, then 90 days will form one quarter and the remaining 10 days will be the broken period.

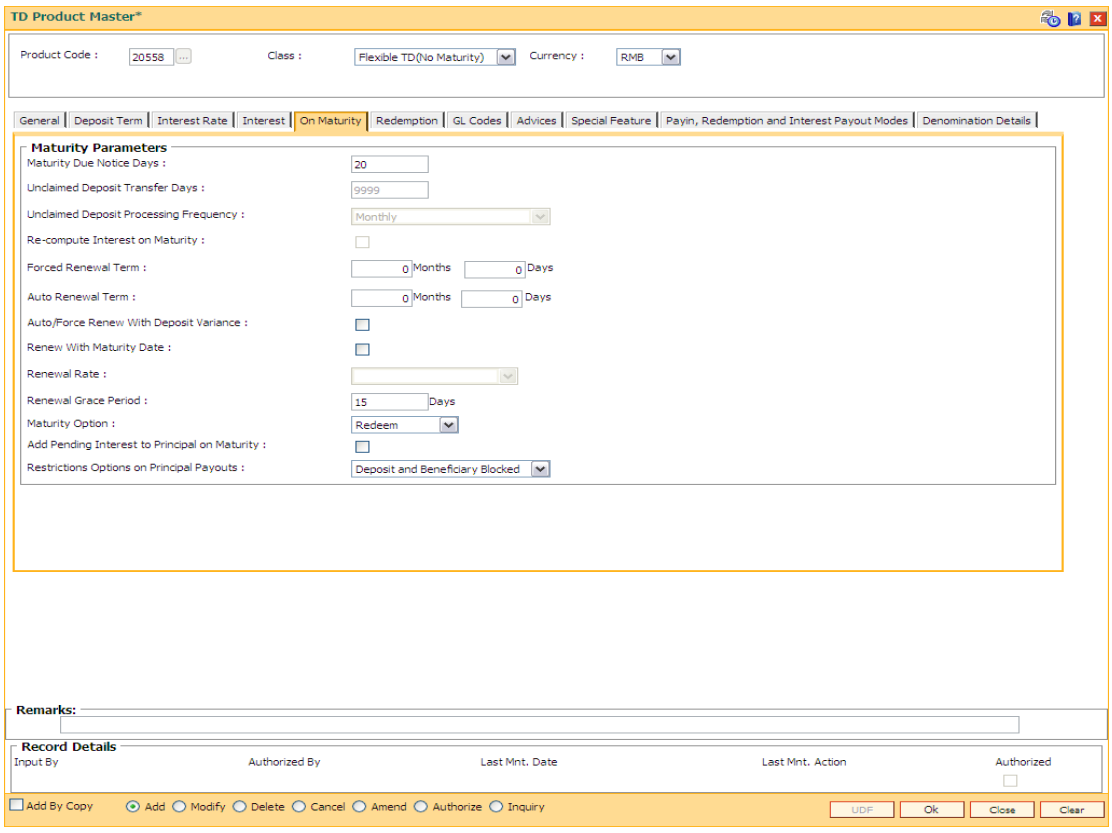
Field Name	Description
Interest Payout basis	[Mandatory, Drop-Down] Select the interest payout basis from the drop-down list. The options are: • **Calendar**: If the user selects **Calendar**, the interest payout will take place at the end of the calendar month or quarter. • **Anniversary**: If the user 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.
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. 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.

Field Name	Description
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 • Daily • Weekly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly The interest compounding frequency should be greater than or equal to the accrual frequency.
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 options are: • None/At Maturity • Daily • Weekly • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly The interest payout frequency should be greater than or equal to the compounding frequency.

Field Name	Description
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	[Mandatory, 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.
Recompile PMI on Rate Change	[Optional, Check Box] Select the **Recompile PMI On Rate Change** check box to recompute PMI on rate change.
Post Maturity Interest routine	[Conditional, Pick List] Select the post maturity interest routine from the pick 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. This field is enabled if the **Conventional** option is selected in the **Class** drop-down list.

Field Name	Description
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. • **Reinvest** – The interest amount will be reinvested into the principal specified in the **Interest Payout and Redemption** tab.

On Maturity



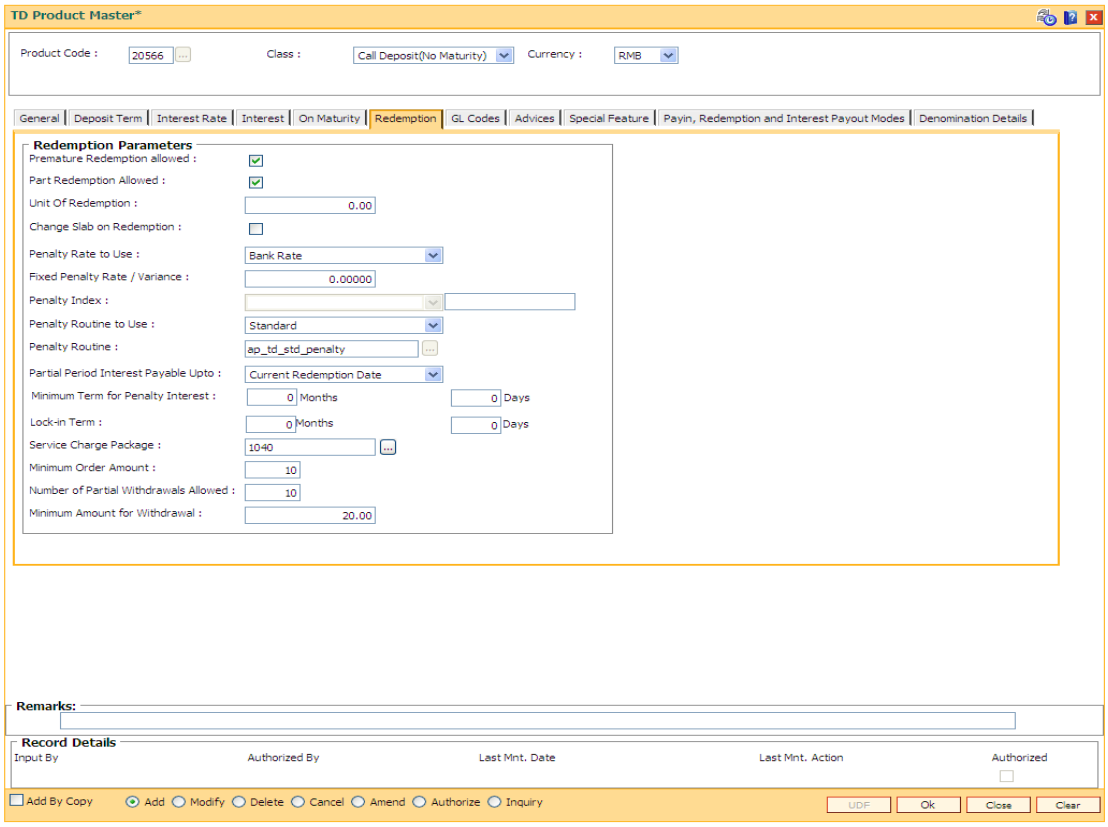
Field Description

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 follow: • 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	[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. This term can be specified in months and / or days.
Auto Renewal Term	[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. This term can be specified in months and / or days.

Field Name	Description
Auto/ Force Renew With Deposit Variance	[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.
Renew With Maturity Date	[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. Grace days is not applicable in this case. This option is applicable for TD accounts that are opened as No Instruction on maturity.
Renewal Rate	[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. The field is enabled only if the **Renew With Maturity** field is selected. The options are: • **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	[Mandatory, Numeric, Three] Type the renewal grace period. A deposit is kept in the matured GL, in case no instruction for payment 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 **Renew With Maturity** flag is not selected.

Field Name	Description
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.
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.
Restriction Options on Principal Payouts	[Mandatory, Drop-Down] Select the restriction option on the principal payouts from the drop-down list. The options are: • None • Deposit and Beneficiary Blocked

Redemption



Field Description

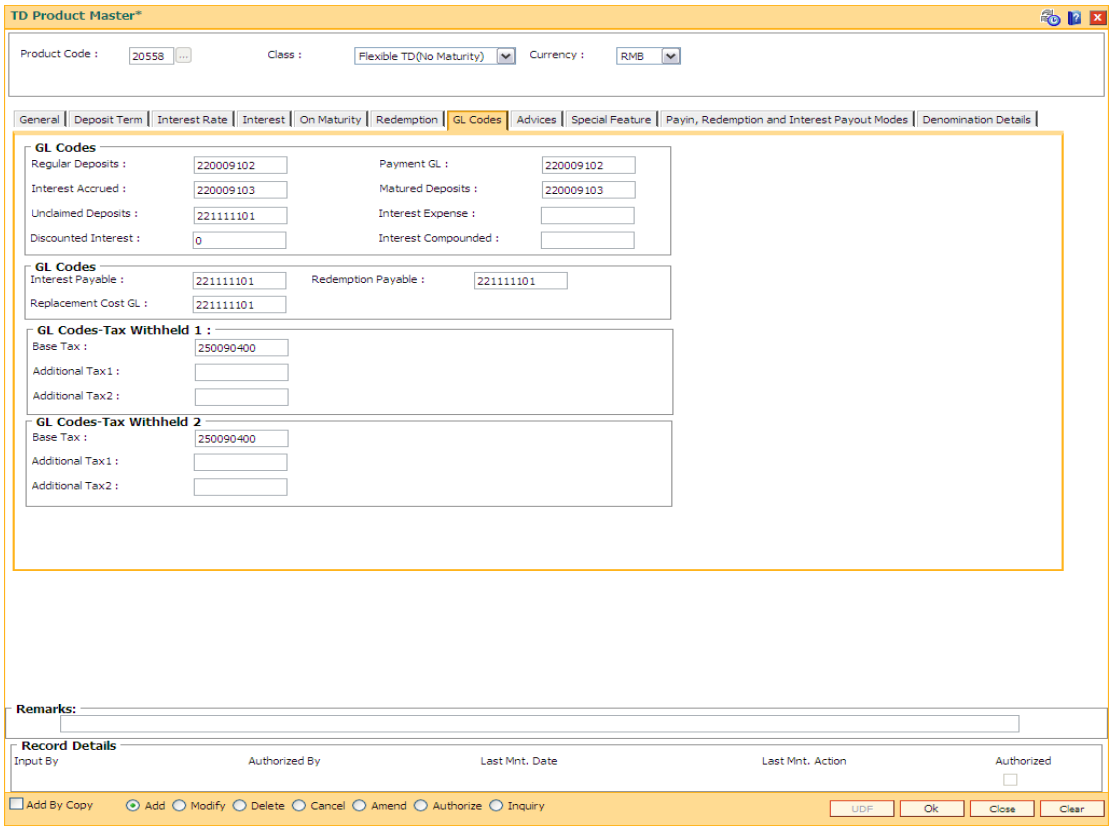
Field Name	Description
Redemption Parameters	
Premature Redemption Allowed	[Optional, Check Box] Select the **Premature Redemption Allowed** check box to allow premature redemption. A deposit cannot be renewed before maturity, if the check box is not selected.
Part Redemption Allowed	[Optional, Check Box] Select the **Part Redemption Allowed** check box to allow partial redemption. If this field is selected, it enables the **Units of Redemption** field.

Field Name	Description
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.
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.
Penalty Rate to Use	[Mandatory, Drop-Down] Select the penalty rate to be used from the drop-down list. The options are: • **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**. Once added, this field cannot be modified or amended.
Fixed Penalty Rate / Variance	[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/Slab Level**. The fixed rate defined will be applicable for all the product/slabs or variance applicable on the rate determined by the penalty index.

Field Name	Description
Penalty Index	[Conditional, Drop-Down] Select the penalty index from the drop-down list. The penalty index lists all the interest rates from the **Interest Index Rates** (Fast Path: 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. This field is enabled if **Product Rate** is selected from the **Penalty Rate to Use** drop-down list.
Penalty Routine to Use	[Mandatory, Drop-Down] Select the penalty routine to be used from the drop-down list. The options are: • Standard • 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.
Penalty Routine	[Conditional, Pick List] Select the penalty routine from the pick 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**.
Partial Period Interest Payable Upto	[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: • **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.

Field Name	Description
Minimum Term for Penalty Interest	[Mandatory, 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, Pick List] Select the service charge package code attached to the TD product from the pick list.
Minimum Order Amount	[Conditional, Numeric, Five] Type the minimum order amount applicable for this product. This field is enabled if **Call Deposit** (No Maturity) option is selected in the **Product Class** and maintains the minimum order amount for withdrawal for the product created.
Number of Partial Withdrawals Allowed	[Conditional, Numeric, Five] Type the number of partial redemptions allowed for a term deposit. This field is enabled if the **Part Redemption Allowed** check box is selected.
Minimum Amount for Withdrawal	[Optional, Numeric, 15] Type the minimum amount which is allowed for withdrawal of the product. The minimum amount for withdrawal, set at the time of product creation will be used to validate the redemption amount. **Note**: If the partial redemption principal amount is less than the minimum withdrawal amount, then system will reject the redemption transaction and will give error message.

GL Codes



Field Description

Field Name	Description
GL Codes	
Regular Deposits	[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.
Payment GL	[Mandatory, Numeric, Nine] Type 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.

Field Name	Description
Interest Accrued	[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.
Matured Deposits	[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.
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.

Field Name	Description
Interest Expense	[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.
Discounted Interest	[Mandatory, Numeric, Nine] Type the discounted interest GL code. The discounted interest will be enabled only for Normal Discounted and True Discounted types of **Discounting Type** field in **General** tab. This is an expense type 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.
GL Codes	
Interest Payable	[Mandatory, Numeric, Nine] Type the interest payable 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.
Redemption Payable	[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.
Replacement Cost GL	[Mandatory, Numeric, Nine] Type the GL which would account for the replacement cost. This is a income type of GL

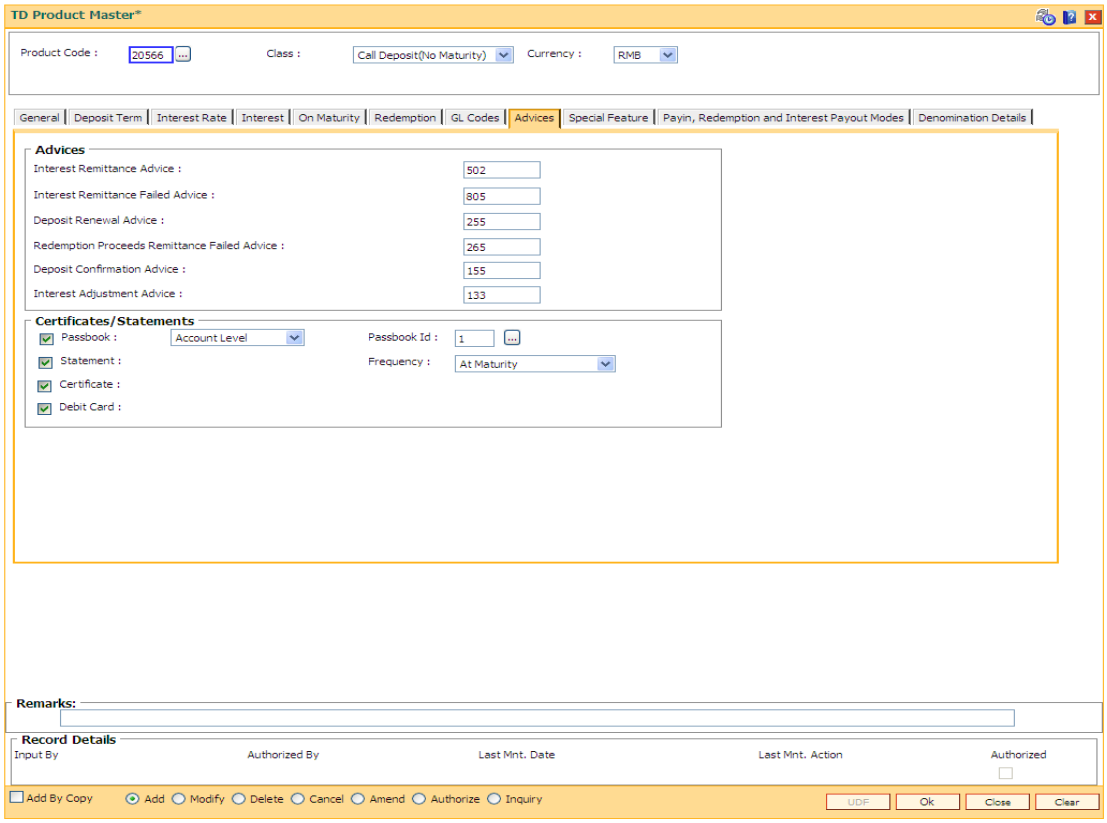
Field Name	Description
GL Codes-Tax Withheld 1	
Base Tax	[Mandatory, Numeric, Nine] Type the GL for base tax. The amount of tax which can be remitted with respect to base tax under a specific tax structure (Tax 1 or Tax 2).
Additional Tax1	[Mandatory, Numeric, Nine] Type the GL for additional tax 1. 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.

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.

Field Name	Description
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.

Field Name	Description
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.

Advices



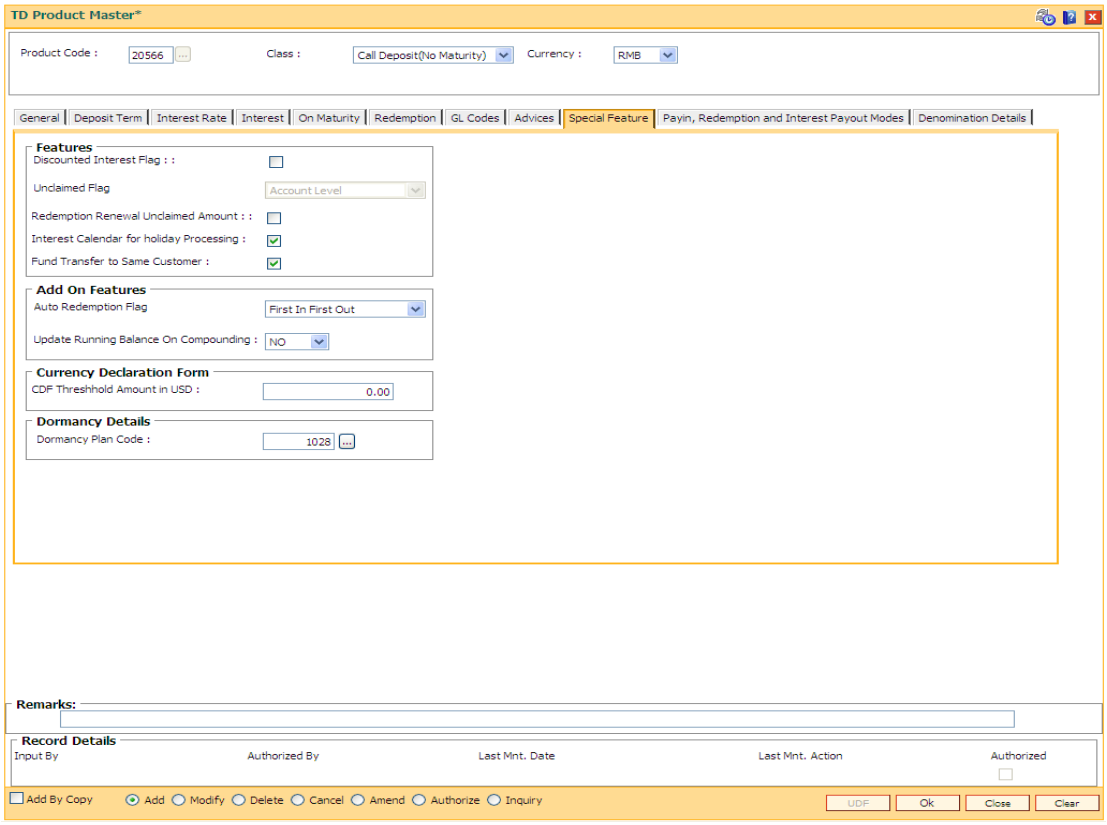
Field Description

Field Name	Description
Advices	
Interest Remittance Advice	[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.
Interest Remittance Failed Advice	[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.
Deposit Renewal Advice	[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.
Redemption Proceeds Remittance Failed Advice	[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.
Deposit Confirmation Advice	[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.

Field Name	Description
Interest Adjustment Advice	[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.
Certificate/Statements	
Passbook	[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: • **Account Level** – The passbook is maintained at the account level. • **Deposit Level** – The passbook is maintained at the deposit level
Passbook Id	[Conditional, Pick List] Select the format ID for the passbook from the pick list. The various formats can be defined in **Passbook Parameter Maintenance** under a passbook ID and linked to the product. This pick list is enabled if **Passbook** check box is selected.
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.

Field Name	Description
Frequency	[Conditional, Drop-Down] Select the interval of statement generation from the drop-down list. The options are: • At Maturity • Daily • Weekly • FortNightly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly This field is enabled if the **Statement** check box is selected.
Certificate	[Optional, Check Box] Select the **Certificate** check box to generate a certificate.
Debit Card	[Optional, Check Box] Select the **Debit Card** check box to maintain the debit card facility for a TD account. If this field is selected, the system enables you to issue a debit card for TD account.

Special Feature



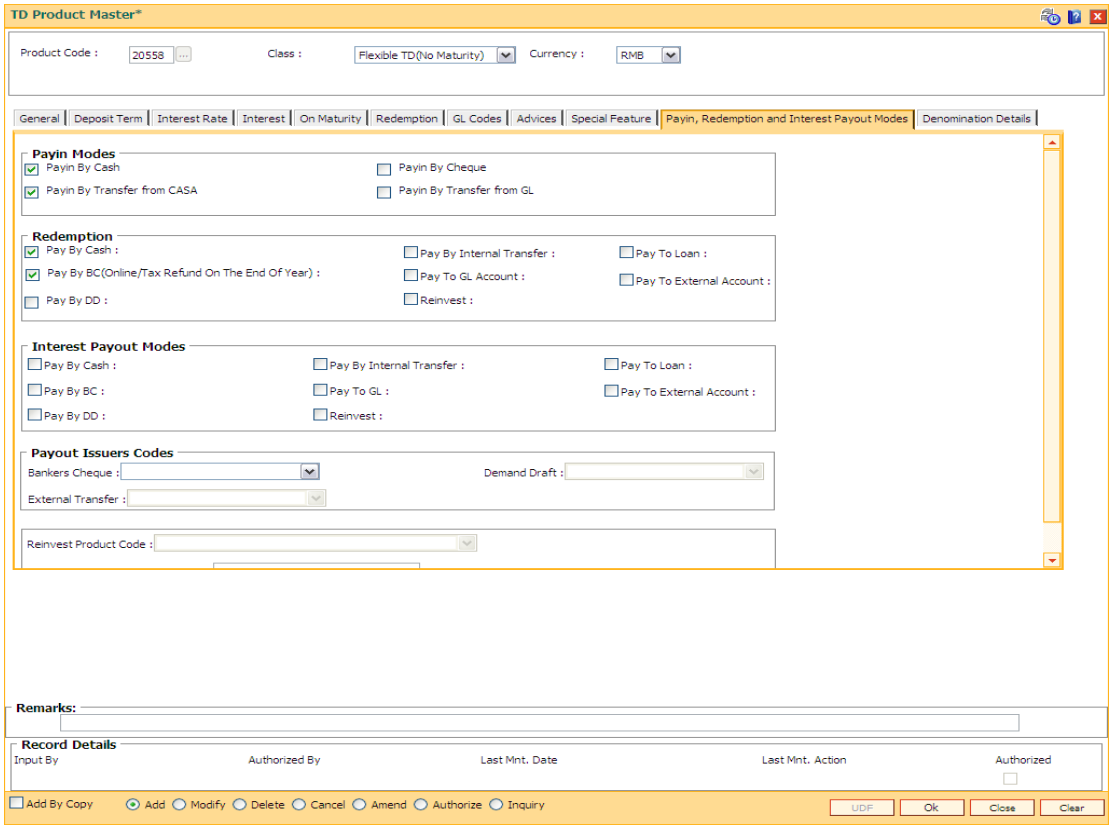
Field Description

Field Name	Description
Features	
Discounted Interest Flag	[Optional, Check Box] Select the **Discounted Interest Flag** check box to enable the discounted interest. **FLEXCUBE Retail** offers this special feature which is applicable for interest payout. The product setup should be as follows: • 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**. Apart from the above combination of payout instructions, no other combination will work. The rate available to the customer is lower than the quoted rate. E.g. if the quoted rate is 10%, the actual rate due to the above setup would be 9.9%. Once added, this field cannot be modified or amended.
Unclaimed Flag	[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: • **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	[Optional, Check Box] Select the **Redemption Renewal Unclaimed Account** check box to allow the bank to redeem an unclaimed account. If this flag is selected, during unclaimed processing, the account will not be closed but the GL entries are passed by the system to move the balance to Unclaimed GL. Hence the system allows the customer to renew or redeem an unclaimed deposit. If this flag is not selected, during unclaimed processing the account will be closed and the GL entries are passed by the system to move the balance to Unclaimed GL. The customer cannot redeem or renew an unclaimed deposit.

Field Name	Description
Interest Calendar for holiday processing	[Optional, Check Box] Select the **Interest Calendar for holiday processing**check box to allow holiday processing based on interest calendar for a TD account.
Fund Transfer to Same Customer	[Optional, Check box] Select the **Fund Transfer to same customer** check box to transfer the funds to the same customer. No processing is done in FCR based on this field.
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 parameterize 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	

Field Name	Description
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.
Dormancy Details	
Dormancy Plan Code	[Optional, Pick List] Select the dormancy plan code applicable for the product from the pick list.

Pay in, Redemption and Interest Payout Modes



Field Description

Field Name	Description
Payin Modes	
Payin By Cash	[Optional, Check Box] Select the **Payin By Cash** check box to allow the payin by cash.

Field Name	Description
Payin By Cheque	[Optional, Check Box] Select the **Payin By cheque** check box to allow the payin by cheque.
Payin By Transfer from CASA	[Optional, Check Box] Select the **Payin By Transfer from CASA** check box to allow the payin by transfer from CASA account.
Payin By Transfer from GL	[Optional, Check Box] Select the **Payin By Transfer from GL** check box to allow the payin by transfer from GL account.

Redemption

The 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.
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 By DD	[Optional, Check Box] Select the **Pay By DD** check box to allow for redemption by Demand Draft.
Pay By Internal Transfer	[Optional, Check Box] Select the **Pay By Internal Transfer** check box to allow for redemption by internal transfer.
Pay To GL Account	[Optional, Check Box] Select the **Pay To GL Account** check box to allow for redemption to a GL account.
Reinvest	[Optional, Check Box] Select the **Reinvest** check box to allow for reinvesting the redemption amount.
Pay To Loan	[Optional, Check Box] Select the **Pay To Loan** check box to allow for redemption to a loan account.
Pay To External Account	[Optional, Check Box] Select the **Pay To External Account** check box to allow for redemption to an external account.

Interest Payout Modes

Interest payout modes to be allowed for deposits can be selected

Field Name	Description
Pay By Cash	[Optional, Check Box] Select the **Pay By Cash** check box to allow for payment of interest by cash.
Pay By BC	[Optional, Check Box] Select the **Pay By BC** check box to allow for payment of interest by Bankers Cheque.
Pay By DD	[Optional, Check Box] Select the **Pay By DD** check box to allow for payment of interest by Demand Draft.
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 GL	[Optional, Check Box] Select the **Pay To GL** check box to allow for payment of interest to GL account.
Reinvest	[Optional, Check Box] Select the **Reinvest** check box to allow for reinvesting the interest amount.
Pay To Loan	[Optional, Check Box] Select the **Pay To Loan** check box to allow for payment of interest amount to loan account.
Pay To External Account	[Optional, Check Box] Select the **Pay To External Account** check box to allow for payment of interest to external accounts.

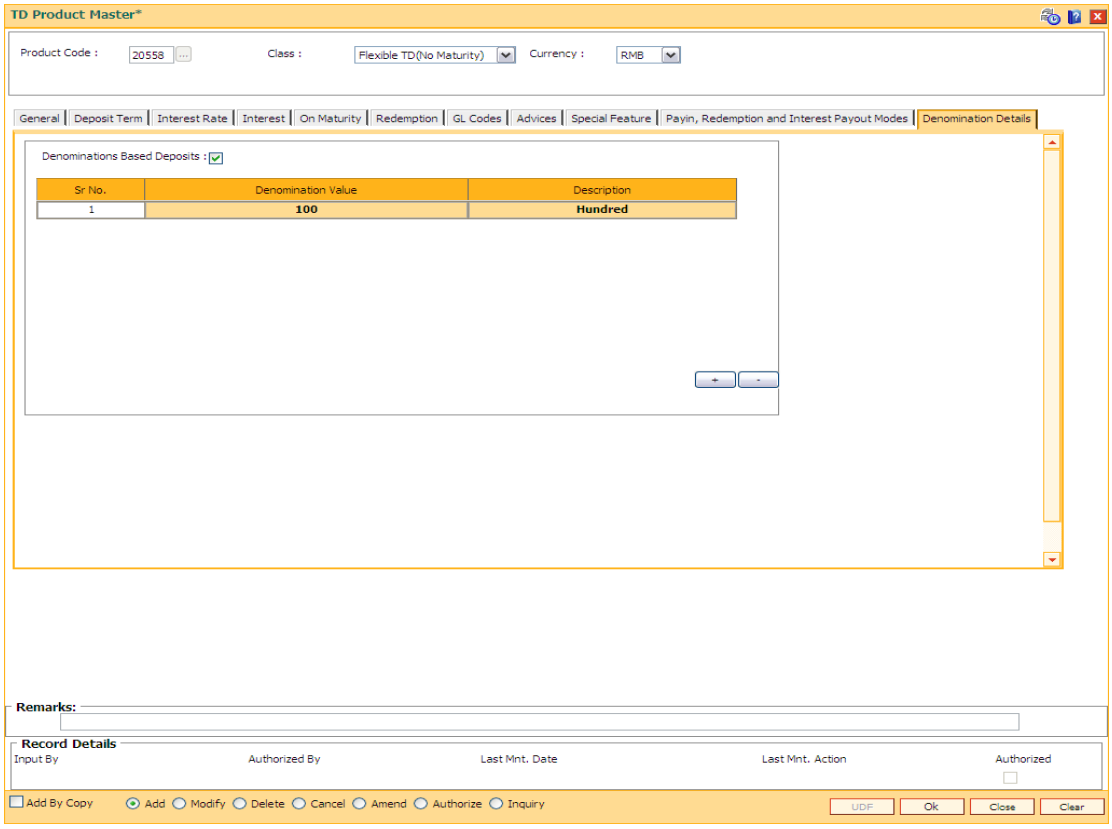
Payout Issuer Codes

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**.**

Field Name	Description
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.

Denomination Details



Field Description

Field Name	Description
Denominations Based Deposits	[Optional, Check Box] Select the **Denominations Based Deposits** check box to indicate that the deposits are denomination based.

Column Name	Description
This column is enabled only if **Denomination Based Deposits** check box is selected	
Sr No	[Display] This column displays the serial number.
Denomination Value	[Mandatory, Numeric, 13, Two] Type the TD deposit denomination details, for a particular currency. The cash denomination details are maintained separately in a different maintenance at Host.
Description	[Mandatory, Alphanumeric, 40] Type the description for the denomination value.

8. Click the **Ok** button.
9. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **Ok** button.
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

6.3. TD060 - TD Product Rates Maintenance

Using this option, you can maintain the deposit amount and term range 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

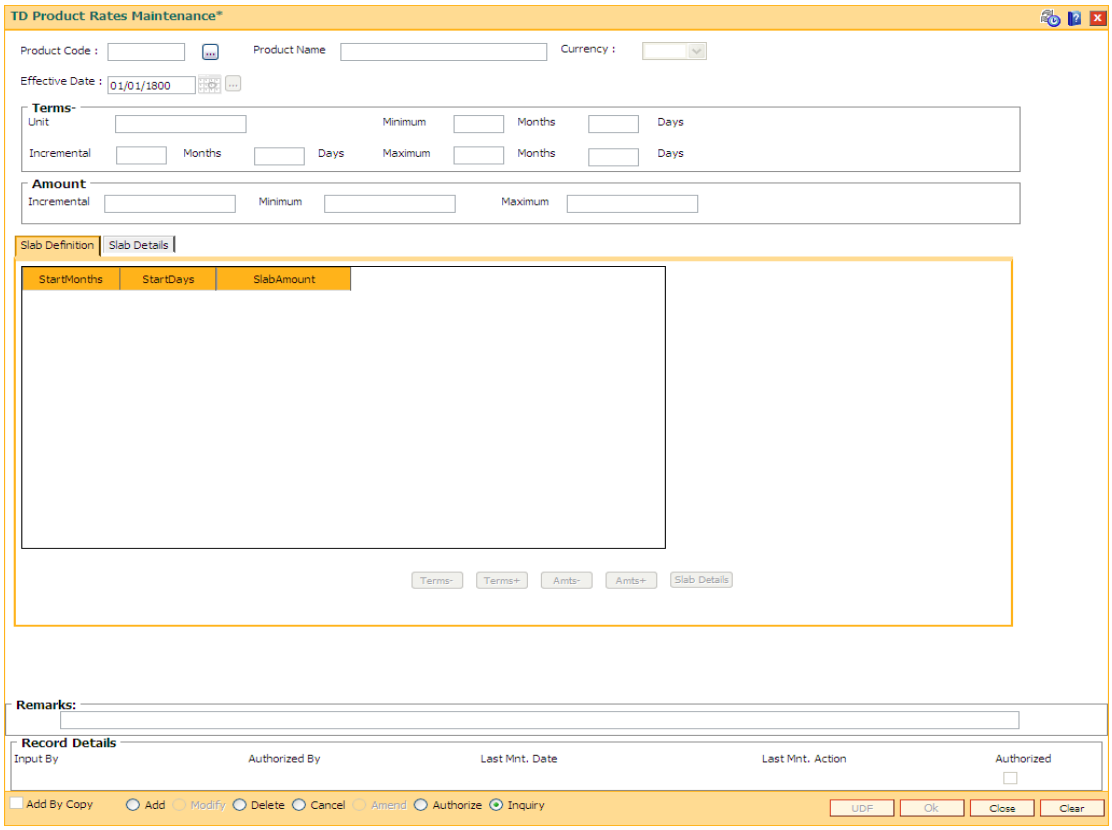
Modes Available

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

To add a product rate

1. Type the fast path **TD060** and click **Go** or navigate through the menus to **Global Definitions > TD > TD Product Rates Maintenance**.
2. The system displays the **TD Product Rates Maintenance** screen.

TD Product Rates Maintenance



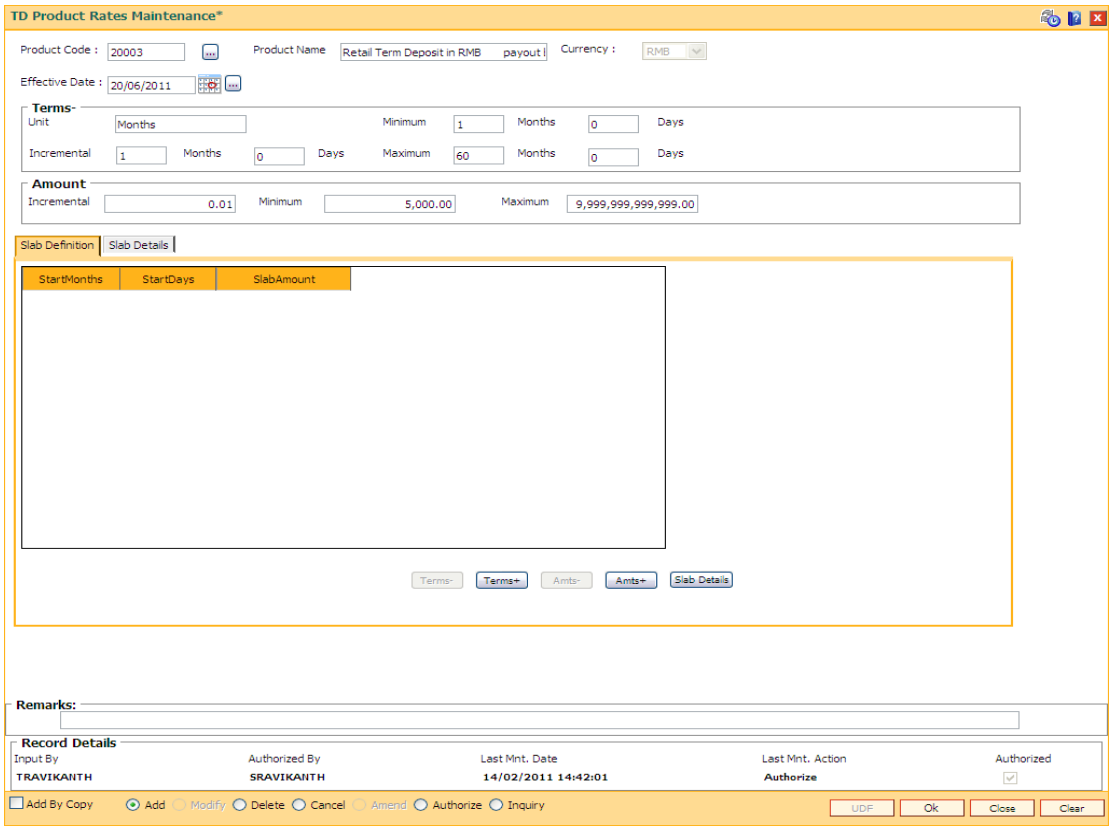
Field Description

Field Name	Description
Product Code	[Mandatory, Pick List] Select the TD product code from the pick list. The pick list provides valid TD product for which the rates maintenance can be done. TD Product codes are defined in the **TD Product Master** (Fast Path: 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.

Field Name	Description
Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Select the effective date, from when the interest rates are applicable, from the pick list. 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** (Fast Path: 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.

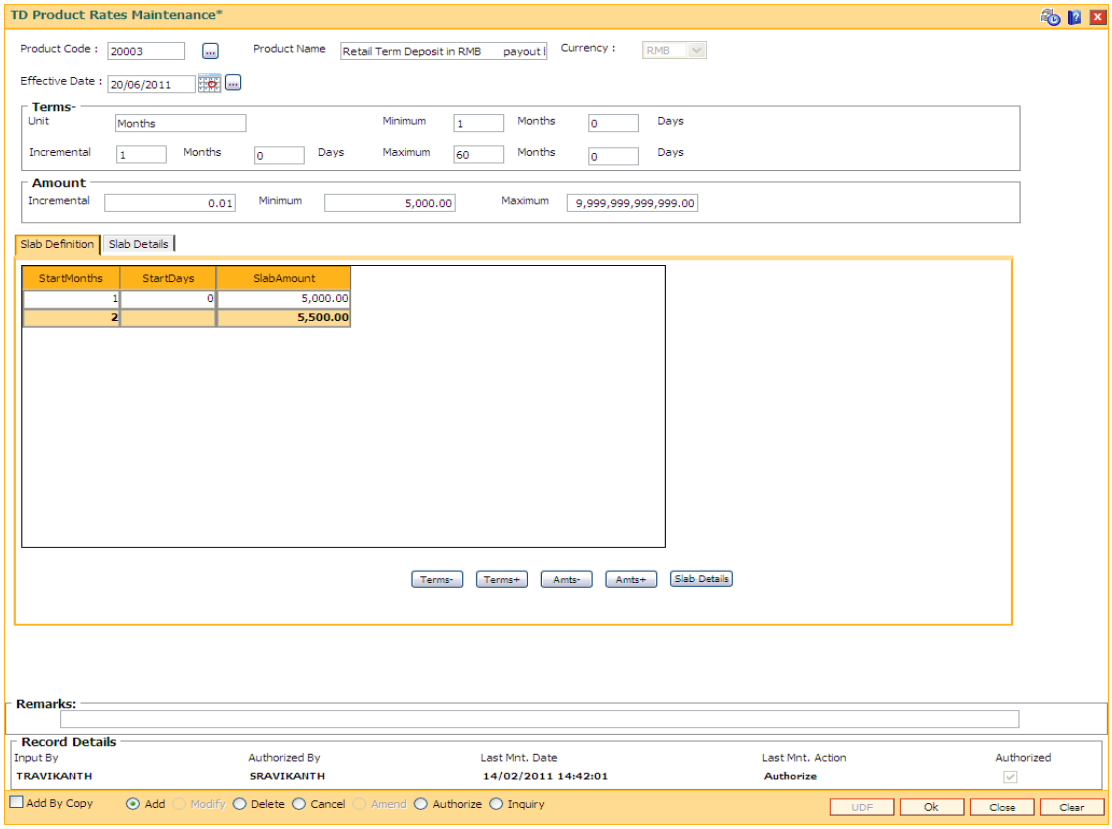
3. Click the **Add** button.
4. The system displays the message "This action will clear all data on the screen. Do You Want to continue?". Click the **Yes** button.
5. Select the product code and effective date from the pick list.

TD Product Rates Maintenance



6. Click the **Terms-**, **Terms+**, **Amts-** and **Amts+** to enter the terms and amount in the **Slab Definition** tab.

Slab Definition



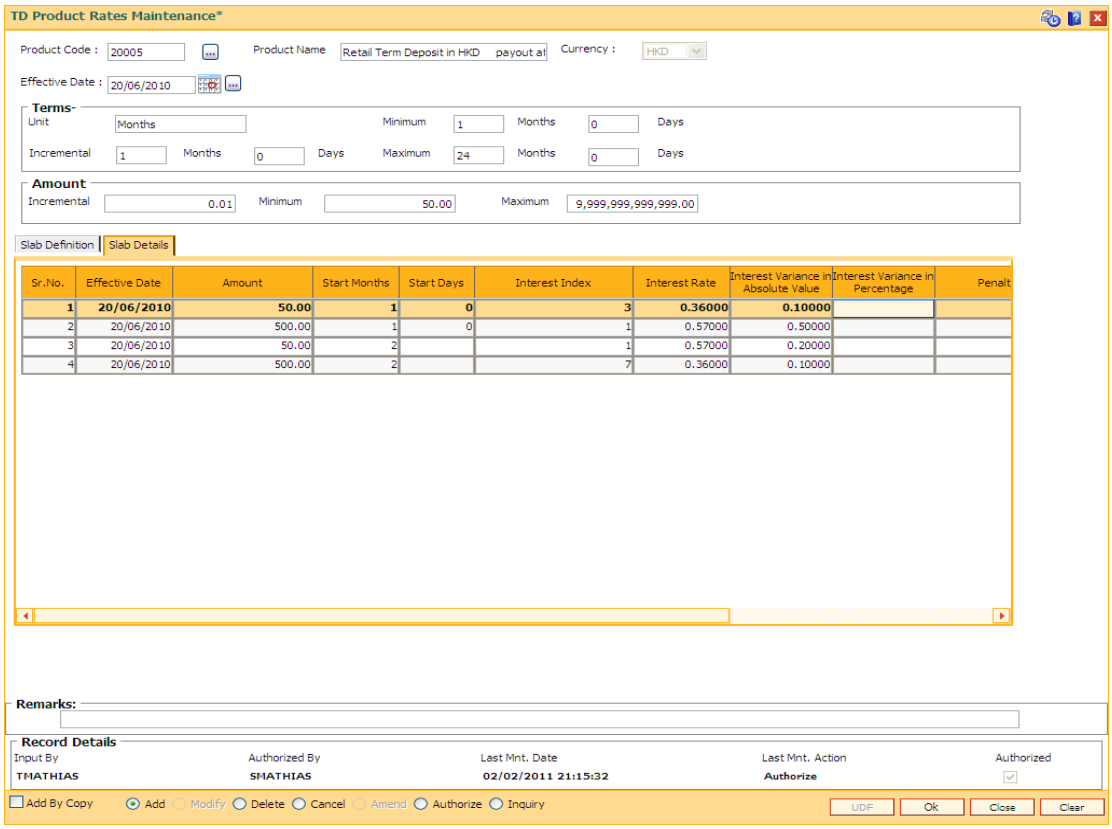
Field Description

Column Name	Description
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.

Column Name	Description
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.
Slab Amount	[Mandatory, Numeric, 13, Two] Type the deposit amount. The system by default displays the minimum amount defined at the product level.

7. Click the **Details** button to view the slab details.
8. The system displays the **Slab Details** tab.
9. Enter the relevant information.

Slab Details



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, Pick List] Select the interest index applicable for the combination of amount and term from the pick 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** (Fast Path: BAM13) option. Interest rate in this field, and the variance at the product level will constitute the default product interest rate.

Column Name	Description
Interest Variance in Absolute Value	[Mandatory, Numeric, One, Five] 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** (Fast Path: TDM01) option.
Interest Variance in Percentage	[Display] This column displays the interest variance in percentage.
Penalty Index	[Conditional, Drop-Down] Select the penalty interest index applicable for the combination of amount and term or call deposit rate 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** (Fast Path: BAM13) option.
Penalty Variance	[Mandatory, Numeric, 13, Two] Type the variance for the penalty. *Net Penalty Rate = Penalty Rate + Penalty Variance* The value in this field is validated against the penalty variance defined at the product level.
Penalty Variance in Absolute Value	[Mandatory, Numeric, One, Five] Type the variance of the penalty 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** (Fast Path: TDM01) option.
Penalty Variance in Percentage	[Display] This column displays the penalty variance in percentage.

10. Click the **Ok** button.

11. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.

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**.

7. 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 **Bank Master Maintenance** (Fast Path: BAM08) option

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7.1. TDS06 - Tax Parameters Maintenance

Using this option you can set the criteria for tax exemption at the bank level. This option is used to drive the tax behavior for Term Deposit 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

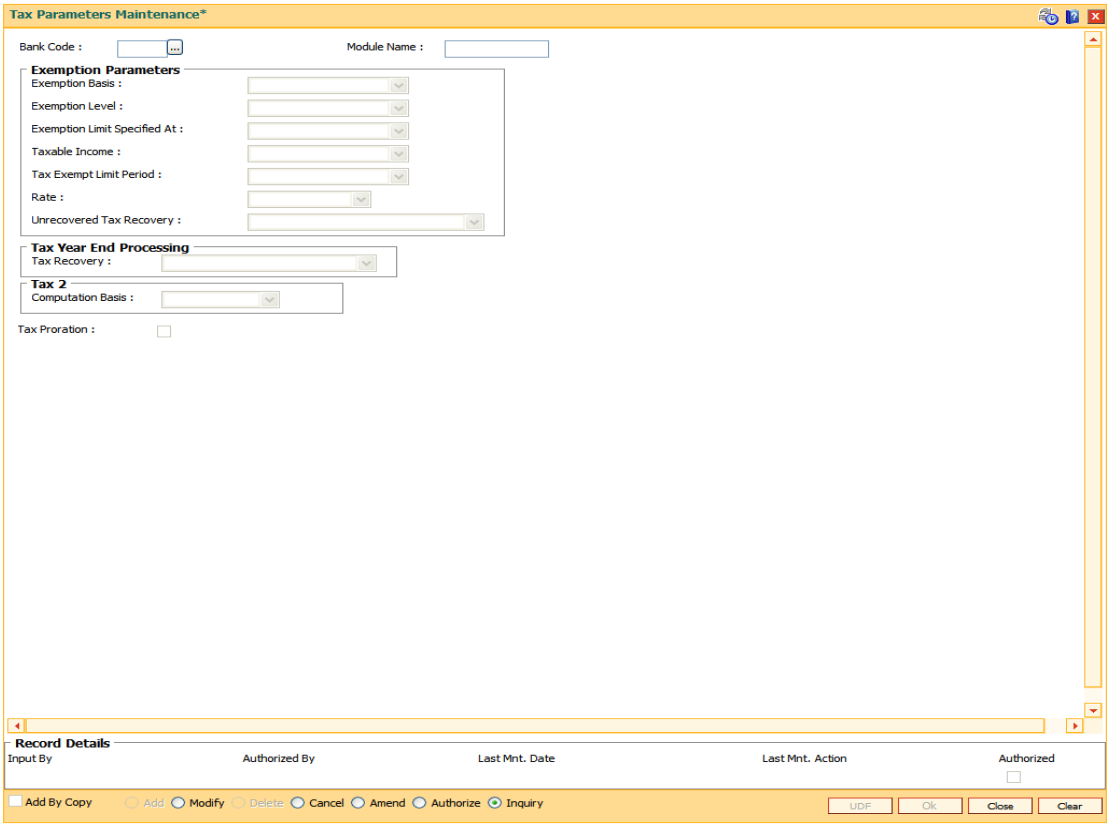
Modes Available

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

To modify tax code

1. Type the fast path **TDS06** and click **Go** or navigate through the menus to **Global Definitions > Master > Tax Parameters Maintenance**.
2. The system displays the **Tax Parameters Maintenance** screen.

Tax Parameters Maintenance



Field Description

Field Name	Description
Bank Code	[Mandatory, Pick List] Select the bank code that uniquely identifies a different bank, from the pick 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** (Fast Path: BAM20) option.
Module Name	[Display] This field displays the module name for the corresponding bank code.
Exemption Parameters	
Exemption Basis	[Mandatory, Drop-Down] Select the criteria on which the tax exemption is based from the drop-down list. 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 (expected) interest income amount to be earned will be considered for tax exemption (This option is only valid for the TD module)
Exemption Level	[Mandatory, Drop-Down] Select the level at which the exemption limit is specified from the drop-down list. • **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)

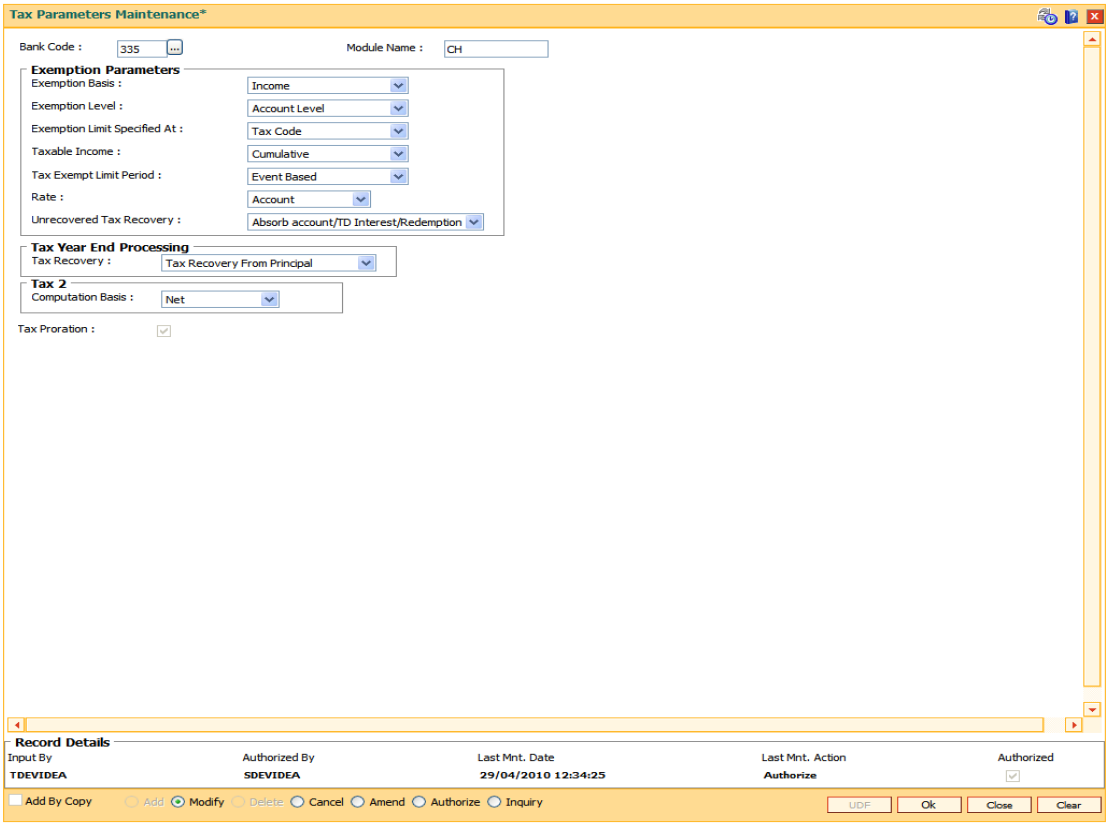
Field Name	Description
Exemption Limit Specified At	[Mandatory, Drop-Down] Select the level at which the exemption limit is specified from the drop-down list. The options are: • **Account level** – tax exemption limit is specified for every single account (This option is only valid for the TD module) • **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	[Mandatory, Drop-Down] 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.
Tax Exempt Limit Period	[Mandatory, Drop-Down] Select the time limit for which the tax is exempted from the drop-down list. This field is valid for CASA and TD accounts. The options are: • Event Based • Yearly
Rate	[Mandatory, Drop-Down] Select the level at which the specified exemption rate will be applicable from the drop-down list. 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

Field Name	Description
Unrecovered Tax Recovery	[Mandatory, Drop-Down] Select the action to be taken to recover the unrecovered tax from the drop-down list. This field is only valid for the TD module. The options are: • Absorb account/TD Interest • None • Absorb account/TD Interest/Redemption
Tax Year End Processing	
Tax Recovery	[Mandatory, Drop-Down] Select the action to be taken to recover the tax at the end of the financial year from the drop-down list. 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.
Tax 2	
Computation Basis	[Mandatory, Drop-Down] Select the additional tax that can be applied to the account from the drop-down list. 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

Field Name	Description
Tax Proration	[Display] This field displays whether the tax has to be recovered on a Pro Rata basis or not. If this check box is selected, the tax is recovered on a Pro Rata basis on the event of tax rate change from the date of account opening/capitalization to the current capitalization date.

3. Click the **Modify** button.
4. Select the bank code from the pick list.
5. Select the exemption parameters, tax year end processing and the tax computation basis from the drop-down list.

Tax Parameters Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Modified...Authorisation Pending...". Click the **OK** button.
8. The tax parameter is modified once the record is authorised.

7.2. 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** (Fast Path: BAM76) option.

Definition Prerequisites

Not Applicable

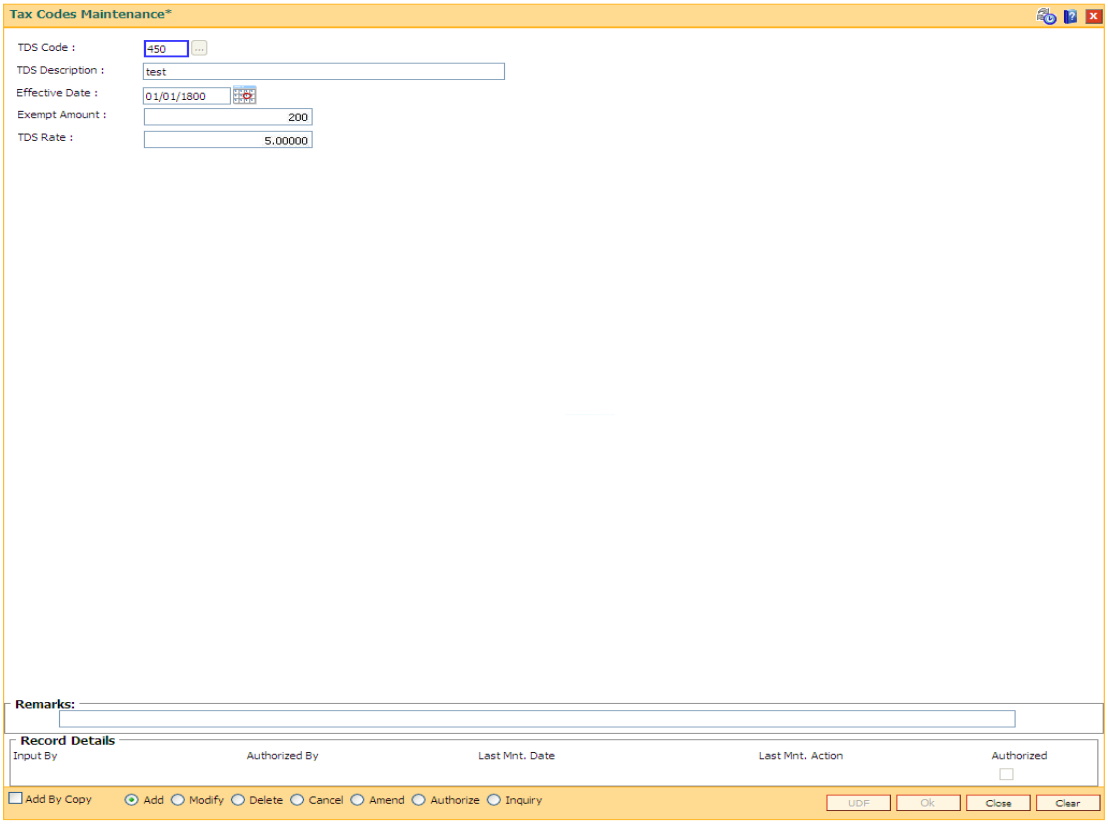
Modes Available

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

To add a tax code

1. Type the fast path **BAM30** and click **Go** or navigate through the menus to **Global Definitions > Master > Tax Codes Maintenance**.
2. The system displays the **Tax Codes Maintenance** screen.

Tax Codes Maintenance

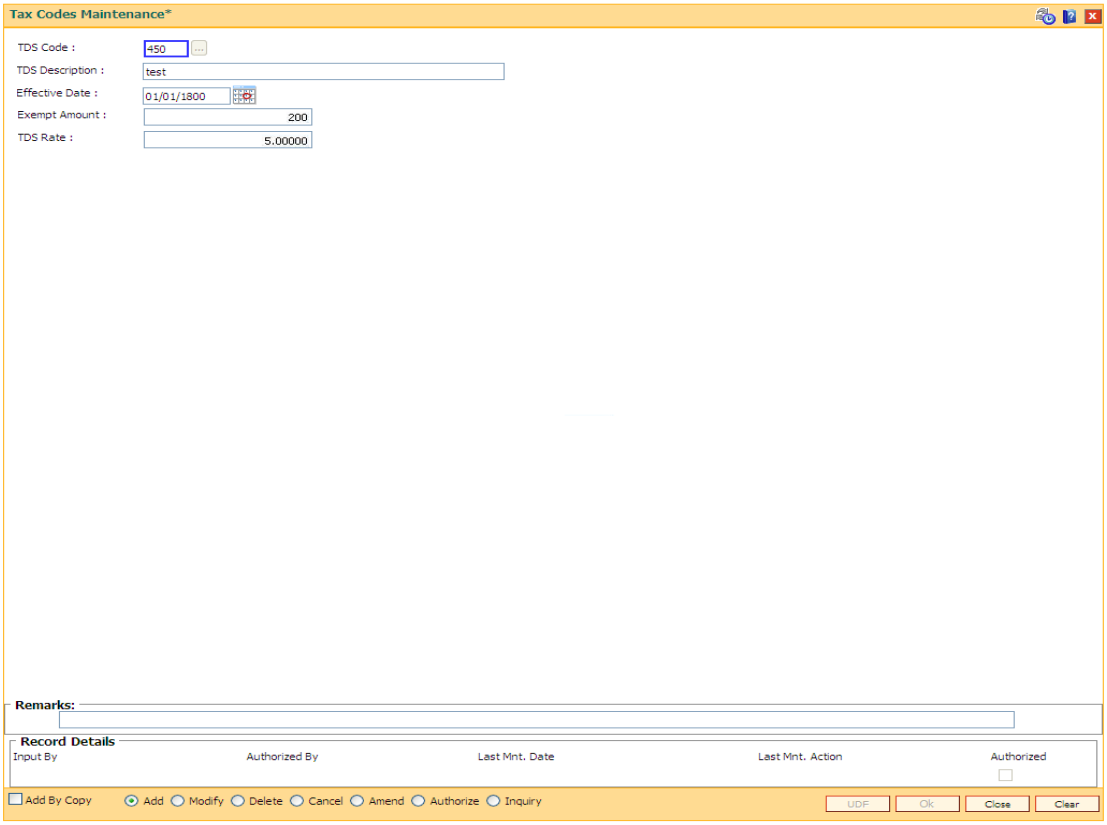


Field Description

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.
Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from the pick list. The effective date should be future date only. The system will not allow if it as a current process date or back date. TDS code and effective date should be a unique combination. If in TDS code "1" has been added with effective date of "1st Jan 2011" then another record of TDS code with code "1" and effective date as "1st Feb 2011" can be added.
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.

3. Click the **Add** button.
4. Enter the TDS code and press the <**Tab**> key.
5. Enter the TDS description, exempt amount and the TDS rate.

Tax Codes Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
8. The tax code is added once the record is authorised.

7.3. 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

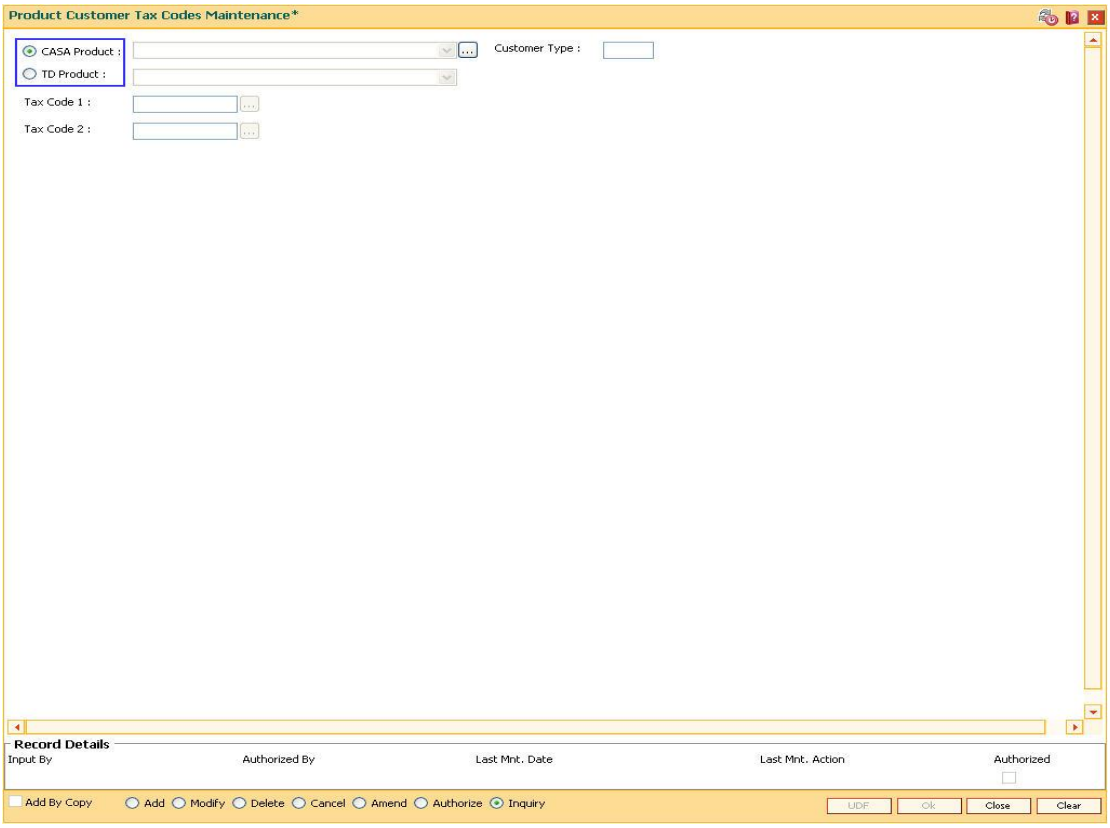
Modes Available

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

To add product customer tax code

1. Type the fast path **BAM76** and click **Go** or navigate through the menus to **Global Definitions > Customer > Product Customer Tax Codes Maintenance**.
2. The system displays the **Product Customer Tax Codes Maintenance** screen.

Product Customer Tax Codes Maintenance

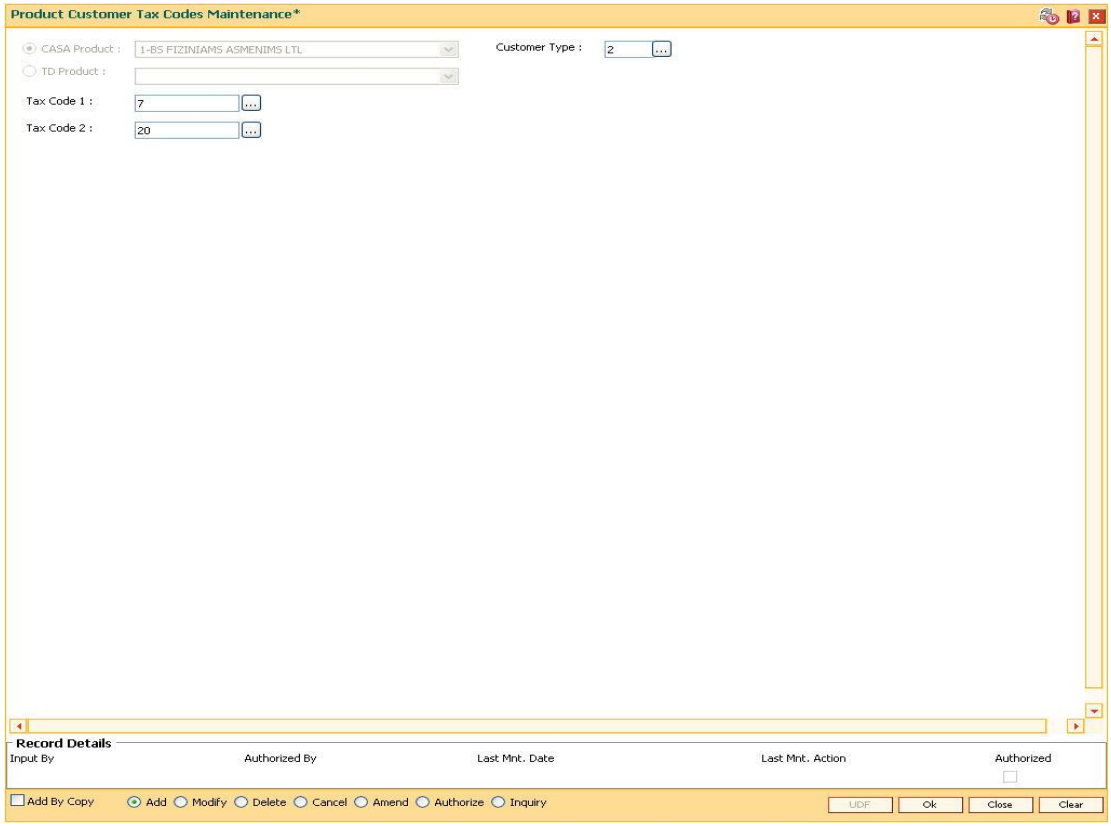


Field Description

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, Pick List] Select the customer type from the pick list. The system displays the list of customers maintained in the **Customer Types Maintenance** (Fast Path: 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, Pick List] Select the tax code 1 from the pick list. The tax codes 1 are maintained in the **Tax Codes Maintenance** (Fast Path: 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, Pick List] Select the additional tax applied on the account from the pick 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 the **Add** button.
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 drop-down list and the customer type from the pick list.
6. Select the first and the second tax code from the pick list.

Product Customer Tax Codes Maintenance



7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending...". Click the **OK** button.
9. The product customer tax code is added once the record is authorised.

7.4. BAM51 - Additional Tax Maintenance

Using this option you can maintain the effective date and the threshold amount above which additional tax is deducted. 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

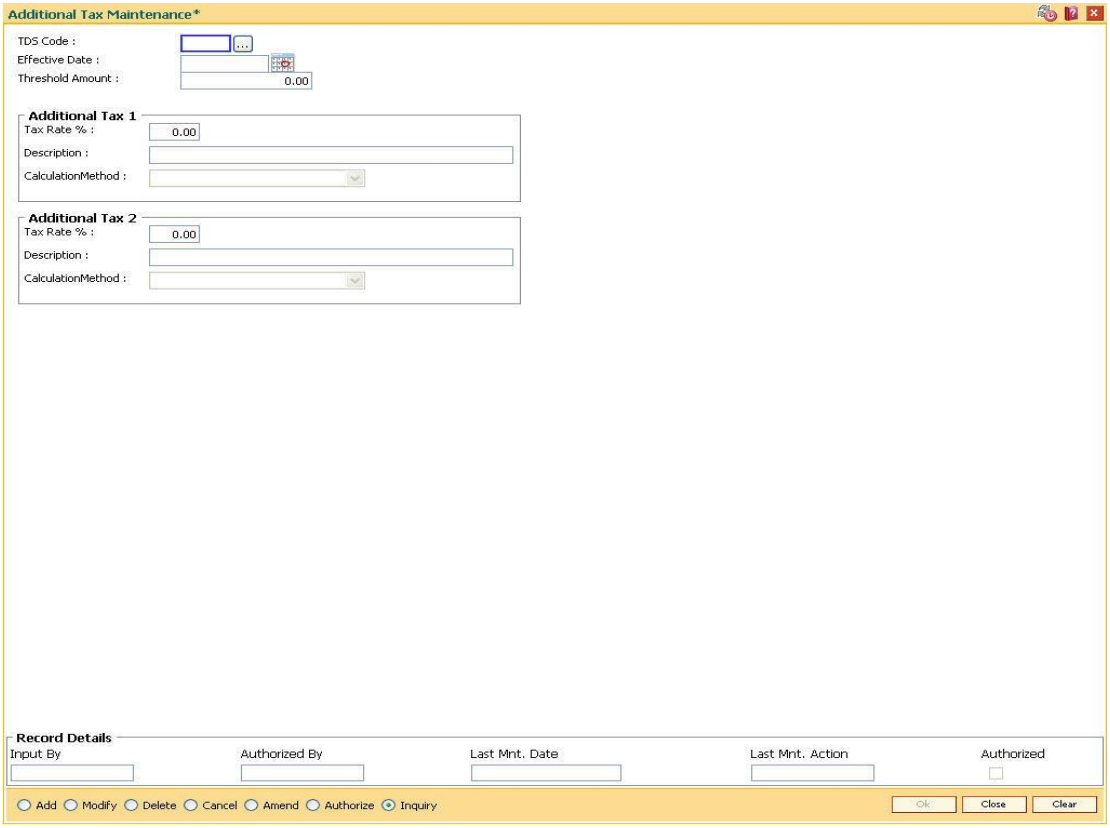
Modes Available

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

To add additional tax details

1. Type the fast path **BAM51** and click **Go** or navigate through the menus to **Global Definitions > Master > Additional Tax Maintenance**.
2. The system displays the **Additional Tax Maintenance** screen.

Additional Tax Maintenance



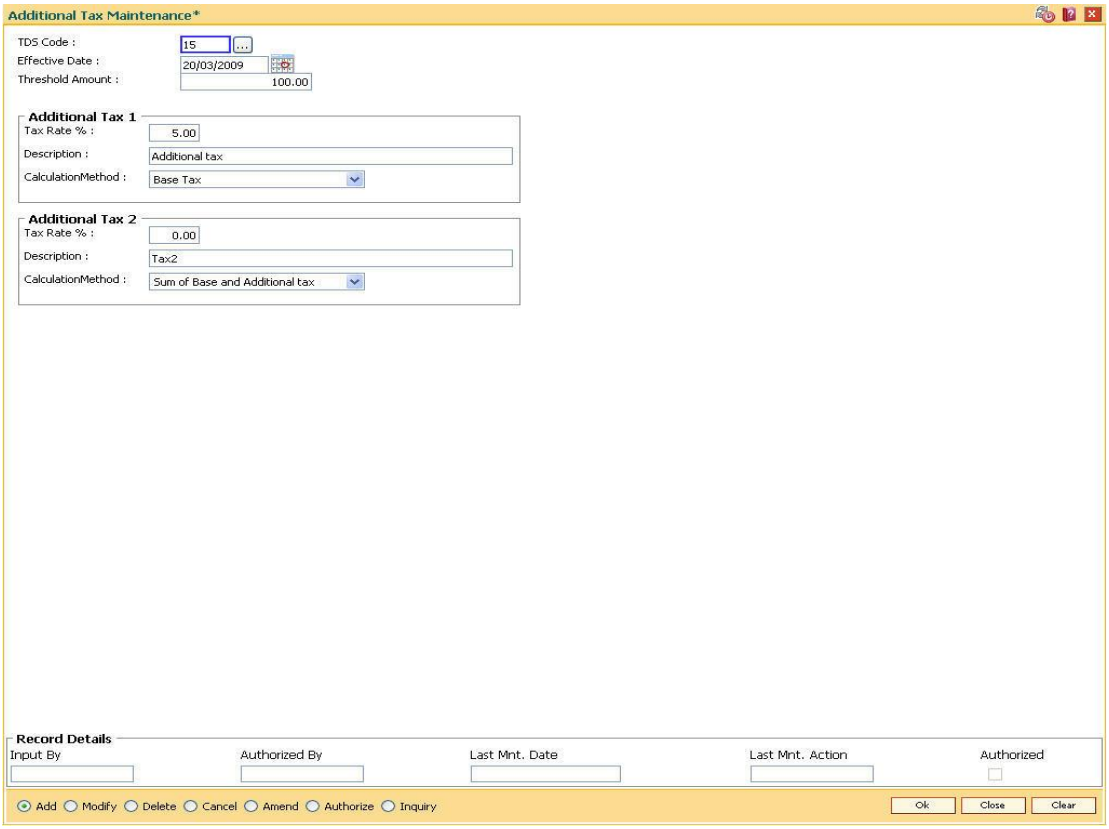
Field Description

Field Name	Description
TDS Code	[Mandatory, Pick List] Select the TDS code from the pick list. The TDS code is maintained in the **Tax Code Maintenance** (Fast Path: BAM30) option.
Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Select the effective date from the pick list. 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.
Threshold Amount	[Optional, Numeric, 16] Type the threshold amount. The threshold amount is the limit on the interest earned. Once the interest earned is beyond the threshold limit the additional tax is applied.
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	[Optional, Alphanumeric, 40] Type the description for the additional tax 1.
Calculation Method	[Optional, 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	[Optional, Alphanumeric, 40] Type the description of the Additional Tax 2.

Field Name	Description
Calculation Method	[Optional, 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 the **Add** button.
4. Select the TDS code and the effective date from the pick list.
5. Enter the threshold amount.
6. Enter the additional tax 1 and 2 details.

Additional Tax Maintenance



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

7.5. 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

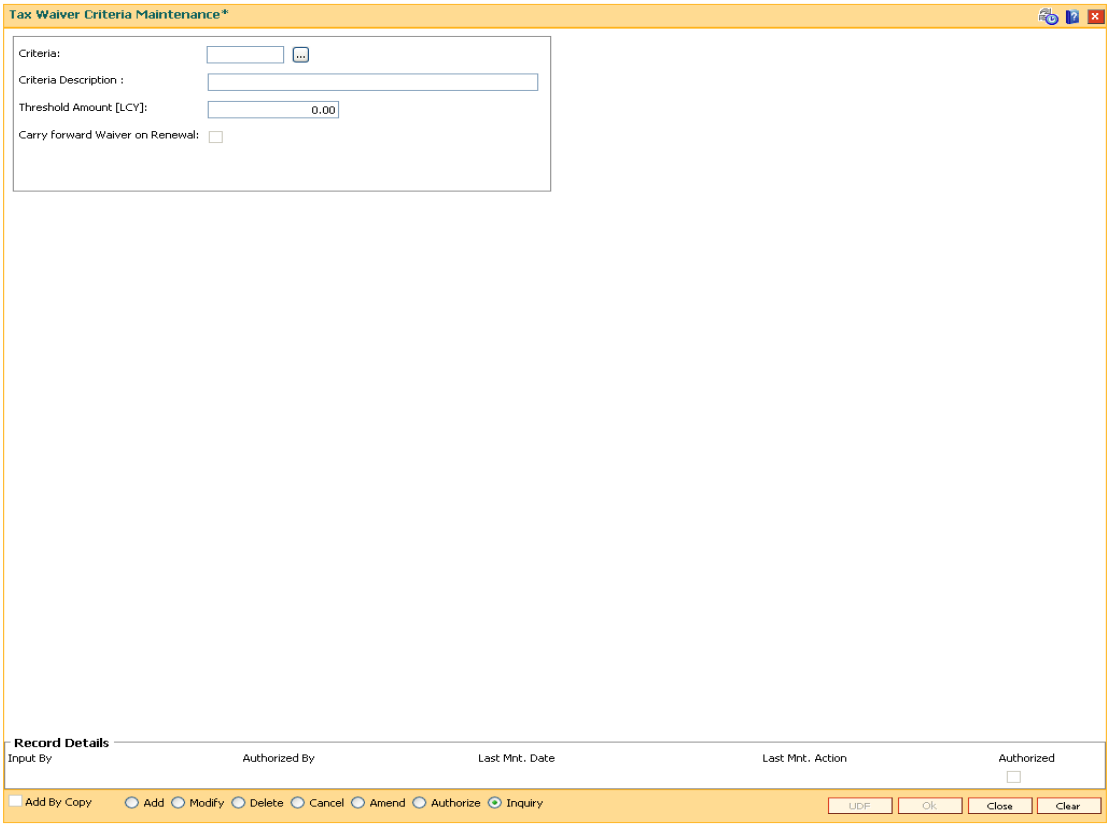
Modes Available

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

To maintain tax waiver criteria

1. Type the fast path **TDS04** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Inquiries > Tax Waiver Criteria Maintenance**.
2. The system displays the **Tax Waiver Criteria Maintenance** screen.

Tax Waiver Criteria Maintenance

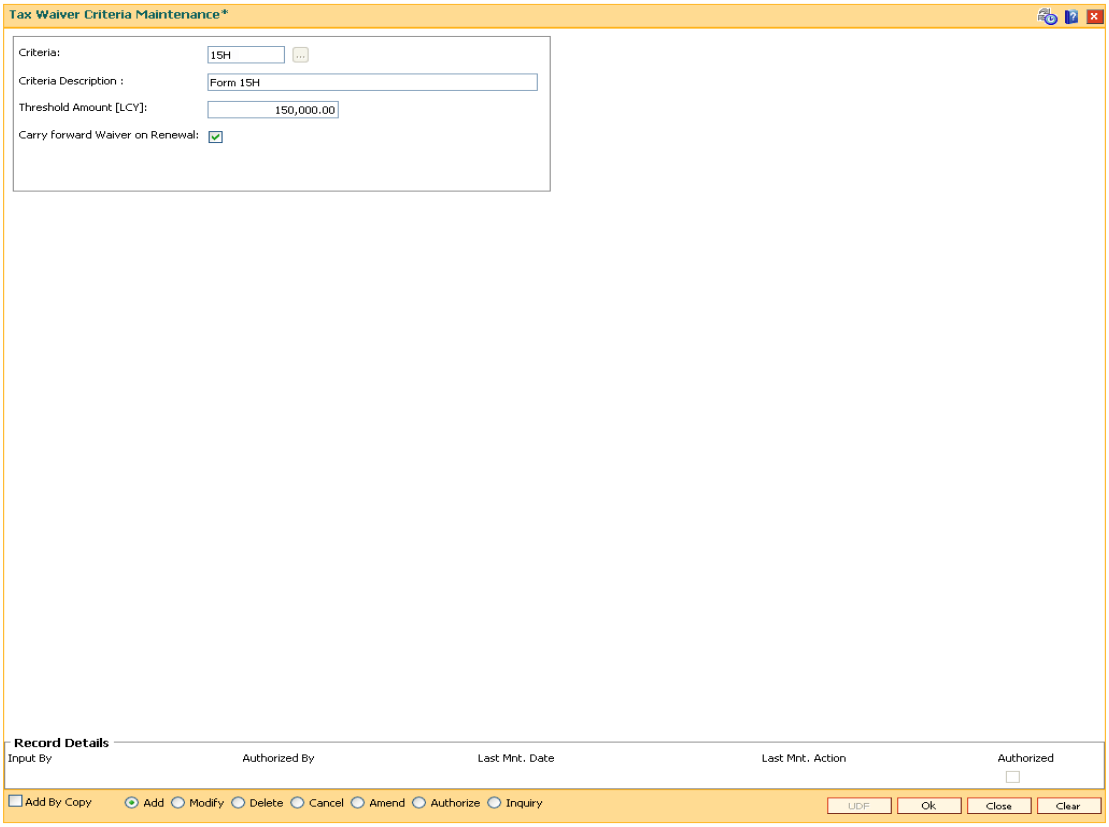


Field Description

Field Name	Description
Criteria	[Mandatory, Alphanumeric, Five] Type the criteria of forms to be maintained.
Criteria Description	[Mandatory, Alphanumeric, 120] 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.

3. Click the **Add** button.
4. Enter the criteria and its description.
5. Enter the threshold amount.

Tax Waiver Criteria Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
8. The tax waiver criteria details are added once the record is authorised.

7.6. TDS07 - Tax Acknowledgement Details Maintenance

Using this option, you can maintain the tax acknowledgement details for the financial year. You can maintain details like financial quarter, TAN number, tax code and acknowledgement number. The acknowledgement for TDS remittance is received TAN number wise. The acknowledgement number is same for all the customer types.

Definition Prerequisites

- BAM30 - Tax Codes Maintenance
- BAM88 - Branch Attribute Maintenance

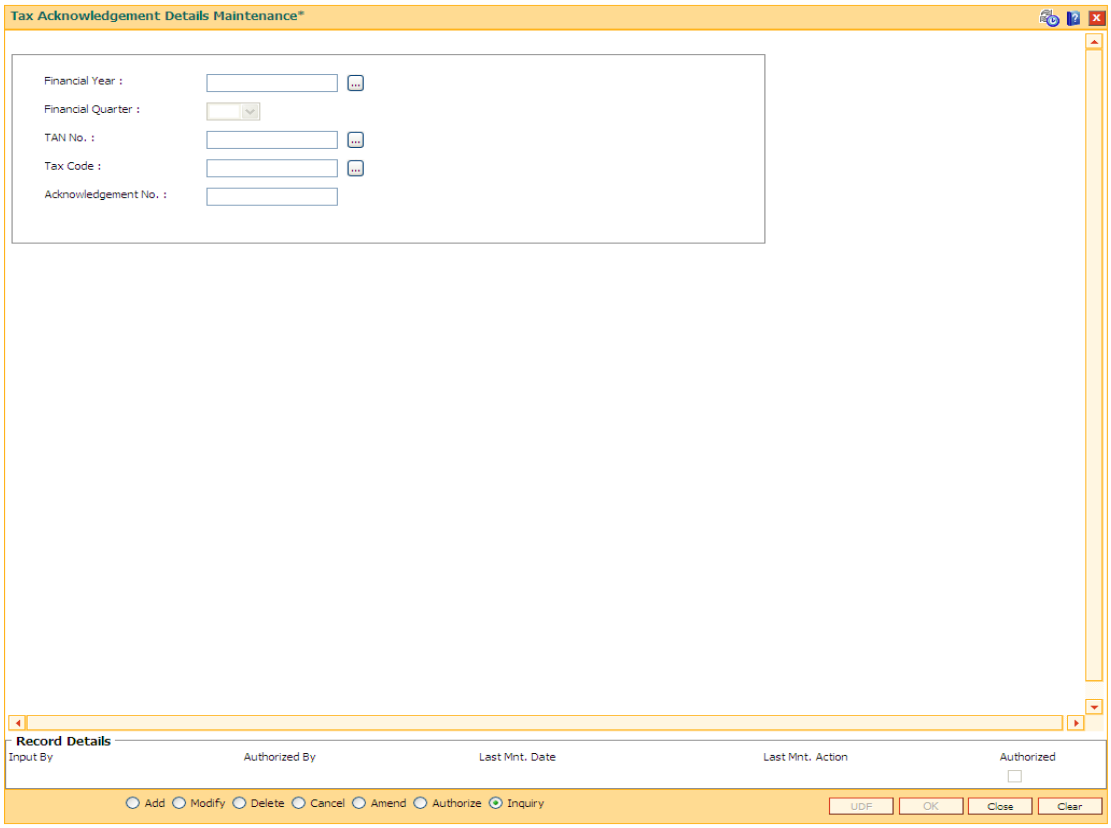
Modes Available

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

To add tax acknowledgement details for a financial year

1. Type the fast path **TDS07** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > TD Account Transactions > Other Transactions > Tax Acknowledgement Details Maintenance**.
2. The system displays the **Tax Acknowledgement Details Maintenance** screen.

Tax Acknowledgement Details Maintenance

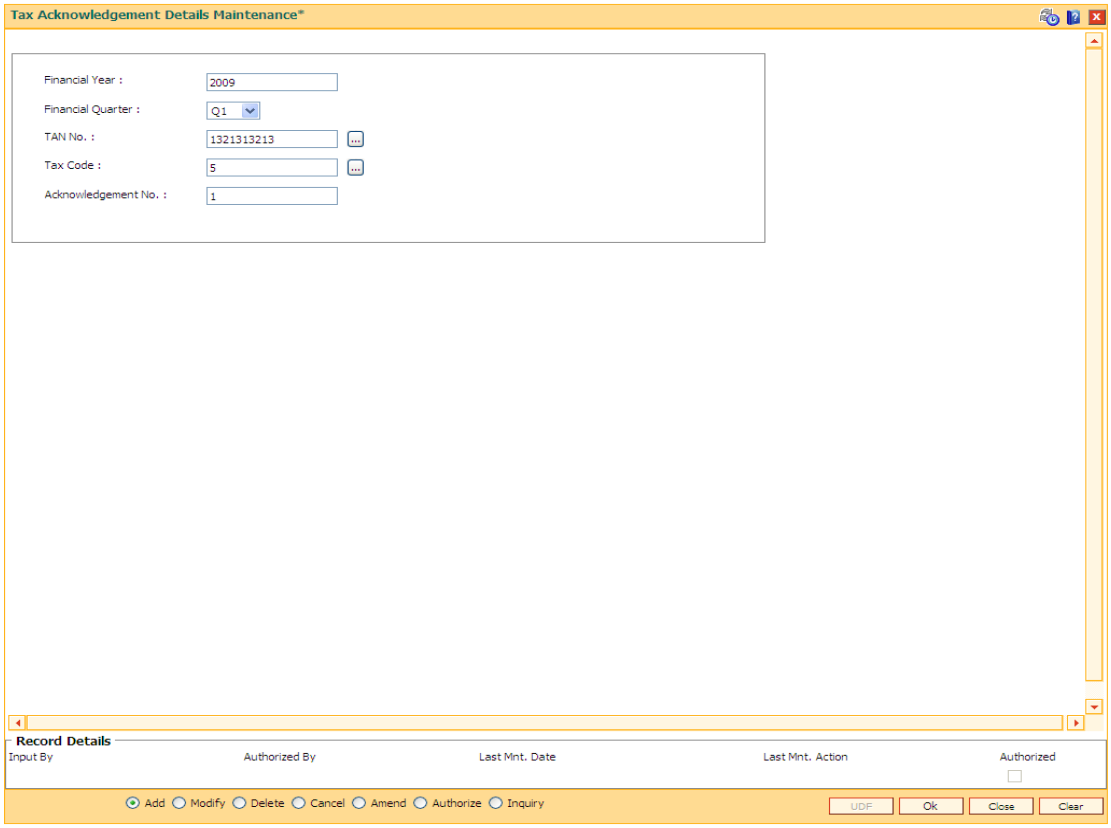


Field Description

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: • Q1 • Q2 • Q3 • Q4
TAN No	[Mandatory, Pick List] Select the TAN number from the pick list. The TAN number is unique bank branch wise and is maintained using the **Branch Attributes Maintenance** (Fast Path: BAM88) option.
Tax Code	[Mandatory, Pick List] Select the tax code from the pick list. These codes are maintained using the **Tax Codes Maintenance** (Fast Path: BAM30) option.
Acknowledgement No	[Mandatory, Numeric, 120] Type the acknowledgement number for TDS remittance.

3. Click the **Add** button.
4. Enter the financial year.
5. Select the financial quarter from the drop-down list.
6. Select the TAN number and tax code from the pick list.
7. Enter the acknowledgement number.

Tax Acknowledgement Details Maintenance



8. Click the **Ok** button.
9. The system displays the message "Record Added...Authorisation pending..". Click the **Ok** button.
10. The acknowledgement details are added once the record is authorised.

8. 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 mainnance, and RD product rates including penalty for late installment payment and premature withdrawal can be defined under the Recurring Deposit definition.

8.1. 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

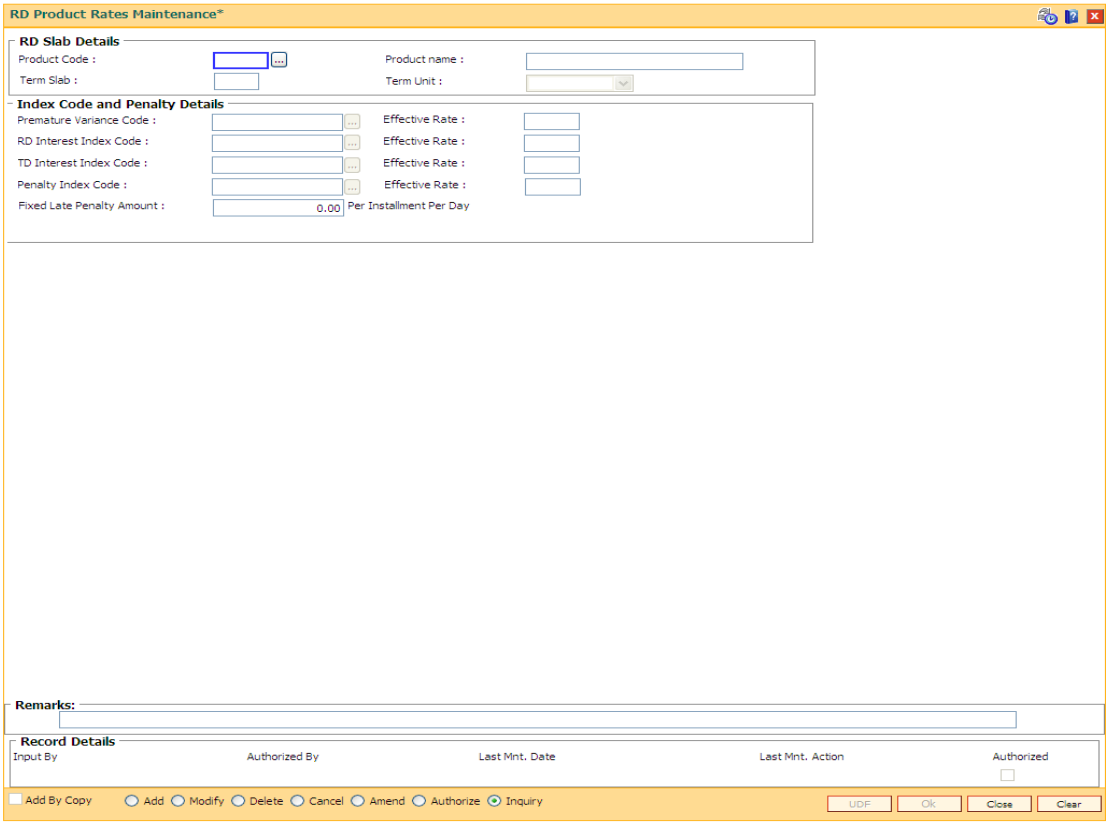
Modes Available

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

To add RD product rates

1. Type the fast path **CHM10** and click **Go** or navigate through the menus to **Global Definitions > CASA > RD Product Rates Maintenance**.
2. The system displays the **RD Product Rates Maintenance** screen.

RD Product Rates Maintenance



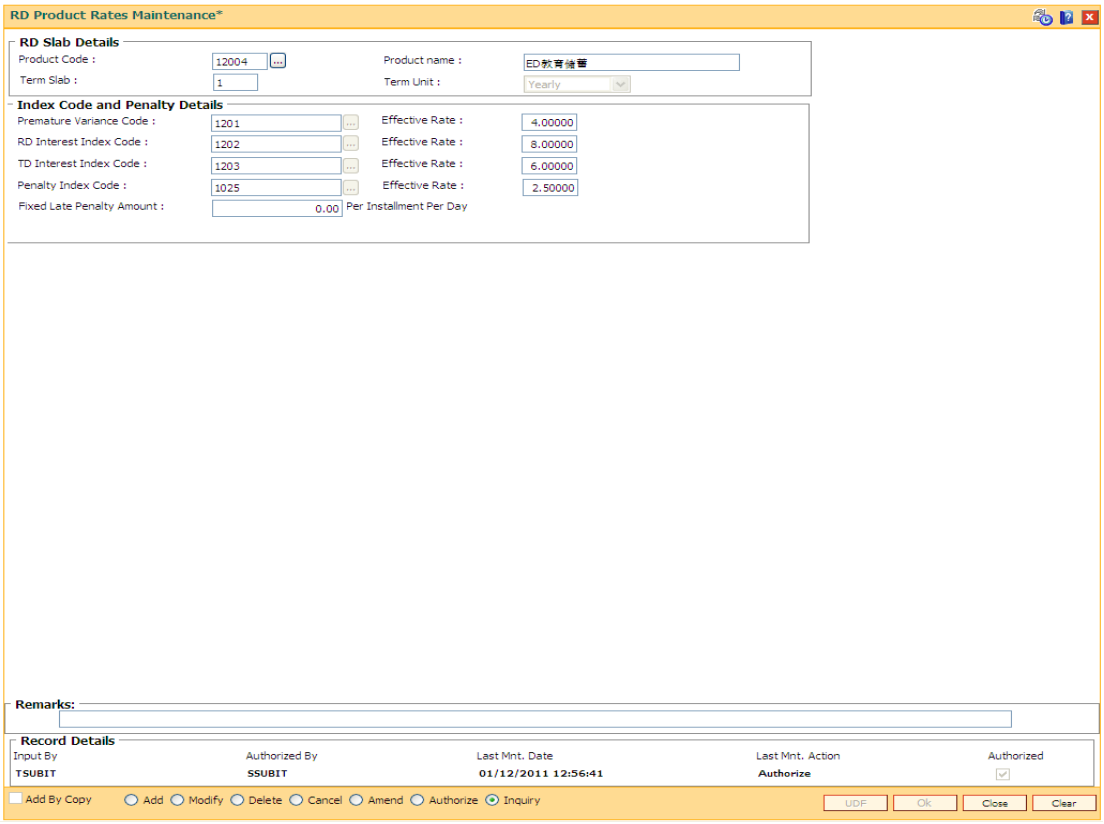
Field Description

Field Name	Description
RD Slab Details	
Product Code	[Mandatory, Pick List] Select the RD product code from the pick list. Product code is a unique number assigned during defining CASA products using the **CASA Product Master Maintenance** (Fast Path: CHM01) option. The length of the product code is configurable at the bank level.
Product name	[Display] This field displays the descriptive name of the product code selected.
Term Slab	[Mandatory, Numeric, Three] Type the term slab for which rates are being defined.
Term Unit	[Display] This field displays the unit in which the term is defined.
Index Code and Penalty Details	
Premature Variance Code	[Mandatory, Pick List] Select the premature variance code from the pick 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.
RD Interest Index Code	[Mandatory, Pick List] Select the interest index code from the pick list. It is the interest rate that is applicable for the term slab entered. Floating interest rate is not applicable for RD products.
Effective Rate	[Display] This field displays the effective interest index rate.
TD Interest Index Code	[Mandatory, Pick List] Select the authorised interest index codes from the pick list. This field is enabled only for **Educational RD Product**. TD interest index code for the term slab will be maintained in this field. Floating interest rate is not applicable for RD Products.

Field Name	Description
Effective Rate	[Display] This field displays the effective interest index rate.
Penalty Index code	[Mandatory, Pick List] Select the Interest rate code applicable for late payment of installment amount from the pick 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.

3. Click the **Add** button.
4. Select the product code from the pick 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 penalty index code from the pick list.

RD Product Rates Maintenance



7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **Ok** button.
9. The RD product rates are added once the record is authorised.

8.2. 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

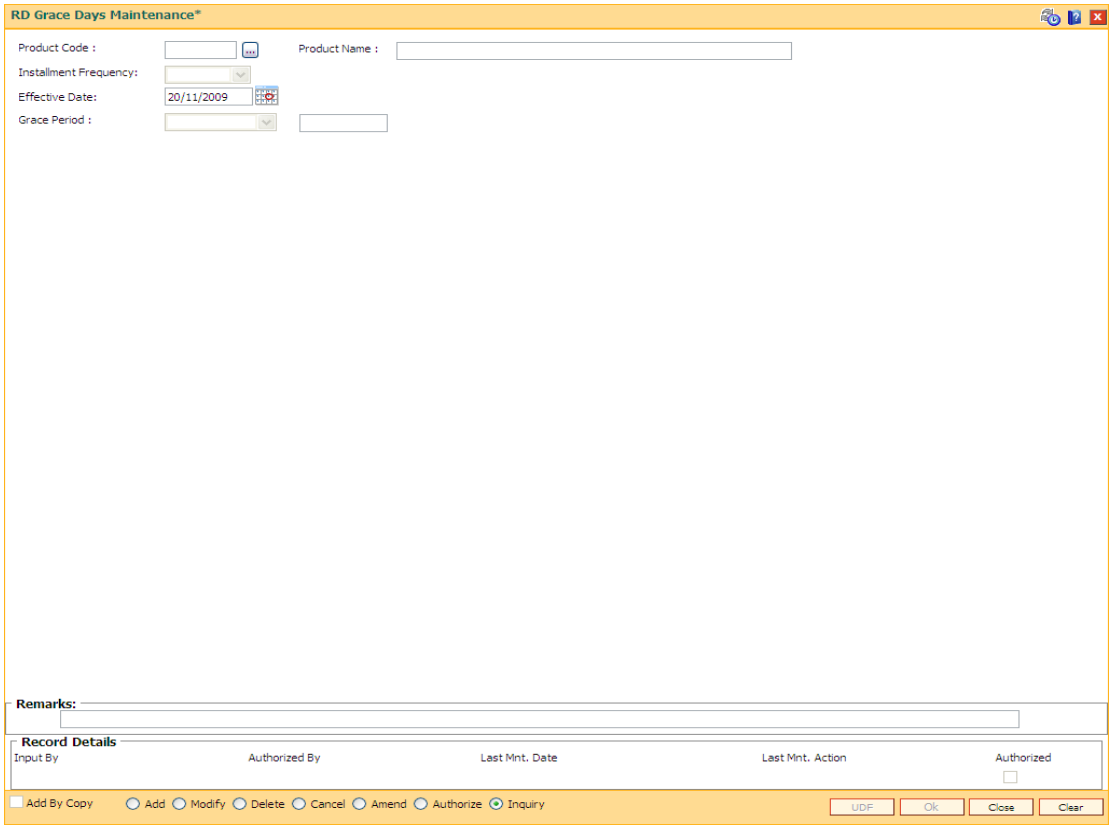
Modes Available

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

To add RD grace days

1. Type the fast path **CHM11** and click **Go** or navigate through the menus to **Global Definitions > CASA > RD Grace Days Maintenance**.
2. The system displays the **RD Grace Days Maintenance** screen.

RD Grace Days Maintenance



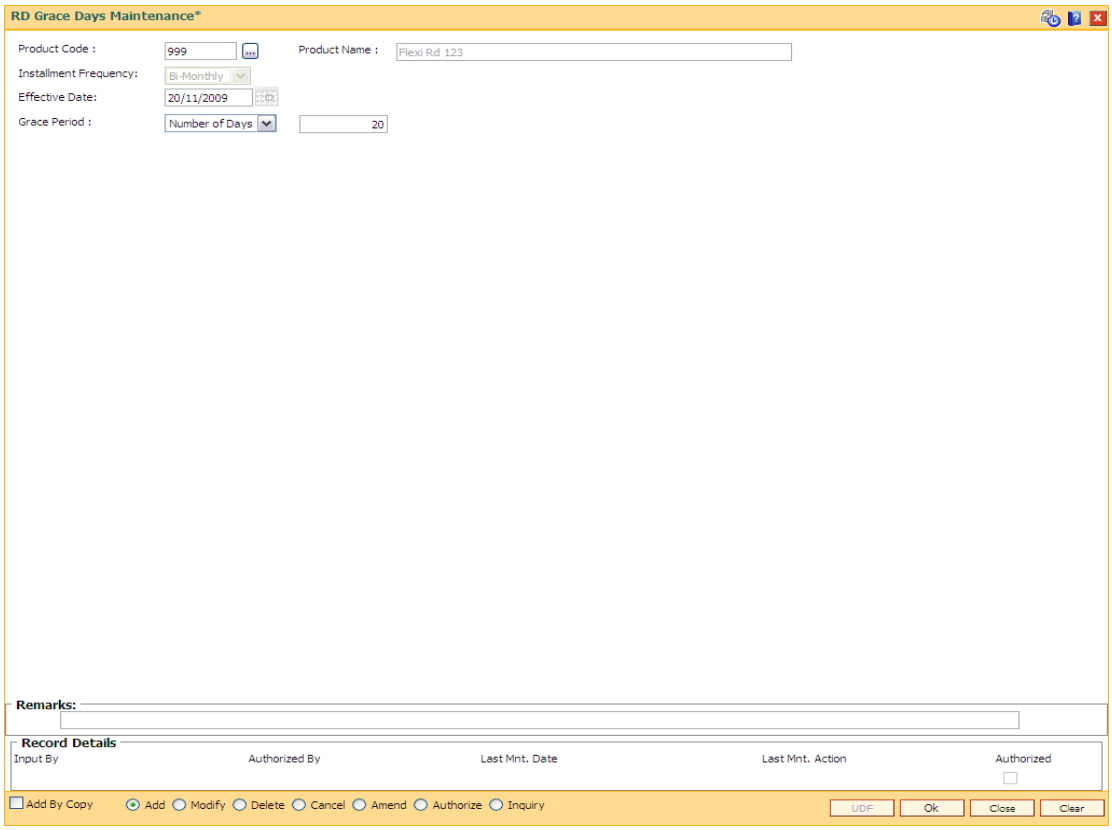
Field Description

Field Name	Description
Product Code	[Mandatory, Pick List] Select the product code for which grace period needs to be defined from the pick list.
Product Name	[Display] This field displays the name of the product selected from the pick list.
Installment Frequency	[Display] This field display the installment frequency of the product. The installment frequency of the product code are set in the **CASA Product Master Maintenance** (Fast Path : CHM01).
Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Select the effective date, from which grace days definition will be applicable for the installment frequency, from the pick list.
Grace Days	[Mandatory, Drop- Down] Select the type of grace days from the drop-down list. The options are as follows: • Number of Days : • End of the month The adjacent field is enabled if the **Number of Days** option is selected from the drop-down list. The field is mandatory and accepts numeric character.

Field Name	Description
	[Conditional, Numeric, Three] Type the number of grace days. This field is enabled if the **Number of Days** option is selected from the drop-down list. The number of days specified here is added to the installment due date. Payment received with in this period will not be treated as late. Payment received after the grace period is treated as late. **Example:** Grace period = 5 days Monthly payment, Installment due date 31/01/2010 Grace period will be till 05/02/2010 Quarterly payment, Installment due date 10/04/2010 Grace period will be till 15/04/2010

3. Click the **Add** button.
4. Select the product code from the pick list.

RD Grace Days Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
7. The RD grace days are added once the record is authorised.

9. 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 parameterization. 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.

9.1. LNM18 - Loan Bank Parameters Maintenance

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

- BAM08 - Bank Master Maintenance
- GLM02 - Chart of Accounts

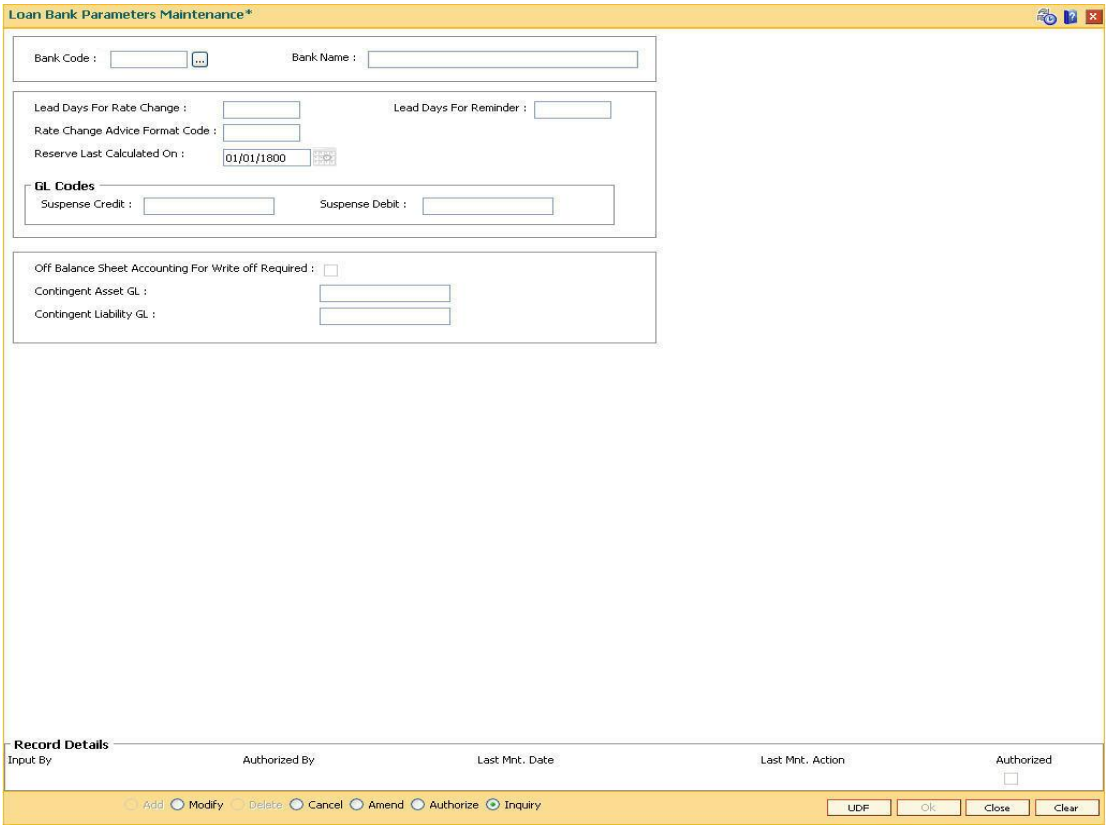
Modes Available

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

To modify loan bank parameters

1. Type the fast path **LNM18** and click **Go** or navigate through the menus to **Global Definitions > Loan > Loan Bank Parameters Maintenance**.
2. The system displays the **Loan Bank Parameters Maintenance** screen.

Loan Bank Parameters Maintenance



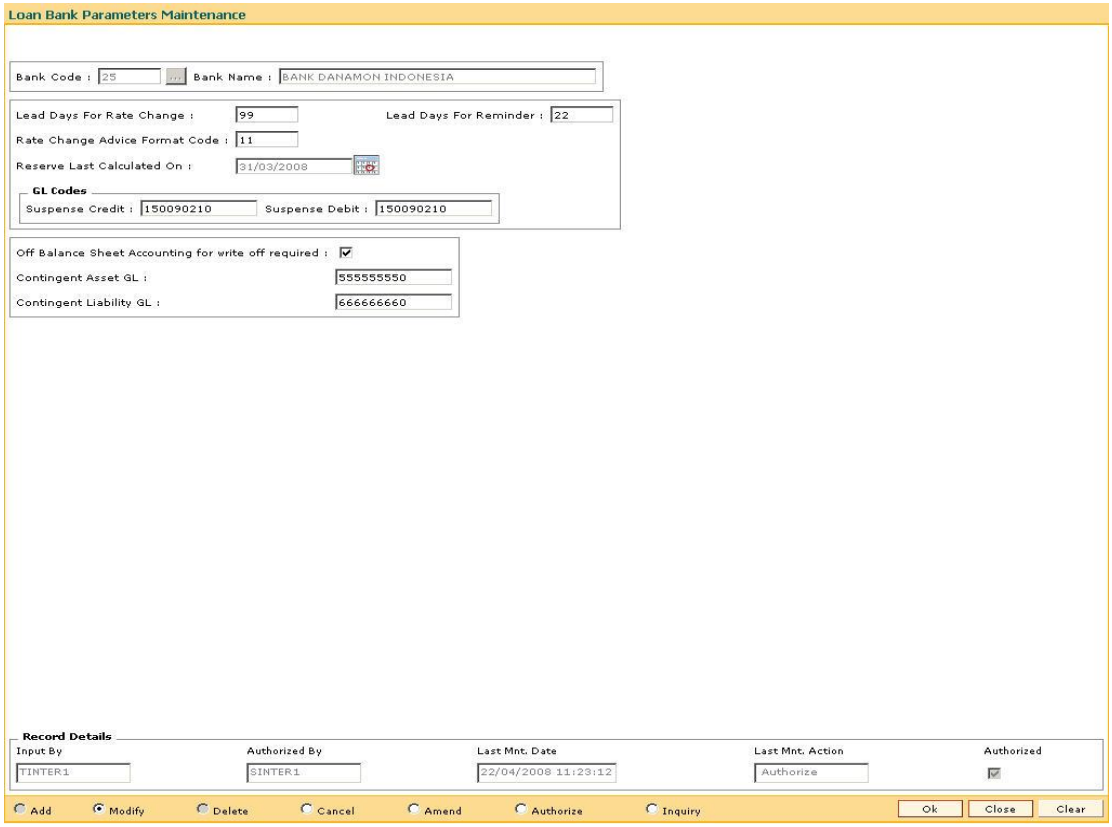
Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Three, Pick List] Type the bank code or select it from the pick 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** (Fast Path: 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. The entered GL account should be the Miscellaneous Credit implemented GL. Both the GLs should be of similar type either implemented GL or Normal GL.

Field Name	Description
Suspense Debit	[Mandatory, Numeric, Nine] Type the suspense debit GL code. All the debit suspense entries will be passed to this GL. The entered GL account should be the Miscellaneous Debit implemented GL. Both the GLs should be of similar type either implemented GL or Normal 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 the **Modify** button.
4. Select the bank code from the pick list.
5. Modify the rate change and reminder for the lead days and the GL details for the selected bank code.

Loan Bank Parameters Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Modified...Authorisation Pending..Click Ok to continue". Click the **OK** button.
8. The loan parameters for the bank are modified once the record is authorised.

9.2. ORS35 - 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, i.e. a group of documents

Definition Prerequisites

Not Applicable

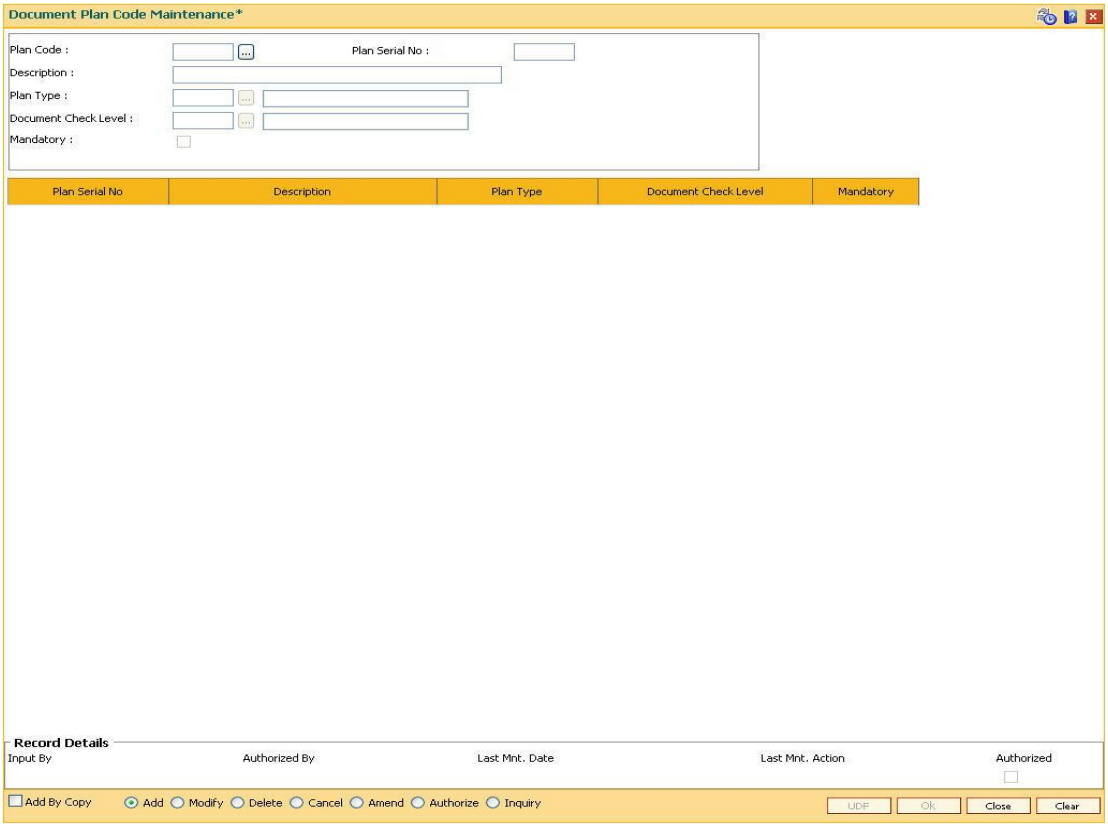
Modes Available

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

To add document plan code details

1. Type the fast path **ORS35** and click **Go** or navigate through the menus to **Global Definitions > Loan > Document Plan Code Maintenance**.
2. The system displays the **Document Plan Code Maintenance** screen.

Document Plan Code Maintenance



Field Description

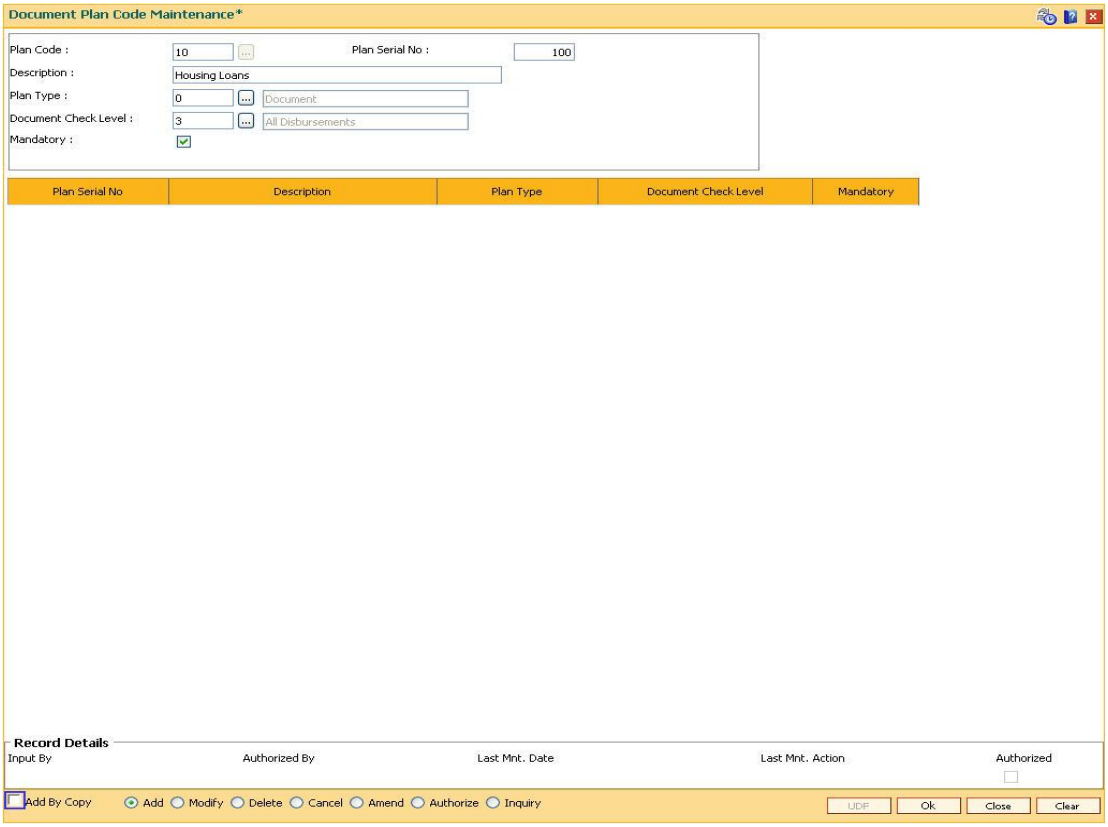
Field Name	Description
Plan Code	[Mandatory, Numeric, Three] Type the identification code assigned to a document plan. Document plan will be recognised by the code assigned to the plan for all the future references.
Plan Serial No	[Mandatory, Numeric, Three] Type the plan serial number. Every document 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.
Description	[Mandatory, Alphanumeric, 40] Type the description of the documents. For example, Income papers, Personal identification proof can be descriptions of the document.

Field Name	Description
Plan Type	[Mandatory, Pick List] Select the plan type of the document from the pick list. The options are: • 0 - Document • 1 - Deviation
Document Check Level	[Mandatory, Pick List] Select the level at which the documents are to be collected, from the customer, from the pick list. The options are: • 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.
Mandatory	[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.

Column Name	Description
Plan Serial No	[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.
Description	[Display] This column displays the description of the documents. For example, Income papers, Personal identification proof can be descriptions of the document.
Plan Type	[Display] This column displays the plan type of the document.
Document Check Level	[Display] This column displays the level at which the documents are to be collected from the customer. The document has to be collected before the disbursal is made. This depends at what check level it is to be collected.
Mandatory	[Display] This column displays whether the document is mandatory or not. This is the severity of the document.

3. Click the **Add** button.
4. Enter the plan code and press the <**Tab**> key.
5. Enter the plan serial number and plan code description.
6. Select the plan type and document check level from the pick list.

Document Plan Code Maintenance

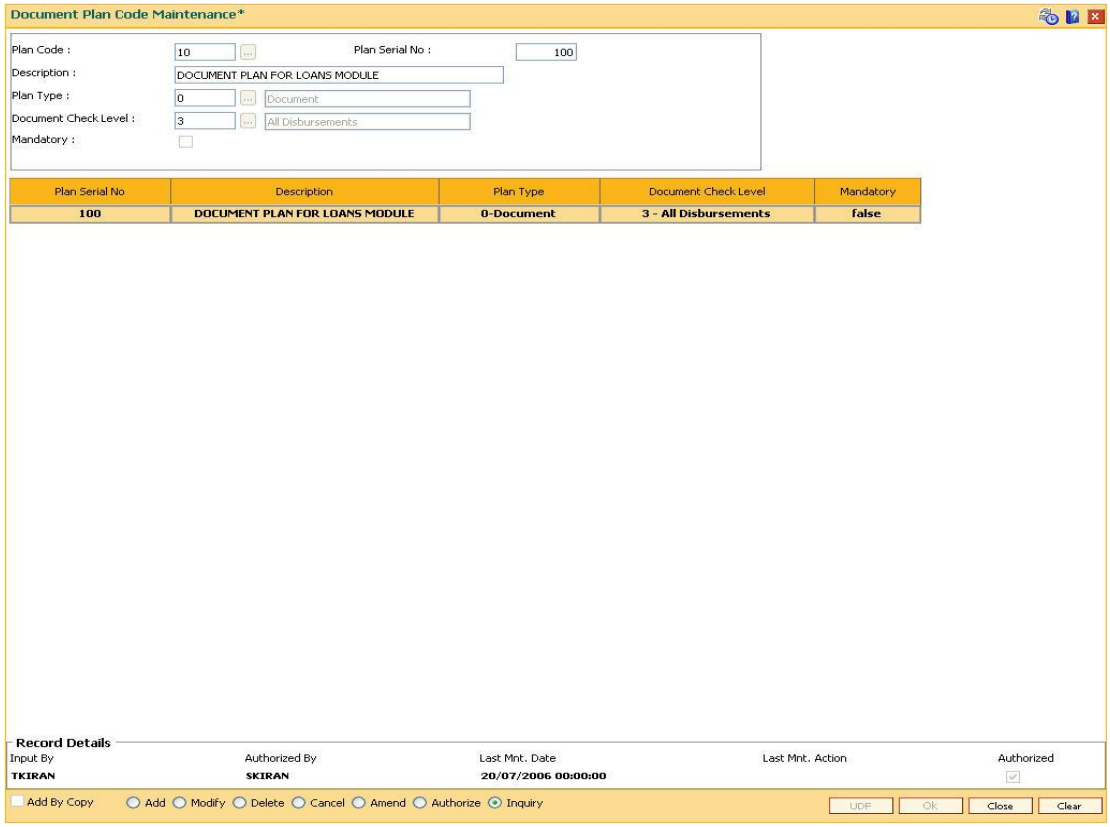


7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **Ok** button.
9. The document plan code details are added once the record is authorised.

To view the document plan code details

1. Click the **Inquiry** button.
2. Select the plan code from the pick list.
3. The system displays the document plan code details in the grid.

Document Plan Code Maintenance



4. Click the **Close** button.

9.3. LNM22 - Loan Plan Deduction Maintenance

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

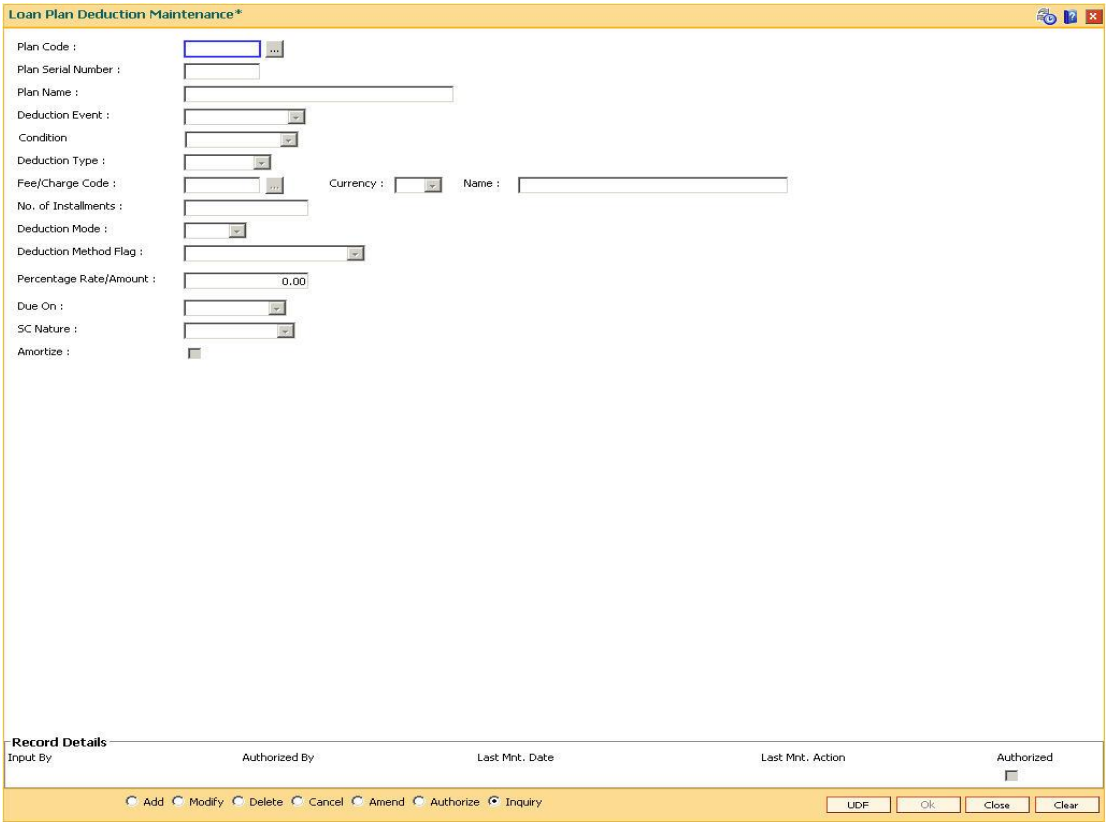
Modes Available

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

To add loan deduction plan details

1. Type the fast path **LNM22** and click **Go** or navigate through the menus to **Global Definitions > Loan > Loan Plan Deduction Maintenance**.
2. The system displays the **Loan Plan Deduction Maintenance** screen.

Loan Plan Deduction Maintenance



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 Number	[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: • First Disbursement: Deductions are levied to the account at the first disbursement. • Postponement: If this option is selected, then the deductions are levied to the loan account on each and every postponement of the installment payment. • 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.
Condition	[Conditional, Drop-Down] Select the appropriate condition from the drop-down list. The options are: • None • Initial Fixed Rate • Initial Variable This field is enabled if **First Disbursement** option is selected in **Deduction Event** drop-down list.

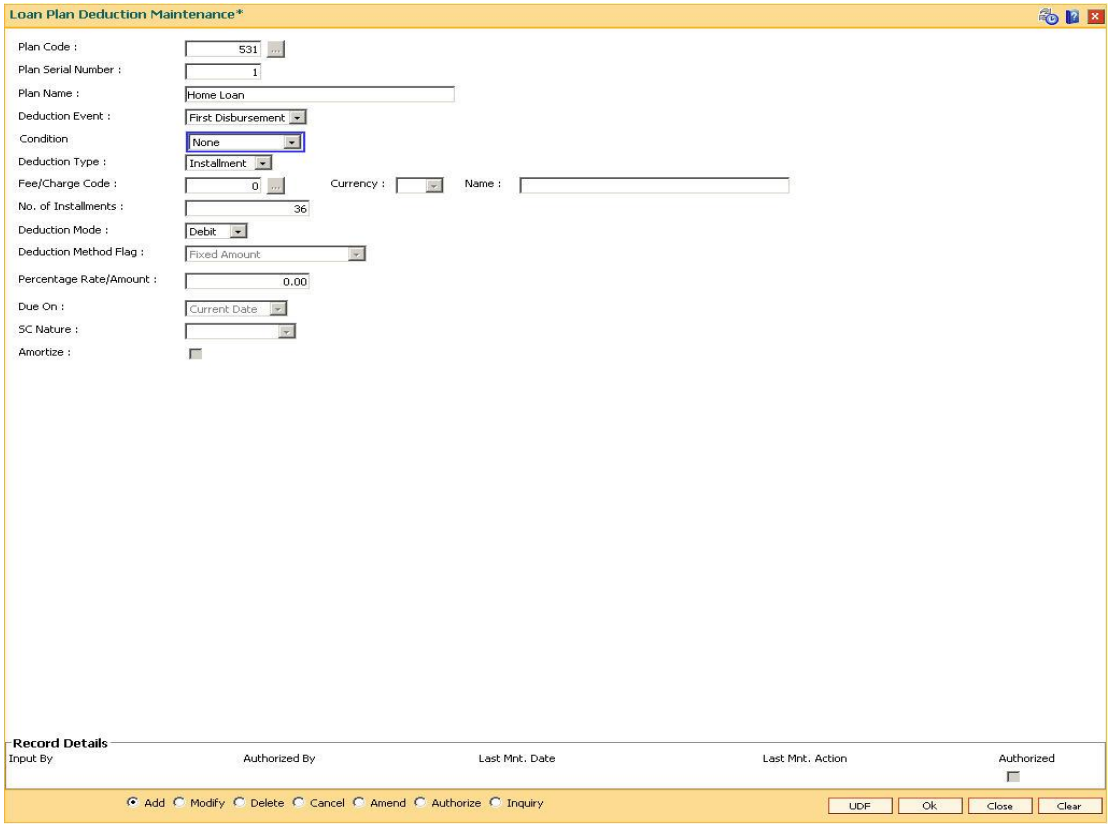
Field Name	Description
Deduction Type	[Conditional, Drop-Down] Select the nature of deduction from the drop-down list. The options are: • Fee /Charge: The system enables the **Fees/Charge Code** and the **Deduction Mode** fields if you select this option. • Installment: The system enables the No. of Installments field if you select this option This field is enabled if the **First Disbursement option** is selected from the **Deduction Event** field.
Fee/Charge Code	[Conditional, Pick List] Select the fees / charges code applicable from the pick list. This field is enabled if the **Fee/Charge** option is selected from the **Deduction Type** drop-down list. The list will display the charges type maintained in **Service Charge Code Maintenance** (Fast Path: 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.
Name	[Display] This field displays the name of the SC corresponding to the fee/charge code selected in the pick list.
No. of Installments	[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 is enabled if the **Installment** option is selected from the **Deduction Type** field.

Field Name	Description
Deduction Mode	[Conditional, Drop-Down] Select the deduction mode from the drop-down list. The options are: • 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. This field is enabled if the **First Disbursement** option is selected from the **Deduction Event** field.
Deduction Method Flag	[Display] This field displays the deduction method. The options are: • 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.
Percentage Rate/Amount	[Display] This field displays the amount/rate at which the deduction is to be made.
Due On	[Conditional, Drop-Down] Select the due date from the drop-down list. The options are: • 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.

Field Name	Description
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** (Fast Path: 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** (Fast Path: 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 the **Add** button.
4. Enter the plan code and the name.
5. Select the deduction type, fee/charge code and the deduction mode from the drop-down list.

Loan Plan Deduction Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **OK** button.
8. The loan deduction plan details are added once the record is authorised.

9.4. 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

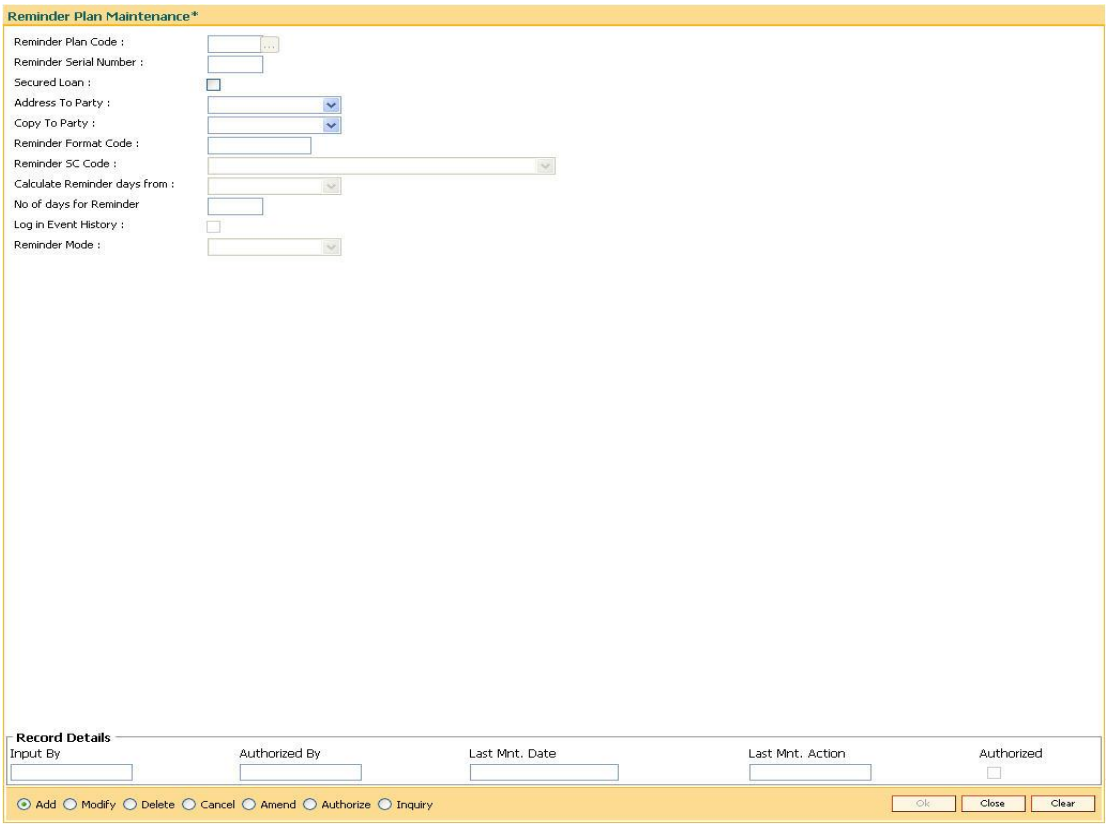
Modes Available

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

To add reminder plan details

1. Type the fast path **BAM44** and click **Go** or navigate through the menus to **Global Definitions > Loan > Reminder Plan Maintenance**.
2. The system displays the **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** (Fast Path: LNM11) option.
Reminder Serial Number	[Mandatory, Numeric, Two] Type a new serial number for the **Reminder Plan**[5] 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.

[5](It 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.)

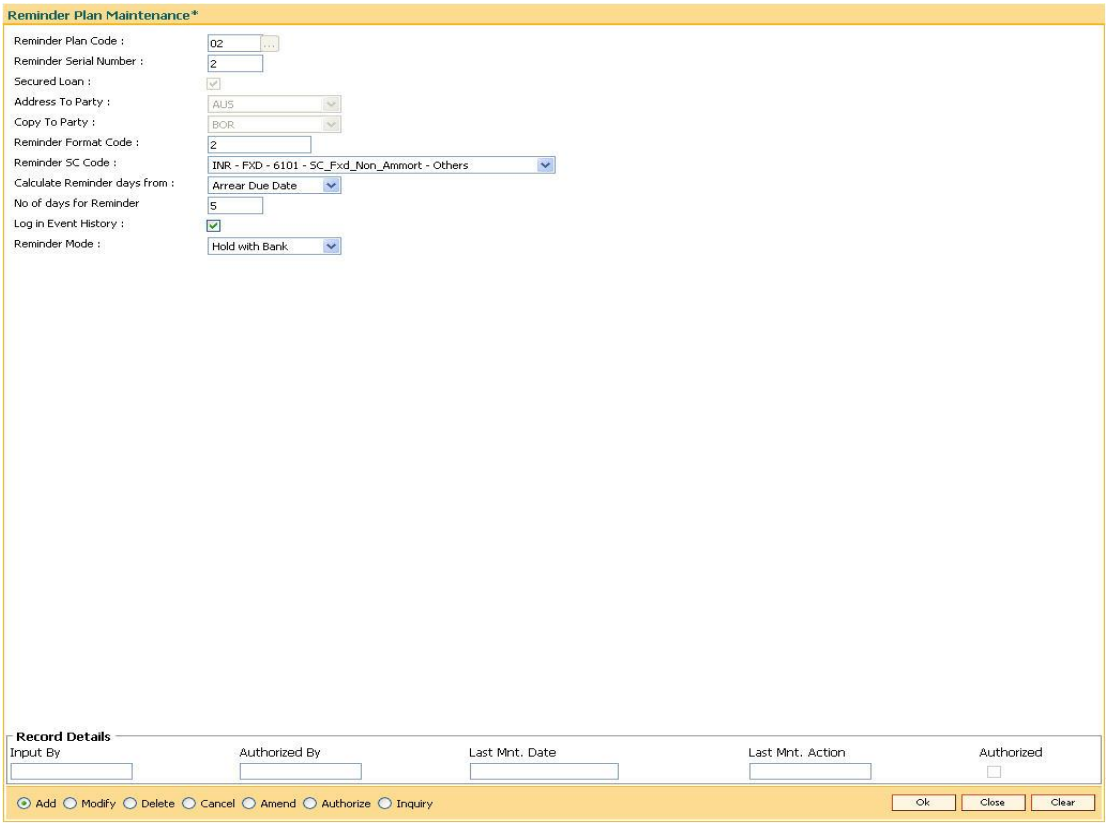
Field Name	Description
Secured Loan	[Optional, Check Box] Select the **Secured Loan** check box, if the reminder plan is applicable for secured loan. If the check box is not selected, then the reminder will not be generated for loan accounts under the product which have collateral attached.
Address To Party	[Mandatory, Drop-Down] Select the party to whom the primary reminder is to be sent from the drop-down list. The options are: • 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

Field Name	Description
Copy To Party	[Mandatory, Drop-Down] Select the party to whom a copy of the reminder is to be sent from the drop-down list. The options are: • 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
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: • Arrears Due Date • Previous Arrear Date
No of days for Reminder	[Mandatory, Numeric, Three] Type the number of days for the reminder.

Field Name	Description
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: • GIRO to Customer • Letter to Customer • Hold with Bank

3. Click the **Add** button.
4. Enter the reminder plan code and press the **<Tab>** key.
5. Enter the appropriate information in the relevant field and click the **Ok** button.

Reminder Plan Maintenance



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

9.5. LNM11 - Product Master Maintenances

Loan product master option encapsulates all the attributes of the product introduced by the bank. Once the product is defined, it enables the bank to open new accounts under the same product. 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.The accrual frequency for regular interest will apply to subsidy interest also. The accounting entries will be passed to the accrual, receivable and income GL specified in **Product Interest Attributes** (FP:LNM42) option.

Loan product master definition allows setting 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.

Definition Prerequisites

- BAM25 - Currency Definition
- ACM02 - Asset Classification Preferences
- ACM05 - Asset Classification Plan Maintenance
- GLM02 - Chart of Accounts
- ORS35 - Document Plan Code Maintenance
- LNM22 - Loan Plan Deduction Maintenance

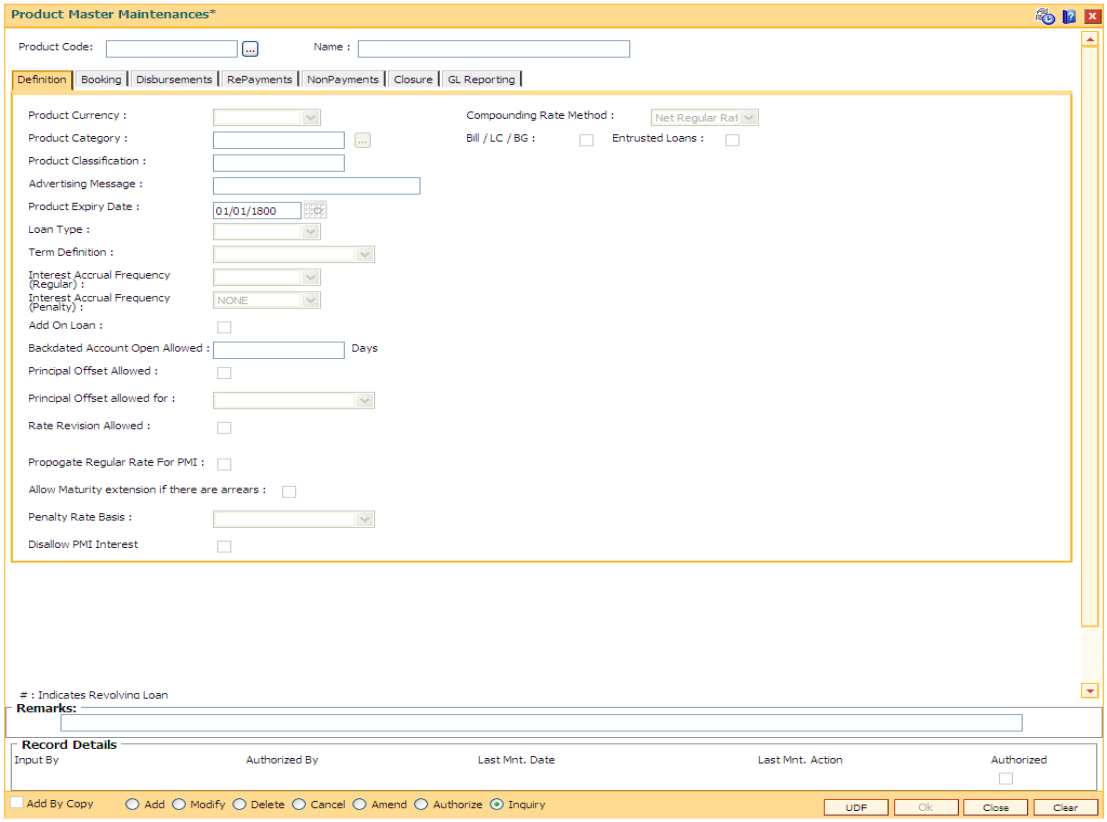
Modes Available

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

To add loan product details

1. Type the fast path **LNM11** and click **Go** or navigate through the menus to **Global Definitions > Loan > Product Master Maintenances**.
2. The system displays the **Product Master Maintenances** screen.

Product Master Maintenances

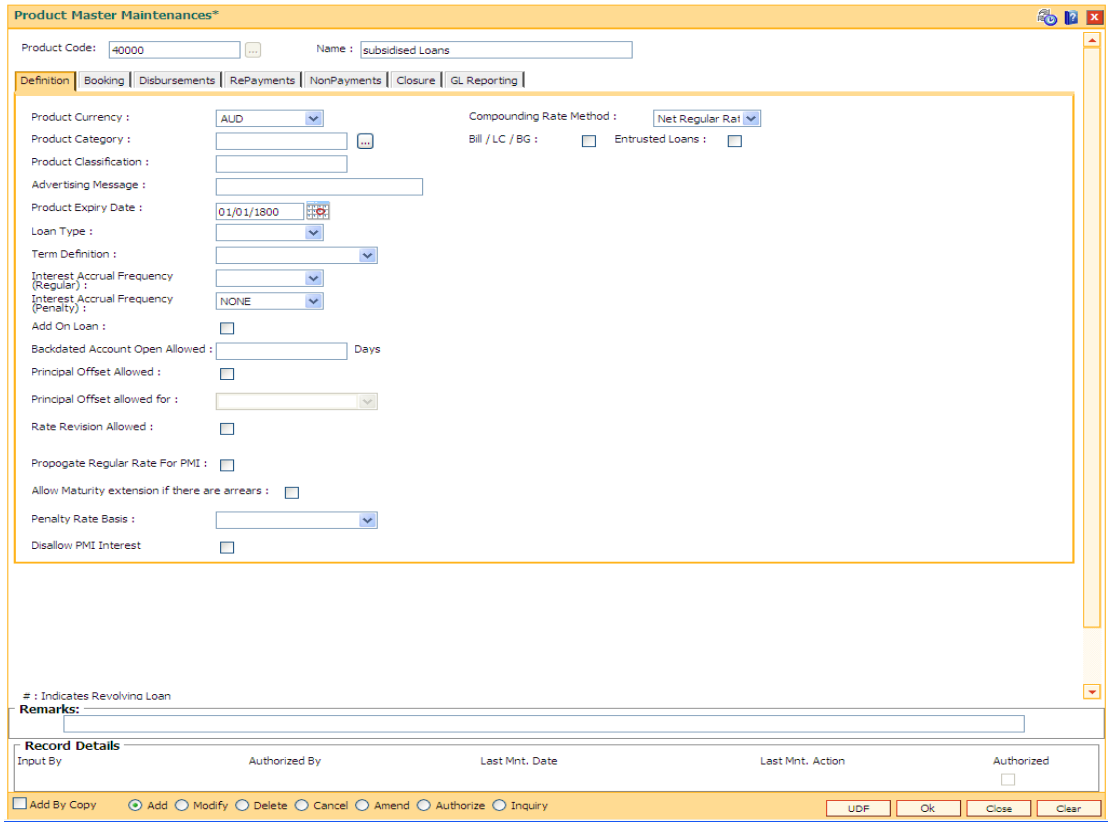


Field Description

Field Name	Description
Product Code	[Mandatory, Numeric, Three] Type the product code. Product Code is a manually entered 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.

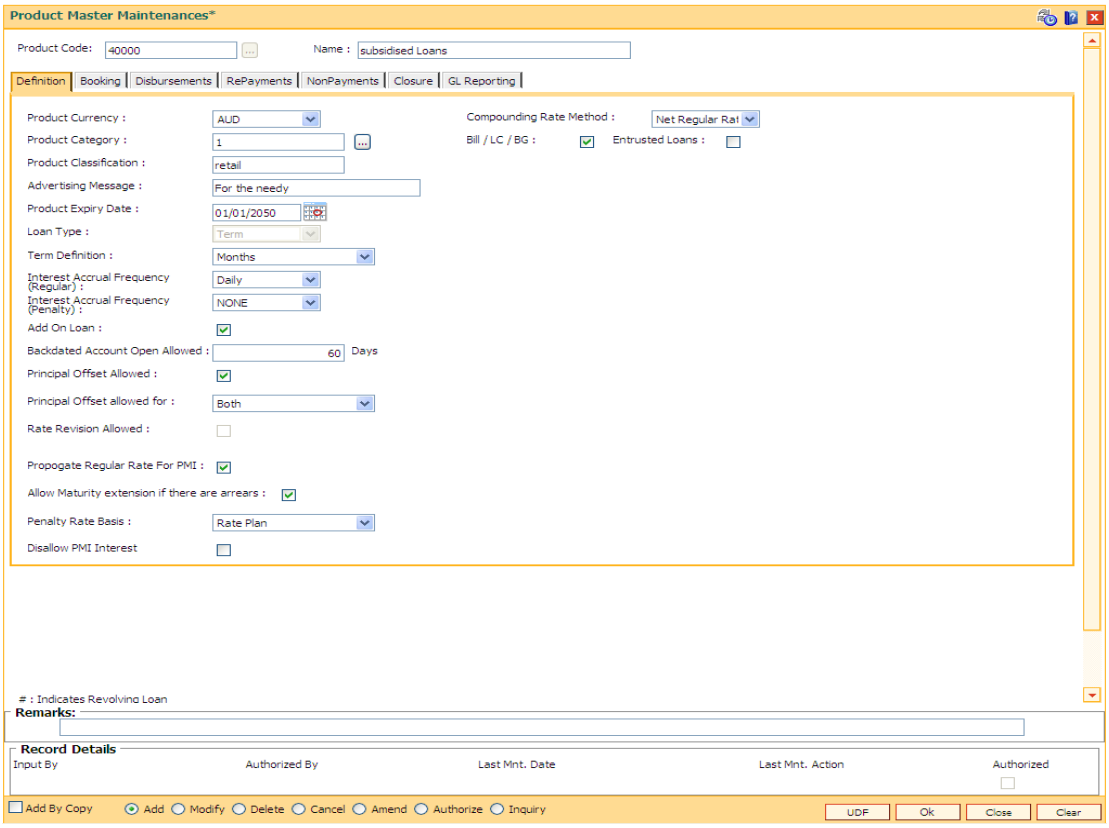
3. Click the **Add** button.
4. Enter the product code and name.

Product Master Maintenances



5. Enter 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. By default, the system displays the currency assigned to the product as the currency of the account opened under that product. The drop-down lists the currency codes maintained in the **Currency Codes Maintenance** (FP: BAM56) option. Once added, this field cannot be modified or amended.
Product Category	[Optional, Pick List] Select the category of the product from the pick list.
Product Classification	[Mandatory, Alphanumeric, 10] Type the product classification detail. This is a free text field used for grouping of products for reporting purposes.

Field Name	Description
Advertising Message	[Mandatory, Alphanumeric, 72] Type the advertising message. This message 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.
Product Expiry Date	[Mandatory, Pick List, dd/mm/yyyy] Select the expiry date of the product from the pick list. 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.
Loan Type	[Mandatory, Drop-Down] Select the loan type from the drop-down list. The options are: • Term • Revolving
Term Definition	[Mandatory, Drop-Down] Select the appropriate term definition from the drop-down list. The options are: • Weeks • Months Based on this the units for loan term and other parameters for the product/ account is applied. For example: If Minimum Term = 12, Maximum Term = 360, Loan Term = 36, and Term Definition = Weeks It implies that, Minimum Term = 12 weeks Maximum Term = 360 weeks Loan Term = 36 weeks

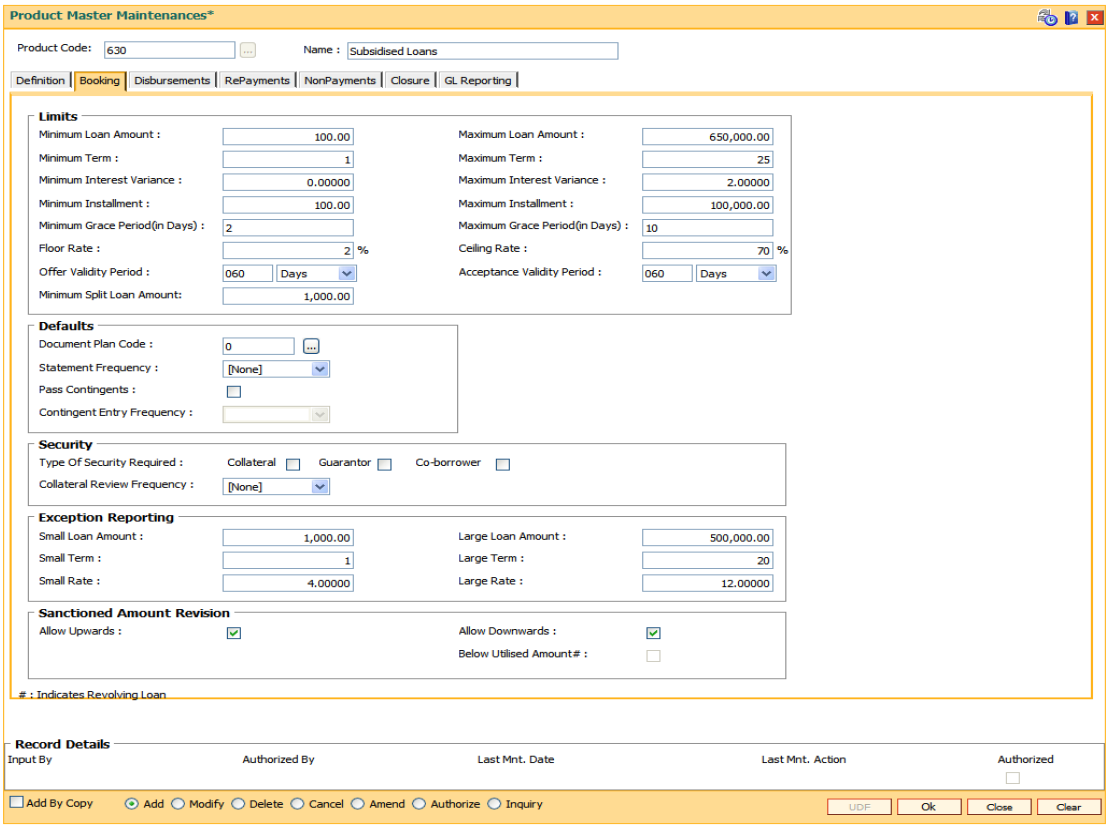
Field Name	Description
Interest Accrual Frequency [Regular]	[Mandatory, Drop-Down] Select the frequency at which the interest is accrued from the drop-down list. The accrual entries are passed based on the accrual frequency set up at the product level. The options are: • Daily • Monthly
Interest Accrual Frequency [Penalty]	[Mandatory, Drop-Down] Select the accrual frequency for penalty interest. The options are: • None • Daily • Monthly If penalty interest accrual is not required the user can select the frequency as none. Thus no accrual entries will be passed. The field **Recompute Penalty on repayment** will be enabled and will apply to penalty as well as compounding interest, if value is selected as **Daily** or **Monthly**. The penalty interest will acrrue daily/monthly depending on the value selected . Interest will be accrued on the arrears specified in **Interest Rules Set up** (FP: LNM41). The accrual will start once the arrear selected in **Interest Rules Set up** (FP: LNM41) become overdue. The flag **Recompute Penalty** on repayment will be disabled.
Add On Loan	[Optional, Check Box] Select the **Add On Loan** check box to define a syariah type of loan. It is used in Islamic banking products.The add on loans flag will be disabled for entrusted loans.
Backdated Account Open Allowed	[Optional, Numeric, Three] Type the threshold number of days up to which the loan accounts can be opened with back date under this product.
Principal Offset Allowed	[Optional, Check Box] Select the **Principal Offset Allowed** check box to provide principal offset facility for the product.

Field Name	Description
Principal Offset allowed for	[Conditional, Drop-Down] Select the appropriate option for which principal offset is allowed from the drop-down list. The options are: • Fixed Rate Period only • Floating Rate Period only • Both This field is enabled if the **Principal Offset Allowed** check box is selected.
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. This field is disabled if the **Add on Loan** check box is selected.
Allow Maturity extension if there arrears	[Optional, Check Box] Select the **Allow Maturity extension if there arrears** check box to allow extension of contracted maturity date even if there are arrears on the loan. When this check box is cleared, rollover instruction will not be recorded on **Loan Maturity Date Extension** screen, if there is an arrear on loan (of any type) with DPD.
Propagate Regular Rate For PMI	[Optional, Check Box] Select the **Propagate Regular Rate For PMI** check box to give the regular rate of interest for all loans opened under the product and determines the interest rate behaviour in PMI stage.

Field Name	Description
Penalty Rate Basis	[Mandatory, Drop-Down] Select the penalty rate from the drop-down list. The options are: • **Rate Plan** - This option 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** (FP: 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. Net Penalty rate = Net effective account rate (regular rate) +/- penalty variance. Once the option is chosen and record is authorized, the option cannot be modified during the life of the loan account. *Net Penalty rate = Net effective account rate (regular rate) +/- penalty variance.* Once the option is chosen and record is authorized, the option cannot be modified during the life of the loan account.
Disallow PMI Interest	[Optional, Check Box] Select the **Disallow PMI Interest** check box to suppress the calculation of PMI interest for the loan accounts opened under the product. **Note**: that PMI interest will not be charged even if a valid rate is maintained in the Rate chart for the loan accounts during the PMI Stage. User will not be able to modify this option once the record is authorized.

Field Name	Description
Compounding Rate Method	[Mandatory, Drop-Down] Select the compounding rate method to be applied on the loan account from the drop-down list. The options are: • **Net Regular Rate** - The compounding interest rate of the loan account will be stamped as the **Net Regular Interest Rate of the Loan Account**. • **Net Penalty Rate** - The compounding interest rate of the loan account will be stamped as the net penalty interest rate. • **Rate Plan** - The product level compounding rates as defined in screen**Loans Product Rates Plan** (FP: LN060) and attached to **Schedule Type** (FP: LNM98), will be stamped as the compounding rate for the loan account.
LC/BG/Bill	[Optional, Check Box] Select the **LC/BG/Bil**l check box to categorise the product as a Bill/LC/BG product. This option is valid for term loans only.
Entrusted Loans	[Optional, Check Box] Select the **Entrusted Loans** check box to categorise the product as a entrusted product.

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.
Minimum Term	[Mandatory, Numeric, Three] Type the minimum term for which the loan should be defined. This period does not include the IOI stage.
Maximum Term	[Mandatory, Numeric, Three] Type the maximum term for which the loan is defined.

Field Name	Description
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)	[Conditional, Numeric, Three] Type the minimum grace period in months. This field is enabled if the **Loan Product Type** is **Islamic**. The grace period specified while opening a loan account in the **APS** option will be validated against the value in this field. 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 specified while opening a loan account in the **APS** option will be validated against the value in this field. The grace period at the account level should be less than the maximum grace period defined here.
Floor Rate	[Mandatory, Numeric, Three, Two] 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.

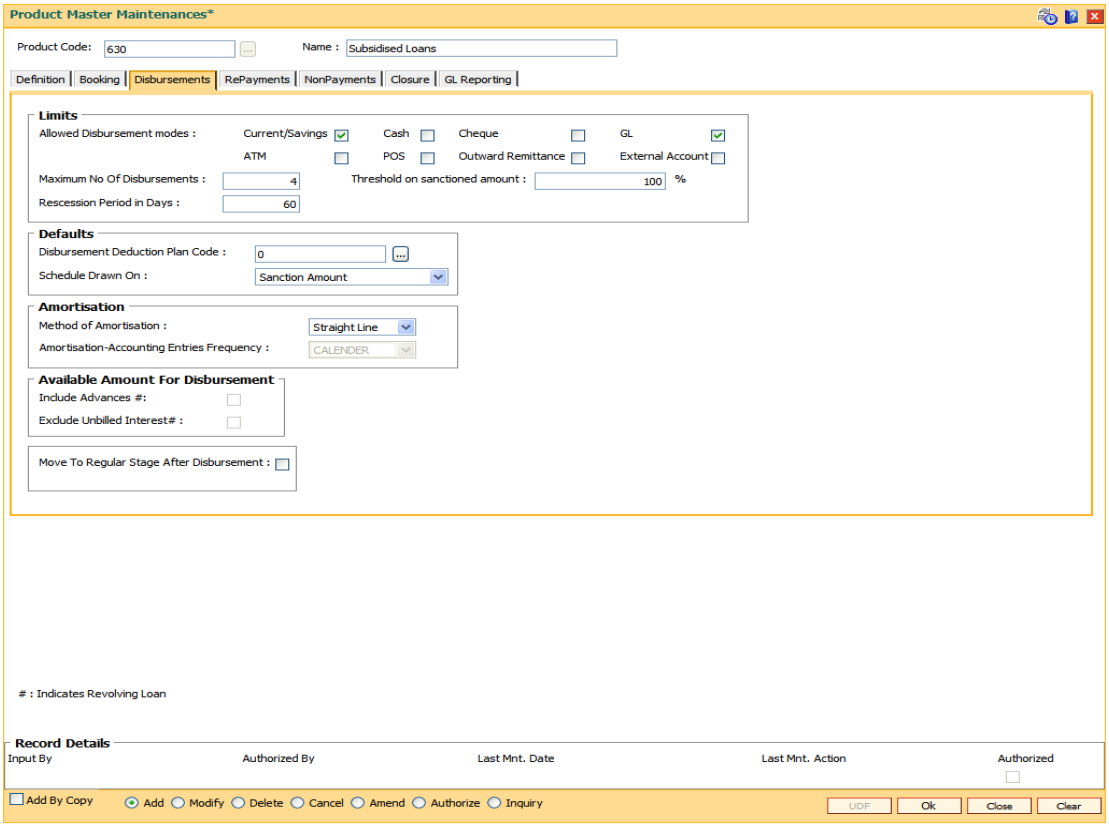
Field Name	Description
Ceiling Rate	[Mandatory, Numeric, Three, Two] Type the ceiling rate. It is the variance from benchmark rate in percentage term that can be added to benchmark rate to charge maximum possible rate to the loan account. The value entered in this field should not be less than or equal to 100.
Offer Validity Period	[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. The offer validity period can be extended in the APS option.
Acceptance Validity Period	[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** (Fast Path: 5597) option records this particular event for an application.
Minimum Split Loan Amount	[Mandatory, Numeric,13, Two] Type the minimum loan amount beyond which the original loan account cannot be split. It is the minimum amount that should be left in the loan account after split.
Defaults	
Document Plan Code	[Optional, Pick List] Select the document plan code from the pick list. A document plan code is defined in the **Document Plan Code Maintenance** (FP: ORS35) option.

Field Name	Description
Statement Frequency	[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: • None • Monthly • BiMonthly • Quarterly • Halfyearly • Yearly Combined statements for multiple accounts are defined in the **Combined Statement Plan** (FP: CI162) option.
Pass Contingents	[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.
Contingent Entry Frequency	[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: • Daily • Monthly This field is enabled if the **Pass Contingents** check box is selected.

Field Name	Description
Security	
Type Of Security Required	[Optional, Check Box] Select the **Type Of Security Required** check box corresponding to the type of security required for the loan accounts opened under the product. The options are: • Collateral - A collateral has to be linked to the account • Guarantor - A customer has to be linked to the account with 'GUA' relationship • Co-Borrower - The co-borrower can be linked to the loan account as a type of security User can select more than one type of security to be attached at the product level, if any of these check boxes is selected, it is mandatory to attach the selected security to the loan account before disbursement, else the disbursement will not be allowed.
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.

Field Name	Description
Small Term	[Optional, Numeric, Three] Type the small period. 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. 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, Five, 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, Five, 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.
Below Utilised Amount	[Conditional, Check Box] Select the **Below Utilised Amount** check box if the sanctioned limit of the account can be decreased below the amount utilised. This facility is available only for revolving loans.

Disbursements



Field Description

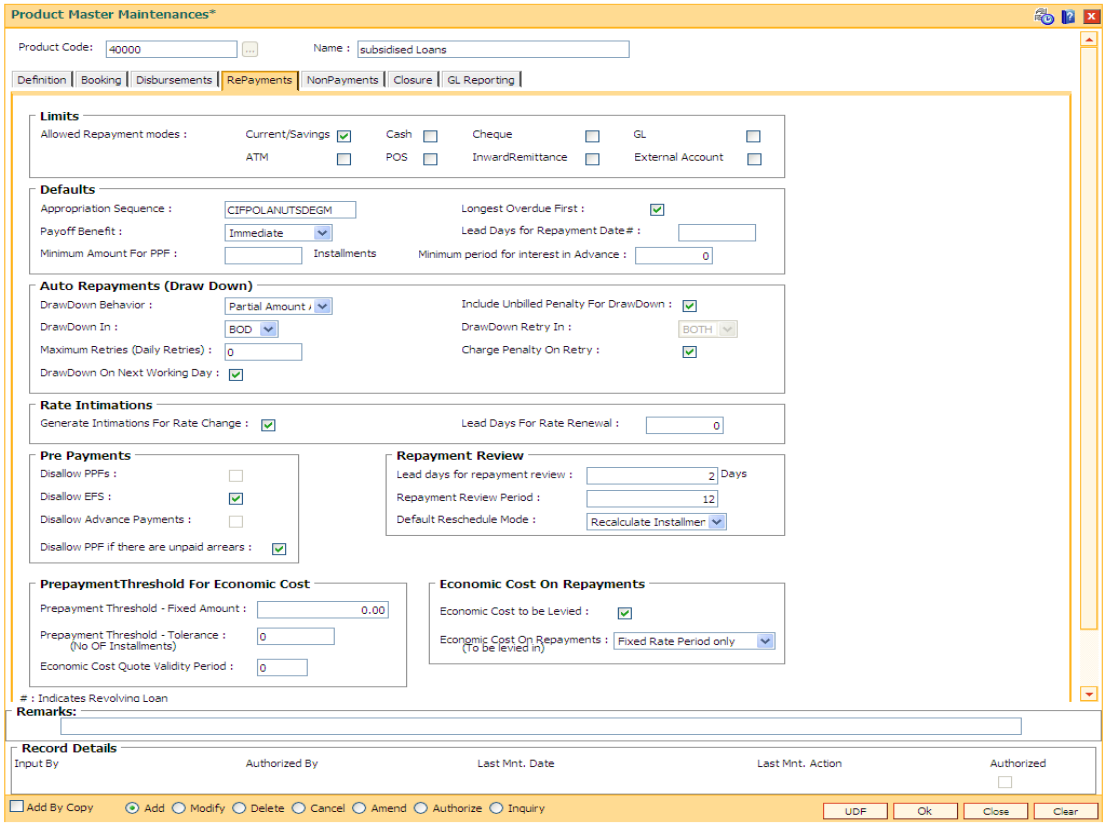
Field Name	Description
Limits	
Allowed Disbursement Modes	[Mandatory, Check Box] Select the appropriate check boxes to indicate the allowed disbursement modes. The bank can restrict the disbursal modes for certain products. For example, in the case of home loans the bank may disburse only banker's cheque in the name of the builder. The options are: • Current / Savings • Cash • Cheque • GL • ATM • POS • Outward Remittance • External Account It is mandatory to select any one of the check box.
Maximum No Of Disbursements	[Conditional, Numeric, Five] Type the maximum number of times the bank can disburse the loan. Only one disbursement can take place during a day. This field by default displays the value as One if the **Add On Loan** check box is selected in the **Definition** tab.
Threshold on sanctioned amount	[Optional, Numeric, Three] Type the threshold on sanctioned amount. The threshold percentage is the percentage over sanctioned amount that can be disbursed without any additional checks or authorisations.

Field Name	Description
Recession Period in Days	[Mandatory, Numeric, Three] Type the recession period after the disbursal of the loan. The recession period starts after the first disbursal. If the customer wants to cancel the loan within the recession 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.
Defaults	
Disbursement Deduction Plan Code	[Optional, Pick List] Select the disbursement deduction plan code from the pick 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** (Fast Path: LNM22) option. No deduction of installment type is allowed for IPI type loans.
Schedule Drawn On	[Conditional, Drop Down] Select the appropriate schedule drawn on option from the drop-down list. The options are: • Actual Outstanding Amount • Sanction Amount This field is enabled if **Loan Type** is selected as **Term** in **Definition** tab.

Field Name	Description
Amortisation	
Method of Amortisation	[Mandatory, Drop-Down] Select the method of amortisation to be adopted from the drop-down list. The options are: • **Straight-Line**: If this option is selected for the loans account: *Monthly amortisable amount = charge collected * no of days in that month / term of the loan in Days.* i.e., actual total days from disbursement date to maturity date. If this option is selected for OD: *Monthly amortisable amount = charge collected * no of days in that month / term of the OD in days,* i.e., actual total days from limit sanction date to limit expiry date. • **IRR** : This option is applicable only for term loan accounts. **FLEXCUBE** will create 2 schedules internally for 2 different IRR's. First IRR is calculated for the entire loan amount and the second IRR is calculated for the loan amount - service charge. The difference in the interest component of Schedule 1 and Schedule 2 will be the amortized service charge component for the month.
Amortisation- Accounting Entries Frequency	[Display] This field displays the amortisation frequency based on the method of amortization selected in the corresponding field. If the **Straight-Line** option is selected in the **Method of Amortisation** field, this field will be defaulted to **Calendar** and if **IRR-Based** option is selected **Anniversary** will be displayed.
Available amount for Disbursement	
Include Advances	[Conditional, Check Box] Select the **Include Advances** check box to include the advances in the disbursal amount, if any. This field is enabled if **Loan Type** is selected as **Revolving** in **Definition** tab.

Field Name	Description
Exclude Unbilled Interest	[Conditional, Check Box] Select the **Exclude unbilled interest** check box to exclude the unbilled interest, if any. This field is enabled if **Loan Type** is selected as **Revolving** in **Definition** tab.
Move To Regular Stage After Disbursement	[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**: Consider 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.

RePayments



Field Description

Field Name	Description
Limits	
Allowed Repayment Modes	[Mandatory, 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 • External Account It is mandatory to select any one of the check box.

Field Name	Description
Defaults	
Appropriation Sequence	[Mandatory, Character, 18] Type 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 CIFPOLANUTSDEGM. 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 Premium • M - Suspended Outgoings • K - Compounding Interest Arrears • W - Suspended Compounding Interest Arrears • B - Diverting Interest Arrears • V - Suspended Diverting Interest Arrears The sequence can be defined by the user.
Longest Overdue First	[Optional, Check Box] Select the **Longest Overdue First** check box to perform the appropriation sequence date-wise.

Field Name	Description
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 Amount For PPF	[Mandatory, Numeric, 13, Two] Type the minimum number of installments that must be paid by the customer to treat the repayment as partial pay off.
Minimum period for interest in Advance	[Mandatory, Numeric, Three] Type the minimum period for Interest in Advance. This is applicable for IOI in Advance installment type.
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

Field Name	Description
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.
DrawDown In	[Optional, Drop-Down] Select the time of execution of drawdown processing from the drop-down list. The options are: • EOD • BOD
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 Retries)** is more than zero.
Maximum Retries (Daily Retries)	[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.
Charge Penalty on Retry	[Optional, Check Box] Select the **Charge Penalty on Retry** check box to charge penalty for the draw down retries.
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 day of drawdown is a holiday. If check box is not selected, the drawdown would happen on the previous working day.
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.

Field Name	Description
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 PPF	[Conditional, Check Box] Select the **Disallow PPF** check box to disallow partial pay off through any mode for the accounts opened under this product. This check box is selected and disabled if the **Add On Loan** check box is selected in the **Definition** tab.
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 Payments	[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. This check box is selected and disabled if the **Add On Loan** check box is selected in the **Definition** tab.
Disallow PPF if there are arrears on loan	[Optional, Check Box] Select the **Disallow PPF if there are arrears on loan** check box if there are arrears on loan to disallow partial pay off on loan account if there are arrears present on the loan account. If this field is not selected, then partial pay off will be allowed even if there are arrears on the loan. Partial pay off will be allowed if the transaction amount is more than the dues on the loan. This field is enabled if the **Disallow PPF** check box is un-selected. Once the value in this field is maintained and authorized, future modification of the value will not be allowed.
Repayment Review	
Lead days for repayment review	[Mandatory, Numeric, Two] Type the lead days for repayment review in days. It should be greater than zero and less than or equal to 60.
Repayment Review Period	[Mandatory, Numeric, Three] Type the repayment review period in months. It should be greater than the value defined in the **Lead days for repayment review** field.

Field Name	Description
Default Reschedule Mode	[Conditional, Drop-Down] Select the default reschedule mode from the drop-down list. The options are: • Recalculate Installment • Recalculate Term This field is enabled if the **Repayment Review Period** is greater than zero.

Prepayment Threshold for Economic Cost

The fields in this section are enabled if the **Economic Cost to be Levied** check box is selected.

Prepayment Threshold - Fixed Amount	[Mandatory, Numeric,13, Two] Type the prepayment threshold amount for economic cost. *Prepayment Threshold for Economic Cost = Prepayment Threshold - Fixed Amount + n where n = No. of Installments.*
Prepayment Threshold - Tolerance (No of Installments)	[Mandatory, Numeric, Two] Type the number of monthly equivalent installments.
Economic Cost Quote Validity Period	[Mandatory, Numeric, Two] Type the number of days till which the economic cost quote is valid. The economic cost quote is generated using the **Quote for Economic Cost** (Fast Path: LNM52) option.

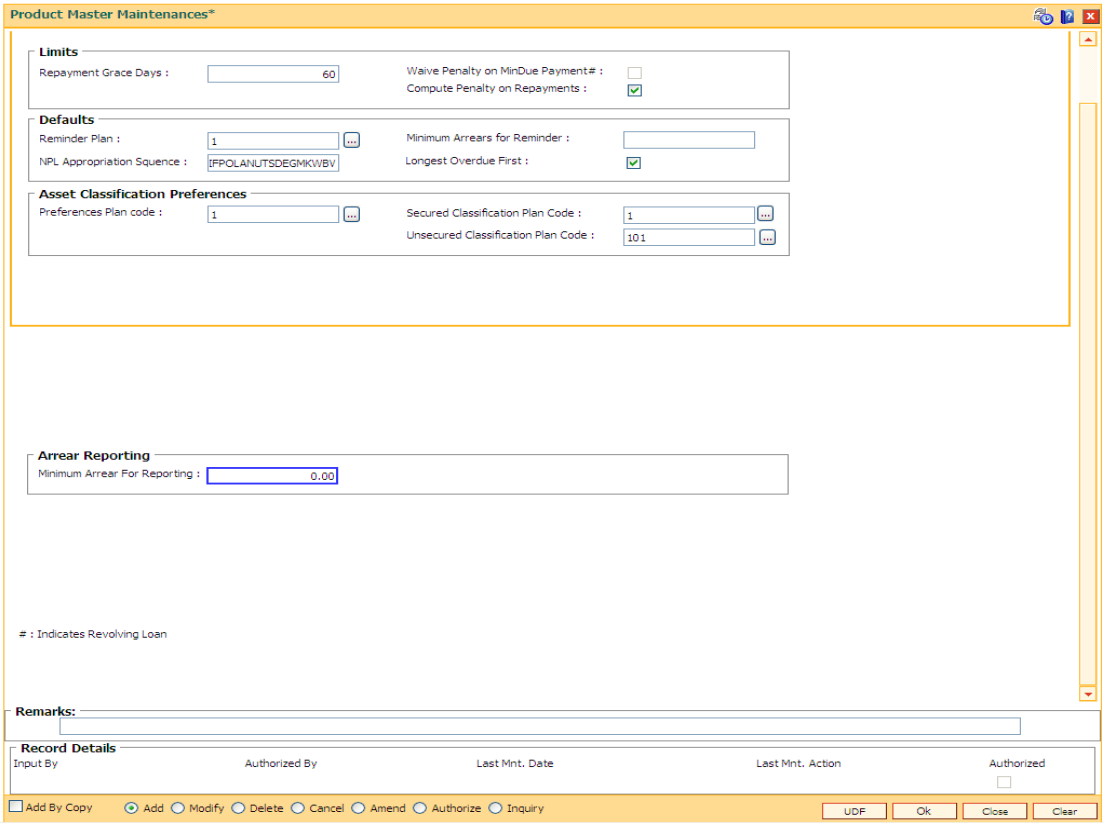
Economic Cost On Repayments

Economic Cost to be Levied	[Optional, Checkbox] Select the **Economic Cost to be Levied** checkbox to include economic cost in case of repayments to loan accounts opened under this product.
Economic Cost On Repayments (To be levied in)	[Conditional, Drop-Down] Select the rate period for which the economic cost is to be applied from the drop-down list. The options are : • Fixed Rate Period only • Floating Rate Period only • Both This field is enabled if the **Economic Cost to be Levied** check box is selected.

- K - Compounding Interest Arrears
- W - Suspended Compounding Interest Arrears
- B - Diverting Interest Arrears

  V - Suspended Diverting Interest Arrears

NonPayments



Field Description

Field Name	Description
Limits	
Repayment Grace Days	[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.

Field Name	Description
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** 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. This field decides, if the compounding interest needs to be computed and charged on repayments in addition to compounding interest charging dates as per the specified frequency. Once selected, this field will not be modified. If this check box is selected: • Compounding interest will be computed and charged to the account on loan repayments. • The repayments can be installment payment, PPF, EFS, or any other customer initiated credit in the loan by any mode. Advance payment will not trigger compounding interest charging as advance payment is done when there are no arrears on loan. • The compounding interest will be computed on the specified arrears from the last charging date. • The computation will be driven by the accrual basis specified in interest rules set up for compounding interest • Interest charging on repayment will be in addition to the regular charging on the due dates as per frequency specified. If this check box is not selected: • Compounding interest will be computed and charged only on the compounding interest charging dates. • The compounding interest will be computed on the specified arrears from the last charging date. • The computation will be driven by the accrual basis specified in interest rules set up for compounding interest.

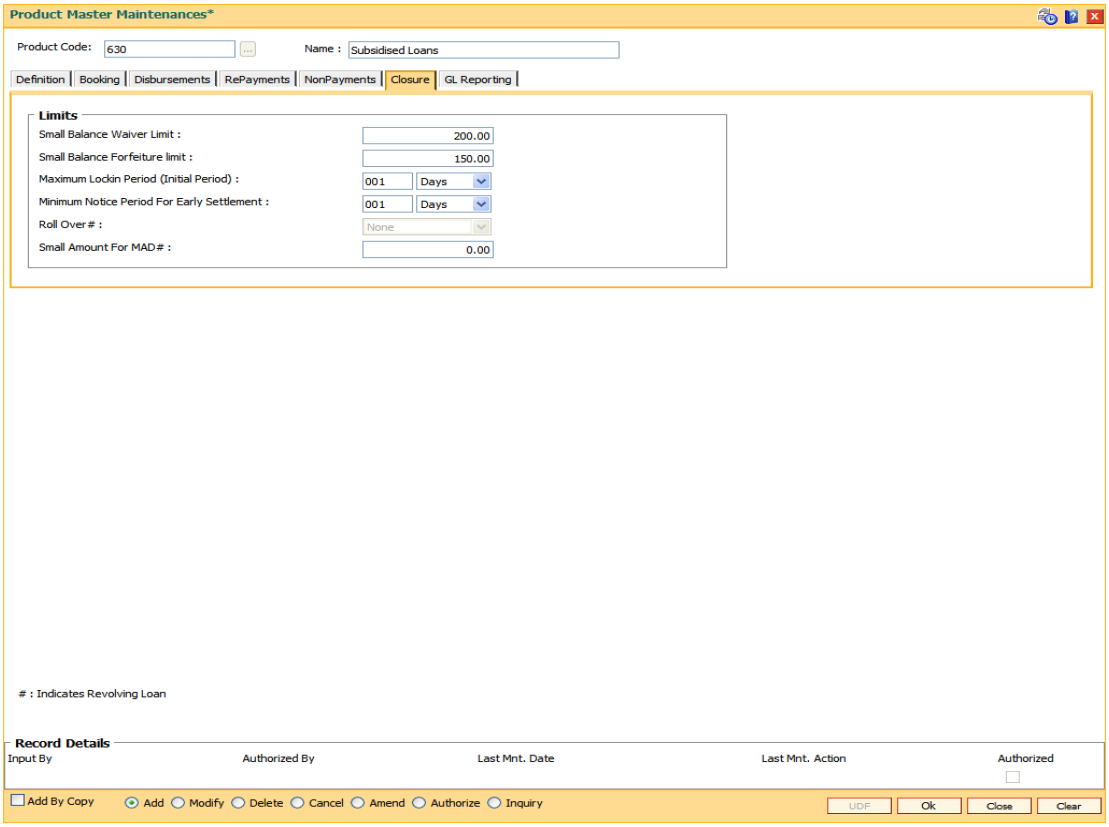
Field Name	Description
Defaults	
Reminder Plan	[Optional, Pick List] Select the reminder plan from the pick list. The loan reminder plan code containing the nature of reminders is sent to customers and / or their associates in case of non-payment of arrears. Reminder plans are maintained in the **Reminder Plan Maintenance** (FP: BAM44) option.
Minimum Arrears for Reminder	[Optional, Numeric, 13, Two] Type the minimum arrears for reminder.

Field Name	Description
NPL Appropriation Sequence	[Mandatory, Alphanumeric, 18] Type 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 CIFPOLANUTSDEGMKWBV. 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 Premium • M - Suspended Outgoings • K - Compounding Interest Arrears • W - Suspended Compounding Interest Arrears • B - Diverting Interest Arrears • V - Suspended Diverting Interest Arrears The sequence can be defined by the user.
Longest Overdue First	[Optional, Check Box] Select the **Longest Overdue First** check box to perform the appropriation sequence date-wise.

Asset Classification Preferences

Field Name	Description
Preferences Plan Code	[Mandatory, Pick List] Select the preference plan code from the pick list. A preference plan code of the classification preferences, determines the preference set for the product with respect to CRR movement, provisioning and claw-back, used for suspended accounts.
Secured Classification Plan Code	[Mandatory, Pick List] Select the secured classification plan code from the pick list. The secured classification codes are maintained in the **Asset Classification Plan Maintenance** (Fast Path: ACM05) option.
Unsecured Classification Plan Code	[Mandatory, Pick List] Select the unsecured classification plan code from the pick list. The unsecured classification codes are maintained in the **Asset Classification Plan Maintenance** (Fast Path: 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.

Closure

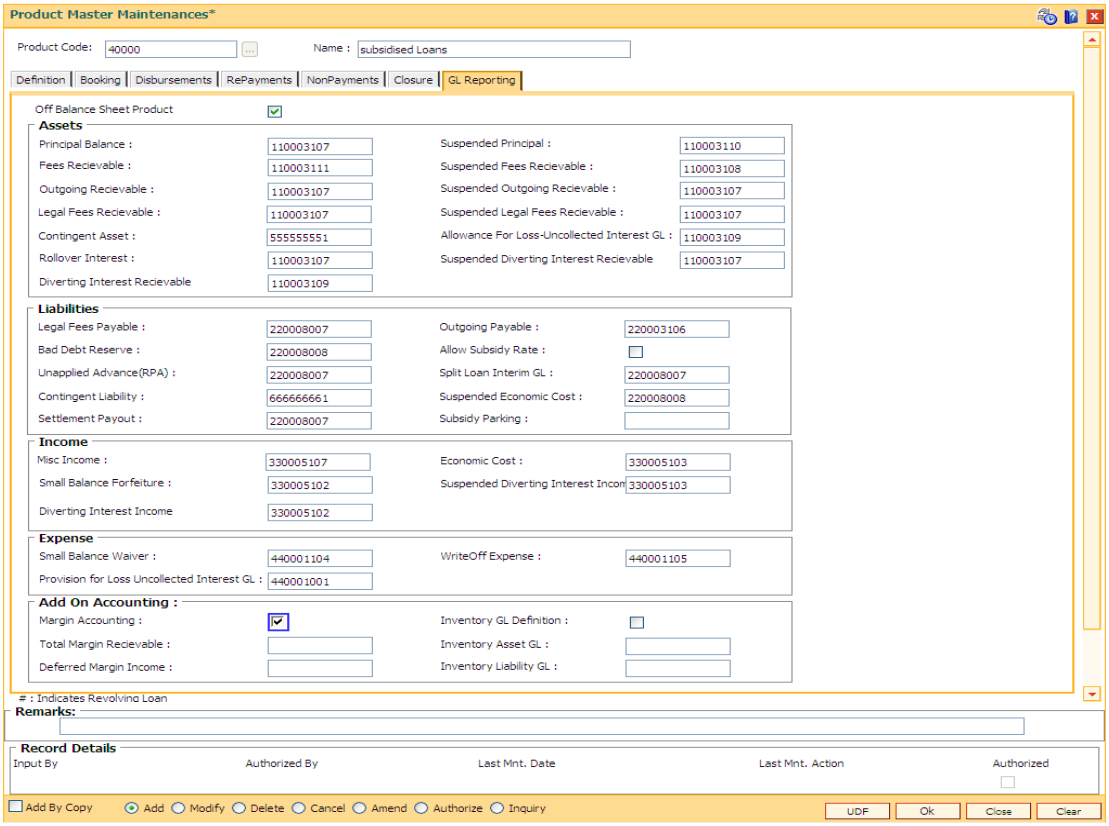


Field Description

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.

Field Name	Description
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.
Roll Over	[Conditional, Drop-Down] Select the roll over from the drop-down list. Rollover controls the renewal of revolving loan accounts under the product. The options are: • Auto: It allows the user to rollover the accounts if the arrears are not in the account • Manual: It allows the user to perform manual rollover. The maturity date can be extended manually. • None: Applicable for term loans where the maturity dates cannot be extended. This field is enabled if **Loan Type** is selected as **Revolving** in **Definition** tab.
Small Amount For MAD #	[Conditional, Numeric, 13, Two] Type the part of the MAD amount raised as per the formula which is specified while defining the minimum due plan. This field is enabled if **Loan Type** is selected as **Revolving** in **Definition** tab.

GL Reporting



Field Description

Field Name	Description
Off Balance Sheet Product	[Optional, Check Box] Select the check box if you want to setup off balance sheet GL's instead of asset, liabilities, etc. under various heads. If this check box is selected, then ORACLE FLEXCUBE will not validate the GL codes. This helps the banks to sanction and disburse loans to the customer's on behalf of a third party entity / agency and the bank's balance sheet will not be affected.
Assets	
Principal Balance	[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.

Field Name	Description
Suspended Principal	[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.
Fees Receivable	[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.
Suspended Fees Receivable	[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.
Outgoing Receivable	[Mandatory, Numeric, Nine] Type the outgoing receivable Gl 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.
Suspended Outgoing Receivable	[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.
Legal Fees Receivable	[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.

Field Name	Description
Suspended Legal Fees Receivable	[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.
Contingent Asset	[Mandatory, Numeric, Nine] Type the contingent asset GL code.
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. This field is not mandatory if the **Term** option is selected in the **Loan Type** drop-down list.
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 recognised separately. This is an asset type GL.
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.
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.

Field Name	Description
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 done on a loan account as per the CRR definition the system debits the expense/Writeoff GL and parks the amount in the bad debt reserve. In case of repayment or a full write off of the loan account the amount available in this GL is reversed. This is a liability type of GL.
Allow Subsidy Rate	[Conditional, Check Box] Select the **Allows Subsidy Rate** check box to define accounts under the term loan product which will have an interest subsidy facility. The user has to enter the subsidy interest rate for all the loan accounts opened under this product in the **Loan Direct Account Opening** (Fast Path: LN057) option. This field is enabled only for the products related to term loan accounts.
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.
Split Loan Interim GL	[Mandatory, Numeric, Nine] Type the GL code where the disbursed amount for the split loan will be parked. This amount is debited from the interim GL for partial payoff of the original loan account on the same day.
Contingent Liability	[Mandatory, Numeric, Nine] Type the contingent liability GL code.
Suspended Economic Cost	[Conditional, Numeric, Nine] Type the suspended economic cost income GL code. This field is enabled if the **Economic Cost to be levied** check box is selected in the **Repayment** tab.

Field Name	Description
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.
Subsidy Parking	[Conditional, Numeric, Nine] Type the GL to which interest subsidy is collected for a loan account. This is a liability type of GL. The bank parks the interest payments received upfront to this GL and debits the same on the amortization date every month for the subsidized loan duration. This field is enabled only if the **Allows Subsidy Rate** check box is selected.
Income	
Misc Income	[Mandatory, Numeric, Nine] Type the miscellaneous income GL code. The additional income, other than interest 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.
Economic Cost	[Conditional, Numeric, Nine] Type the economic cost income GL code. This field is enabled if the **Economic Cost to be levied** check box is selected in the **Repayment** tab.
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.

Field Name	Description
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.
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.
Writeoff Expense	[Mandatory, Numeric, Nine] Type the write off expense GL code. When the non performing loan 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.
Add-on Accounting	
Margin Accounting	[Conditional, Check Box] Select the **Margin Accounting** check box to pass accounting entries for margin receivable as per Syariah – Murabahah practice on loan disbursement. The user has to select this check box to create a Syariah – Murabahah product. This check box is enabled if the **Add On Loan** check box is selected in the **Definition** tab.

Field Name	Description
Inventory GL Definition	[Conditional, Check Box] Select the **Inventory GL Definition** check box to pass accounting entries for inventory bought and sold on loan disbursement. The user has to select this check box to create a **Syariah – Murabahah** product. This check box is enabled if the **Add On Loan** check box is selected in the **Definition** tab.
Total Margin Receivable	[Conditional, Numeric, Nine] Type the GL that will reflect the total interest receivable over the remaining tenure of the loan for normal loan. This is an asset type GL. This field is enabled if the **Margin Accounting** check box is selected.
Inventory Asset GL	[Conditional, Numeric, Nine] Type the GL that will reflect the accounting entry to show that the bank has purchased asset from third party and sold it to customer. This is an asset type GL. This field is enabled if the **Inventory GL Definition** check box is selected.
Deferred Margin Income	[Conditional, Numeric, Nine] Type the GL, that will be credited with total interest receivable amount at the time of disbursement and will be debited with the amount of interest received as and when installment amount is paid for normal loan. This field is enabled if the **Margin Accounting** check box is selected.
Inventory Liability GL	[Conditional, Numeric, Nine] Type the GL that will reflect the accounting entry to show that the bank has purchased asset from third party and sold it to customer. This is a liability type GL. This field is enabled if the **Inventory GL Definition** check box is selected.

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **OK** button.
8. The loan product details are added once the record is authorised.

9.6. BA655 - Calendar For Loan Rescission/TD Maturity/Interesting Processing

Loans recession 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 recession 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 recession 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.

Calendar For Loan Rescission/TD Maturity/Interesting Processing is used for TD maturity and loan holiday processing. System refers this screen for the interest treatment on holiday processing for loan(based on the customer category “Corporate”), TD redemption and call deposit withdrawal.

Definition Prerequisites

Not Applicable

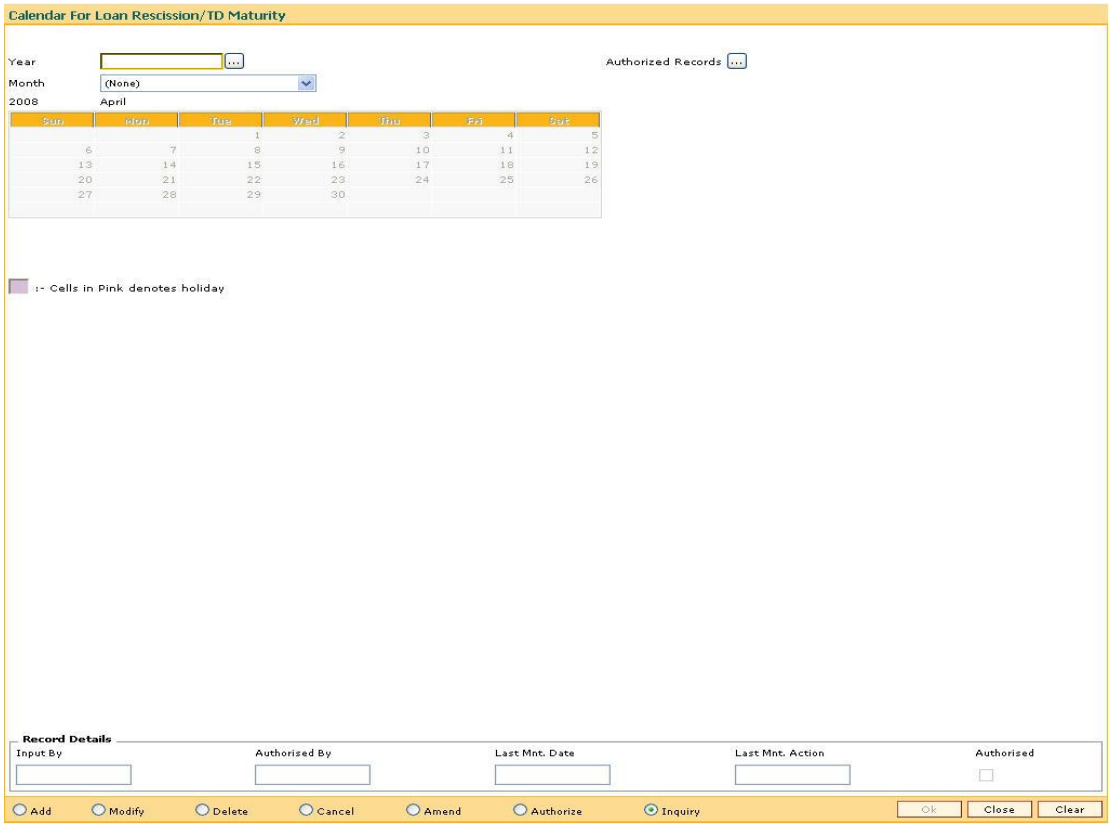
Modes Available

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

To add loan recession calendar

1. Type the fast path **BA655** and click **Go** or navigate through the menus to **Global Definitions > Master > Calendar For Loan Rescission/TD Maturity**.
2. The system displays the **Calendar for Loans Rescission/TD Maturity** screen.

Calendar for Loans Rescission/TD Maturity

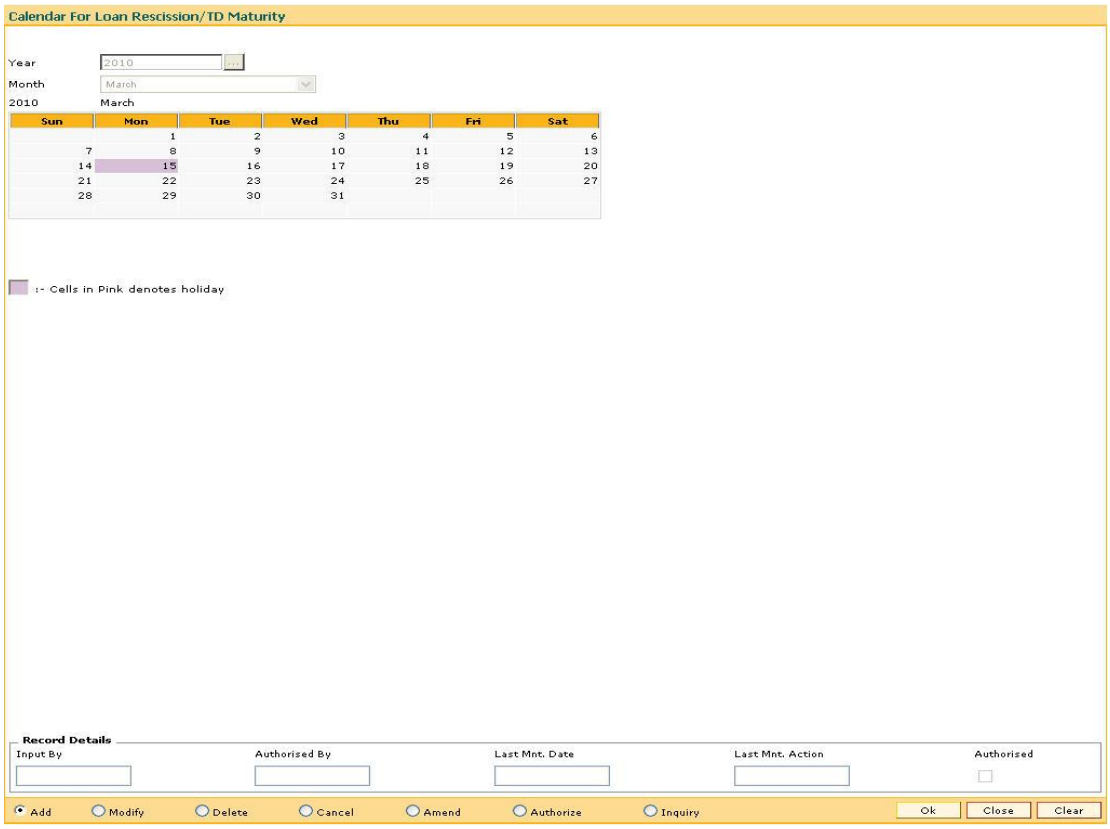


Field Description

Field Name	Description
Year	[Mandatory, Pick List] Select the year, for which rescission calendar needs to be maintained, from the pick 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, Pick List] Select the appropriate option from the drop-down list. Authorized records pick list is available only in case of Delete / Modify / Inquiry. Unauthorised records pick list is available only in case of Cancel / Amend / Authorize.

3. Click the **Add** button.
4. Select the year from the pick list and the month from the drop-down list.
5. Click on the calendar to select the day.

Calendar for Loans Rescission/TD Maturity



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **Ok** button.
8. The calendar for loan rescission and TD maturity are added once the record is authorised.

9.7. ORS41 - Document Code Maintenance

Using this option you can maintain the unique codes and description for the documents. The document code once added and authorised cannot be deleted.

Once the document codes are created, using the **Document Details Maintenance** (Fast Path: ORS42) option the user can maintain the details of individual documents.

Definition Prerequisites

Not Applicable

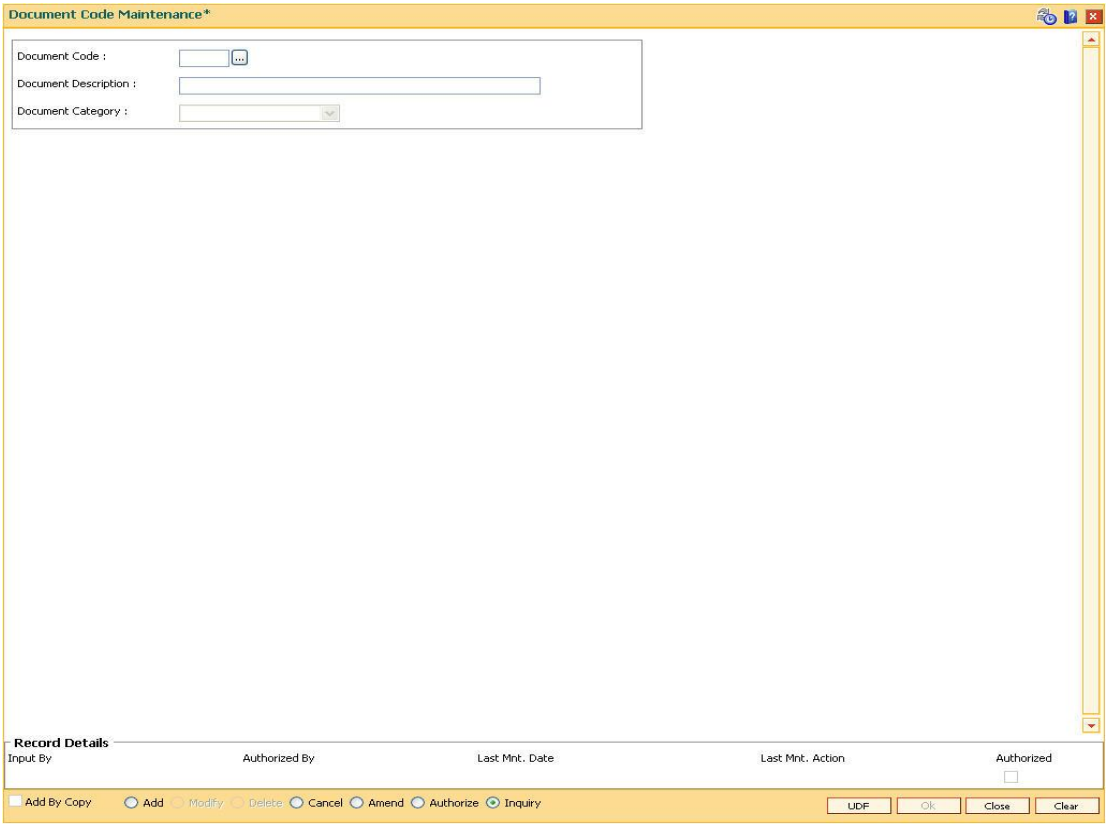
Modes Available

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

To add document code

1. Type the fast path **ORS41** and click **Go** or navigate through the menus to **Global Definitions > Origination > Document Code Maintenance**.
2. The system displays the **Document Code Maintenance** screen.

Document Code Maintenance

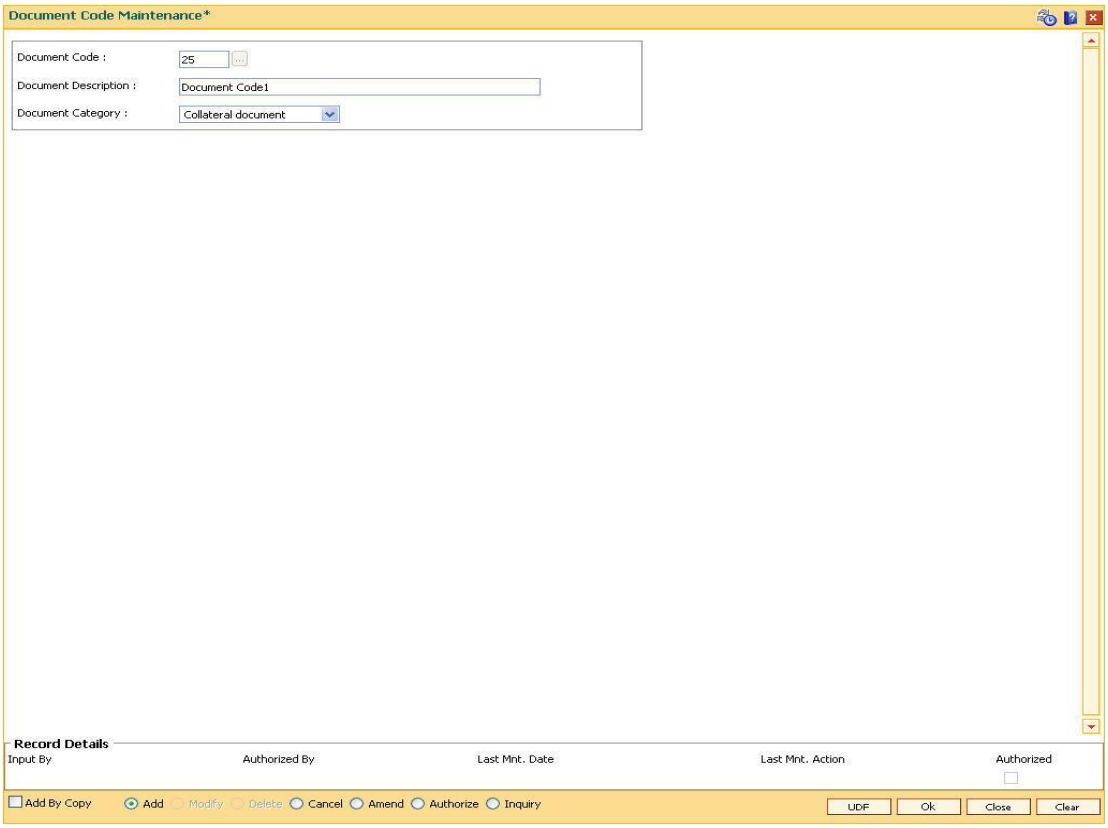


Field Description

Field Name	Description
Document Code	[Mandatory, Numeric, Three] Type the unique identification code for a particular type of document.
Document Description	[Mandatory, Alphanumeric, 30] Type the name or description of the document.
Document Category	[Mandatory, Drop-Down] Select the category of the document from the drop-down list. The options are: • Account Maintenance • BI related document • Collateral document • Credit Agreement • ID and Business Legality • Others • Supporting Business document • Supporting CSA document • Supporting Collateral document

3. Click the **Add** button.
4. Enter the document code and press the <**Tab**> key.
5. Enter the description and select the document category from the drop-down list.

Document Code Maintenance



6. Click the **UDF** button. The system displays the **UDF Details** screen.
7. Click the **Validate** button. The system displays the message "Validation procedure completed".
8. Click the **Ok** button on the UDF Details screen.
9. Click the **Ok** button.
10. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
11. The document code is added once the record is authorised.

9.8. ORS25 - Producer Setup*

The producer is the one who brings some business to the financial institution and banks. The details of the producer and DSA (Direct Sales Associates) who source the loan applications are maintained in this setup.

Using this option you can record or edit basic information like producer number, name, contact information, the company and branch for which the producer applies, federal tax number, status, and other information. Producer ID has to be fetched from the bank details. There can be the following status for the producer:

- Active
- Inactive
- Temporary

The producer with the **Active** and **Temp** status are only allowed to bring in the applicants. Once the loan amount is disbursed for a particular applicant brought by the producer, his CASA account will be credited based on the compensation defined in the **Product Compensation Setup**.

Definition Prerequisites

- SMM02 - User Profile Maintenance

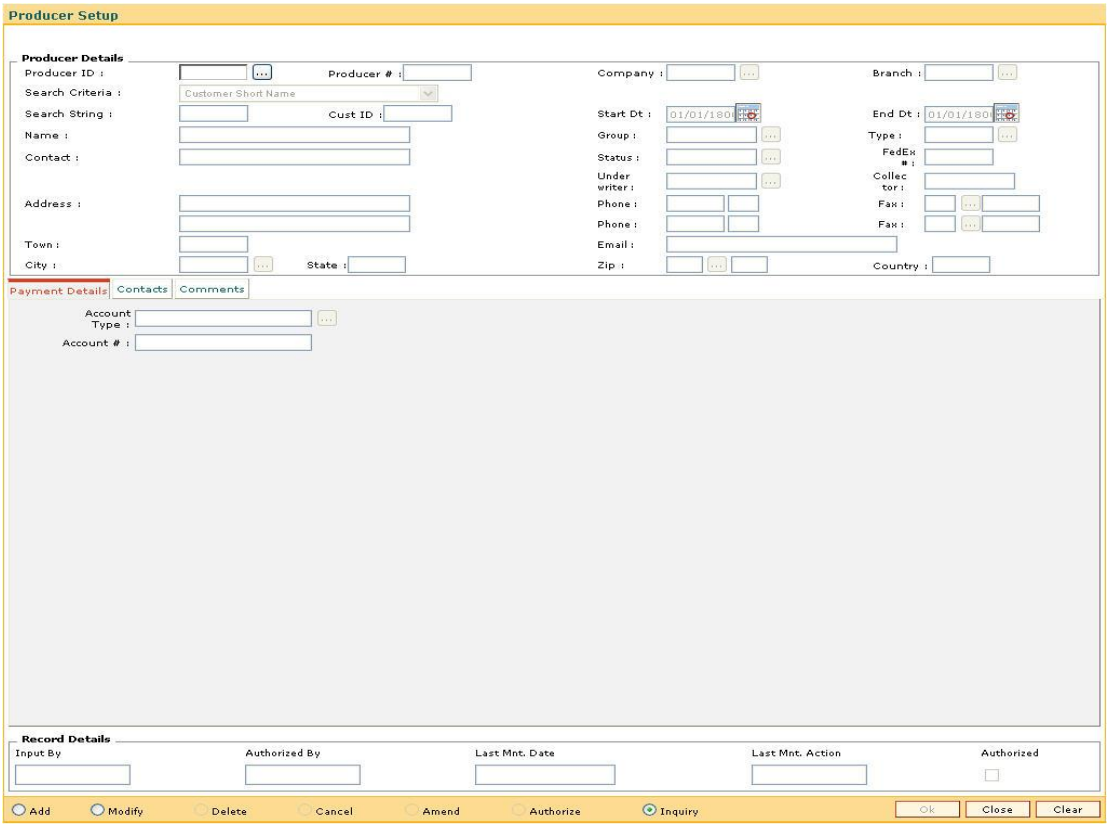
Modes Available

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

To add the producer setup details

1. Type the fast path **ORS25** and click **Go** or navigate through the menus to **Global Definitions > Origination > Producer Setup**.
2. The system displays the **Producer Setup** screen.

Producer Setup



Field Description

Field Name	Description
Producer Details	
Producer ID	[Display] This field displays the identification code for the producer. The producer id is auto-generated. This field can be viewed only in the modify and inquiry mode.
Producer #	[Display] This field displays the number of the producer. The producer number is auto-generated. This field can be viewed only in the modify and inquiry mode.
Company	[Mandatory, Pick List] Select the company for the producer from the pick list. This field cannot be modified.

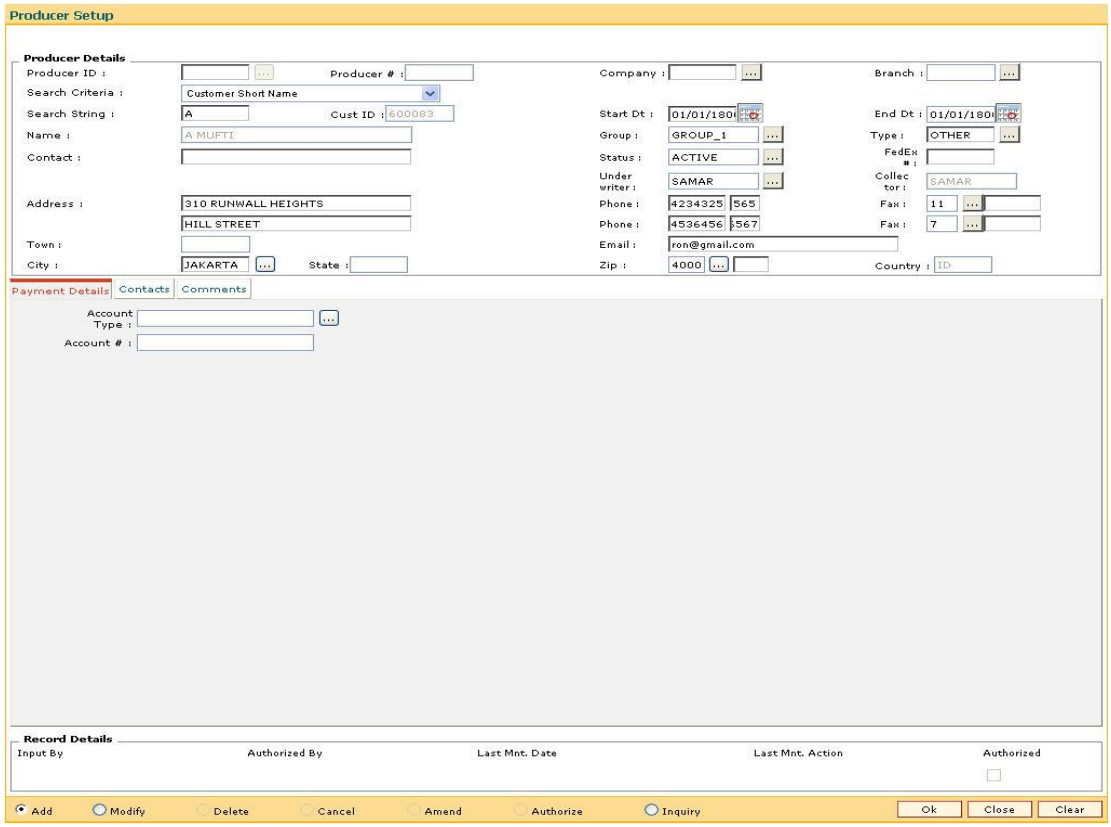
Field Name	Description
Branch	[Mandatory, Alphanumeric, 30, Pick List] Select the branch for the producer from the pick list. This field cannot be modified.
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search for the customer from the drop-down list. The options are: • Customer short name • Customer IC • Customer ID
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then any letter of the short name or IC can be entered. The system displays the pick list of all those customer's having those letters in their respective criteria. Choose 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.
Cust ID	[Display] This field displays the ID of the selected customer.
Start Dt	[Mandatory, Pick List, dd/mm/yyyy] Select the start date for the producer to come in effect from the pick list.
End Dt	[Mandatory, Pick List, dd/mm/yyyy] Select the end date till which the producer will be in effect from the pick list.
Name	[Display] This field displays the name of the customer corresponding to the customer ID.
Group	[Mandatory, Pick List] Select the producer group from the pick list. The options are: • Undefined • Group_1, etc.

Field Name	Description
Type	[Mandatory, Pick List] Select the producer type from the pick list. The options are: • Dealer • Agent • Other, etc.
Contact	[Mandatory, Alphanumeric, 80] Type the contact name of the producer.
Status	[Mandatory, Pick List] Select the status of the producer from the pick list. The options are: • Active • Temp
FedEx#	[Mandatory, Alphanumeric, 30] Type the federal tax identification number.
Underwriter	[Mandatory, Pick List] Select the underwriter assigned to this producer from the pick list.
Collector	[Display] This field displays the collector or agent assigned to this producer.
Address	[Mandatory, Alphanumeric, 80] Type the address of the producer.
Town	[Optional, Alphanumeric, 30] Type the name of the town, where the producer is located. This field displays the name of the town if the zip code is selected from the pick list.
City	[Mandatory, Pick List] Select the name of the city, where the producer is located from the pick list.
State	[Display] This field displays the name of the state, where the producer is located.
Zip	[Mandatory, Pick List] Select the zip code of the city, where the producer is located from the pick list.

Field Name	Description
Country	[Display] This field displays the name of the country, where the producer is located
Phone	[Mandatory, Numeric, 10] Type the primary phone number of the producer. The adjacent field contains the phone extension of the primary phone number.
Fax	[Mandatory, Pick List] Select the prefix of the primary fax number from the pick list. The options are: • 7 • 10 • 11 The adjacent field contains the primary fax number of the producer.
Phone	[Optional, Numeric, 10] Type the alternate phone number of the producer. The adjacent field contains the phone extension of the alternate phone number.
Fax	[Optional, Pick List] Select the prefix of the alternate fax number from the pick list. The options are: • 7 • 10 • 11 The adjacent field contains the alternate fax number of the producer.
Email	[Mandatory, Alphanumeric, 160] Type the email address of the producer.

3. Click the **Add** button.
4. Select the company name from the pick list.
5. Enter the other producer details.

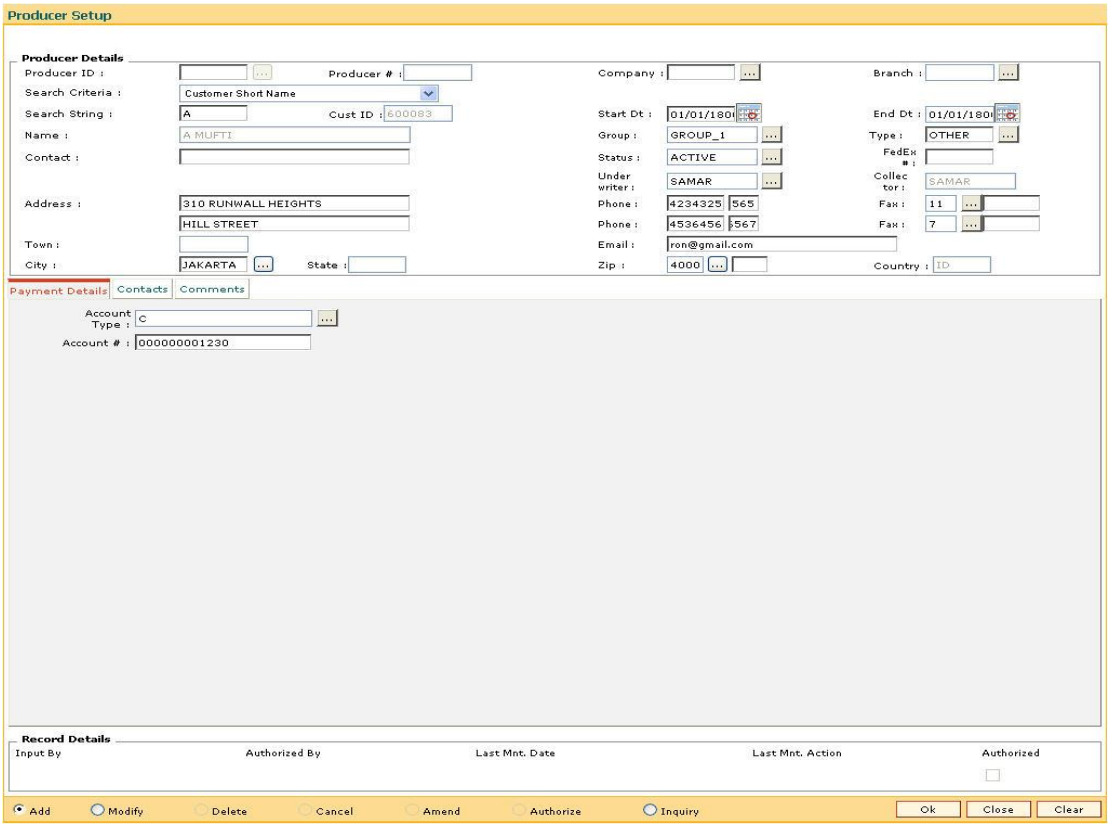
Producer Setup



6. Enter the relevant information in the various tabs.

Payment Details

The **Payment Details** tab allows to store the information regarding the producer's bank; such as the bank's name, routing number, account type and account number.

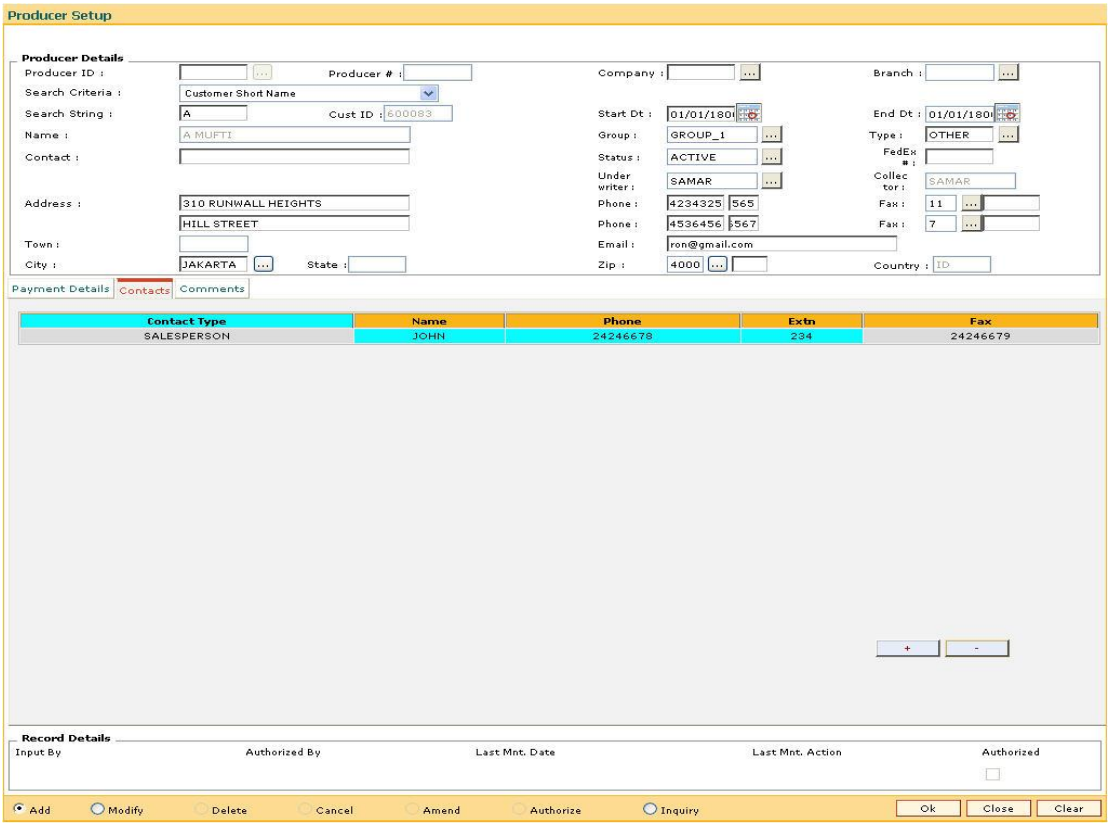


Field Description

Field Name	Description
Account Type	[Mandatory, Pick List] Select the account type through which the payment is made from the pick list. The options are: • Checking • Savings
Account #	[Mandatory, Alphanumeric, 30] Type the account number through which the payment is made.

Contacts

The **Contacts** tab allows to record information regarding contacts associated with a producer.



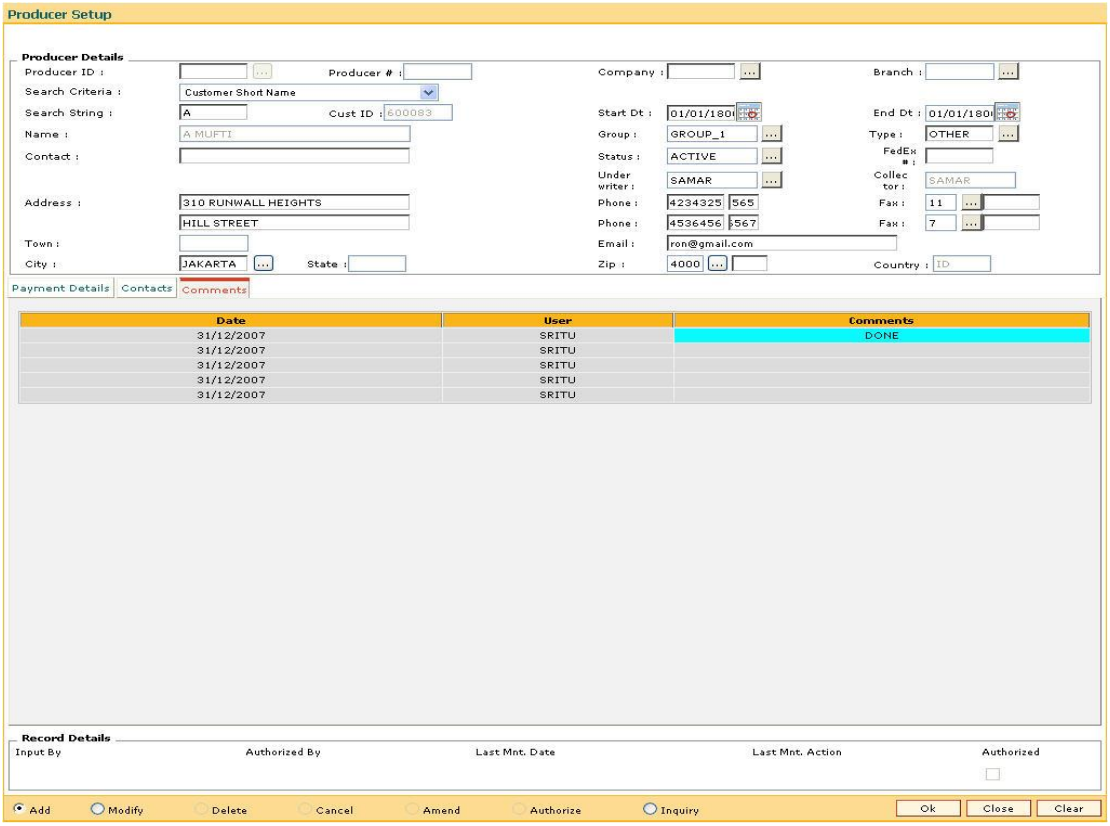
Field Description

Column Name	Description
Contact Type	[Mandatory, Pick List] Select the contact type of the producer from the pick list. The options are: • Manager • Salesperson
Name	[Mandatory, Alphanumeric, 80] Type the contact name of the producer.
Phone	[Optional, Numeric, 10] Type the phone number of the producer.
Extn	[Optional, Numeric, Five] Type the phone extension of the phone number.

Column Name	Description
Fax	[Optional, Numeric, 10] Type the fax number of the producer.

Comments

The **Comments** tab allows to view and enter comments regarding the producer.



Field Description

Column Name	Description
Date	[Display] This column displays the process date of the comment.
User	[Display] This column displays the id of the user who is logged in the system.
Comments	[Optional, Alphanumeric, 240] Type the comment for the producer.

7. Click the **Ok** button.
8. The system displays the message "Record successfully added..Click Ok to continue". Click the **OK** button.

Note: The Producer Id and Producer # combined together form the primary key.

10. 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.

10.1. BAM12 - Interest Index Maintenance

You can maintain the index names and associated codes using this option. These codes can be subsequently linked to interest rates using the **Interest Index Rates** (Fast Path: 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

- BAM25 - Currency Definition

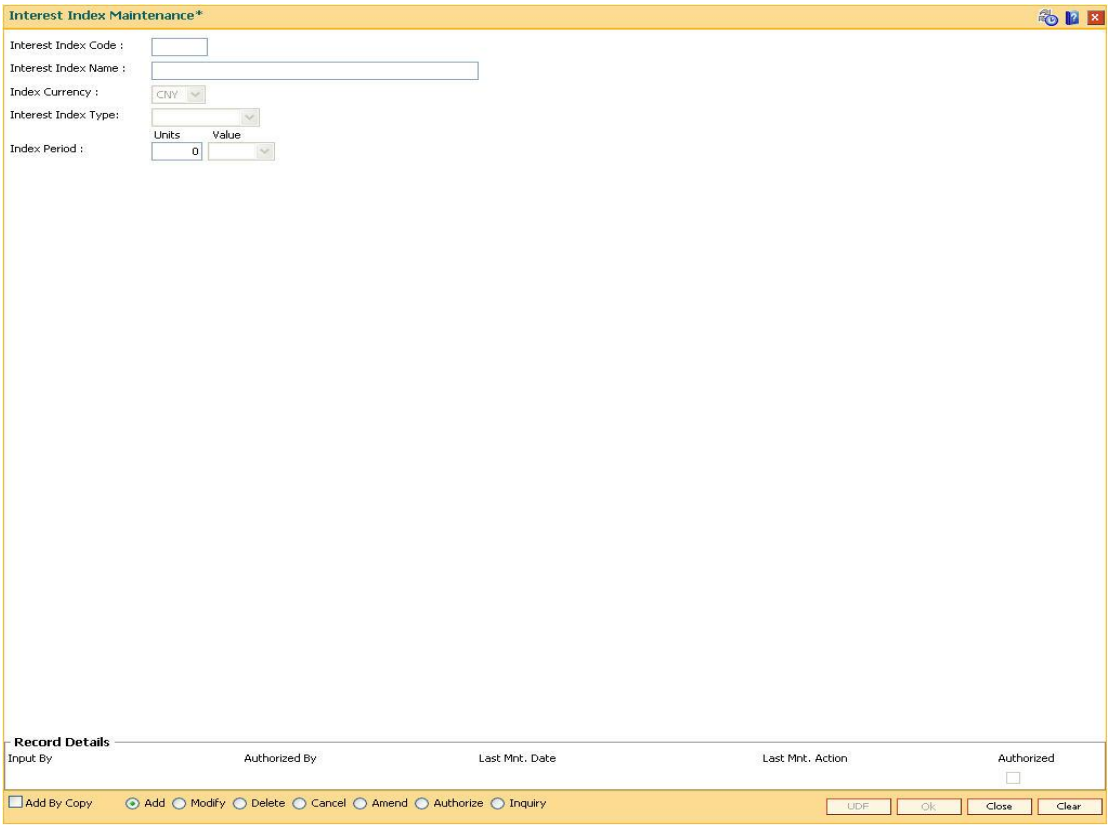
Modes Available

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

To add a new interest index code

1. Type the fast path **BAM12** and click **Go** or navigate through the menus to **Global Definitions > Master > Interest Index Maintenance**.
2. The system displays the **Interest Index Maintenance** screen.

Interest Index Maintenance



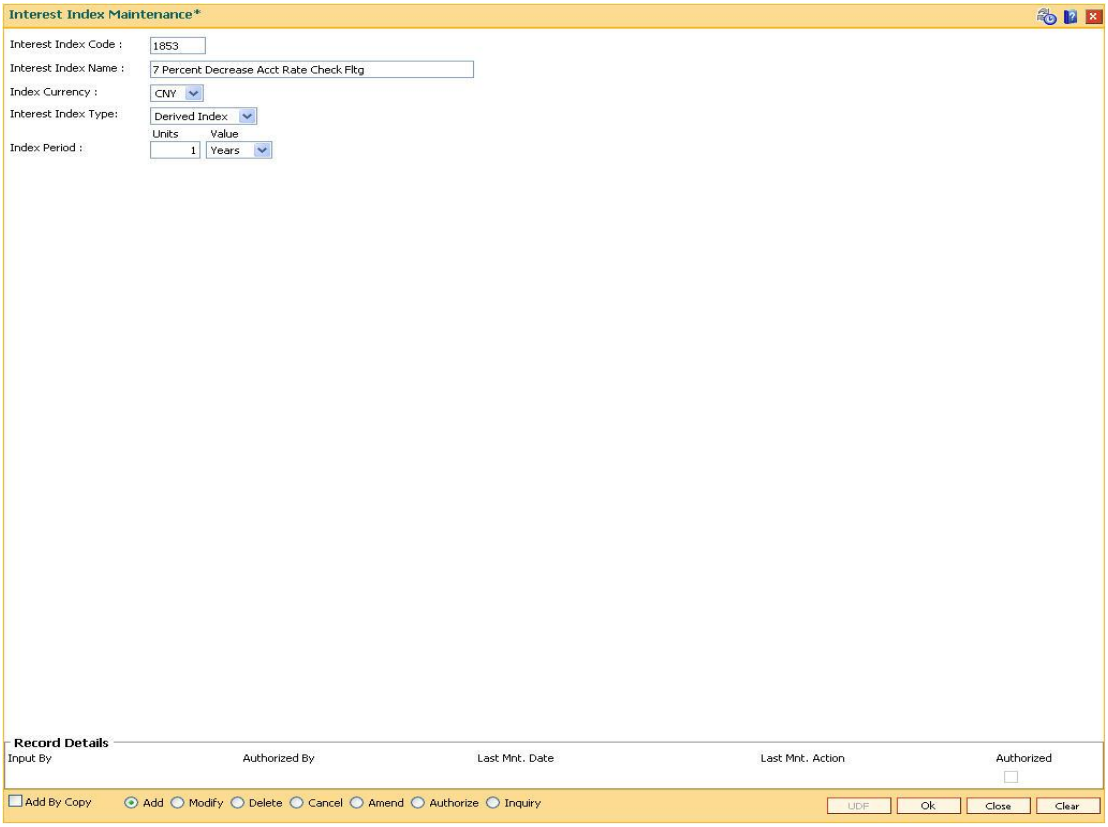
Field Description

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	[Mandatory, Drop-Down] Select the currency code from the drop-down list.

Field Name	Description
Interest Index Type	[Mandatory, Drop-Down] Select the index type from the drop-down list. The options are: • **Base Index**: If this option is selected, then the interest index code will be used as base for derived index. This index code cannot be used directly for products and account rate plans. • **Regular Index**: If this option is selected, the regular index rates will be applicable. • **Derived Index**: If this option is selected, the interest index code will be dependent on the base index.
Index Period	
Units	[Conditional, Numeric, Two] Type the number of units. This field is enabled if any option is selected from the **Value** drop-down list. This field defines the repricing frequency for Loans and OD accounts.
Value	[Optional, Drop-Down] Select the index period value from the drop-down list. The options are: • Days • Months • Years This field is valid for loan and OD accounts.

3. Click the **Add** button.
4. Enter the interest index code and interest index name.
5. Select the index currency and interest index type from the drop-down list.
6. Select any index period value from the drop-down list and enter the units of the index period.

Interest Index Maintenance



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

10.2. 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** (Fast Path: BAM12) option.

Interest rate can be changed by changing the rate specified at index level defined at interest index rate.If the interest rate is changed for an index code attached to a CASA or TD 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 **Rate Change** (Fast Path: LNM81) option.

Note 1: You can define 0 % interest rates and attach the 0% interest index rate to **Loan Product Rates Maintenance** (Fast Path: LN060) option.

Note 2: If the base interest index rate attached to a derived interest index code is modified during the day, then the derived interest index rates are updated during EOD.

Definition Prerequisites

- BAM12 - Interest Index Maintenance

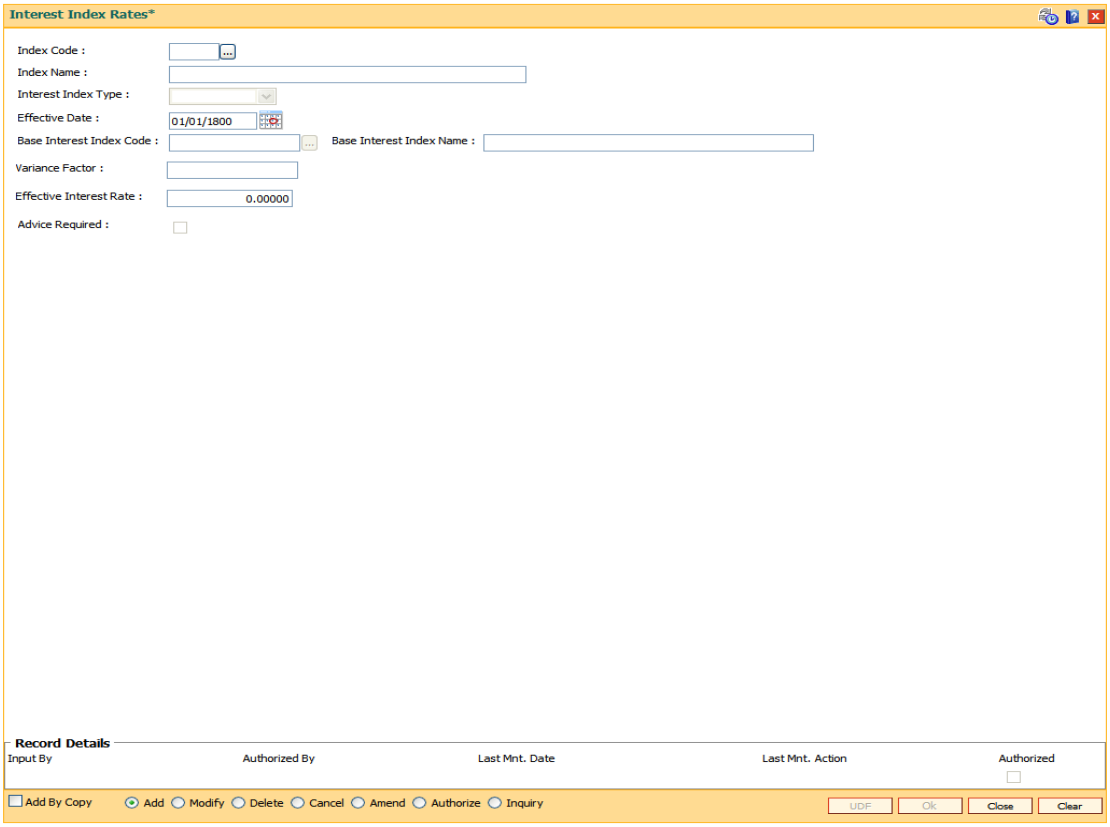
Modes Available

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

To add a interest index rate

1. Type the fast path **BAM13** and click **Go** or navigate through the menus to **Global Definitions > Master > Interest Index Rates**.
2. The system displays the **Interest Index Rates** screen.

Interest Index Rates



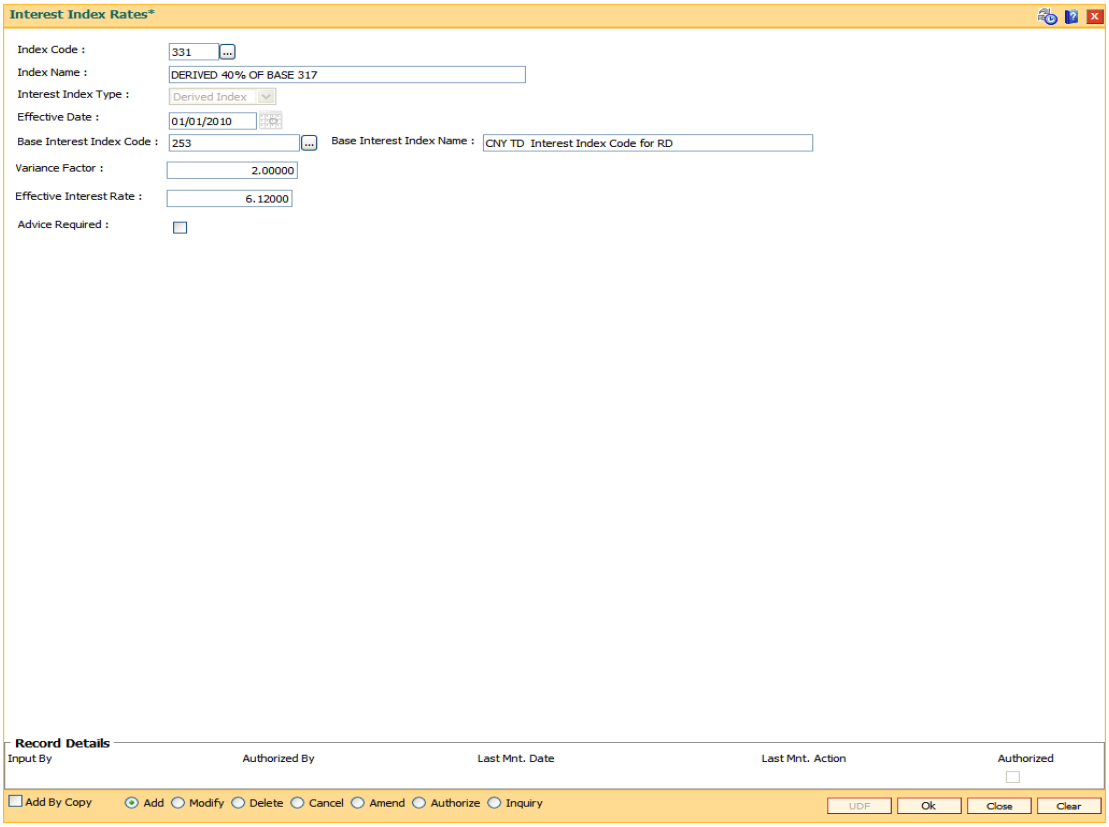
Field Description

Field Name	Description
Index Code	[Mandatory, Pick List] Select the interest index code from the pick list. The pick list displays all the interest index codes defined in the **Interest Index Maintenance** (Fast Path: 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** (Fast Path: BAM12) option.
Interest Index Type	[Display] This field displays the index type based on the index code selected. The index type is defined in the **Interest Index Maintenance** (Fast Path: BAM12) option.
Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which the interest rate will be effective from the pick list.

Field Name	Description
Base Interest Index Code	[Conditional, Pick List] Select the base interest index code from the pick list. The pick list displays the base interest index rates defined using this option. This field is enabled if the **Interest Index Type** is displayed as **Derived Index** for the selected Index code.
Base Interest Index Name	[Display] This field displays the name of the base interest index code selected in the corresponding field.
Variance Factor	[Mandatory, Numeric, Two, Five] Type the variance factor for the interest index code. The highest value in this field can be 99.99999.
Effective Interest Rate	[Display] This field displays the net effective rate to be applied on loan accounts in case of Derived Rate. For Regular and Base Interest Index codes it is same as Interest Rate and it cannot be negative. The Effective rate of interest for derived rates is calculated as follows: For example: Base rate = 1001 (assuming the base rate (Base) = 7%) Derived Rate factor (X) = 1% Effective Interest Rate(Derived rate) = Base + X% of Base = 7% + 1% of 7% = 7% + 0.07% = 7.07%
Advice Required	[Optional, Check Box] Select the **Advice Required** check box to generate advice for the interest rate change.

3. Click the **Add** button.
4. Enter the interest index code, effective date and the interest rate/derived rate factor.

Interest Index Rates



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
7. The interest credit index rate details are added once the record is authorised.

10.3. LN060 - Loans Product Rates Plan

This option is used to set up tiered or non-tiered applicable interest rates for the loan accounts for stages other than Regular or PMI stage. 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 floating or fixed amount
- 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, the system generates a schedule of rates for a particular effective date. This option is used for setting up the interest rates as well as for changing the rate at a later date. Interest for regular and PMI stages of an account is maintained in the **Rate Chart Maintenance** (Fast Path: PR002), **Discount Rate Setup** (Fast Path: PR005) and **Rate Chart Validity Maintenance** (Fast Path: PR003) options.

Definition Prerequisites

- BAM12 - Interest Index Maintenance
- BAM13 - Interest Index Rates

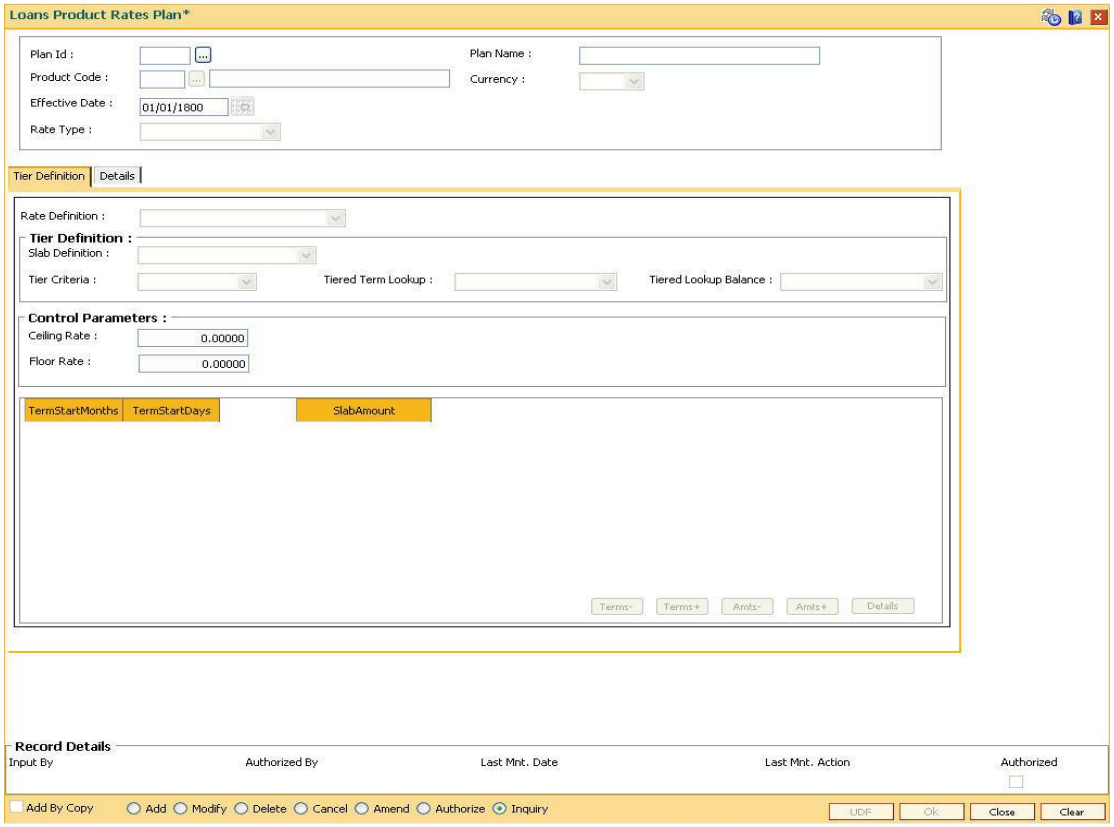
Modes Available

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

To add loan product rates

1. Type the fast path **LN060** and click **Go** or navigate through the menus to **Global Definitions > Loan > Loans Product Rates Plan**.
2. The system displays the **Loan Product Rates Plan** screen.

Loan Product Rates Plan



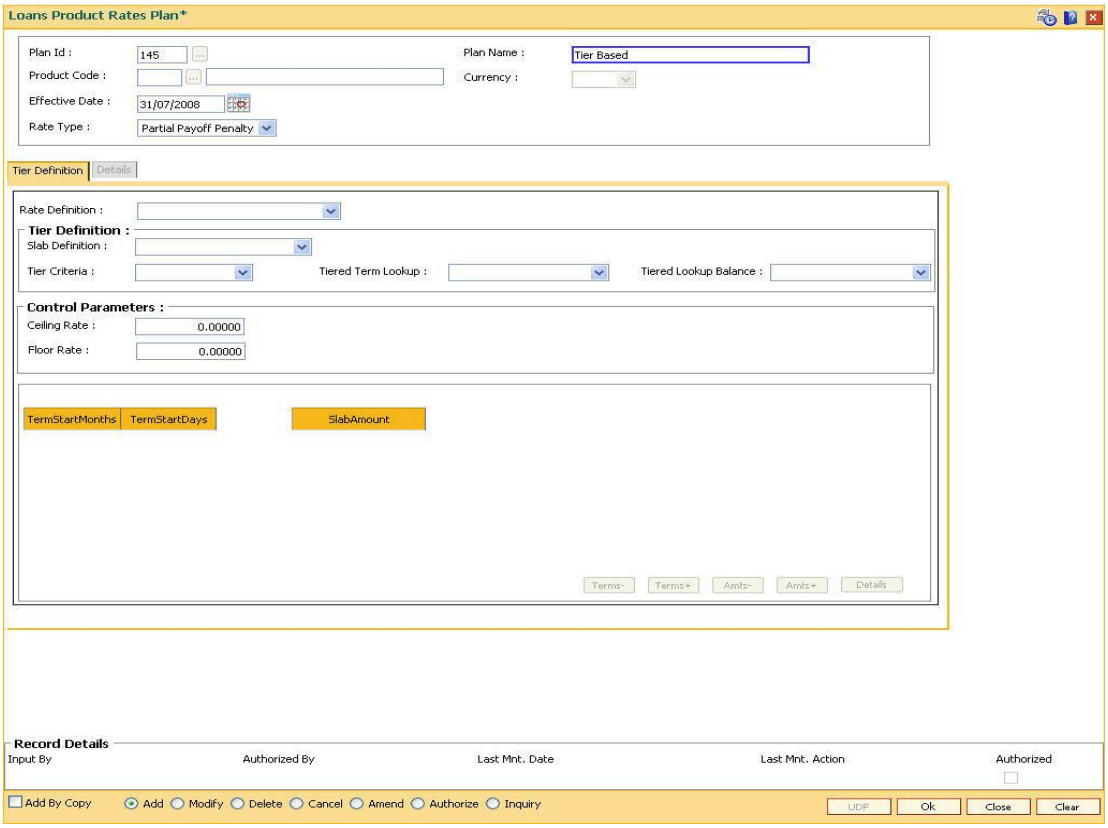
Field Description

Field Name	Description
Plan Id	[Mandatory, Numeric, Five] Type the plan ID. It is a 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 **Schedule Type** (Fast Path: LNM98) option, the product name as defined in the **Product Master Maintenance** (Fast Path: LNM11) is displayed along with the product code.

Field Name	Description
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, Pick List, dd/mm/yyyy] Select the effective date from the pick list. 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: • Penalty • Partial Payoff Penalty • EFS Penalty • Compounding Interest • Credit Interest **Note**: For rate type compounding interest: The rate of interest can be set as fixed rate or floating rate (variable). The rate definition for compounding interest will be non-tiered. Tiered rate set up will not be allowed. Ceiling and floor rate can also be set for compounding rate. So if net compounding interest rate applicable on loan falls below the floor rate, floor rate will be applied on loan. Similarly, if it is more than the ceiling rate, then the ceiling rate will be applied on the loan. The user will be able to select base rate (index code) and apply product variance for compounding interest through this screen. Net rate of interest = base rate + / - variance. Fixed amount will not apply to compounding interest. The product variance for compounding interest will always be set up as an absolute value. Account variance cannot be set up for compounding interest.

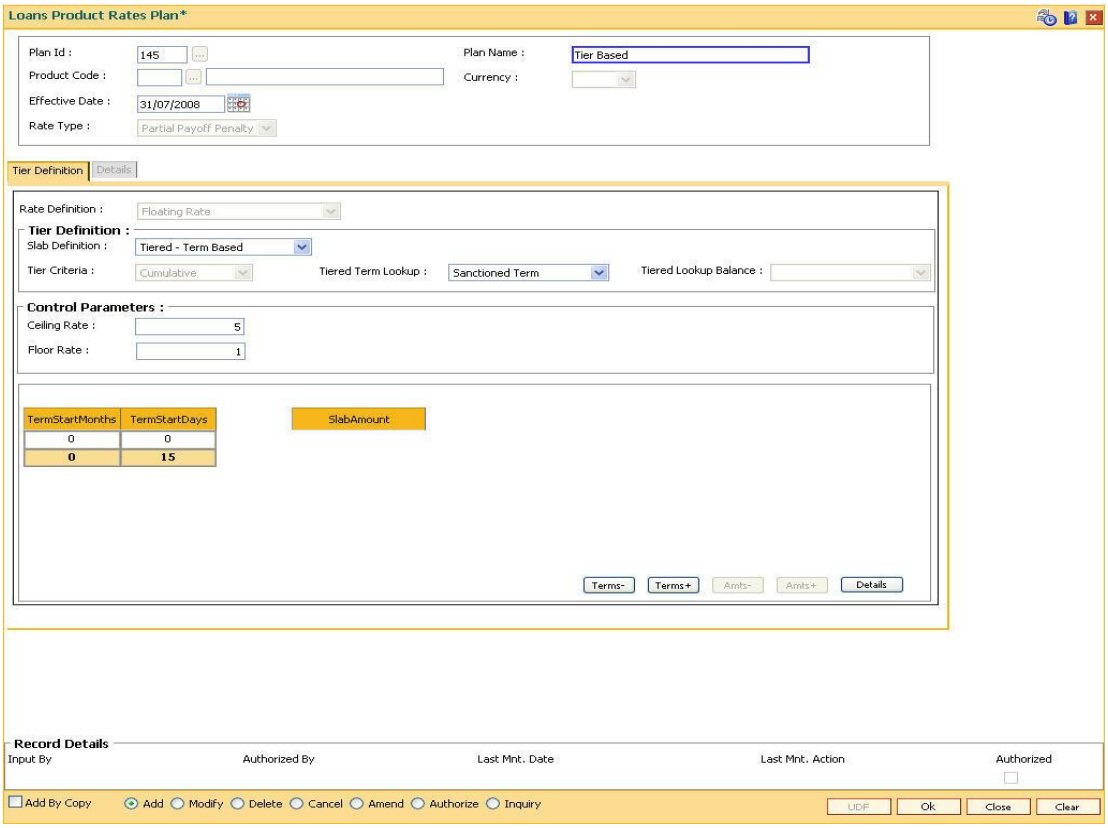
3. Click the **Add** button.
4. Enter the plan ID and the name.
5. Select the effective date from the pick list and the rate type from the drop-down list.

Loan Product Rates Plan



6. The system enables the **Tier Definition** tab.
7. Select the rate definition and slab definition from the drop-down 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.

Tier Definition



Field Description

Field Name	Description

If the **Credit Interest** option is selected from the **Rate Type** drop-down list, then the fields in this tab are disabled and set to the default value.

Rate Definition

[Mandatory, 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** drop-down list.

Tier Definition

Slab Definition

[Mandatory, 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 **Credit interest** option is selected in the **Rate Type** drop-down list.

Tier Criteria

[Display]

This field displays the tier criteria.

The options are:

- Cumulative
- Incremental

By default **Cumulative** option is displayed.

Field Name	Description
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** drop-down list. 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
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

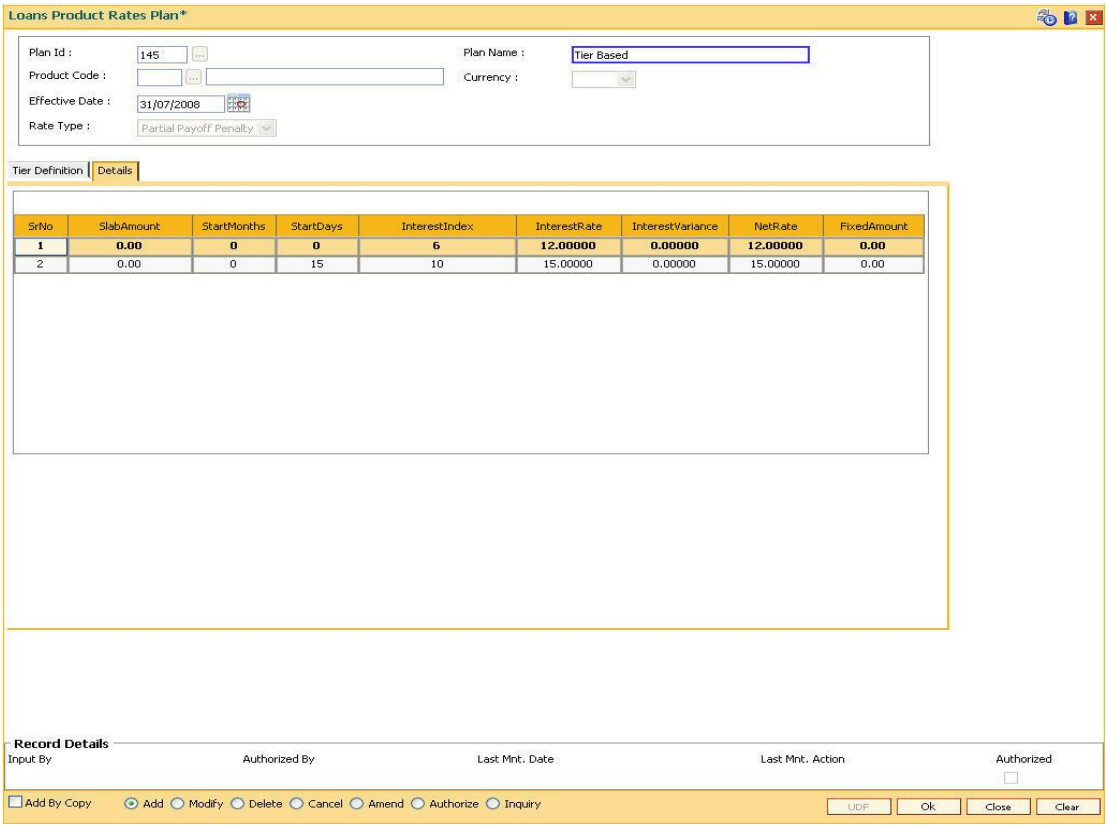
This section is disabled if **Rate Definition** field is selected as **Fixed Amount**.

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 then 0 and greater than 999.99999. The rate should be less then or equal to maximum interest rate. This field is disabled 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 **Credit interest** option is selected in the **Rate Type** field.

Column Name	Description
TermStartMonths	[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.
TermStartDays	[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.
SlabAmount	[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 the **Details** button to enable the **Details** tab.
12. Enter the required information.

Details



Field Description

Column Name	Description
Sr 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.

Column Name	Description
Interest Index	[Conditional, Pick List] Select the interest index defined for the tier from the pick 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 **Product Master Maintenance** (Fast Path: 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. *Net Rate = Interest Rate + Interest Variance* The net rate should be within the minimum and maximum interest rate defined in the **Product Master Maintenance** (Fast Path: 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..

13. Click the **Ok** button.
14. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **Ok** button.
15. The loan product rate plan details are added once the record is authorised.

10.4. LNM41 - Interest Rules

Interest computation forms a major role in the loan account. Interest rule identifies the method in which interest has to be calculated.

- 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 in percent at which the interest has to be computed)

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
- Subsidy
- Compounding Interest

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

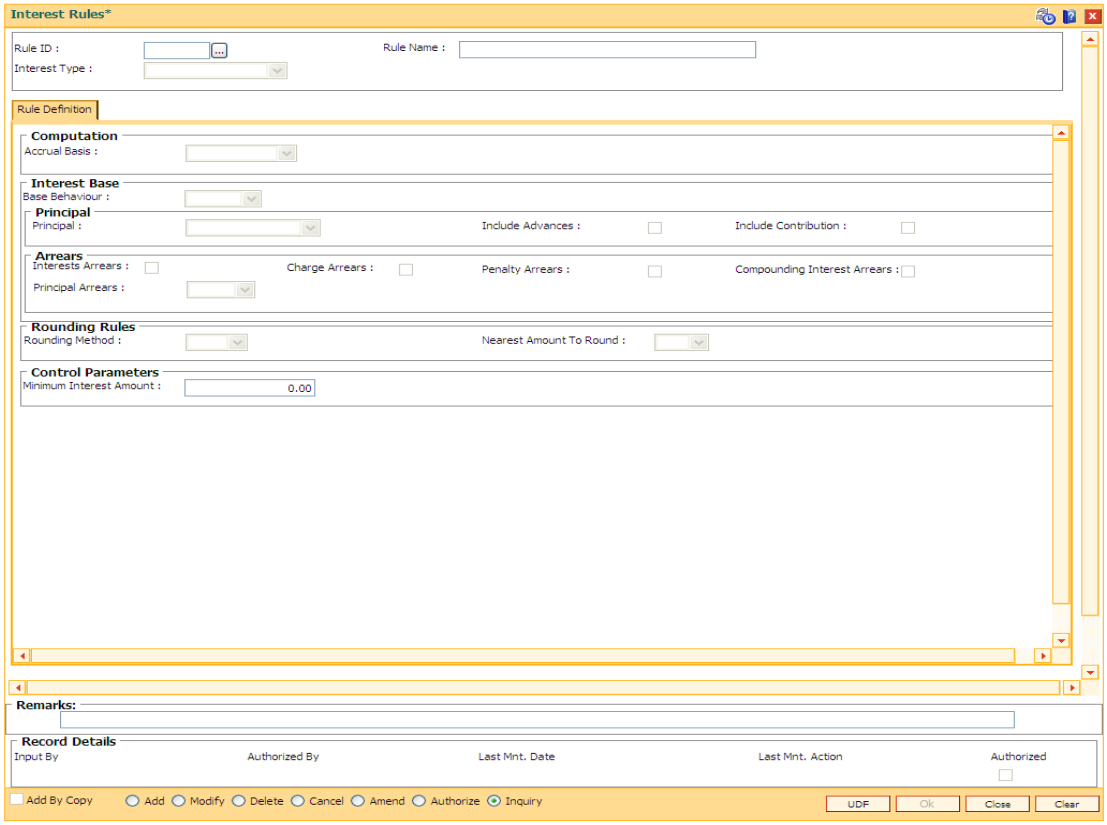
Modes Available

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

To add interest rule

1. Type the fast path **LNM41**and click **Go** or navigate through the menus to **Global Definitions > Loan > Interest Rules**.
2. The system displays the **Interest Rules** screen.

Interest Rules



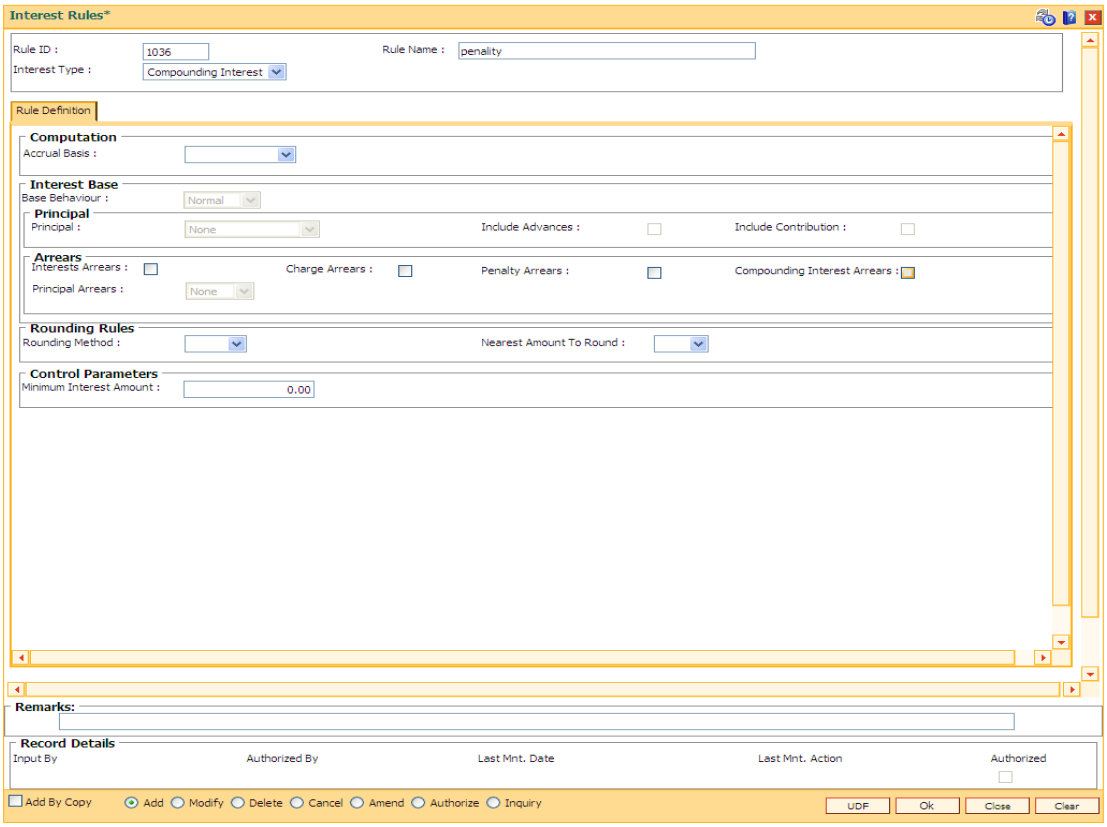
Field Description

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.

Field Name	Description
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: • **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 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 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. • **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

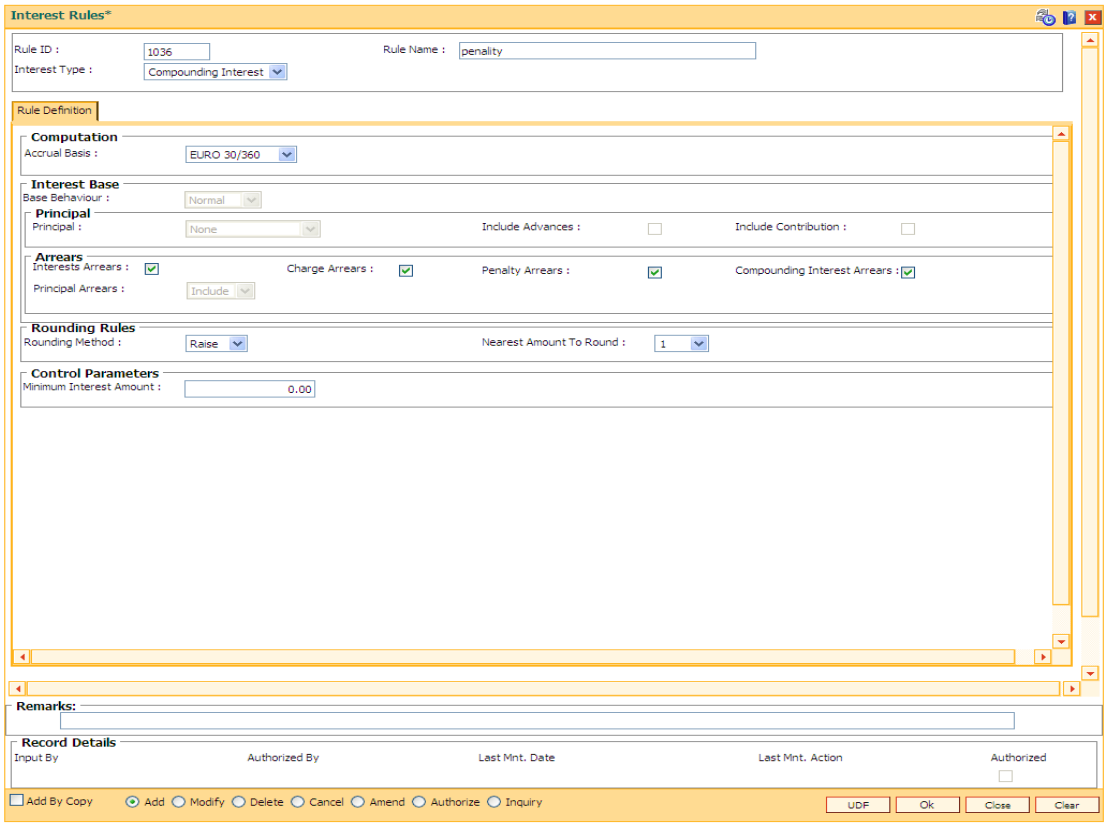
3. Click the **Add** button.
4. Enter the rule ID and name.
5. Select the interest type from the drop-down list.

Interest Rules



6. Enter the required information in the **Rule Definition** tab.

Rule Definitions



Field Description

Field Name	Description
Computation	
Accrual Basis	[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: • **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. • Week/364 Once added, this field cannot be modified or amended.

Field Name	Description

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.

This section is enabled if the **Regular**, **Penalty** or **Subsidy Margin** option is selected in the **Interest Type** drop-down list.

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.

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. This option cannot be selected if the **Subsidy Margin** or **Regular** option is selected in the **Interest Type** drop-down list.
- **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**[6]) 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

Field Name	Description
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 if the **Regular** or **Subsidy Margin** option is selected in the **Interest Type** drop-down list.
Include Contribution	[Conditional, Check Box] Select the **Include Contribution** check box to include the contribution amount to reduce the outstanding principal amount to arrive at the actual interest base. This reduces the actual interest base and the customer can avail interest benefit for the contribution amount (if any) still pending after disbursement in the **Settlement Payout GL** defined in the **Product Master Maintenance** (Fast Path: LNM11) option. This field is enabled if the **Regular** or **Subsidy Margin** option is selected in the **Interest Type** drop-down list.

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.

This section is enabled if the **Actual** or **Normal** option is selected in the **Base Behavior** drop-down list.

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. 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.

[6](It is the liquidation of the loan account on or after maturity date by paying the final installment due.)

Field Name	Description
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.
Compounding Interest Arrears	[Optional, Check Box] Select the **Compounding Interest Arrears** check box to include compounding interest arrears for the interest base calculation. If this box is selected, the unpaid compounding interest arrears on the loan will be considered for interest computation This field will be enabled only for the following interest types: 1. Regular Interest 2. Penalty Interest 3. Compounding Interest 4. Post Maturity interest This field will be disabled for: 1. Partial Payoff penalty 2. EFS penalty 3. Credit Interest 4. Subsidy Margin

Field Name	Description
Principal Arrears	[Optional, 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.

Field Name	Description
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 the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
9. The interest rules are added successfully once the record is authorised.

Example 01: 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

Interest Amount	Rounding method	Nearest amount to round to	Rounded Amount
		100	10095
		1000	10090
10095.8463	Round	1	10095.85
		10	10095.8
		100	10096
		1000	10100

10.5. LNM42 - 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 and compounding interest are defined. Only interest rules attached to a product from product interest attributes are available for linking at the **Schedule Type Maintenance** (LNM98) option.

All interest related GLs are defined under the **Product Interest Attributes Maintenance** (FP:LNM41**)**. Further the accounting basis, i.e., whether the interest calculation should be on accrual or cash basis can be specified through this maintenance for Penalty interest type.

Definition Prerequisites

- LNM41 - Interest Rules
- LNM11 - Product Master Maintenances
- GLM02 - Chart of Accounts

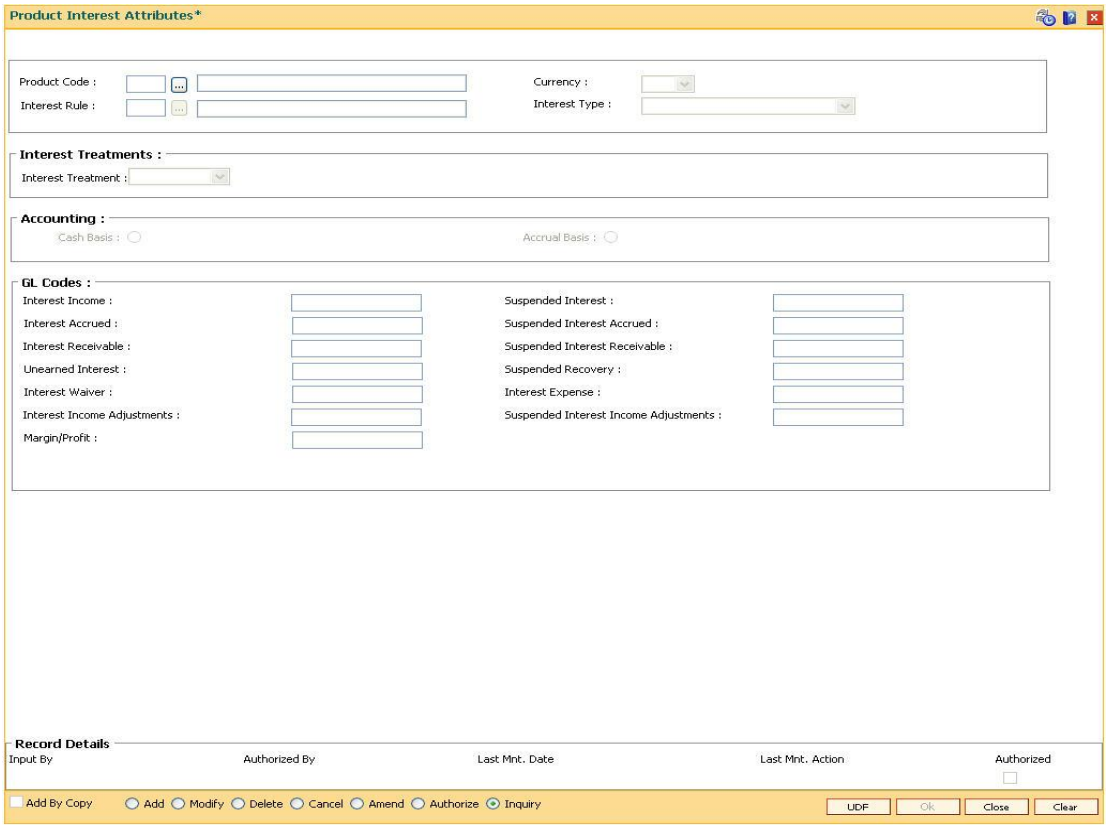
Modes Available

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

To add product interest attributes details

1. Type the fast path **LNM42** and click **Go** or navigate through the menus to **Global Definitions > Loan > Product Interest Attributes**.
2. The system displays the **Product Interest Attributes** screen.

Product Interest Attributes



Field Description

Field Name	Description
Product Code	[Mandatory, Pick List] Select the product, for which the Interest Attribute is to be defined, from the pick list. The pick list lists only the authorized loans products. Product Code is a manually generated unique identifier for the Loan product.
Currency	[Display] This field displays the currency code in which the product is defined. The list of valid currencies is maintained in the **Currency Code Maintenance** (Fast Path: BAM56) option. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.

Field Name	Description
Interest Rule	[Mandatory, Pick List] Select the interest rule from the pick list. It is mandatory to define and download the **Interest Rules** (Fast Path: LNM41) before defining the **Product Interest Attributes**. The system displays the name of the interest rule adjacent to the interest rule code.
Interest Type	[Display] This field displays the interest type associated with the interest rule selected in the **Interest Rule** field. Interest rules facilitates defining the various types of interests, viz., regular, penalty, partial, payoff penalty, EFS penalty and post maturity interest and compounding interest, credit interest and subsidy margin.
Interest Treatment	
Interest Treatment	[Mandatory, Drop-Down] Select the interest treatment from the drop-down list.

Accounting

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.

Cash Basis	[Optional , Radio Button] Click **Cash Basis**, if accounting should be done on the cash basis. In **Cash Basis** the interest is calculated online at the time of the transaction, i.e., the accounting entries are passed only on the day the transaction is performed.
Accrual Basis	[Optional, Radio Button] 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.

GL Codes

The Suspended GL fields are disabled for subsidy interest types.

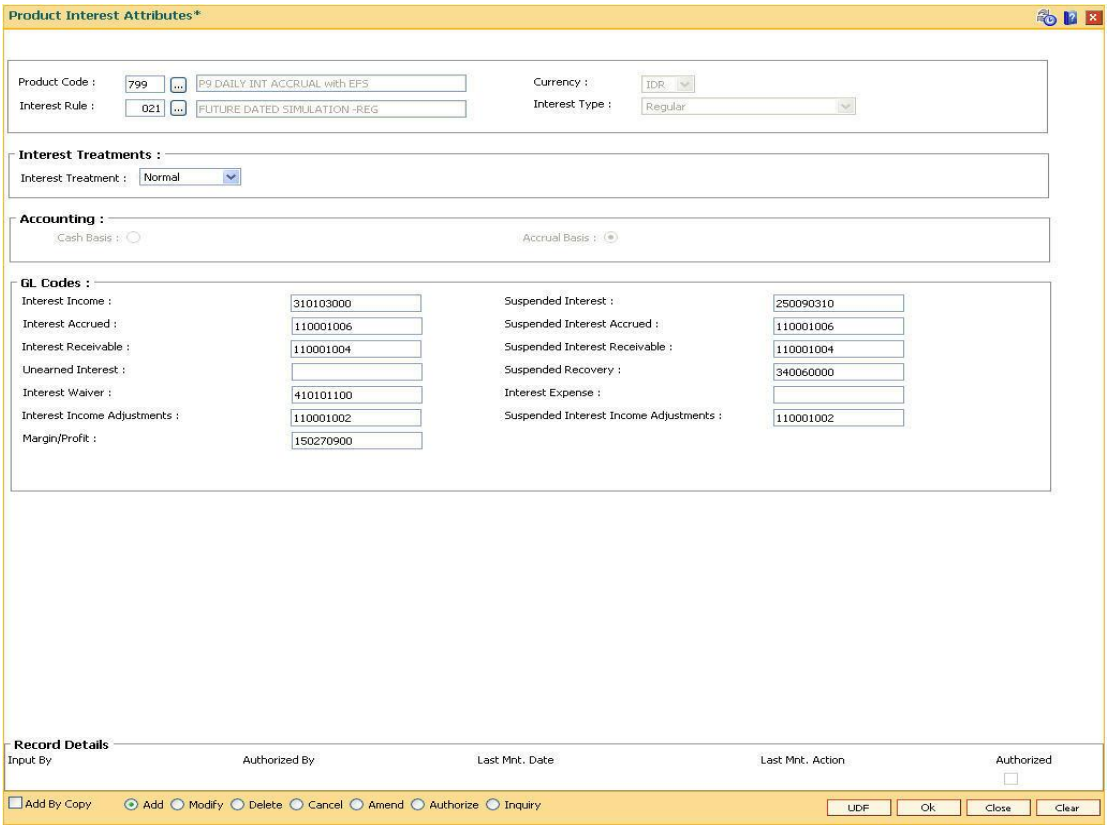
Field Name	Description
Interest Income	[Mandatory, Numeric, Nine] Type the appropriate GL code with Income type for recording Income Earned from Loan accounts under this product. This GL account is credited and the Interest Accrued GL account is debited at the time of Loan Interest accrual on an account. This is an Income type GL.
Suspended Interest	[Mandatory, Numeric, Nine] Type the appropriate GL code with Liability type for recording Income Earned from suspended accounts. This GL account is credited and the Suspended interest Accrued GL account is debited at the time of Interest accrual on a Suspended account. This GL is a Liability type of GL.
Interest Accrued	[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.
Suspended Interest Accrued	[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.
Interest Receivable	[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.

Field Name	Description
Suspended Interest Receivable	[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.
Unearned Interest	This GL is currently not in use.
Suspended Recovery	[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.
Interest Waiver	[Display] This field displays the interest waiver. The waived interest account is debited this GL account.
Interest Expense	[Display] This field displays the interest expense only if credit interest rule is selected and product type is revolving.
Interest Income Adjustments	[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 Adjustments	[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.

Field Name	Description
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 the **Add** button.
4. Select the product code and interest rule from the pick list.
5. Enter the interest treatment, accounting basis and GL code details.

Product Interest Attributes



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
8. The product interest attributes details are added successfully once the record is authorised.

10.6. LNM88 - Loan Product Repricing/Revision Maintenance

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** (Fast Path: LN089) option at the account level.

In case no re-pricing plan is maintained and linked to a loan product, the user will be able to use the Loans Account Repricing/Revision Maintenance option (FP: LN089)

Definition Prerequisites

- LNM11 - Product Master Maintenances

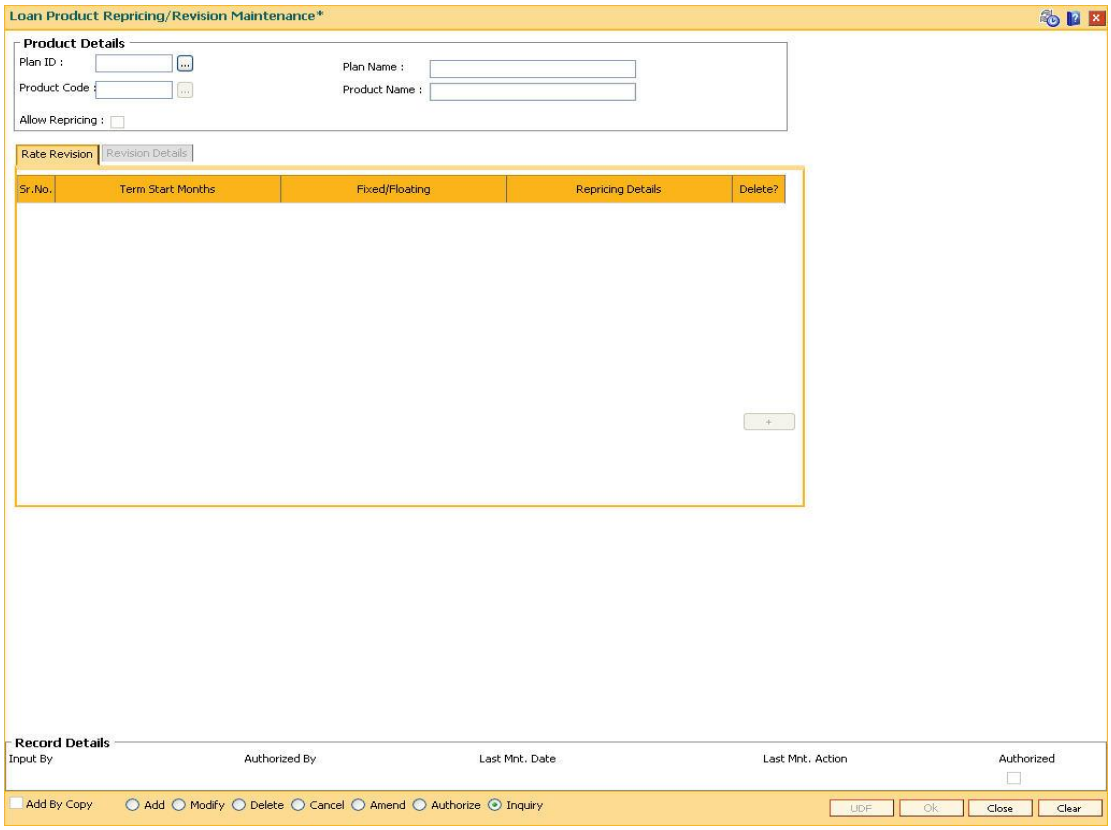
Modes Available

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

To add loan product repricing and revision details

1. Type the fast path **LNM88** and click **Go** or navigate through the menus to **Global Definitions > Loan > Loan Product** Repricing/Revision Maintenance.
2. The system displays the **Loan Product** Repricing/Revision Maintenance screen.

Loan Product Repricing/Revision Maintenance



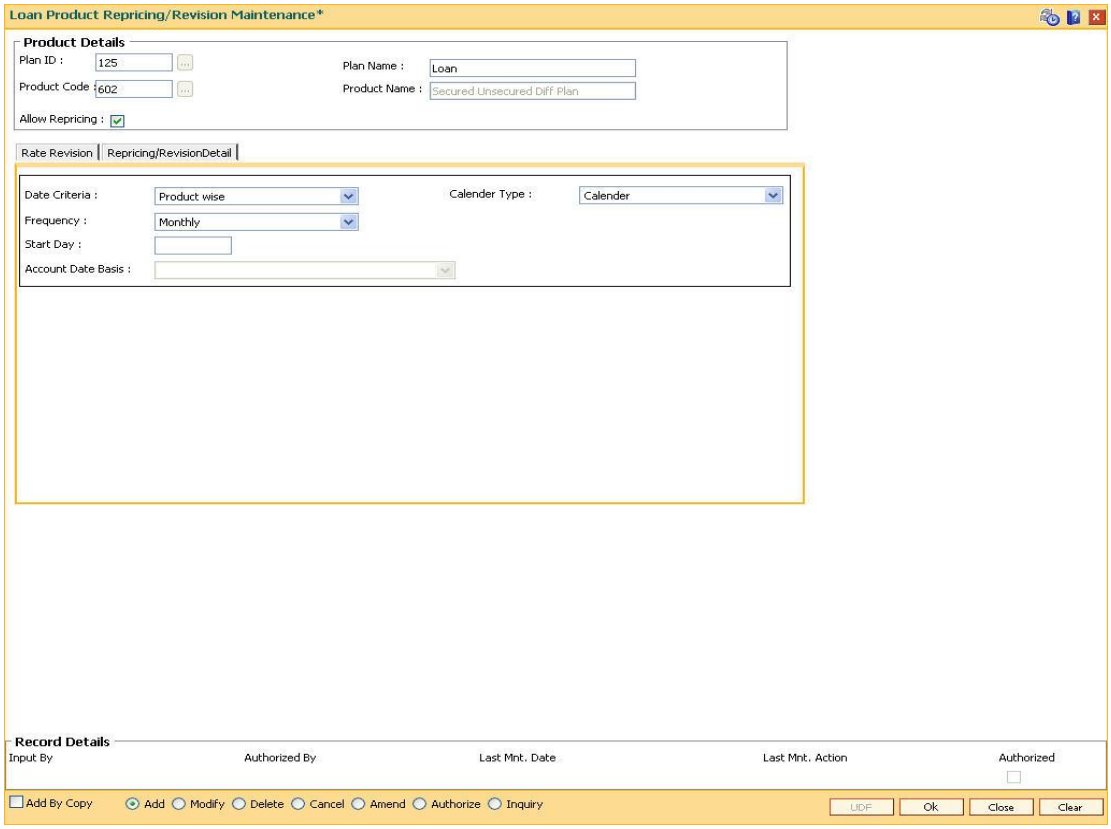
Field Description

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, Pick List] Select the product code for which the product rates plan has been defined from the pick list. The product name as defined in the **Product Master Maintenance** (Fast Path: LNM11) option is displayed alongside the product code.

Field Name	Description
Allow Repricing	[Optional, Check Box] Select the **Allow Repricing** check box to allow repricing of the loan product.

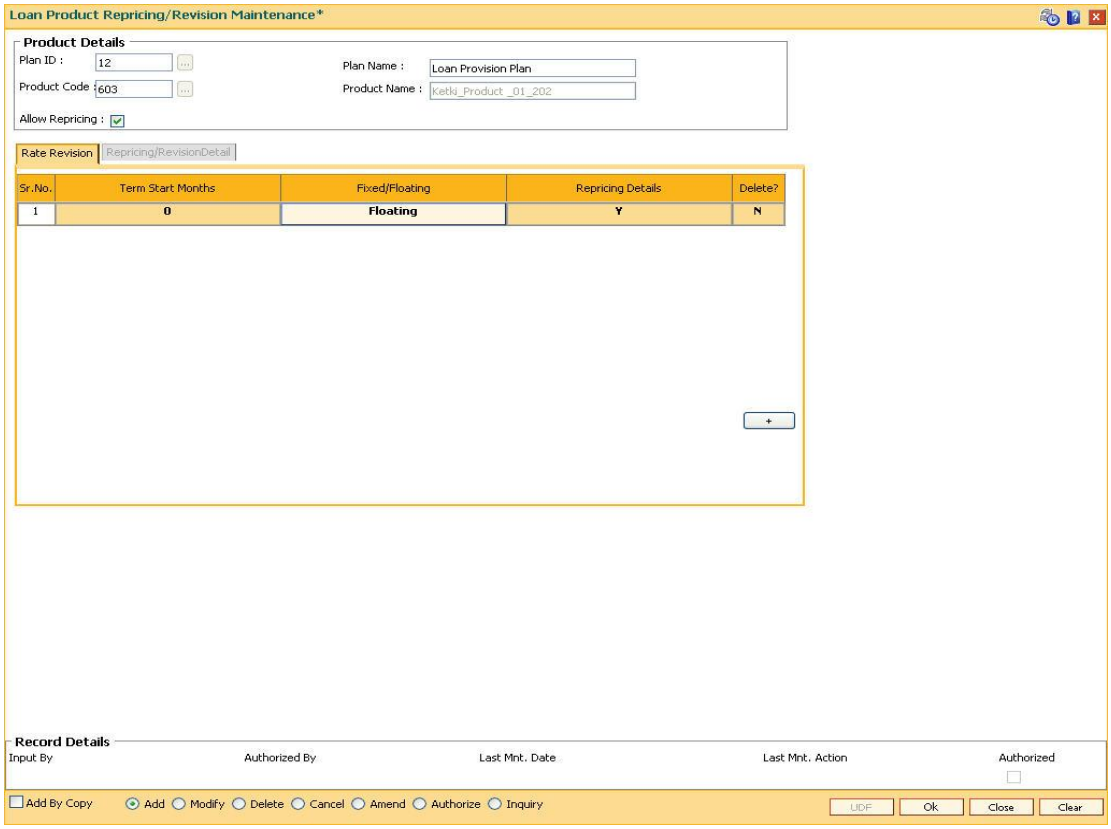
3. Click the **Add** button.
4. Enter the plan Id and name.
5. Select the product code from the pick list.

Loan Product Repricing/Revision Maintenance



6. Enter the required information in the various tabs.

Rate Revision

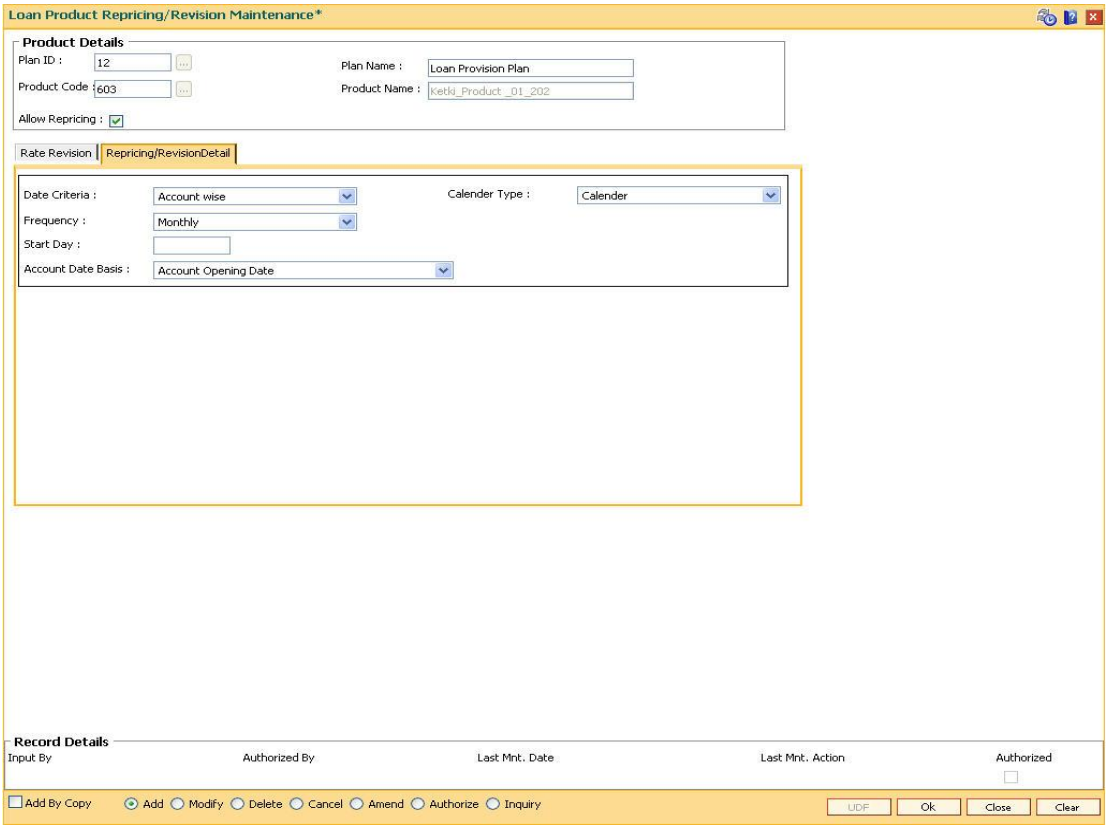


Field Description

Column Name	Description
Term Start Months	[Mandatory, Numeric, Five] Type the term start month. It allows the user to specify the start month from which the revised rates are applicable.
Fixed/Floating	[Conditional, Drop-Down] Select the nature of the interest rate applicable from the term start month, from the drop-down list. The options are: • Fixed • Floating
Repricing Details	[Display] This field displays whether the repricing details can be modified. If the value is **Y**, the system displays the **Revision Details** tab on double-clicking it.

Column Name	Description
Delete	[Mandatory, Check Box] Select the **Delete** check box to delete the record.

Revision/repricing Details



Field Description

Field Name	Description
Date Criteria	[Mandatory, Drop-Down] Select the date criteria for revising the loan product from the drop-down list. The options are: • Product wise • Account wise

Field Name	Description
Calender Type	[Mandatory, Drop-Down] Select the type of calendar from the drop-down list. The options are: • Calender • Anniversary
Frequency	[Mandatory, Drop-Down] Select the frequency of loan product revision from the drop-down list. The options are: • Monthly • Bi-monthly • Quarterly • Half-Yearly • Annual • Every Billing / Charging Date
Start Day	[Conditional, Numeric, Two] Type the start day of the product wise revision of the loan product. This field is enabled only if the **Product wise** option is selected in the **Date Criteria** drop-down list and **Anniversary** option is selected from the **Calender Type** drop-down list.
Account Date Basis	[Conditional, Drop-Down] Select the account date basis for revision of the loan product from the drop-down list. The options are: • Account Opening Date • Disb. Date This field is enabled only if the **Account wise** option is selected in the **Date Criteria** drop-down list.

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **OK** button.
9. The loan product rate repricing/revision details are added once the record is authorised.

10.7. LNM81 - Rate Change

The **Rate Change** option allows maintenance of future dated interest rate change, 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** (Fast Path: 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 Maintenance
- BAM13 - Interest Index Rates
- LNM11 - Loan Product Master: Rate revision flag should be enabled
- LN060 - Loans Product Rates Plan: The rate definition should be Floating Rate

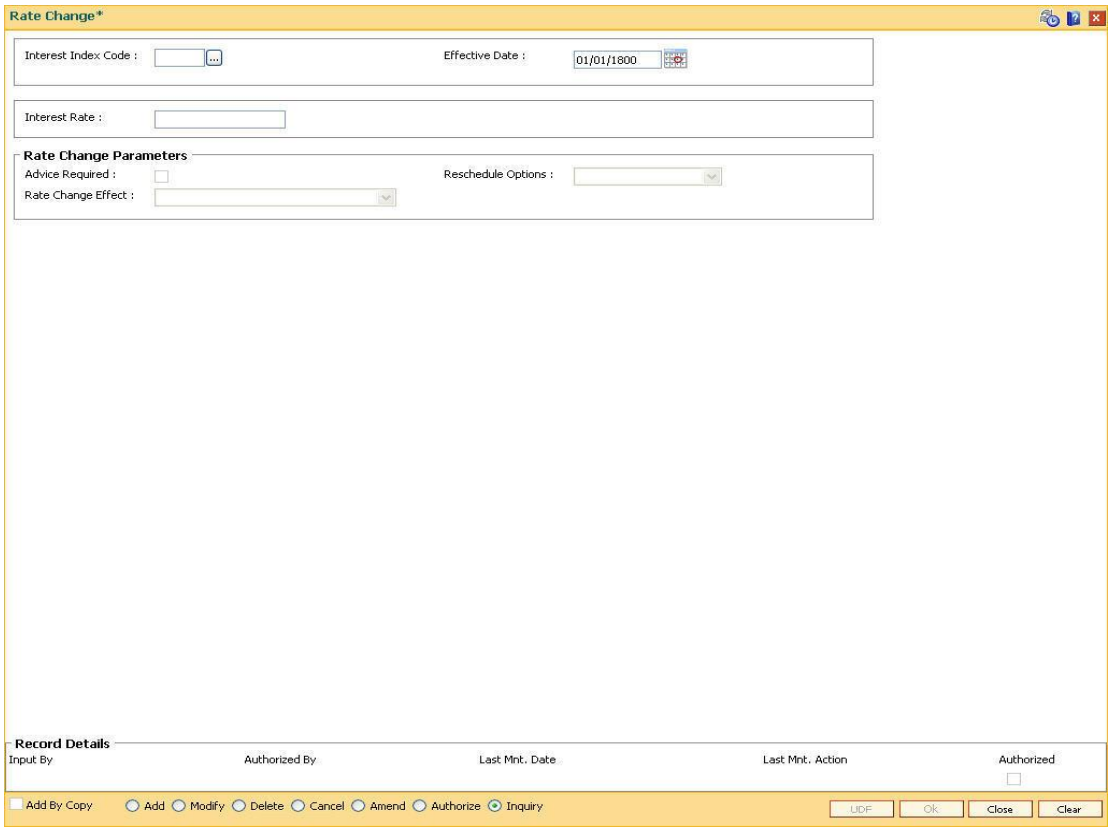
Modes Available

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

To add rate change details

1. Type the fast path **LNM81** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions >** Rate Change.
2. The system displays the **Rate Change** screen.

Rate Change



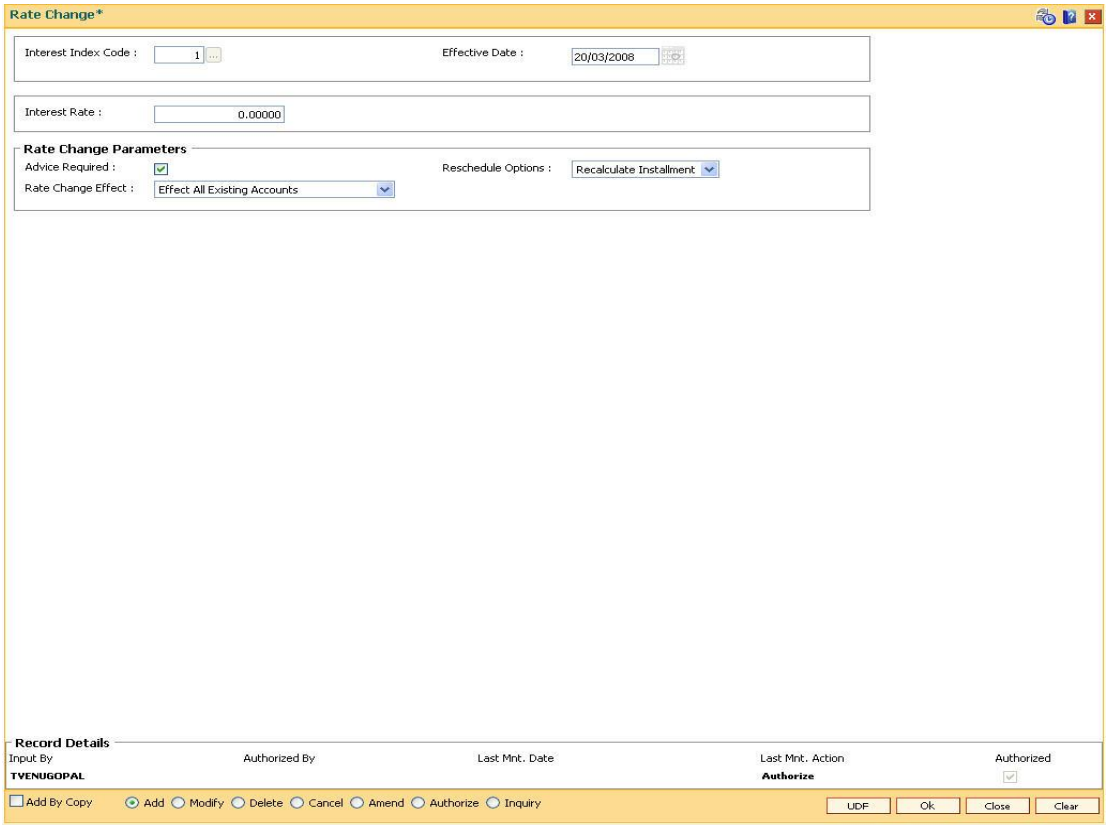
Field Description

Field Name	Description
Interest Index Code	[Mandatory, Alphanumeric, Five] Type the interest index code. The interest index codes are defined in the **Interest Index Rate** (Fast Path: BAM13) option.
Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Select the effective date for the interest rate change from the pick list. This date has to be in sync with the new effective date mentioned for the new rate as defined in **Interest Index Rate** (Fast Path: 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** (Fast Path: BAM13) option.

Field Name	Description
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

3. Click the **Add** button.
4. Type the interest index code.
5. Select the **Effective Date** from the pick list.
6. Enter the rate change parameters.

Rate Change



7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Required...Click **Ok** to Continue". Click the **Ok** button.
9. The rate change details are added once the record is authorised.

11. Installment - Repayment Rules

11.1. LNM43 - Installment Rules

This option allows you to 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** (Fast Path: LNM98) option.

Definition Prerequisites

Not Applicable

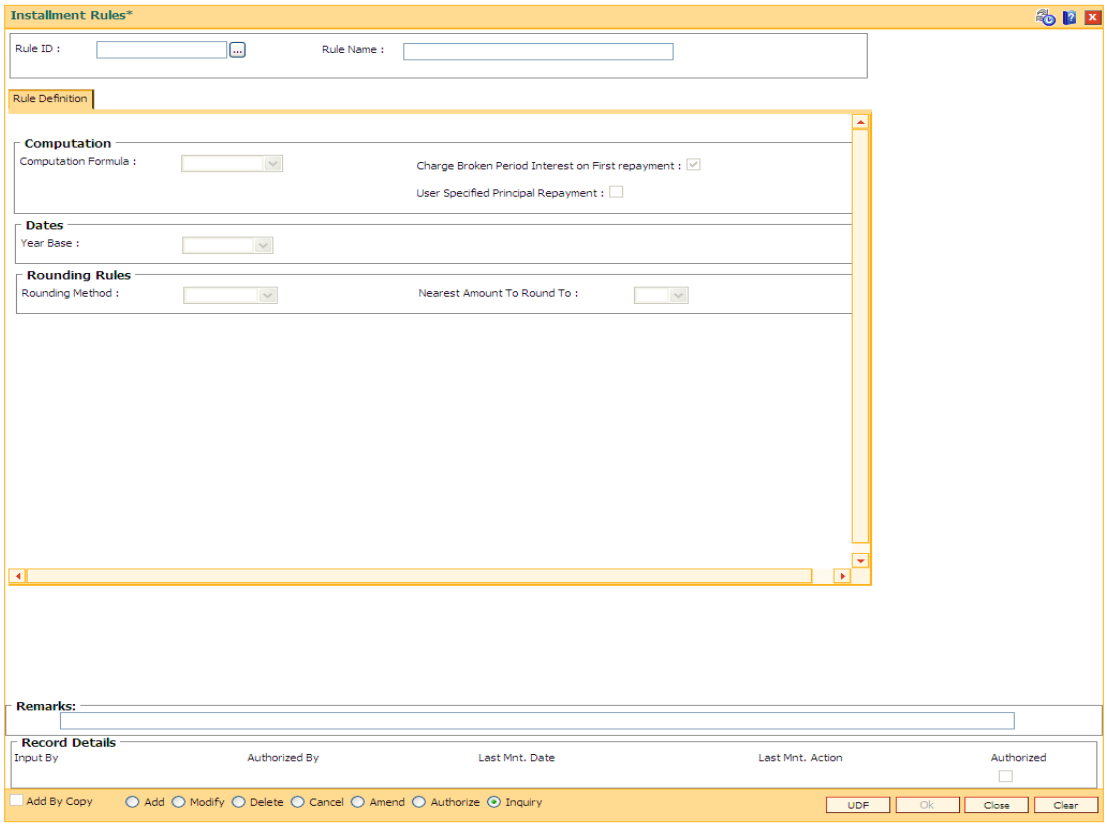
Modes Available

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

To add installment rule

1. Type the fast path **LNM43** and click **Go** or navigate through the menus to **Global Definitions > Loan > Installment Rules**.
2. The system displays the **Installment Rules** screen.

Installment Rules

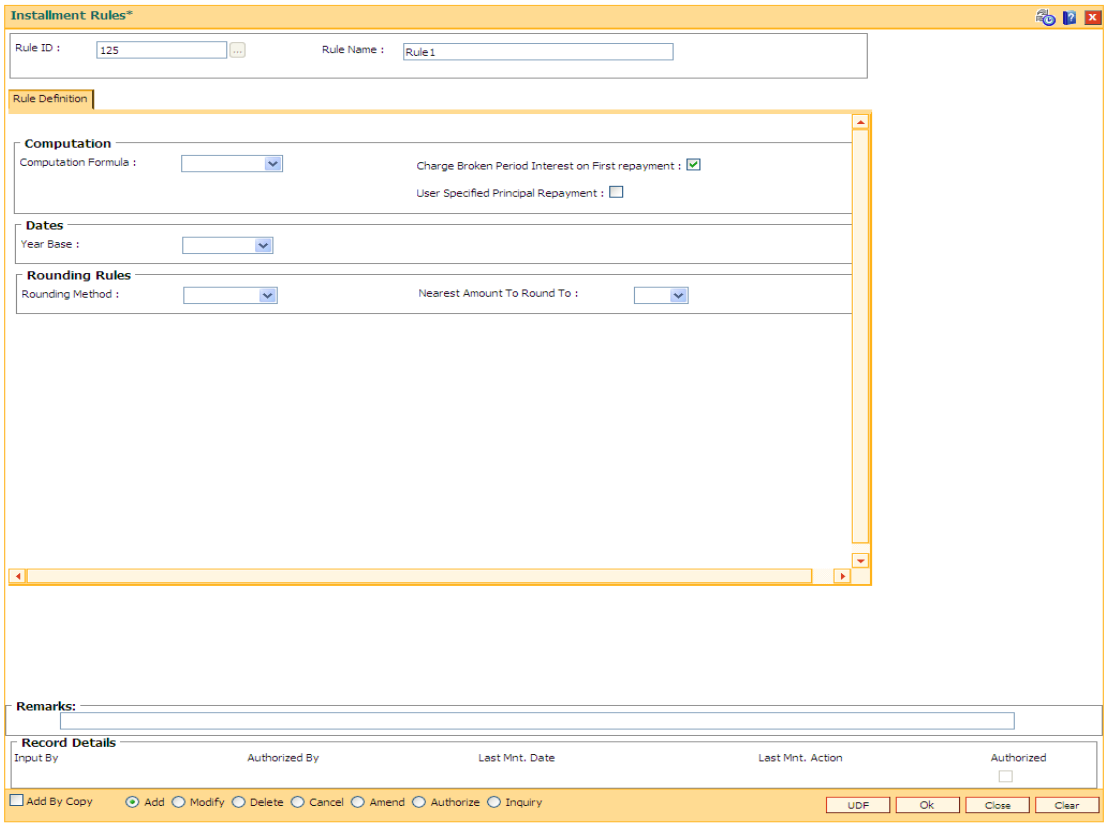


Field Description

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.

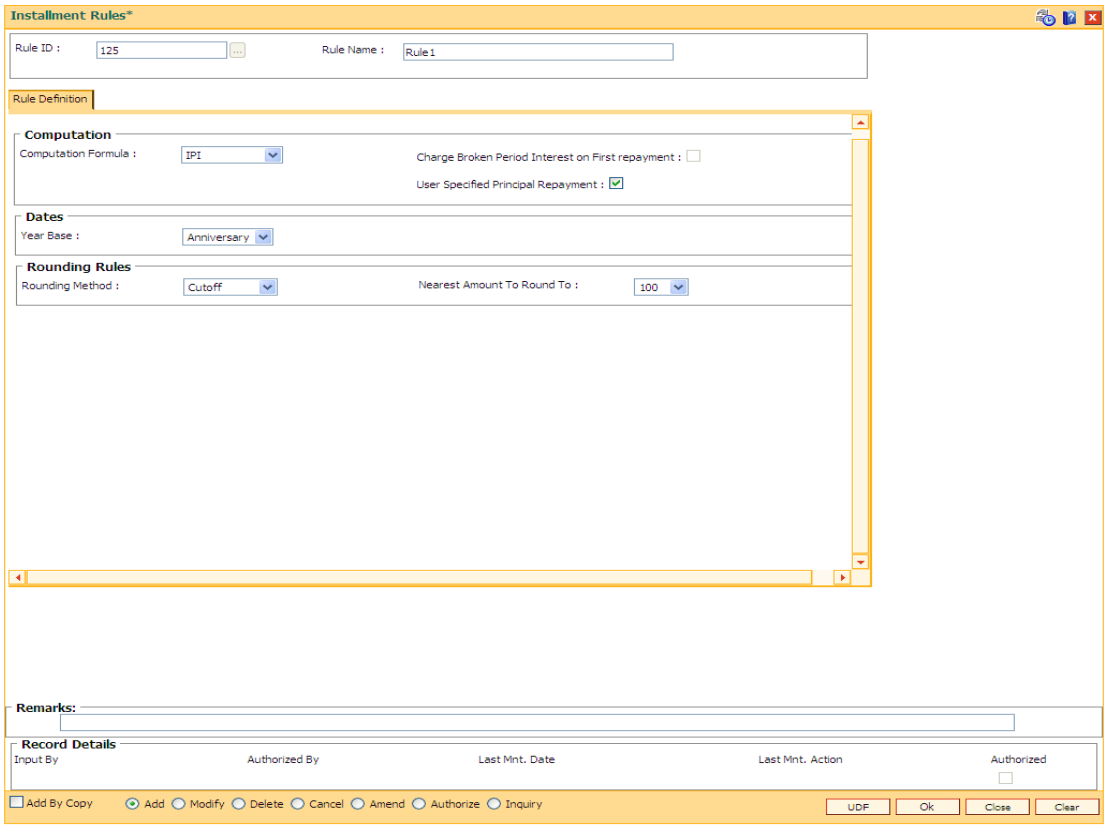
3. Click the **Add** button.
4. Enter the rule ID and name.

Installment Rule



5. Enter the required information in the **Rule Definition** tab.

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 Formulae 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** - 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%.

Field Name	Description

The interest for the next 2 months (month no. 11 and 12)=

= 12%

- **IO in Arrears** - This is the Initial stage when disbursement occurs. During this stage the Principal installment amount is not calculated and therefore there is no repayment of principal amount during this stage. The customer is expected to repay only the interest charged on the loan account as and when the arrears are generated. IO in Arrears is not a mandatory stage.
- **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 capitalised 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 (Fast Path: 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.
- **IO in Advance**: Select this option to perform advance payment for IOI. This is part of the total IOI period as per the repayment schedule of the loan.This option is used by the customer if some benefit is provided for making advance payment of the interest, yet to accrue to the loan account.

Field Name	Description
Charge Broken Period Interest on First repayment	[Display] This field displays the interest charges on broken period for the first repayment. By default, this check box is selected if the **IO in Arrears, Moratorium, Post Maturity, IO in Advance** option is selected from the **Computation Formula** drop-down list.
User Specified Principal Repayment	[Conditional, Check Box] Select the **User Specified Principal Repayment** check box to decide the principal repayment is as specified by the user or as computed by the system. This option is applied only for IPI computation formula in the regular stage of the loan. If this field is selected, at the time of host disbursement using **Account Schedule** (FP: LN521), the principal repayment amount and the repayment date for principal component will be keyed in by the user. The interest repayment date will be worked out by the system as per the interest repayment frequency set up in **Schedule Type** (Fast Path: LNM98) and disbursement date as per the current functionality. The interest amount for reach repayment cycle will be derived by the system using the principal repayment date and amount keyed in by the user. If this field is un-selected, at the time of loan disbursement the schedule of repayment will be drawn as per the current IPI installment computation functionality.
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-2006 – for IOI stage the repayment can be made to fall due on 31-Mar-2006 and for regular stage (IPI) the repayment will fall due on 30-April-2006 • **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-2006-for IOI stage the repayment can be made to fall due on 31-Mar-2006 and for regular stage (IPI) the repayment can be made to fall due on any date equal to or greater than 10-April-2006 but not later than 10-May-2006.

Field Name	Description

Rounding Rules

The fields in this section are enabled if the **ARM** or **IPI** option is selected in the **Computation Formula** drop-down list.

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: This option cannot be selected if the **ARM** or **IPI** option is selected in the **Computation Formula** drop-down list. For other options this field.

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

* 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

Installment Amount	Rounding method	Nearest amount to round to	Rounded Amount
		10	10095.8
		100	10095
		1000	10090
10095.8463	Round	1	10095.85
		10	10095.8
		100	10096
		1000	10100

11.2. LNM98 - Schedule Types

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.This screen supports defining schedules with post maturity stage only for products which are categorized as 'Bill/LC/BG' products.

The required Schedule Type or plan can be attached at the time of Loan account opening.

Definition Prerequisites

- LNM11 - Product Master Maintenances
- LN060 - Loans Product Rates Plan
- BAM14 - Service Charge Code Maintenance
- SCM01 - SC Package DefinitionLNM43 - Installment Rules
- LNM41 - Interest Rule
- LNM42 - Product Interest Attributes

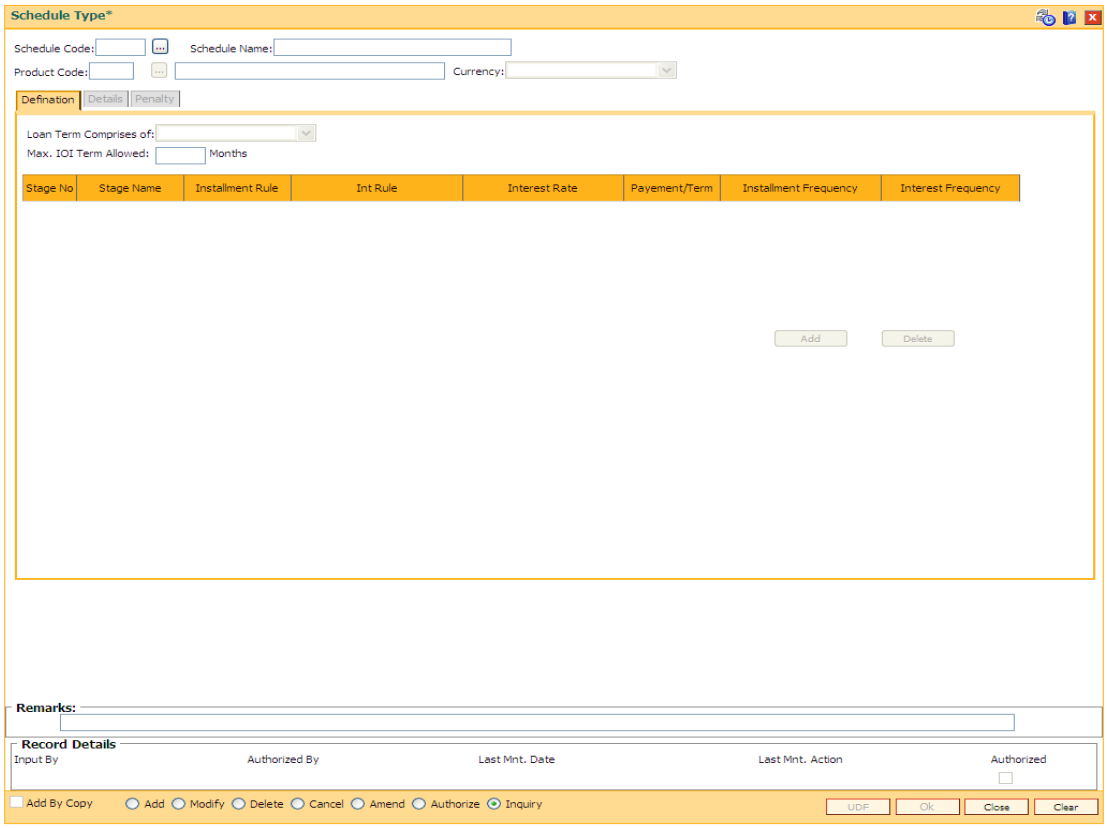
Modes Available

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

To add a schedule type

1. Type the fast path **LNM98** and click **Go** or navigate through the menus to **Global Definitions > Loan > Schedule Type**.
2. The system displays the **Schedule Type** screen.

Schedule Type



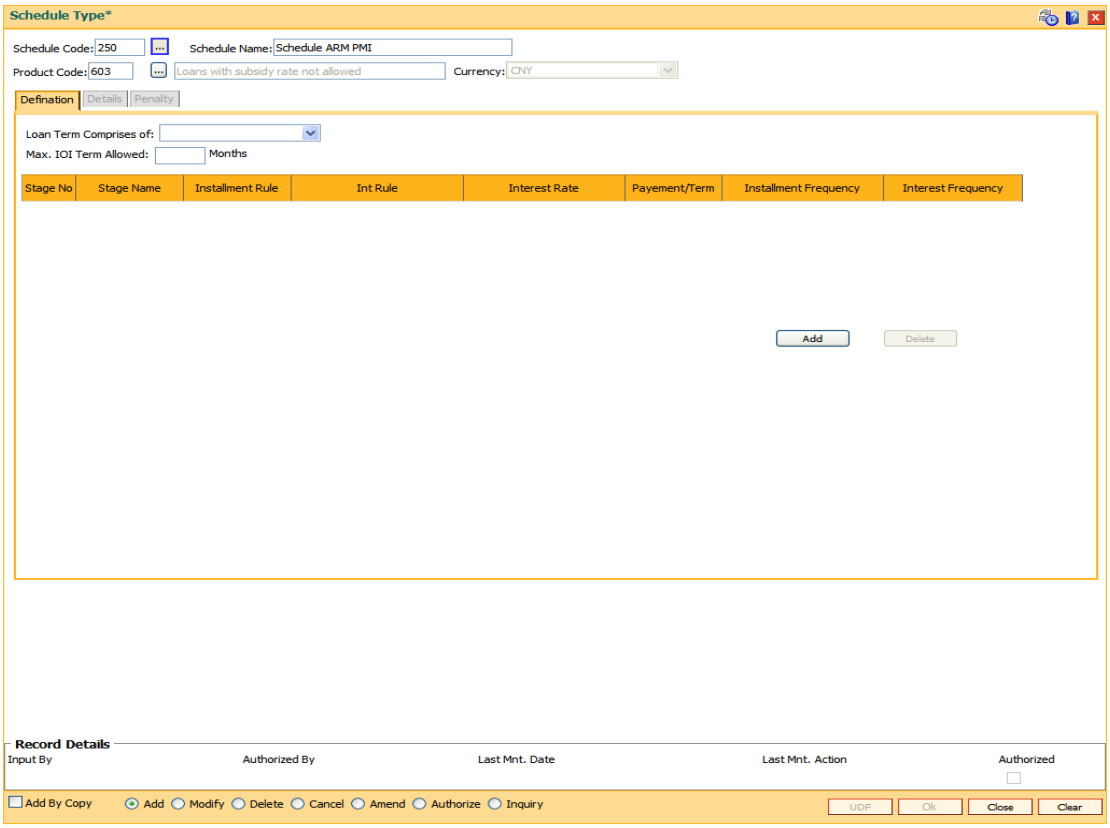
Field Description

Field Name	Description
Schedule Code	[Mandatory, Numeric, Three] 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, Pick List] Select the product code from the pick list to which the new schedule being defined is to be attached. The pick 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.

Field Name	Description
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the schedule is being defined.

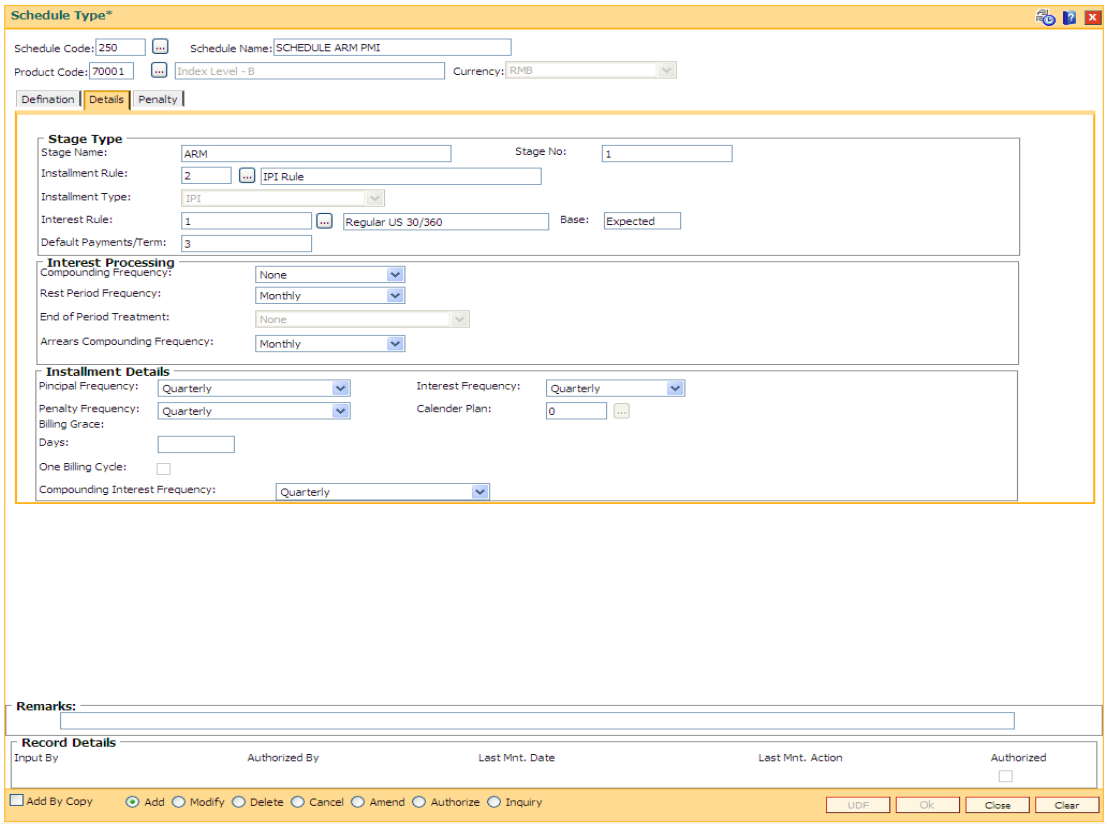
3. Click the **Add** button.
4. Type the schedule code and press the <**Tab**> key.
5. Select the product code from the pick list.

Schedule Type



6. Select the appropriate option from the Loan Term Comprises Of drop-down list.
7. Enter the maximum IOI term allowed.
8. Click the **Add** button in the **Definitions** tab screen. The system displays the **Details** tab screen.

Details



Field Description

Field Name	Description
Stage Type	
Stage Name	[Mandatory, Alphanumeric, 40] 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.

Field Name	Description
Installment Rule	[Mandatory, Pick List] Select the installment rule applicable for the stage from the pick 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) **Note**: In the case of interest and principal type of installment (IPI), user specified repayment (installment type is selected as IPI with **User Specified Principal Repayment** check box as selected in **Installment Rules** FP: LNM43) can be set up only for principal paying regular stage of the loan. For more information refer to the **Installment Rules** (Fast Path: 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** (Fast Path: LNM43) option.

Field Name	Description
Interest Rule	[Mandatory, Pick List] Select the interest rule applicable for the stage from the pick list. Interest rules are set up for regular interest, post maturity interest, IOA penalty, EFS penalty and **PPF**[7] 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** (Fast Path: 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.
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** (Fast Path: LNM11) option.

Interest Processing

This section is conditional, based on the rule selected in the **Installment Rule** field.

[7](Partial 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.)

Field Name	Description
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** pick list.

Field Name	Description
Rest Period Frequency	[Conditional, 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 If the **Weeks** option is selected from the **Term Definition** drop-down list in the **Product Master Maintenances** (Fast Path: LNM11) option, then this field is set as **Every Due date**. 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

Field Name	Description
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.

Field Name	Description
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** (Fast Path: 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.

Field Name	Description
Principal Frequency	[Mandatory, 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 • Weekly • Bi-Weekly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly You can select the **Weekly** or **Bi-weekly** option, if the **Weeks** option is selected from the **Term Definition** drop-down list in the **Product Master Maintenances** (Fast Path: LNM11) option. 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. If **User Specified Repayment** check boxis selected in **Installment Rules** (FP: LNM43), the principal repayment frequency will default to None / At maturity and will not be

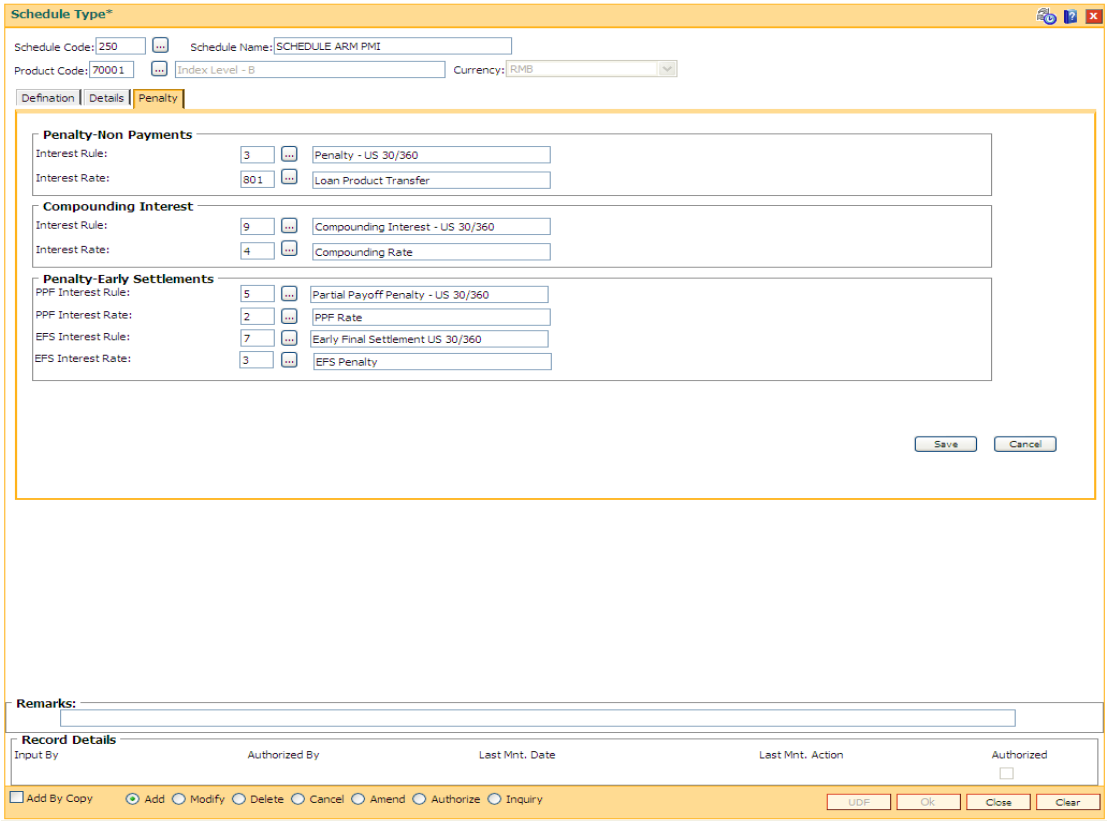
Field Name	Description
Interest Frequency	[Mandatory, Drop-Down] Select the interest frequency from the drop-down list. This is the frequency at which the interest is levied on the loan account. We can define separate frequency for the IOI and the IPI stage. The options are: • None/ At Maturity • Weekly • Bi-Weekly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly You can select the **Weekly** or **Bi-weekly** option, if the **Weeks** option is selected from the **Term Definition** drop-down list in the **Product Master Maintenances** (Fast Path: LNM11) option. 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

Field Name	Description
Penalty Frequency	[Mandatory, 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 • Weekly • Bi-Weekly • Monthly • Bimonthly • Quarterly • Half Yearly • Yearly • Every Due Date You can select the **Weekly** or **Bi-weekly** option, if the **Weeks** option is selected from the **Term Definition** drop-down list in the **Product Master Maintenances** (Fast Path: LNM11) option.
Calendar Plan	[Mandatory, Pick List] Select the calendar plan from the pick list. Calendar plan is required only when a special schedule based on preset dates for when the installment payments will be made is prepared.
Billing Grace Days	For Future Use
One Billing Cycle	For Future Use

Field Name	Description
Compounding Interest Frequency	[Mandatory, Drop-Down] Select the compounding interest frequency at which the compounding interest needs to be computed and charged from the pick list . The actual charging date will be arrived by adding the frequency specified in this field to the first repayment date. The options are: • Monthly • Bi-Monthly • Quarterly • Half Yearly • Yearly **Note**: If compounding interest on the arrears is not to be applied, then the rate of interest will be set up as 0% in product rate plan and this will be attached in the schedule. Modification of values in this field will be applicable to new loan accounts only.

9. Enter the appropriate information in the **Penalty** tab.

Penalty



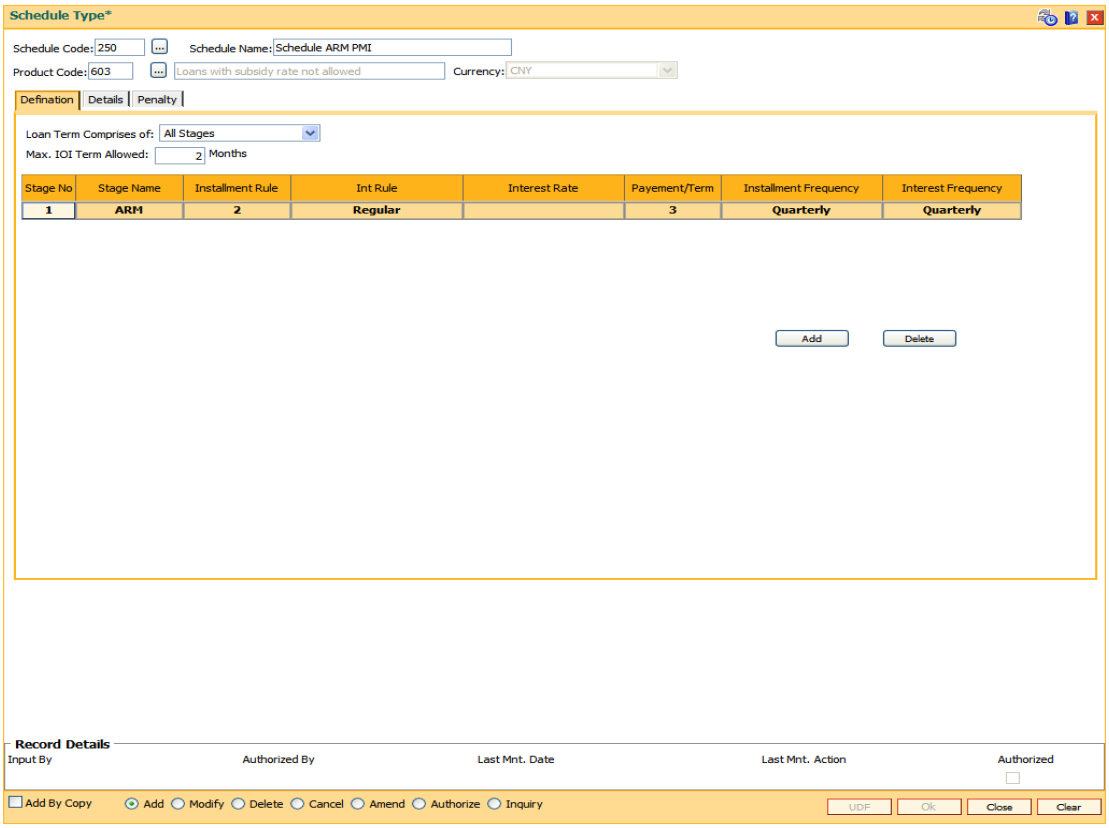
Field Description

Field Name	Description
Penalty-Non Payments	
Interest Rule	[Mandatory, Pick List] Select the interest rule if penalty is to be levied for non-payment of arrears from the pick list . For more information on interest rule, refer to the **Interest Rules** (F P: LNM41) option.
Interest Rate	[Mandatory, Pick List] Select the interest rate to be applied for the penal interest to be levied on the unpaid arrears in the loan account from the pick list . For more information on interest rates, refer to the **Loan Product Rates Plan** (FP: LN060) option.
Compounding Interest	
Interest Rule	[Mandatory, Pick List] Select the interest rule from the pick list if compounding interest is to be levied on the loan arrears. The compounding interest will be computed on the loan on the arrears specified in the interest rule selected. For more information on interest rule, refer to the Interest Rules (Fast Path: LNM41) option. Modification of values in this field will be applicable to new loan accounts only.
Interest Rate	[Mandatory, Pick List] Select the interest rate to be applied for the compounding interest to be levied on the arrears in the loan account from the pick list . For more information on interest rates, refer to the Loan Product Rates Plan (Fast Path: LN060) option. Modification of values in this field will be applicable to new loan accounts only.
Penalty-Early Settlements	
PPF Interest Rule	[Mandatory, Pick List] Select the appropriate PPF interest rule from the pick 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 (Fast Path: 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 (Fast Path: LNM41).

Field Name	Description
PPF Interest Rate	[Mandatory, Pick List] Select the interest rate to be applied for the PPF interest rate from the pick list. For more information on PPF interest rates, refer to the **Loan Product Rates Plan** (Fast Path: LN060) option.
EFS Interest Rule	[Mandatory, Pick List] Select the appropriate EFS Interest Rule from the pick 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** (Fast Path: LNM41) option.
EFS Interest Rate	[Mandatory, Pick List] Select the interest rate to be applied for the EFS transaction interest rate from the pick list. For more information on EFS interest rates, refer to the **Loan Product Rates Plan** (Fast Path: LN060) option.

10. Click the **Save** button in the **Penalty** tab screen.
11. The system displays the saved record in the **Definitions** tab.

Definition



Field Description

Field Name	Description
Loan Term Comprises Of	[Mandatory, Drop-Down] Select the appropriate option from the drop-down list. The options are: • Only Principal Stages: The loan term comprises the principal stages while drawing the schedule • First Principal Stage Onwards: The loan term starts after the first principal stage starts. • All the Stages : The loan term comprises of all the stages **Case I** Only Principal Stages Defined Schedules: Moratorium, IOI, IPI, EPI, FPI, and PMI Loan Term: 36 months defined in **Loan Direct Account Opening** (Fast Path: LN057) option. The system will allow to set the following schedule while disbursing the loan:-

Field Name	Description

i. Moratorium
ii. IOI
iii. IPI: 12 months
iv. FPI: 12 months
v. EPI: 12 months (Loan tenure = iii+iv+v)

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).

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.

Case III

All Stages

Defined Schedules : Moratorium, IOI, IPI, EPI, FPI, and PMI

Loan Term: 24 months defined in **Loan Direct Account Opening** (Fast Path: LN057) option.

The system will allow to set the following schedule while disbursing the loan:

i. Moratorium: 1 month
ii. IOI: 2 months
iii. IPI: 9 months
iv. EPI: 6 months
v. FPI: 6 months (Loan tenure = i+ii+iii+iv+v)

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.

Field Name	Description
Max. IOI Term Allowed	[Mandatory, Numeric, Three] Type the maximum term allowed for the Interest Only Installment stage. The Interest only repayment period for a loan account depends upon the principal repayment capacity of the customer. For example: For a loan account of 10 years, if the customer's income is sufficient to make the principal repayment in 24 months than the IOI stage can be defined as 96 months. Therefore, IOI stage for a loan account is part of credit decision and the IOI term maintained in this field overrides the maintenance done at product level. **Note**: You can modify this field only in case the schedule is not mapped to any loan account.
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	[Display] This column displays the interest rate applicable to each stage.
Payments/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.

Field Name	Description
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.

12. Click the **Ok** button.
13. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
14. 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.

11.3. LNM90 - Loan Commitment Fee Plan Maintenance

Using this option you can define the Interest Rule, Product Interest Rates, and Commitment Fee charging frequency for a Term Loan Product. The commitment fee period will have two values :

- Loan End Term - All the loan accounts will have the commitment end date as the Loan End Date for the product where the commitment fee period is defined as Loan End Date. The commitment end date changes automatically when there is a change in the loan term. After account opening, the commitment end date = Loan Account opening date + loan term. This date is non-modifiable in the Commitment Schedule at the loan account level.
- User Defined term - All the loan accounts will have the commitment end date as the Account opening date + user defined term for the product where the commitment fee period is defined as User Defined term. After Account opening the commitment end date = Loan Account opening date + user defined term. You can modify the date in this option.

At the account level using the **Loan Account Commitment Schedule Details Maintenance** (Fast Path: LN090) option, it is possible to modify the commitment period. The commitment fee computation will be from the commitment start date and on every month end, the commitment fee will be levied to the Loan account. The commitment Fee arrear will be raised in the Loan Account on the month end even if the Loan Account is not disbursed. If the commitment end date is equal to Loan term, the commitment fee will be levied until the Loan maturity date. The commitment fee will be levied on the date of EFS/Loan closure/Write off date/Loan Maturity date if the same is earlier than the month end of the commitment end date. If the sanctioned amount is increased/decreased during the life of the loan, commitment fee calculation from that date will consider the increased/decreased commitment amount.

For more information refer to the Example 01 provided at the end of this chapter.

Definitions Prerequisites

- LNM11 - Product Master Maintenances
- LNM42 - Product Interest Attributes
- LN060 - Loans Product Rates Plan

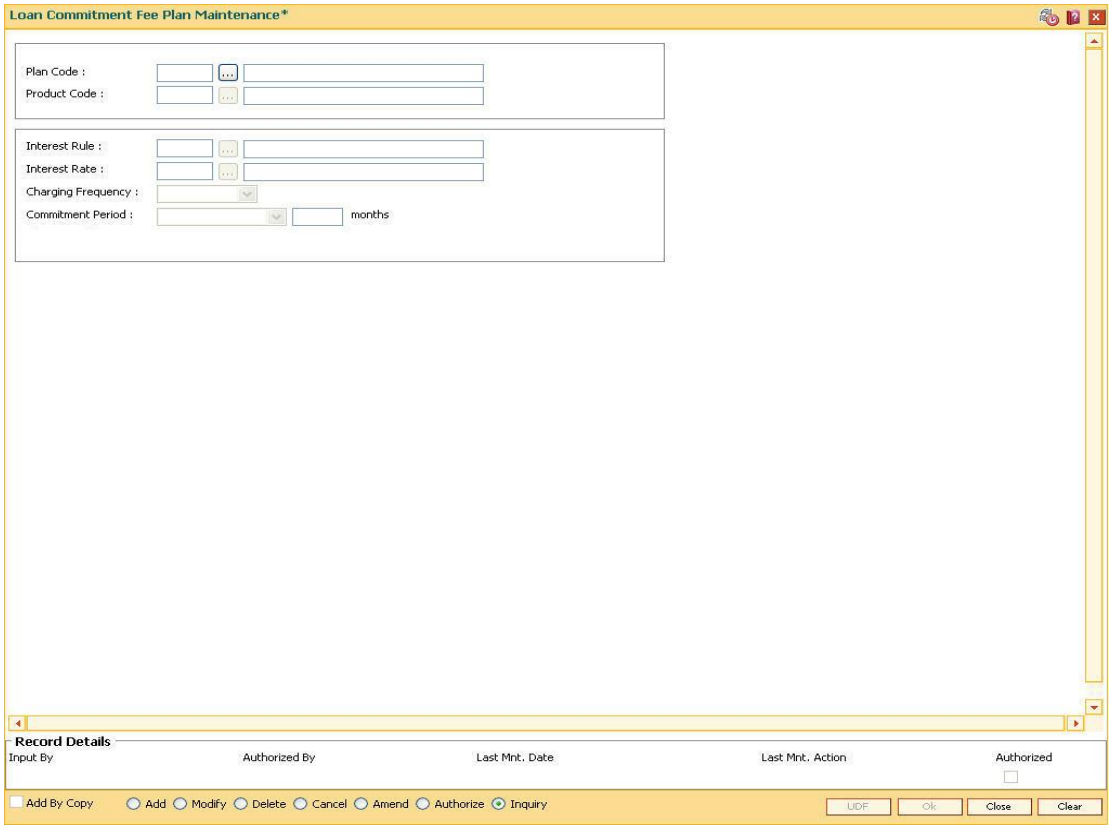
Modes Available

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

To add loan commitment fee plan details

1. Type the fast path **LNM90** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Commitment Fee Plan Maintenance**.
2. The system displays the **Loan Commitment Fee Plan Maintenance** screen.

Loan Commitment Fee Plan Maintenance



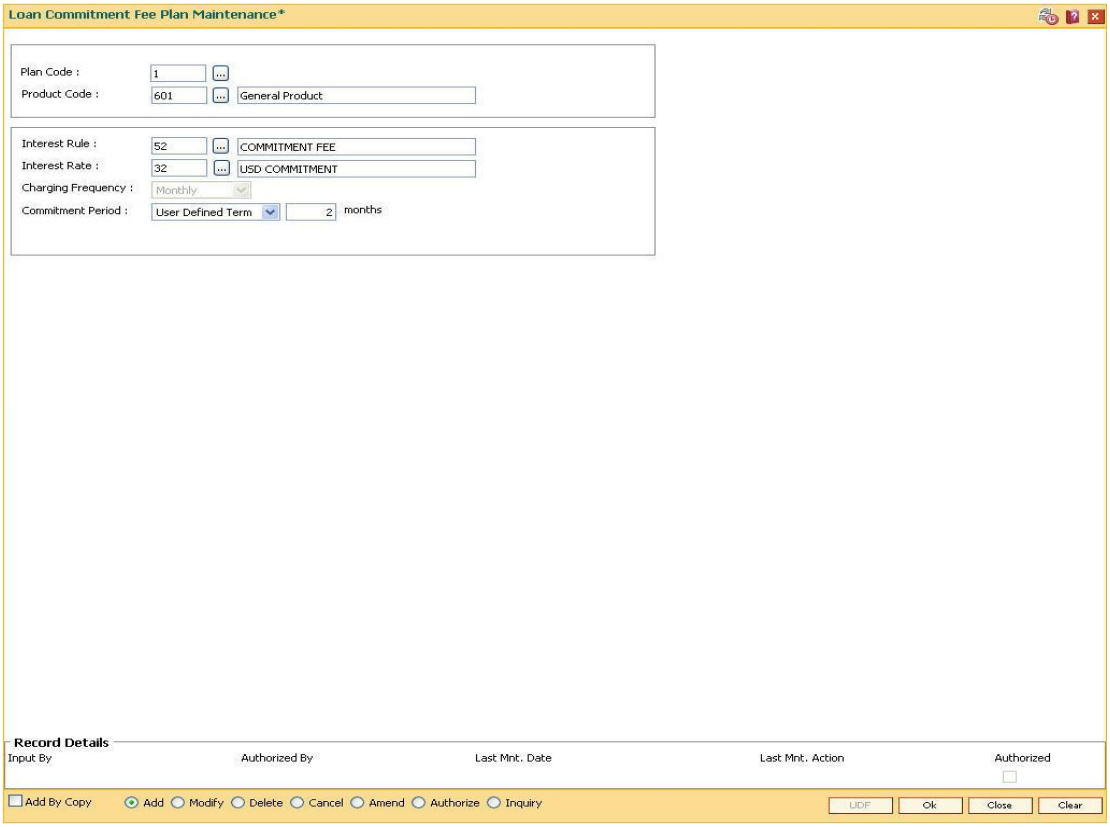
Field Description

Field Name	Description
Plan Code	[Mandatory, Numeric, Three] Type the plan code of the commitment plan. Only one commitment plan can be mapped to a product.
Product Code	[Mandatory, Pick List] Select the product code for which the commitment fee plan is to be defined from the pick list. The product name is displayed in the adjacent field.
Interest Rule	[Mandatory, Pick List] Select the interest rule from the pick list. This field displays the interest rules which are defined in the **Product Interest Attributes** (Fast Path: LNM42) option. The description of the interest rule is displayed in the adjacent field.

Field Name	Description
Interest Rate	[Mandatory, Pick List] Select the interest rate from the pick list. This field displays all the product rate plan for interest type as Commitment Fee. The description of the interest rate code is defined in the adjacent field and this period should not be greater than the loan end date.
Charging Frequency	[Display] This field displays the commitment fee charging frequency as Monthly.
Commitment Period	[Mandatory, Drop-Down] Select the commitment period from the drop-down list. The options are: • User Defined Term • Loan End Term For the User Defined Term commitment period, type the number of months in the adjacent field.

3. Click the **Add** button.
4. Enter the plan code and select the product code from the pick list.
5. Select the interest rule and interest rate from the pick list.
6. Select the commitment period from the drop-down list.

Loan Commitment Fee Plan Maintenance



7. Click **Ok** button.
8. The system displays the message, "Record Added... Authorising Pending..".
9. The loan commitment fee plan maintenance is added once the record is authorised.

Example 01:

For Commitment fee calculation

Commitment Fee Rate - 10 %

Calculation basis - Actual/360

Sanctioned Amount is increased on16th Feb 2008 – 1500

Interest Charging Date - 15th of every month

Date	Sanctioned Amount	Commitment Amount	Disbursed Amount	Cumulative disbursemnt amount	Unutilised Amount	Commitment Fees	Days	Commitment fee Levied
1-Jan-08	1000	1000	0	0	1000	0	0	
20-Jan-08	1000	1000	500	500	500	5.28	19	
31-Jan-08	1000	1000	0	500	500	1.67	12	6.94
1-Feb-08	1000	1000	0	500	500	0.00	0	
15-Feb-08	1000	1000	0	500	500	1.94	14	
16-Feb-08	1500	1500	0	500	1000	0.14	1	
25-Feb-08	1500	1500	500	1000	500	2.50	9	
29-Feb-08	1500	1500	0	1000	500	0.69	5	5.28
1-Mar-08	1500	1500	0	1000	500	0.00	0	

12. Limit Management

12.1. LMS02 - Bank Networth Maintenance

Using this option you can maintain the net worth of the bank.You can add a new record when there is a change in the bank net worth maintenance. The record can be modified only on the date when it is added.

Definition Prerequisites

- BAM20 - Bank Codes Maintenance

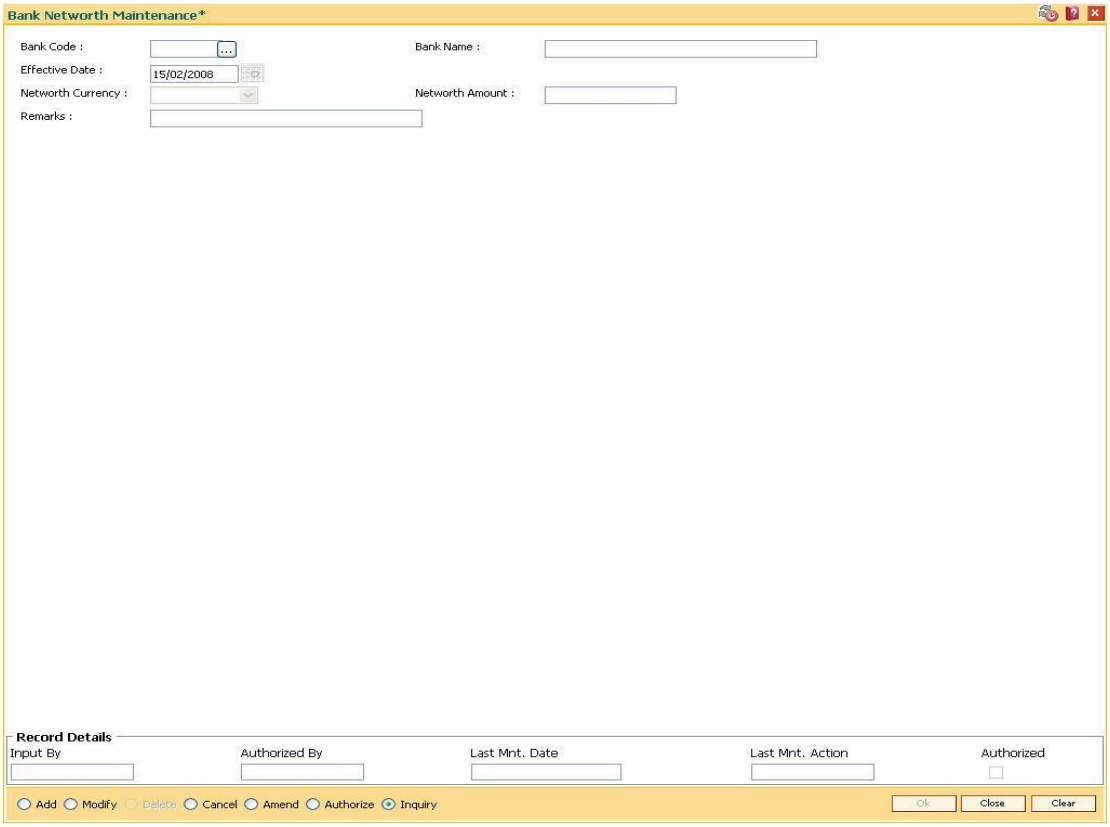
Modes Available

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

To add bank networth

1. Type the fast path **LMS02** and click **Go** or navigate through the menus to **Global Definitions > Limit Management >** Bank Networth Maintenance.
2. The system displays the **Bank Networth Maintenance** screen.

Bank Networth Maintenance

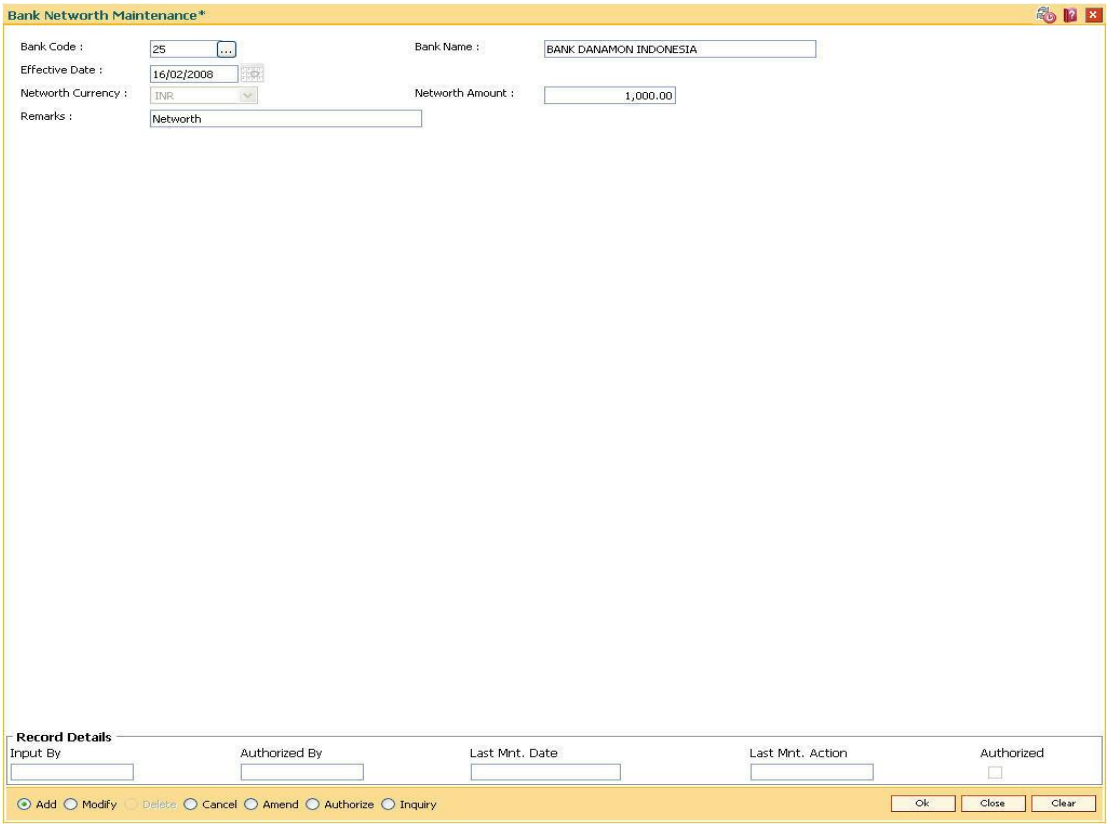


Field Description

Field Name	Description
Bank Code	[Mandatory, Pick List] Select the bank code from the pick list. Bank code is a unique code assigned to a bank.
Bank Name	[Display] This field displays the name of the bank for which the networth is maintained.
Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which the new net worth will be effective from the pick list. The effective date can be the current system date or future date. The effective date can also be back dated, but there will be no recomputation / revalidation of the limit. If the effective date is the current system date, the transactions done after the maintenance of the new record will be processed based on the value in the new record. If the effective date is a future date, the new values will take effect from the effective date mentioned.
Networth Currency	[Display] This field displays the currency of the networth. The HO currency will be the default networth currency.
Networth Amount	[Mandatory, Numeric, 13, Two] Type the networth of the bank in the networth currency maintained.
Remarks	[Optional, Alphanumeric, 80] Type the reason for the change in networth.

3. Click the **Add** button.
4. Select the bank code from the pick list.
5. Enter the effective date, networth amount and remarks.

Bank Networth Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending...". Click the **OK** button.
8. The bank networth is added once the record is authorised.

12.2. BAM55 - Transaction Limits Maintenance

Using this option you can maintain global limits for giving warning to the teller and rejecting the transaction. **FLEXCUBE** supports limit definition at customer / product / MCA / account level.

- If customer level is selected, the transaction limits will be defined for a given customer type / all customers.
- If product level is selected, the transaction limits will be defined at a product level. These limits will default to the account level.
- If MCA level is selected, the transaction limits will be defined for a particular MCA Number.
- If account level is selected, the transaction limits that are defaulted from the product level can be modified. Transaction 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-transaction 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** (Fast Path: 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*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
- BAM15 - Transaction Mnemonic Code

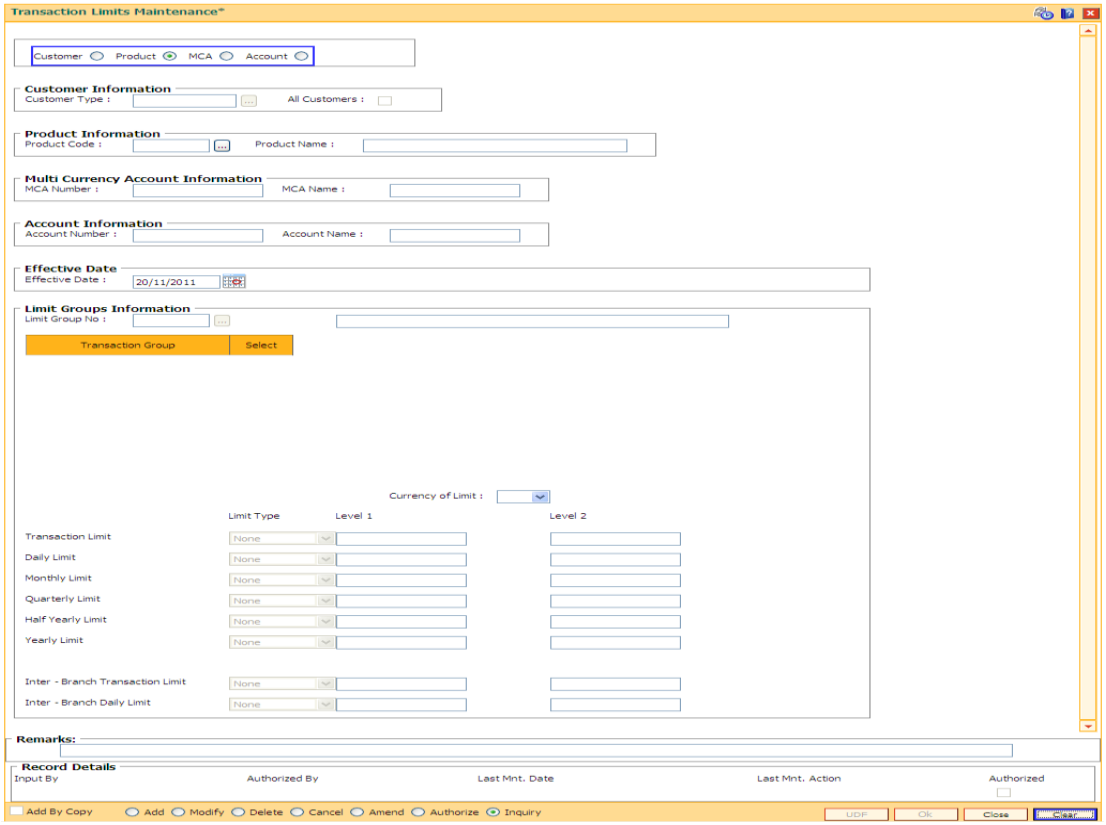
Modes Available

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

To add the bank global limits

1. Type the fast path **BAM55** and click **Go** or navigate through the menus to **Global Definitions > Master > Transaction Limits Maintenance**.
2. The system displays the **Transaction Limits Maintenance** screen.

Transaction Limits Maintenance



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.

Field Name	Description
MCA	[Optional, Radio Button] Select the MCA option to define the limits at Multi Currency Account level.The limits at the specific MCA level are to be defined only if the MCA have separate limits to be tracked. This will be an additional check over and above the customer and product level limit. This limit will be applicable for all the Accounts opened under that MCA. If this limit is set then system will ignore limit defined at customer and/or product level, if any, for the account.
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.

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, Pick List] Select the appropriate customer type for which channel transaction limit needs to be defined from the pick list.
All Customers	[Conditional, Check Box] Select the **All Customers** check box to define transaction limit for all customers.

Product Information

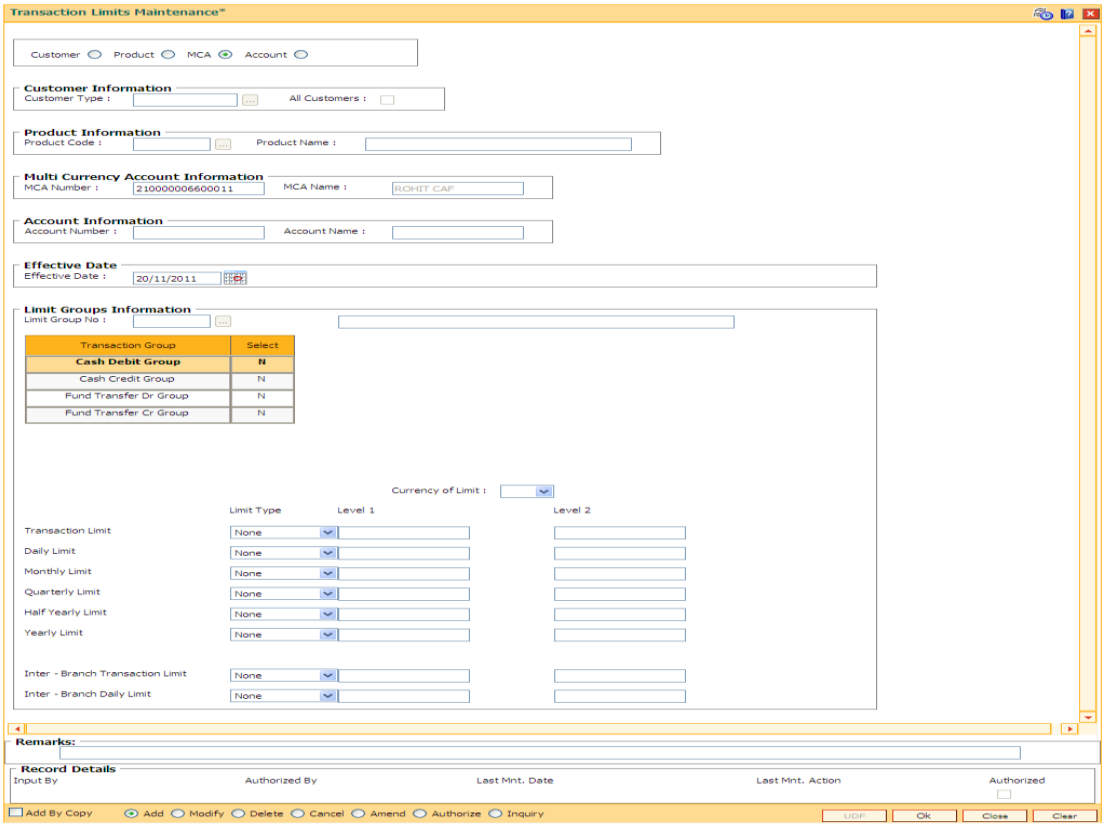
Product Code	[Conditional, Pick List] Select the CASA product code from the pick list to define channel transaction limit at product level. This field is enabled only if the **Product level** option is selected. This field displays the product code under which the CASA account is opened if **Account Number** is entered in the account information grid.
Product Name	[Display] This field displays the name of the product selected in the corresponding field.

Multi Currency Account Information

Field Name	Description
MCA Number	[Conditional, Numeric, 20] Type the CASA/TD/RD multi currency account number. This field is enabled if the **MCA level** option is selected.
MCA Name	[Display] This field displays the name of the multi currency account holder selected in the MCA number field.
Account Information	
Account Number	[Conditional, Numeric, 16] Type the valid CASA account number for which the e-transaction 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.
Effective Date	
Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Select the effective date from the pick list. Effective date should be equal to or greater than system process date.

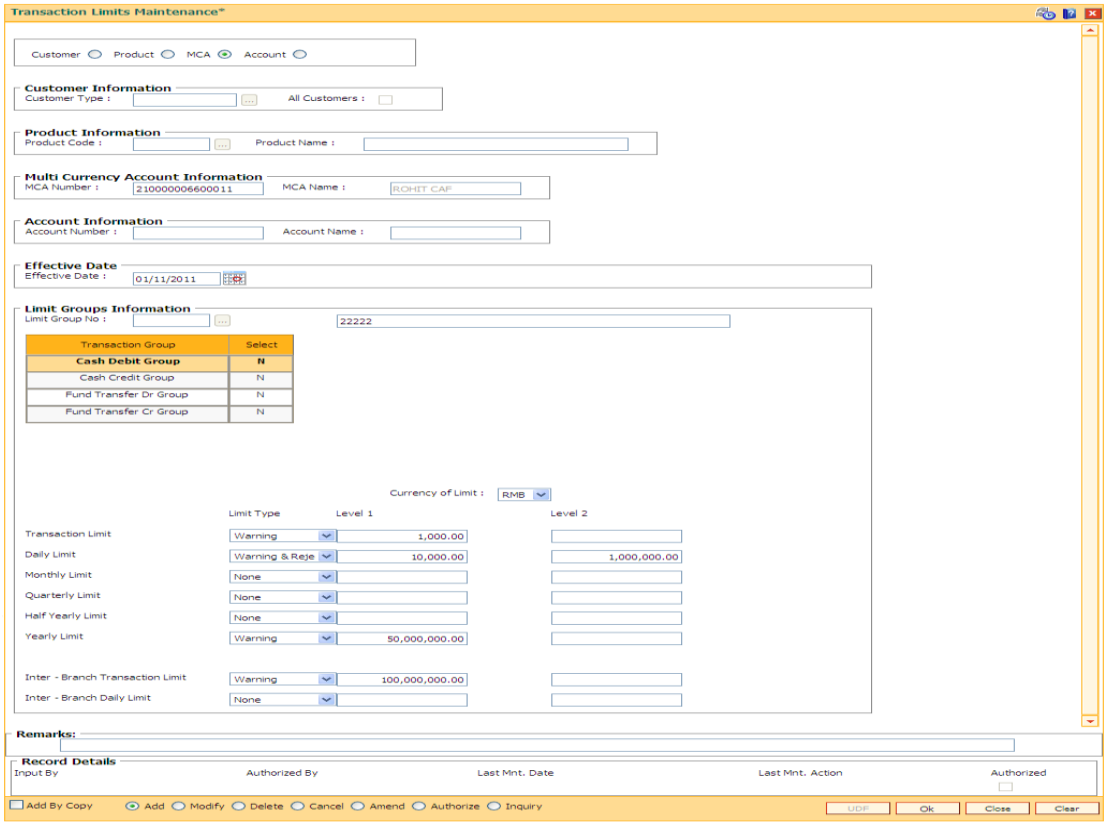
3. Click the **Add** button.
4. Select the level at which the bank global parameters are to be maintained.
5. Select the customer type, product code or account number, depending on the level selected.
6. Enter the Transactions and aggregate limits information.

Transaction Limit Maintenance



7. Enter the required information.

Limit Groups Information



Field Description

Column Name	Description
Limit Groups Information	
Limit Group No	[Mandatory, Pick list] Select the limit group number from the pick list. The system displays the limit group name in the adjacent field. Limit group number is a unique number for following combinations - All customers - effective date, customer type - effective date, product - effective date, MCA number - effective date, account number - effective date.
Transaction Group	[Display] This field displays the master list that contains all the transaction groups created in the system.

Column Name	Description
Select	[Optional, Check box] Select the **Transaction Group** check box to select the particular transaction. This check box is enabled by clicking **N** in the **Select** field . On selecting the check box against the transaction group for selection the value will change from **N** to **Y**.
Currency of limit	[Mandatory, Drop down] Select the currency code in which limit is to be maintained from the drop-down list . Limit will be tracked in the specified currency. If the transaction currency is not equal to limit currency, then system will do conversion of transaction amount using mid rate.
Transaction Limit and Limit Type	[Mandatory, Drop down] Select the limit type from the drop down list. The behavior of restriction when the daily limit is breached will derived from the value of limit type. The options are: • None - No restriction on limit for the transaction. • Warning - System will give warning message to the teller if the limit is breached. This is applicable for OTC transactions. • Warning and Restriction - User can maintain two levels of limit for transaction. Level 1 limit for giving warning and Level 2 limit for rejecting the transaction on breach of limit respectively. • Rejection - System will give reject the transaction if the limit is breached.
Transaction Limit and Level 1	[Conditional, Numeric, 20] Type the amount of transaction limit. For maximum amount of limit, type zero in this field. This field is disabled if the **Limit Type** is selected as **None** or **Transaction Allowed** check box is un selected. For other limit type this field will be enabled and mandatory.
Transaction Limit and Level 2	[Conditional, Numeric, 20] Type the amount of transaction limit. For maximum amount of limit, type 0 in this field. This field is disabled if the **Limit Type** is selected as **None** or **Warning** or **Rejection Transaction Allowed** check box is un-selected. For other limit type this field will be enabled and mandatory..

Column Name	Description
Daily Limit and Limit Type	[Mandatory, Drop down] Select the limit type from the drop down list. The behavior of restriction when the daily limit is breached will derived from the value of limit type. The options are: • None - No restriction on limit for the transaction. • Warning - System will give warning message to the teller if the limit is breached. This is applicable for OTC transactions. • Warning and Restriction - User can maintain two levels of limit for transaction. Level 1 limit for giving warning and Level 2 limit for rejecting the transaction on breach of limit respectively. • Rejection - System will reject the transaction if the limit is breached.
Daily Limit and Level 1	[Conditional, Numeric, 20] Type the amount of daily limit. For maximum amount of limit, type 0 in this field. This field is disabled if the **Limit Type** is selected as **None** or **Transaction Allowed** check box is un-selected. For other limit type this field will be enabled and mandatory.
Daily Limit and Level 2	[Conditional, Numeric, 20] Type the amount of daily limit. For maximum amount of limit, type 0 in this field. This field is disabled if the **Limit Type** is selected as **None** or **Warning** or **Rejection**. For other limit type this field will be enabled and mandatory. Level 2 daily limit amount should be greater than Level 1 daily limit amount.

Column Name	Description
Monthly Limit and Limit Type	[Mandatory, Drop down] Select the limit type from the drop down list. The behavior of restriction when the quarterly limit is breached will derived from the value of limit type. The options are: • None - No restriction on limit for the transaction. • Warning - System will give warning message to the teller if the limit is breached. This is applicable for OTC transactions. • Warning and Restriction - User can maintain two levels of limit for transaction. Level 1 limit for giving warning and Level 2 limit for rejecting the transaction on breach of limit respectively. • Rejection - System will give reject the transaction if the limit is breached.
Monthly Limit and Level 1	[Conditional, Numeric, 20] Type the amount of monthly limit. For maximum amount of limit, type 0 in this field. This field is disabled if the **Limit Type** is selected as **None**. For other limit type this field will be enabled.
Monthly Limit and Level 2	[Conditional, Numeric, 20] Type the amount of monthly limit. For maximum amount of limit, type 0 in this field. This field is disabled if the **Limit Type** is selected as **None** or **Warning** or **Rejection**. For other limit type this field will be enabled. Level 2 monthy limit amount should be greater than level 1 quarterly limit amount.

Column Name	Description
Quarterly Limit and Limit Type	[Mandatory, Drop down] Select the limit type from the drop down list. The behavior of restriction when the quarterly limit is breached will derived from the value of limit type. The options are: • None - No restriction on limit for the transaction. • Warning - System will give warning message to the teller if the limit is breached. This is applicable for OTC transactions. • Warning and Restriction - User can maintain two levels of limit for transaction. Level 1 limit for giving warning and Level 2 limit for rejecting the transaction on breach of limit respectively. • Rejection - System will give reject the transaction if the limit is breached.
Quarterly Limit and Level 1	[Conditional, Numeric, 20] Type the amount of quarterly limit. For maximum amount of limit, type 0 in this field. This field is disabled if the **Limit Type** is selected as **None**. For other limit type this field will be enabled.
Quarterly Limit and Level 2	[Conditional, Numeric, 20] Type the amount of quarterly limit. For maximum amount of limit, type 0 in this field. This field is disabled if the **Limit Type** is selected as **None** or **Warning** or **Rejection**. For other limit type this field will be enabled. Level 2 quarterly limit amount should be greater than level 1 quarterly limit amount.

Column Name	Description
Half Yearly Limit and Limit Type	[Mandatory, Drop down] Select the limit type from the drop down list. The behavior of restriction when the half yearly limit is breached will derived from the value of limit type. The options are: • None - No restriction on limit for the transaction. • Warning - System will give warning message to the teller if the limit is breached. This is applicable for OTC transactions. • Warning and Restriction - User can maintain two levels of limit for transaction. Level 1 limit for giving warning and Level 2 limit for rejecting the transaction on breach of limit respectively. • Rejection - System will give reject the transaction if the limit is breached.
Half Yearly Limit and Level 1	[Conditional, Numeric, 20] Type the amount of half yearly limit. For maximum amount of limit, type 0 in this field. This field is disabled if the **Limit Type** is selected as **None**. For other limit type this field will be enabled.
Half Yearly Limit and Level 2	[Conditional, Numeric, 20] Type the amount of half yearly limit. For maximum amount of limit, type 0 in this field. This field is disabled if the **Limit Type** is selected as **None** or **Warning** or **Rejection**. For other limit type this field will be enabled.

Column Name	Description
Yearly Limit and Limit Type	[Mandatory, Drop down] Select the limit type from the drop down list. The behavior of restriction when the yearly limit is breached will derived from the value of limit type. The options are: • None - No restriction on limit for the transaction. • Warning - System will give warning message to the teller if the limit is breached. This is applicable for OTC transactions. • Warning and Restriction - User can maintain two levels of limit for transaction. Level 1 limit for giving warning and Level 2 limit for rejecting the transaction on breach of limit respectively. • Rejection - System will give reject the transaction if the limit is breached.
Yearly Limit and Level 1	[Conditional, Numeric, 20] Type the amount of yearly limit. For maximum amount of limit, type 0 in this field. This field is disabled if the **Limit Type** is selected as **None**. For other limit type this field will be enabled.
Yearly Limit and Level 2	[Conditional, Numeric, 20] Type the amount of yearly limit. For maximum amount of limit, type 0 in this field. This field is disabled if the **Limit Type** is selected as **None** or **Warning** or **Rejection**. For other limit type this field will be enabled.

Column Name	Description
Inter-branch Transaction Limit and Limit Type	[Mandatory, Drop down] Select the limit type from the drop down list. The behavior of restriction when the inter branch daily limit is breached will derived from the value of limit type. The options are: • None - No restriction on limit for the transaction. • Warning - System will give warning message to the teller if the limit is breached. This is applicable for OTC transactions. • Warning and Restriction - User can maintain two levels of limit for transaction. Level 1 limit for giving warning and Level 2 limit for rejecting the transaction on breach of limit respectively. • Rejection - System will give reject the transaction if the limit is breached.
Inter-branch Transaction Limit and Level 1	[Conditional, Numeric, 20] Type the amount of inter branch transaction limit. For maximum amount of limit, type 0. This field is disabled if the **Limit Type** is selected as **None**. For other limit type this field will be enabled.
Inter-branch Transaction Limit and Level 2	[Conditional, Numeric, 20] Type the amount of inter branch transaction limit. For maximum amount of limit, type 0 in this field. This field is disabled if the **Limit Type** is selected as **None** or **Warning** or **Rejection**. For other limit type this field will be enabled. Level 2 inter branch transaction limit amount should be greater than level 1 inter branch transaction limit amount.

Column Name	Description
Inter-branch Daily Limit and Limit Type	[Mandatory, Drop down] Select the limit type from the drop down list. The behavior of restriction when the inter branch daily limit is breached will derived from the value of limit type. The options are: • None - No restriction on limit for the transaction. • Warning - System will give warning message to the teller if the limit is breached. This is applicable for OTC transactions. • Warning and Restriction - User can maintain two levels of limit for transaction. Level 1 limit for giving warning and Level 2 limit for rejecting the transaction on breach of limit respectively. • Rejection - System will give reject the transaction if the limit is breached.
Inter-branch Daily Limit and Limit Type	[Conditional, Numeric, 20] Type the amount of inter branch daily limit. For maximum amount of limit, type 0 in this field. This field is disabled if the **Limit Type** is selected as **None**. For other limit type this field will be enabled.
Inter-branch Daily Limit and Level 1	[Mandatory, Pick List, dd/mm/yyyy] Select the effective date from the pick list. The effective date is by default the system date.
Inter-branch Daily Limit and Level 2	[Conditional, Numeric, 20] Type the amount of inter branch daily limit. For maximum amount of limit, type 0. This field is disabled if the **Limit Type** is selected as **None** or **Warning** or **Rejection**. For other limit type this field will be enabled and mandatory. Level 2 inter branch daily limit amount should be greater than level 1 inter branch daily limit amount.

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 bank global limits are added once the record is authorized.

12.3. BAM73 - Bank Customer Limit Maintenance*

Using this option allows you can maintain the limit for specific customers. For a customer, different limits can be set for doing the transaction on different type of delivery channels.

Definition Prerequisites

- 8053 - Customer Addition
- BA318 - Group Code Master
- BAM15 - Transaction Mnemonic Code

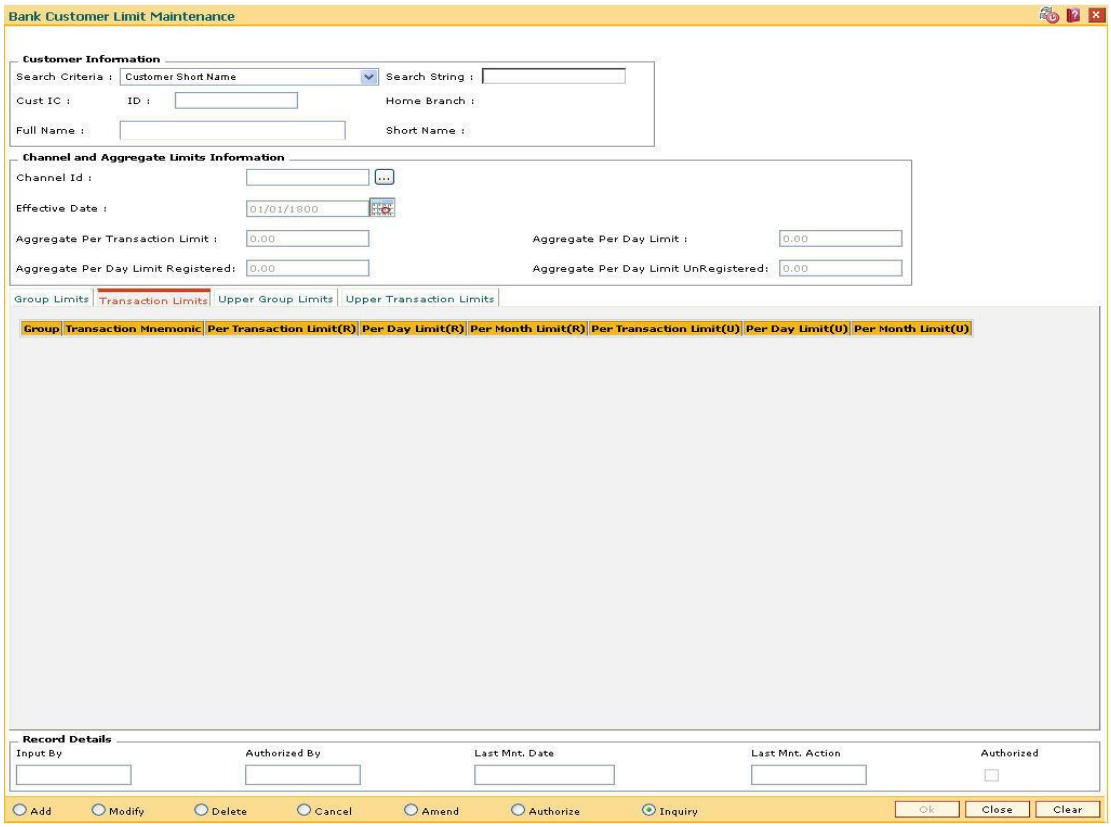
Modes Available

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

To add the bank customer limits

1. Type the fast path **BAM73** and click **Go** or navigate through the menus to **Global Definitions > Master > Bank Customer Limit Maintenance**.
2. The system displays the **Bank Customer Limit Maintenance** screen.

Bank Customer Limit Maintenance



Field Description

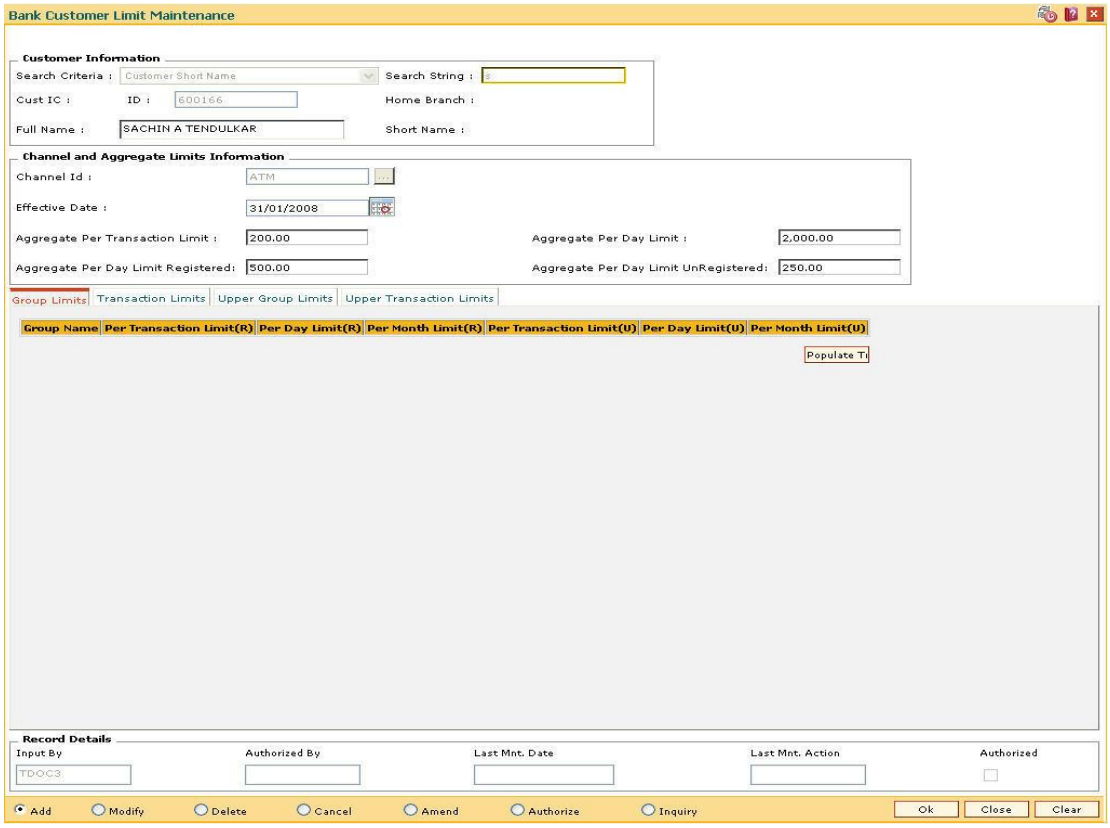
Field Name	Description
Customer Information	
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition • Customer ID- Unique identification given by the bank
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. 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 pick 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.
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.
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.

Field Name	Description
Home Branch	[Display] This field displays the short name of the branch, where the customers account is opened. The customer signature record along with other customer papers will reside in this branch These short names are maintained in the **Branch Master Maintenance** (Fast Path: BAM03) option.
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 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** (Fast Path: 8053) option. The customer short name can be changed through the **Change Customer Name/IC Number** (Fast Path: 7101) option.
Channel and Aggregate Limits Information	
Channel Id	[Mandatory, Pick List] Select the channel ID and the description for the channel from the pick list.
Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Select the effective date from the pick list. The effective date is by default the system date. The user can manually change the date from when the change in status is to be effected. This date has to be a future date or a date greater than the present 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.

Field Name	Description
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.

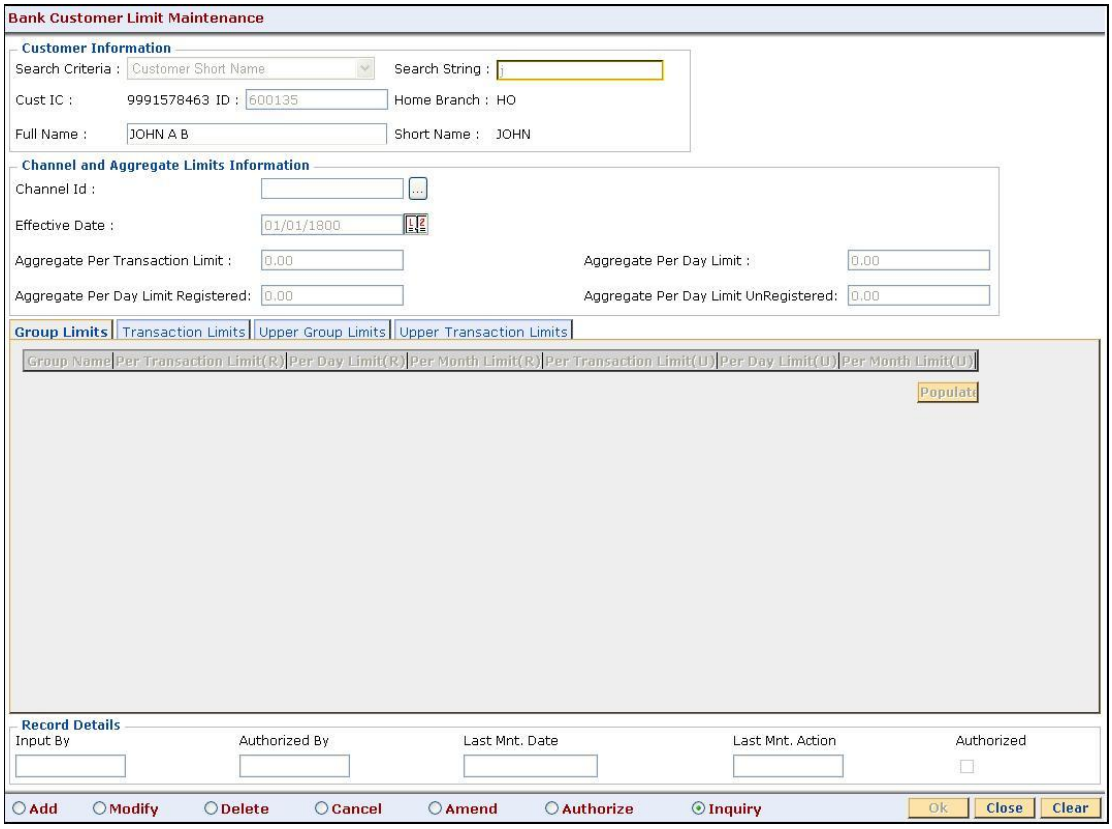
3. Click the Add button.
4. Select the search criteria from the drop-down list.
5. Type the search string, press the <Tab> key. The system displays a list of customers that match the search criterion.
6. Select the customer from the pick list. The customer details are displayed in the screen.
7. Enter the channel and aggregate limits information.

Bank Customer Limit Maintenance



8. Enter the required information in the various tabs.

Group Limits

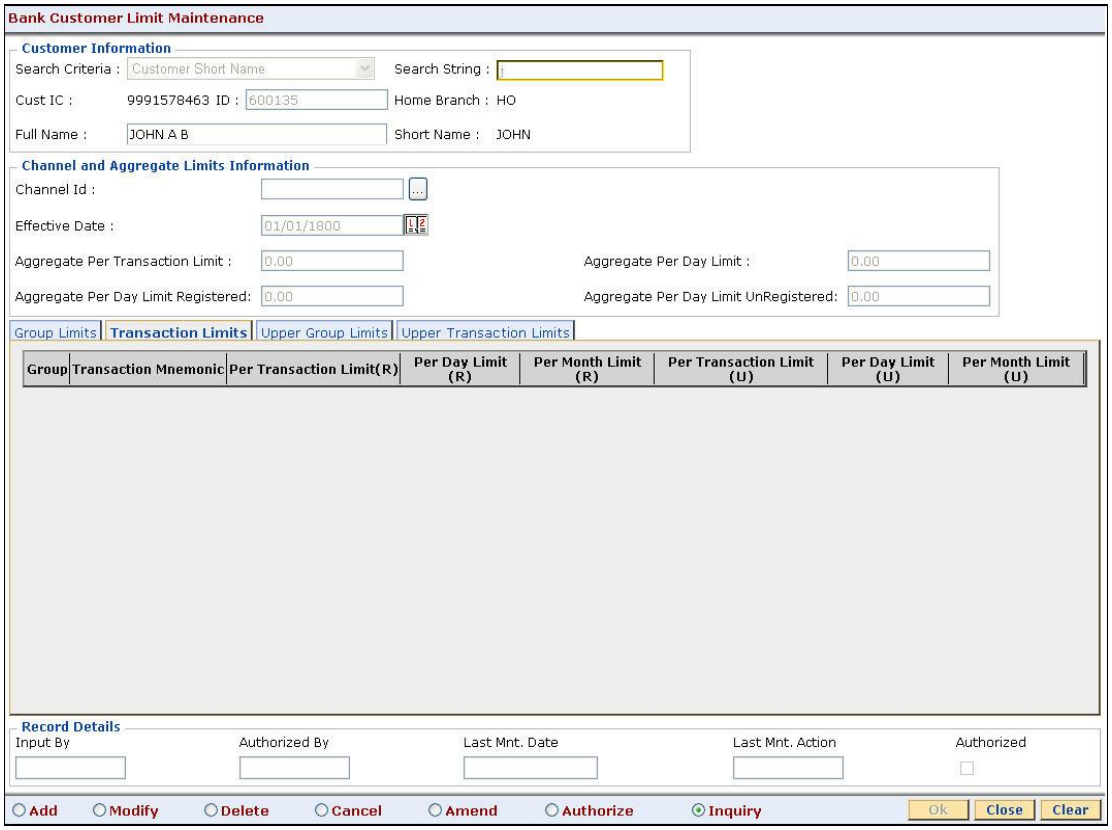


Field Description

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 for the registered 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.

Column Name	Description
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.

Transaction Limits

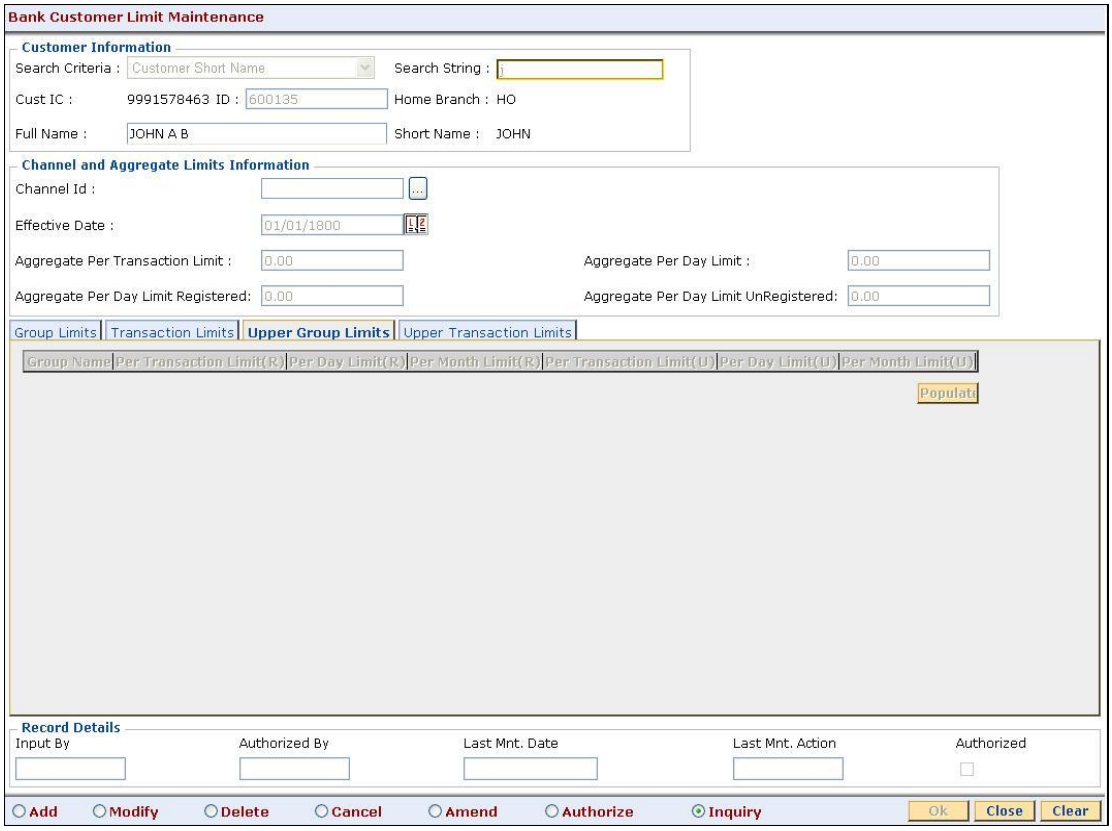


Field Description

Column Name	Description
Group	[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] 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.

Column Name	Description
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

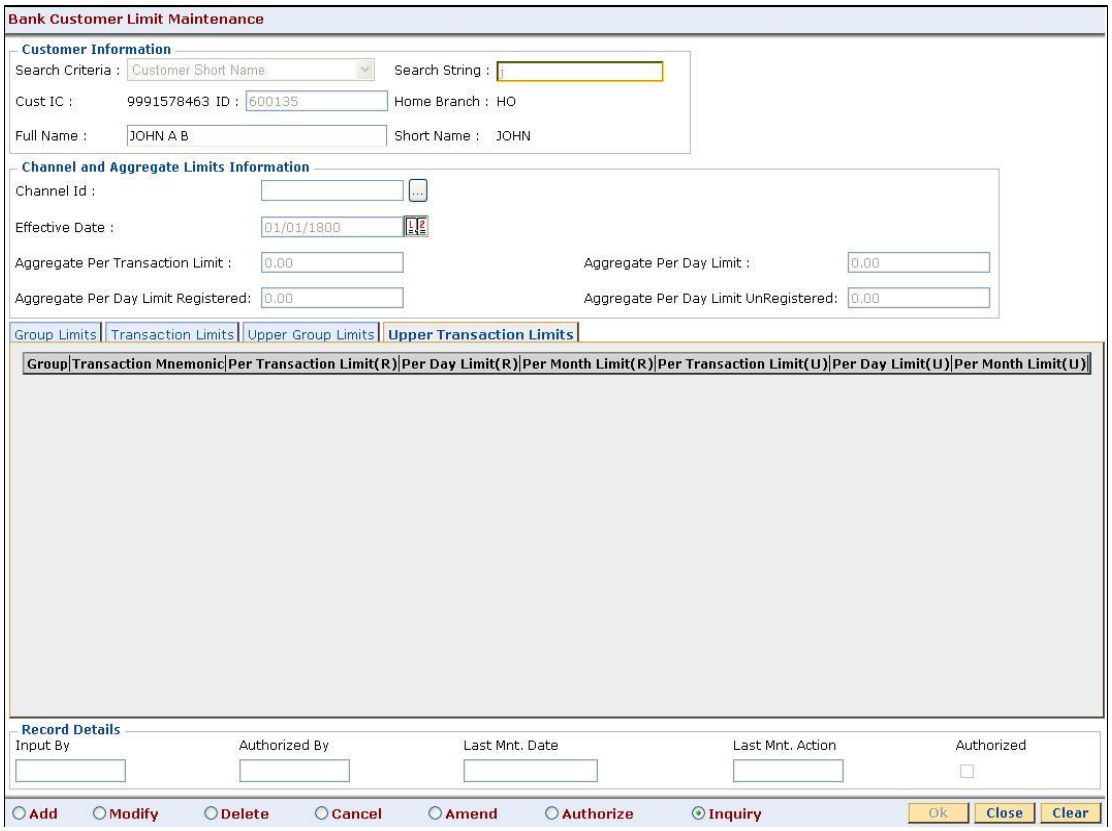


Field Description

Column Name	Description
Group Name	[Display] This field 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 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 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 to 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.

Column Name	Description
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



Field Description

Column Name	Description
Group	[Display] The 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.

Column Name	Description
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.

9. Click the **Ok** button.
10. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **OK** button.
11. The bank global limits are added once the record is authorised.

12.4. LMB01 - Bank Limit Setup

Using this option you can set up limits/exposure towards the specified risk factors. You can set up the bank limit related to tracking the economic factors that affect the bank's credit decision like banks exposure to a country, to a particular currency, etc.

The search tab is provided in the Bank Limit Setup screen option to display the limit ID, description and exposure towards the risk factor and corresponding risk code selected.

Definition Prerequisites

- UDF01 - User Defined Fields
- UDF02 - UDF Task Code Linkage

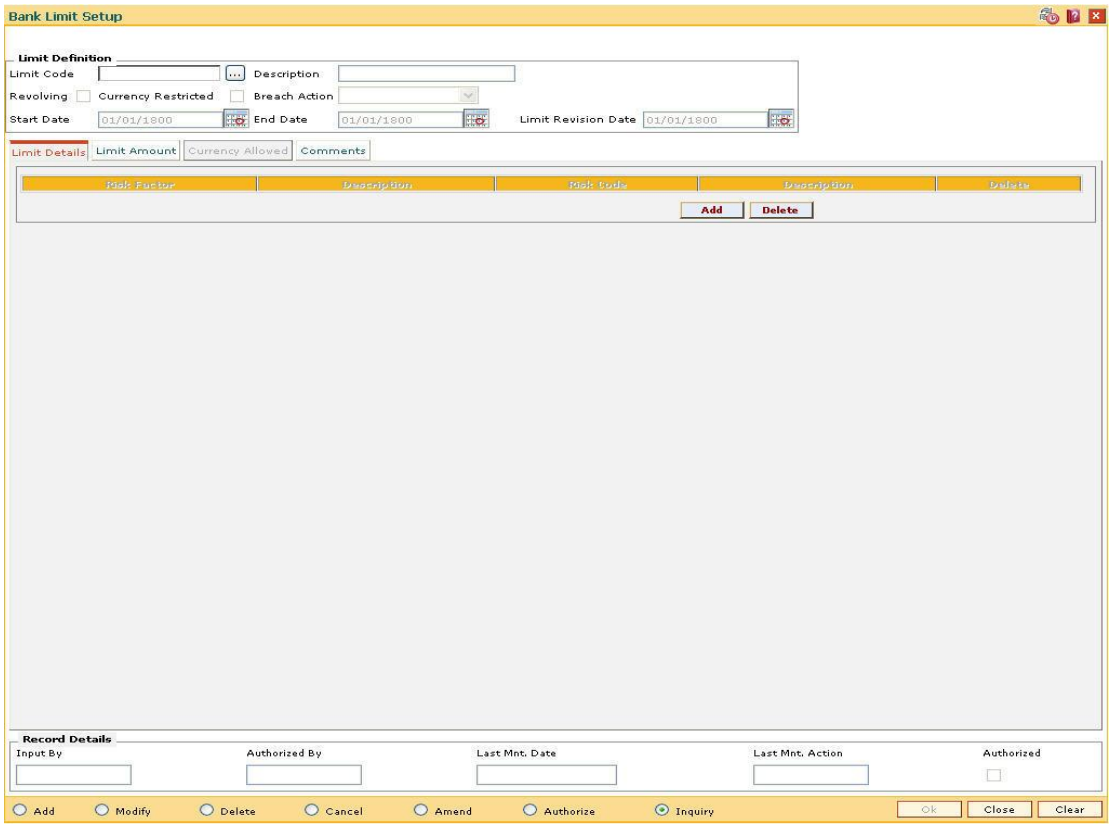
Modes Available

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

To add bank limits

1. Type the fast path **LMB01** and click **Go** or navigate through the menus to **Global Definitions > Limit Management > Bank Limit Setup**.
2. The system displays the **Bank Limit Setup** screen.

Bank Limit Setup



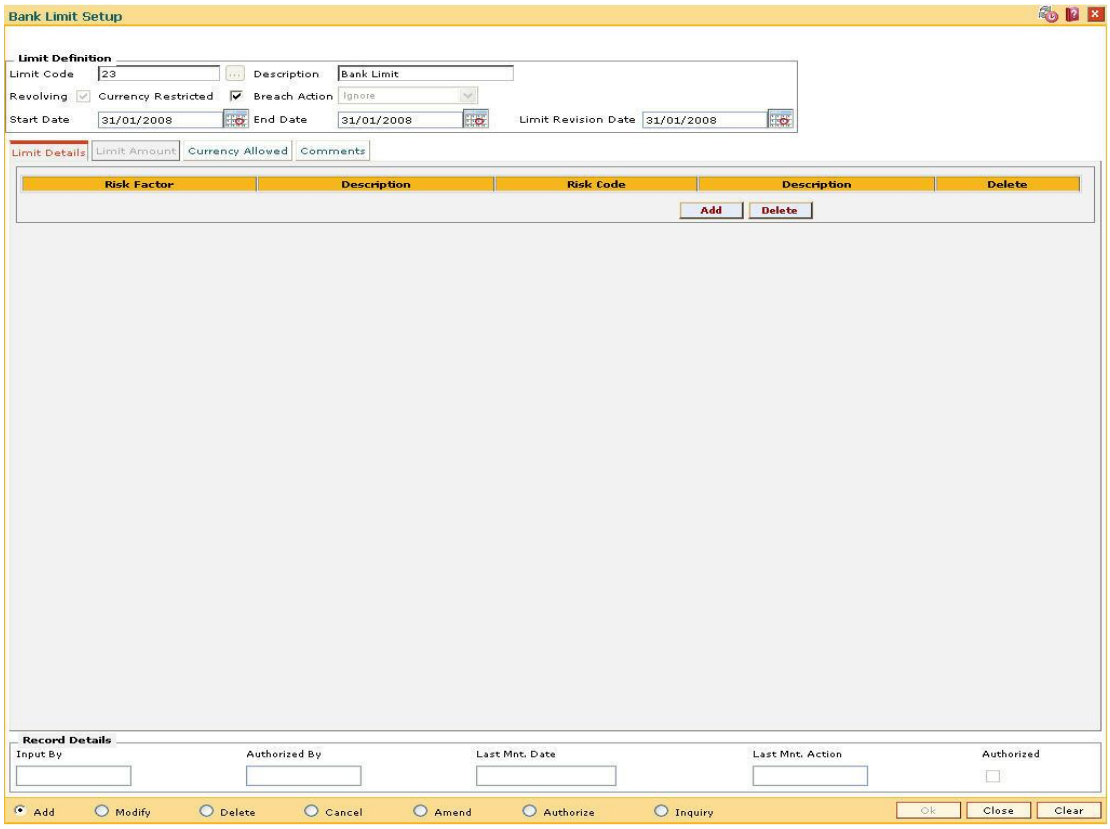
Field Description

Field Name	Description
Limit Definition	
Limit Code	[Mandatory, Alphanumeric, 30] Type the unique identification number of the limit.
Description	[Mandatory, Alphanumeric, 80] Type the description for the limit code selected in the corresponding field.
Revolving	[Display] This field displays whether the limit is revolving or not. If the check box is selected the limit is revolving. If it is not selected the limit is treated as adhoc and any withdrawal and utilization reduces the available amount. If the entire amount is utilized at one time then the limit is not available for any future use, even after repayment.
Currency Restricted	[Optional, Check Box] Select the **Currency Restricted** check box to allow the user to define the currencies. These currencies are used for opening the account and attaching the limits. If the **Currency Restricted** check box is not selected then user can select all the currencies maintained under Currency Master are available for limit.
Breach Action	[Display] This field displays the breach action for the limit. By Default, the breach action for Bank limit is Ignore.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the effective date of the limits from the pick list. The start date is a future date and cannot be prior to the processing date.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the last valid date of the limit from the pick list. The status is set to Expire for limit and sub limits on the end date. However system allows the user to credit the accounts and force debit
Limit Revision Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date on which the account is due for review from the pick list.

3. Click the **Add** button.
4. Enter the limit code and press the <**Tab**> key.

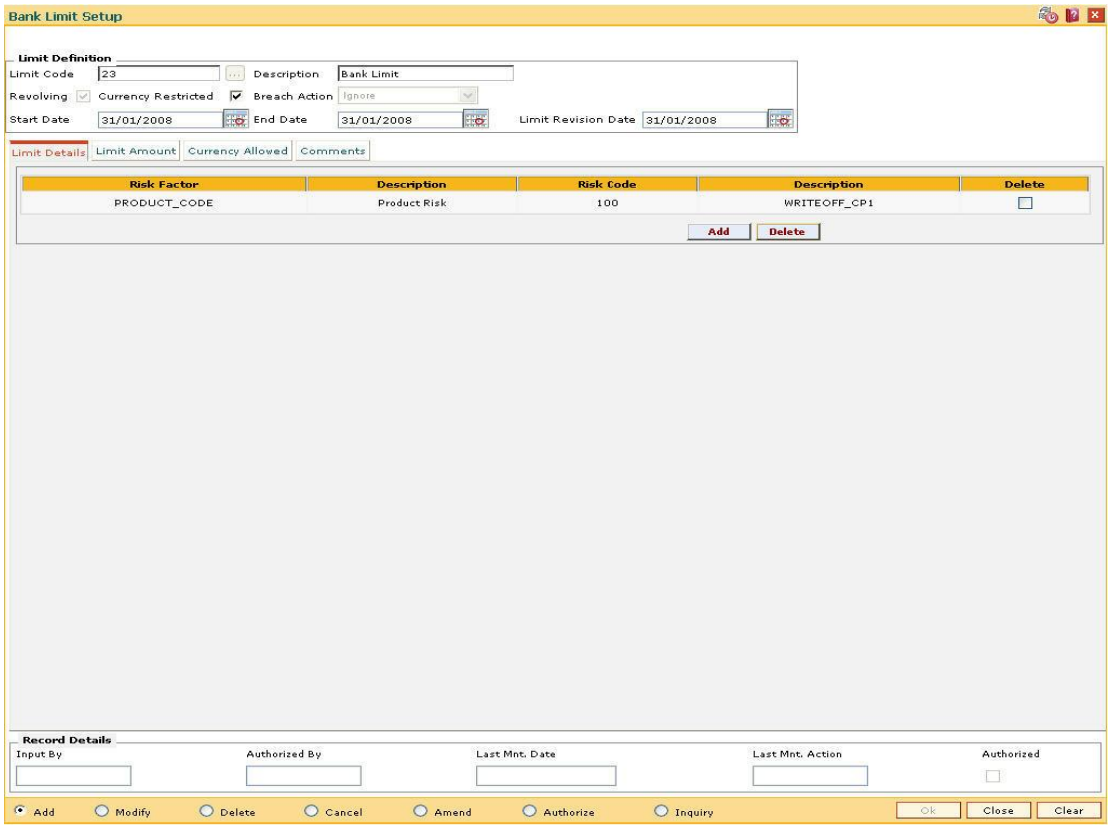
5. Enter the limit description, start date, end date, and limit revision date.

Bank Limit Setup



6. The system enables the **Limit Details** tab screen.
7. Enter the relevant information in the various tabs.

Limit Details

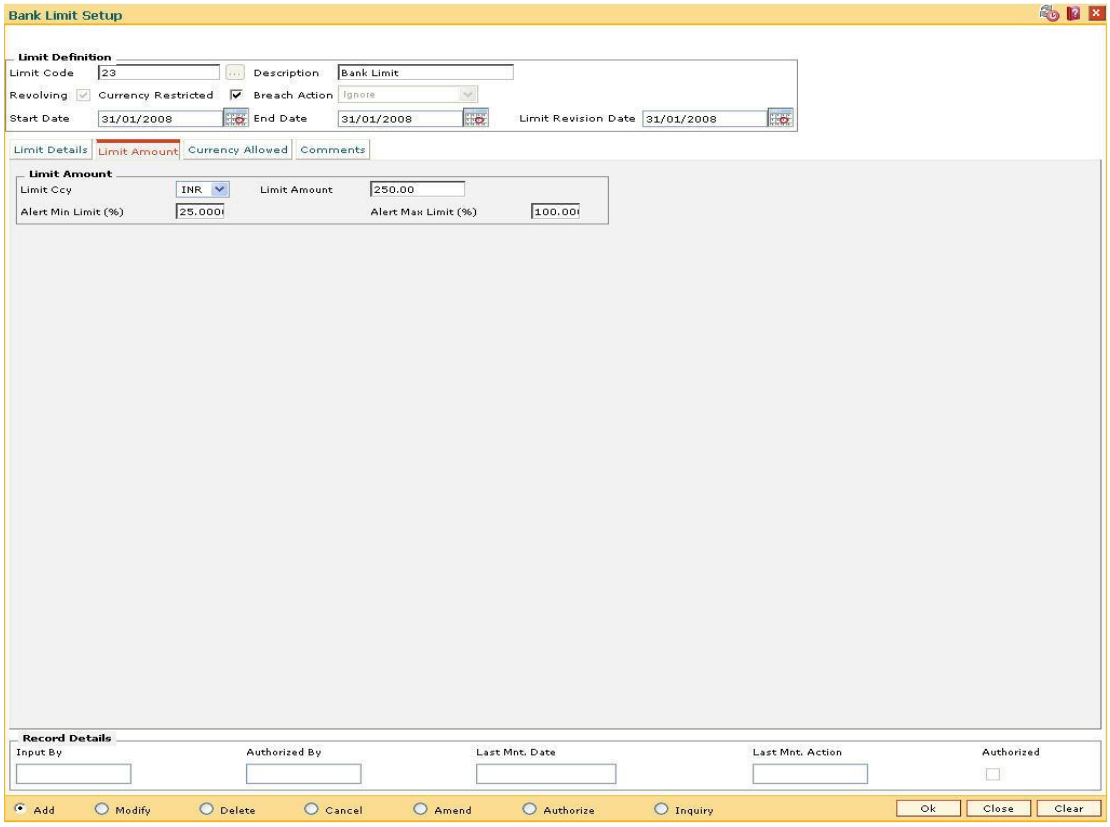


Field Description

Column Name	Description
Risk Factor	[Mandatory, Pick List] Select the risk factor for the maintained limit from the pick list.
Description	[Display] This column displays the description maintained for the selected risk factor.
Risk Code	[Mandatory, Pick List] Select the risk code for the selected risk factor from the pick list. The risk code is the value associated with selected risk factors. For e.g. for Risk Factor Branch, the risk codes will be the values maintained in the Branch Master.
Description	[Display] This column displays the description maintained for the selected sub limit risk code.

Column Name	Description
Delete	[Optional, Check Box] Select the **Delete** check box to delete the corresponding customer risk factor and risk code.

Limit Amount

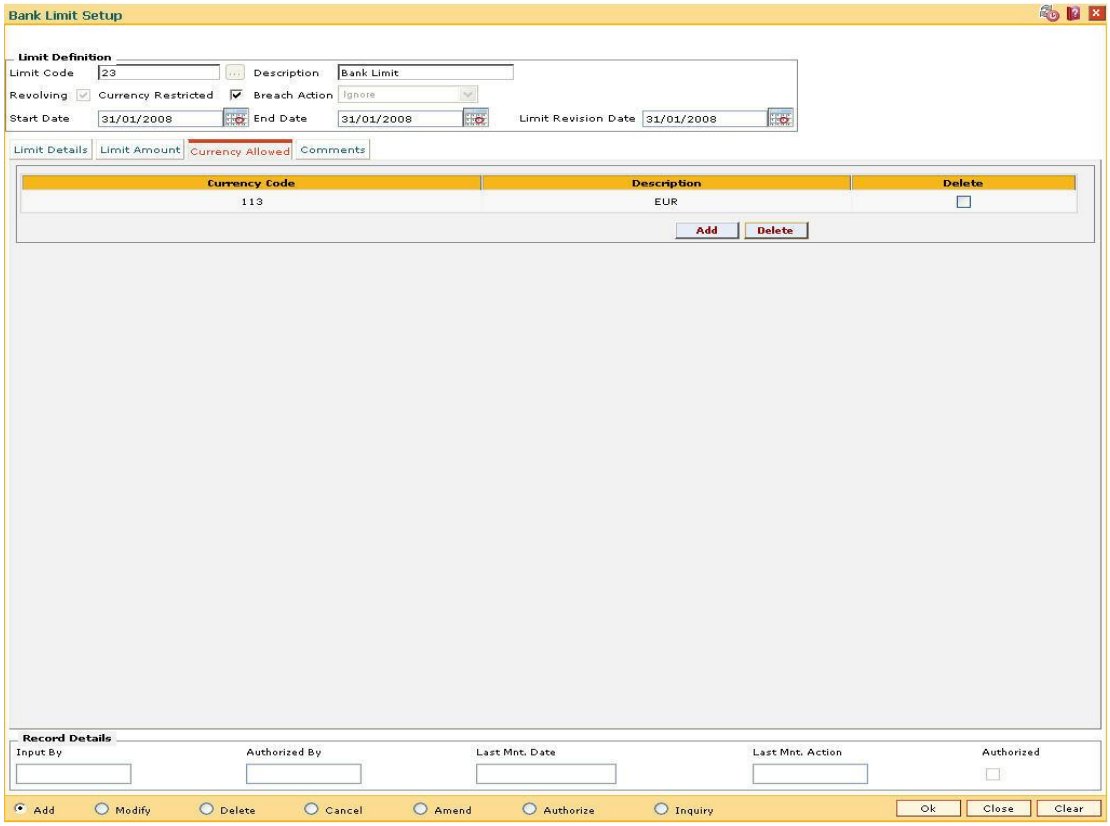


Field Description

Field Name	Description
Limit Amount	
Limit Ccy	[Mandatory, Drop-Down] Select the limit currency from the drop-down list. This limit currency is validated with the currencies maintained in the system for all limits.
Limit Amount	[Mandatory, Numeric, 13, Two] Type the limit amount.

Field Name	Description
Alert Min Limit (%)	[Mandatory, Numeric, Three] Type the minimum limit alert percentage. An alert report is triggered on EOD if the utilization for the limit is less than the defined percentage.
Alert Max Limit (%)	[Mandatory, Numeric, Three] Type the maximum limit alert percentage. An alert report is generated on EOD if the utilization for the limit is greater than the defined percentage.

Currency Allowed

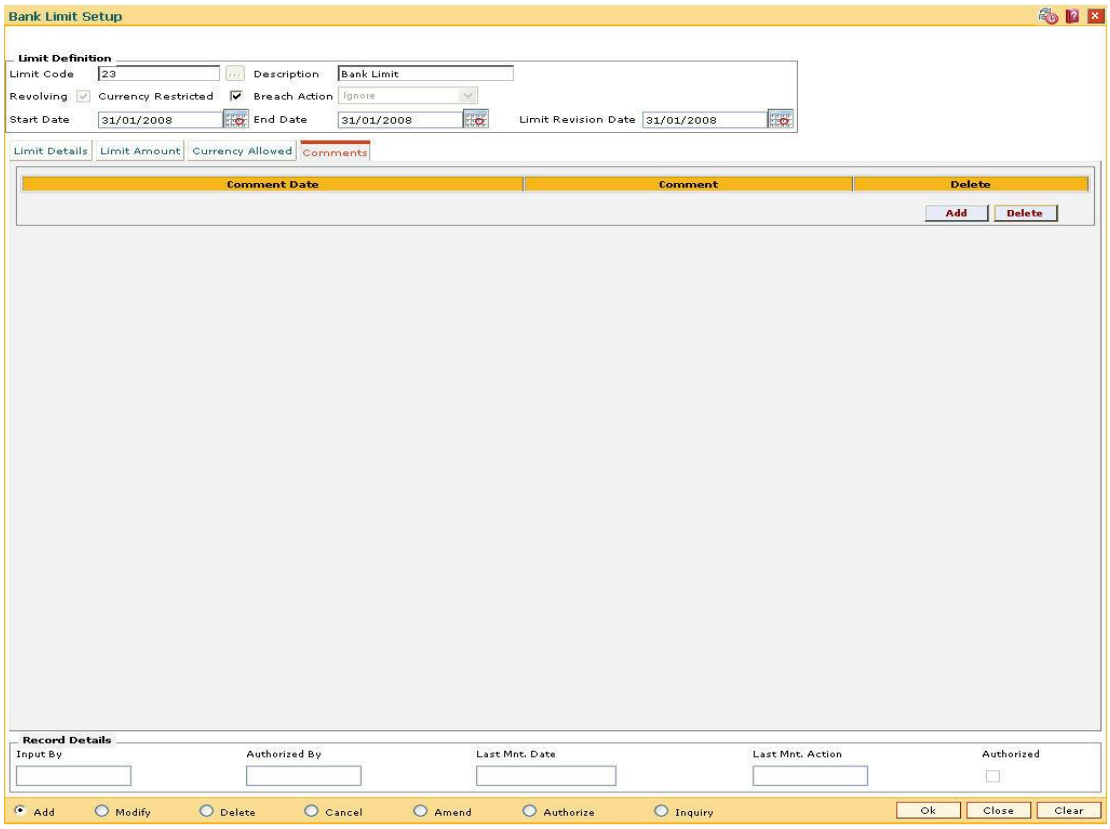


Field Description

Column Name	Description
Currency Code	[Mandatory, Pick List] Select the currency allowed for the limit from the pick list. The system allows the currency conversion only within the currencies maintained in this field. The user can delete some of the currencies.

Column Name	Description
Description	[Display] This column displays the name of currency for the selected currency code. The name of the currency is maintained in the **Currency Code Maintenance** (Fast Path: BAM56) option.
Delete	[Optional, Check Box] Select the **Delete** check box to delete the currency set for the customer.

Comments



Field Description

Column Name	Description
Comment Date	[Display] This column displays the date on which the comments are posted.
Comment	[Mandatory, Alphanumeric, 100] Type the brief description about the set limit.

Column Name	Description
Delete	[Optional, Check Box] Select the **Delete** check box to delete the corresponding comment.

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 bank limits are added once the record is authorised.

12.5. LMR01 - Credit Concentration And Exposure Limits Maintenance

Using this option you can maintain new exemptions and maximum limits for overall, secured and unsecured exposures for each of the customer groups (Counterparty Types) which is maintained in the **Customer Group Maintenance** (Fast Path: CIM51) option.

If there are changes to the limits, a new record is to be added to the **Credit Concentration and Exposure Limits Maintenance** with a new effective date. The record can be modified only on the date when it is added.

Definition Prerequisites

- BAM20 - Bank Codes Maintenance
- CIM51 - Customer Group Definition Maintenance

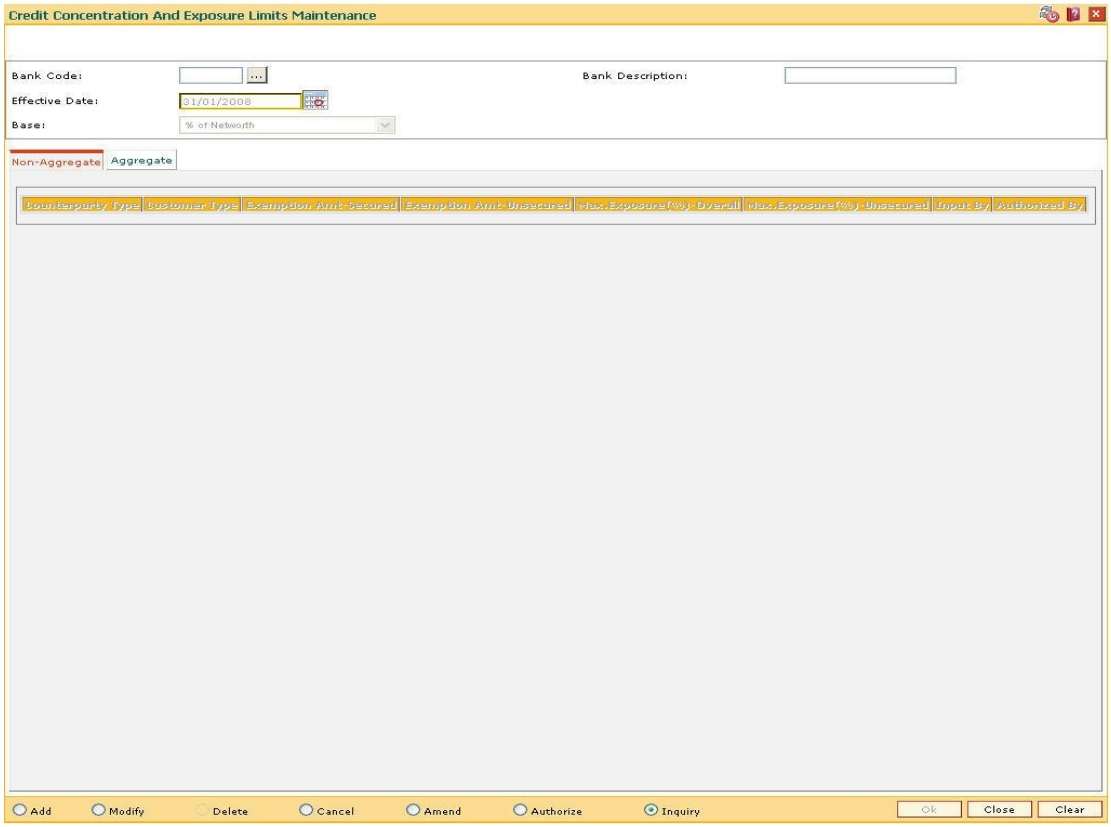
Modes Available

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

To add credit concentration and exposure limits

1. Type the fast path **LMR01** and click **Go** or navigate through the menus to **Global Definitions > Limit Management >** Credit Concentration And Exposure Limits Maintenance.
2. The system displays the **Credit Concentration And Exposure Limits Maintenance** screen.

Credit Concentration And Exposure Limits Maintenance

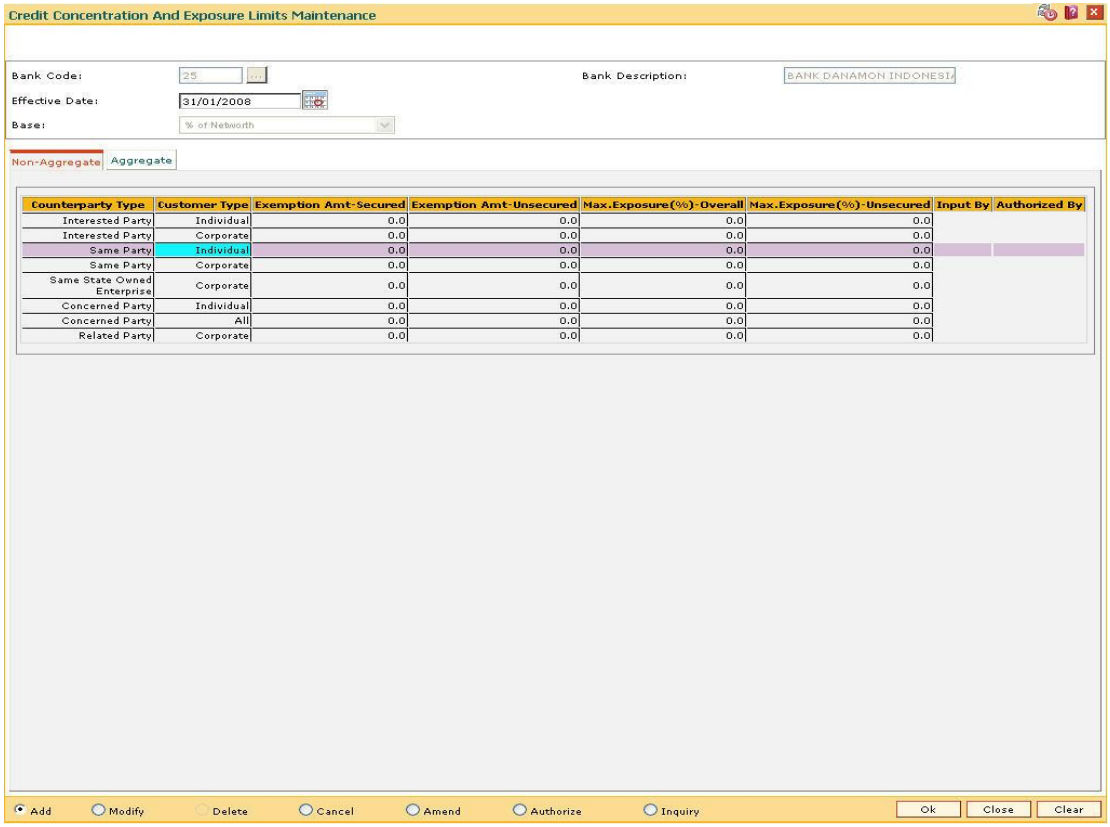


Field Description

Field Name	Description
Bank Code	[Mandatory, Pick List] Select the bank code from the pick list. Bank code is a unique code assigned to a bank.
Bank Description	[Display] This field displays the name of the bank for which the credit concentration and exposure limit is maintained.
Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which the limit will be applicable from the pick list. The effective date can be the current system date or future date. The effective date can also be back dated.
Base	[Display] This field displays the base for which the credit concentration and exposure limit is maintained.

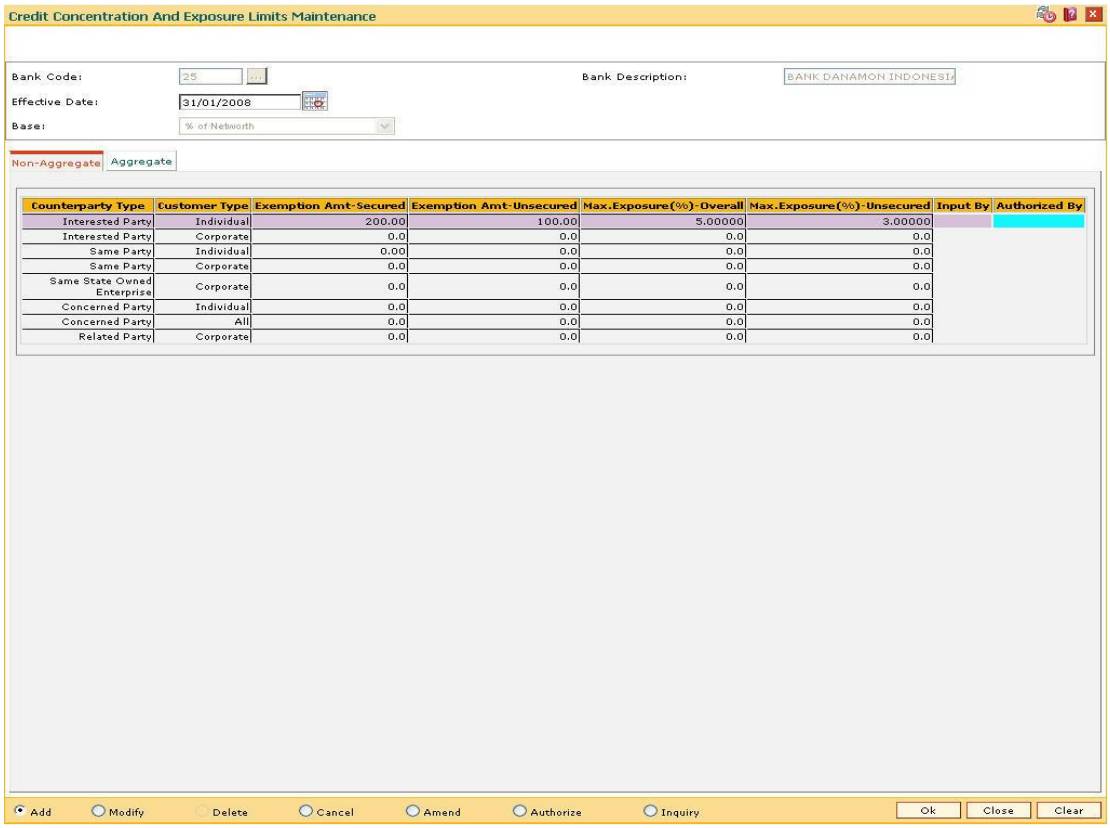
3. Click the **Add** button.
4. Select the bank code from the pick list.
5. Enter the effective date.

Credit Concentration And Exposure Limits Maintenance



6. Enter the relevant information in the various tabs.

Non-Aggregate

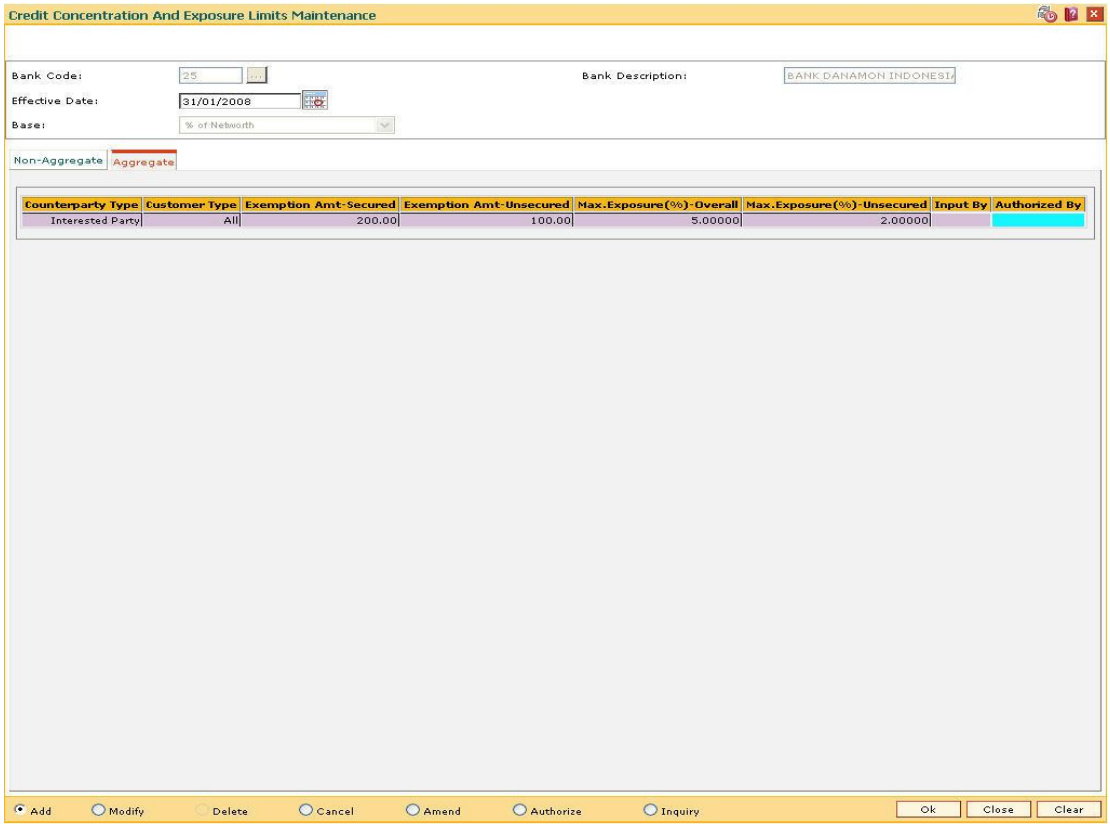


Field Description

Field Name	Description
Counterparty Type	[Display] This column displays the counterparty types for whom the exposure limit is maintained. The options are: • Same Party • Interested Party • State Owned Enterprise • Same Concerned Party • Same Related Entity The counterparties **Same Concerned Party** and **Same Related Entity** will be mapped to the respective customer groups maintained in the **Customer Group Maintenance** (Fast Path: CIM51) option.

Field Name	Description
Customer Type	[Display] This column displays the type of customer on whom the limit is applicable. The options are: • Individual • Corporate • All
Exemption Amt-Secured	[Mandatory, Numeric, 13, Two] Type the amount of exemption available for secured counterparty.
Exemption Amt-Unsecured	[Mandatory, Numeric, 13, Two] Type the amount of exemption available for unsecured counterparty.
Max.Exposure(%)-Overall	[Mandatory, Numeric, Three, Five] Type the maximum overall exposure allowed for counterparty type in percentage.
Max. Exposure(%)-Unsecured	[Mandatory, Numeric, Three, Five] Type the maximum unsecured exposure allowed for counterparty type in percentage.
Input By	[Display] This column displays the ID of the teller who has entered the details.
Authorized By	[Display] This column displays the ID of the authoriser.

Aggregate



Field Description

Field Name	Description
Counterparty Type	[Display] This column displays the counterparty types for whom the exposure limit is maintained. The options are: • Same Party • Interested Party • State Owned Enterprise • Same Concerned Party • Same Related Entity The counterparties **Same Concerned Party** and **Same Related Entity** will be mapped to the respective customer groups maintained in the **Customer Group Maintenance** (Fast Path: CIM51) option.

Field Name	Description
Customer Type	[Display] This column displays the type of customer on whom the limit is applicable. The options are: • Individual • Corporate • All
Exemption Amt-Secured	[Mandatory, Numeric, 13, Two] Type the amount of exemption available for secured counterparty.
Exemption Amt-Unsecured	[Mandatory, Numeric, 13, Two] Type the amount of exemption available for unsecured counterparty.
Max.Exposure(%)-Overall	[Mandatory, Numeric, Three, Five] Type the maximum overall exposure allowed for counterparty type in percentage.
Max.Exposure(%)-Unsecured	[Mandatory, Numeric, Three, Five] Type the maximum unsecured exposure allowed for counterparty type in percentage.
Input By	[Display] This column displays the ID of the teller who has entered the details.
Auth	[Display] This column displays the ID of the authoriser.

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **OK** button.
9. The credit concentration and exposure limits are added once the record is authorised.

12.6. LMS05 - Credit Concentration Exemption Tracking

Using this option you can maintain the global article – 33 exemptions. Exemptions for a branch, collateral type, or customer type is maintained in this option. Exemption is applicable to the records maintained at the time of transaction.

You can maintain maximum limits for overall, secured and unsecured exposures for each of the customer groups (Counterparty Types) through the **Credit Concentration And Exposure Limits Maintenance** (Fast Path: LMR01) option

Definition Prerequisites

- LMR01 - Credit Concentration And Exposure Limits Maintenance
- CIM08 - Customer Type Maintenance
- BAM03 - Branch Master Maintenance

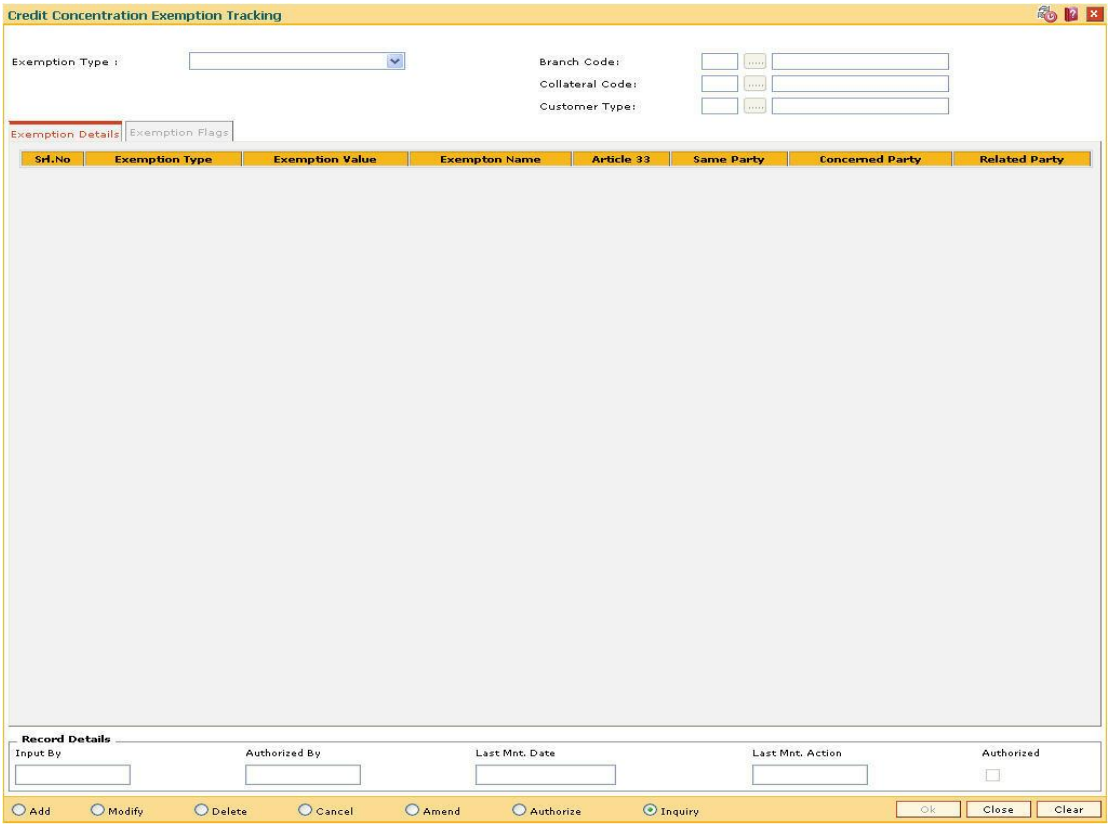
Modes Available

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

To add credit concentration exemption tracking

1. Type the fast path **LMS05** and click **Go** or navigate through the menus to **Global Definitions > Limit Management > Credit Concentration Exemption Tracking**.
2. The system displays the **Credit Concentration Exemption Tracking** screen.

Credit Concentration Exemption Tracking



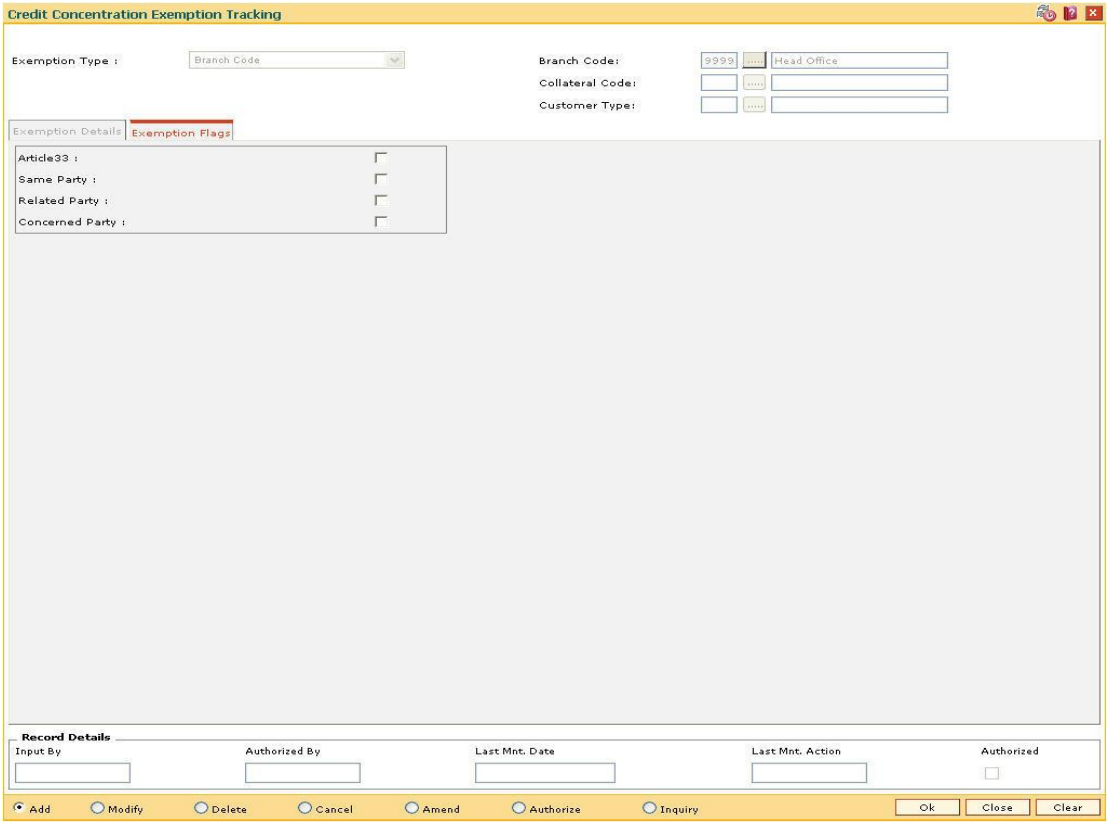
Field Description

Field Name	Description
Exemption Type	[Mandatory, Drop-Down] Select the type of exemption from the drop-down list. The options are: • Branch Code • Collateral Code • Customer Type
Branch Code	[Conditional, Pick List] Select the branch code from the pick list. Branch code is a unique code assigned to a branch. This field is enabled if the **Branch Code** option is selected in the **Exemption Type** field.

Field Name	Description
Collateral Code	[Conditional, Pick List] Select the collateral code from the pick list. Collateral code is a unique code assigned to a collateral. This field is enabled if the **Collateral Code** option is selected in the **Exemption Type** field.
Customer Type	[Conditional, Pick List] Select the customer type from the pick list. This field is enabled if the **Customer Type** option is selected in the **Exemption Type** field.

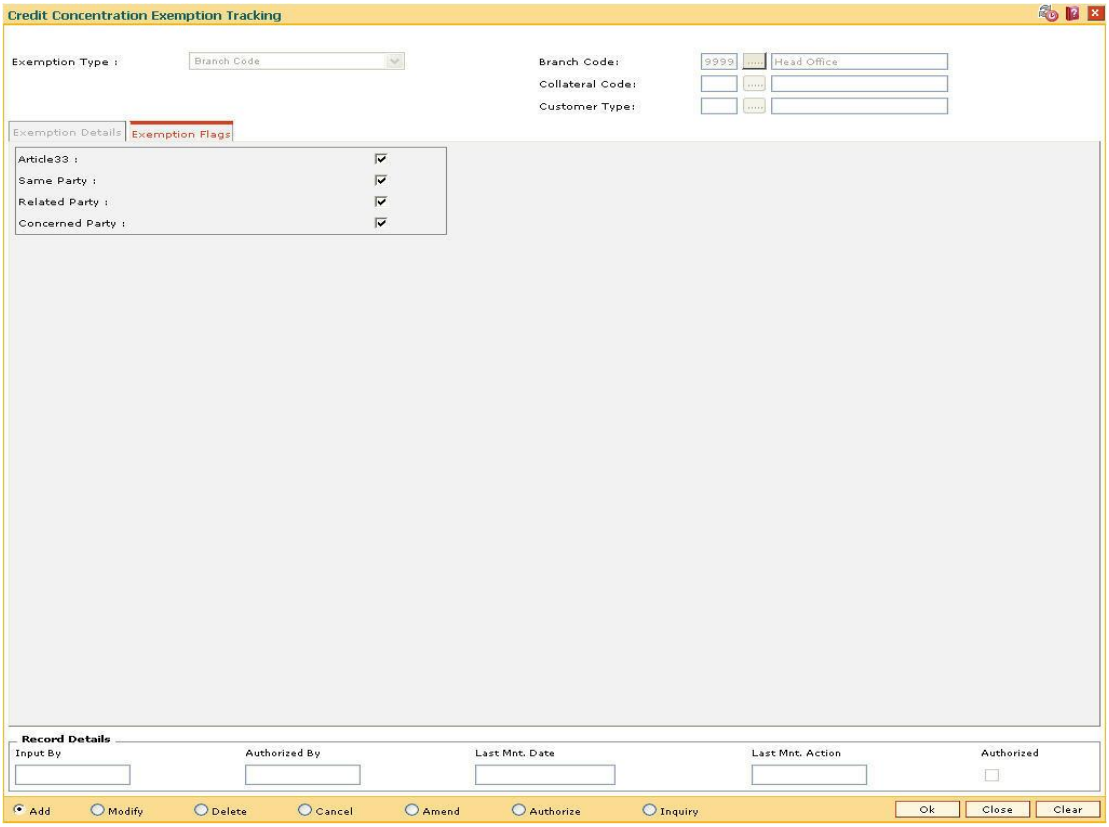
3. Click the **Add** button.
4. Select the exemption type from the drop-down list.
5. Select the appropriate code from the pick list, based on the exemption type selected.

Credit Concentration Exemption Tracking



6. Select the appropriate exemption flags in the **Exemption Flags** tab.

Exemption Flags



Field Description

Field Name	Description
Article33	[Optional, Check Box] Select the **Article33** check box if exemption is available under article 33. The exemption from inclusion under exposure is based on customer category, type of credit and type of collaterals.
Same Party	[Optional, Check Box] Select the **Same Party** check box if exemption is available under same party. The same party is any individual or corporate customer.
Related Party	[Optional, Check Box] Select the **Related Party** check box if exemption is available under related party. The related parties are any 2 related corporate customers.

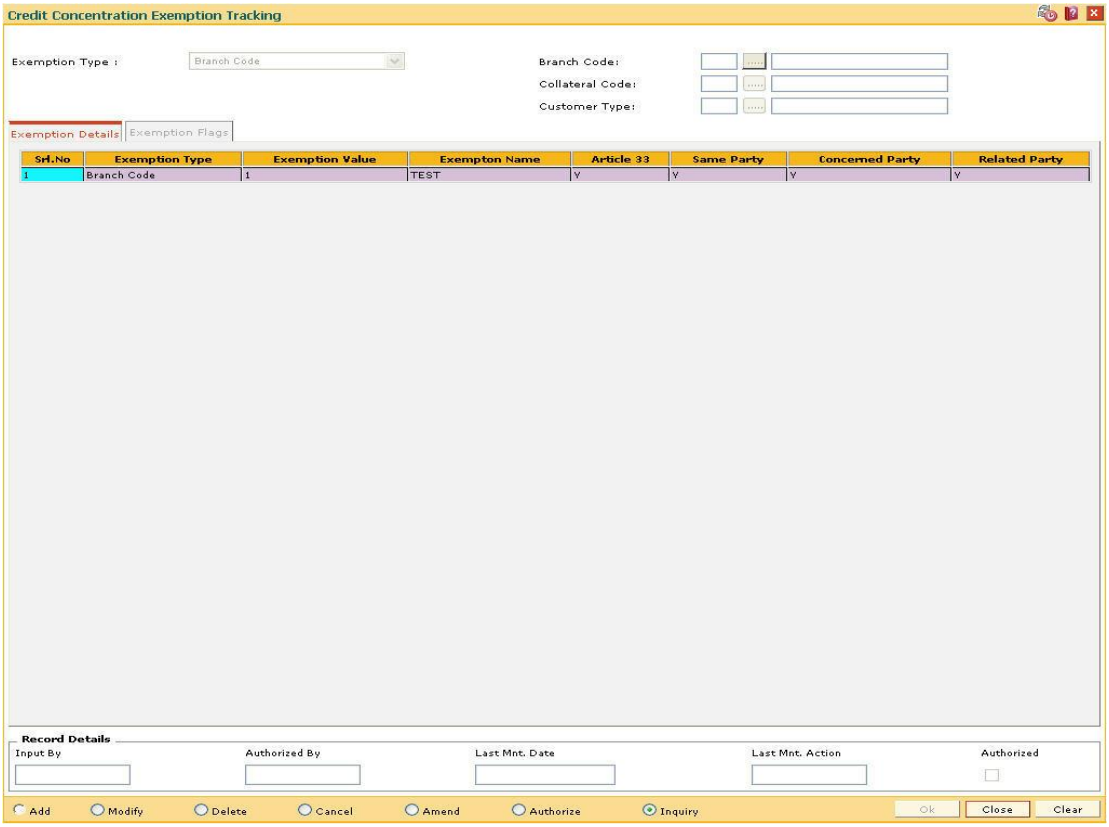
Field Name	Description
Concerned Party	[Optional, Check Box] Select the **Concerned Party** check box if exemption is available under concerned party. The concerned parties are any 2 related individuals or they can also be any corporate related to individual.

7. Click the **OK** button.
8. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
9. The credit concentration exemption tracking is added once the record is authorised.

To view credit concentration exemption tracking

1. Click the **Inquiry** button.
2. Select the exemption type from the drop-down list.
3. The system displays the Exemption Details tab.

Exemption Details



Field Description

Field Name	Description
Srl.No	[Display] This column displays the serial number of the credit concentration exemption tracking.
Exemption Type	[Display] This column displays the type of exemption.
Exemption Value	[Display] This column displays the code of the exemption type.
Exempton Name	[Display] This column displays the name of the exemption.
Article 33	[Display] If the status is **Y** then exemption is available under article 33, if the status is **N** then exemption is not allowed.
Same Party	[Display] If the status is **Y** then exemption is available under same party, if the status is **N** then exemption is not allowed.
Concerned Party	[Display] If the status is **Y** then exemption is available under concerned party, if the status is **N** then exemption is not allowed.
Related Party	[Display] If the status is **Y** then exemption is available under related party, if the status is **N** then exemption is not allowed.

4. Click the **Close** button.

12.7. LMS08 - Customer Regulatory Information

Using this option you can maintain information required for regulatory processing, validation and reporting. Details like Interested Party Flag and the reasons for the same is also maintained .

Definition Prerequisites

Not Applicable

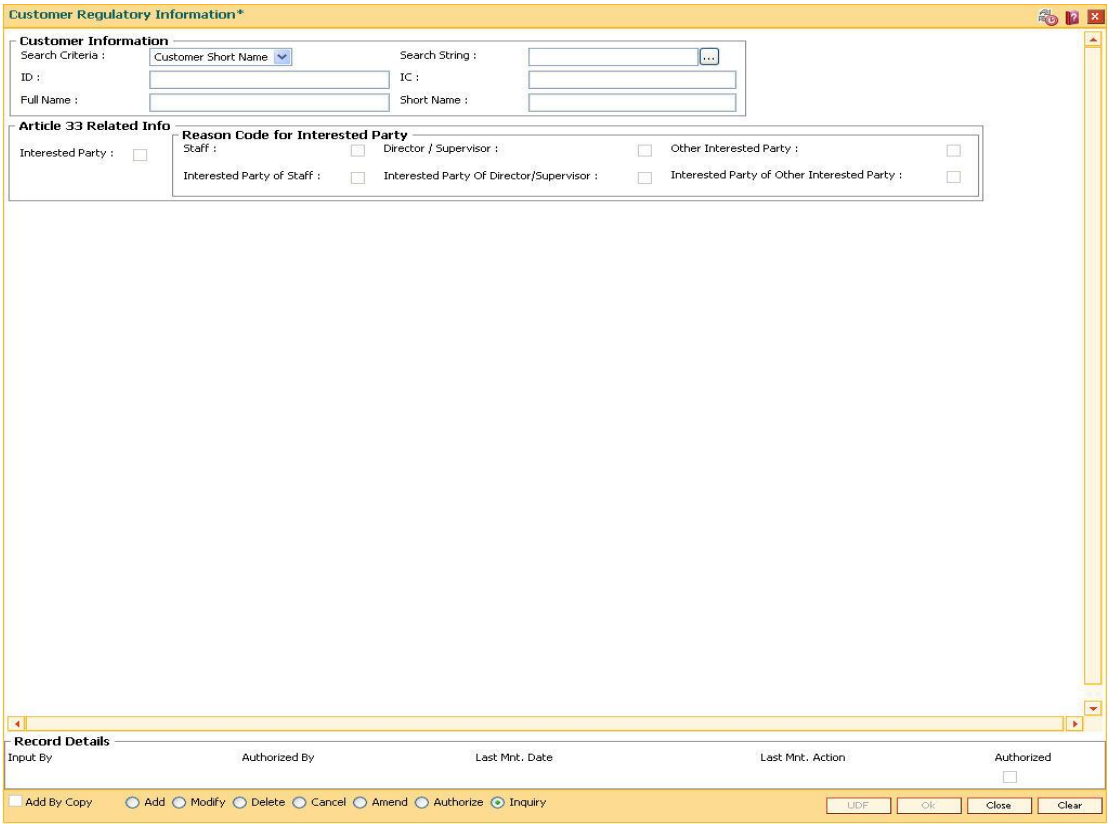
Modes Available

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

To add customer regulatory information

1. Type the fast path **LMS08** and click **Go** or navigate through the menus to **Global Definitions > Limit Management >** Customer Regulatory Information.
2. The system displays the **Customer Regulatory Information** screen.

Customer Regulatory Information



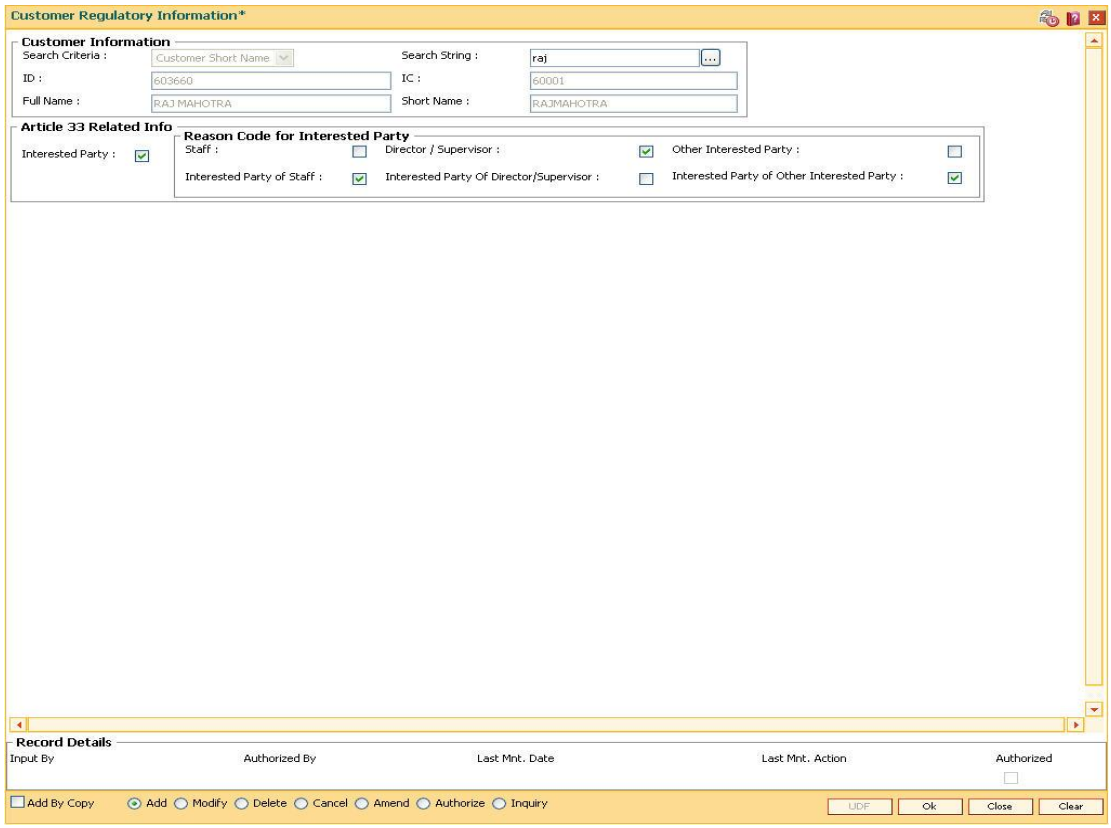
Field Description

Field Name	Description
Customer Information	
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search for the customer from the drop-down list. The options are: • Customer short name • Customer Ic Identification criteria (IC) arrived at by the bank during customer addition. • Customer Id- Unique identification given by the bank.
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customers' short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick 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.
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.
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.

Field Name	Description
Full Name	[Display] This field displays the full name of the customer who holds the loan account.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) screen. The customer short name can be changed through the **Change Customer Name/IC Number** (Fast Path: 7101) option.
Article 33 Related Info	
Interested Party	[Optional, Check Box] Select the **Interested Party** check box if the customer is an interested party.
Reason Code for Interested Party	[Conditional, Check Box] Select the appropriate check boxes to define the reason code for classifying the customer as an interested party. The options are: • Staff • Director/Supervisor • Other Interested Party • Interested Party of Staff • Interested Party of Director/Supervisor • Interested Party of Other Interested Party This field is enabled only if the **Interested Party** check box is selected.

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Enter the search string and select the appropriate customer from the pick list.
6. The system displays the details of the selected customer.
7. Enter the Article 33 related information.

Customer Regulatory Information



8. Click the **Ok** button.
9. The system displays the message "Record Added...Authorisation Pending...". Click the **OK** button.
10. The customer regulatory information is added once the record is authorised.

12.8. LMS07 - Casa/Loan Account Exemptions

Using this option you can maintain the account level exemptions. You can maintain cases (CASA and Loan Accounts), for which specific approval has been obtained from CBC, for exclusion from Article 33 validations.

Definition Prerequisites

- CASA / Loan account for which exemptions are required

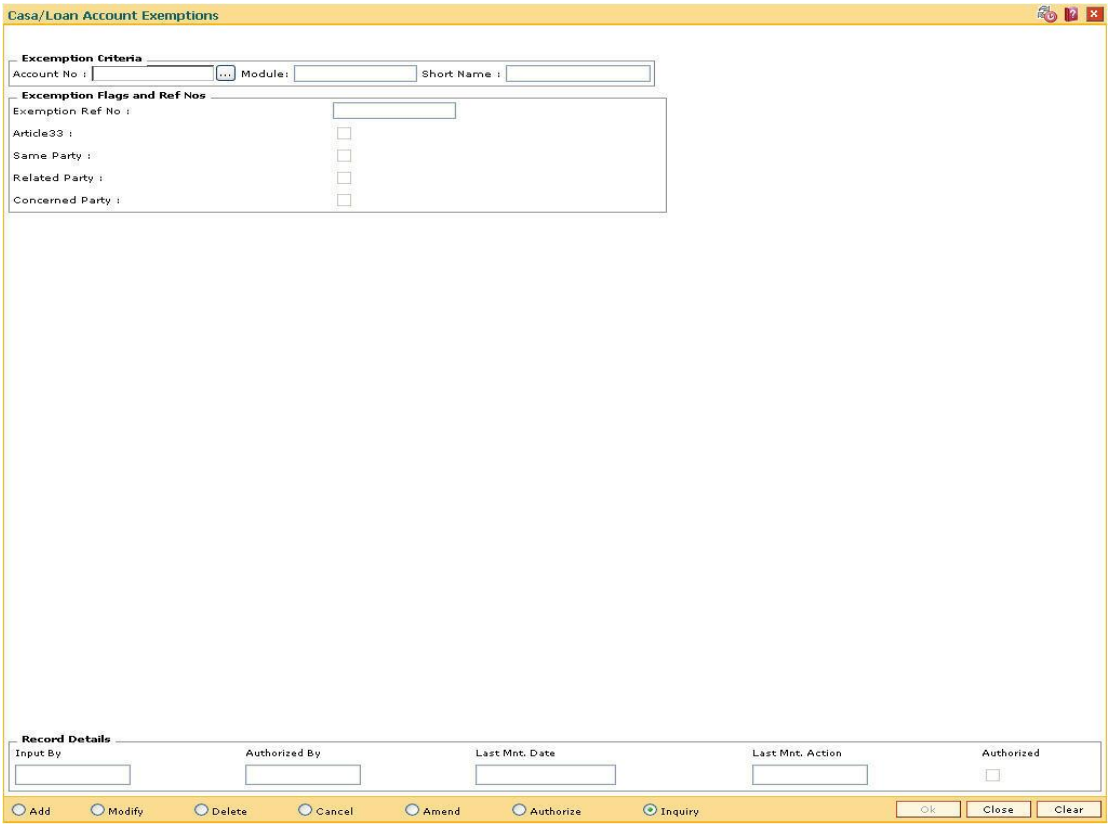
Modes Available

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

To add Casa/Loan account exemptions

1. Type the fast path **LMS07** and click **Go** or navigate through the menus to **Global Definitions > Limit Management >** Casa/Loan Account Exemptions.
2. The system displays the **Casa/Loan Account Exemptions** screen.

Casa/Loan Account Exemptions

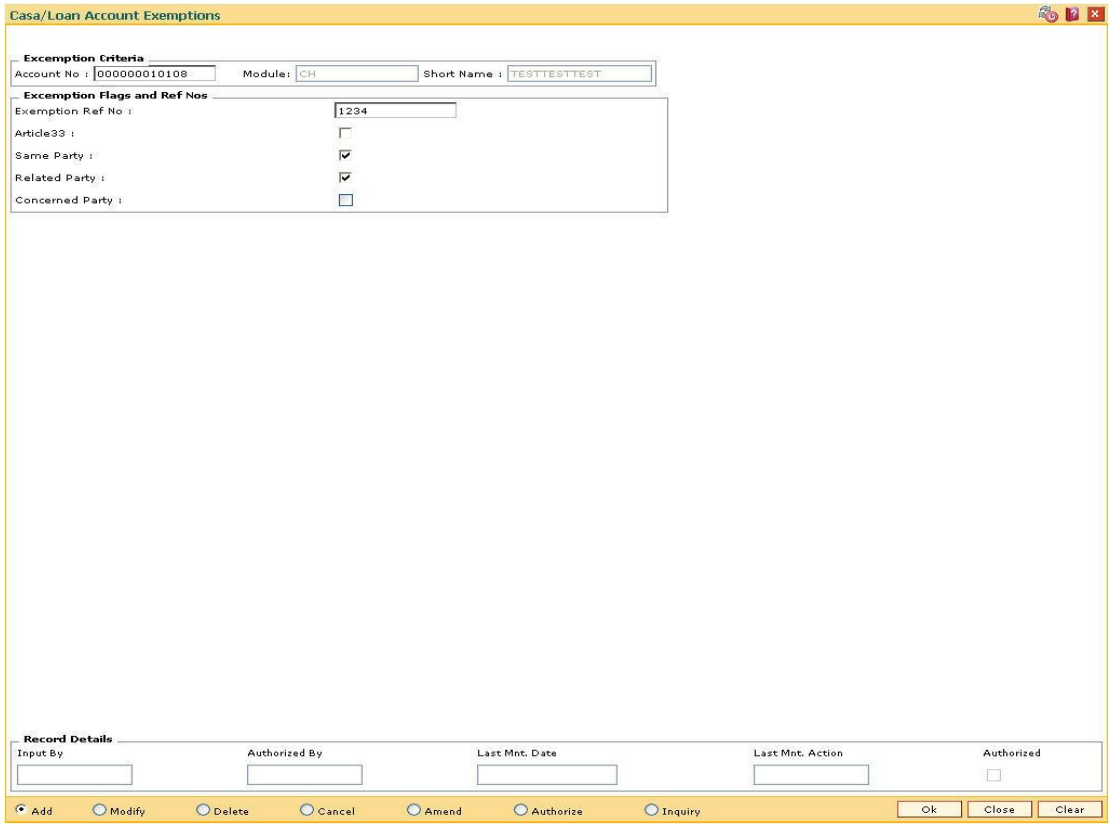


Field Description

Field Name	Description
Exemption Criteria	
Account No	[Mandatory, Numeric, 16] Type the account number which has to be exempted.
Module	[Display] This field displays the name of the module which has to be exempted.
Short Name	[Display] This field displays the short name of the customer.
Exemption Flags and Ref Nos	
Exemption Ref No	[Optional, Alphanumeric, 60] Type the special approval number.
Article33	[Optional, Check Box] Select the **Article33** check box if exemption is available under article 33. The exemption from inclusion under exposure is based on customer category, type of credit and type of collaterals.
Same Party	[Optional, Check Box] Select the **Same Party** check box if exemption is available under same party. The same party is any individual or corporate customer.
Related Party	[Optional, Check Box] Select the **Related Party** check box if exemption is available under related party. The related parties are any 2 related corporate customers.
Concerned Party	[Optional, Check Box] Select the **Concerned Party** check box if exemption is available under concerned party. The concerned parties are any 2 related individuals or they can also be any corporate related to individual.

3. Click the **Add** button.
4. Enter the account number and press the <**Tab**> key.
5. Select the appropriate exemption flags.

Casa/Loan Account Exemptions



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
8. The Casa/Loan account exemptions are added once the record is authorised.

12.9. LMC05 - Multi limit Plan Setup

Using this option you can set up a new plan. The bank can set up/add the Plan ID and combine the products that it offers under the particular plan. Based on the plan ID defined over here and the customer ID, the limit tree is generated. In the context of multi limits, following risk factors form the limit tree:

- Customer ID
- Plan ID
- Facility Type
- Sub Facility Type

The Plan ID has a choice of the following sub-limits:

- Revolving Line: It is a normal revolving loan
- End of Period Line: It is a revolving loan with 100 % of outstanding as MAD and Zero % interest
- Amortizable Term Loan Line: It is a normal amortizable term loan

Definition Prerequisites

- LNM11 - Product Master Maintenance
- LNM98 - Schedule Type

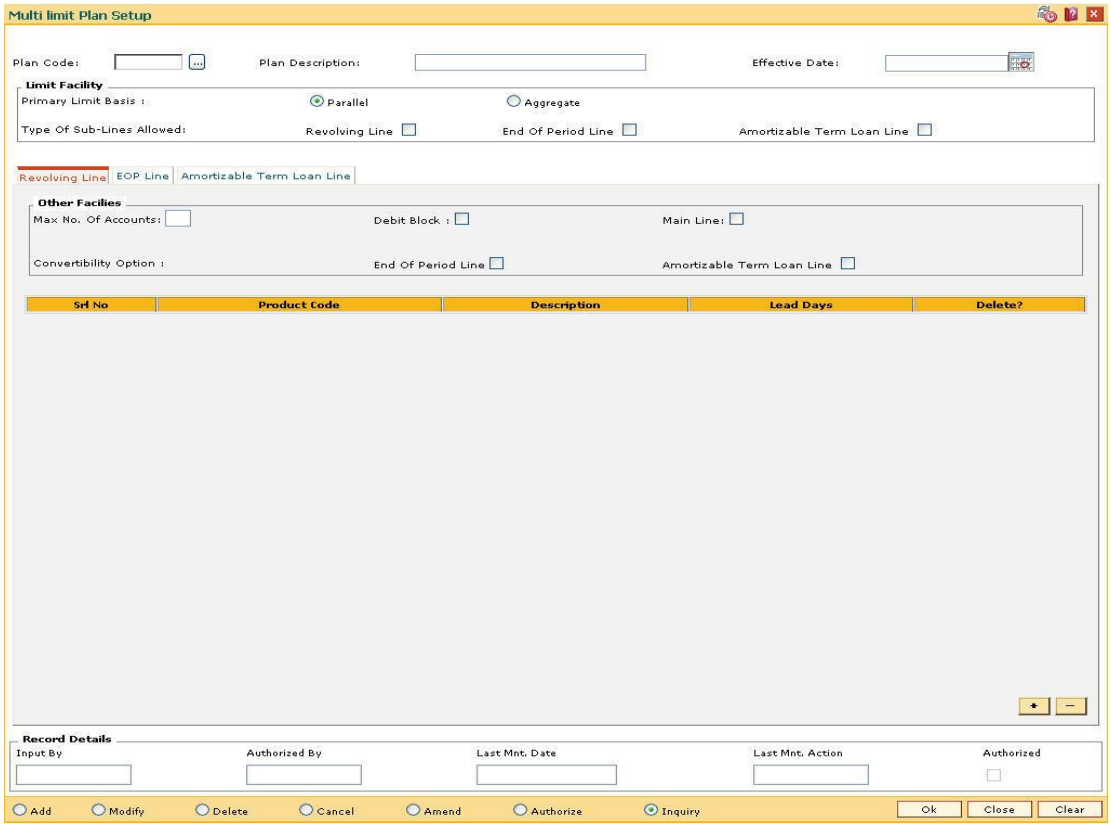
Modes Available

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

To setup multi limit plan

1. Type the fast path **LMC05** and click **Go** or navigate through the menus to **Global Definitions > Limit Management >** Multi limit Plan Setup.
2. The system displays the **Multi limit Plan Setup** screen.

Multi Limit Plan Setup



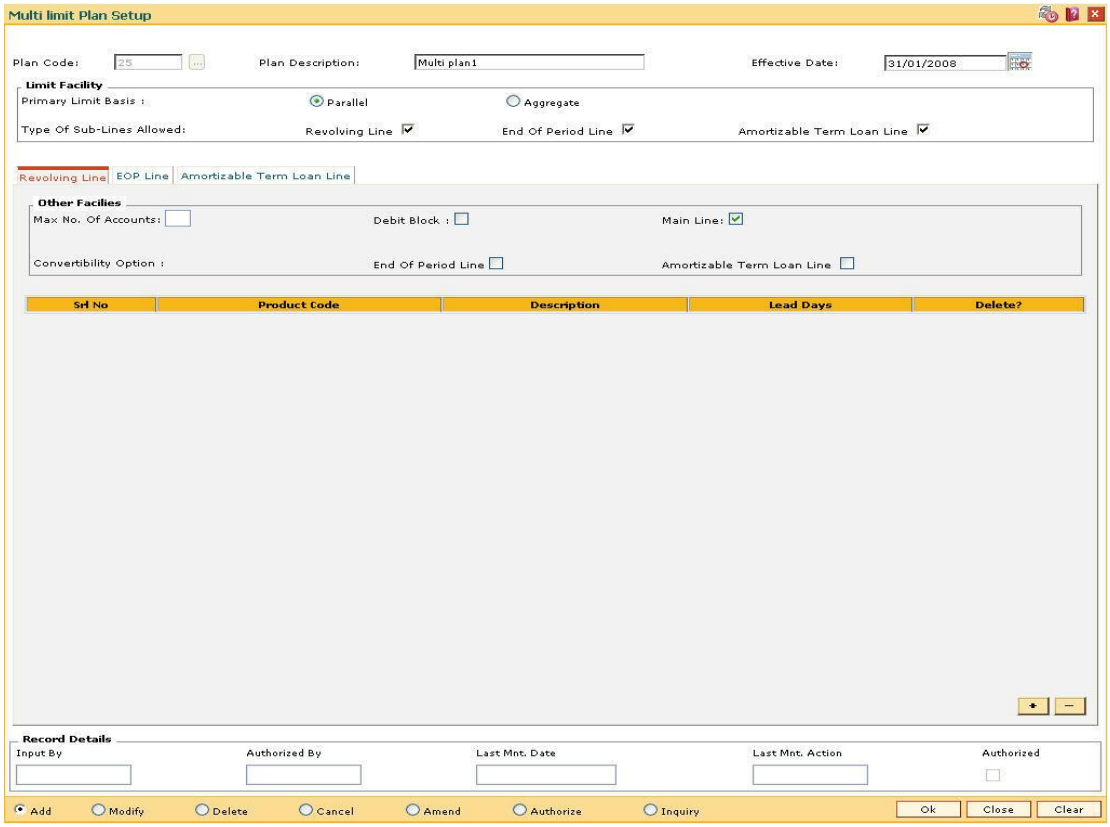
Field Description

Field Name	Description
Plan Code	[Mandatory, Alphanumeric, 30] Type the unique ID for the plan.
Plan Description	[Mandatory, Alphanumeric, 90] Type the description for the plan code entered in the adjacent field.
Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Select the effective date of the plan from the pick list. The effective date should not be less then the current process date.

Field Name	Description
Limit Facility	
Primary Limit Basis	[Mandatory, Radio Button] Click the appropriate global limit derivation parameter. The options are: • Parallel: Global limit will be derived by the highest of the sub line limit • Aggregate: Global limit will be derived by the sum of the limits of all the sub line limits The global basis for a plan cannot be modified.
Type Of Sub-Limits Allowed	[Optional, Check Box] Select the appropriate check boxes to indicate the type of sub-limits allowed under a particular plan and it cannot be modified if there are existing accounts under the plan. The options are: • Revolving Line: Select this check box to add parameters for the main revolving line. If this check box is selected the **Revolving Line** tab gets activated. • End Of Period Line: Select this check box to add parameters for the EOP line. If this check box is selected the **End of Period Line** tab gets activated. • Amortizable Term Loan Line: Select this check box to add parameters for the Amortizable Term Loan line. If this check box is selected the **Amortizable Term Loan Line** tab gets activated.

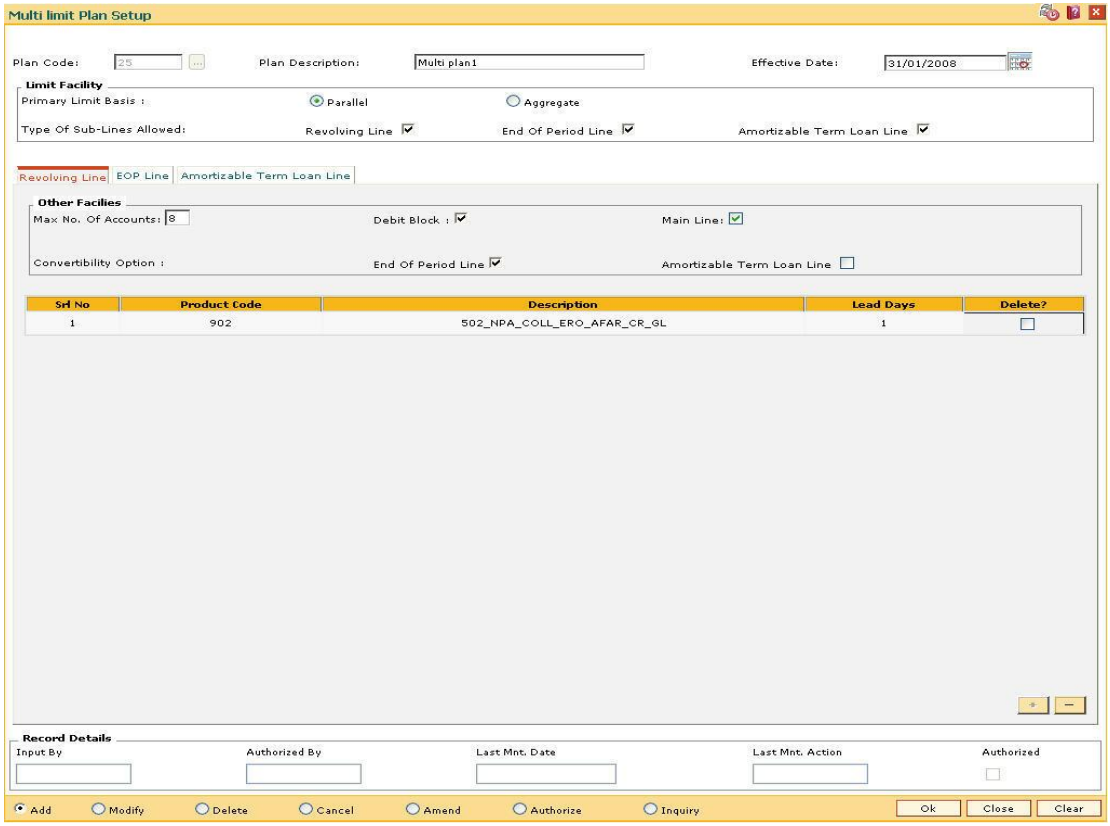
3. Click the **Add** button.
4. The system displays the message "This action will clear all data on the screen. Do You Want to continue?". Click the **Yes** button.
5. Enter the plan code and press the <**Tab**> key.
6. Select the primary limit basis and the type of sub lines allowed.

Multi limit Plan Setup



7. Enter the relevant information in the various tabs.

Revolving Line



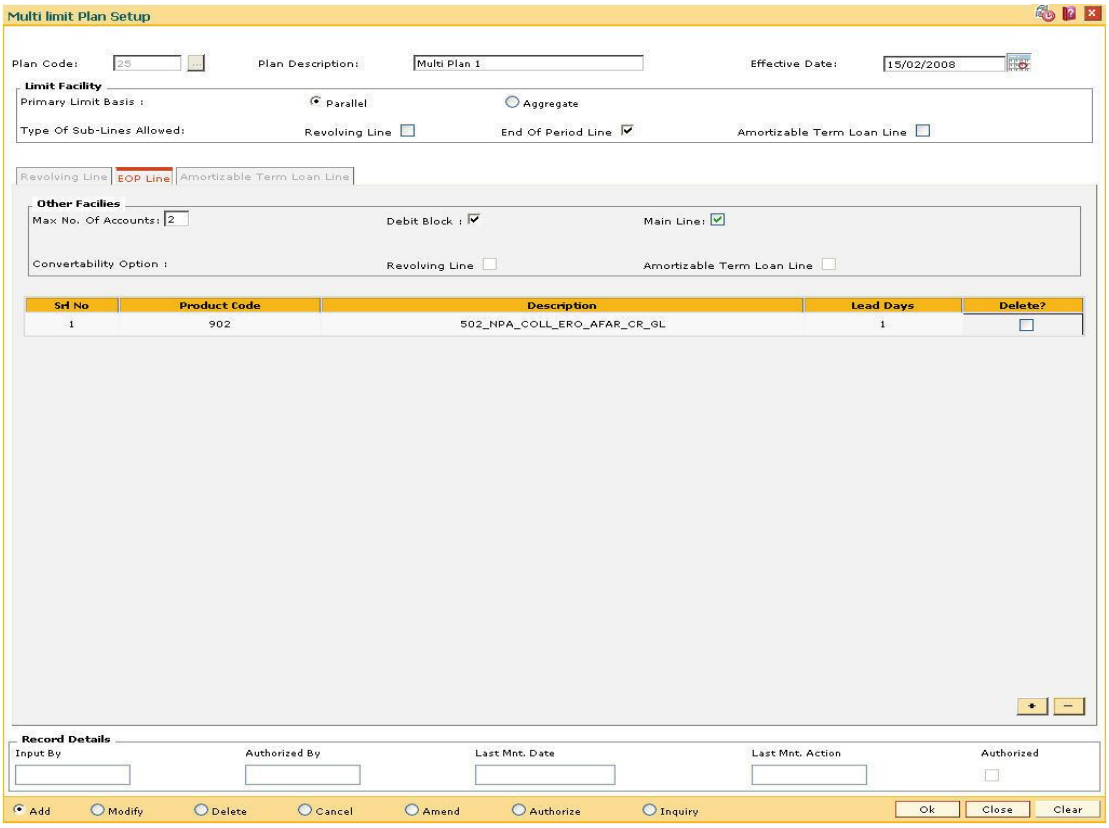
Field Description

Field Name	Description
Other Facilities	
Max No. Of Accounts	[Mandatory, Numeric, One] Type the maximum number of accounts to be opened under the revolving line.
Debit Block	[Optional, Check Box] Select the **Debit Block** check box to block status of the account opened under the main line.
Main Line	[Optional, Check Box] Select the **Main Line** check box to link the card to the account under the sub limit Revolving Line.
Convertibility Option	
End Of Period Line	[Optional, Check Box] Select the **End Of Period Line** check box to allow convertibility from revolving line to EOP and vice versa.

Field Name	Description
Amortizable Term Loan Line	[Optional, Check Box] Select the **Amortizable Term Loan Line** check box to allow convertibility from revolving line to Amortizable Term Loan line and vice versa.

Column Name	Description
Srl No	[Display] This column displays the serial number of the product. It is auto-generated by the system.
Product Code	[Mandatory, Pick List] Select the code of the product available under the main line from the pick list. There will be only one product. Only revolving type of loan products will be displayed in the pick list. An existing product can be deleted only if no accounts exist with the product-plan combination.
Description	[Display] This column displays the description of the selected product.
Lead Days	[Display] This column displays the number of days available to the customer for repayment of dues.
Delete?	[Optional, Check Box] Select the **Delete** check box to delete the product. If the check box is not selected then that product will not get deleted.

EOP Line



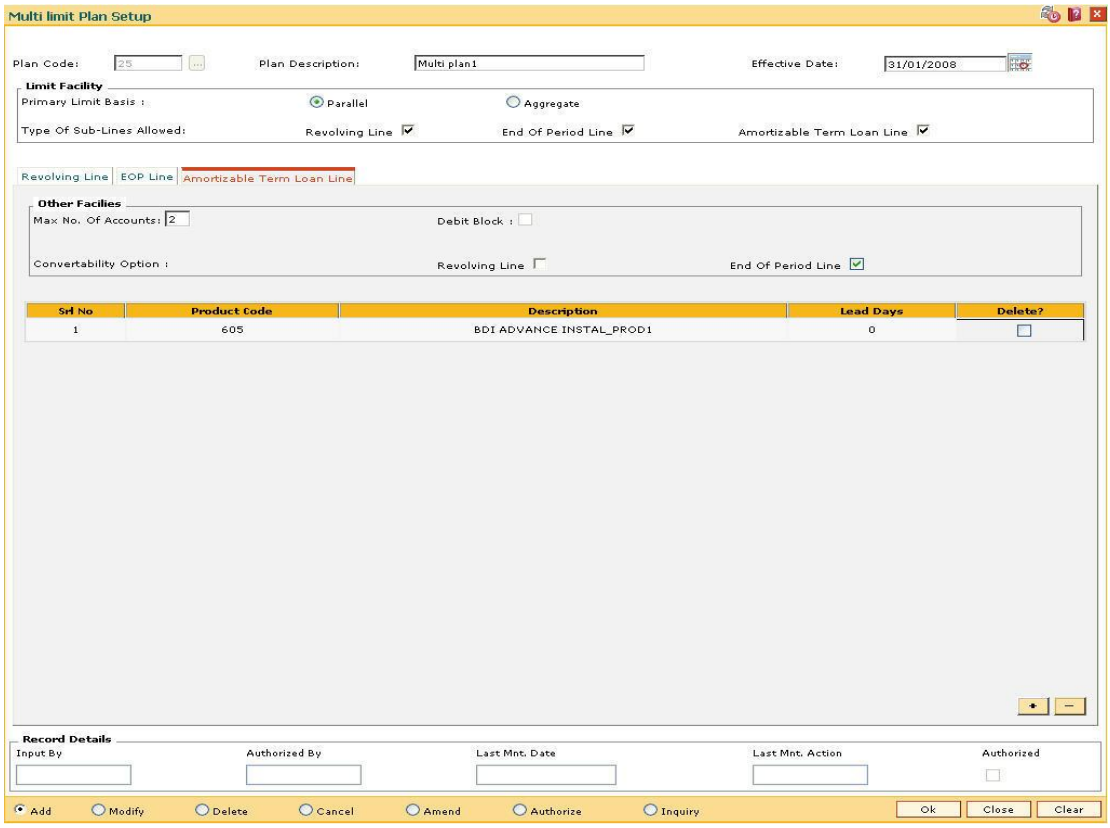
Field Description

Field Name	Description
Other Facilities	
Max No. Of Accounts	[Mandatory, Numeric, One] Type the maximum number of accounts to be opened under the revolving line.
Debit Block	[Optional, Check Box] Select the **Debit Block** check box to block status of the account opened under the main line.
Main Line	[Optional, Check Box] Select the **Main Line** check box to link the card to the account under the sub limit Revolving Line.
Convertibility Option	
Revolving Line	[Optional, Check Box] Select the **Revolving Line** check box to allow convertibility from EOP to revolving line and vice versa.

Field Name	Description
Amortizable Term Loan Line	[Optional, Check Box] Select the **Amortizable Term Loan Line** check box to allow convertibility from EOP to Amortizable Term Loan line and vice versa.

Column Name	Description
Srl No	[Display] This column displays the serial number of the product. It is auto-generated by the system.
Product Code	[Mandatory, Pick List] Select the code of the product available under the main line from the pick list. There will be only one product. Only EOP type of loan products will be displayed in the pick list. An existing product can be deleted only if no accounts exist with the product-plan combination.
Description	[Display] This column displays the description of the selected product.
Lead Days	[Display] This column displays the number of days available to the customer for repayment of dues.
Delete?	[Optional, Check Box] Select the **Delete** check box to delete the product. If the check box is not selected then that product will not get deleted.

Amortizable Term Loan Line



Field Description

Field Name	Description
Other Facilities	
Max No. Of Accounts	[Mandatory, Numeric, One] Type the maximum number of accounts to be opened under the revolving line.
Debit Block	[Optional, Check Box] Select the **Debit Block** check box to block status of the account opened under the main line.
Convertability Option	
Revolving Line	[Optional, Check Box] Select the **Revolving Line** check box to allow convertibility from Amortizable Term Loan Line to revolving line and vice versa.
End Of Period Line	[Optional, Check Box] Select the **End Of Period Line** check box to allow convertibility from Amortizable Term Loan Line to EOP and vice versa.

Column Name	Description
Srl No	[Display] This column displays the serial number of the product. It is auto-generated by the system.
Product Code	[Mandatory, Pick List] Select the code of the product available under the main line from the pick list. There will be only one product. Only amortizable term of loan products will be displayed in the pick list. An existing product can be deleted only if no accounts exist with the product-plan combination.
Description	[Display] This column displays the description of the selected product.
Lead Days	[Display] This column displays the number of days available to the customer for repayment of dues.
Delete?	[Optional, Check Box] Select the **Delete** check box to delete the product. If the check box is not selected then that product will not get deleted.

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 multi limits plan is added once the record is authorised.

12.10. LMC01 - Customer Limit Setup

Using this option you can set up the process and rules governing the limit management during its life cycle for each customer or a group of customers.

The overall limit for all the customer groups is divided into limits and sub limits based on the risk factors like customer ID, facility, credit type, collateral, branch code and product code.Each of these limits and sub-limits have its own characteristics such as revolving, exchangeable, renewable, period, restrictions and exclusions. System maintains and monitors the characteristics of the limits attached to each of the risk factor.

Limit can be added, deleted or modified at any level without disturbing the entire system. However, there are certain restrictions to ensure the logical flow of the limit maintenance.

Definition Prerequisites

- 8053 - Customer Addition

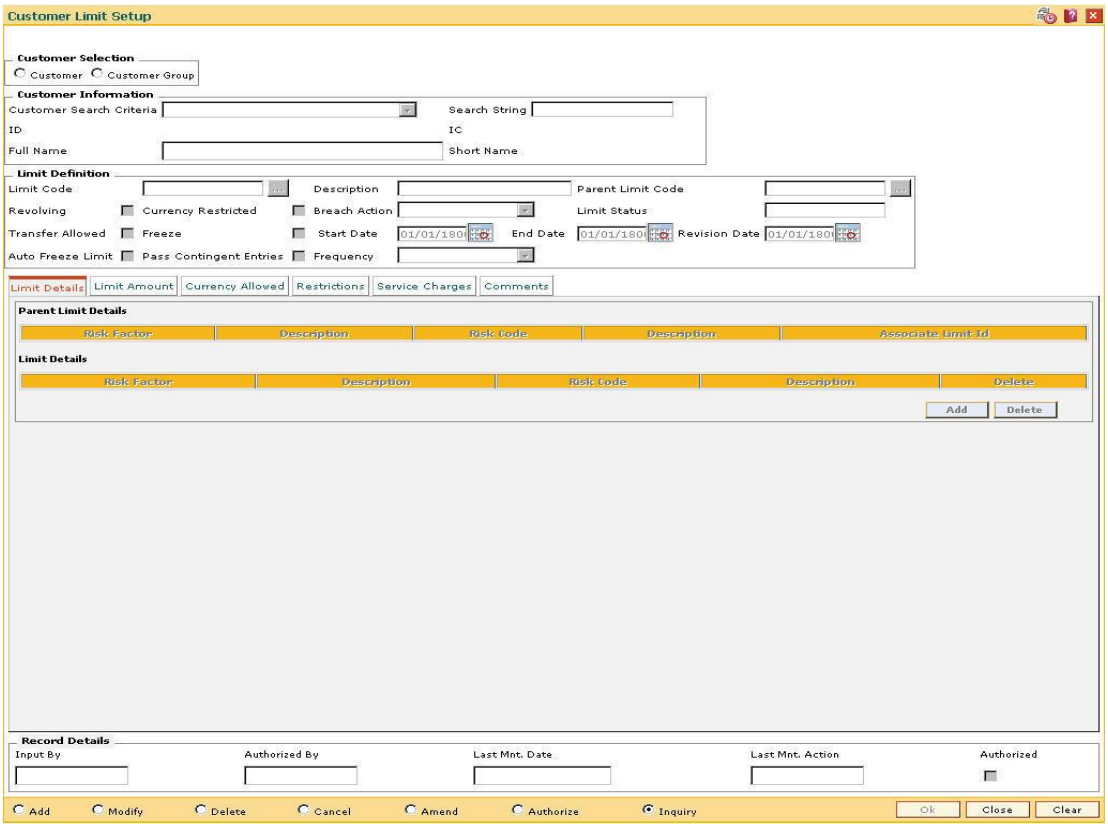
Modes Available

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

To add customer limits

1. Type the fast path **LMC01** and click **Go** or navigate through the menus to **Global Definitions > Limit Management > Customer Limit Setup**.
2. The system displays the **Customer Limit Setup** screen.

Customer Limit Setup



Field Description

Field Name	Description
Customer Selection	[Mandatory, Radio Button] Click the appropriate option based on whether the customer limit is to be set up for a single customer or a group of customers. The options are: • Customer • Customer Group
Customer Information	
Customer Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search for the customer from the drop-down list. The options are: • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank.

Field Name	Description
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customers' short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick 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.
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.
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.
Full Name	[Display] This field displays the full name of the customer.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option. The customer short name can be changed through the **Change Customer Name/IC Number** (Fast Path: 7101) option.
Limit Definition	
Limit Code	[Mandatory, Alphanumeric, 30] Type the limit code. It is a unique identification number to identify and differentiate the limits of various customers.

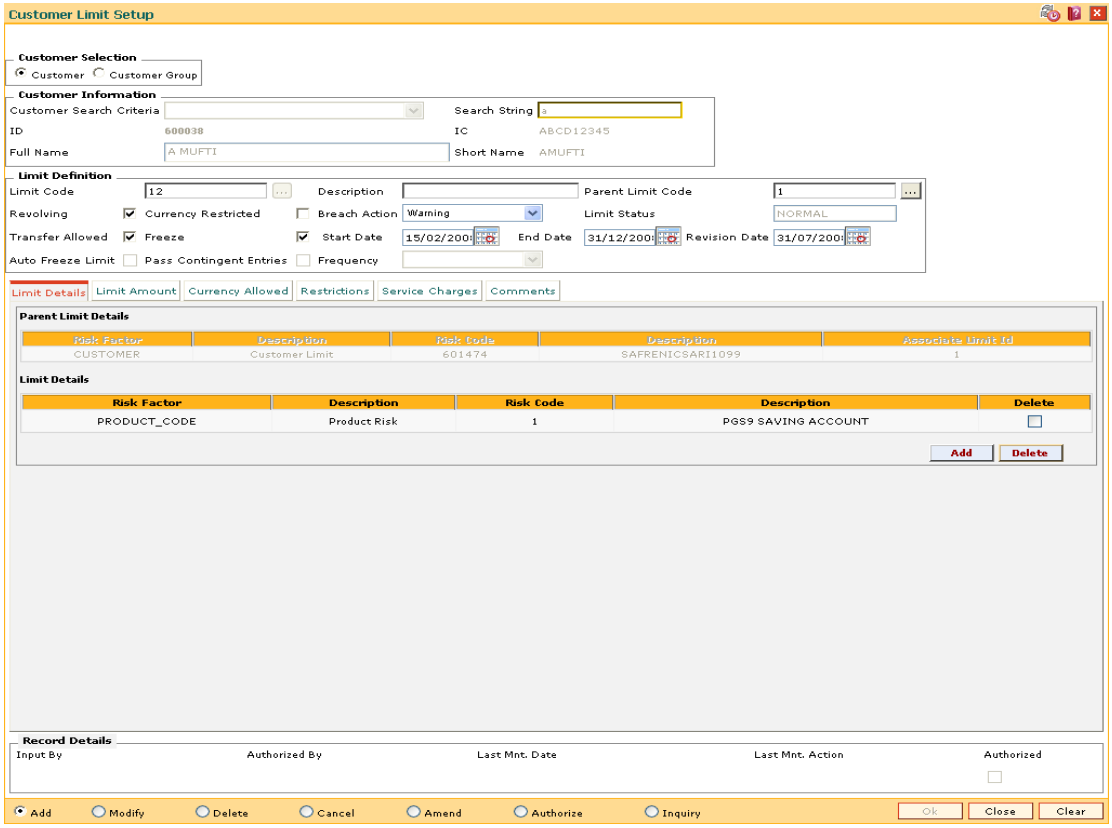
Field Name	Description
Description	[Mandatory, Alphanumeric, 70] Type the limit code description. The description related to the limit code is displayed.
Parent Limit Code	[Pick List] Select the parent limit code of the customer from the pick list.
Revolving	[Optional, Check Box] Select the **Revolving** check box to set the limit as revolving. If it is not selected the limit is treated as adhoc and any withdrawal and utilization reduces the available amount. If the entire amount is utilized at one time then the limit is not available for any future use, even after repayment.
Currency Restricted	[Optional, Check Box] Select the **Currency Restricted** check box to allow the user to define the currencies. These currencies are used for opening the account and attaching the limits. If the **Currency Restricted** check box is not selected user can select all the currencies maintained under **Currency Master**.
Breach Action	[Mandatory, Drop-Down] Select the breach action from the drop-down list. The options are: • Error • Ignore • Override • Warning
Limit Status	[Display] This field displays the limit status. The options are: • Normal • Frozen • Overdue • Expired
Transferred Allowed	[Optional, Check Box] Select the **Transferred Allowed** check box to transfer the available limits within the group or sub group of limits.
Freeze	[Optional, Check Box] Select the **Freeze** check box to temporarily unavail the amount.

Field Name	Description
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the effective date of the limits from the pick list. The start date is the future date and cannot be prior to the processing date.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the last valid date of the limit from the pick list. The status is set to **Expire** for limit and sub limits on the end date. However system allows the user to credit the accounts and force debit.
Revision Date	[Mandatory, Pick List] Select the date on which the account is due for review from the pick list.
Auto Freeze Limit	[Optional, Check Box] Select the **Auto Freeze Limit** check box to temporarily unavail the amount. The user has to manually select it to change the limit status.
Pass Contingent Entries	[Conditional, Check Box] Select the **Pass Contingent Entries** check box to pass contingent entries at limit level. This check box will be enabled only for parent limit i.e. for a limit for which **Parent Limit Code** field is blank. If this field is selected then **FLEXCUBE** will check if contingent asset GL code for limit and contingent liability GL code for limit are maintained in the **Bank Master Maintenance** (Fast Path: BAM08) option. If this field is not selected the contingent entries will not be passed at limit level as well as at the individual account level even though the contingent asset GL code for limit and contingent liability GL code for limit are maintained. This field when selected will override the one defined at the product level for Loan / CASA accounts opened under the limit.

Field Name	Description
Frequency	[Display] This field displays the frequency for contingent entries. The contingent entries for the transactions in the account will be passed on month ends at parent limit level. However for specific events as described below the contingent entries will be passed in the specific EOD: • Limit sanction- of parent limit • Limit expiry- of parent limit • Deletion of limit- of parent limit • Account closure- of individual child accounts • EFS • Account write off • OD limit expiry • OD Account Closure • OD write off

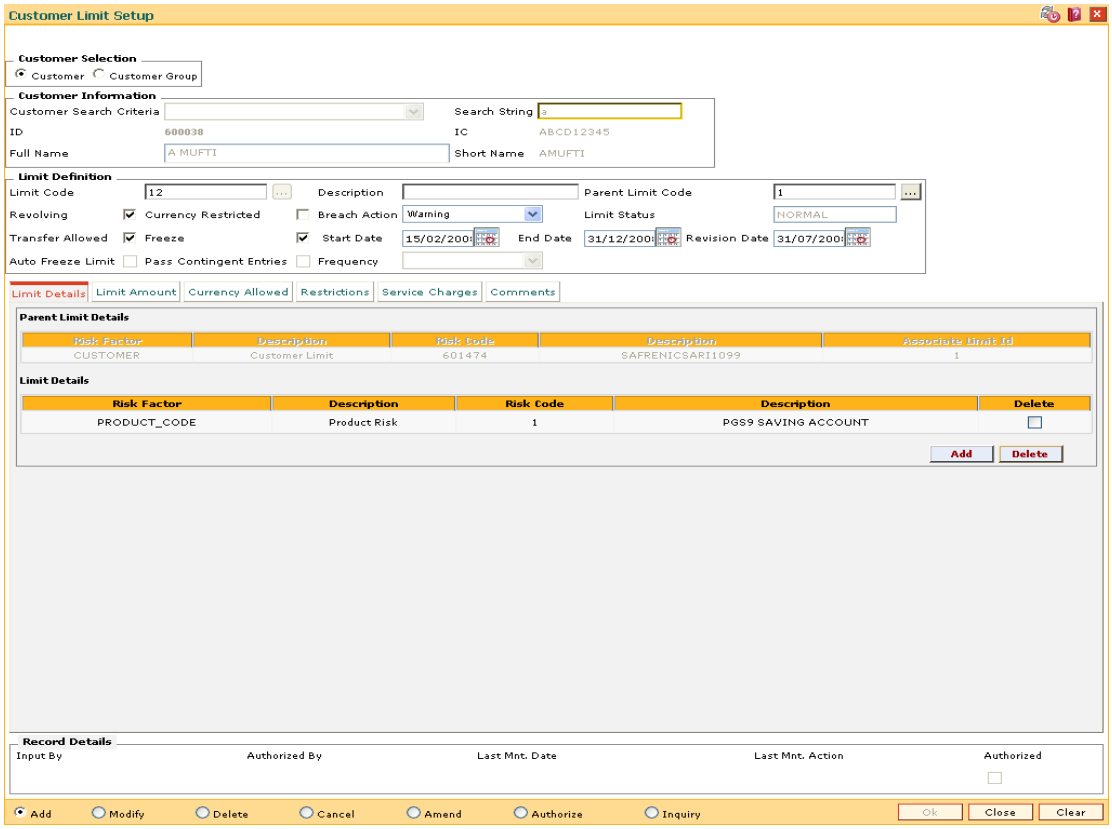
3. Click the **Add** button.
4. Select the **Customer** option or **Customer Group** option.
5. Select the customer for whom the limits are being set.
6. Enter the limit details such as limit code and name, parent limit code, breach action, start date, end date and revision date.

Customer Limit Setup



7. The system enables the **Limit Details** tab screen.
8. Enter the relevant information in the various tabs.

Limit Details

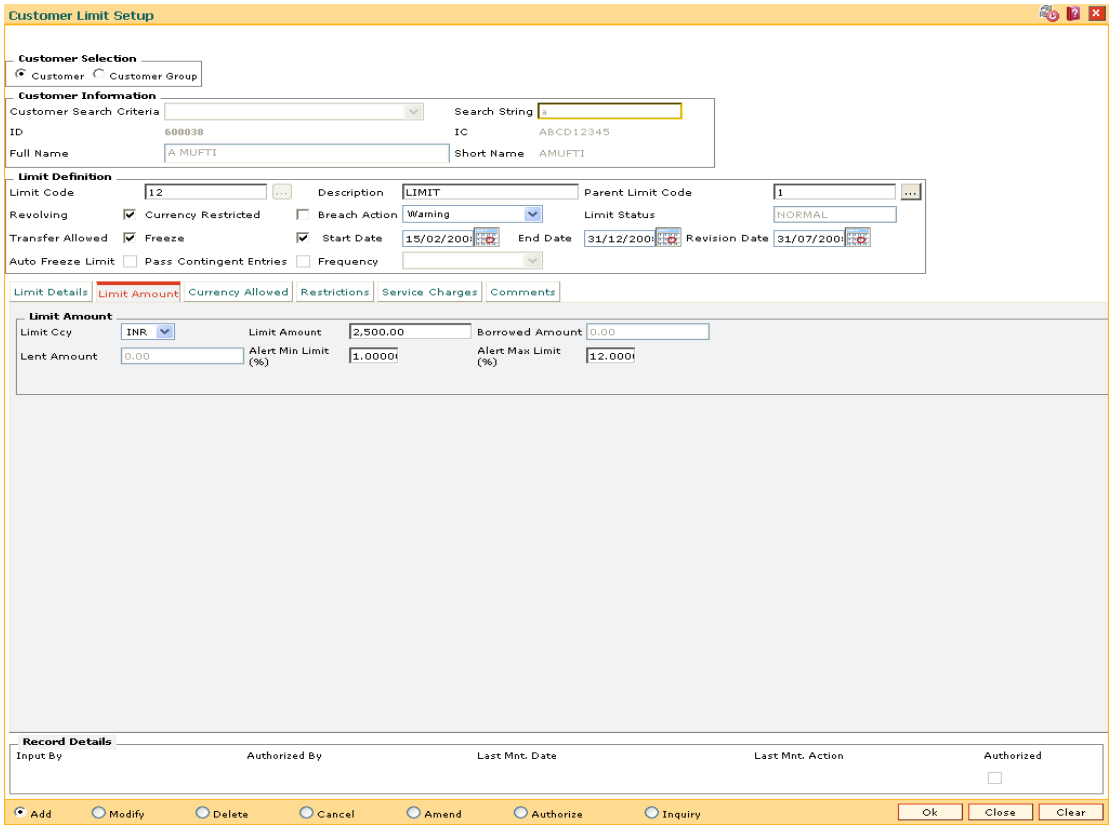


Field Description

Column Name	Description
Parent Limit Details	
Risk Factor	[Display] This column displays the parent risk factor for the parent limit. The parent limit risk factor and the sub limit risk factor cannot be the same under the same limit. For example: If the parent risk factor of limit 1 is branch code, system will not allow the user to set the sub-limit with the risk factor as branch code under the same limit.
Description	[Display] This column displays the description maintained for the selected parent risk factor.
Risk Code	[Display] This column displays the parent risk code for the parent limit.

Column Name	Description
Description	[Display] This column displays the description maintained for the selected parent risk code.
Associate Limit Id	[Display] This column displays the code of the associated limit for which the risk factor and the risk code is enabled.
Limit Details	
Risk Factor	[Mandatory, Pick List] Select the risk factor for the maintained limit from the pick list.
Description	[Display] This column displays the description maintained for the selected risk factor.
Risk Code	[Mandatory, Pick List] Select the risk code for the selected risk factor from the pick list. Risk code is the value associated with selected risk factors. For e.g. for Risk Factor Branch, the risk codes will be the values maintained in the **Branch Master**.
Description	[Display] This column displays the description maintained for the selected sub limit risk code.
Delete	[Optional, Check Box] Select the **Delete** check box to delete the corresponding risk factor and risk code.

Limit Amount

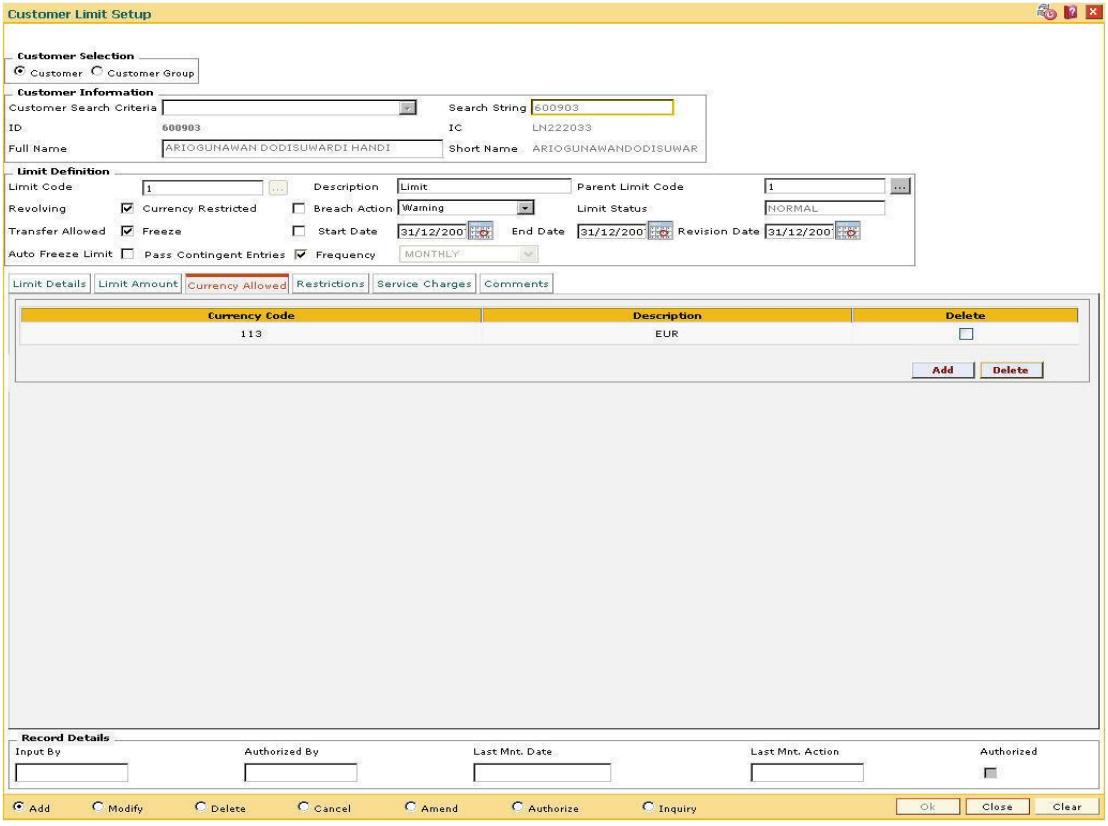


Field Description

Field Name	Description
Limit Amount	
Limit Ccy	[Mandatory, Drop-Down] Select the limit currency from the drop-down list. The Limit Ccy is validated with the currencies maintained in the system for all limits.
Limit Amount	[Mandatory, Numeric, 12] Type the limit amount. The limit amount is validated with the parent limit amount. The limit amount should not exceed the parent limit amount.
Borrowed Amount	[Display] This field displays the total amount borrowed by the limit.
Lent Amount	[Display] This field displays the total amount lent by the limit.

Field Name	Description
Alert Min Limit (%)	[Mandatory, Numeric, Three] Type the alert minimum limit percentage. An alert report is generated on EOD, if the utilization for the limit is less than the defined percentage.
Alert Max Limit (%)	[Mandatory, Numeric, Three] Type the alert maximum limit percentage. An alert report is generated on EOD, if the utilization for the limit is greater than the defined percentage.

Currency Allowed

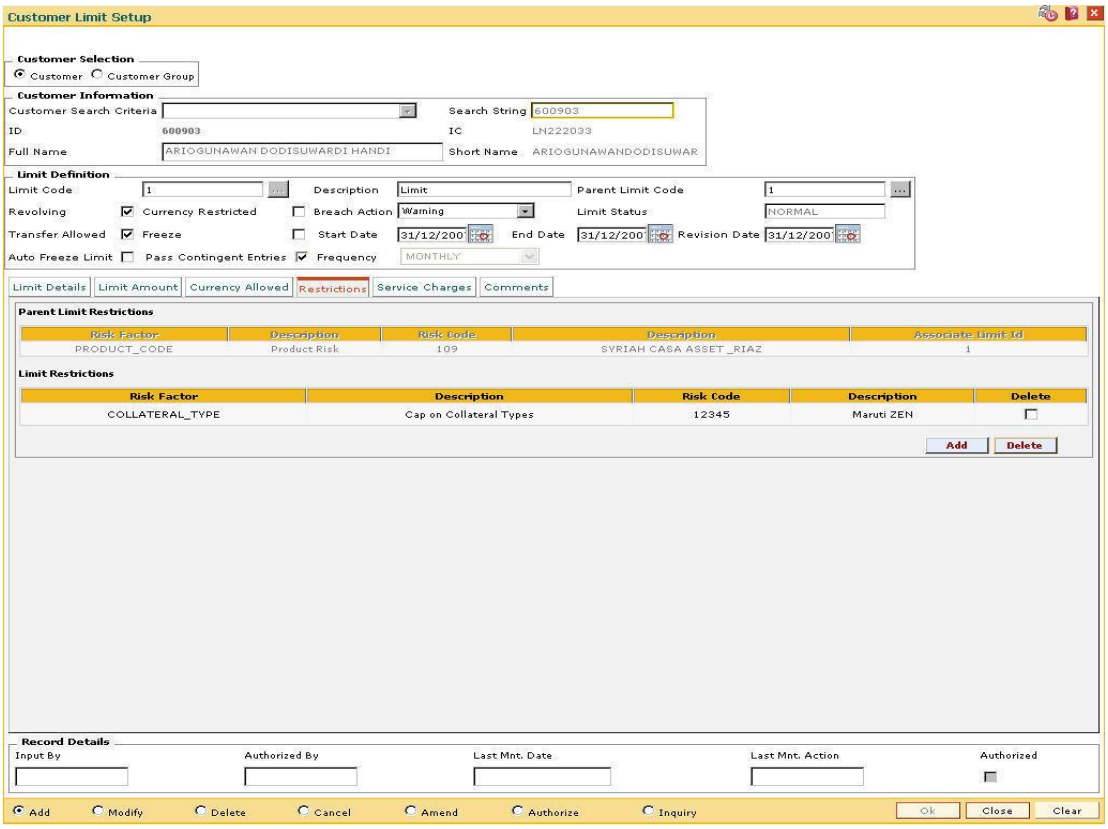


Field Description

Column Name	Description
Currency Code	[Mandatory, Pick List] Select the currency allowed for the parent limit and sub limit from the pick list. All the currencies maintained for the parent limit is duplicated for the sub limit. The user can delete some of the currencies. The final list of currencies will be applicable for the parent limit and the sub limit.
Description	[Display] This column displays the name of currency for the selected currency code. The name of the currency is maintained in the **Currency Code Maintenance** (Fast Path: BAM56) option.
Delete	[Optional, Check Box] Select the **Delete** check box to delete the currency set for the customer.

Restrictions

This tab is used to maintain the exceptions or negative list of risk factors for which limits cannot be set. The risk factors maintained in this tab screen will be excluded from the risk factors maintained in the limit maintenance screen.



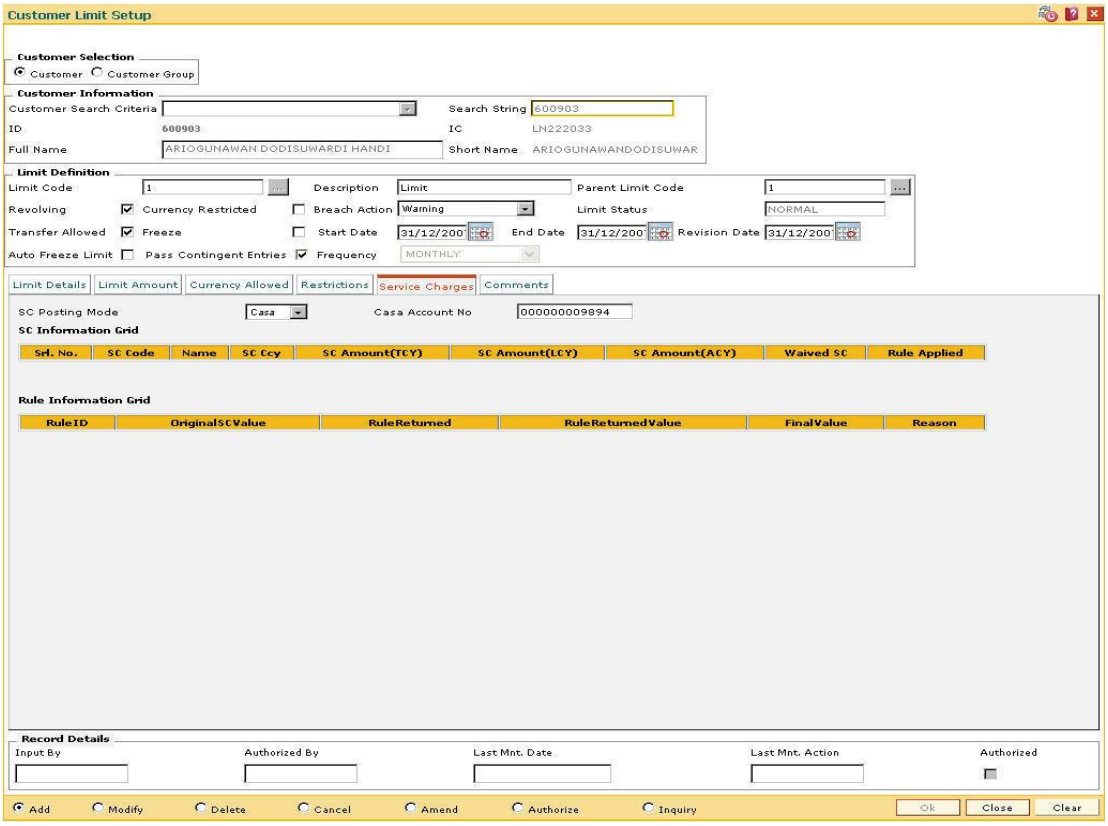
Field Description

Field Name	Description
Parent Limit Restrictions	
Risk Factor	[Mandatory, Pick List] Select the parent risk factor, which is to be excluded for the maintained limit, from the pick list.
Description	[Display] This column displays the description maintained for the selected parent risk factor which is to be excluded.

Field Name	Description
Risk Code	[Mandatory, Pick List] Select the parent risk code, which is to be excluded for the maintained limit, from the pick list. The risk code is the value associated with selected risk factors. For e.g. for Risk Factor Branch, the risk codes will be the values maintained in the **Branch Master**.
Description	[Display] This column displays the description maintained for the selected parent risk code which is to be excluded.
Associate Limit Id	[Display] This column displays the code of the associated limit for which the risk factor and the risk code is enabled.
Limit Restrictions	
Risk Factor	[Mandatory, Pick List] Select the sub limit risk factor which is to be excluded for the maintained limit from the pick list.
Description	[Display] This column displays the description maintained for the selected sub limit risk factor which is to be excluded.
Risk Code	[Mandatory, Pick List] Select the sub limit risk code, which is to be excluded for the maintained limit, from the pick list. Risk code is a unique identification number to identify and differentiate the limits of various customers.
Description	[Display] This column displays the description maintained for the selected sub limit risk code which is to be excluded.
Delete	[Toggle] If the field is marked as **Y** then the currency set for the customer will get deleted and if the field is marked as **N** then the currency set for the customer will not get deleted.

Service Charges

The service charge is applied for the selected limit. It is calculated based on the SC Code and limit amount and is charged to the specified CASA/GL account. The service charge amount charged to the account is modified when the limit is set or renewed. The user has to modify (increase or decrease) the service charge amount based on the limit amount, if the limit amount is modified.



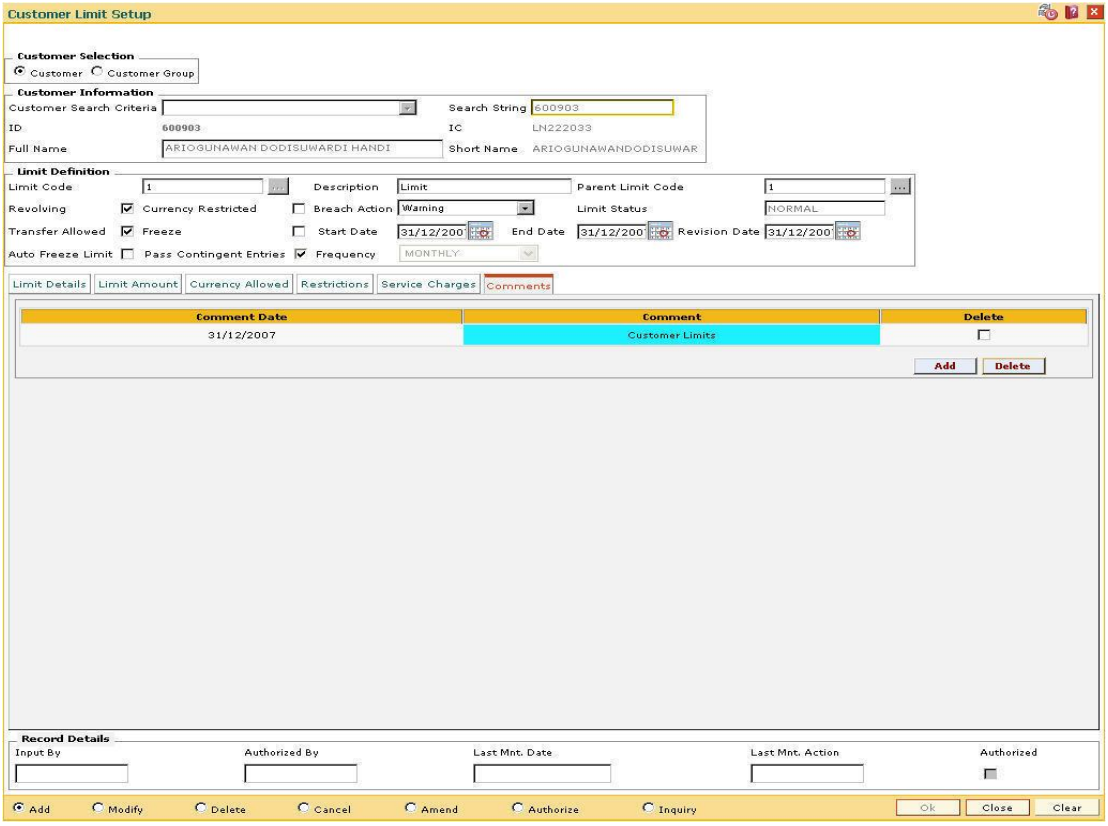
Field Description

Field Name	Description
SC Posting Mode	[Mandatory, Drop-Down] Select the posting mode of the service charge from the drop-down list. The service charges can be posted in CASA account.
Casa Account No	[Mandatory, Numeric, 16] Type the CASA account number from which the service charges will be debited.

Column Name	Description
SC Information Grid	
Srl. No.	[Display] This column displays the serial number for the service charge.
SC Code	[Display] This column displays the service charge code.
Name	[Display] This column displays the description of the service charge code.
SC Ccy	[Display] This column displays the currency in which the service charge is levied.
SC Amount(TCY)	[Display] This column displays the SC amount that is to be charged in the transaction currency.
SC Amount(LCY)	[Display] This column displays the SC amount that is to be charged in the local currency of the bank.
SC Amount(ACY)	[Display] This column displays the SC amount that is to be charged in the account currency.
Waived SC	[Display] This column displays the amount of the service charge which is waived.
Rule Applied	[Display] This column displays the rule that is attached to the service charge.
Rule Information Grid	
Rule ID	[Display] This column displays the interest rule ID. An interest rule ID is a unique number, which represents the installment rule.

Column Name	Description
Original SC Value	[Display] This column displays the original value of the service charge.
Rule Returned	[Display] This column displays the rule attached to the service charge.
Rule Returned Value	[Display] This column displays the value of the rule returned.
Final Value	[Display] This column displays the final value of the service charge after the rule has been applied. *FinalValue = OriginalSCValue - RuleReturnedValue*
Reason	[Display] This column displays the reason for attaching the rule to the service charge.

Comments



Field Description

Field Name	Description
Comment Date	[Display] This column displays the comment posting date.
Comment	[Mandatory, Alphanumeric, 100] Type the brief description of the limit.
Delete	[Optional, Check Box] Select the **Delete** check box to delete the comment set for the customer.

9. Click the **Ok** button.
10. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **OK** button.
11. The bank limits are added once the record is authorised.

12.11. LMS04 - Limit Transfer Rule*

Using this option you can define the rules for transfer of funds within the limits set up for a customer or a customer group. The rules can be defined for multiple providers, transfer period, repayment type and the transfer priority.

The transferred amount is available for utilization by the beneficiary limit for a defined period after which the limit is re-transferred online or after a certain period.

Definition Prerequisites

- LMC01 - Customer Limit Setup

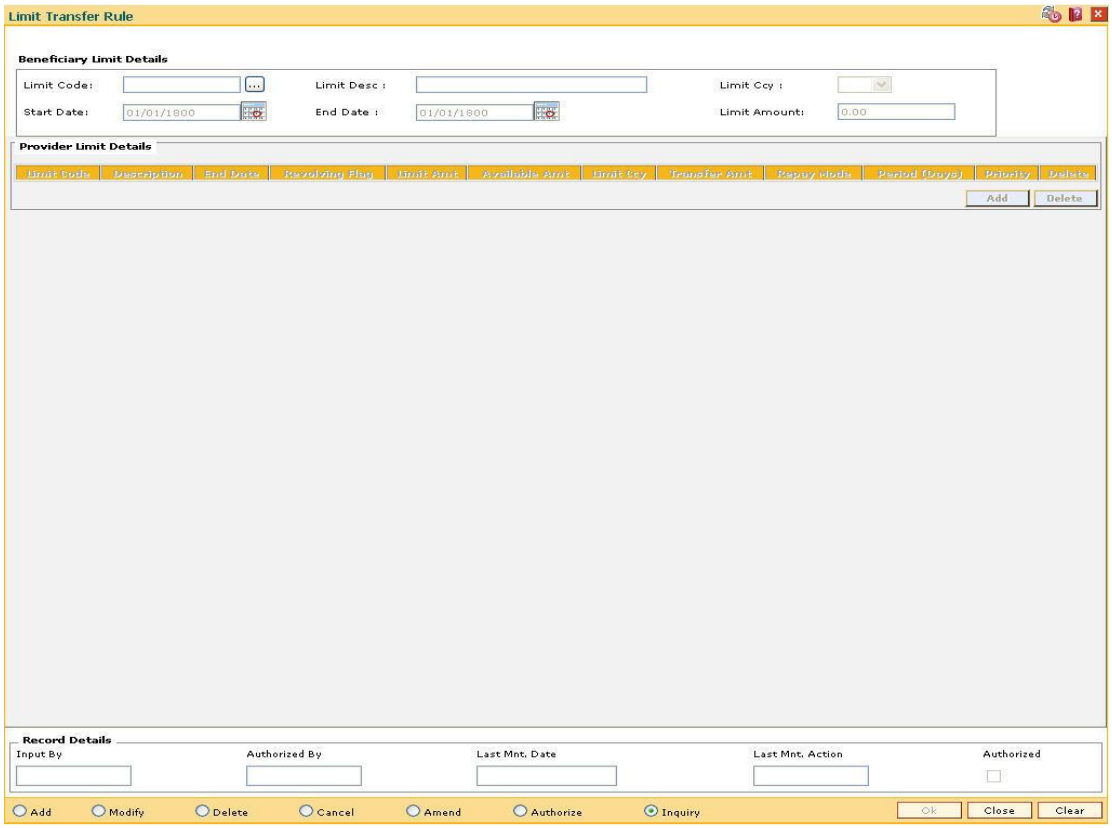
Modes Available

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

To add limit transfer rule

1. Type the fast path **LMS04** and click **Go** or navigate through the menus to **Global Definitions > Limit Management > Limit Transfer Rule**.
2. The system displays the **Limit Transfer Rule** screen.

Limit Transfer Rule



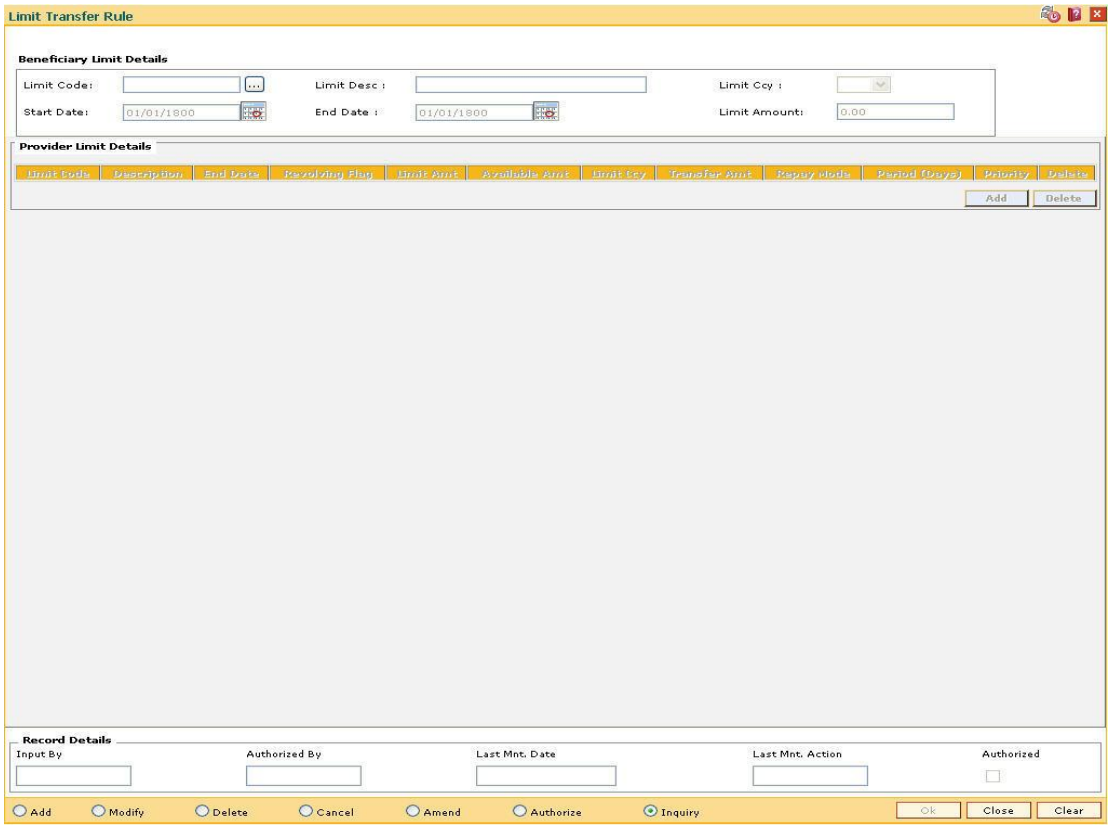
Field Description

Field Name	Description
Beneficiary Limit Details	
Limit Code	[Mandatory, Pick List] Select the limit code to which the amount is transferred from the pick list. The limit code of the beneficiary.
Limit Desc	[Display] This field displays the description of the limit corresponding to the limit code.
Limit Ccy	[Display] This field displays the limit currency setup for the beneficiary limit code.
Start Date	[Display] This field displays the date from which the limit is available for utilization.
End Date	[Display] This field displays the last date till which the limit is available for utilization.
Limit Amount	[Display] This field displays the limit amount set up for the selected limit code.
Provider Limit Details	
Limit Code	[Mandatory, Pick List] Select the limit code from which the amount is transferred from the pick list. The limit code of the provider. The limit code is available in the pick list, if the **Transfer Allowed** check box is selected in the **Customer Limit Setup** (Fast Path: LMC01) option
Description	[Display] This column displays the description of the limit corresponding to the limit code.
End Date	[Display] This column displays the last date till which the limit is available for utilization.

Field Name	Description
Revolving Flag	[Display] This column displays whether the limit amount is available for repayment or not. The field is marked as **Y** if the limit amount is available for utilization after repayment and if the field is marked as **N** then the limit amount will not be available for utilization after repayment.
Limit Amt	[Display] This column displays the limit amount set up for the selected limit code.
Available Amt	[Display] This column displays the amount available in the provider's account.
Limit Ccy	[Display] This column displays the limit currency set up for the provider limit code.
Transfer Amt	[Mandatory, Numeric, 13] Type the amount that is to be transferred from the provider limit to the provider account limit.
Repay Mode	[Mandatory, Drop-Down] Select the mode in which the transferred limit is repaid from the drop-down list. The options are: • Online: The amount can be repaid as and when the amount is available in the beneficiary limit. • Periodic: The amount has to be repaid to the beneficiary limit after the number of days mentioned in the **Period (Days)** field.
Period (Days)	[Mandatory, Numeric, Three] Type the number of days for which the transfer amount is available.
Priority	[Mandatory, Numeric, 30] Type the priority in which the limit will be utilized. System will utilize the available limits based on the priority specified in this field, if the funds are not available in a limit which is linked to another limit the beneficiary limit.
Delete	[Toggle] If the field is marked as **Y** then the limit transfer rule will get deleted and if the field is marked as **N** then the limit transfer rule will not get deleted.

3. Click the **Add** button.
4. Select the limit code from the pick list.
5. Click the **Add** button.

Limit Transfer Rule



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **OK** button.
8. The credit concentration and exposure limits are added once the record is authorised.

12.12. LMS03 - Limit Manual Transfer

Using this option you can transfer the limit amount online within the limits setup for a customer or a customer group. The transferred amount is available for utilization by the beneficiary limit for a defined period after which the limit is re-transferred online or after a certain period.

Definition Prerequisites

- LMC01 - Customer Limit Setup

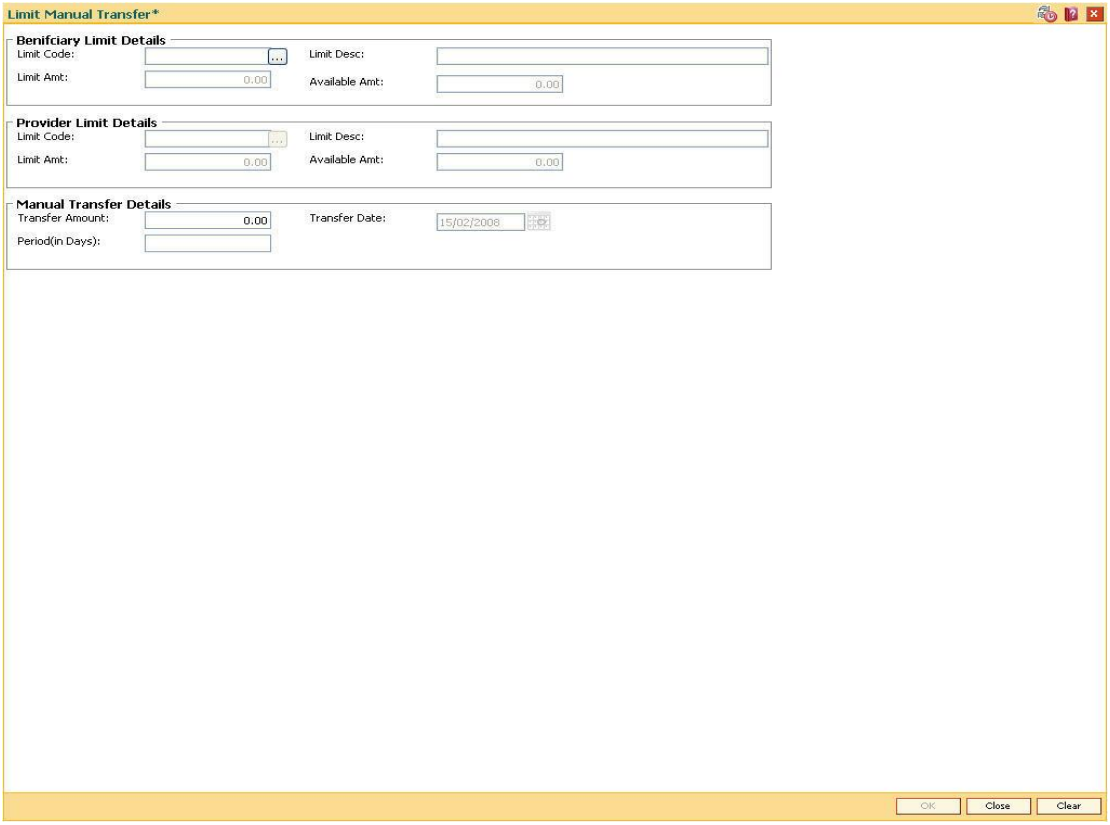
Modes Available

Not Applicable

To perform a manual limit transfer

1. Type the fast path **LMS03** and click **Go** or navigate through the menus to **Global Definitions > Limit Management > Limit Manual Transfer**.
2. The system displays the **Limit Manual Transfer** screen.

Limit Manual Transfer



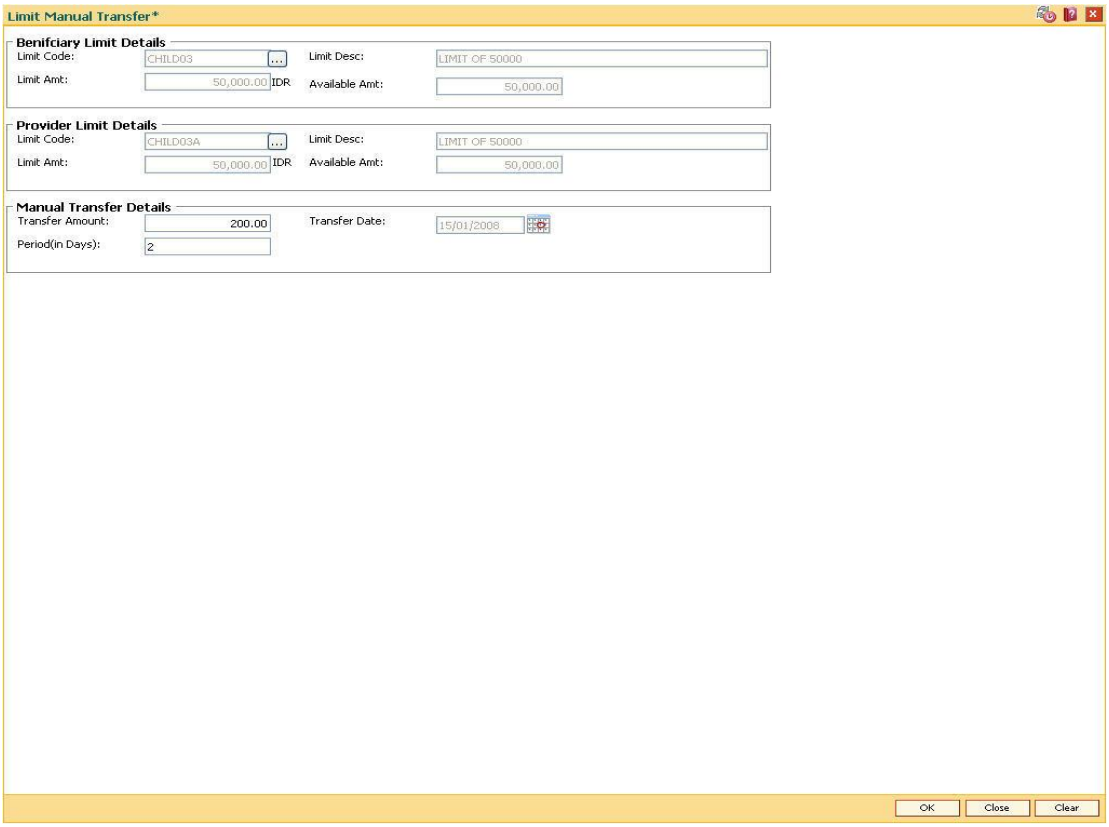
Field Description

Field Name	Description
Beneficiary Limit Details	
Limit Code	[Mandatory, Pick List] Select the limit code, to which the amount is transferred, from the pick list. This is the limit code of the beneficiary.
Limit Desc	[Display] This field displays the description of the limit corresponding to the limit code.
Limit Amt	[Display] This field displays the maximum limit amount setup for the beneficiary limit code.
Available Amt	[Display] This field displays the available amount. It is the difference between the limit amount and the utilized amount. The available amount is updated online.
Provider Limit Details	
Limit Code	[Mandatory, Pick List] Select the limit code, from which the amount is transferred, from the pick list. This is the limit code of the provider. The limit code is available in the pick list, if the **Transfer Allowed** check box is selected in the **Customer Limit Setup** (Fast Path: LMC01) option.
Limit Desc	[Display] This field displays the description of the limit corresponding to the limit code.
Limit Amt	[Display] This field displays the maximum limit amount set up for the provider limit code.
Available Amt	[Display] This field displays the available amount. It is the difference between the limit amount and the utilized amount. The available amount is updated online.

Field Name	Description
Manual Transfer Details	
Transfer Amount	[Mandatory, Numeric, 13, Two] Type the amount that is to be transferred from the provider limit to the beneficiary limit. The transfer amount cannot exceed the available amount of the provider limit.
Transfer Date	[Display] This field displays the date on which the amount is transferred. By default the current system date is displayed.
Period (in Days)	[Mandatory, Numeric, Three] Type the number of days for which the transfer amount is available for utilization by the beneficiary limit. In case of online transfers, the transfer period is 0. In case of periodic transfers, the transfer period is greater than zero.

3. Select the beneficiary limit code and the provider limit code from the pick list.
4. Enter the transfer amount and the period.

Limit Manual Transfer



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **OK** button.
7. The credit concentration and exposure limits are added once the record is authorised.

12.13. LMS01 - Limit Inquiry

Using this option you can track the utilization of limits set up for the bank and the customers. The option displays the limit details, utilized amount, available amount, allocated amount, amount transferred, limit tree hierarchy and transactions impacting the limit for the selected period.

Definition Prerequisites

- LMC01 - Customer Limit Setup
- LMB01 - Bank Limit Setup

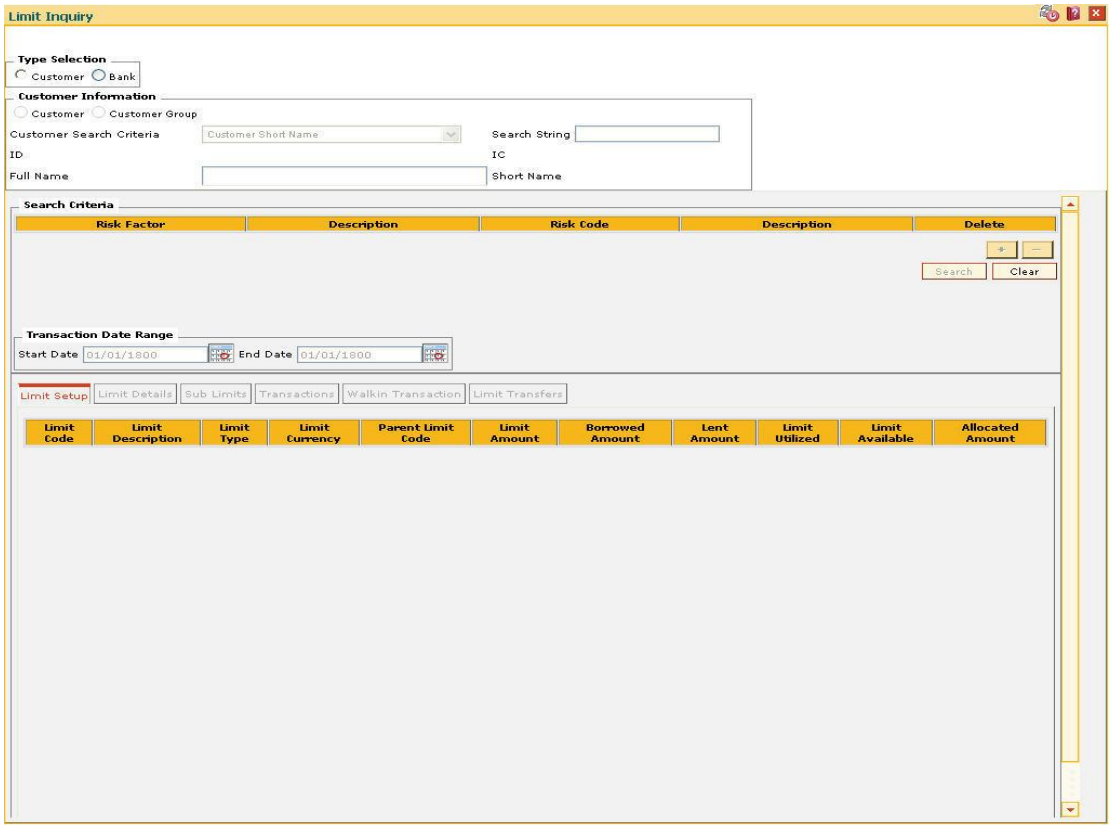
Modes Available

Not Applicable

To view limit inquiry

1. Type the fast path **LMS01** and click **Go** or navigate through the menus to **Global Definitions > Limit Management > Limit Inquiry**.
2. The system displays the **Limit Inquiry** screen.

Limit Inquiry



Field Description

Field Name	Description
Type Selection	[Mandatory, Radio Button] Click the appropriate type option for which the limit is to be set. The options are: • Customer • Bank
Customer Information	
Customer	[Conditional, Radio Button] Click the Customer option to set the limit for a single customer. This field is enabled only if **Customer** is selected in the **Type Selection** field.
Customer Group	[Conditional, Radio Button] Click **Customer Group** to set the limit for a customer group. This field is enabled only if **Customer** is selected in the **Type Selection** field.
Customer Search Criteria	[Conditional, Drop-Down] Select the search criteria to search for the customer from the drop-down list. The options are: • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID- Unique identification given by the bank. This field is enabled only if **Customer** is selected in the **Type Selection** field.
Search String	[Conditional, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customers' short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick 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.

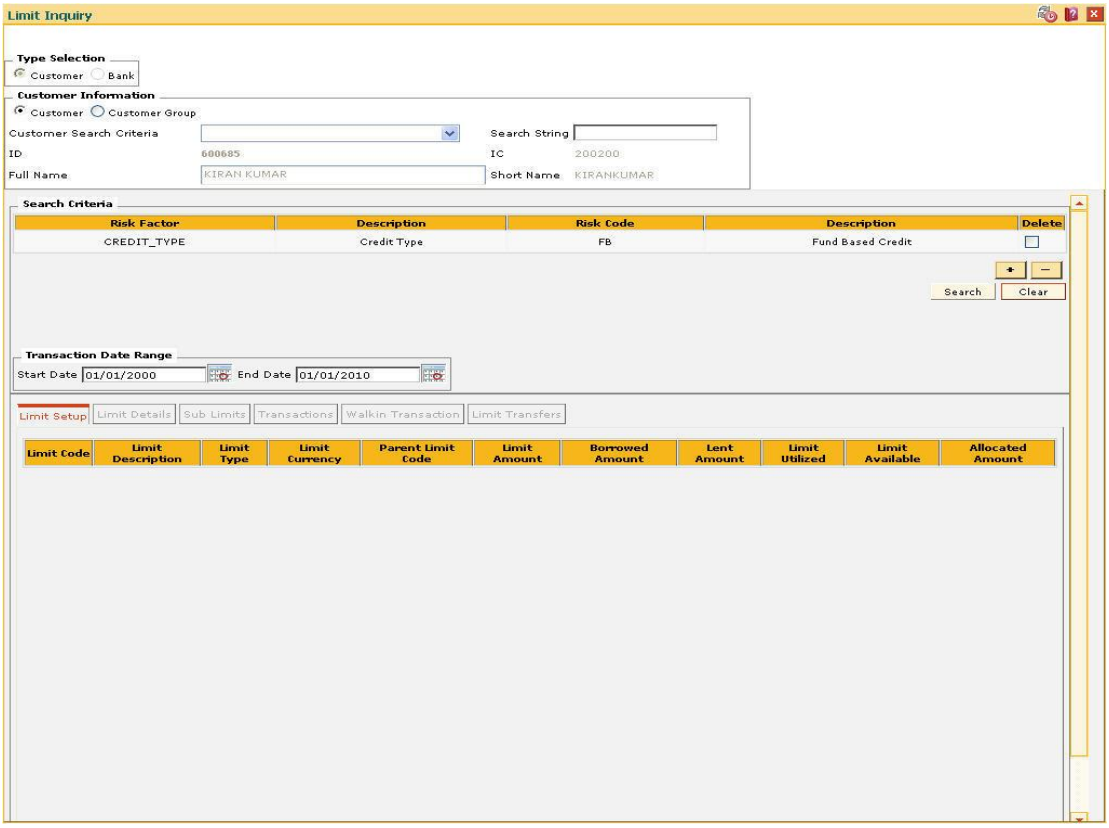
Field Name	Description
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified 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.
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.
Full Name	[Display] This field displays the full name of the customer who holds the loan account.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) screen. The customer short name can be changed through the **Change Customer Name/IC Number** (Fast Path: 7101) option.

Column Name	Description
Search Criteria	
Risk Factor	[Mandatory, Pick List] Select the risk factor for the maintained limit from the pick list.
Description	[Display] This column displays the brief description for the selected risk factor.
Risk Code	[Mandatory, Pick List] Select the risk code for the selected risk factor from the pick list. The risk code is the value associated with selected risk factors. For e.g. for Risk Factor Branch, the risk codes will be the values maintained in the Branch Master.

Column Name	Description
Description	[Display] This column displays the description maintained for the selected risk code.
Delete	[Optional, Check Box] Select the **Delete** check box to delete the corresponding risk factor and risk code.
Transaction Date Range	
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date of the transaction from the pick list. The start date is future date and cannot be prior to the processing date.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date of the transaction from the pick list.

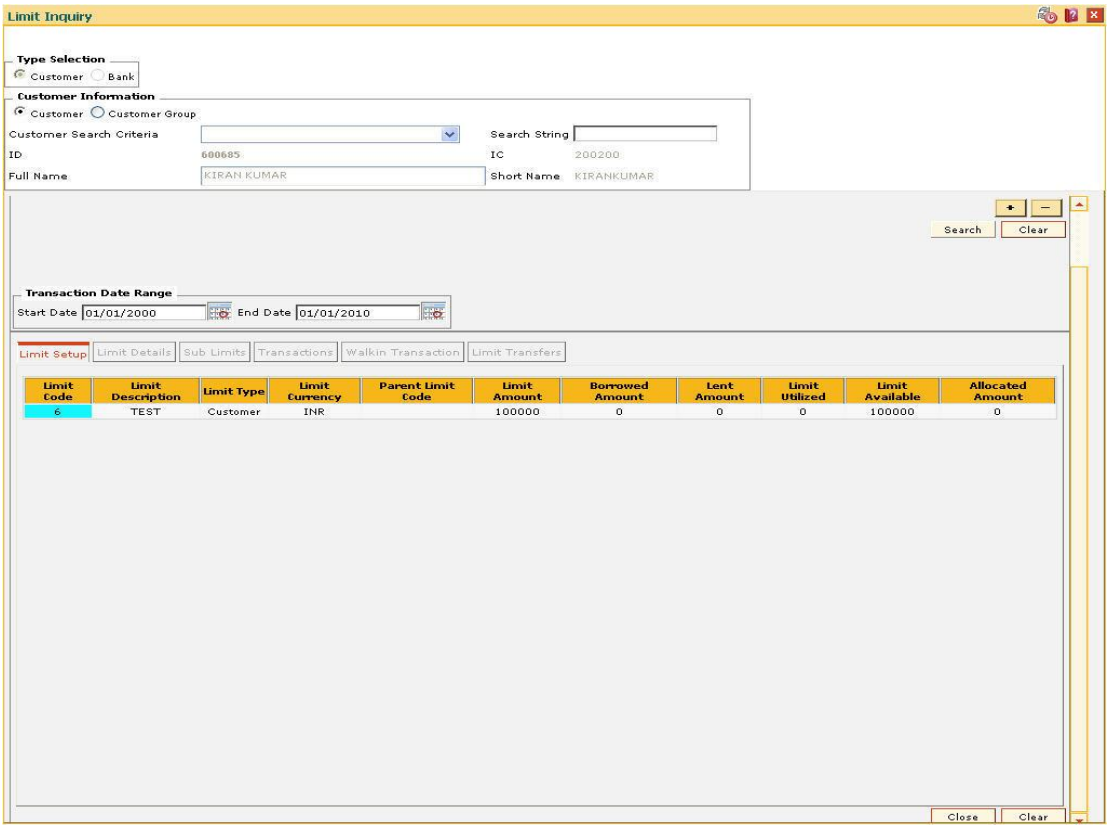
3. Select whether limit inquiry is to be done on the basis of customer or bank.
4. If the **Customer** option is selected, select the customer or group for which limit inquiry is to be performed.
5. Enter the search criteria and transaction date range.

Limit Inquiry



6. Click the **Search** button.
7. The system displays the **Limit Setup** tab.

Limit Setup



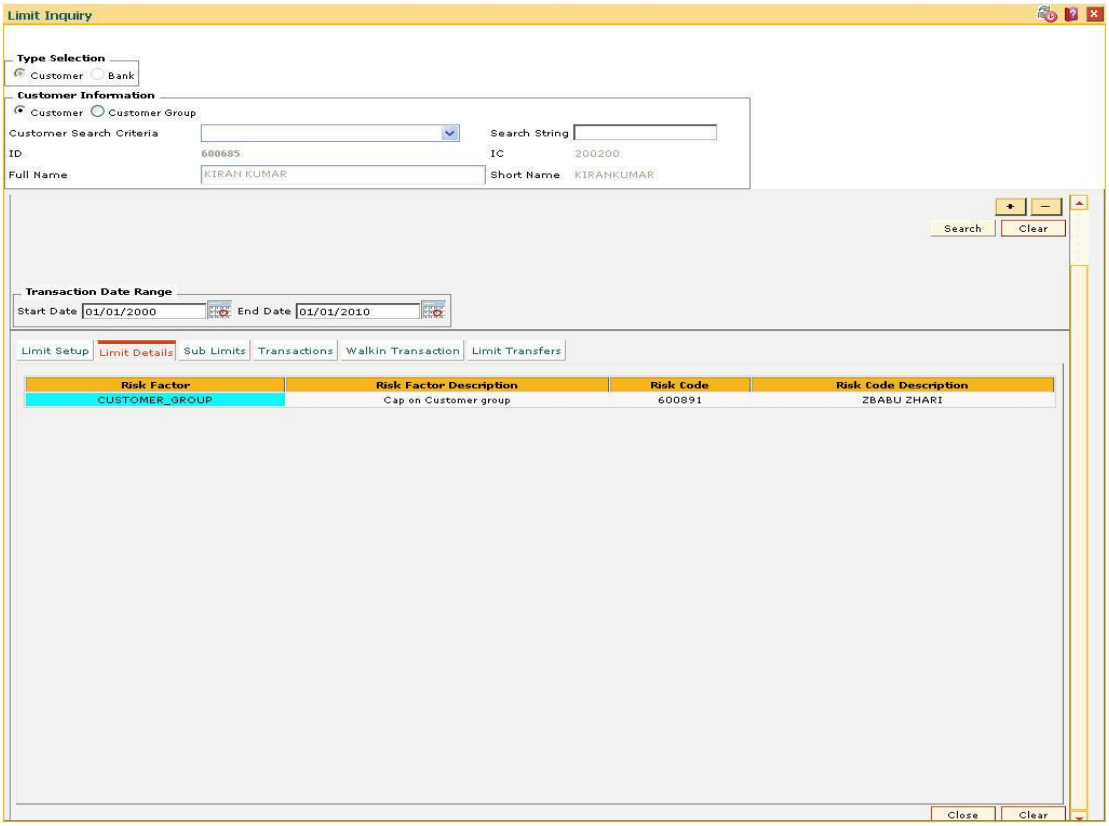
Field Description

Field Name	Description
Limit Code	[Display] This column displays the limit code which is a unique identification number to identify and differentiate the limits.
Limit Description	[Display] This column displays the description for the limit code selected in the corresponding field.
Limit Type	[Display] This column displays the limit type.
Limit Currency	[Display] This column displays the currency in which the limit is set.
Parent Limit Code	[Display] This column displays the parent limit code of the customer.

Field Name	Description
Limit Amount	[Display] This column displays the limit amount. The limit amount is validated with the parent limit amount. The limit amount should not exceed the parent limit amount.
Borrowed Amount	[Display] This column displays the total amount borrowed by the limit.
Lent Amount	[Display] This column displays the total amount lent by the limit.
Limit Utilized	[Display] This column displays the limit that is utilized.
Limit Available	[Display] This column displays the total limit available for utilization.
Allocated Amount	[Display] This column displays the amount allocated to the limit. Allocated amount is the total of all sanctioned amount for Loans and overdraft against the limit.

8. Click on the **Limit Code** column to view the **Limit Details** tab.
9. The system displays the details in the various tabs.

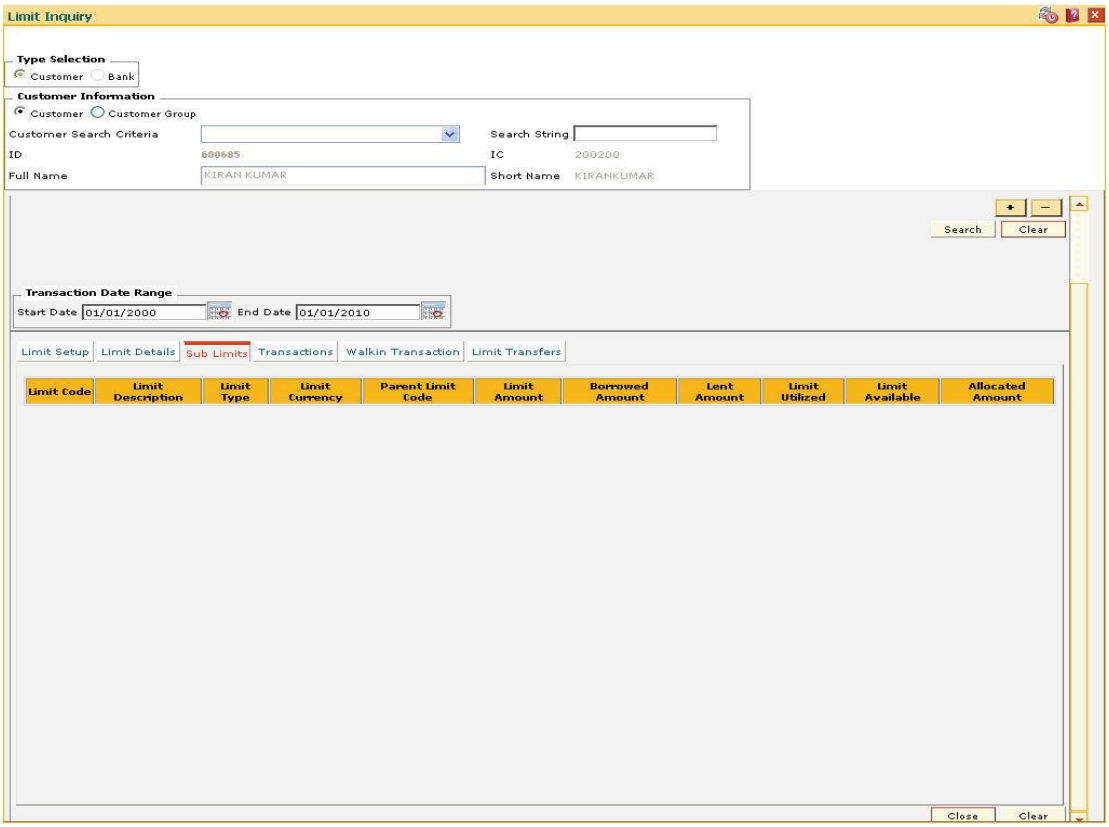
Limit Details



Field Description

Field Name	Description
Risk Factor	[Display] This column displays the risk factor for the maintained limit.
Risk Factor Description	[Display] This column displays the description maintained for the selected risk factor.
Risk Code	[Display] This column displays the risk code for the selected risk factor. The risk code is the value associated with selected risk factors. For e.g. for Risk Factor Branch, the risk codes will be the values maintained in the Branch Master.
Risk Code Description	[Display] This column displays the description maintained for the selected risk code.

Sub Limits

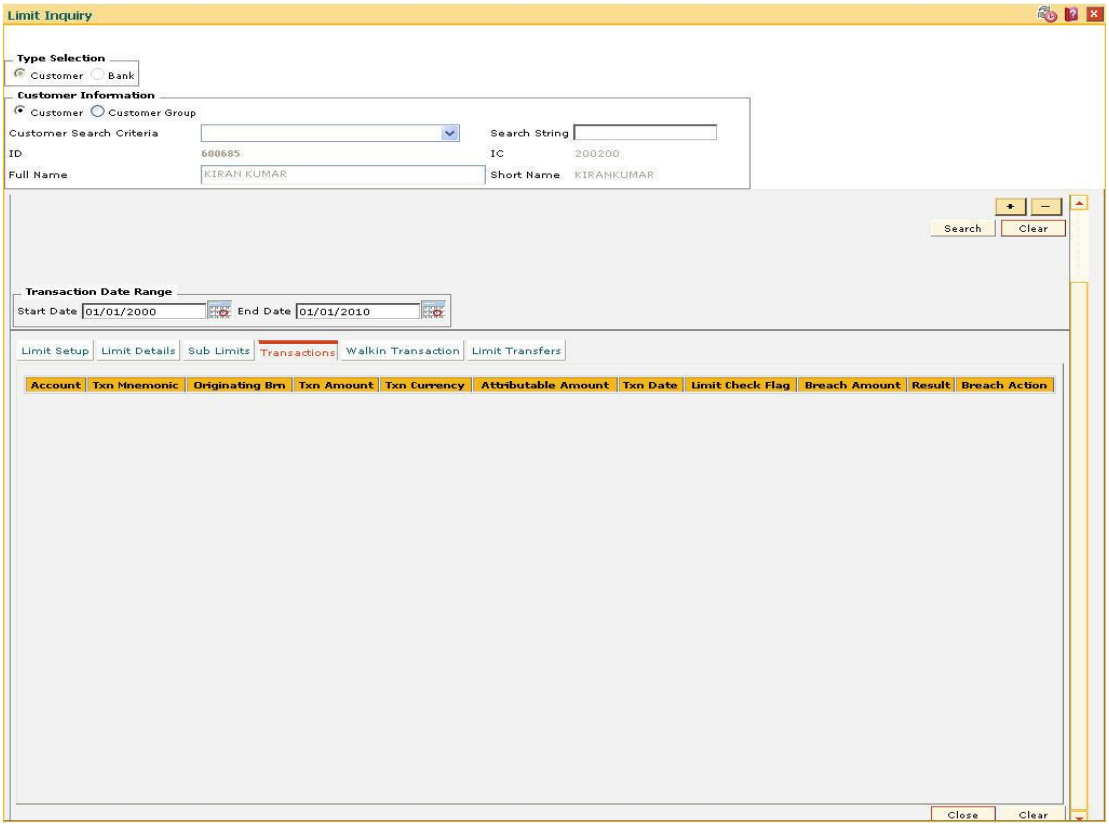


Field Description

Field Name	Description
Limit Code	[Display] This column displays the limit code which is a unique identification number of the sub limit.
Limit Description	[Display] This column displays the description for the sub limit code selected in the corresponding field.
Limit Type	[Display] This column displays the sub limit type.
Limit Currency	[Display] This column displays the currency in which the sub limit is set.
Parent Limit Code	[Display] This column displays the parent limit code of the customer.

Field Name	Description
Limit Amount	[Display] This column displays the sub limit amount. The sub limit amount is validated with the parent limit amount. The sub limit amount should not exceed the parent limit amount.
Borrowed Amount	[Display] This column displays the total amount borrowed by the sub limit.
Lent Amount	[Display] This column displays the total amount lent by the sub limit.
Limit Utilized	[Display] This column displays the sub limit that is utilized.
Limit Available	[Display] This column displays the total sub limit available for utilization.
Allocated Amount	[Display] This column displays the allocated amount. It is the total of all sanctioned amount for loans and overdraft against the limit.

Transactions

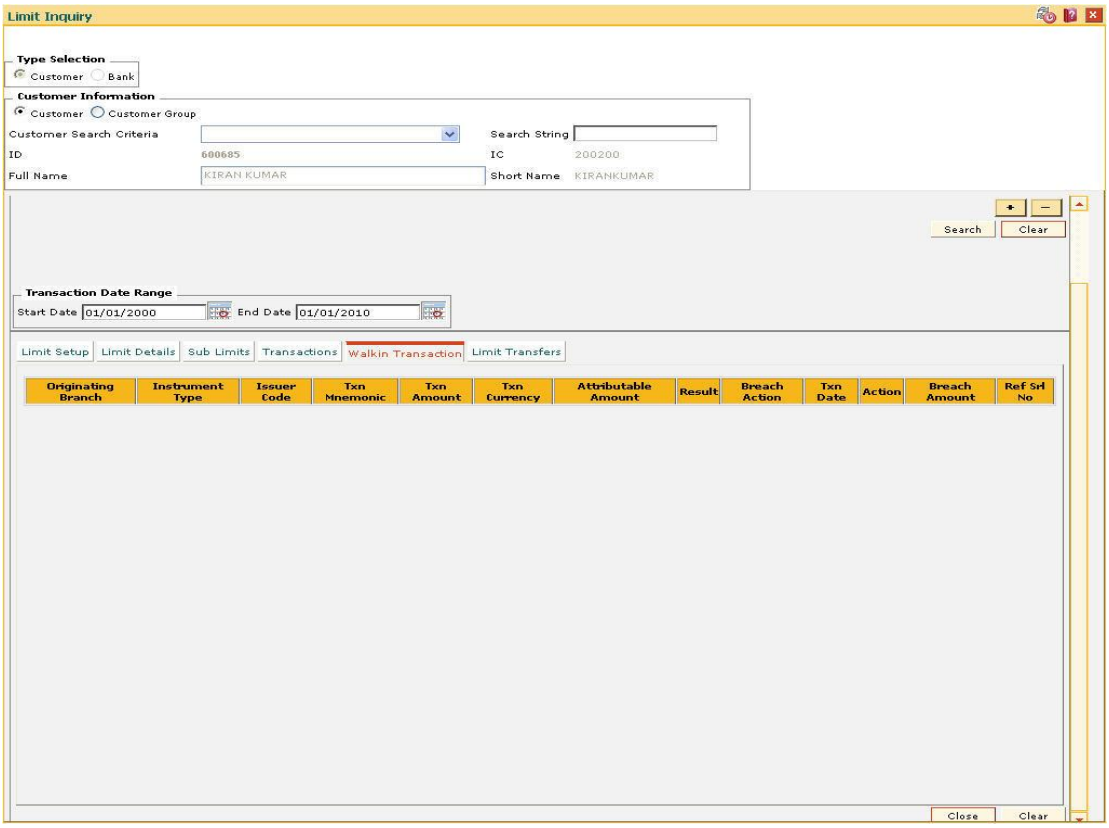


Field Description

Field Name	Description
Account	[Display] This column displays the account number of the customer.
Txn Mnemonic	[Display] This column displays the mnemonic for the transaction.
Originating Brn	[Display] This column displays the originating branch for the account.
Txn Amount	[Display] This column displays the transaction amount.
Txn Currency	[Display] This column displays the currency of the transaction.
Attributable Amount	[Display] This column displays the amount attributed to the limit.

Field Name	Description
Txn Date	[Display] This column displays the date on which the transaction was done.
Limit Check Flag	[Display] This column displays the status of the limit check.
Breach Amount	[Display] This column displays the amount by which the attributable amount exceeds the available amount of the limit.
Result	[Display] This column displays the result of the transaction. If the result is Success, the limit is not breached and if the result is Failure the limit is breached.
Breach Action	[Display] This column displays the action taken in case the limit amount was breached. The options are: • Ignore • Warning • Override • Reject

Walkin Transactions

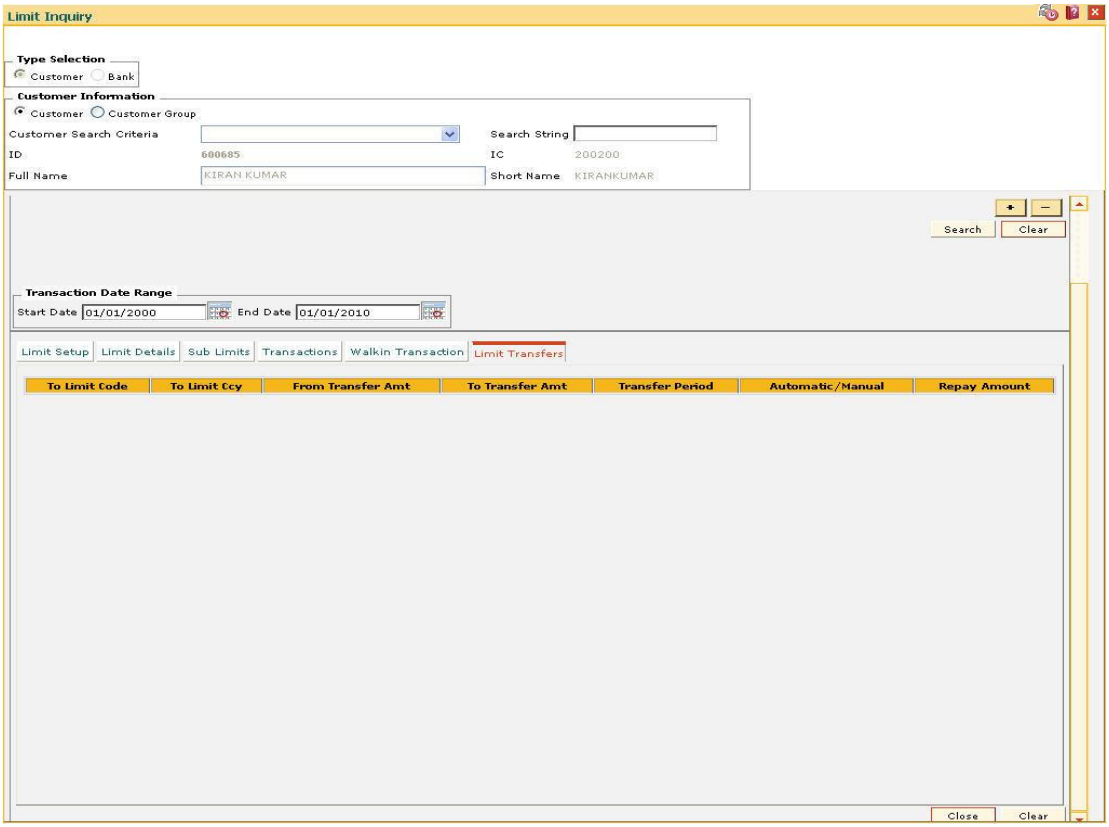


Field Description

Field Name	Description
Originating Branch	[Display] This column displays the originating branch of the transaction.
Instrument Type	[Display] This column displays the instrument type used for the walk-in transaction.
Issuer Code	[Display] This column displays the issuer code.
Txn Mnemonic	[Display] This column displays the mnemonic for the transaction.
Txn Amount	[Display] This column displays the transaction amount.
Txn Currency	[Display] This column displays the currency of the transaction.

Field Name	Description
Attributable Amount	[Display] This column displays the attributable amount.
Result	[Display] This column displays the result of the walk-in transaction. If the result is Success, the limit is not breached and if the result is Failure the limit is breached.
Breach Action	[Display] This column displays the action taken in case the limit amount was breached. The options are: • Ignore • Warning • Override • Reject
Txn Date	[Display] This column displays the date on which the walk in transaction was done.
Action	[Display] This column displays the action performed in the transaction.
Breach Amount	[Display] This column displays the amount by which the attributable amount exceeds the available amount of the limit.
Ref Srl No	[Display] This column displays the reference serial number of the transaction.

Limit Transfers



Field Description

Field Name	Description
To Limit Code	[Display] This column displays the beneficiary limit code to which the limit is transferred.
To Limit Ccy	[Display] This column displays the limit currency of the beneficiary limit.
From Transfer Amt	[Display] This column displays the minimum amount that can be transferred.
To Transfer Amt	[Display] This column displays the maximum amount that can be transferred.

Field Name	Description
Transfer Period	[Display] This column displays the period for which the amount transferred is available for utilization. In case of online transfers, the transfer period is 0. In case of periodic transfers, the transfer period is greater than zero.
Automatic/Manual	[Display] This column displays the type of transfer.
Repay Amount	[Display] This column displays the amount repaid by the beneficiary limit till date.

10. Click the **Close** button.

To view limit inquiry

1. Select the **Inquiry** mode.
2. Select the customer search criteria from the drop-down list and press the **<Tab>** key.
3. Select the risk factor and risk code and press <**Tab**> key.
4. The system displays the limit details corresponding to the search risk factor and risk code.

12.14. LMS09 - Loan Convertibility Option

The **Loan Convertibility Option** allows you to maintain the details for loan convertability.

Definition Prerequisites

Not Applicable

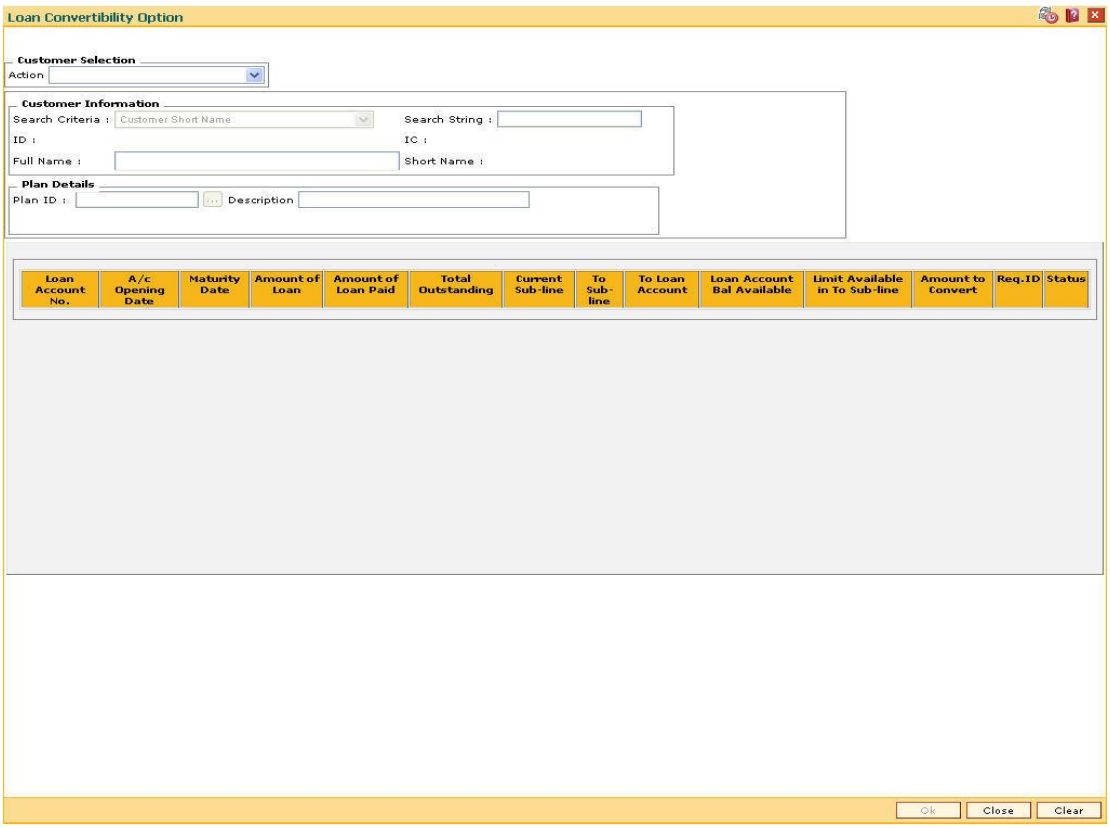
Modes Available

Not Applicable

To add loan convertibility option

1. Type the fast path **LMS09** and click **Go** or navigate through the menus to **Global Definitions > Limit Management >** Loan Convertibility Option.
2. The system displays the **Loan Convertibility Option** screen.

Loan Convertibility Option



Field Description

Field Name	Description
Customer Selection	
Action	[Mandatory, Drop-Down] Select the action mode from the drop-down list. The options are: • Add Request • Update Request • Inquire
Customer Information	
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search for the customer from the drop-down list. The options are: • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition • Customer ID- Unique identification given by the bank
Search String	[Mandatory, Alphanumeric, 40] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. 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 pick 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.
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.

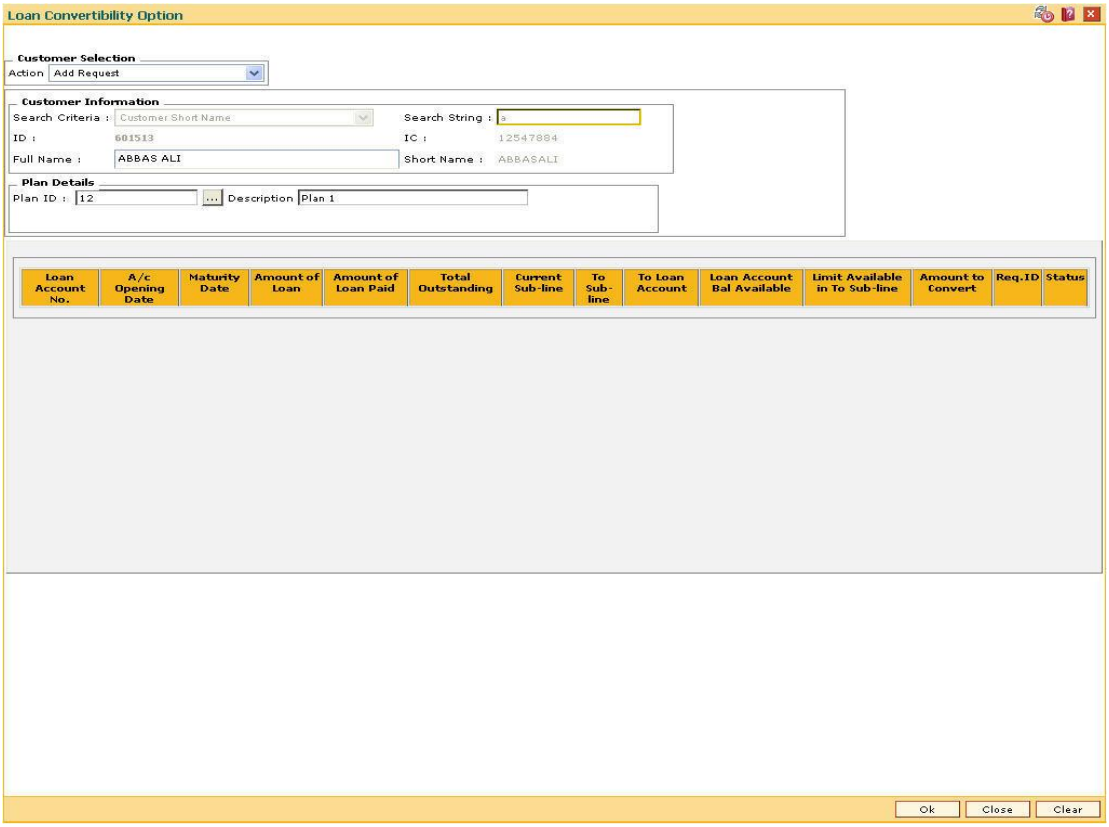
Field Name	Description
IC	[Display] This field displays the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing 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.
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Short Name	[Display] This field displays the short name of the customer is displayed.
Plan Details	
Plan ID	[Mandatory, Pick List] Select the plan id from the pick list. The plan ID is a manually generated unique number, which represents the product rates plan.
Description	[Display] This field displays the name of the plan id selected in the corresponding field.

Column Name	Description
Loan Account No.	[Display] This column displays the loan account number.
A/c Opening Date	[Display] This column displays the loan account opening date.
Maturity Date	[Display] This column displays the date on which the loan account is matured.
Amount of Loan	[Display] This column displays the loan amount disbursed to particular account.
Amount of Loan Paid	[Display] This column displays the loan amount repaid.

Column Name	Description
Total Outstanding	[Display] This column displays the total outstanding balance of the loan account.
Current Sub-line	[Display] This column displays the current sub facility to which the loan account is attached. It displays the limit ID to which loan account is attached.
To Sub-line	[Mandatory, Drop-Down] This column displays the receiving sub limit to which the loan account is transferred.
To Loan Account	[Mandatory, Pick List] Select the receiving loan account from the pick list. User can select any account under Revolving/EOP line.
Loan Account Bal Available	[Display] This column displays the real time balance available in the account, selected under To Loan Account.
Limit Available in To Sub-line	[Display] This column displays the limit available in to subline.
Amount to Convert	[Display] This column displays the available amount for conversion.
Req.ID	[Display] This column displays the request ID.
Status	[Display] This column displays the status of the account. The status are open, executed, etc.

3. Select the action from the drop-down list.
4. Select the search criteria from the drop-down list.
5. Enter the search string and select the appropriate customer from the pick list.
6. The system displays the details of the selected customer.
7. Select the plan id from the pick list.

Loan Convertibility Option



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 loan convertibility option is added once the record is authorised.

13. 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

Sr No	Category	Description of Collaterals
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.

13.1. 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

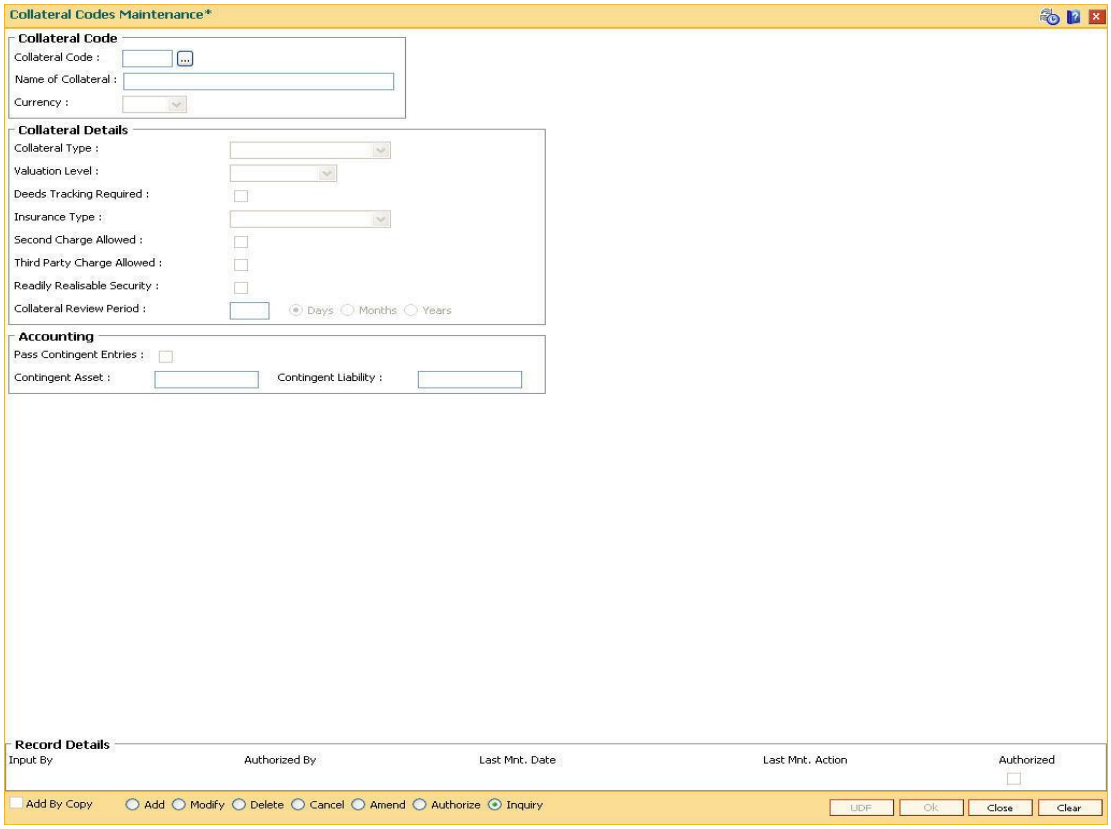
Modes Available

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

To add a collateral code

1. Type the fast path **BAM39** and click **Go** or navigate through the menus to **Global Definitions > Collateral > Collateral Codes Maintenance**.
2. The system displays the **Collateral Codes Maintenance** screen.

Collateral Codes Maintenance



Field Description

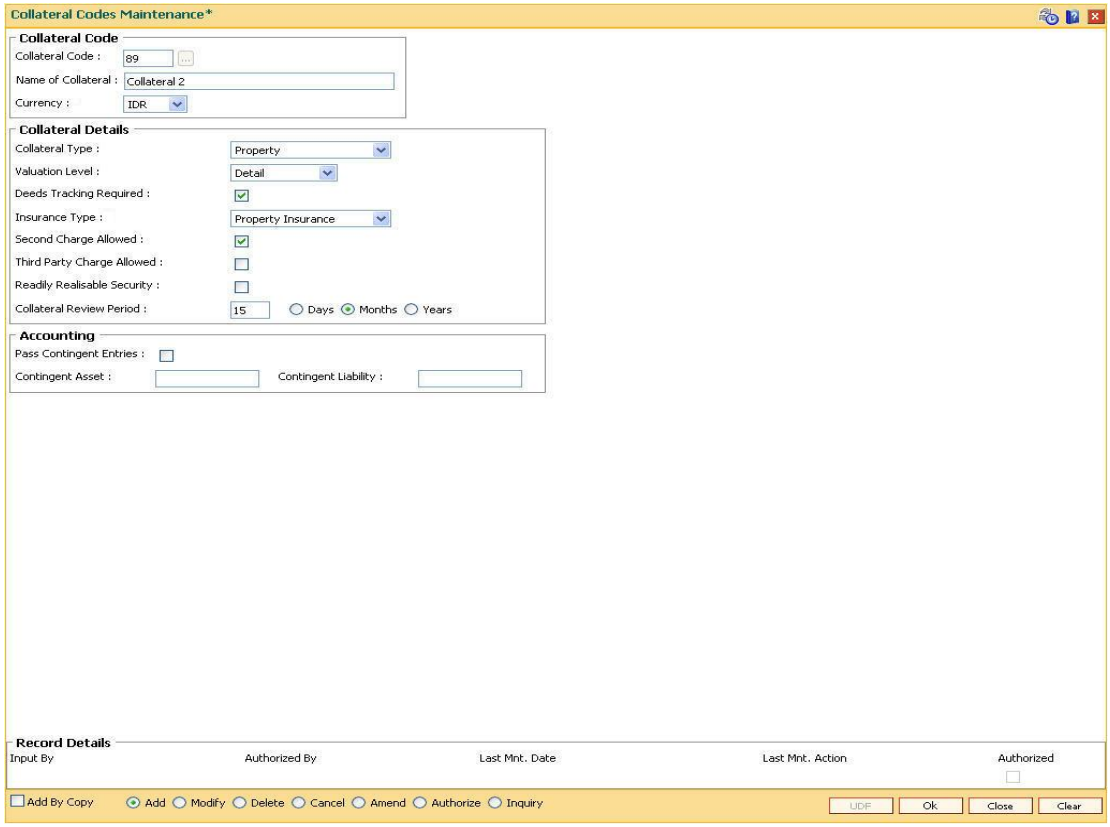
Field Name	Description
Collateral Code	
Collateral Code	[Mandatory, Numeric, Five] Select the collateral code from the pick list. The collateral code is a unique, number which represents the collateral. Once added, this field cannot be modified or amended.
Name of Collateral	[Mandatory, Alphanumeric, 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** (Fast Path: 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 (any other collateral which does not fit any other type) • ASN • Insurance (which is taken as collateral) • Bills • Recurring Deposit

Field Name	Description
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.
Deeds Tracking Required	[Optional, Check Box] Select the **Deeds Tracking Required** check box if the deeds are with any external authority and requires tracking. The expected date for receiving the deeds is specified in the **Collateral Header Maintenance** (Fast Path: BAM74) option. For more information on adding collateral headers, refer to the **Collateral Header Maintenance** (Fast Path: BAM74) option. A report is generated for the deeds that are not received by the bank.
Insurance Type	[Conditional, Drop-Down] Select the insurance type from the drop-down list. The insurance type is validated against the option selected in the **Collateral Type** field. 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 . 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. This field is disabled, if the **Deposit** and **Recurring Deposit** options are selected from the **Collateral Type** drop-down list
Second Charge Allowed	[Optional, Check Box] Select the **Second Charge Allowed** check box to enable the system to accept the collateral with second charge as collateral.

Field Name	Description
Third Party Charge Allowed	[Optional, Check Box] Select the **Third Party Charge Allowed** check box to enable the system to accept the third charge. 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.
Readily Realisable Security	[Optional, Check Box] Select the **Readily Realisable Security** check box if the collateral can be easily realized in cash. This field is validated against for the calculation of provision for **Credit Risk Rating** (CRR).
Collateral Review Period	[Mandatory, Numeric, Three] Type the frequency at which the collateral should be reviewed. You can review the collateral in days, months and years. For example, type 1 and select the **Year** option if you want to review the collateral every year. A report is generated when the collateral is due for review.
Accounting	
Pass Contingent Entries	[Optional, Check Box] Select the **Pass Contingent Entries** check box to execute the contingent entries.
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 the **Add** button.
4. Enter the collateral code and press the <**Tab**> key.
5. Enter the collateral details.
6. Enter the accounting details.

Collateral Codes Maintenance



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

13.2. BAM37 - Collateral Codes Details

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 Maintenance

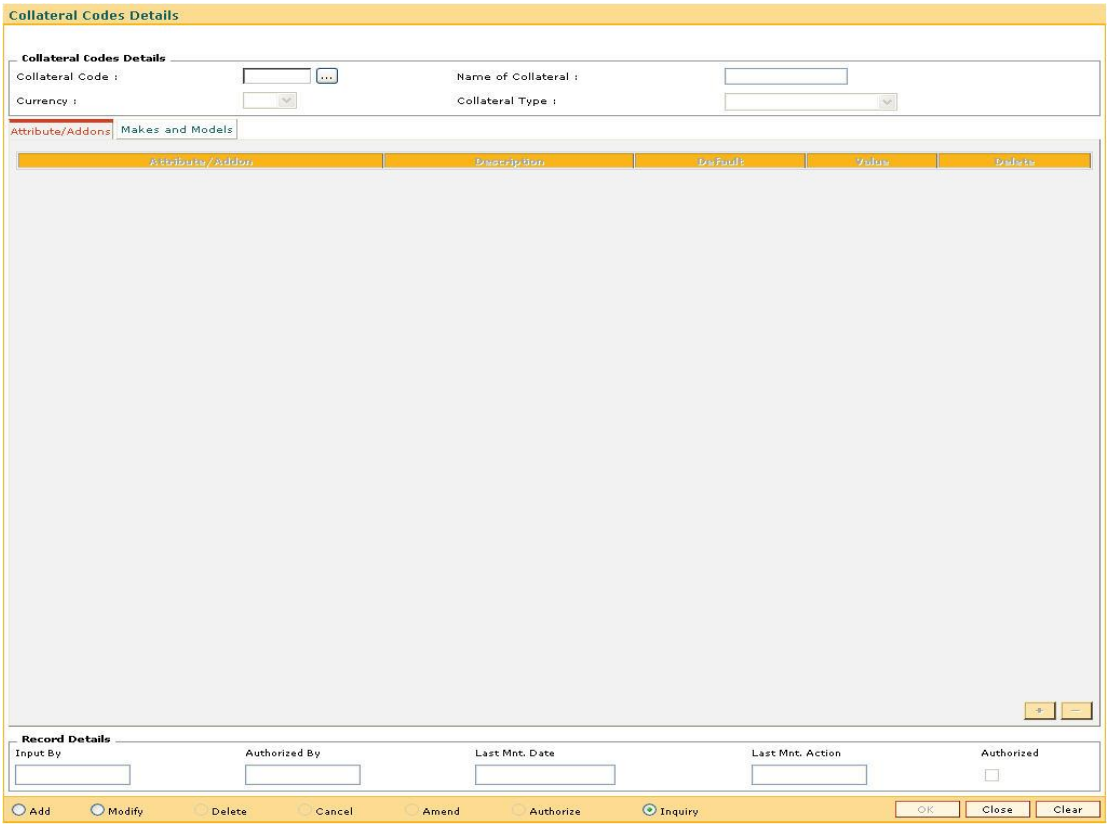
Modes Available

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

To add collateral codes details

1. Type the fast path **BAM37** and click **Go** or navigate through the menus to **Global Definitions > Collateral > Collateral Codes Details**.
2. The system displays the **Collateral Codes Details** screen.

Collateral Codes Details

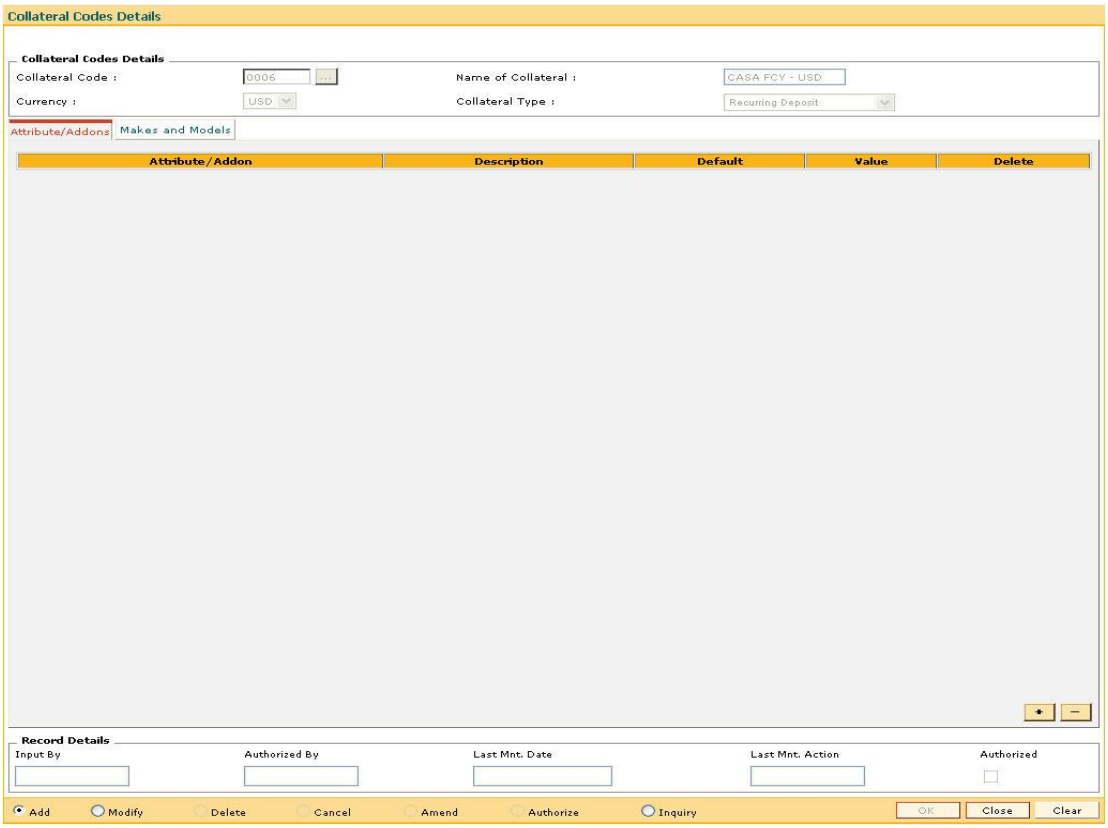


Field Description

Field Name	Description
Collateral Codes Details	
Collateral Code	[Mandatory, Pick List] Select the identification code of the collateral from the pick 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.

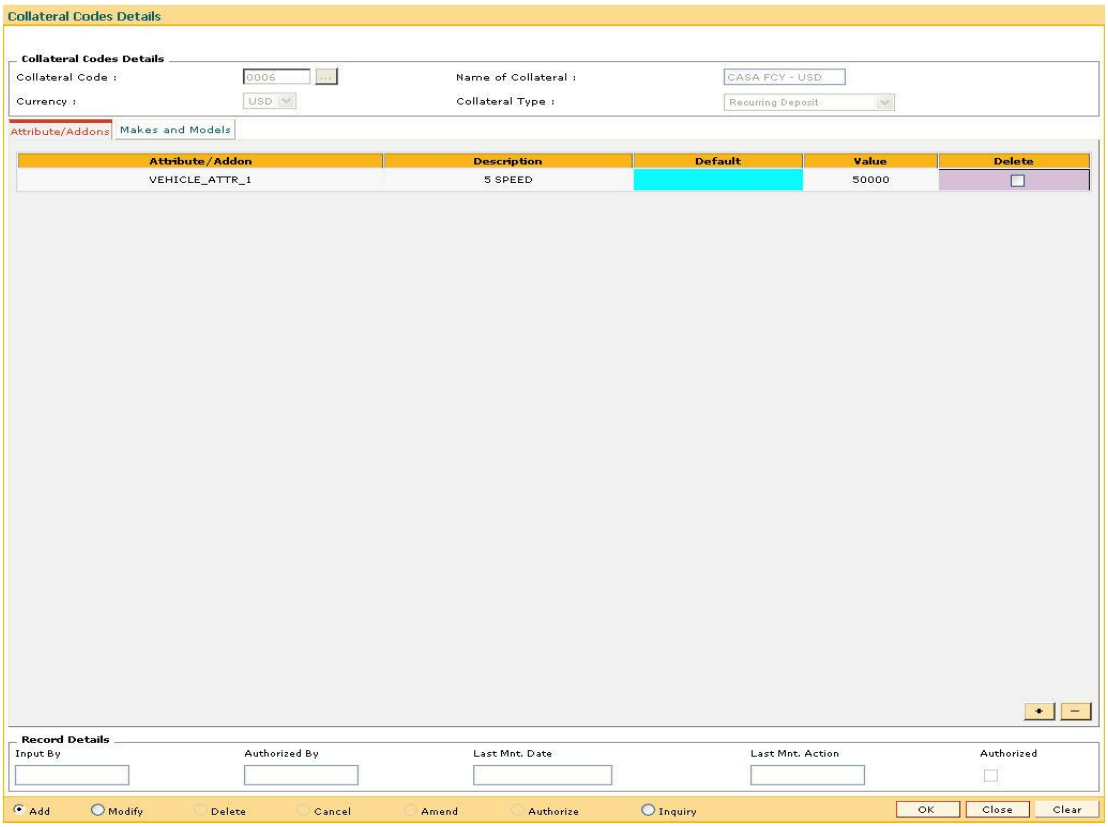
3. Select the **Add** mode.
4. Type the collateral code and press the **<Tab>** key or select it from the pick list.

Collateral Codes Details



5. Enter the required information in the various tabs.

Attribute/Addons

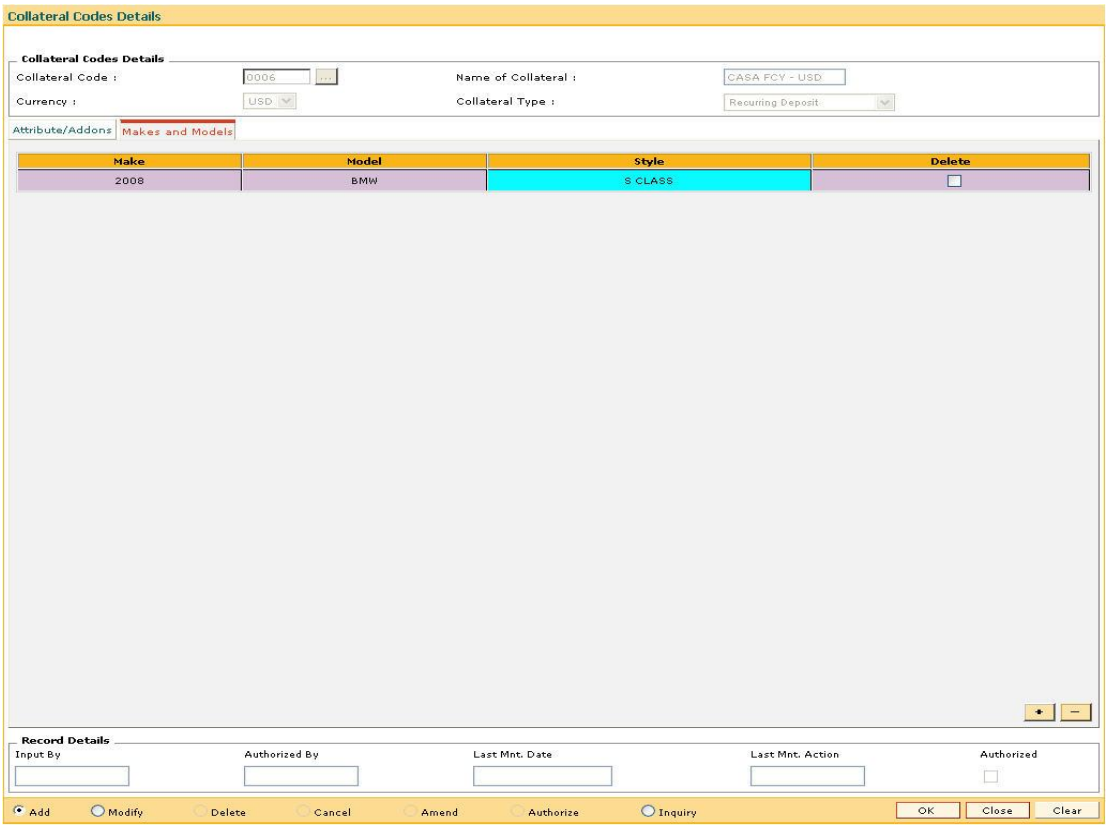


Field Description

Column Name	Description
Attribute/Addon	[Mandatory, Pick List] Select the attribute or addon defined for the collateral from the pick list.
Description	[Mandatory, Pick List] Select the description of the selected attribute/addon from the pick list.
Default	[Mandatory, Alphanumeric, 30] Type the information for the attribute/addon.
Value	[Mandatory, Numeric, 10] Type the value for the attribute/addon.

Column Name	Description
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



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.

Column Name	Description
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 the **OK** button.
7. The system displays the message "Record successfully added..Click Ok to continue".
8. Click the **Ok** button.

13.3. 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 Maintenance
- BAM37 - Collateral Codes Details

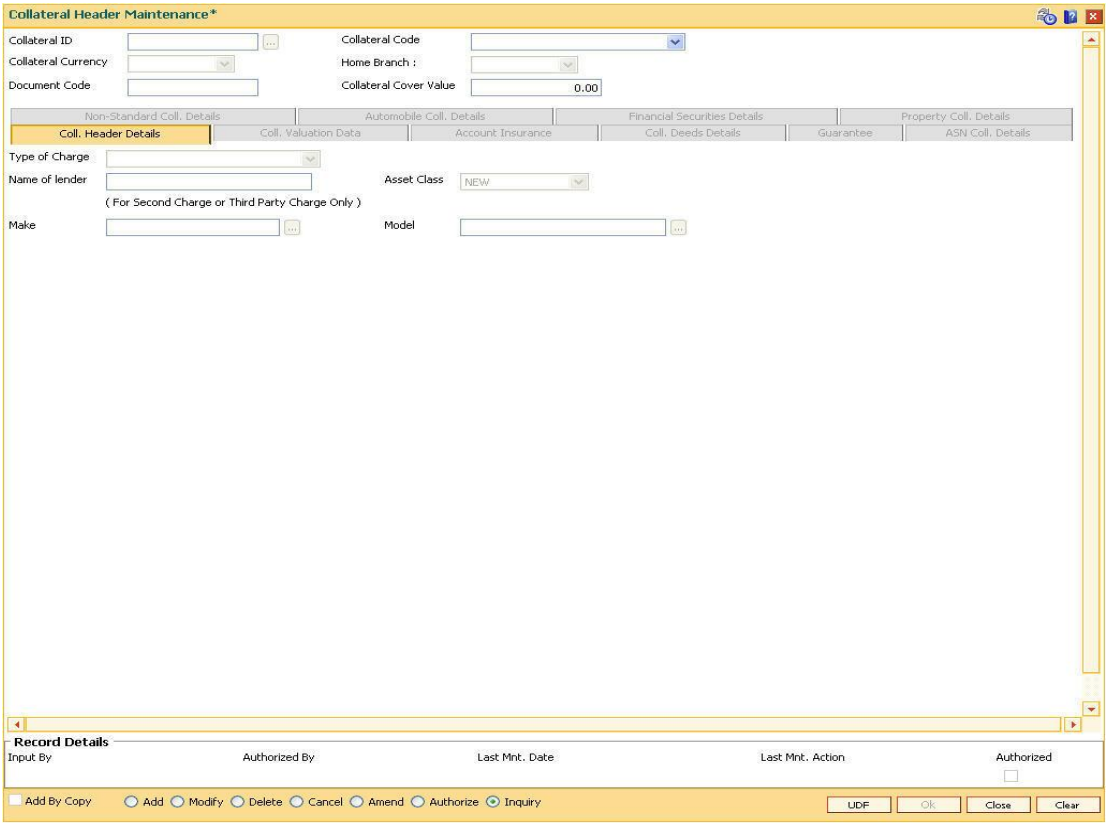
Modes Available

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

To add collateral details

1. Type the fast path **BAM74** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Collaterals > Collateral Header Maintenance**.
2. The system displays the **Collateral Header Maintenance** screen.

Collateral Header Maintenance

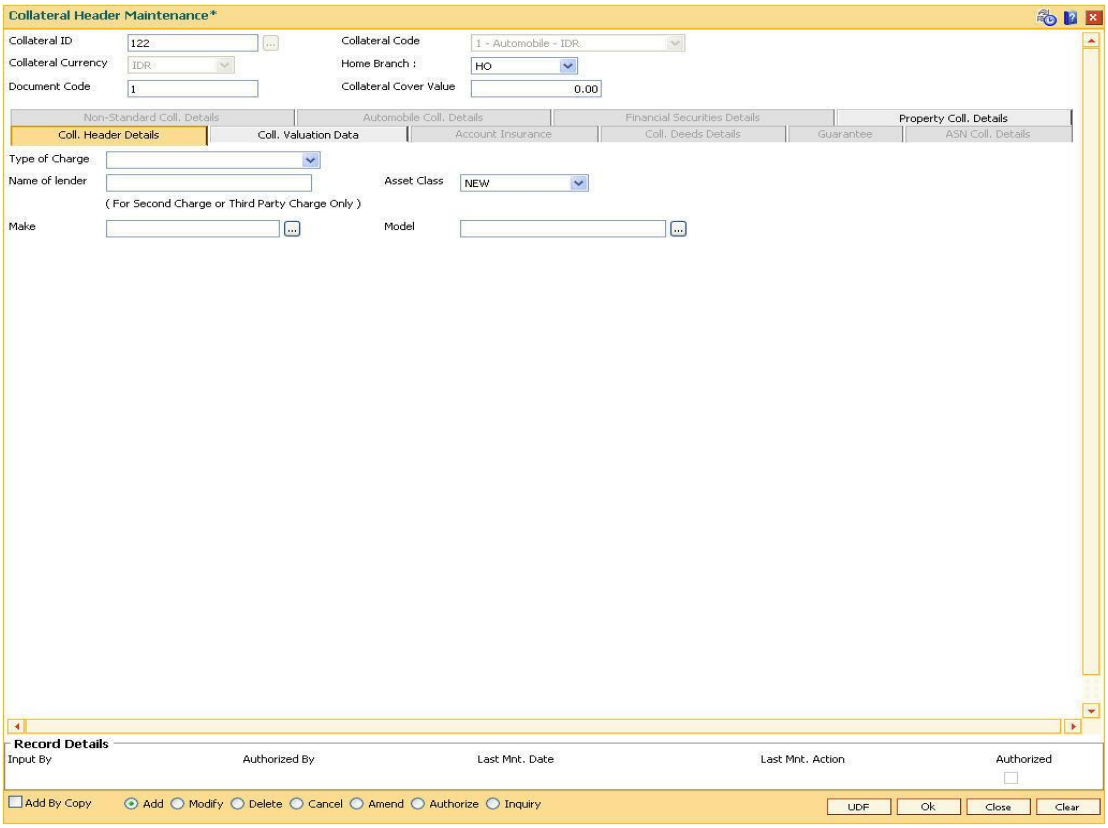


Field Description

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** (Fast Path: BAM39) option. This field cannot be modified or amended.
Collateral Currency	[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** (Fast Path: BAM67) option.

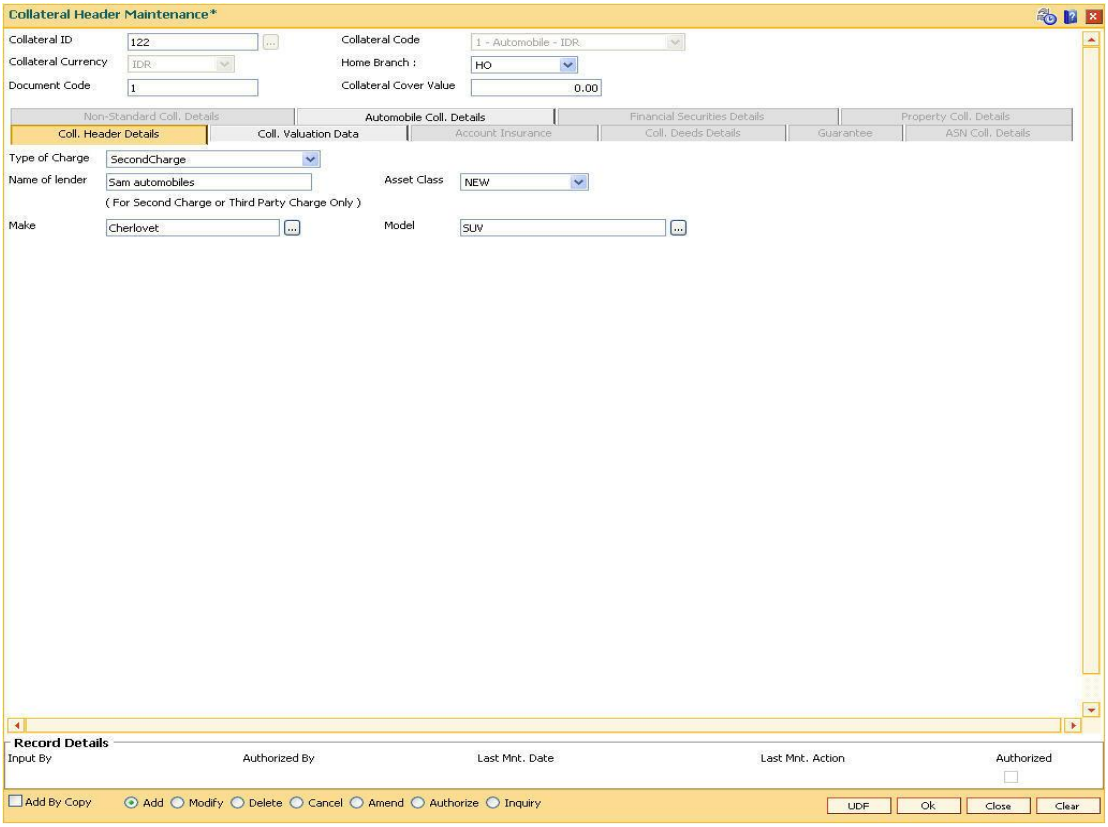
3. Click the **Add** button.
4. Enter the collateral ID, collateral code, home branch and the document code.

Collateral Header Maintenance



5. Enter the required information in the various tabs.

Coll. Header Details

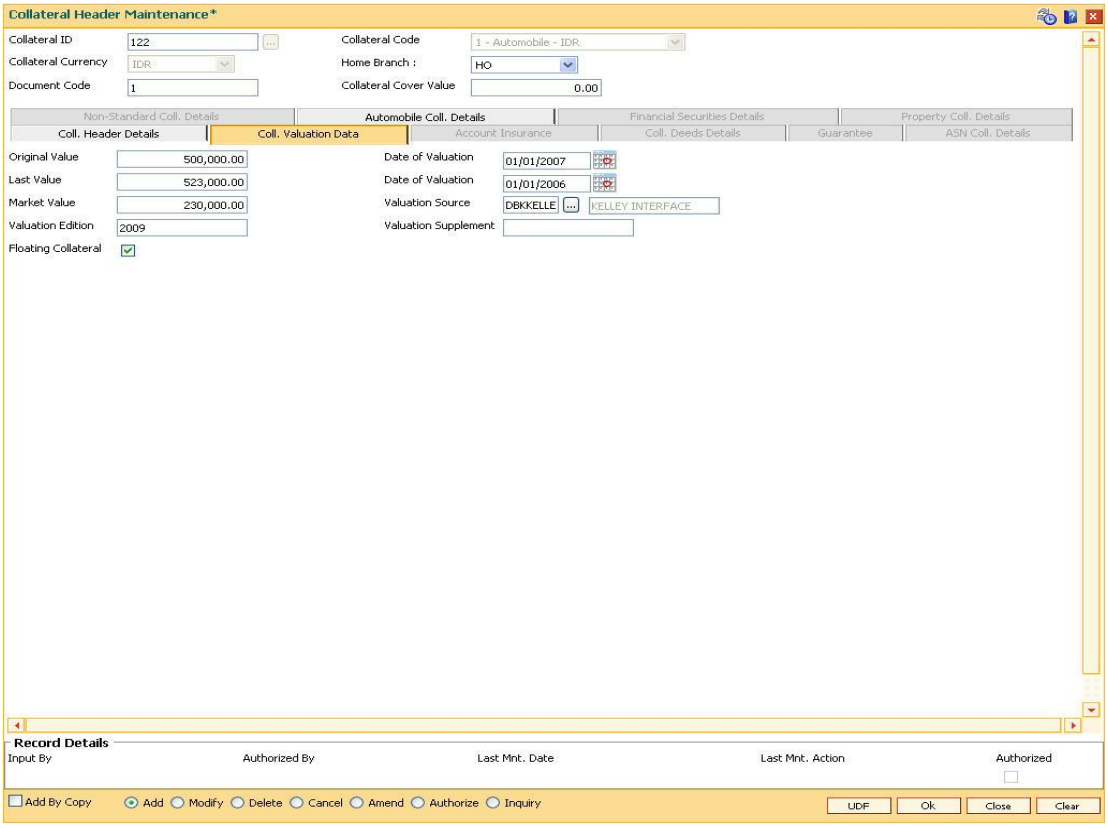


Field Description

Field Name	Description
Type of Charge	[Mandatory, Drop-Down] Select the type of charge from the drop-down list. The options are: • 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.

Field Name	Description
Name of lender	[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.
Asset Class	[Mandatory, Drop-Down] Select the class type of the asset from the drop-down list. The options are: • New • Used
Make	[Optional, Pick List] Select the make of asset from the pick list.
Model	[Optional, Pick List] Select the model of the asset from the pick list.

Coll. Valuation Data

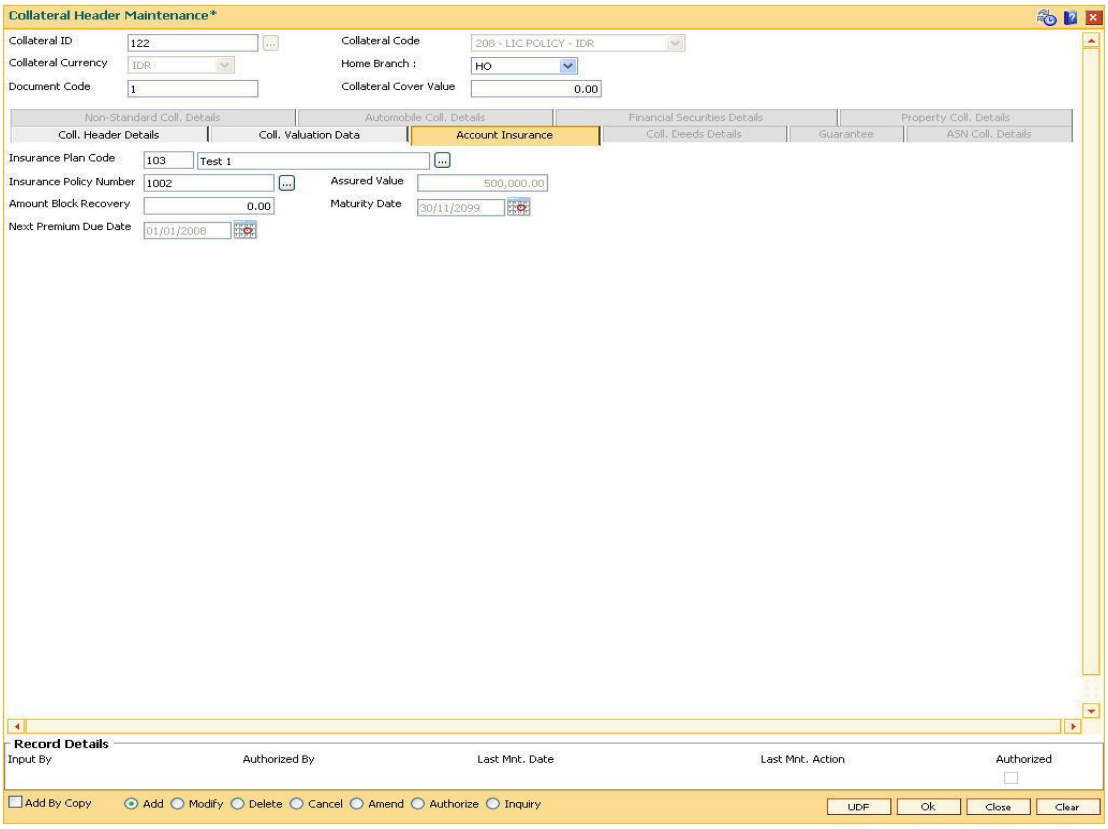


Field Description

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.
Date of Valuation	[Mandatory, Pick List, dd/mm/yyyy] Select the date of original valuation from the pick 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.
Date of Valuation	[Mandatory, Pick List, dd/mm/yyyy] Select the date of last valuation from the pick list.
Market Value	[Mandatory, Numeric, 11, Two] Type the market value of the collateral. The specified amount must be in the range of minimum and maximum amount.
Valuation Source	[Optional, Alphanumeric, 30, Pick 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.
Valuation Supplement	[Mandatory, Numeric, 30] Type the valuation supplement of the asset.

Field Name	Description
Floating Collateral	[Optional, Check Box] Select the **Floating Collateral** check box to float the collateral between the loan account and the CASA over draft account. If the check box is selected, the following actions take place: • The defined collateral is shared across the Loans and the CASA account. • On increase or decrease of the collateral value, the drawing power of the CASA account gets adjusted accordingly. For Example: Assume that single collateral worth 100,000 USD is attached to a Loan account and also to a CASA overdraft limit sanctioned for 50,000 USD each. Till the loan is fully disbursed there would be no drawing power for the OD account. After the loan is fully disbursed and to the extent of the principal component of the loan being repaid, the drawing power of the overdraft account increases accordingly. In other words, with floating collateral attached as mentioned above, the user can utilize the amount to the extent of principal repayment in the loan, through a withdrawal from the CASA account.

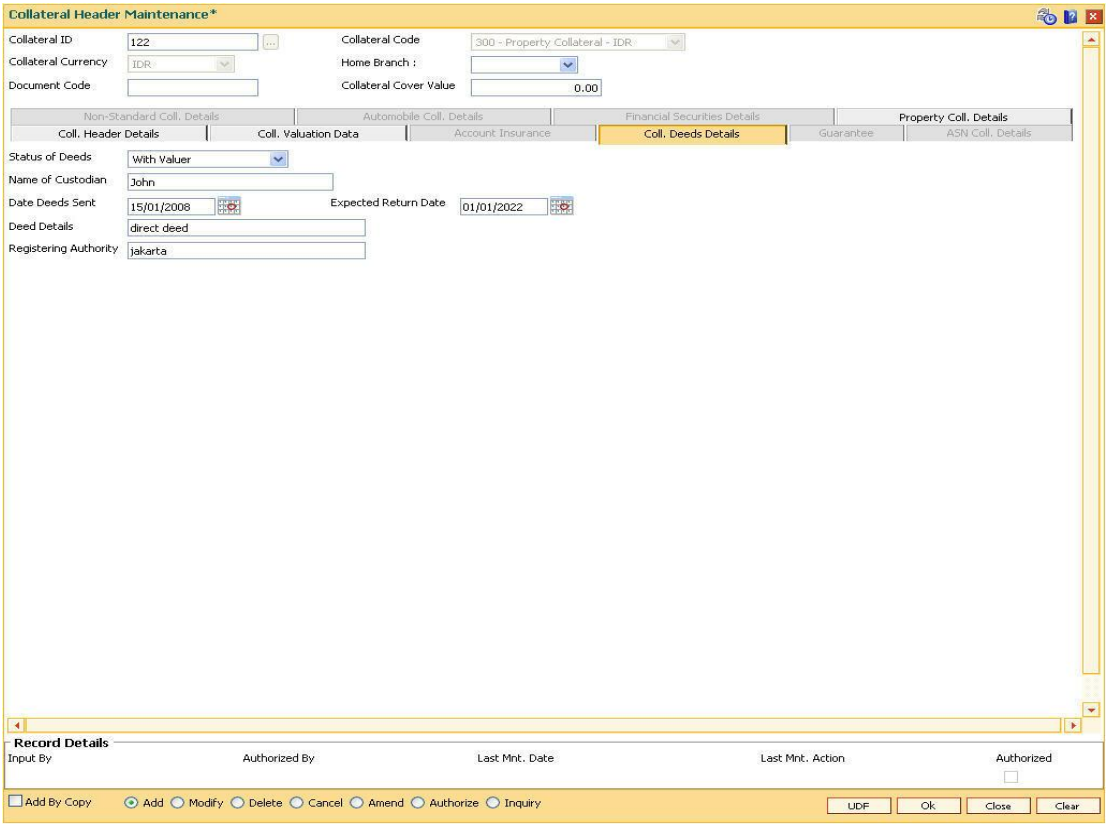
Account Insurance



Field Description

Field Name	Description
Insurance Plan Code	[Mandatory, Pick List] Select the insurance plan code from the pick list. The adjacent field displays the insurance name.
Insurance Policy Number	[Mandatory, Pick List] Select the insurance policy number from the pick 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, Pick List, dd/mm/yyyy] Select the maturity date of the policy from the pick list.
Next Premium Due Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date when the next premium is to be paid from the pick list.

Coll. Deeds Details

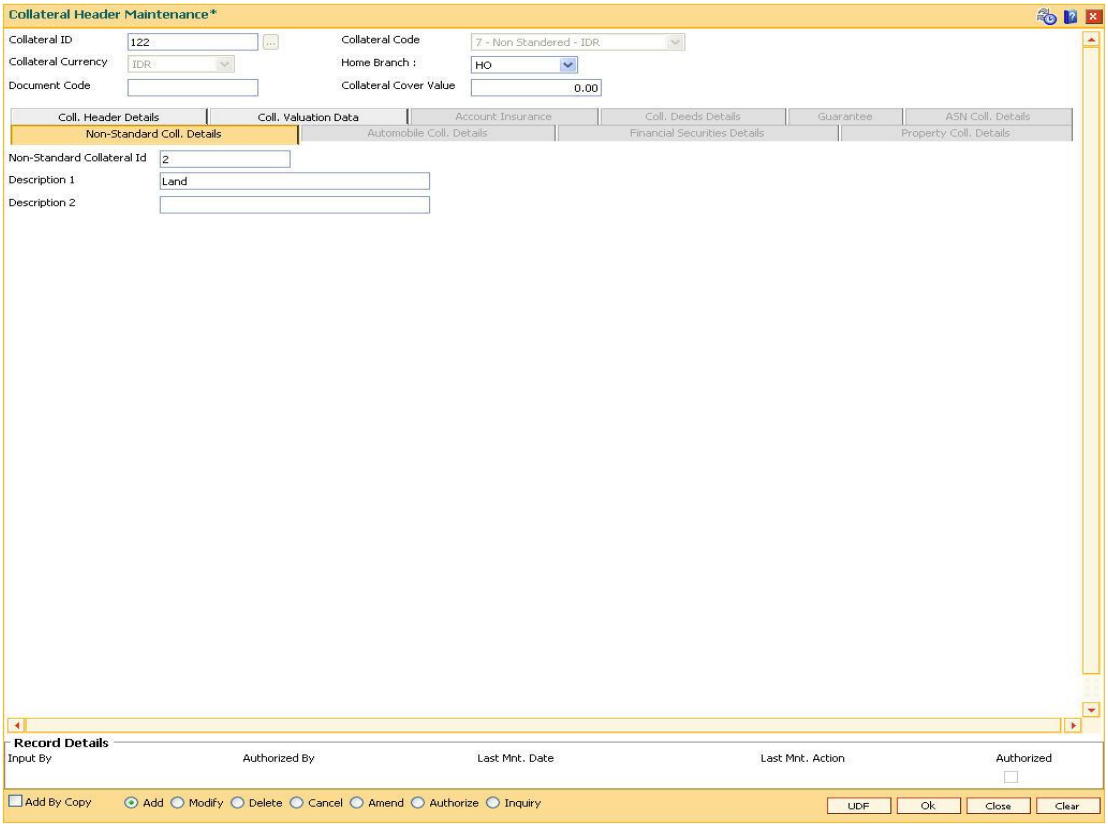


Field Description

Field Name	Description
Status of Deeds	[Mandatory, Drop-Down] Select the deeds status from the drop-down list. The options are: • WithUs • WithBorrower • WithCustodian • WithRegestration Authority • WithValuer • WithLawyer
Name of Custodian	[Conditional, Alphanumeric, 40] Type the name of the custodian. This field is enabled if you select the **WithCustodian** option in the **Status of Deeds** field.

Field Name	Description
Date Deeds Sent	[Mandatory, Pick List, dd/mm/yyyy] Select the date on which the deeds were sent from the pick list.
Expected Return Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date on which the deeds are expected to be from the pick 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

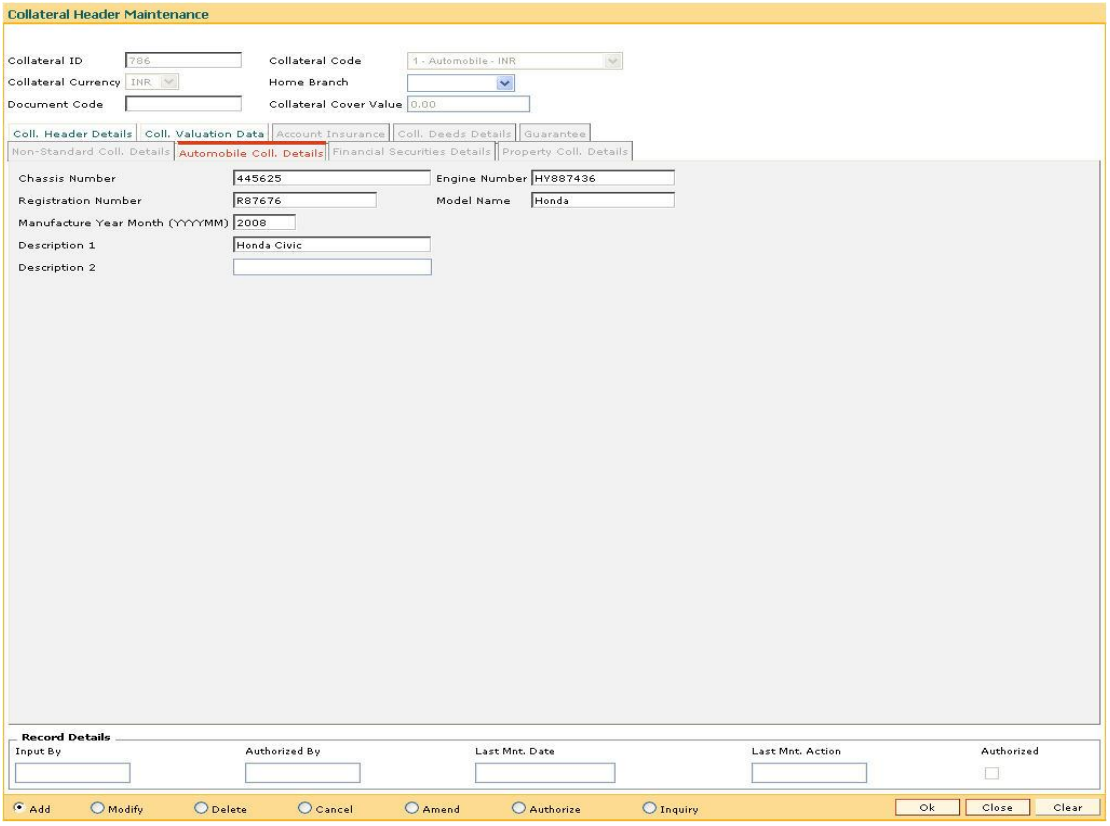


Field Description

Field Name	Description
Non-Standard Collateral Id	[Mandatory, Alphanumeric, 15] Type the identification code of the non-standard collateral.

Field Name	Description
Description1	[Mandatory, Alphanumeric, 60] Type the description of the non-standard collateral.
Description2	[Optional, Alphanumeric, 60] Type the others details of the non-standard collateral.

Automobile Coll. Details

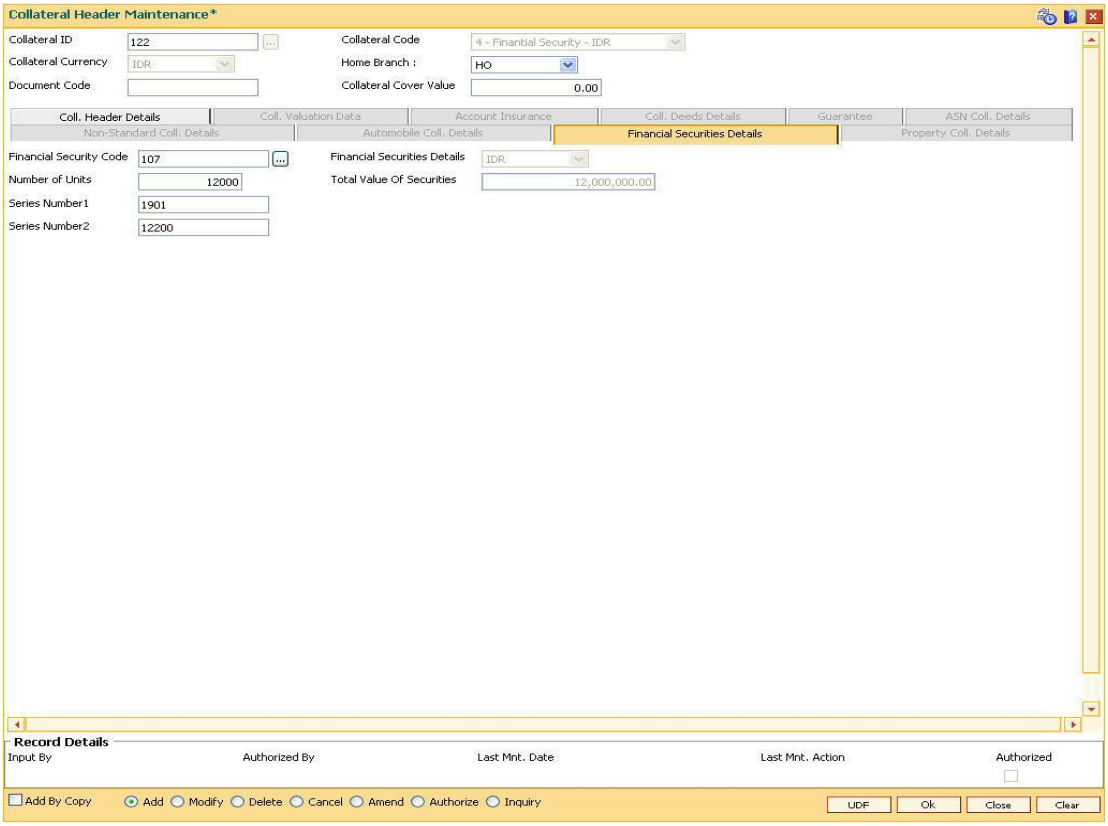


Field Description

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.

Field Name	Description
Model Name	[Mandatory, Alphanumeric, 20] Type the model name of the automobile.
Manufacture Year Month (YYYYMM)	[Mandatory, Numeric, yyyymm] 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.

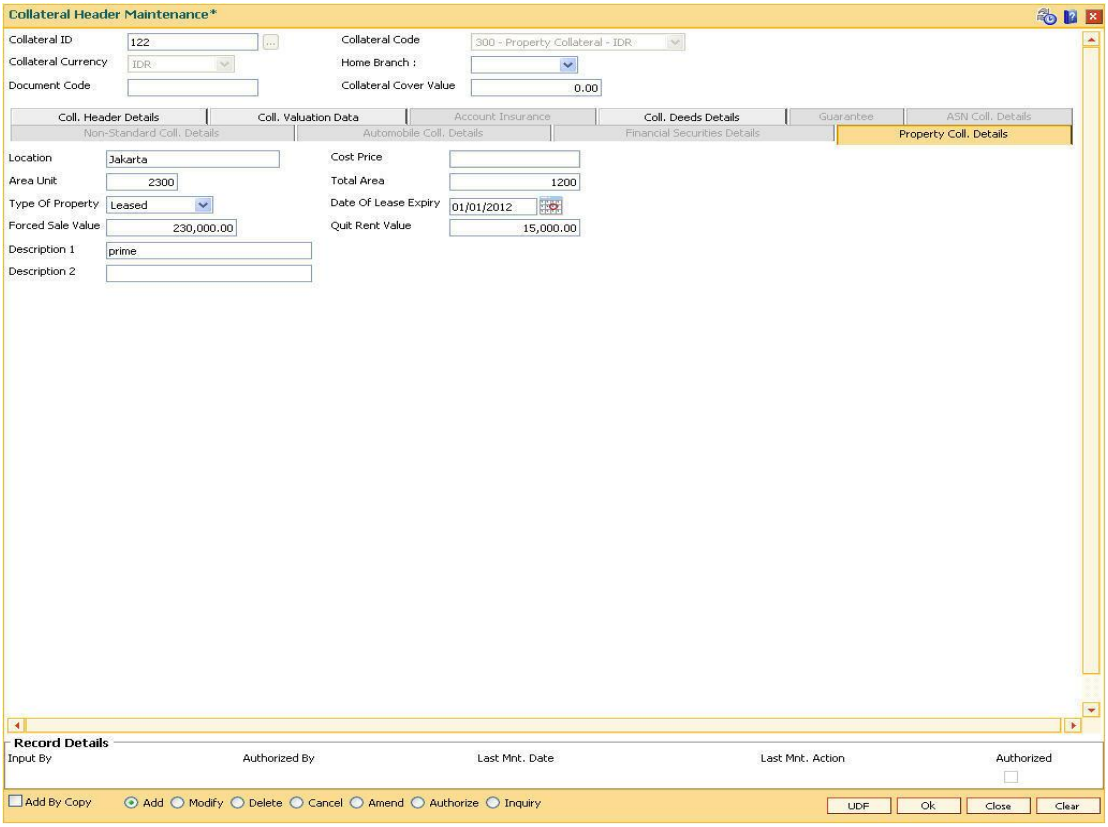
Financial Securities Details



Field Description

Field Name	Description
Financial Security Code	[Mandatory, Pick List] Select the financial security code from the pick 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 Currency	[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. *Total value = Number of Units * Last Value.*
Series Number1/2	[Mandatory, Alphanumeric, 20] Type the series number of the securities.

Property Coll. Details

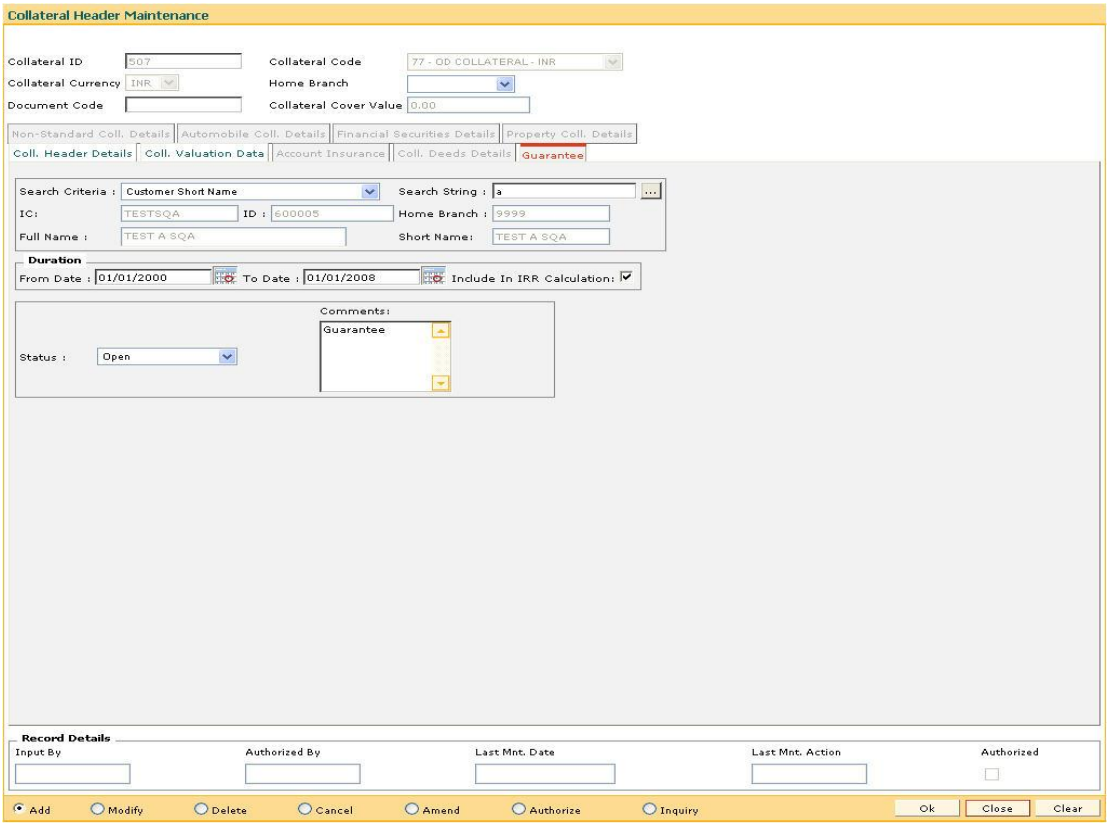


Field Description

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.

Field Name	Description
Type Of Property	[Mandatory, Drop-Down] Select the type of property from the drop-down list. The options are: • Freehold • Leased
Date Of Lease Expiry	[Conditional, Pick List, dd/mm/yyyy] Select the date of lease expiry from the pick 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.

Guarantee



Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition • Customer ID- Unique identification given by the bank The customers selected as Guarantor in **Customer Account Relationship Maintenance** (Fast Path: CI142) are displayed in the search criteria.

Field Name	Description
Search String	[Mandatory, Pick List] Select the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field, from the pick 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 pick 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.
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.
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, Pick List, dd/mm/yyyy] Select the start date of the guarantee from the pick list.
To Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date of the guarantee from the pick list.

Field Name	Description
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: • Cancelled • Renewed • Invoked • Delinquent • Expired • Open
Comments	[Optional, Alphanumeric, 240] Type the comments for collateral.

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **Ok** button.
8. The collateral 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.

13.4. 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 - Product Master Maintenances
- CHM01 - CASA Product Master Maintenance

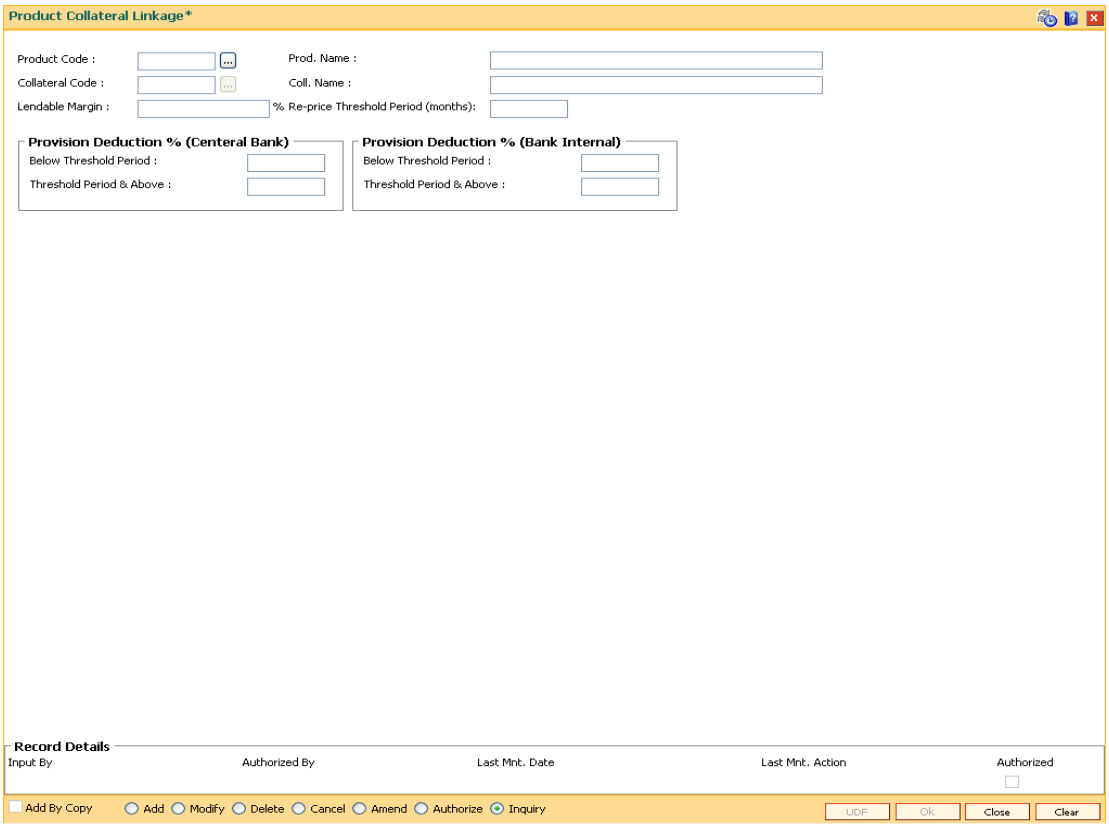
Modes Available

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

To add product collateral linkage

1. Type the fast path **BAM63** and click **Go** or navigate through the menus to **Global Definitions > Collateral > Product Collateral Linkage**.
2. The system displays the **Product Collateral Linkage** screen.

Product Collateral Linkage



Field Description

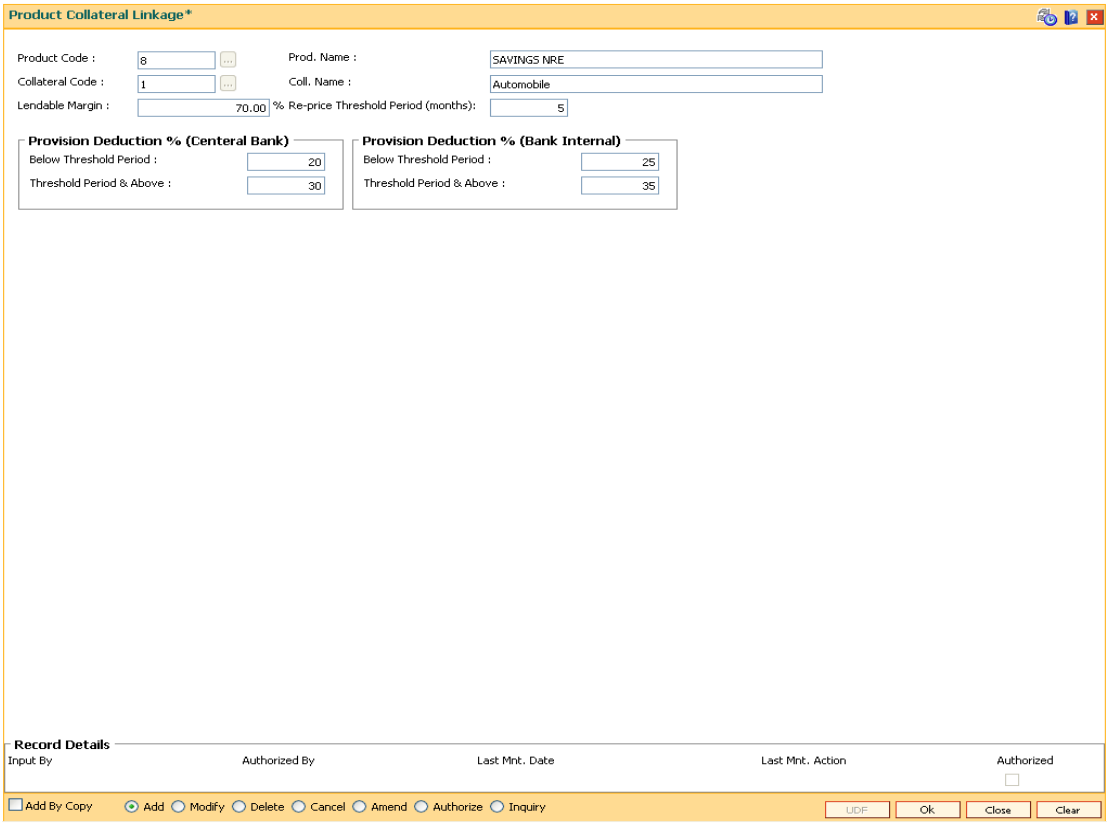
Field Name	Description
Product Code	[Mandatory, Pick List] Select the CASA/Loans product code from the pick list. The pick list displays only the authorised CASA or Loans products. Product code is a unique number. Once assigned, it helps to identify the product in **Oracle FLEXCUBE**. The length of the product code is configurable at the bank level.
Prod. Name	[Display] This field displays the name of the CASA or Loan product selected in the Product Code field.

Field Name	Description
Collateral Code	[Mandatory, Pick List] Select the collateral code from the pick 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.
Coll. Name	[Display] This field displays the name of the collateral selected in the **Collateral Code** field.
Lendable Margin	[Mandatory, Numeric, Three, Two] 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.
% Re-price Threshold Period (months)	[Optional, Numeric, Three] Type the threshold period in months for re-pricing.
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.

Field Name	Description
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.

3. Click the **Add** button.
4. Select the product code, collateral code from the pick list and enter the lendable margin percentage for the product.
5. Enter the provision deduction details for central bank and bank internal.

Product Collateral Linkage



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

13.5. 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

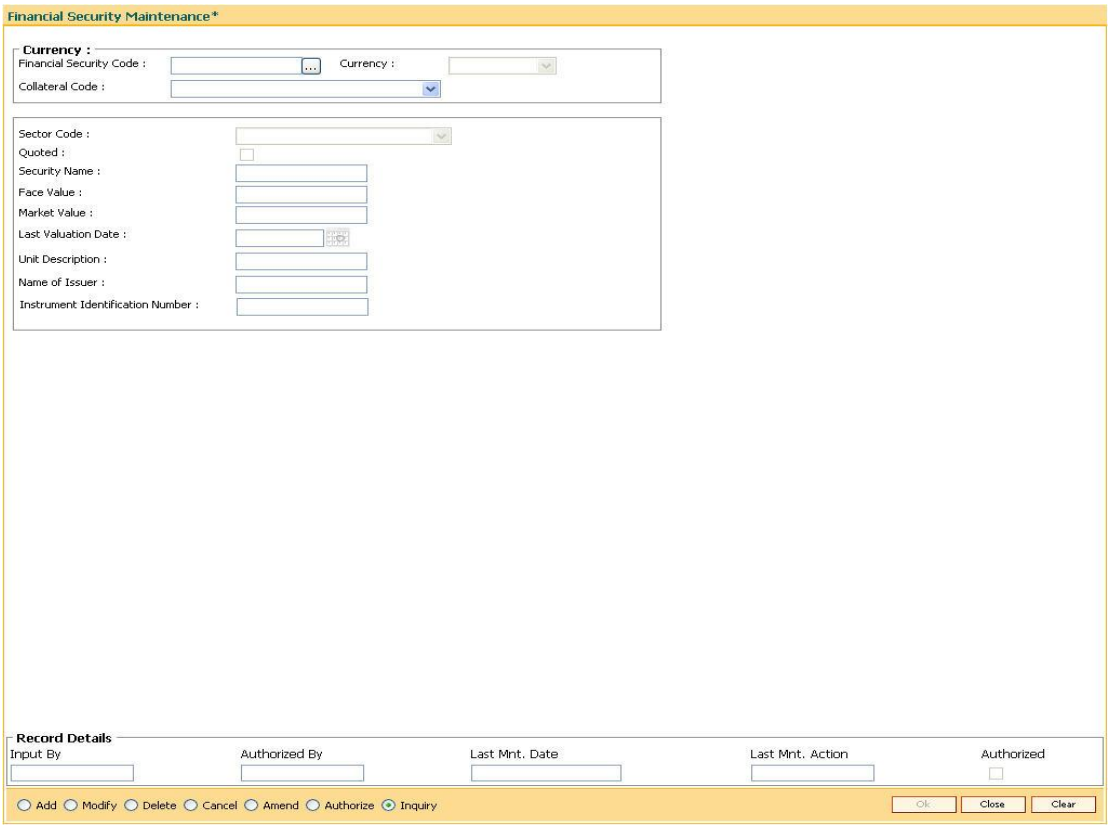
Modes Available

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

To add financial security code

1. Type the fast path **BAM84** and click **Go** or navigate through the menus to **Global Definitions > Collateral > Financial Security Maintenance**.
2. The system displays the **Financial Security Maintenance** screen.

Financial Security Maintenance



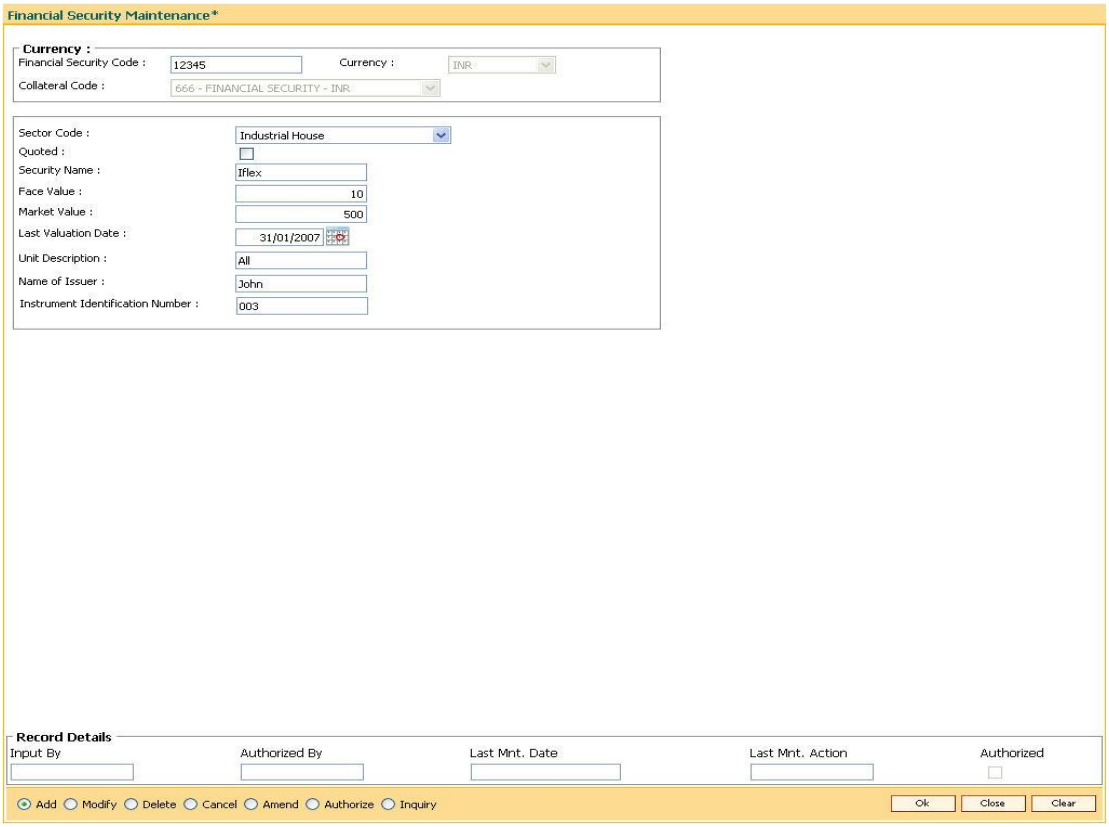
Field Description

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.
Currency	[Display] 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** (Fast Path: BAM39) option.
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** (Fast path: BAM39) option.
Sector Code	[Mandatory, Drop-Down] Select the sector code from the drop-down list. The financial security collateral will belong to the specified sector. The options are: • Commercial Bank • Merchant Bank • Finance Company • Discount House • Industrial House
Quoted	[Optional, Check Box] Select the **Quoted** check box if the security is quoted in the stock exchange.
Security Name	[Mandatory, Alphanumeric, 40] Type the description for the financial security code. This information is for reference purpose.

Field Name	Description
Face Value	[Mandatory, Numeric, 20] 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.
Market Value	[Mandatory, Numeric, 20] 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.
Last Valuation Date	[Mandatory, Pick List, dd/mm/yyyy] Select the last valuation date from the pick list. The last valuation date is the date on which the value of the financial security was last updated.
Unit Description	[Mandatory, Alphanumeric, 10] Type the description of the unit of the financial security.
Name of Issuer	[Mandatory, Alphanumeric, 40] Type the name of the issuer of the financial security.
Instrument Identification Number	[Mandatory, Alphanumeric, 15] 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.

3. Click the **Add** button.
4. Enter the financial security code.
5. Select the collateral code and the sector code from the drop-down 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



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

14. Insurance Definitions

14.1. 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** (Fast Path : BAM77) option is used to maintain various insurance policy details of the customer.

Definition Prerequisites

- BAM97 - Currency Codes Cross Reference
- BAM56 - Currency Codes Maintenance

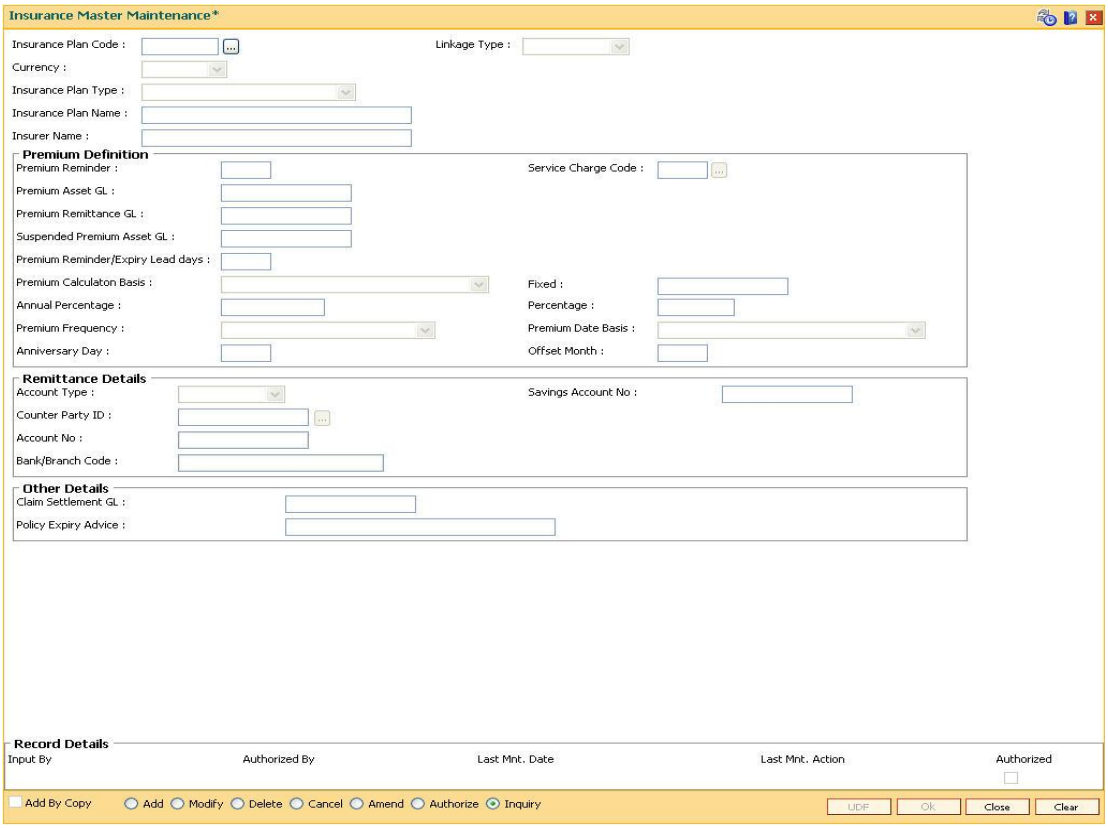
Modes Available

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

To add a insurance plan

1. Type the fast path **BAM45** and click **Go** or navigate through the menus to **Global Definitions > Collateral > Insurance Master Maintenance**.
2. The system displays the **Insurance Master Maintenance** screen.

Insurance Master Maintenance



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** (Fast Path: BAM56) option. Once added, this field cannot be modified or amended.

Field Name	Description
Insurance Plan Type	[Mandatory, Drop-Down] Select the insurance plan type from the drop-down list. The options are: • Life Insurance • Property Insurance • Automobile Insurance • Unemployment Insurance • Disability Insurance • Health Insurance • Education Insurance • Group Insurance
Insurance Plan Name	[Mandatory, Alphanumeric, 40] Type the description for the insurance plan code. This information is for reference purpose.
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, Pick List] Select the service charge code from the pick list.
Premium Asset GL	[Mandatory, Numeric, Nine] Type 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.

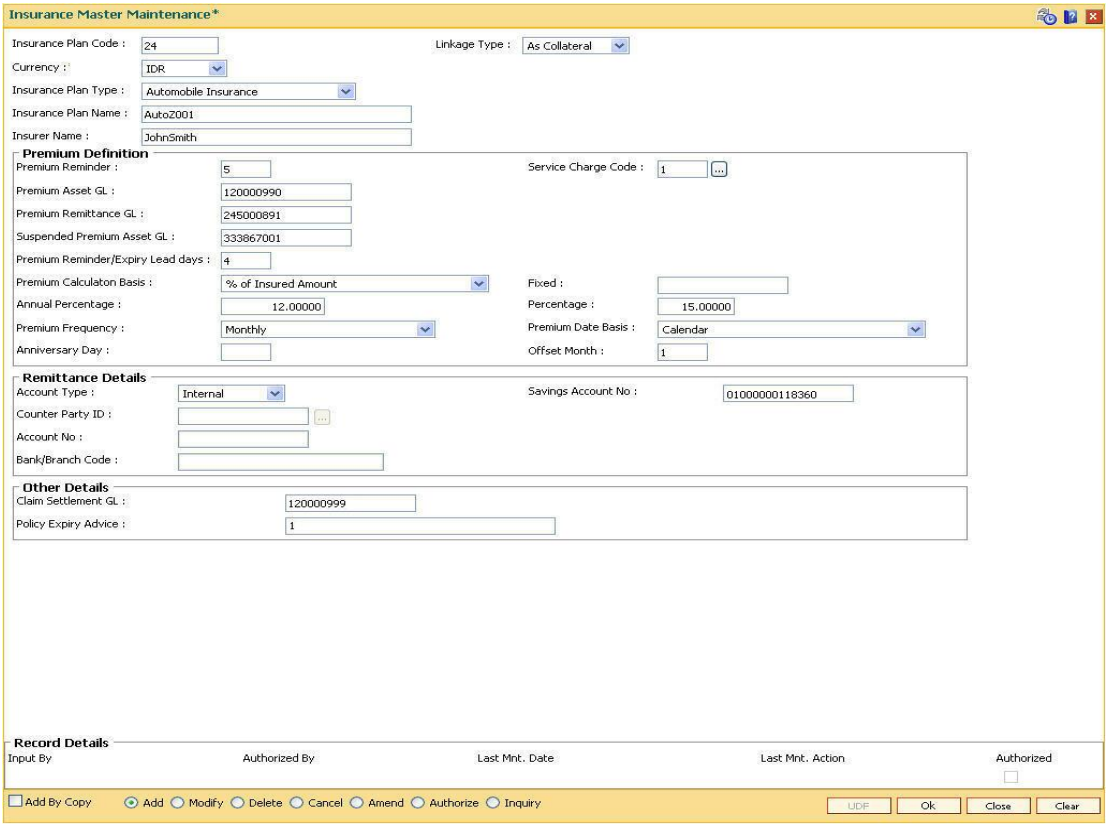
Field Name	Description
Premium Remittance GL	[Mandatory, Numeric, Nine] Type the premium remittance GL code. This GL is affected if the bank collects the premium amount in advance from the customer. The bank remits this amount to the insurance company. This is a liability type of GL.
Suspended Premium 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 Reminder/ Expiry Lead days	[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.
Premium Calculation Basis	[Mandatory, Drop Down] Select the premium calculation basis from the drop-down list. The options are: • Fixed • % of Insured Amount • % of Outstanding Loan Principal • % of Outstanding Loan Balance • % of the Sanction Amount
Fixed	[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**.
Annual Percentage	[Conditional, Numeric, 10] Type the annual percentage.
Percentage	[Mandatory, Numeric, 10] Type the monthly percentage.

Field Name	Description
Premium Frequency	[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: • 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.
Remittance Details	
Account Type	[Mandatory, Drop-Down] Select the account type from the drop-down list. The options are: • External • Internal
Savings 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**.

Field Name	Description
Counter Party ID	[Conditional, Pick List] Select the counter party ID from the pick 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.
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.

3. Click the **Add** button.
4. Enter the insurance plan code and press the <**Tab**> key.
5. Select the linkage type and currency from the pick list.
6. Select the plan type from the drop-down 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 the **Ok** button.
9. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **OK** button.
10. The insurance master details are added once the record is authorised.

Field Description

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.

Field Name	Description
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.

14.2. BAM77 - Insurance Policy Master Maintenance

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

- BAM97 - Currency Codes Cross Reference
- BAM45 - Insurance Master Maintenance
- 8053 - Customer Addition

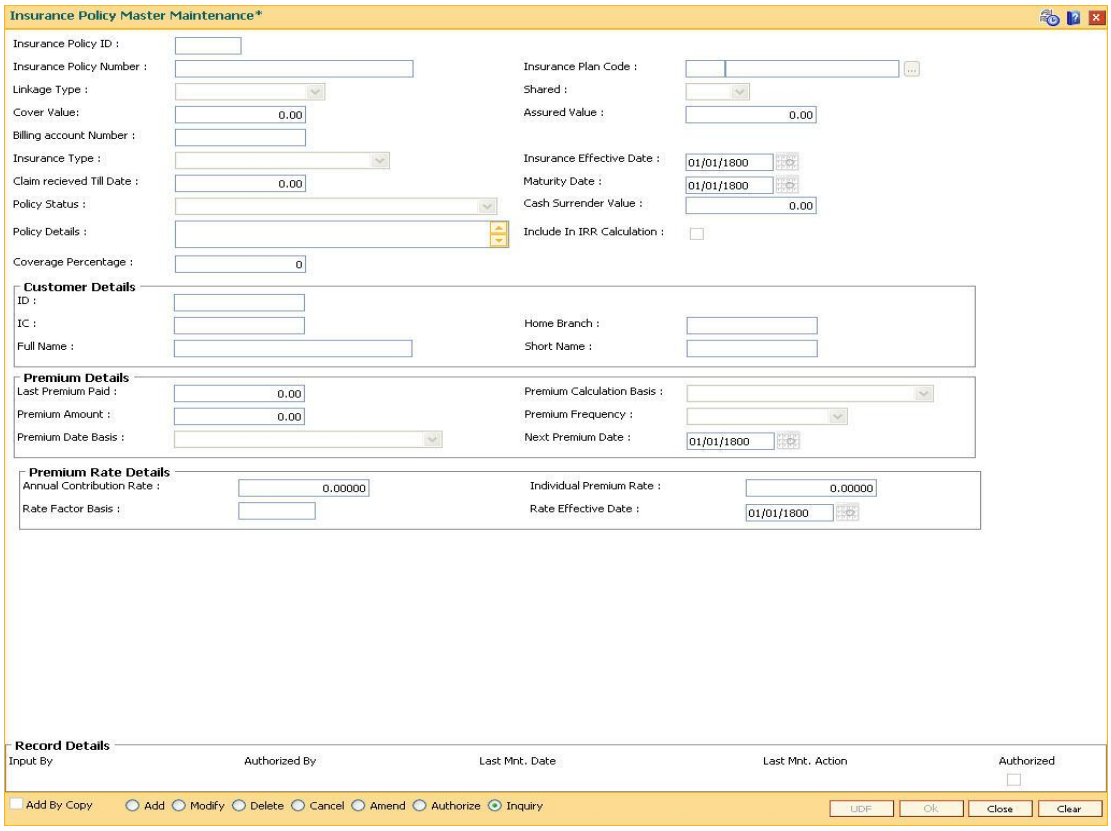
Modes Available

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

To add insurance policy details

1. Type the fast path **BAM77** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Collaterals > Insurance Policy Master Maintenance**.
2. The system displays the **Insurance Policy Master Maintenance** screen.

Insurance Policy Master Maintenance



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 **Inquiry** mode, this field is Numeric and accepts 10 characters. In the **Delete**, **Cancel**, **Amend**, and **Authorize** mode, this field is a pick list.
Insurance Policy Number	[Mandatory, Alphanumeric, 40] Type the insurance policy number. This is the external input number.
Insurance Plan Code	[Mandatory, Pick List] Select the insurance plan code from the pick 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** (Fast Path: BAM45) option.
Linkage Type	[Display] This field displays the type of linkage the insurance policy is linked. The options are: • 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.

Field Name	Description
Billing Account Number	[Display] This field displays the billing account number.
Insurance Type	[Display] This field displays the insurance type. The options are: • Life Insurance • Automobile Insurance • Property Insurance • Term Insurance • Unemployment Insurance • Disability Insurance • Health Insurance • Group Insurance • Education Insurance
Insurance Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Select the insurance start date from the pick list.
Claim received Till Date	[Mandatory, Numeric, 13, Two] Type the claim amount received till date.
Maturity Date	[Mandatory, Pick List, dd/mm/yyyy] Select the maturity date of the policy from the pick list
Policy Status	[Display] This field displays the policy status . The options are: • 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.

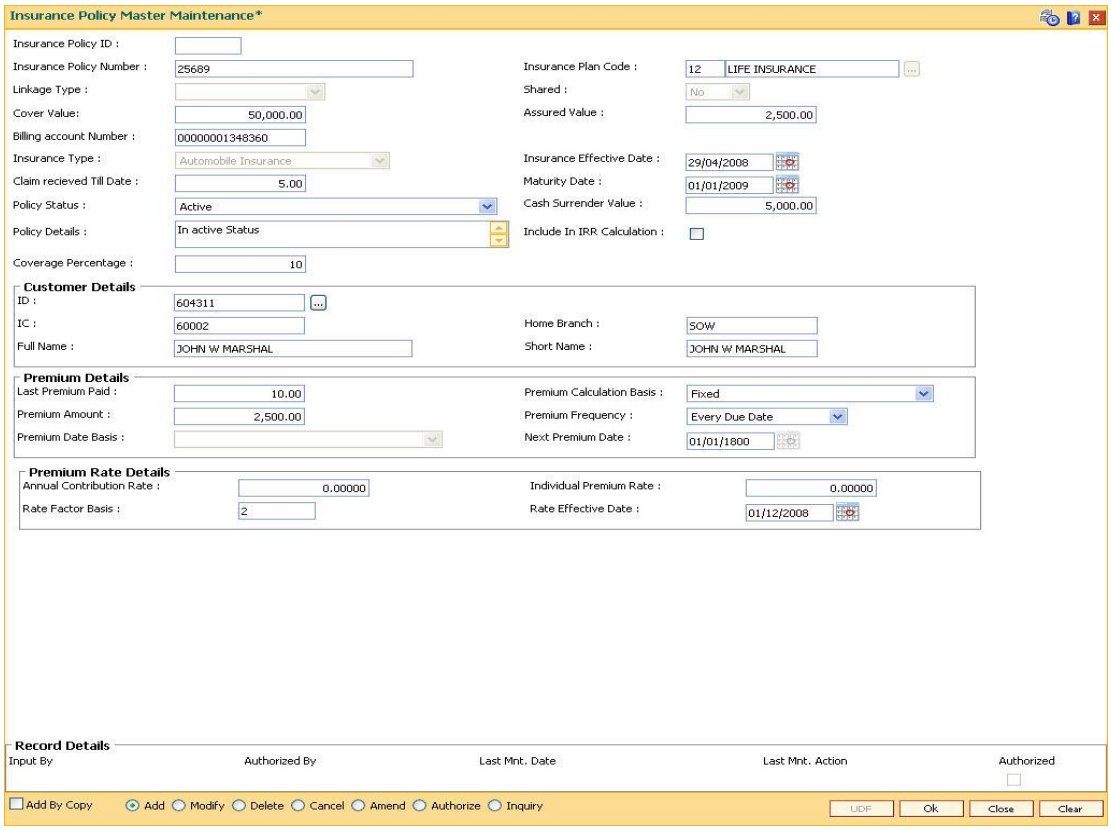
Field Name	Description
Include In IRR Calculation	[Optional, Check Box] Select the **Include In IRR Calculation** check box, if the banks prefer to include the premium and guarantee value in the TAEG calculation. If this check box is clear then the banks prefer to exclude the premium value from TAEG 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%.
Customer Details	
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.
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** (Fast Path: 8053) option.

Field Name	Description
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option. The customer short name can be changed through the **Change Customer Name/IC Change** (Fast Path: 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.

Field Name	Description
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, Pick List, dd/mm/yyyy] Select the rate effective date from the pick list. It is the effective date of the interest.

3. Click the **Add** button.
4. Enter the insurance policy number and press the <**Tab**> key.
5. Select the insurance plan code from the pick 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 Maintenance



9. Click the **Ok** button.
10. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
11. The system displays the message "Insurance Policy ID has been generated". Click the **OK** button.
12. The insurance policy master details are added once the record is authorised.

14.3. BAM67 - Collateral Insurance Cross Ref 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 Maintenance

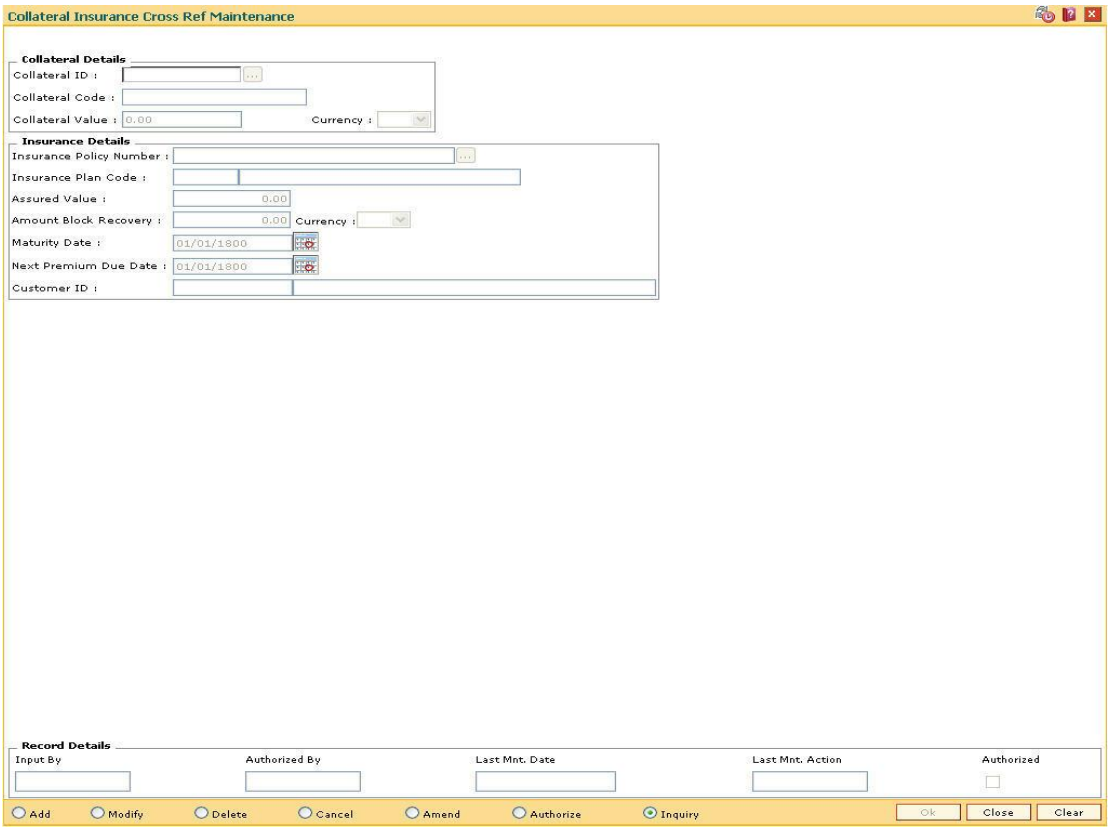
Modes Available

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

To add collateral insurance cross reference details

1. Type the fast path **BAM67** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Collaterals > Collateral Insurance Cross Ref Maintenance**.
2. The system displays the **Collateral Insurance Cross Ref Maintenance** screen.

Collateral Insurance Cross Ref Maintenance



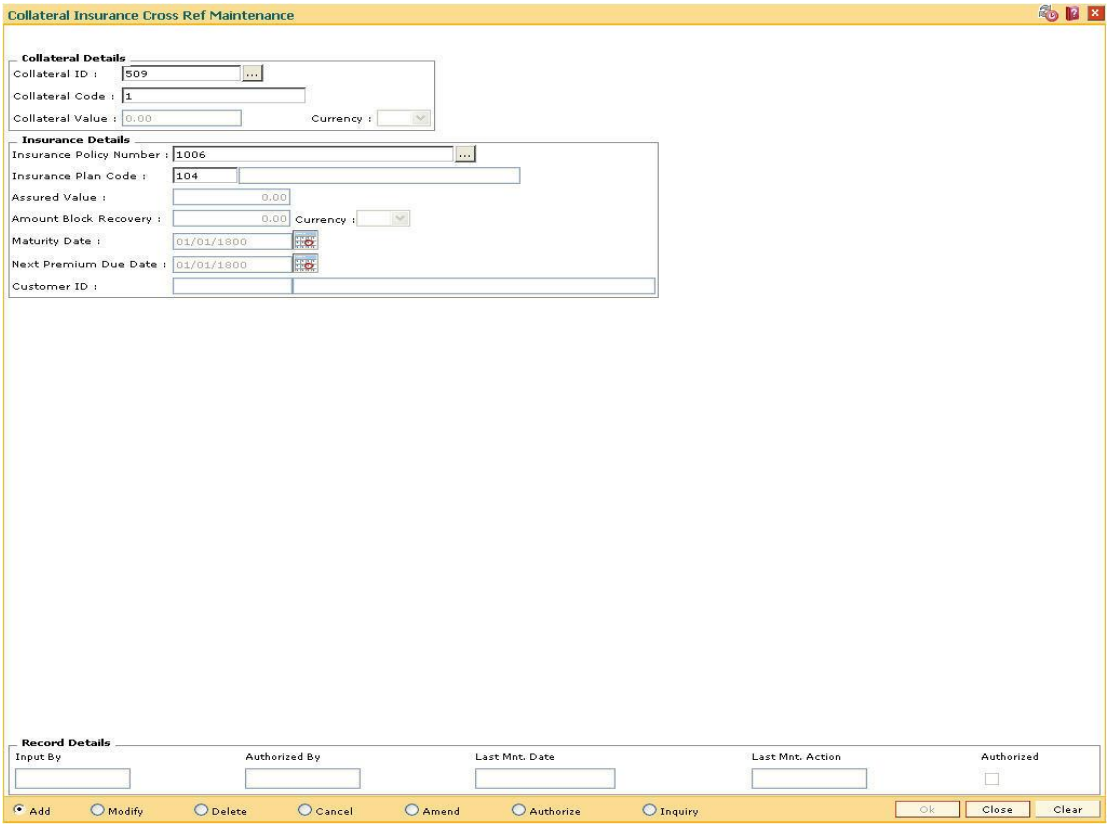
Field Description

Field Name	Description
Collateral Details	
Collateral ID	[Mandatory, Numeric, 16] Type the collateral ID for which insurance policy will be linked.
Collateral Code	[Mandatory, Numeric, 22] Type the collateral code for the collateral ID selected in the corresponding field.
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	

Field Name	Description
Insurance Policy Number	[Mandatory, Alphanumeric, 45] Type the insurance policy number which is to be cross referred with the selected collateral ID.
Insurance Plan Code	[Mandatory, Numeric, Five] Type 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 the **Add** button.
4. Enter the collateral ID, collateral code and other collateral details.
5. Enter the insurance policy code for the selected collateral.

Collateral Insurance Cross Ref Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
8. The collateral insurance cross reference details are added once the record is authorised.

14.4. INM05 - Insurance Claim Status*

Using this option you can used to record the claim status. The key fields are the insurance policy number, loan account number, the insurance claim status etc.

Based on the processing of the insurer, the claim status will keep on changing. When the insurer decides to accept the claim and pay the claim amount or part of the claim amount, the claim status is marked as Closed. The payment details are captured when the claim is marked as Closed.

Definition Prerequisites

- BAM45 - Insurance Master Maintenance

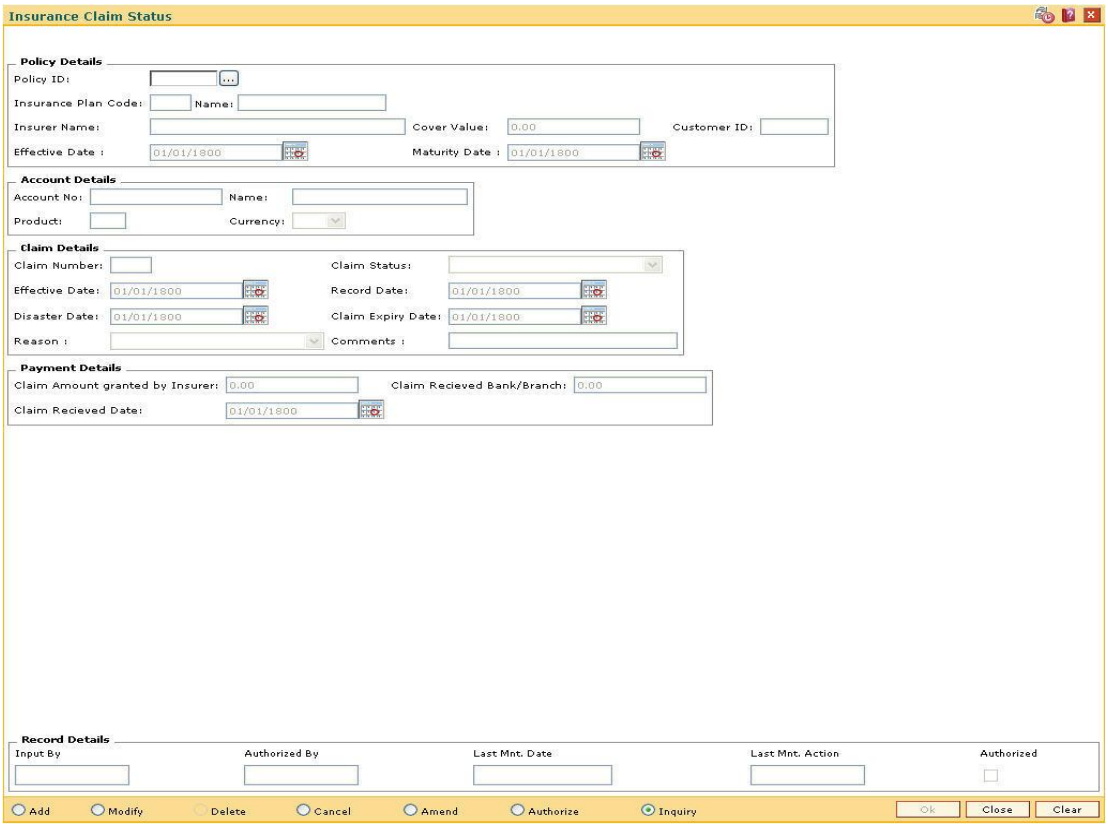
Modes Available

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

To add insurance claim

1. Type the fast path **INM05** and click **Go** or navigate through the menus to **Global Definitions > Loan >** Insurance Claim Status.
2. The system displays the **Insurance Claim Status** screen.

Insurance Claim Status



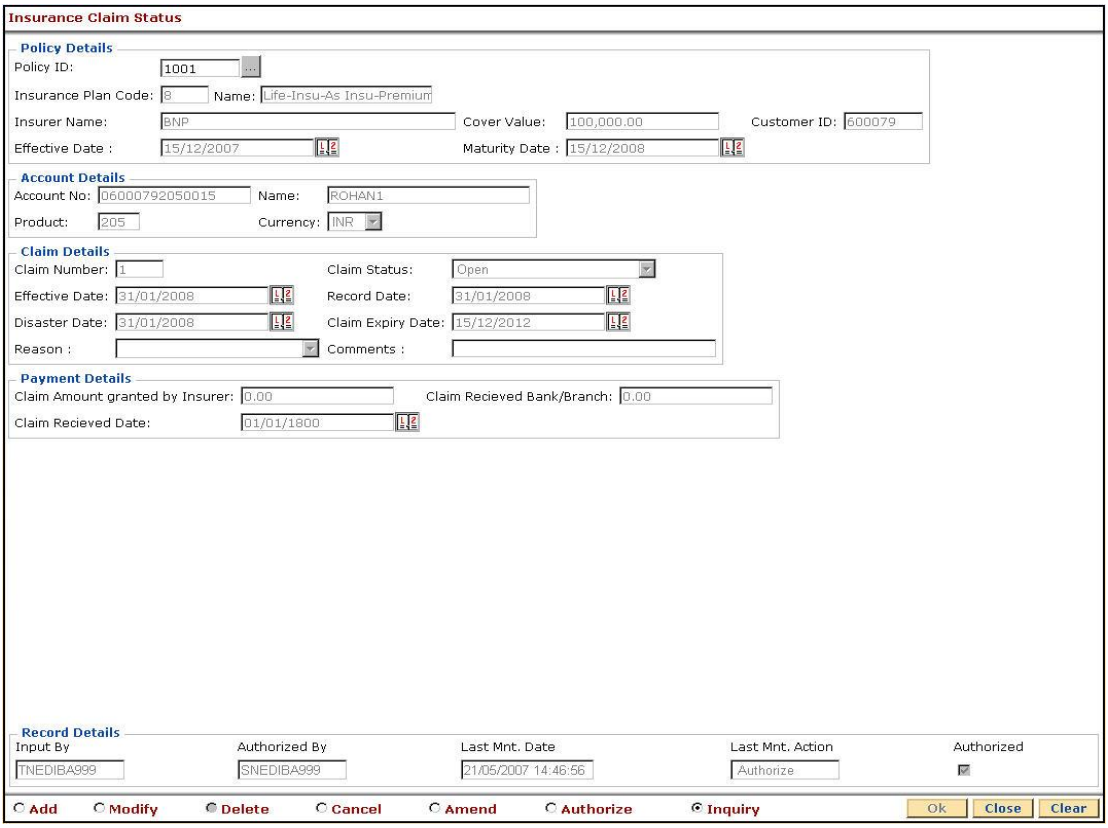
Field Description

Field Name	Description
Policy ID	[Mandatory, Numeric, 10] Type the policy number of the asset insured. It is the unique number assigned to each policy.
Insurance Plan Code	[Display] This field displays the code of the insured plan. It is the unique number assigned to each insurance plan.
Name	[Display] This field displays the name of the plan insured. The name corresponding to the plan code is displayed.
Insurer Name	[Display] This field displays the name of the insurer.
Cover Value	[Display] This field displays the cover value of the policy.
Customer ID	[Display] This field displays the customer identification number.
Effective Date	[Display] This field displays the effective date from which any opened claim is valid. The effective date can be back dated.
Maturity Date	[Display] This field displays the end date of the insurance policy.
Account Details	
Account No	[Display] This field displays the account number.
Name	[Display] This field displays the name of the account holder.
Product	[Display] This field displays the code of the product in which the customer account is opened.
Currency	[Display] This field displays the currency in which the account is opened.

Field Name	Description
Claim Details	
Claim Number	[Mandatory, Numeric, Five] Type the claim number.
Claim Status	[Display] This field displays the claim status.
Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Select the effective date, from which any opened claim is valid, from the pick list. The effective date can be back dated.
Record Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date on which claim request is recorded in the system, from the pick list.
Disaster Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date of disaster from the pick list. The disaster date can be back dated, but it should not be less than the policy effective date.
Claim Expiry Date	[Mandatory, Pick List, dd/mm/yyyy] Select the claim expiry date from the pick list.
Reason	[Optional, Drop-Down] Select the reason for the claim from the drop-down list.
Comments	[Optional, Alphanumeric, 40] Type the comments for claiming the sum insured.
Payment Details	
Claim Amount granted by Insurer	[Display] This field displays the claim amount sanctioned by the insurance company.
Claim Received Bank/Branch	[Display] This field displays the claim receivable bank or branch.
Claim Received Date	[Display] This field displays the date on which the claim is received.

3. Click the **Add** button.
4. Enter the policy Id and press the **<Tab>** key.
5. Enter the claim details.
6. Enter the other relevant information.

Insurance Claim Status



7. Click the **OK** button.
8. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
9. The insurance claim status is added once the record is authorised.

14.5. CHM56 - Insurance Xref Maintenance

Using this option you can define the insurance related parameters for a flexible RD (Savings/TPD) product. You can define the maximum age for a flexible RD (Savings/TPD) product and the percentage share value which will be credited to the Savings TPD account.

Example:

- Installment due date – 05-05-2008
- Installment Amount – 10,000
- Percentage of installment amount to be credited to the Savings/TPD account defined at product level - 90%

Thus following entries will be passed:

GL Head	Dr / Cr	Amount
CASA source account	Dr	10,000
Savings/TPD Account	Cr	10,000
Savings/TPD Account	Dr	1,000
Primajaga Insurance Account	Cr	1,000

The system will internally process this transaction.

Definition Prerequisites

- CHM01 - CASA Product Master Maintenance

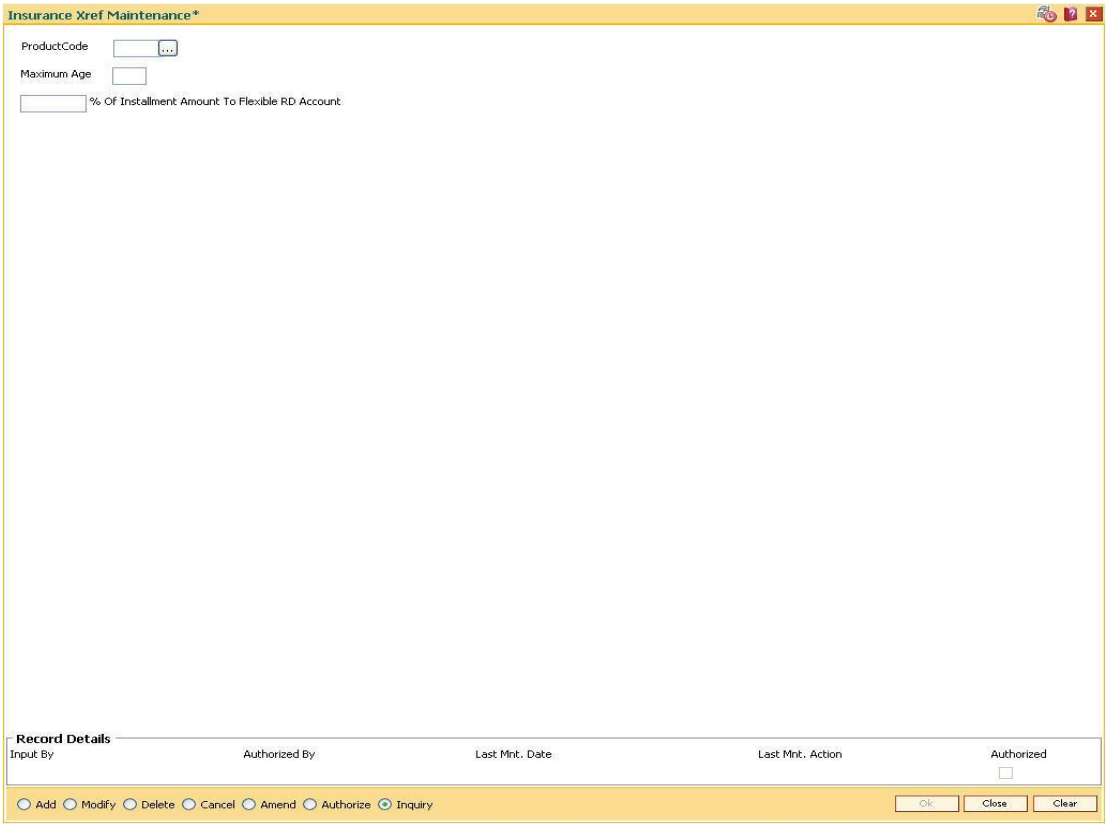
Modes Available

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

To add insurance xref details

1. Type the fast path **CHM56** and click **Go** or navigate through the menus to **G**lobal Definitions> CASA **> Insurance Xref Maintenance**.
2. The system displays the **Insurance Xref Maintenance** screen.

Insurance Xref Maintenance

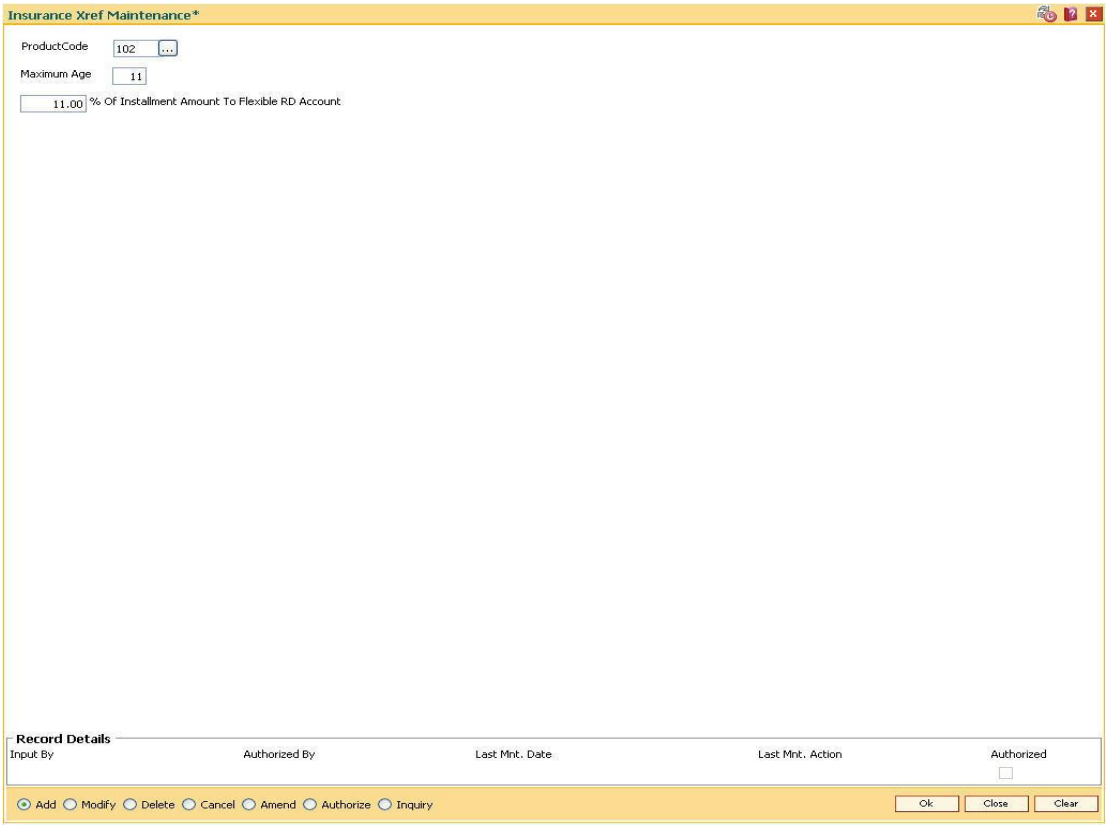


Field Description

Field Name	Description
Product Code	[Mandatory, Pick List] Select the product code from the pick list. This pick list displays all the RD products defined in the **CASA Product Master Maintenance** (Fast Path: CHM01) option.
Maximum Age	[Mandatory, Numeric, Two] Type the maximum age defined for a particular insurance and savings/TPD product. The age based validation will be done when the details are being maintained for a primajaga account in the **Bank Assurance Account Details** (Fast Path: CHM57) option.
% of Installment Amount To Flexible RD Account	[Mandatory, Numeric, Three, Two] Type the percentage value of which the amount will be credited to Savings/TPD account.

3. Click the **Add** button.
4. Select the product code from the pick list.
5. Enter the maximum age and percentage of installment amount to flexible RD account.

Insurance Xref Maintenance



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

15. Collections

15.1. CLN00 - Work Flow Master

Workflow refers to the process followed by a collector in an attempt to collect outstanding dues from customers. It is a sequential collection of actions, activities and states and the movement of a case from one state to another.

While trying to recover the outstanding amount from the customer, the case goes through various stages. For e.g. Customers promise to pay/ Customer breaks PTP / Call customer on the mobile. Each of these stages through which the case goes are known as State in **Oracle FLEXCUBE**.

Using this option you can define the flow of activities, actions and states.

Definition Prerequisites

Not Applicable

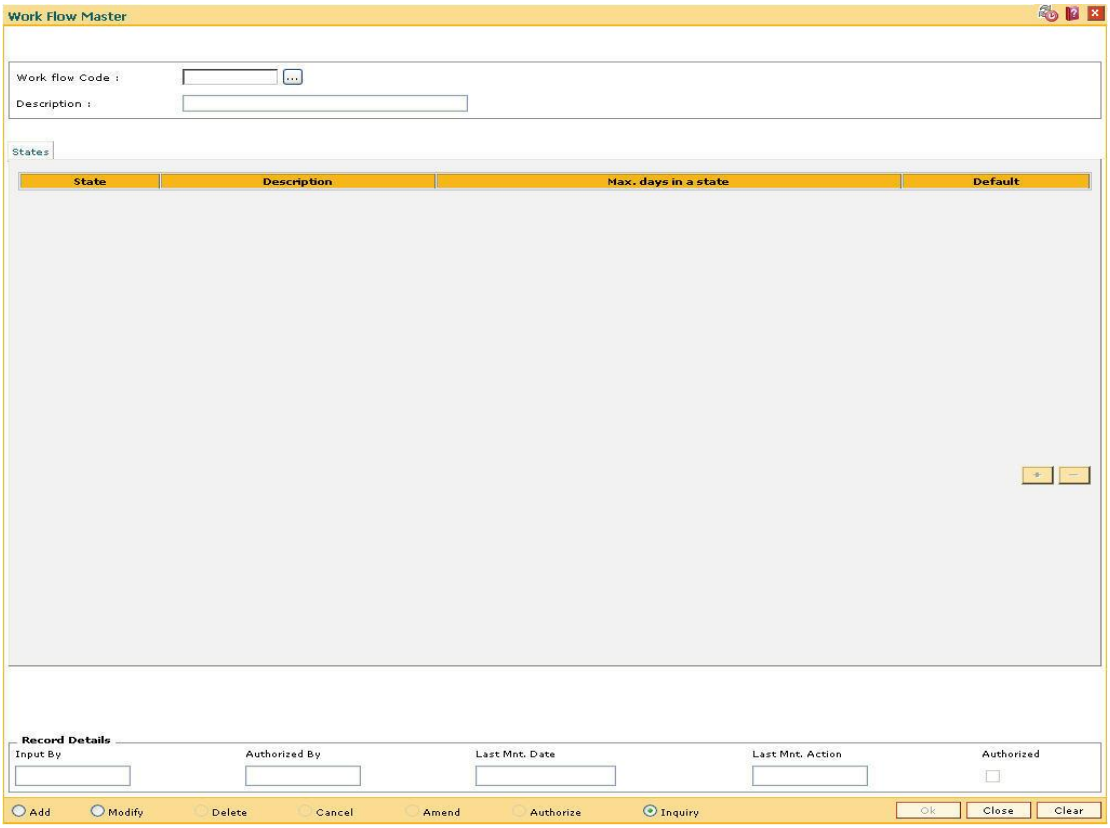
Modes Available

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

To add a work flow

1. Type the fast path **CLN00** and click **Go** or navigate through the menus to **Global Definitions > Collection > Work Flow Master**.
2. The system displays the **Work Flow Master** screen.

Work Flow Master

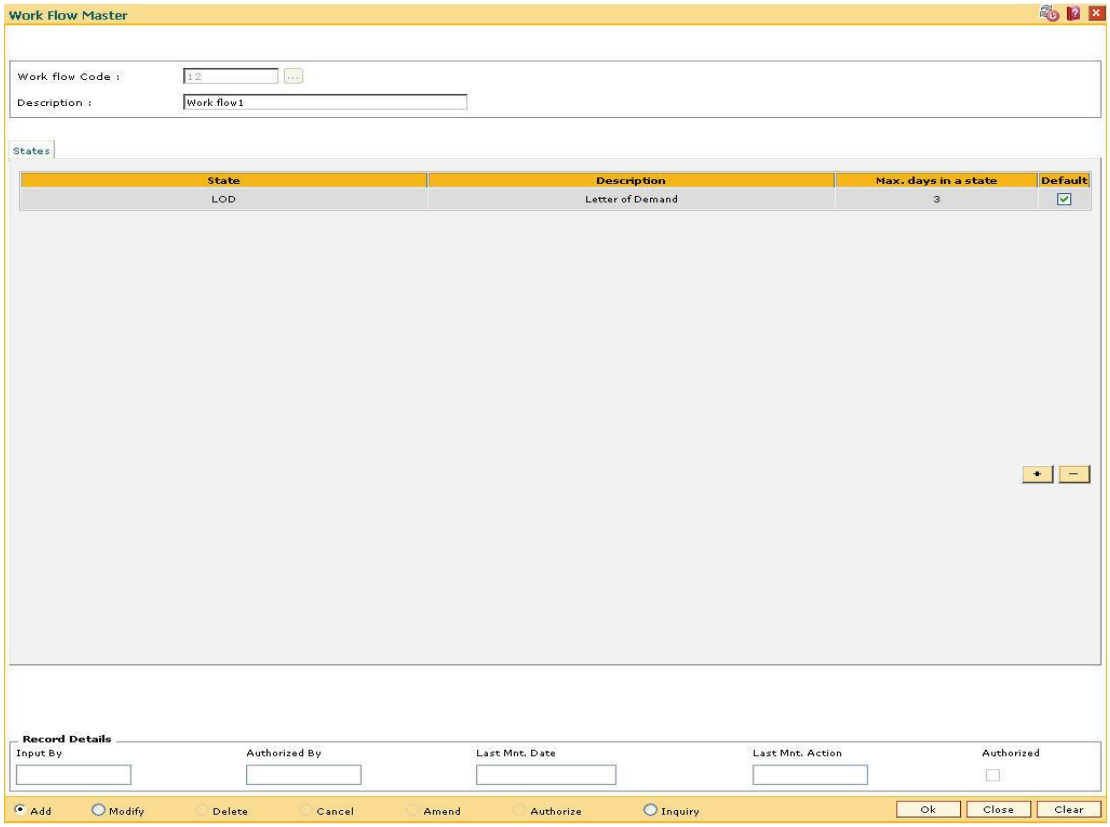


Field Description

Field Name	Description
Work flow Code	[Mandatory, Alphanumeric, Five] Type the workflow code. The workflow code is the unique code in the system.
Description	[Mandatory, Alphanumeric, 40] Type the description for the workflow code selected in the corresponding field.
States	
State	[Mandatory, Pick List] Select the state that is applicable for the selected workflow code from the pick list.
Description	[Display] This column displays the details of the state.
Max. days in a state	[Mandatory, Numeric, Three] Type the maximum days in a state. The user can specify the maximum number of days the case can remain in any specific state of the workflow code.
Default	[Optional, Check Box] Select the **Default** check box to make the appropriate state as the default state of the workflow.

3. Click the **Add** button.
4. The system displays the message "This action will clear all data on the screen. Do You Want to continue?". Click the **Yes** button.
5. Enter the work flow code and description.
6. Click the **+** button to add the details of the workflow.
7. Select the appropriate state from the pick list.
8. Enter the maximum number of days for the state.

Work Flow Master



9. Click the **Ok** button.
10. The system displays the message "Record successfully added...Click Ok to continue". Click the **OK** button.

15.2. CLN01 - Collector Group Setup*

The **Collector Group Setup** option is used to enter the information related to the Collector Groups, which have been identified within an organization to perform specific recovery activities depending on the severity of the delinquency of the case.

A Collector Group is a set of collectors. These collectors perform common follow up operations as per the workflow defined. The collectors defined for the collector groups can perform specific follow up process. The process may be telecalling, field investigations, etc.

Definition Prerequisites

- CLN00 - Workflow Master

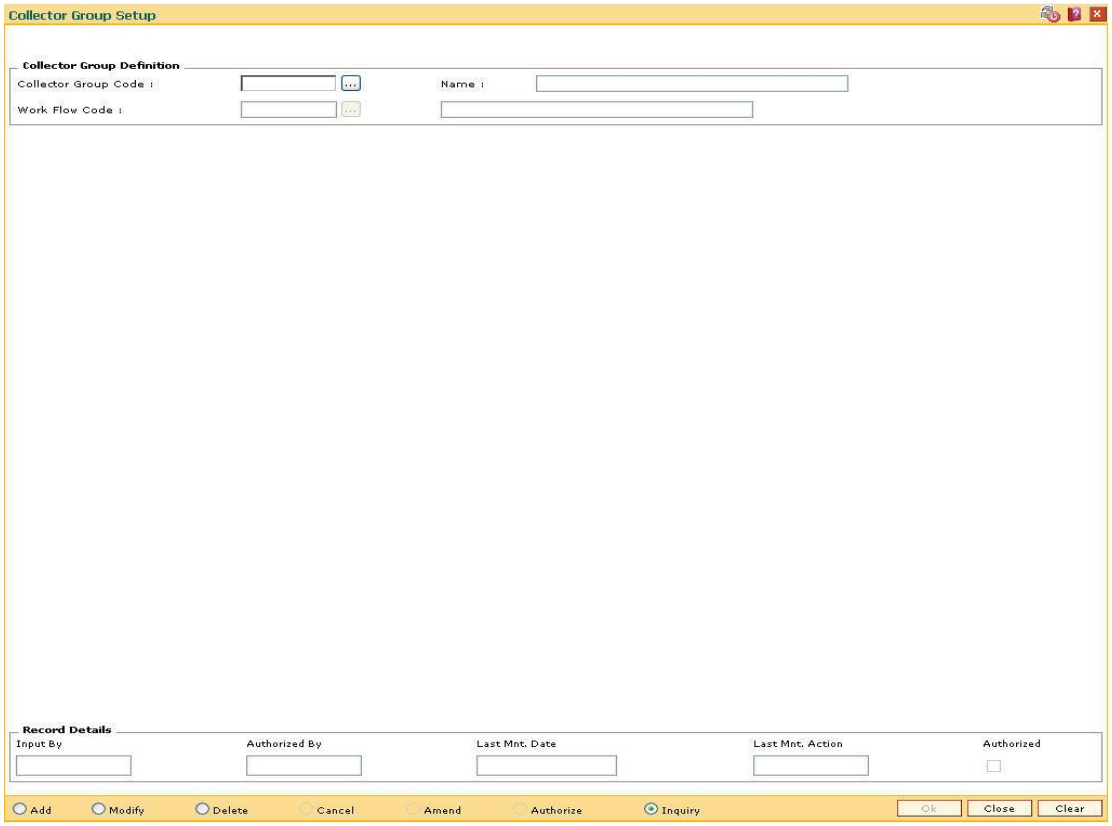
Modes Available

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

To add a collector group

1. Type the fast path **CLN01** and click **Go** or navigate through the menus to **Global Definitions > Collection > Collector Group Setup**.
2. The system displays the **Collector Group Setup** screen.

Collector Group Setup

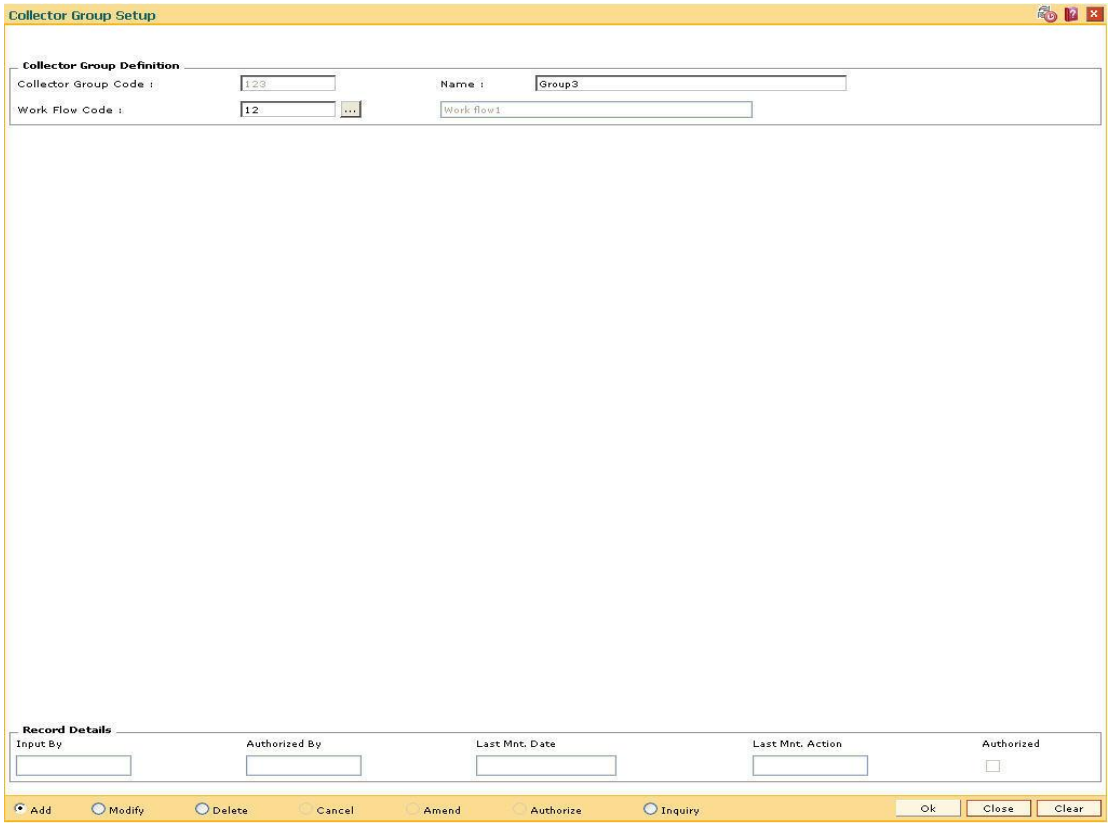


Field Description

Field Name	Description
Collector Group Definition	
Collector Group Code	[Mandatory, Alphanumeric, Five] Type the collector group code. The code specified identifies a unique collector group in the system.
Name	[Mandatory, Alphanumeric, 30] Type the detail description of the group code.
Work Flow Code	[Mandatory, Pick List] Select the workflow code from the pick list.

3. Click the **Add** button.
4. Enter the collector group code and the name of the collector group.
5. Select the work flow code from the pick list.

Collector Group Setup



6. Click the **Ok** button.
7. The system displays the message "Record Authorized...Click Ok to Continue”. Click the **Ok** button.

15.3. CLN02 - Collector Setup*

Using this option you can define Users in **FLEXCUBE** who may perform various jobs like administration, system maintenance or repayment or collections. For users performing collection activities, they need to be defined as Collectors in the system.

The collector is a key user who performs follow-ups on delinquent cases. There can be multiple collectors defined for a supervisor, but every collector should have at least one supervisor. The supervisor defined can also be a collector and can perform regular follow up actions depending on the cases assigned.

Definition Prerequisites

Not Applicable

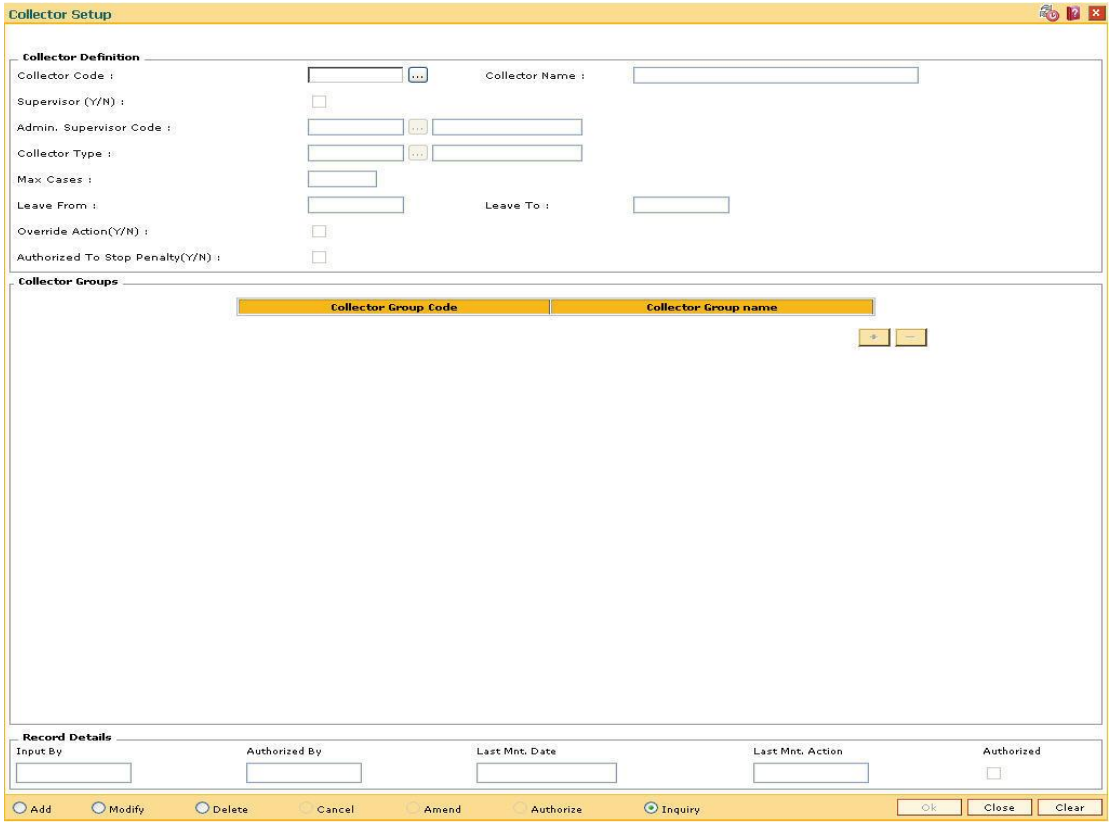
Modes Available

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

To add a collector master

1. Type the fast path **CLN02** and click **Go** or navigate through the menus to **Global Definitions > Collection > Collector Setup**.
2. The system displays the **Collector Setup** screen.

Collector Setup



Field Description

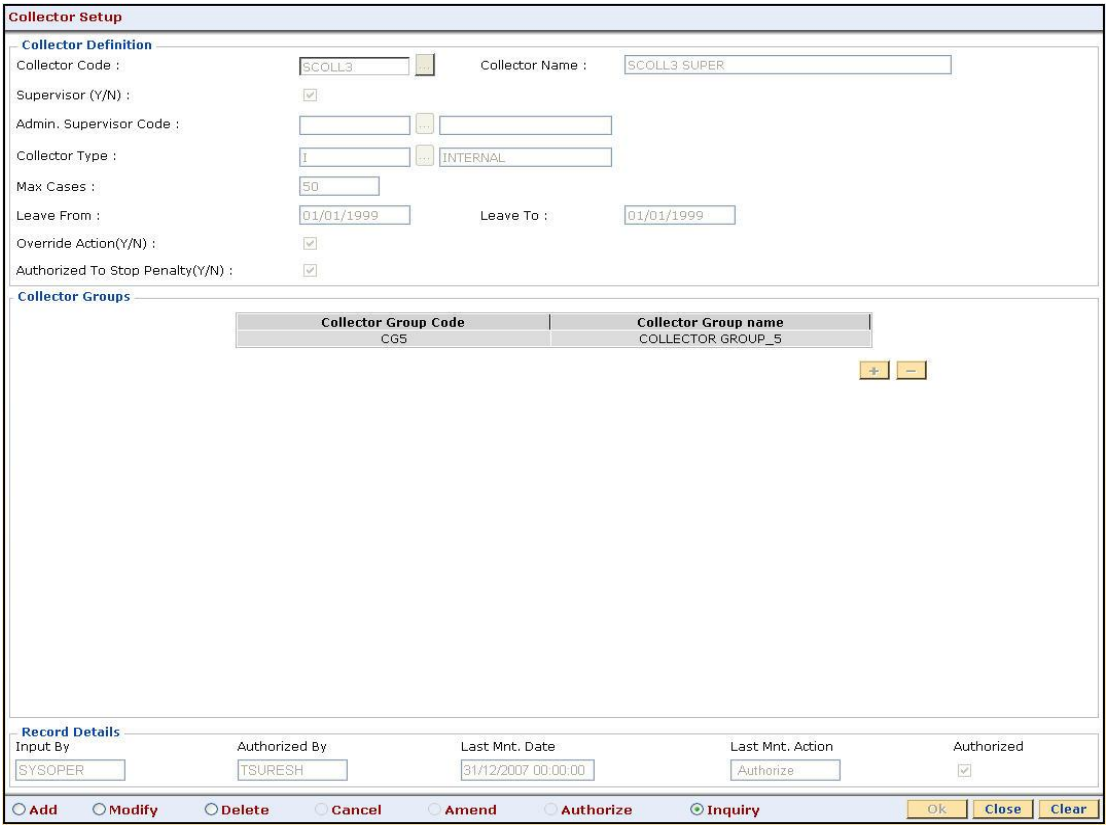
Field Name	Description
Collector Definition	
Collector Code	[Mandatory, Pick List, 12] Select the collector code from the pick list. The user code selected is defined as a user in **FLEXCUBE**.
Collector Name	[Display] This field displays the user name based on the code selected in the corresponding field.
Supervisor (Y/N)	[Display] This field displays whether the collector is a supervisor or not.
Admin. Supervisor Code	[Conditional, Pick List] Select the admin supervisor code from the pick list. This field allows the user to select the supervisor. The supervisor defined in the collector master is the administrative senior of the collector. This field is mandatory only if the Supervisor field in not selected.
Collector Type	[Mandatory, Pick List] Select the collector type from the pick list. The collector can be Internal 'I' or External 'E' collector. It allows the user to only enter 'I' and 'E' characters.
Max Cases	[Mandatory, Numeric, Three] Type the maximum numbers of cases that can be assigned to a collector. A collector cannot be assigned more cases than the value specified in this field.
Leave From	[Display] This field displays the dates when the collector will be on leave. System does not allow allocation of cases to the collector during this period.
Leave To	[Display] This field displays the dates when the collector will be on leave. System does not allow allocation of cases to the collector during this period.
Override Action(Y/N)	[Optional, Check Box] Select the **Override Action(Y/N)** check box if the collector has the authority to change the next action. If this field is selected for a collector then he can override the automated next action while taking the follow up, i.e., he can add his desired next action.

Field Name	Description
Authorized To Stop Penalty(Y/N)	[Optional, Check Box] Select the **Authorized To Stop Penalty(Y/N)** check box if the collector has the authority to stop the penalty applied on the account.

Column Name	Description
Collector Groups	
Collector Group Code	[Mandatory, Pick List] Select the collector group from the pick list. The user selects the collector group code for which the collectors are to be assigned. The values are defined in the collector group setup. User can attach one or more collector group.
Collector Group name	[Display] This field displays the selected collector group name.

3. Click the **Add** button.
4. Select the collector code and collector type from the pick list.
5. Enter the maximum number of cases and other collector details.
6. Click the **+** button to add the details of the collector setup.
7. Select the collector group code from the pick list.

Collector Setup



8. Click the **Ok** button.
9. The system displays the message "Record Authorized...Click Ok to Continue". Click the **Ok** button.

15.4. CLN03 - Supervisor Allocation*

Using this option you can allocate a supervisor to a group of collectors. A Collector Group is a set of collectors. These collectors perform common follow up operations as per the workflow defined. or may perform a specific follow up process. The process may be telecalling, field investigations, etc.

Using the **Collector Group Setup** (Fast Path: CLN01) option the collector group codes are defined .

Definition Prerequisites

- CLN01 - Collector Group Setup
- Supervisor selected should be defined supervisor in collector setup

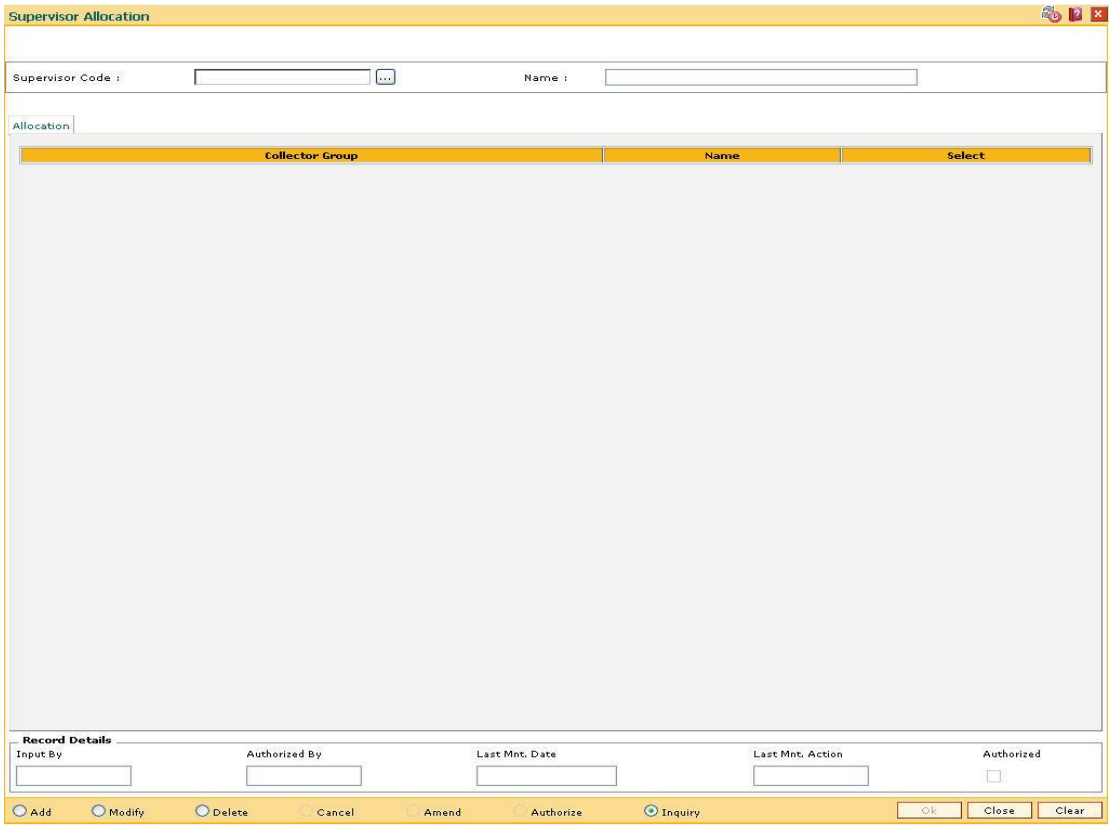
Modes Available

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

To add supervisor allocation

1. Type the fast path **CLN03** and click **Go** or navigate through the menus to **Global Definitions > Collection > Supervisor Allocation.**
2. The system displays the **Supervisor Allocation** screen.

Supervisor Allocation

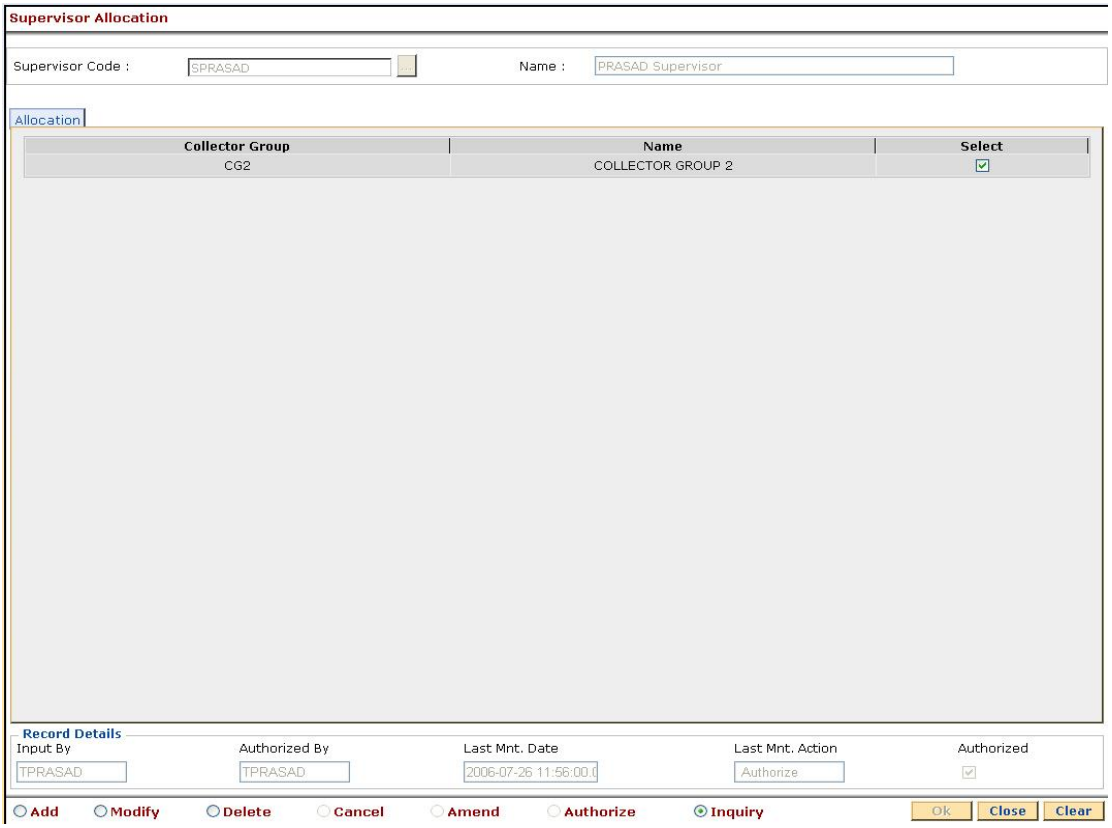


Field Description

Field Name	Description
Supervisor Code	[Mandatory, Pick List] Select the supervisor code from the pick list. The supervisor code is the user code defined in the **Collector Setup** (Fast Path: CLN02) option.
Name	[Display] This field displays the name of the supervisor corresponding to the selected code.
Allocation	
Collector Group	[Mandatory, Pick List] Select the collector group from the pick list. User has to select the collector group code to which the selected supervisor is assigned.
Name	[Display] This column displays the name of collector corresponding to the collector group.
Select	[Optional, Check Box] Select the checkbox to allow the user to assign the supervisor code to the selected collector group. A supervisor can belong to more than one group.

3. Click the **Add** button.
4. Select the supervisor code from the pick list.
5. Click the **Ok** button.

Supervisor Allocation



6. The system displays the message "Record successfully added...Click Ok to Continue". Click the **Ok** button.

15.5. CLN04 - Queue Definition*

Using this option you can define parameters for delinquent cases. One queue can have single or multiple parameters.

By defining these queues delinquent cases will be segregated among collector groups. These parameters can be overdue days, overdue amount, area, etc. Cases allocated to a queue will be then allocated among multiple collectors.

Each queue will have priority set. Cases which cannot be allocated to any collector will be allocated to Exception Collector. Delinquent cases, which don't fall under any specified queue, is assigned to Exception Queue. The exception queue system has to be defined through this setup.

Definition Prerequisites

- CLN01 - Collector Group Setup

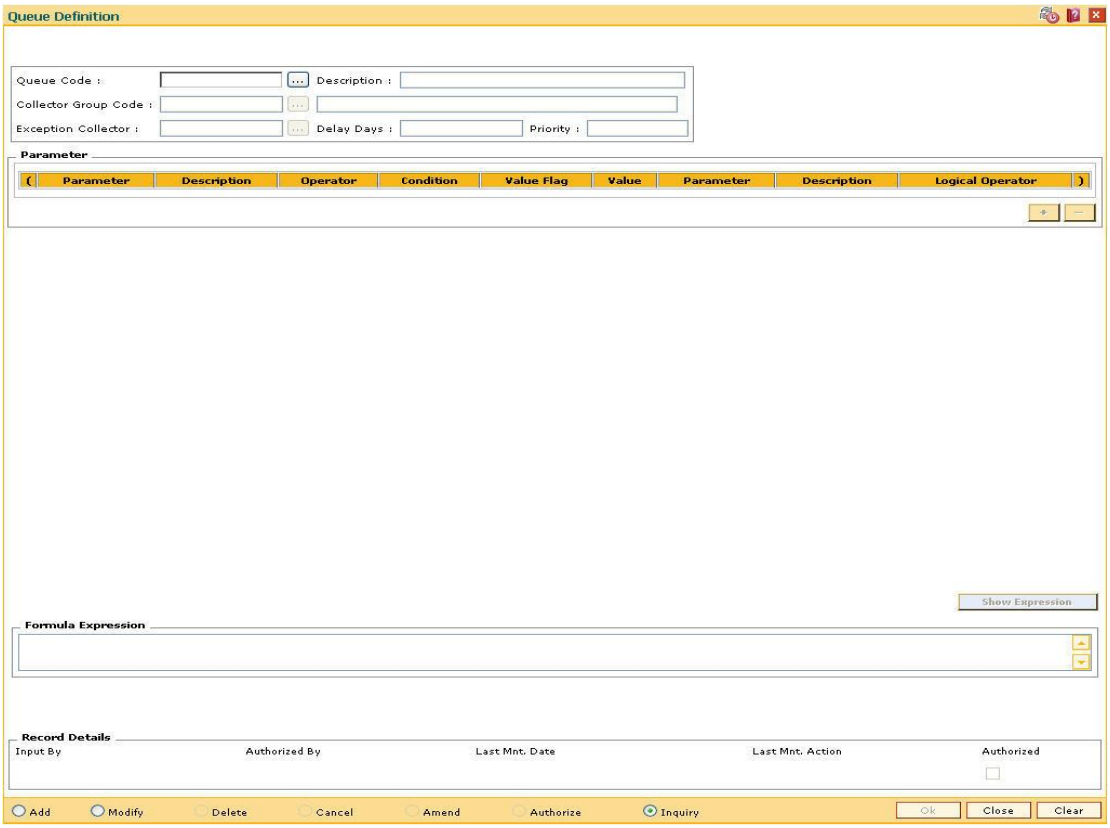
Modes Available

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

To add queue definition

1. Type the fast path **CLN04** and click **Go** or navigate through the menus to **Global Definitions > Collection > Queue Definition**.
2. The system displays the **Queue Definition** screen.

Queue Definition



Field Description

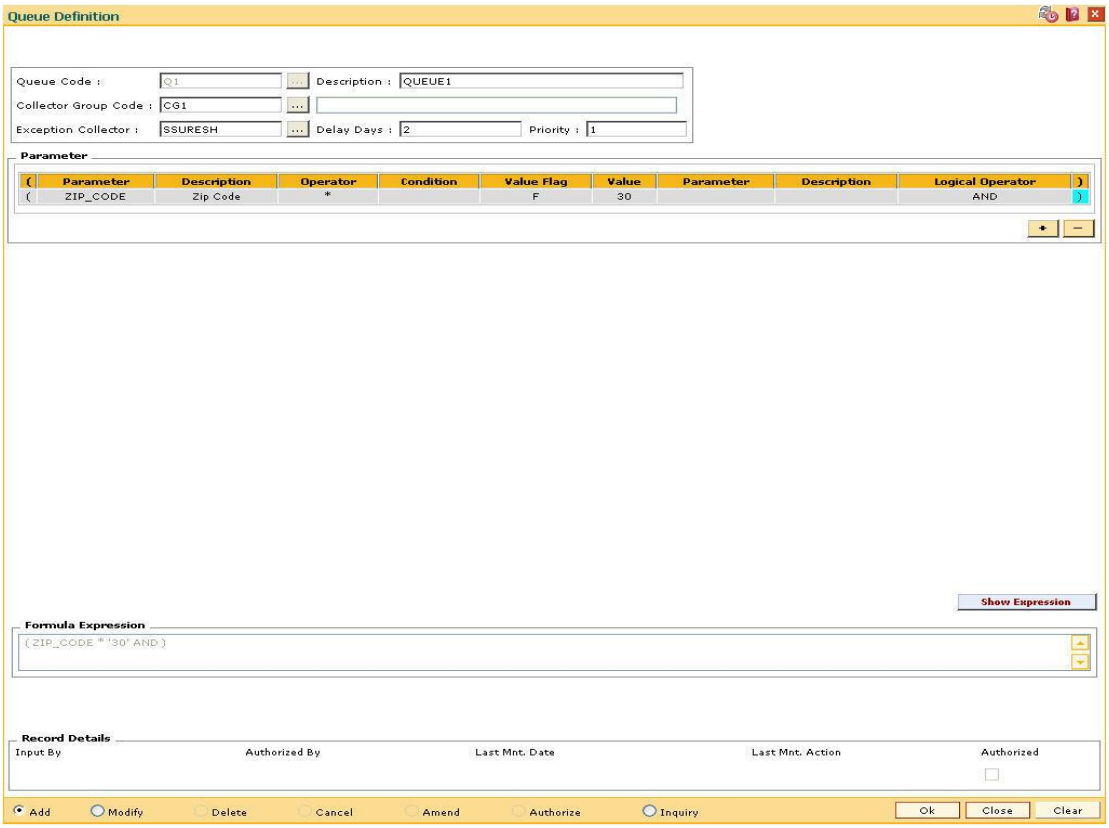
Field Name	Description
Queue Code	[Mandatory, Pick List] Select the queue code from the pick list. The queue code is a unique code which identifies the queue defined in the system.
Description	[Mandatory, Alphanumeric, 40] Type the description of the queue.
Collector Group Code	[Mandatory, Pick List] Select the collector group code from the pick list. The group code is selected to define the criteria for queuing the agreement.
Exception Collector	[Mandatory, Pick List] Select the exception collector from the pick list. When a case is not within the defined criteria of the allocation the case is assigned to the exception collector.

Field Name	Description
Delay Days	[Mandatory, Numeric, Three] Type the number of days after which the user can do the first follow date after the case is assigned.
Priority	[Mandatory, Numeric, Three] Type the priority of the queue for the selected queue code. For each queue definition a priority has to be defined. The highest priority queue is given priority during the allocation of the cases in EOD.
Parameter	
(	[Display] This column displays the opening bracket for forming a condition.
Parameter	[Mandatory, Pick List] Select the queue parameter from the pick list. On the basis of the selected **Parameter**, the criteria of the queue code is defined and attached.
Description	[Display] This column displays the description of the parameter selected in the adjacent field.
Operator	[Conditional, Pick List] Select the arithmetic operators used in the condition. from the pick list The options are: • * • + • /
Condition	[Conditional, Pick List] Select the condition from the pick list. The criterion for the queue is called a condition. The condition depends on the selected parameters.
Value Flag	[Mandatory, Pick List] Select the value flag from the pick list. The value flag specifies whether the value evaluated with the operator/ condition selected will be a Fixed or Variable value. The options are: • F: Fixed Value • V: Parameter to be evaluated

Field Name	Description
Value	[Mandatory, Numeric, 40] Type the value. The value is defined based on the condition.
Parameter	[Conditional, Pick List] Select the queue parameter from the pick list. On the basis of the selected **Parameter**, the criteria of the queue code is defined and attached.
Description	[Display] This column displays the description of the parameter selected in the adjacent field.
Logical Operator	[Conditional, Pick List] Select the operator used to join the two conditions/predicates specified with AND/OR from the pick list.
)	[Display] This column displays the closing bracket for a condition.
Formula Expression	[Display] This column displays the condition which is created.

3. Click the **Add** button.
4. Enter queue code, description, delay days and the priority.
5. Select the collector group code and the exception collector from the pick list.
6. Click the **+** button to add the details of the document to be maintained.
7. Click the **Show Expression** button.
8. The system displays the expression in the **Formula Expression** grid.

Queue Definition



9. Click the **Ok** button.
10. The system displays the message "Record successfully added...Click Ok to Continue". Click the **Ok** button.

15.6. CLN05 - Queue Allocation*

Queues will be attached to a Collector Group and cases will be allocated to collectors who are attached to that collector group. The allocation can be a percentage variable of all the cases assigned to that group.

Using this option you can define the percentage of allocation for each collector.

Definition Prerequisites

- CLN01 - Collector Group Setup
- CLN04 - Queue Definition
- User can allocate the queue code defined to a collector group and allocate number of cases in a percentage value to all the collectors in the selected collector Group

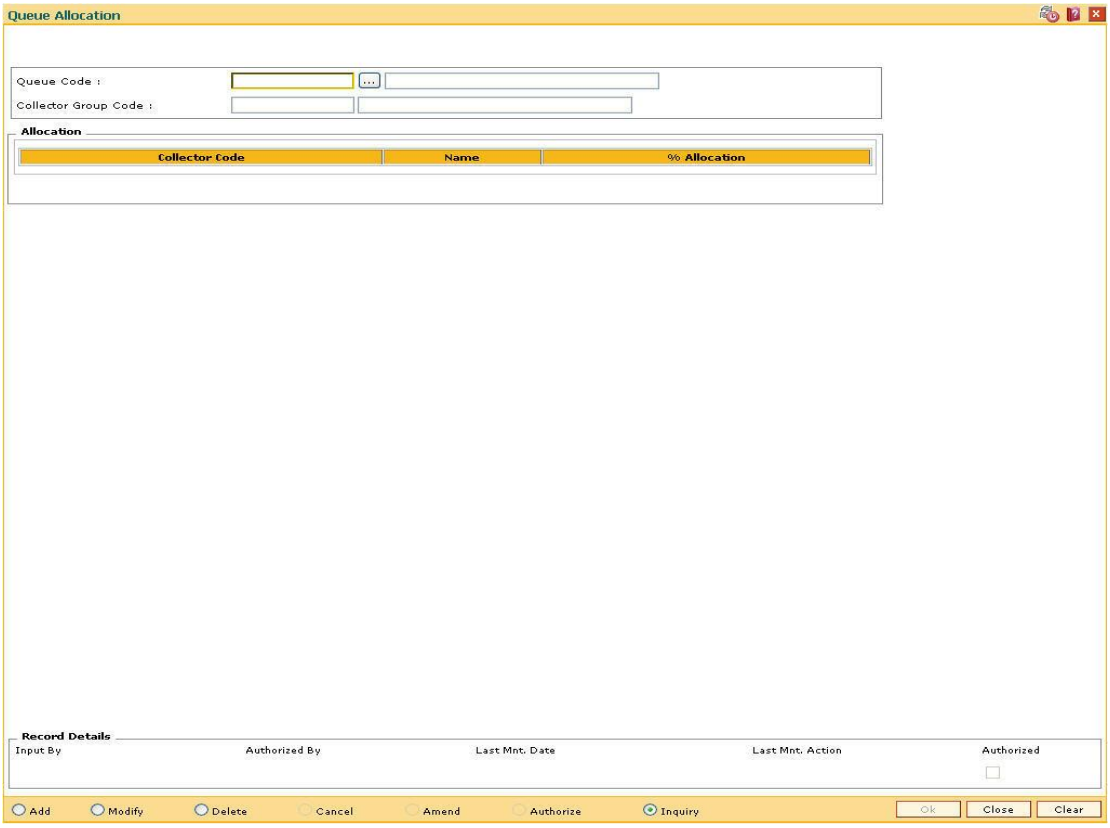
Modes Available

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

To add queue allocation details

1. Type the fast path **CLN05** and click **Go** or navigate through the menus to **Global Definitions > Collection > Queue Allocation**.
2. The system displays the **Queue Allocation** screen.

Queue Allocation

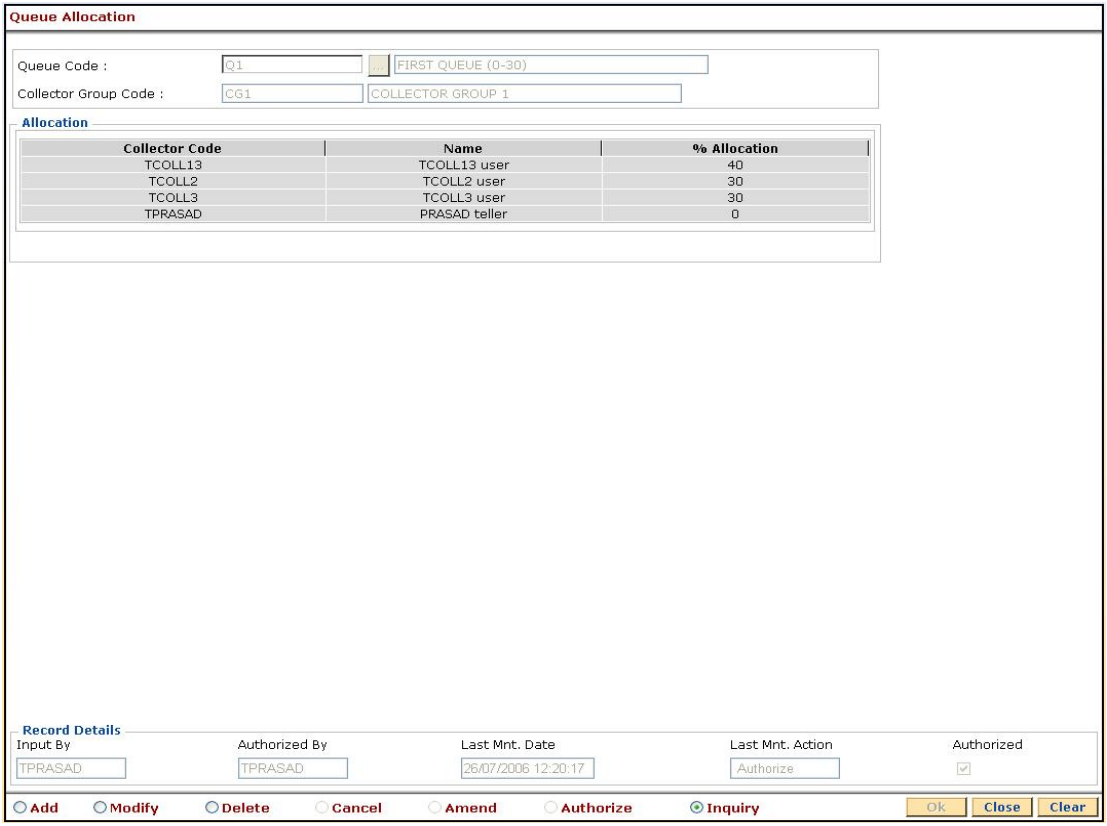


Field Description

Field Name	Description
Queue Code	[Mandatory, Pick List] Select the queue code from the pick list. The queue code is a unique code that identifies the queue defined in the system. The queue description is displayed in the corresponding field.
Collector Group Code	[Display] This field displays the collector group code.
Allocation	
Collector Code	[Display] This column displays the collector code.
Name	[Display] This column displays the name of the collector corresponding to the collector group code.
%Allocation	[Mandatory, Numeric, Five] Type the percentage of the cases that is allocated to the collector.

3. Click the **Add** button.
4. Select the queue code from the pick list.
5. Click the **+** button to add the details of the document to be maintained.
6. Enter the % of allocation for the allocation.

Queue Allocation



7. Click the **Ok** button.
8. The system displays the message "Record successfully added...Click Ok to Continue". Click the **Ok** button.

15.7. CLN08 - Action Allocation Setup*

Using this option you can allocate the actions to Collector Groups. In follow-up these actions are valid which are allocated to a group. After the actions are defined, the collectors using the **Action/Result Set Up** (Fast Path:CLN06)option maintains the various Action – Result combinations.

Definition Prerequisites

- CLN01 - Collector Group Setup
- User is allowed to Add/Modify/Delete Record
- All modes will be Auto-auth
- Primary key is not allowed to modify
- System will not allow duplicate records
- Grid will have + / - buttons for addition and deletion
- Radio button delete will delete the full combination

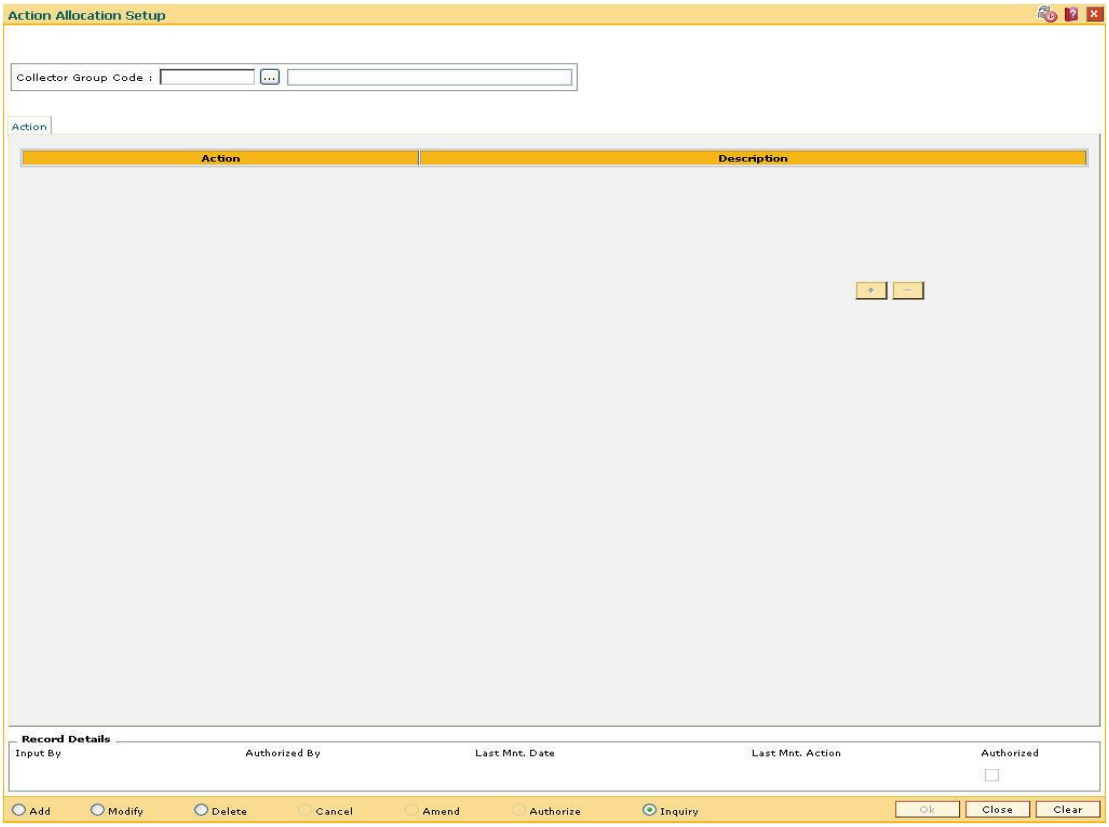
Modes Available

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

To add action allocation details

1. Type the fast path **CLN08** and click **Go** or navigate through the menus to **Global Definitions > Collection > Action Allocation Setup**.
2. The system displays the **Action** Allocation Setup screen.

Action Allocation Setup

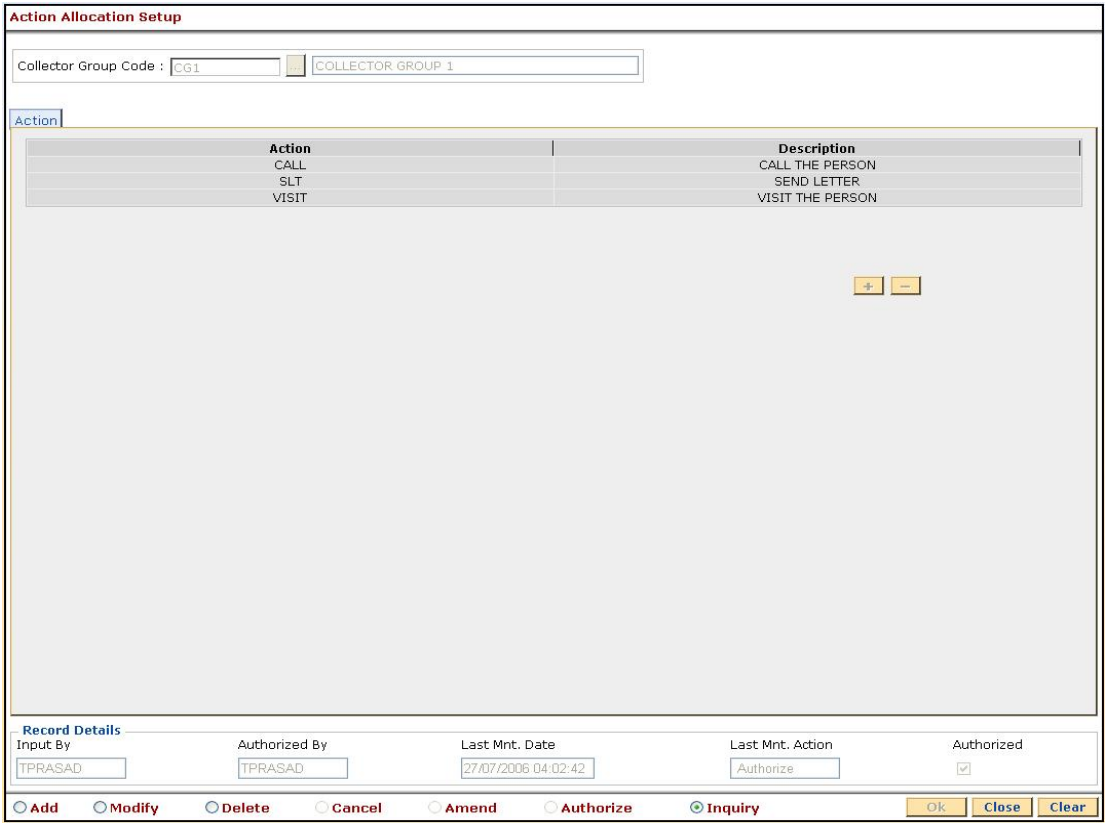


Field Description

Field Name	Description
Collector Group Code	[Mandatory, Pick List] Select the collector group from the pick list. The description of the selected collector group is displayed in the corresponding field.
Action	
Action	[Mandatory, Pick List] Select the action code from the pick list. It allows the user to attach the action code to the collector code.
Description	[Display] This column displays the description of the selected action code.

3. Click the **Add** button.
4. Select the collector group code from the pick list.
5. Click the **+** button to add the action allocation setup details.
6. Select the appropriate action from the pick list.

Action Allocation Setup



7. Click the **Ok** button.
8. The system displays the message "Record successfully added...Click Ok to Continue". Click the **Ok** button.

15.8. CLN06 - Action Result Setup

For every Action defined there could be multiple Results. (A one to many, relationship exists between Actions and Results).

Using this option you can maintain various Action-Result combinations based on which results can be fetched while following up for the action selected.

Definition Prerequisites

Not Applicable

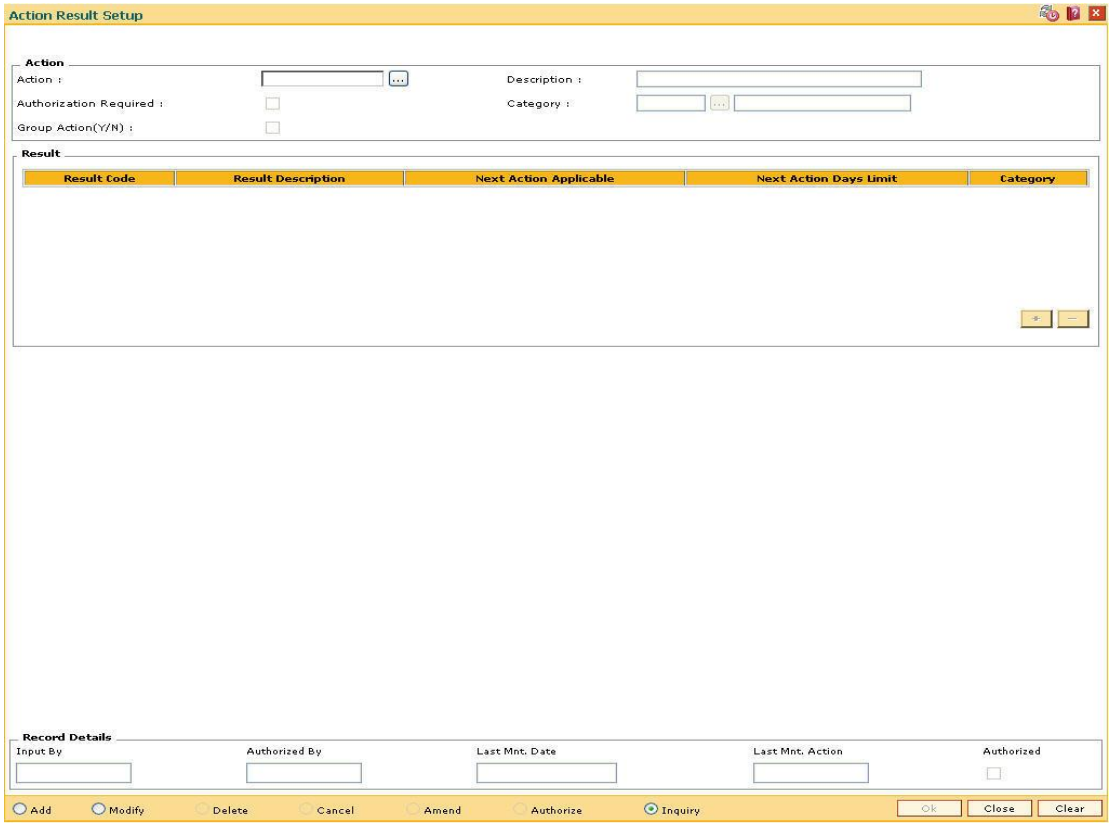
Modes Available

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

To add action result setup details

1. Type the fast path **CLN06** and click **Go** or navigate through the menus to **Global Definitions > Collection > Action Result Setup**.
2. The system displays the **Action Result Setup** screen.

Action Result Setup



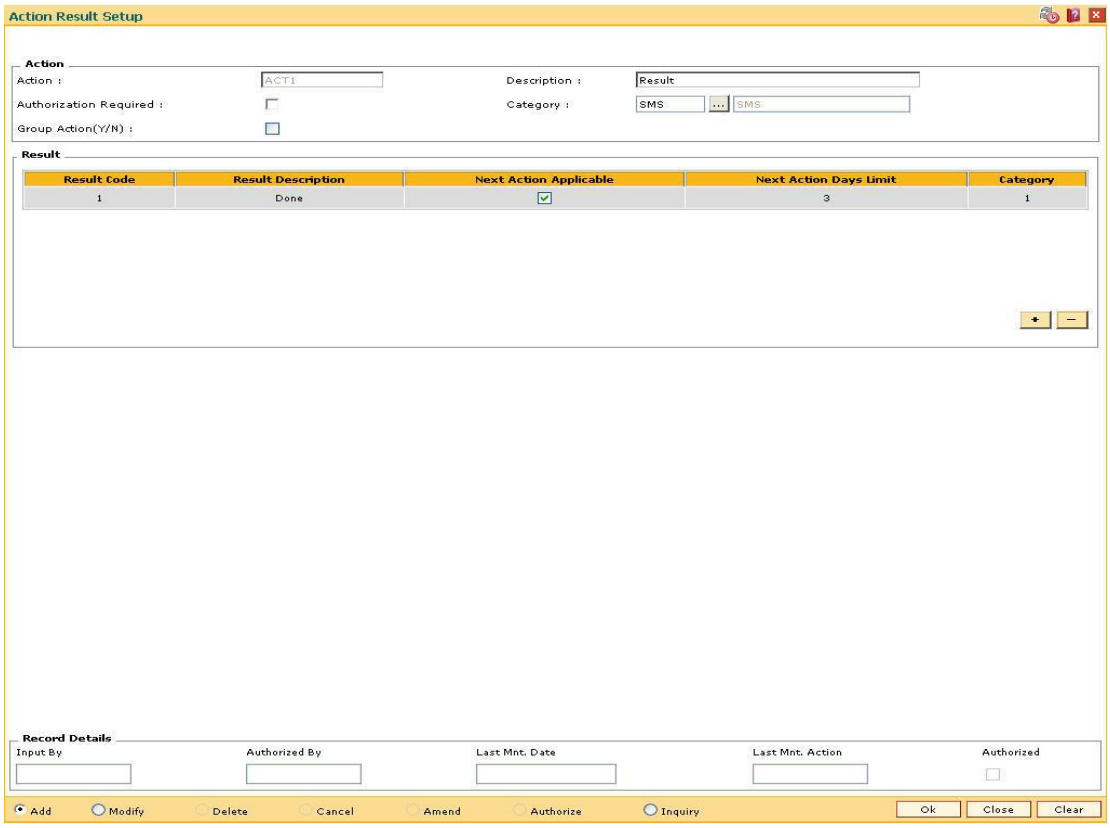
Field Description

Field Name	Description
Action	
Action	[Mandatory, Alphanumeric, Five] Type the action code.
Description	[Mandatory, Alphanumeric, 40] Type a brief description for action code.
Authorization Required	[Optional, Check Box] Select the **Authorization Required** check box to allow the user to set an authorization by the supervisor for the action defined.
Category	[Optional, Pick List] Select the relevant result category from the pick list.
Group Action(Y/N)	[Optional, Check Box] Select the **Action(Y/N)** check box if the action defined is a group action. If the action is a group action then this action will be used only during group follow up by the collector.
Result	
Result Code	[Mandatory, Pick List] Select the result code from the pick list.
Result Description	[Mandatory, Alphanumeric, 40] Type the description of all the selected result codes.
Next Action Applicable	[Mandatory, Check Box] Select the **Next Action Applicable** check box to indicate that the next action is applicable for the corresponding result defined for an action.
Next Action Days Limit	[Mandatory, Numeric, Three] Type the next action date limit.
Category	[Mandatory, Pick List] Select the category from the pick list. It allows the user to view and attach the relevant result category.

3. Click the **Add** button.
4. The system displays the message "This action will clear all data on the screen. Do You Want to continue?". Click the **Yes** button.
5. Enter the action name and its description.
6. Select the category from the pick list.

7. Click the **+** button to add the action result setup details.
8. Enter the result details.

Action Result Setup



9. Click the **Ok** button.
10. The system displays the message "Record successfully added...Click Ok to continue". Click the **OK** button.

15.9. CLN07 - Next Action Setup

For every Action-Result combination Next Action can be configured. For e.g. Action taken - Tele Calling, Result – Promise to Pay and the Next Action is Reminder Calling, which the Collector would do if the account is not cured.

Using this option you can define the possible next actions for Action and Result combination.

Definition Prerequisites

- CLN06 - Action Result Setup

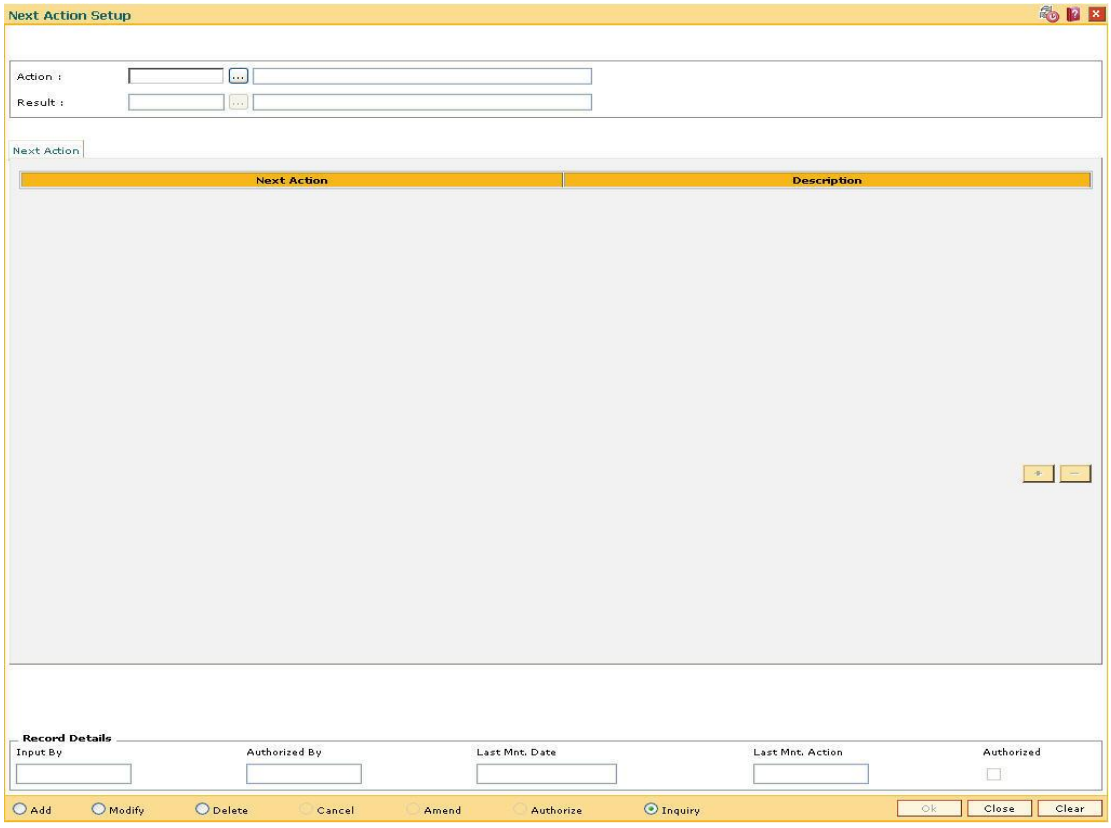
Modes Available

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

To add next action setup details

1. Type the fast path **CLN07** and click **Go** or navigate through the menus to **Global Definitions > Collection > Next Action Setup**.
2. The system displays the **Next Action Setup** screen.

Next Action Setup



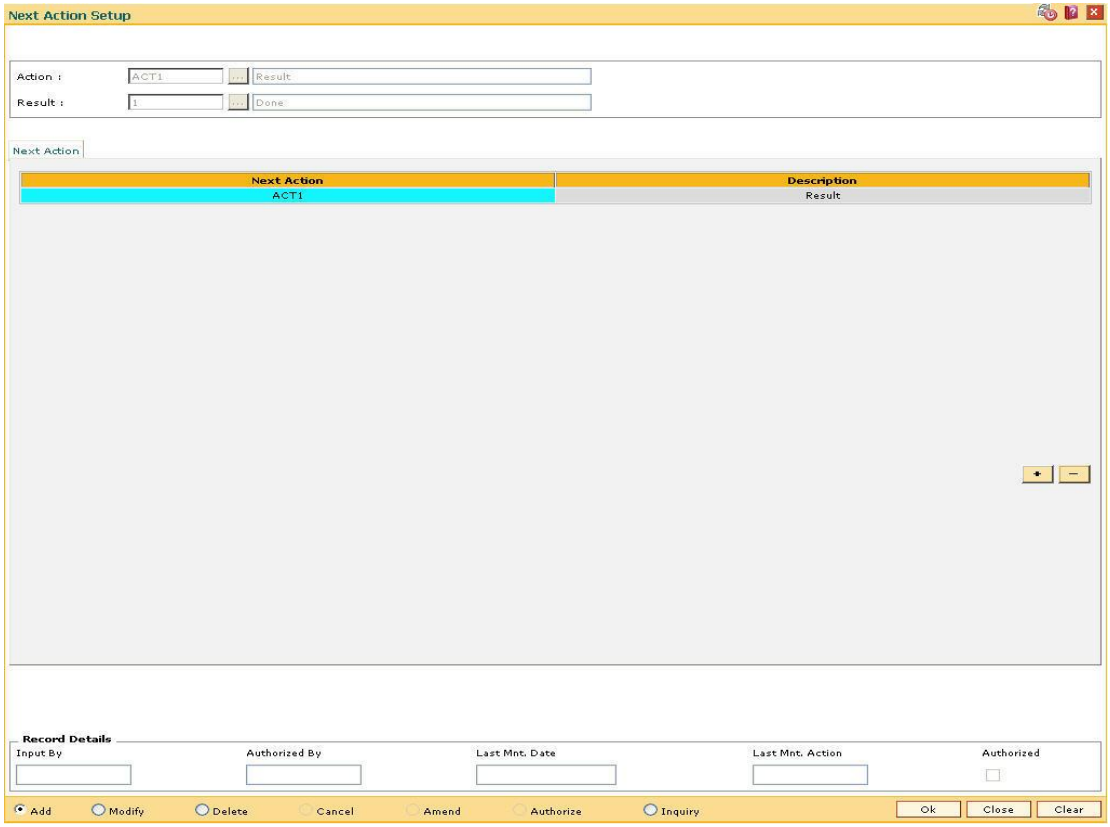
Field Description

Field Name	Description
Action	[Mandatory, Pick List] Select the action code from the pick list. The action description gets populated in the corresponding field.
Result	[Mandatory, Pick List] Select the result code from the pick list. It displays the result code defined in the **Action/Result Setup** (Fast Path: CLN06) option. The result description gets populated in the corresponding field.

Column Name	Description
Next Action	
Next Action	[Mandatory, Pick List] Select the next action from the pick list.
Description	[Display] This column displays the description of the next selected action.

3. Click the **Add** button.
4. Select the action code and result code from the pick list.
5. Click the **+** button to add the next action details.
6. Select the next action from the pick list.

Next Action Setup



7. Click the **Ok** button.
8. The system displays the message "Record successfully added...Click **Ok** to continue". Click the **OK** button.

15.10. CLN09 - Filter Definition*

Using this option you can sort the data on the basis of various criteria. It manages and displays the data efficiently in a predefined order.You can define the filter for a specific module.

Collectors can use the filters to view the assigned cases and to perform the follow up. It also displays the cases allocated to the supervisor and also the cases of the subordinates, for authorisation and escalation.

Definition Prerequisites

- CLN01 - Collector Group Setup

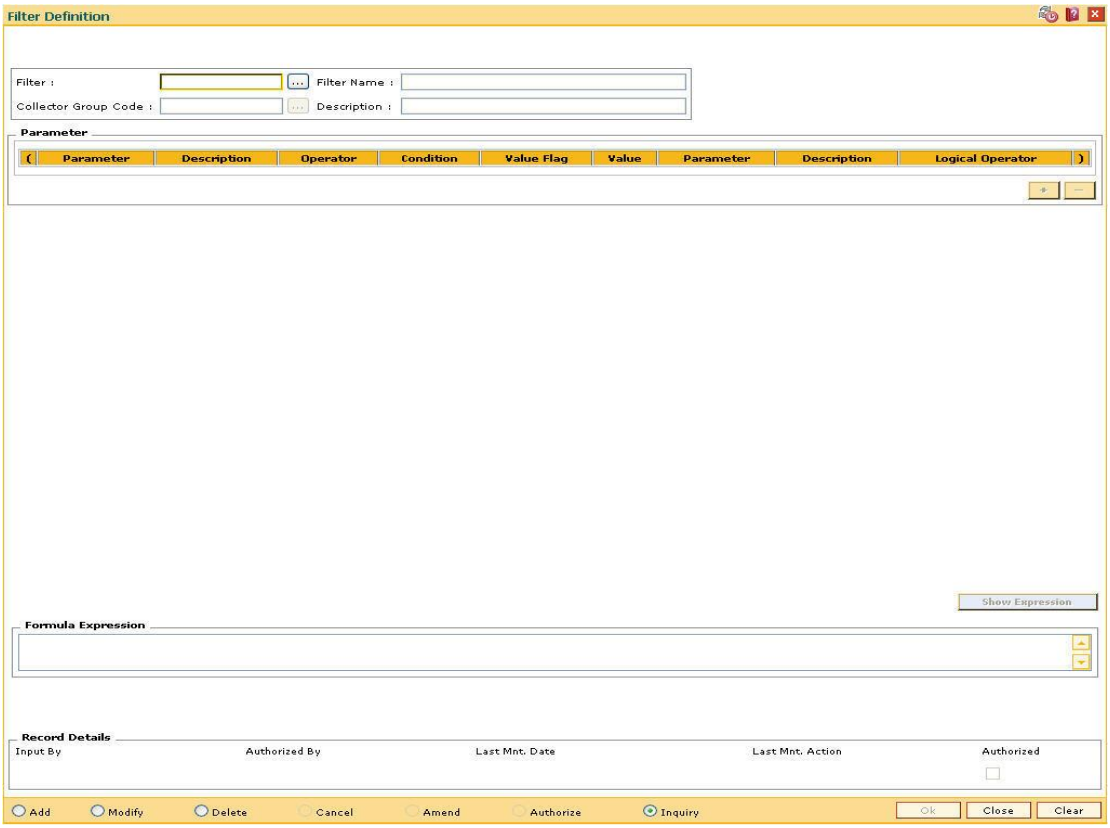
Modes Available

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

To add filter definition

1. Type the fast path **CLN09** and click **Go** or navigate through the menus to **Global Definitions > Collection > Filter Definition**.
2. The system displays the **Filter Definition** screen.

Filter Definition



Field Description

Field Name	Description
Filter	[Mandatory, Alphanumeric, Five] Type the filter code. Filter code is the unique code assigned to a filter in the system.
Filter Name	[Mandatory, Alphanumeric, 40] Type the name for the filter code selected in the adjacent field.
Collector Group Code	[Mandatory, Pick List] The collector group. The code specified identifies a unique Collector Group in the system.
Description	[Display] This field displays the collector group name corresponding to collector group.

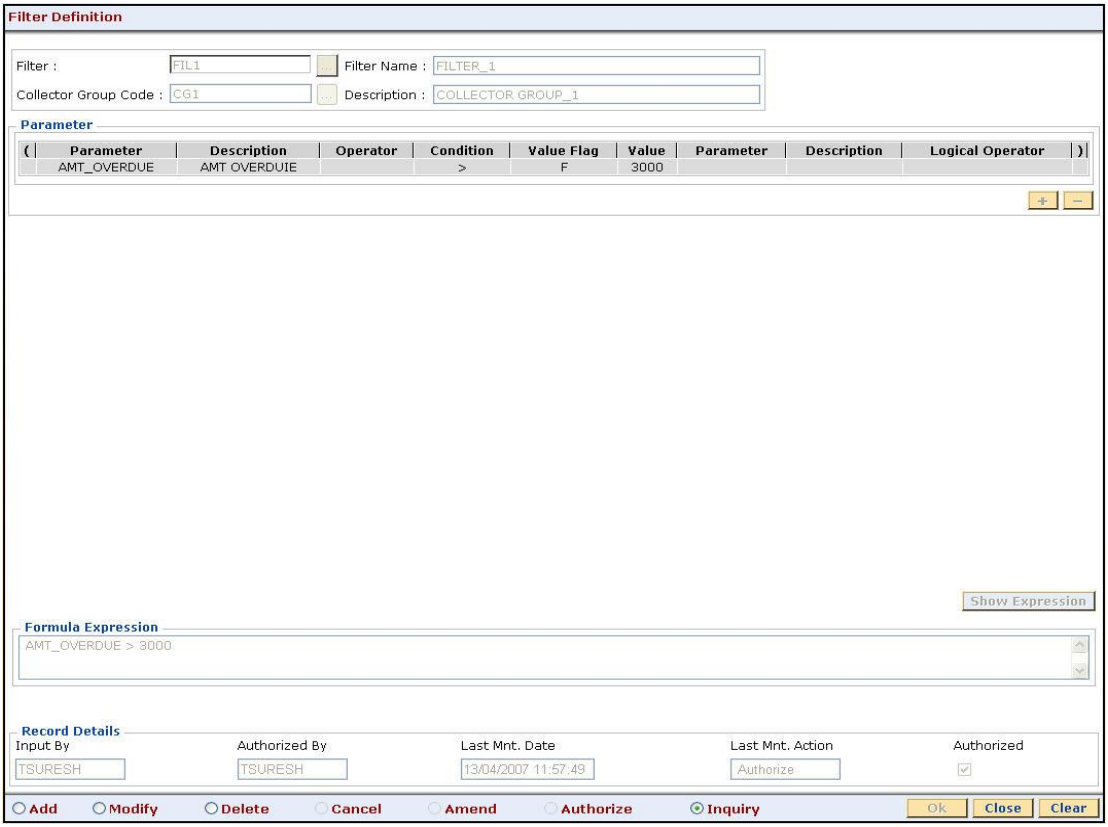
Column Name	Description
Parameter	
(	[Display] This column displays the opening bracket for forming a condition.
Parameter	[Mandatory, Pick List] Select the filter parameter from the pick list. The criteria of a filter is defined and attached to the filter code on the basis of the selected parameter.
Description	[Display] This column displays the description of the parameter selected in the adjacent field.
Operator	[Conditional, Pick List] Select the arithmetic operators to be used in the condition. from the pick list The options are: • * • + • - • / The user can either use an Operator or a Condition in an expression.

Column Name	Description
Condition	[Conditional, Pick List] Select the condition from the pick list. The criterion for the filter is called a condition. The condition depends on the selected parameters. The user can either use an **Operator** or a **Condition** in an expression.
Value Flag	[Mandatory, Pick List] Select whether the value evaluated with the operator/ condition will be a Fixed or Variable value, from the pick list. The options are: • F: Fixed Value • V: Parameter to be evaluated
Value	[Conditional, Numeric, 40] Type the value. The value is defined based on the condition. This field is enabled only if the **Value Flag** is selected as **Fixed**.
Parameter	[Conditional, Pick List] Select the filter parameter from the pick list. The criteria of a filter is defined and attached to the filter code on the basis of the selected parameter. This field is enabled only if the **Value Flag** is selected as **Variable**.
Description	[Display] This column displays the description of the parameter selected in the adjacent field.
Logical Operator	[Optional, Pick List] Select the operator used to join the two conditions/predicates specified with AND / OR from the pick list.
)	[Display] This column displays the closing bracket for a condition.
Formula Expression	[Display] This field displays the condition which is created.

3. Click the **Add** button.
4. Enter the filter code and name.
5. Select the collector group code from the pick list.
6. Click the **+** button to add the filter details.

7. Enter the relevant filter parameters.
8. Click the **Show Expression** button to view the expression created on the basis of the set filter parameters.
9. The system displays the expression in the **Formula Expression** grid.

Filter Definition



10. Click the **Ok** button.
11. The system displays the message "Record successfully added...Click Ok to continue". Click the **Ok** button.

15.11. CLN10 - Special Codes Setup

Using this option you can highlight exceptional cases and specify special codes.You can assign only one special code to an agreement.

The fraudulent cases or the disputed cases or the cases with VIP involvement need to be sorted out carefully. Such cases are handled by exceptional collectors who must provide valid reasons, and are then highlighted as exceptional cases.

Definition Prerequisites

Not Applicable

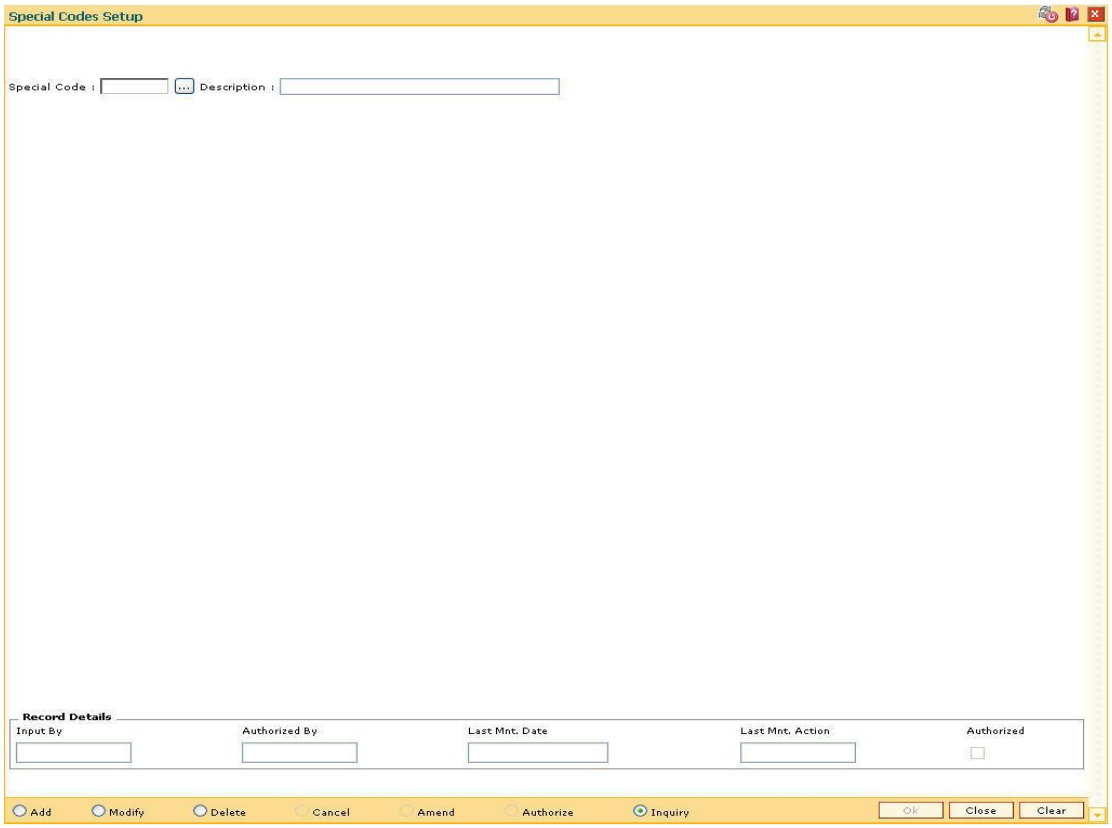
Modes Available

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

To add a special code

1. Type the fast path **CLN10** and click **Go** or navigate through the menus to **Global Definitions > Collection > Special Codes Setup**.
2. The system displays the **Special Codes Setup** screen.

Special Codes Setup

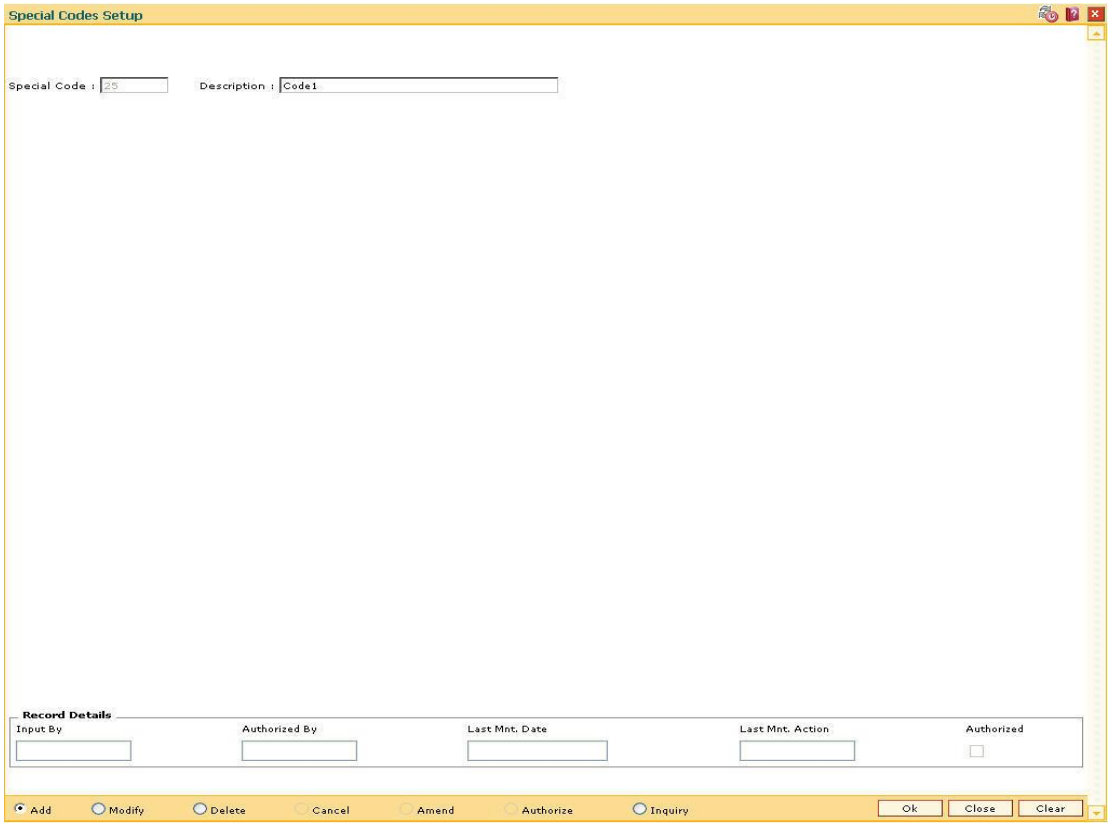


Field Description

Field Name	Description
Special Code	[Mandatory, Alphanumeric, Five] Type the special code. Special code is a unique code in the system.
Description	[Mandatory, Alphanumeric, 40] Type a detailed narration of the special code.

3. Click the **Add** button.
4. The system displays the message "This action will clear all data on the screen. Do You Want to continue?". Click the **Yes** button.
5. Enter the special code and the description.

Special Codes Setup



6. Click the **Ok** button.
7. The system displays the message "Record successfully added...Click Ok to continue". Click the **OK** button.

15.12. CLN11 - Promise Setup*

Using this option you can define criteria's for promises taken by the collectors.

For each collector group the promise criteria will be defined. During the time of follow up collectors take follow up action. For the action taken if the result is PTP (Promise To Pay) then the collector will take promises based on the information entered in this form with respect to the collector group he/she belongs to.

Definition Prerequisites

- CLN01 - Collector Group Setup

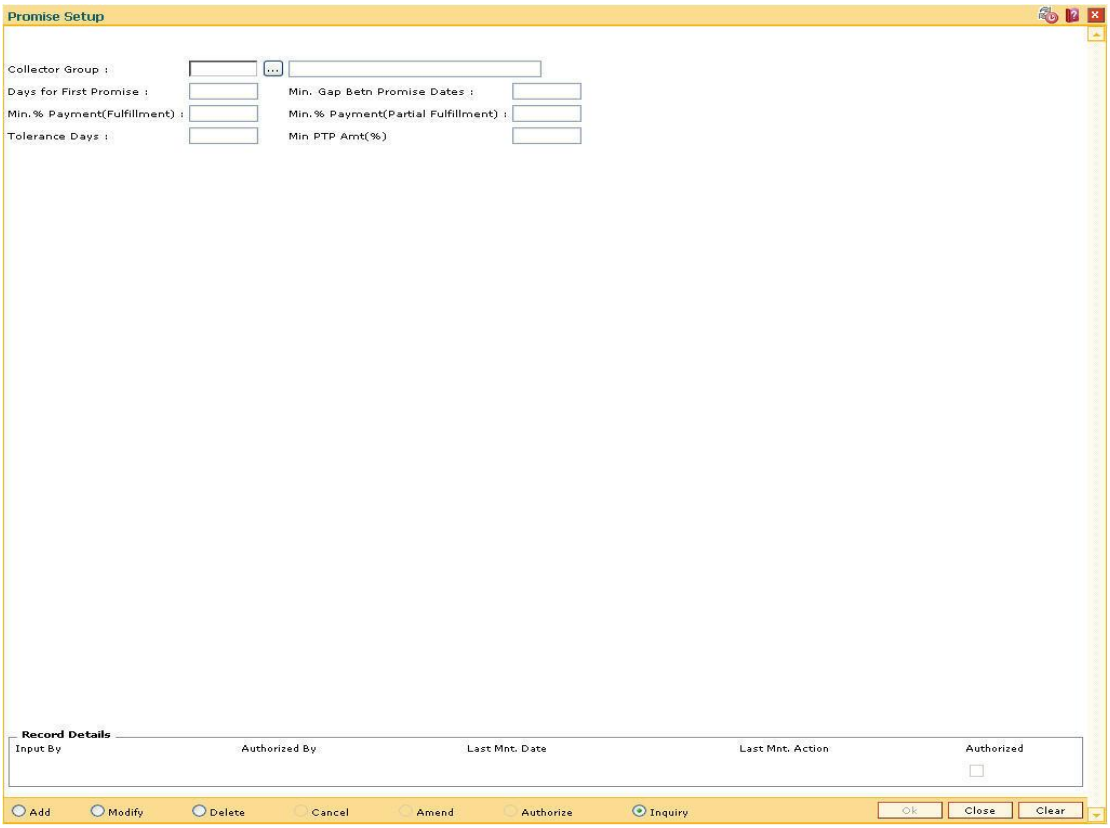
Modes Available

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

To add promise setup details

1. Type the fast path **CLN11** and click **Go** or navigate through the menus to **Global Definitions > Collection > Promise Setup**.
2. The system displays the **Promise Setup** screen.

Promise Setup

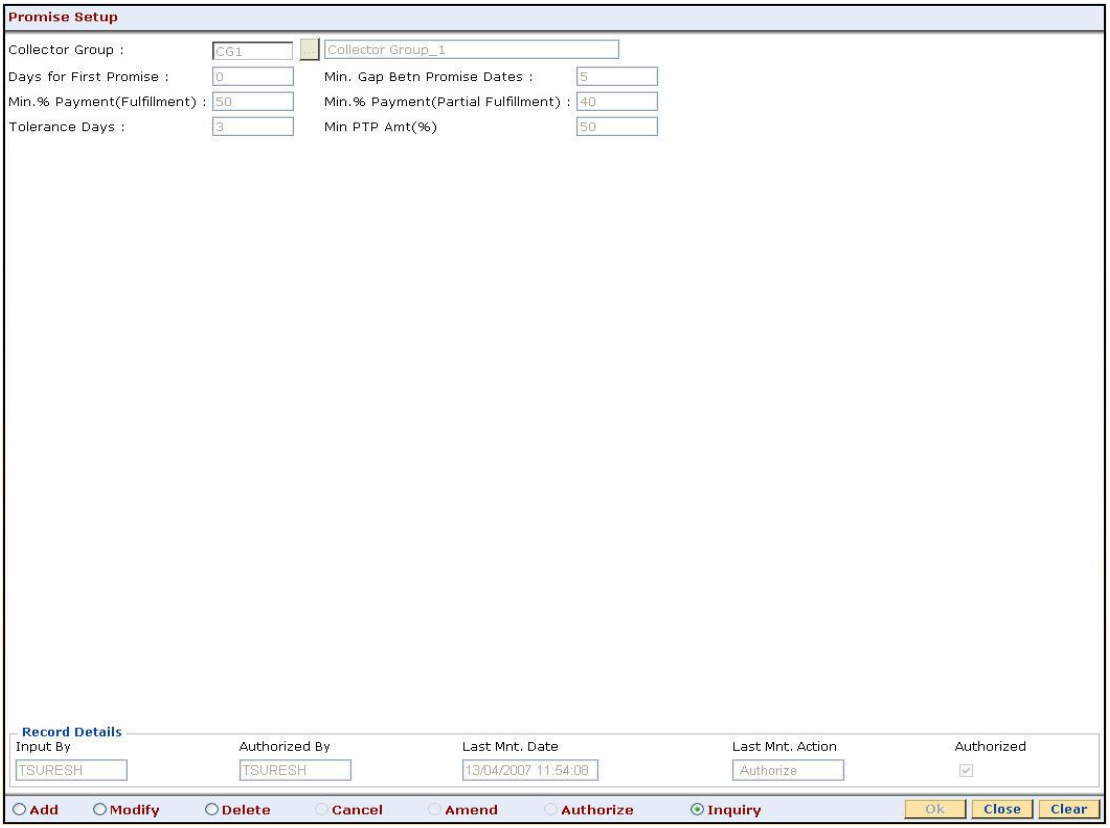


Field Description

Field Name	Description
Collector Group	[Mandatory, Pick List] Select the collector group code for which the promise criteria is to be defined from the pick list. The collector group name is displayed in the corresponding field.
Days for First Promise	[Mandatory, Numeric, Three] Type the number of days before which the collector will not be able to take a Promise to Pay.
Min. Gap Betn Promise Dates	[Mandatory, Numeric, Three] Type the minimum gap between promise dates.
Min.% Payment(Fulfillment)	[Mandatory, Numeric, Three] Type the minimum percentage of PTP amount for fulfillment of promise. If the collector recovers the amount, which is equal to the percentage defined for fulfillment, then it is considered as promise is fulfilled.
Min.% Payment(Partial Fulfillment)	[Mandatory, Numeric, Three] Type the minimum percentage for partial fulfillment. If the collector recovers the amount, which is equal to the percentage defined for partial fulfillment, then it is considered as partially fulfilled but still the promise is considered as broken.
Tolerance Days	[Mandatory, Numeric, Three] Type the minimum tolerance days. It is used for deciding whether the promise is fulfilled or broken. The maximum days system will wait to decide whether a PTP is fulfilled or broken.
Min PTP Amt(%)	[Mandatory, Numeric, Three] Type the percentage of overdue amount user must consider while taking a promise. The user cannot take a promise less than this amount.

3. Click the **Add** button.
4. Select the collector group code from the pick list.
5. Enter the other relevant promise details.

Promise Setup



6. Click the **Ok** button.
7. The system displays the message "Record successfully added...Click Ok to Continue". Click the **Ok** button.

15.13. CLN13 - Result / Workflow Master

During the time of follow up the collector takes an action against which the result is fetched. The result is fetched from the **Action**/ **Result Setup** (Fast Path: CLN06) option. On taking result the record is saved and the agreement stays in the same workflow state.

Using this option you can change or let the agreement remain in the same workflow state.

For e.g. If the result obtained is “X” and workflow state of the agreement is “A”, then after saving the record the agreement should move to workflow state “B” and if nothing is specified then the agreement will remain in the same workflow state.

Definition Prerequisites

- CLN00 - Work Flow Master
- CLN06 - Action Result Setup

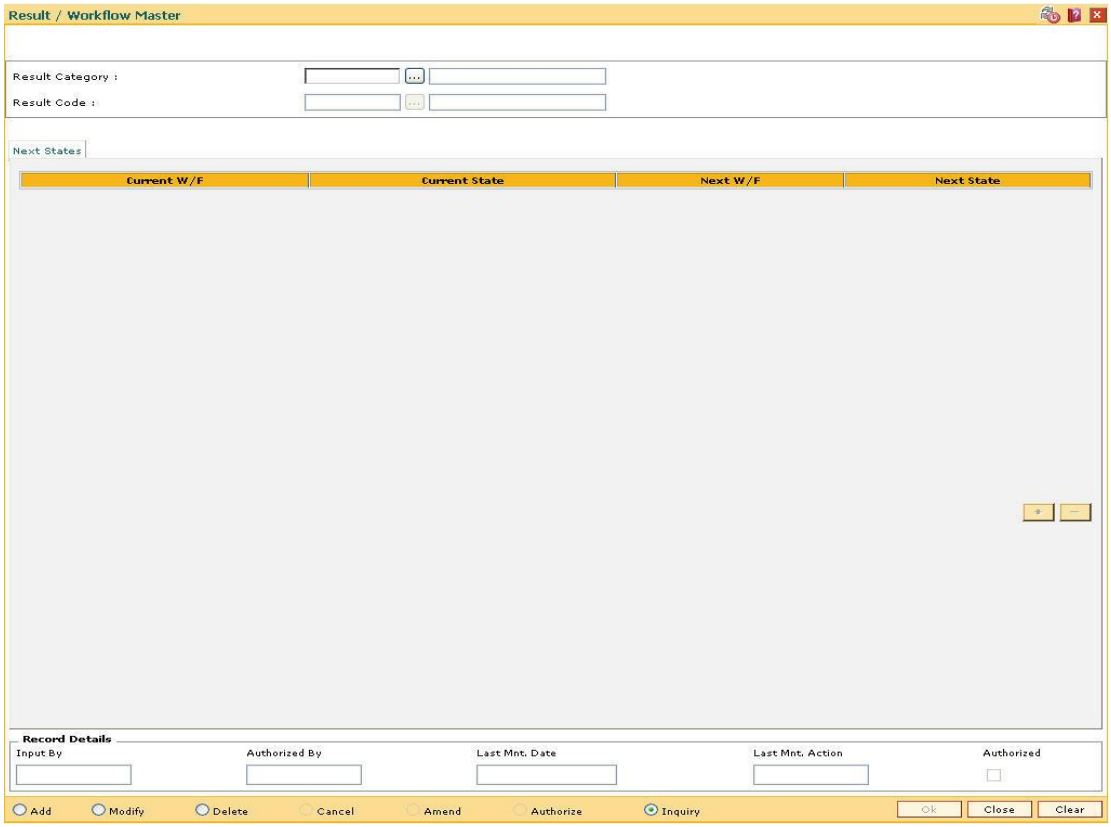
Modes Available

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

To add result workflow master

1. Type the fast path **CLN13** and click **Go** or navigate through the menus to **Global Definitions > Collection > Result / Workflow Master**.
2. The system displays the **Result / Workflow Master** screen.

Result / Workflow Master



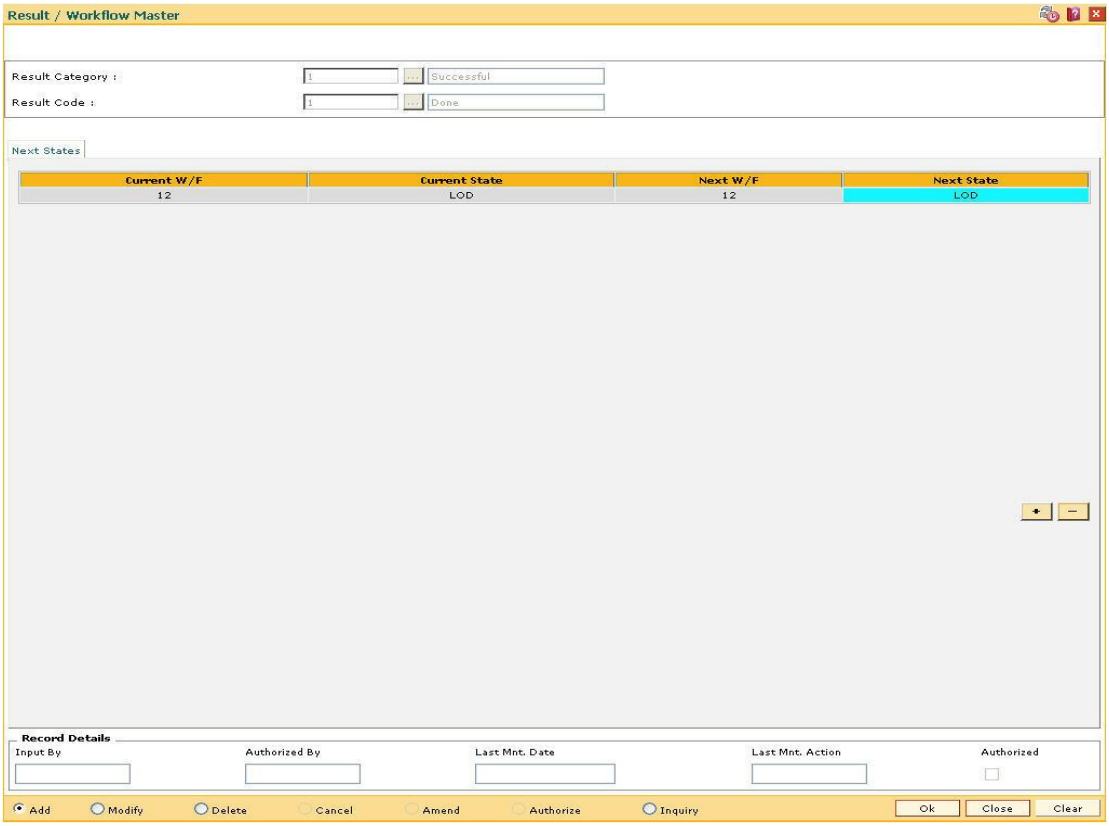
Field Description

Field Name	Description
Result Category	[Mandatory, Pick List] Select the result category from the pick list. The result category description is populated in the adjacent field.
Result Code	[Mandatory, Pick List] Select the result code for which the workflow code is to be defined from the pick list. The result code description is populated in the adjacent field.
Next States	
Current W/F	[Mandatory, Pick List] Select the current workflow code from the pick list.
Current Sate	[Mandatory, Pick List] Select the current workflow state for an agreement from the pick list.

Field Name	Description
Next W/F	[Display] This column displays the next workflow.
Next State	[Mandatory, Pick List] Select the next state from the pick list. If the user wants to change the workflow state of the current agreement and if the agreement is in the corresponding workflow state then the user will select the next workflow state in this field. If the next workflow state is selected then the agreement will be moved to the state selected for the result taken.

3. Click the **Add** button.
4. Select the result category and result code from the pick list.
5. Click the **+** button to add the result workflow details.
6. Select the current workflow, current state, and the next state from the pick list.

Result / Workflow Master



7. Click the **Ok** button.
8. The system displays the message "Record successfully added...Click Ok to Continue". Click the **Ok** button.

15.14. CLN18 - Action Workflow State Master

Using this option you can define the workflow code and the state code for which the particular action is available. The action workflow state master allows the user to define actions for multiple workflow states.

Definition Prerequisites

Not Applicable

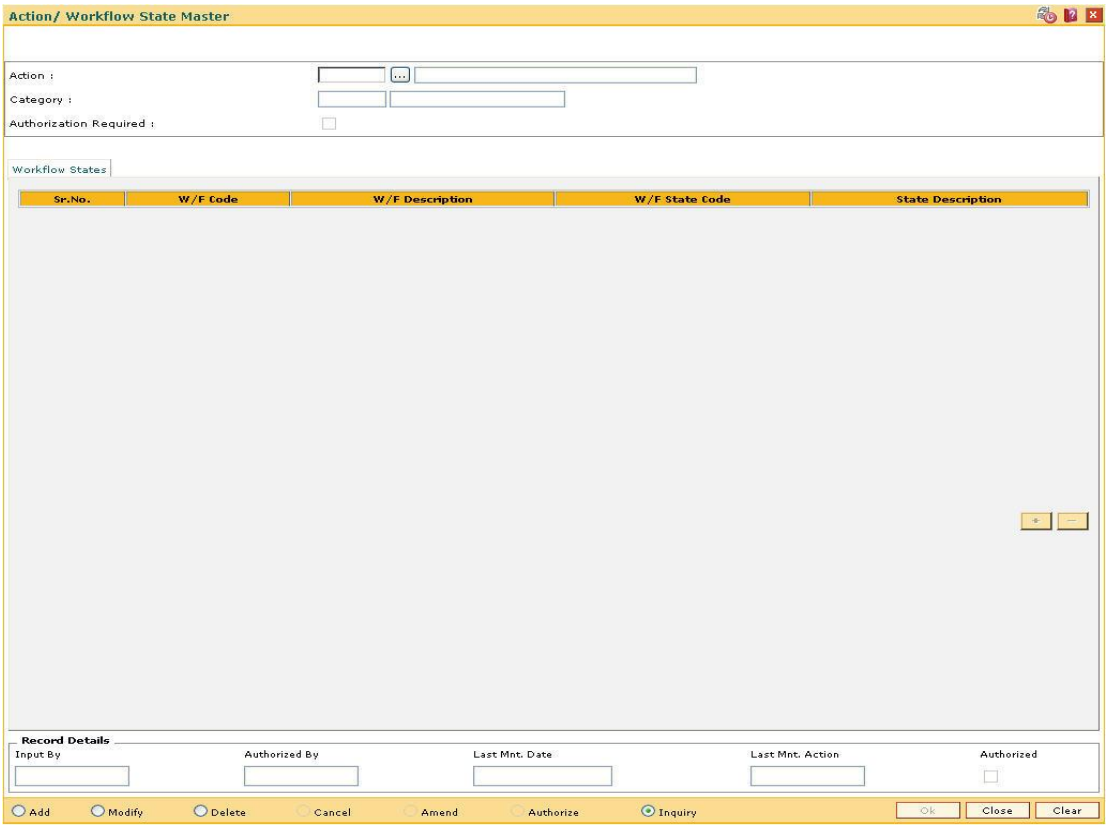
Modes Available

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

To add action workflow state

1. Type the fast path **CLN18** and click **Go** or navigate through the menus to **Global Definitions > Collection > Action/Workflow State Master**.
2. The system displays the **Action/Workflow State Master** screen.

Action/Workflow State Master

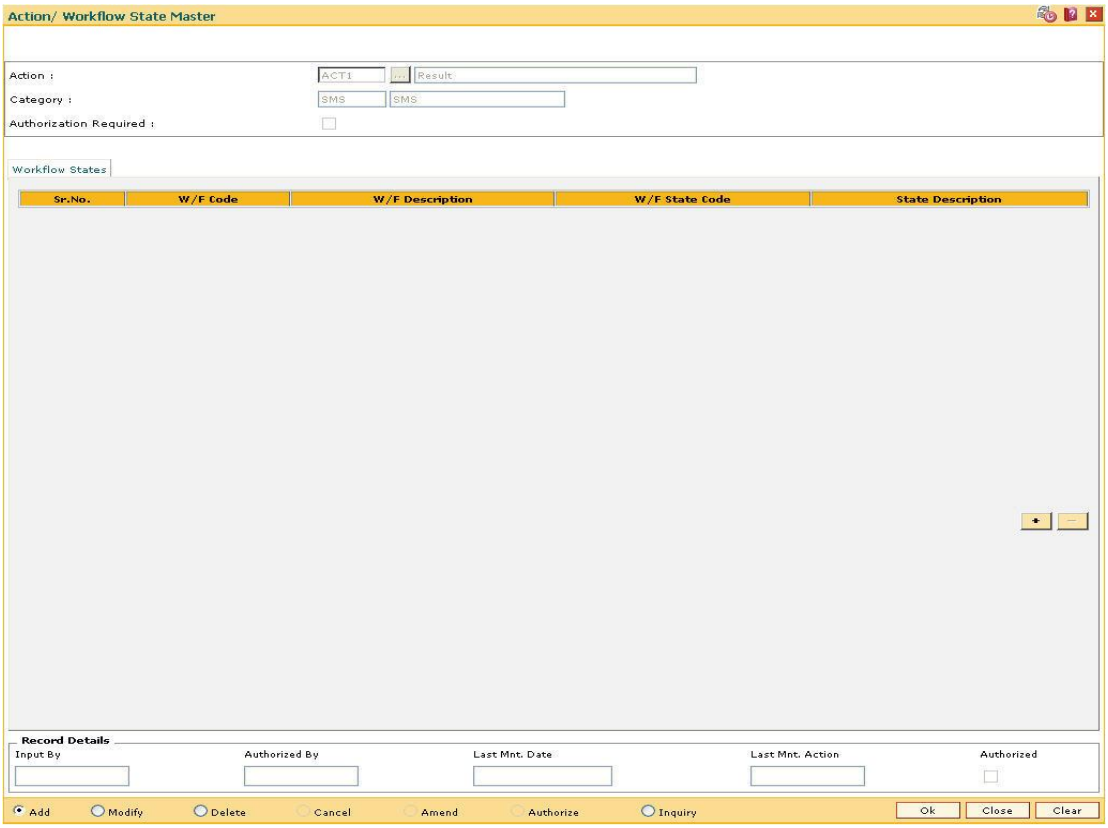


Field Description

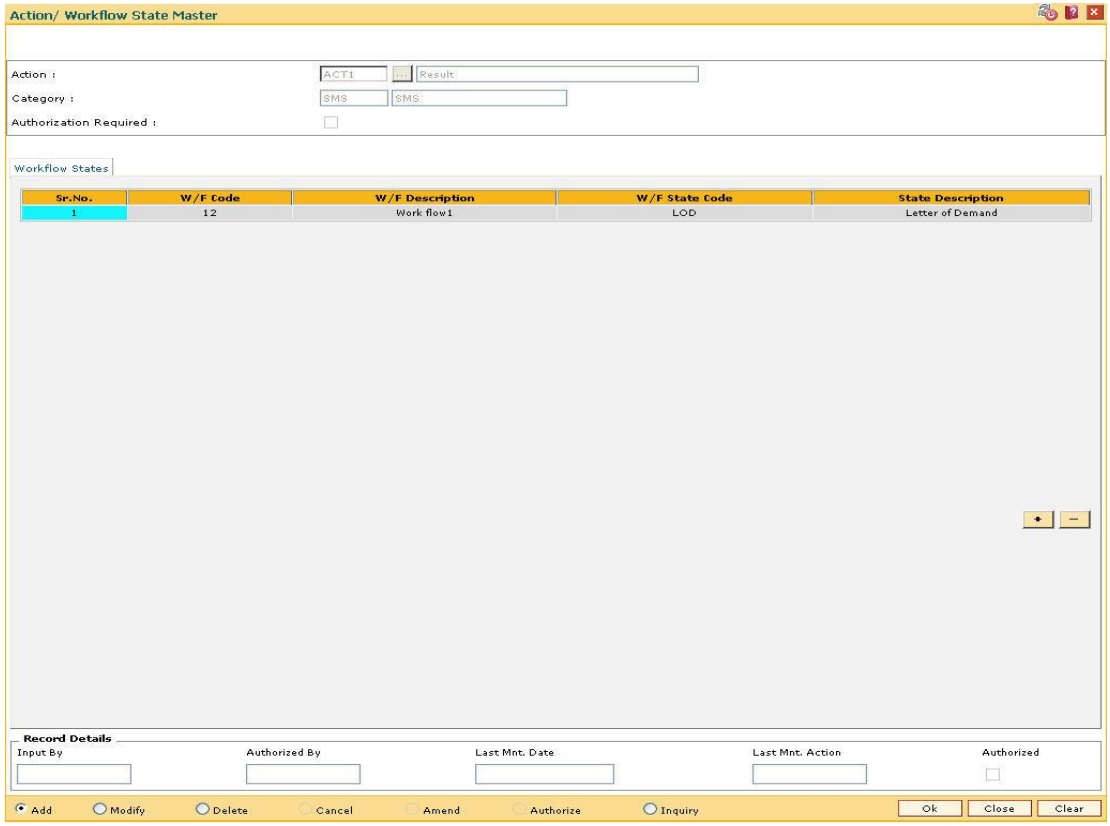
Field Name	Description
Action	[Mandatory, Pick List] Select the action code for the state in the workflow from the pick list. The adjacent field displays the description for the action.
Category	[Display] This field displays the category of the action workflow.
Authorization Required	[Display] This field displays whether the record requires authorisation or not.

3. Click the **Add** button.
4. Enter the action code and press the **<Tab>** key.

Action/Workflow State Setup



Workflow States



Field Description

Field Name	Description
Sr No	[Display] This column displays the number of the state of particular workflow.
W/F Code	[Mandatory, Pick List] Select the workflow code from the pick list. It is a workflow code to which an action is assigned.
W/F Description	[Display] This column displays the workflow description.
W/F State Code	[Mandatory, Pick List] Select the workflow state code to which a particular action is assigned from the pick list.
State Description	[Display] This column displays the description of the state.

5. Enter the relevant information and click the **Ok** button.
6. The system displays the message "Record successfully added...Click Ok to continue".
7. Click the **Ok** button.

15.15. CLN19 - Warehouse Setup

The re-possession of the assets occur as a part of follow up. After the asset is repossessed it is stored at a particular warehouse of banks/institutes.This warehouse information is used to identify the warehouse used for repossessing the assets of the account.

Using this option you can define the warehouse details.Only the warehouses defined here can be used during repossession.

Definition Prerequisites

Not Applicable

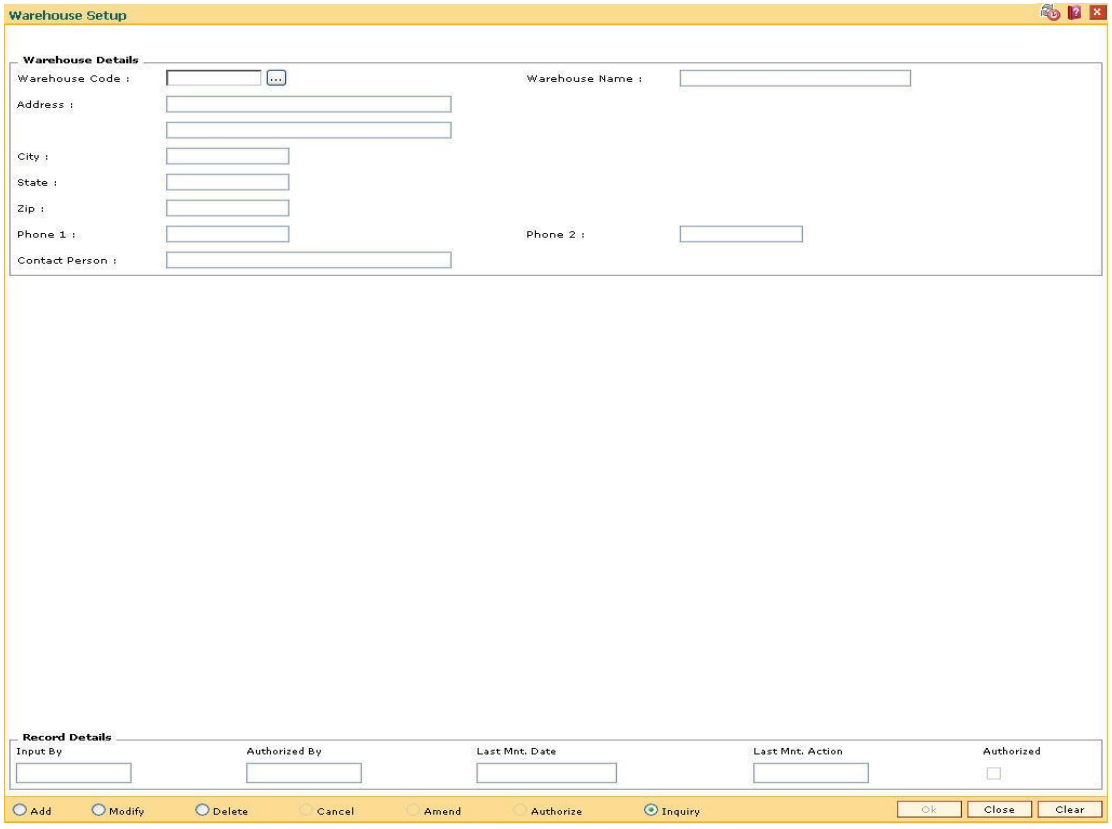
Modes Available

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

To add a warehouse

1. Type the fast path **CLN19** and click **Go** or navigate through the menus to **Global Definitions > Collection > Warehouse Setup**.
2. The system displays the **Warehouse Setup** screen.

Warehouse Setup

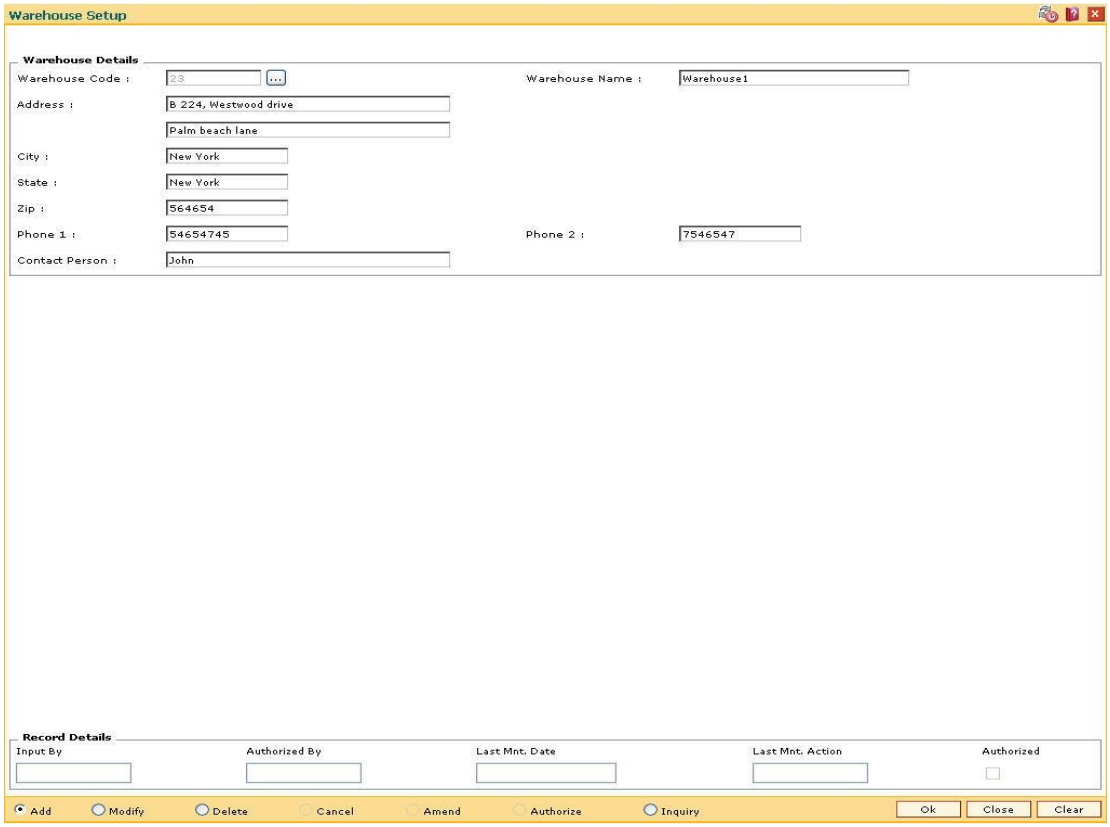


Field Description

Field Name	Description
Warehouse Details	
Warehouse Code	[Mandatory, Pick List] Select the code used to identify a unique warehouse in the system from the pick list.
Warehouse Name	[Mandatory, Alphanumeric, 20] Type the name or description of the warehouse entered in the corresponding field.
Address	[Mandatory, Alphanumeric, 250] Type the address of the warehouse. The address can be entered in two lines.
City	[Mandatory, Alphanumeric, 40] Type the name of the city where the warehouse is located.
State	[Mandatory, Alphanumeric, 40] Type the name of the state where the warehouse is located.
Zip	[Mandatory, Alphanumeric, 30] Type the zip code of the warehouse.
Phone 1	[Mandatory, Alphanumeric, 15] Type the phone number of the warehouse.
Phone 2	[Mandatory, Alphanumeric, 15] Type the alternative phone number of the warehouse.
Contact Person	[Mandatory, Alphanumeric, 40] Type the name of the contact person present in the warehouse.

3. Click the **Add** button.
4. The system displays the message "This action will clear all data on the screen. Do You Want to continue?". Click the **Yes** button.
5. Enter the warehouse code and the name.
6. Enter the address, city, state, zip code and phone details of the warehouse.
7. Enter the name of the contact person.

Warehouse Setup



8. Click the **Ok** button.
9. The system displays the message "Record successfully added...Click Ok to continue". Click the **Ok** button.

15.16. XF001 - Collection Parameters Maintenance

Using this option you can set up parameterization of account movement to collection.

You can define the required parameters separately for each product code. It also allows you to set different type of movements to collection parameters at product level by defining various parameters such as, Number of unpaid installments, Unpaid amount compared to installment, Unpaid amount compared to outstanding principal, Number of successive unpaid installments and overdue days. If any of the criteria's are met the account is hand off for collection.

Definition Prerequisites

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

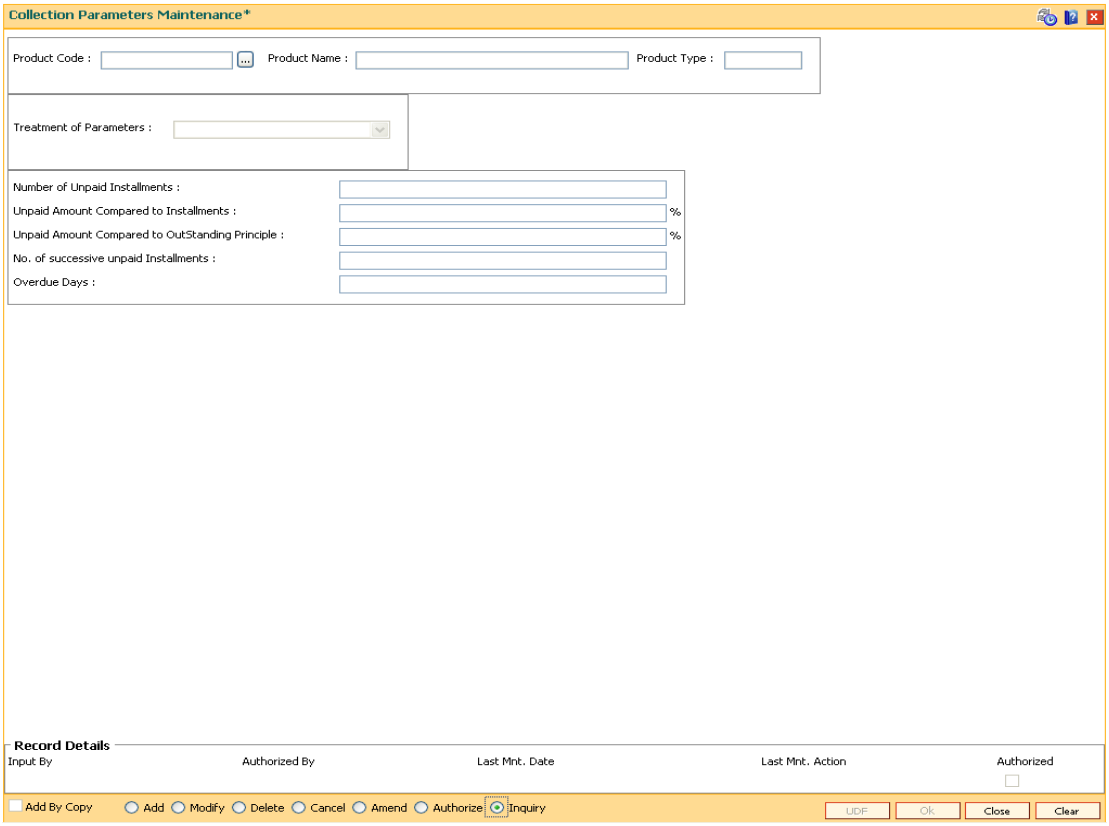
Modes Available

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

To add the collection parameters

1. Type the fast path **XF001** and click **Go** or navigate through the menus to **Global Definitions > Collection > Collection Parameters Maintenance**.
2. The system displays the **Collection Parameters Maintenance** screen.

Collection Parameters Maintenance



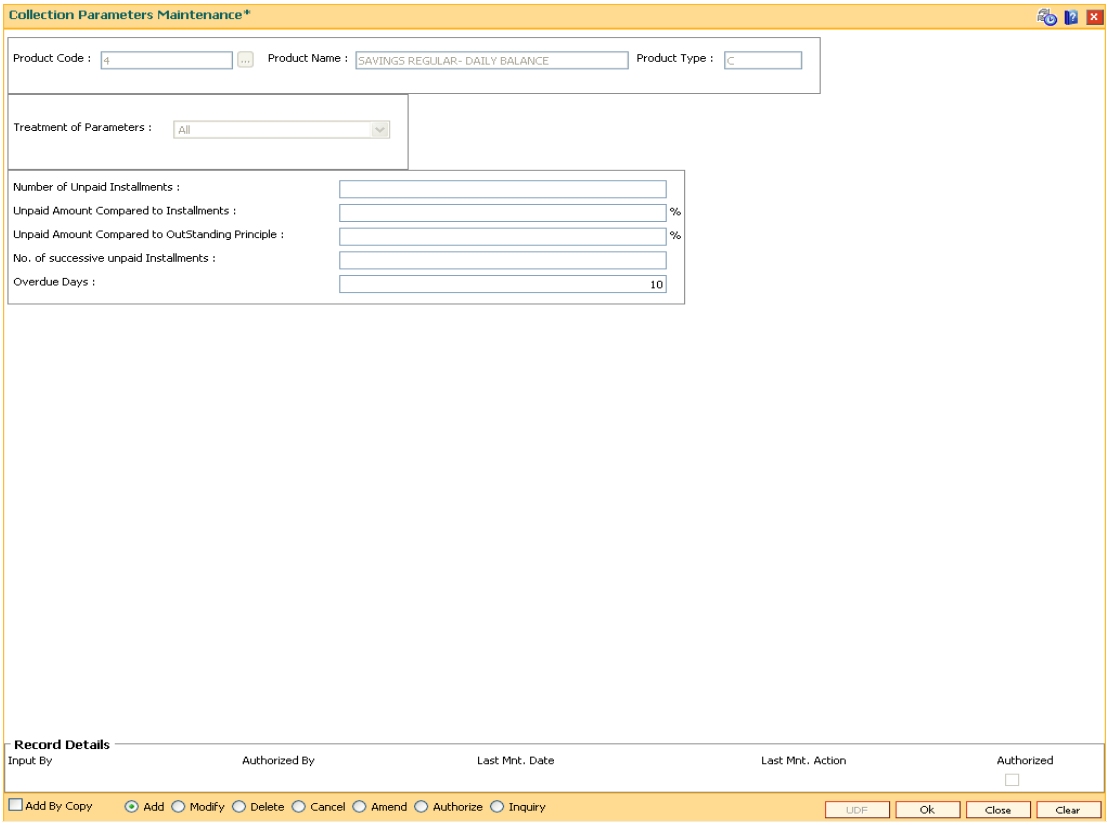
Field Description

Field Name	Description
Product Code	[Mandatory, Pick List] Select the product code from the pick list.
Product Name	[Display] This field displays the name of the product code displayed in the corresponding field.
Product Type	[Display] This field displays the type of the product code displayed in the corresponding field.
Treatment of Parameters	[Display] This field displays the appropriate treatment of parameters. The options are: • All • Any It indicates if all parameters are to be validated or account need to be moved if any one parameters is matched.
Number of Unpaid Installments	[Conditional, Numeric, Four] Type the number of installments not paid. This field is disabled for the product type CASA.
Unpaid Amount Compared to Installments	[Conditional, Numeric, Three, Five] Type the percentage of unpaid amount to installment. It allows the user to hand off the account for collection depending on the unpaid percentage. The value should be entered in percentage. This field is disabled for the product type **CASA**.
Unpaid Amount Compared to OutStanding Principle	[Conditional, Numeric, Three, Five] Type the percentage of unpaid amount to outstanding principal. The entered value should be in percentage. This field is disabled for the product type **CASA**.
No of successive unpaid Installments	[Conditional, Numeric, Three] Type the number of successive installments which are not paid.They should be considered as criteria for defining the collection criteria. This field is disabled for the product type **CASA** and **Revolving Loans**.

Field Name	Description
Overdue Days	[Optional, Numeric, Three] Type the number of overdue days for collection. It should be equal to or greater than zero.

3. Click the **Add** button.
4. Select the product code from the pick list.
5. Enter the relevant information in the appropriate fields.

Collection Parameters Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorization Pending..". Click the **Ok** button.
8. The ownership category details are added once the record is authorised.

16. Asset Classification Definitions - Writeoff 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.

16.1. ACM01 - Asset Classification Global Parameters

Using this option you can maintain global asset classification and provisioning related parameters. The following details are stored 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

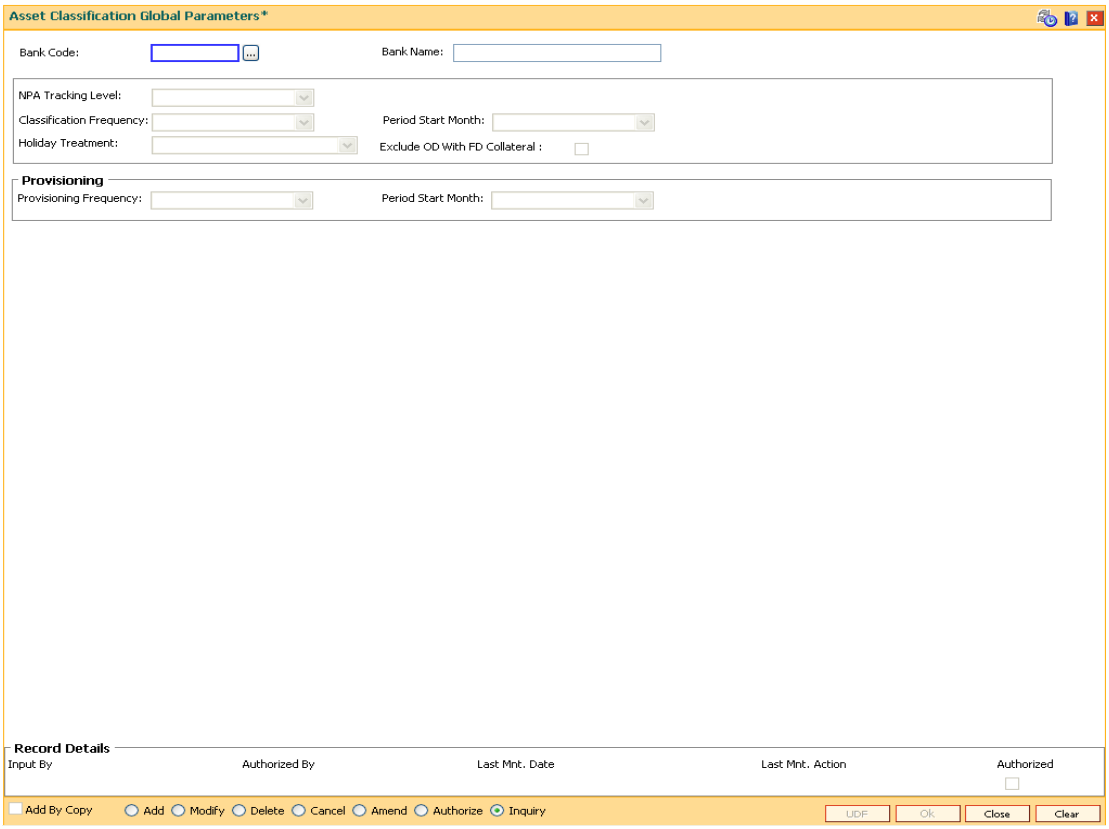
Modes Available

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

To add asset classification global parameters

1. Type the fast path **ACM01** and click **Go** or navigate through the menus to **Global Definitions > AC > Asset Classification Global Parameters**.
2. The system displays the **Asset Classification Global Parameters** screen.

Asset Classification Global Parameters



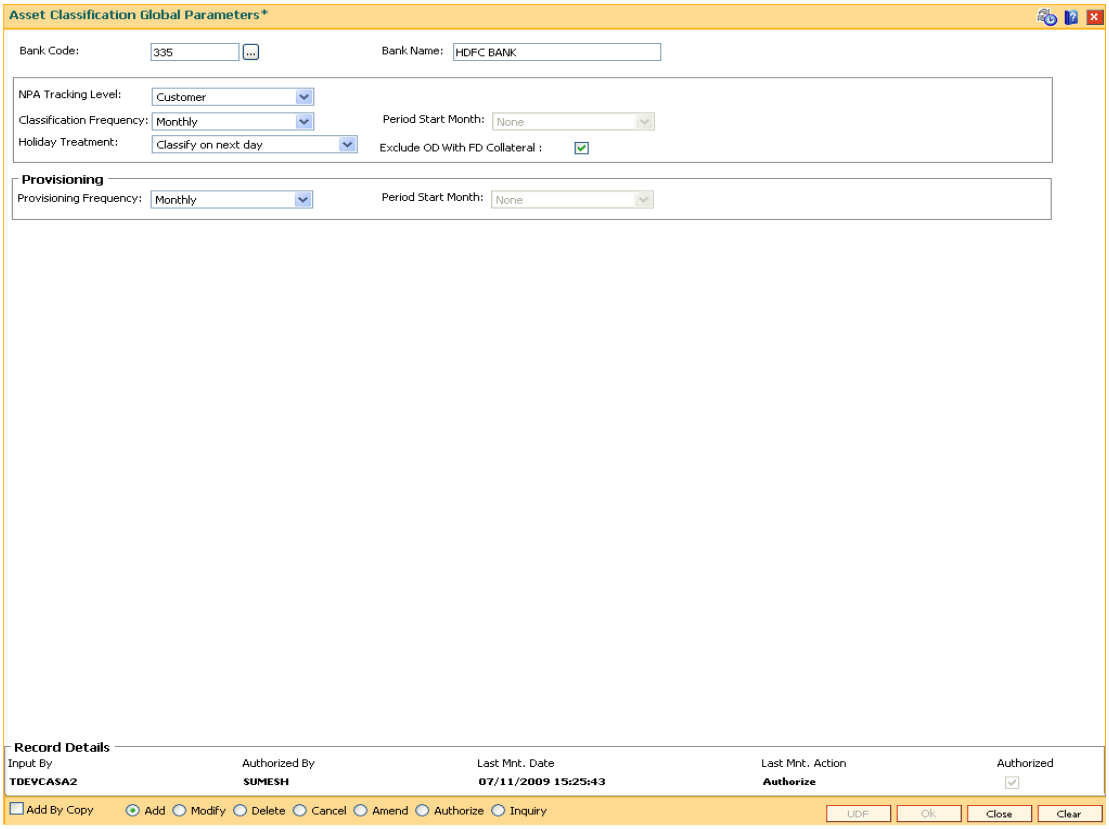
Field Description

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** (Fast Path: 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: • 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 highest 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.
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: • 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.
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**.

Field Name	Description
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 **Classification Frequency** field is selected as **Quarterly/Half-Yearly/Yearly**.

3. Click the **Add** button.
4. Enter the bank code and the name of the bank.
5. Select the NPA tracking level, classification frequency, holiday treatment and provisioning details from the drop-down lists.

Asset Classification Global Parameters



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **Ok** button.
8. The asset classification global parameter is added for the selected bank code once the record is authorised.

16.2. ACM02 - Asset Classification Preferences

Using this option you can determine the preference set for the product with respect to CRR movement, provisioning and claw-back.

You can control the nature of movement (manual or automatic), nature of entries to be passed during the provisioning, nature of claw-back 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

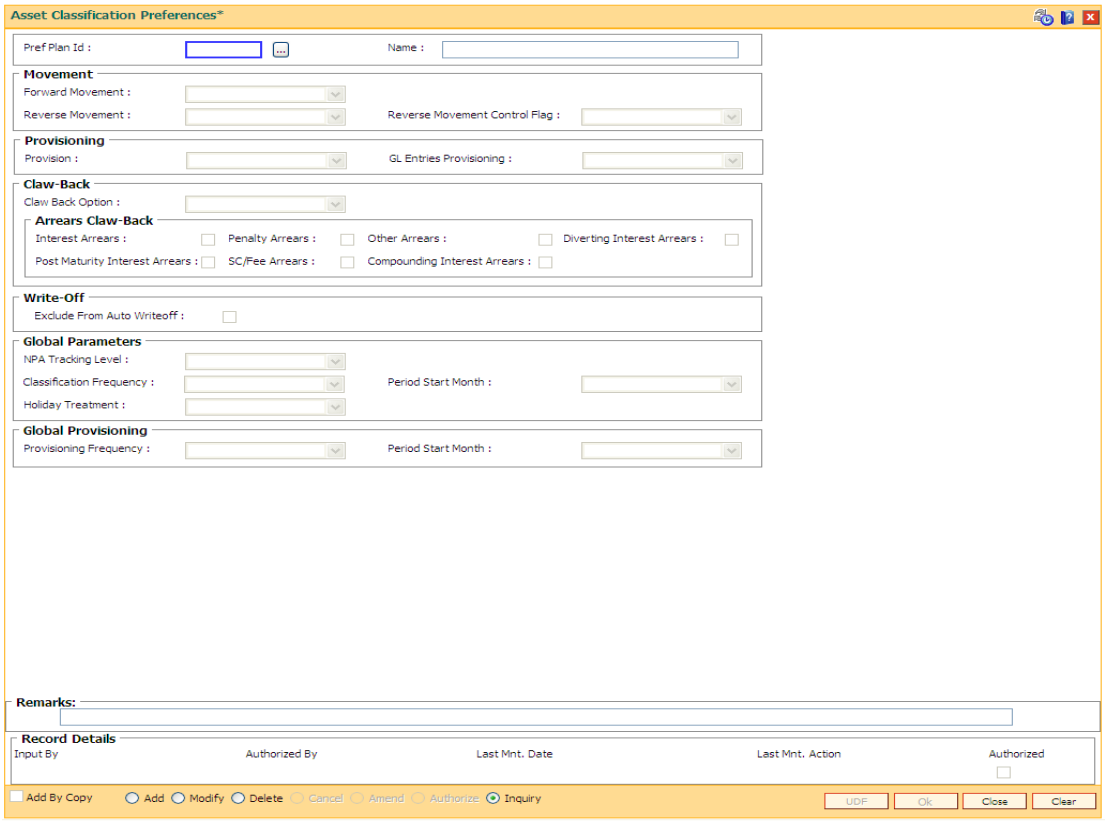
Modes Available

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

To add asset classification plan details

1. Type the fast path **ACM02** and click **Go** or navigate through the menus to **Global Definitions > AC > Asset Classification Preferences**.
2. The system displays the **Asset Classification Preferences** screen.

Asset Classification Preferences



Field Description

Field Name	Description
Pref Plan Id	[Mandatory, Numeric, Three] Type 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 claw-back.
Name	[Mandatory, Alphanumeric, 30] Type a name for the plan code.

Field Name	Description
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: • No Tracking • Manual • Automatic • Semi Automatic
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 system enables this field if the **Automatic** option is selected in the **Forward Movement** drop-down list. The options are: • No Tracking • Manual • Automatic • Semi Automatic

Field Name	Description
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 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.

Field Name	Description
Provisioning	
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 disabled if the **No tracking** option is selected in the **Forward Movement** field.
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 disabled if the **No Tracking** option is selected from the **Provision** field.

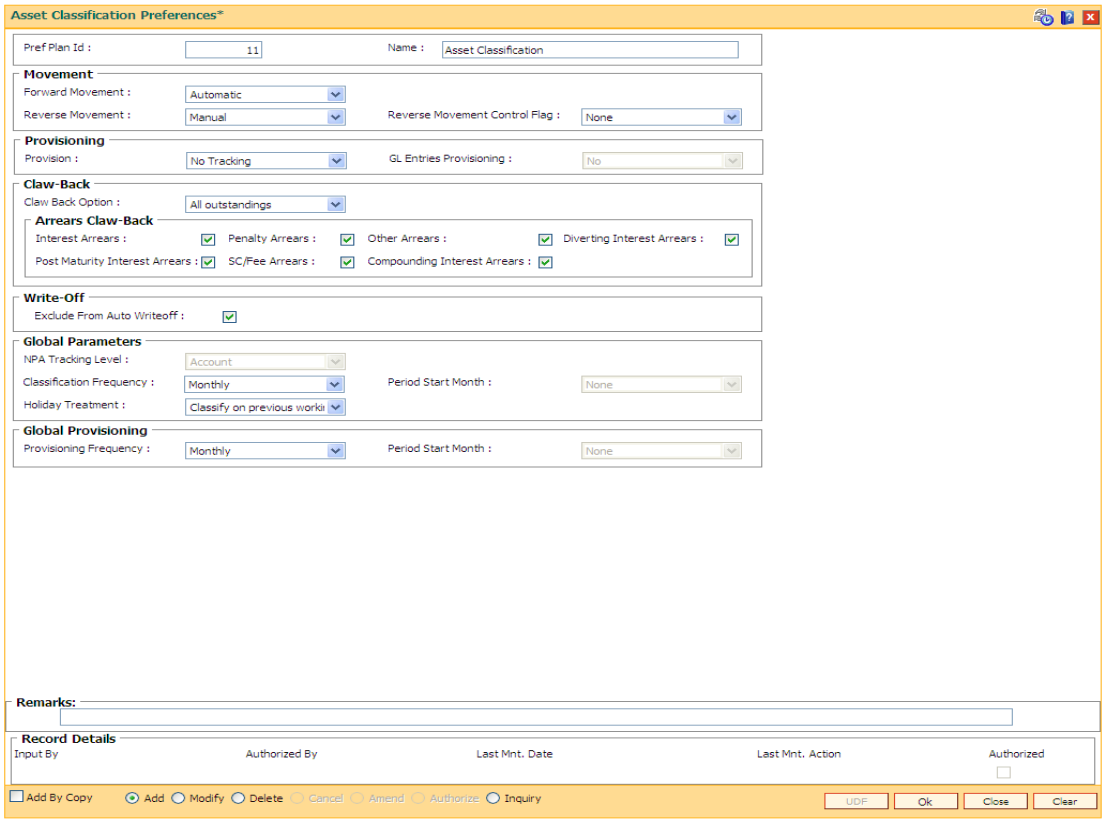
Field Name	Description
Claw-Back	
Claw Back Option	[Conditional, Drop-Down] Select the claw-back option from the drop-down list. The options are: • No Clawback • All outstandings:-Select this option for the system to determine whether the unrealised arrears should be transferred to the suspended GL accounts 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 Claw Back	[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 • Post Maturity Interest Arrears • SC/ Fee Arrears • Compounding Interest Arrears It is disabled if the **No Clawback** option is selected in the **Claw-back Option** drop-down list.
Write-Off	
Exclude From Auto Writeoff	[Optional, Check Box] Select the **Exclude From Auto Writeoff** 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** (Fast Path: AC005) option.
Global Parameters	

Field Name	Description
NPA Tracking Level	[Display] This field displays the NPA tracking level. This system defaults the value selected in the Asset Classification Global Parameters (Fast Path: ACM01) option. This system defaults the value selected in the **Asset Classification Global Parameters** option. The system displays the information tracking level as to whether the classification is borrower wise, i.e., Customer Level or facility wise, i.e., Account Level.
Classification Frequency	[Display] This field displays the classification frequency. The system displays the information of frequency at which the NPA classification will be done. The system defaults the value selected in the **Asset Classification Global Parameters** (Fast Path: ACM01) option. This field can be modified at the preference level, if the NPA tracking level is set to **Account** in the **Asset Classification Global Parameters** (Fast Path: ACM01) option.
Period Start Month	[Display] This field displays the start month that defines the classification cycle. This field is disabled, if the frequency selected in the **Classification Frequency** field is daily or monthly. The system defaults the value selected in **Asset Classification Global Parameters** (Fast Path: ACM01) option. This field can be modified at the preference level, if the NPA tracking level is set to **Account** in the **Asset Classification Global Parameters** (Fast Path: ACM01) option.
Holiday Treatment	[Display] This field displays holiday treatment flag that determine the behavior in case the classification falls due on a holiday. This field can be modified at the preference level, if the NPA tracking level is set to **Account** in the **Asset Classification Global Parameters** (Fast Path: ACM01) option.
Global Provisioning	
Provisioning Frequency	[Display] This field displays the provisioning frequency parameter that defines the period at which the provisioning will be done in case of **Automatic** provisioning. This field can be modified at the preference level, if the NPA tracking level is set to **Account** in the **Asset Classification Global Parameters** (Fast Path: ACM01) option.

Field Name	Description
Period Start Month	[Display] This field displays the start month that defines the provisioning cycle. This field is disabled, if the frequency selected in the **Classification Frequency** field is daily or monthly. This field can be modified at the preference level, if the NPA tracking level is set to **Account** in the **Asset Classification Global Parameters** (Fast Path: ACM01) option.

3. Click the **Add** button.
4. Enter the preference plan id and the name.
5. Enter the movement, provisioning, claw-back, write off, global parameters and the global provisioning details.

Asset Classification Preferences



6. Click the **Ok** button.
7. The system displays the message "Authorisation Required. Do you want to continue". Click the **OK** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click the **Grant** button.
10. The system displays the message "Record Authorized..". Click the **Ok** button.

16.3. 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 the various categories along with the relevant provisioning percentages for secured and unsecured portions of the asset. 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. You can maintain the appropriation sequence type corresponding to each CRR.

Definition Prerequisites

Not Applicable

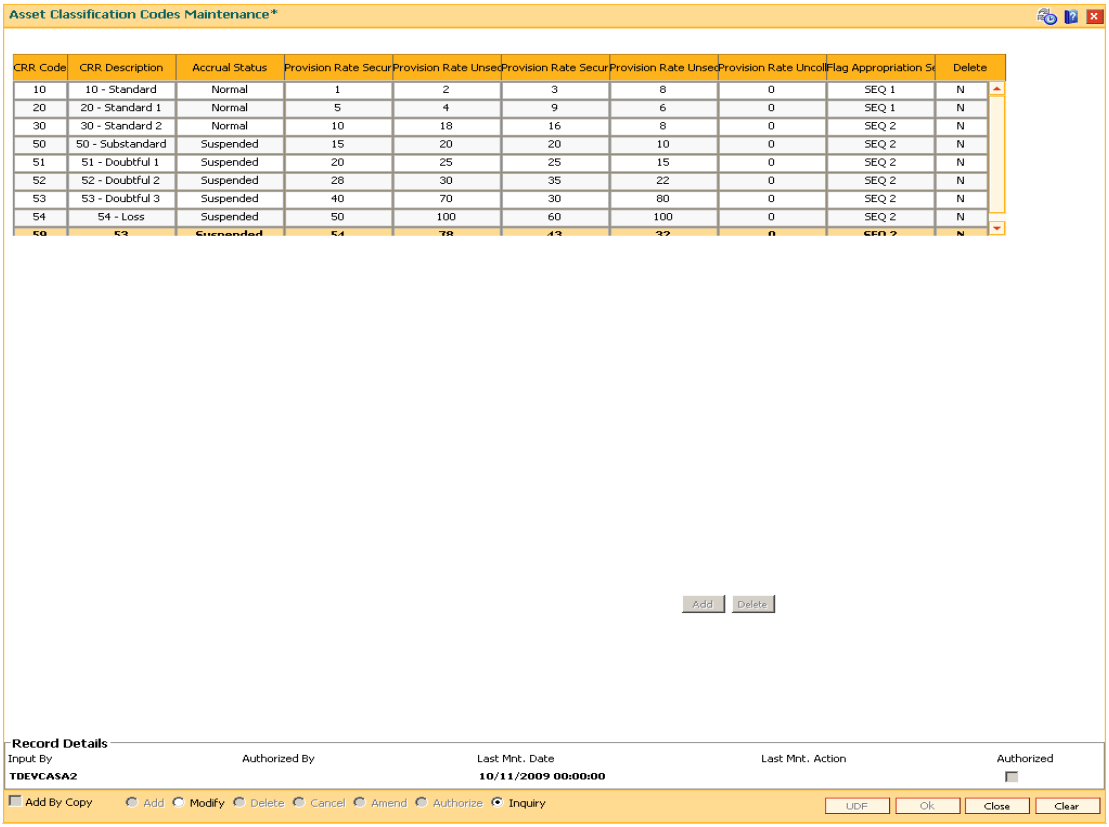
Modes Available

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

To modify asset classification codes

1. Type the fast path **ACM03** and click **Go** or navigate through the menus to **Global Definitions > AC > Asset Classification Codes Maintenance**.
2. The system displays the **Asset Classification Codes Maintenance** screen.

Asset Classification Codes Maintenance



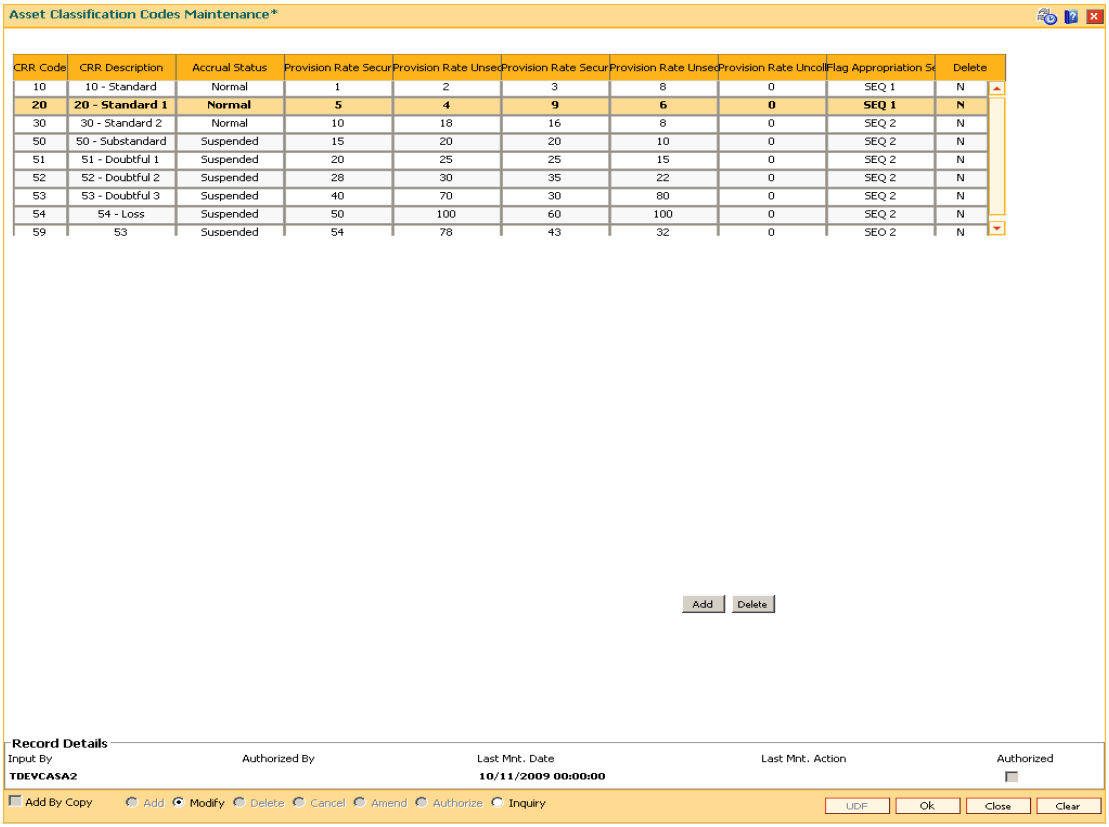
Field Description

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, 16] Type a distinct description for the credit risk rating.
Accrual Status	[Display] 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. A suspended account has arrears for a long period.
Provision Rate Secured Central Bank	[Mandatory, Numeric, Three, Five] Type the percentage at which the secured portion of the account is maintained with the particular CRR. The provision rate is used for automatic calculation of provision.
Provision Rate Unsecured Central Bank	[Mandatory, Numeric, Three, Two] Type the percentage at which the unsecured portion of the account is maintained with the particular CRR. The provision rate is used for automatic calculation of provision. The outstanding principal balance is taken as the base for provisioning.
Provision Rate Secured Bank Internal	[Mandatory, Numeric, Three, Two] Type the provision rate secured for secured loans.
Provision Rate Unsecured Bank Internal	[Mandatory, Numeric, Three, Two] Type the provision rate unsecured for secured loans.
Provision Rate UnColl. Int.	[Mandatory, Numeric, Three, Two] Type the percentage of provisioning to be done for the uncollected interest.

Column Name	Description
Flag Appropriation Sequence	[Mandatory, Drop-Down] Select the flag appropriation sequence from the drop-down list. The options are: • Sequence 1: This option corresponds to the product level PL appropriation sequence. • Sequence 2: This option corresponds to the product level or account level NPL appropriation sequence. This sequence type will be assigned to an account if the account is in the corresponding CRR stage (performing /non performing stage).
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**.

3. Click the **Modify** button.
4. Double-click the appropriate CRR code that you want to modify from the list.
5. Modify the CRR description, provision rate secured, provision rate unsecured and provision rate uncoll. interest for the selected CRR code.
6. Click the **Add** button and enter the relevant information in the various columns.

Asset Classification Codes Maintenance



7. Click the **Ok** button.
8. The system displays the message "Authorisation required. Do you want to continue". Click the **OK** button.
9. The system displays the **Authorization Reason** screen.
10. Enter the relevant information and click the **Ok** button.
11. The system displays the message "Classification Codes Structure Modified". Click the **Ok** button.

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.

16.4. 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, etc.

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

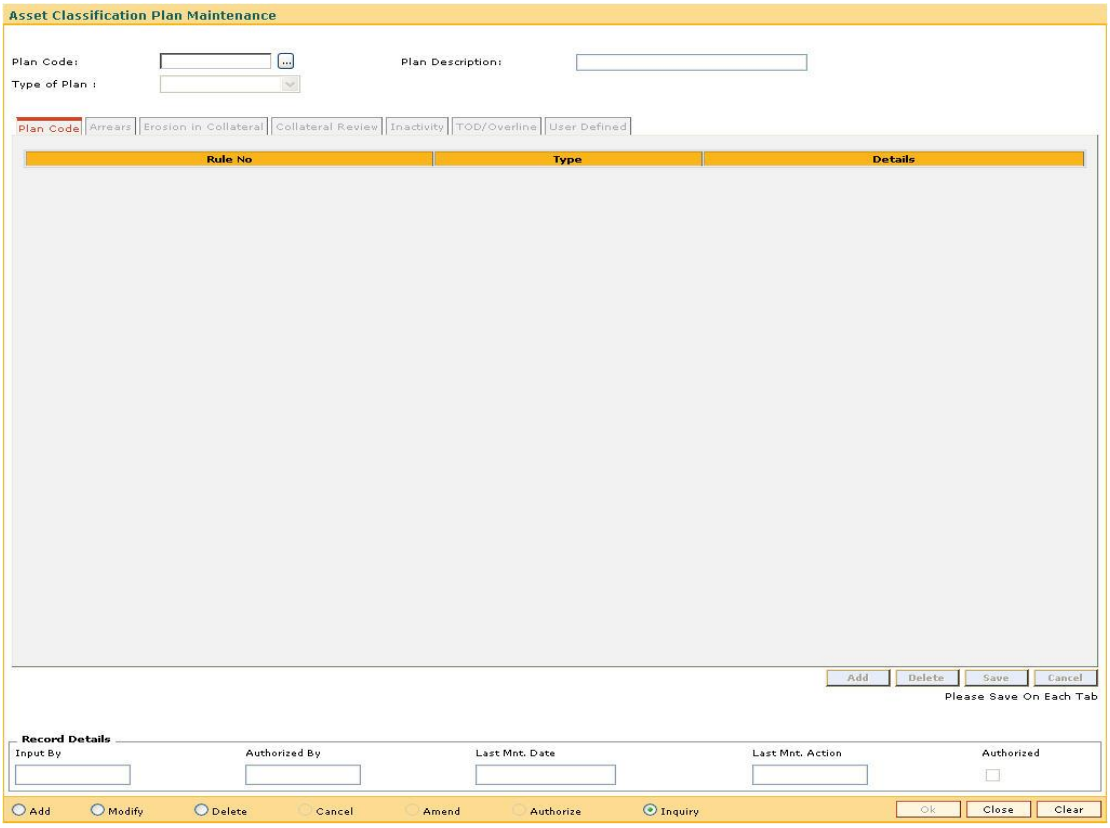
Modes Available

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

To add asset classification plan details

1. Type the fast path **ACM05** and click **Go** or navigate through the menus to **Global Definitions > AC > Asset Classification Plan Maintenance**.
2. The system displays the **Asset Classification Plan Maintenance** screen.

Asset Classification Plan Maintenance

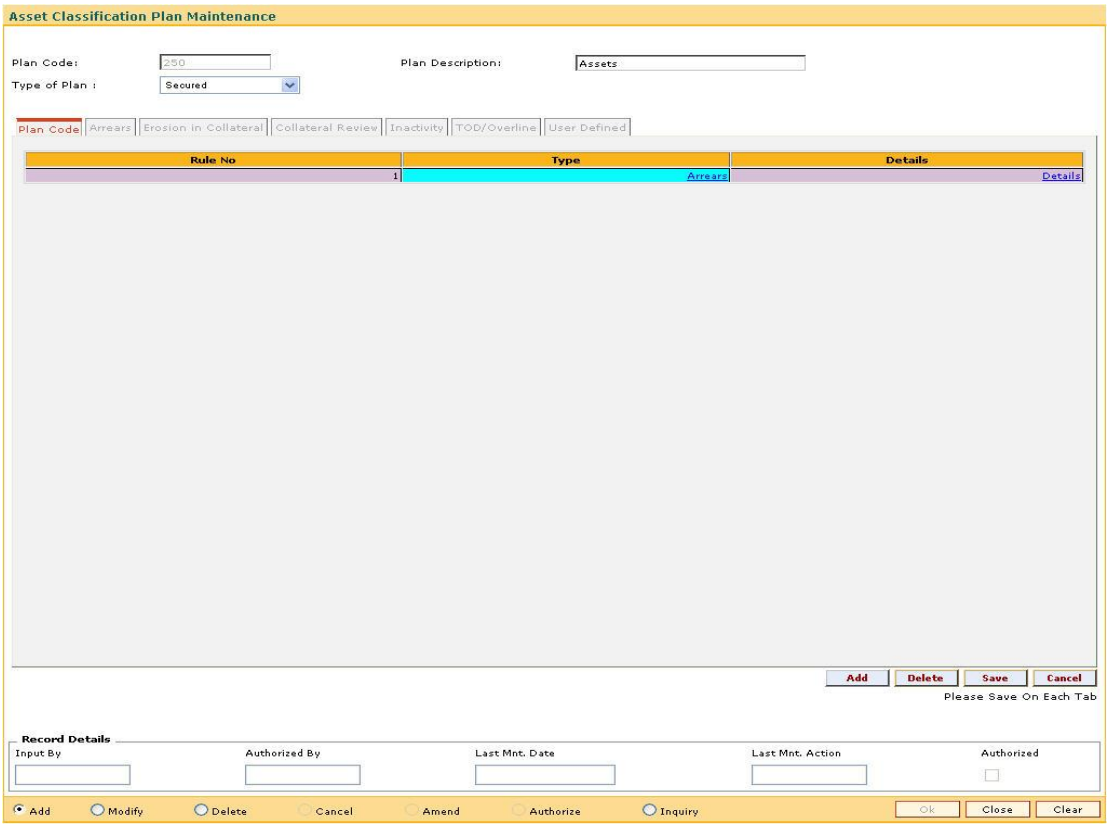


Field Description

Field Name	Description
Plan Code	[Mandatory, Numeric, Three] 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: • Secured • UnSecured • Both

3. Click the **Add** button.
4. Enter the plan code and the corresponding description of the plan.
5. Select the type of plan from the drop-down list.
6. The system displays the **Plan Code** tab.
7. Click the **Add** button.
8. Select the rule type from the drop-down list.

Plan Code



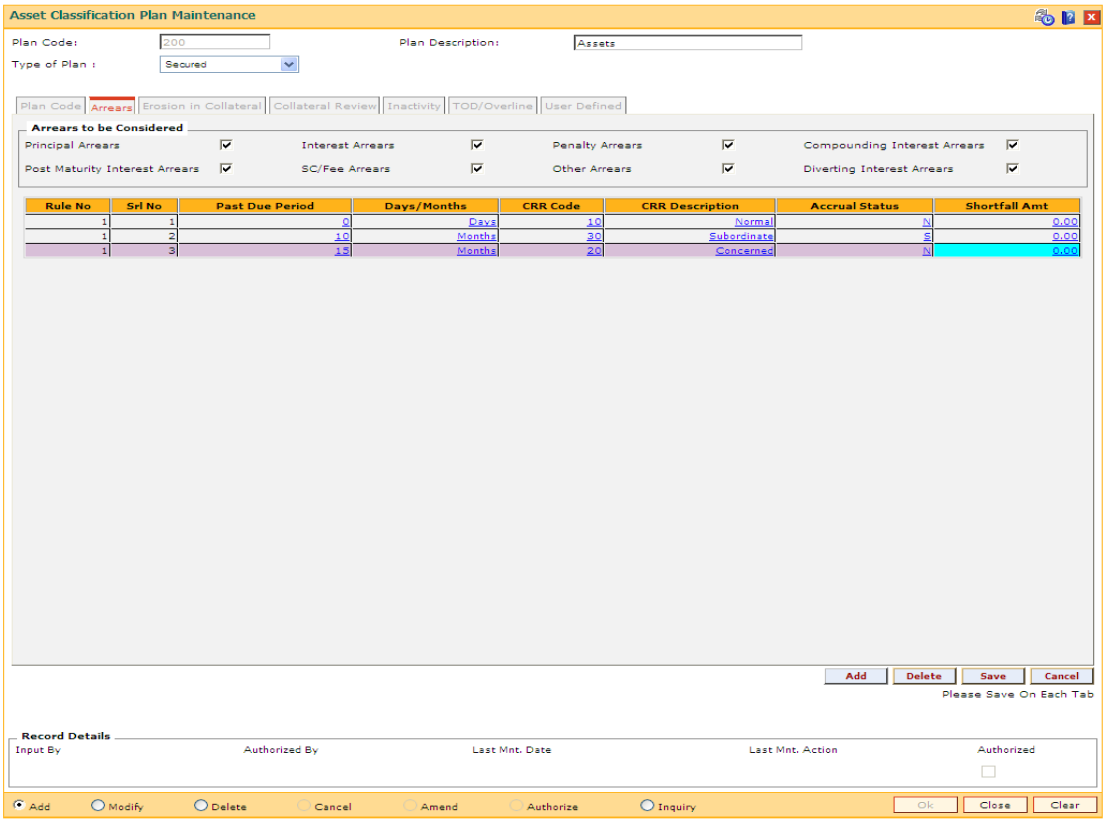
Field Description

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: • Arrears • Inactivity • Erosion • Collateral • TOD/Overline • User Defined

Column Name	Description
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.

Arrears



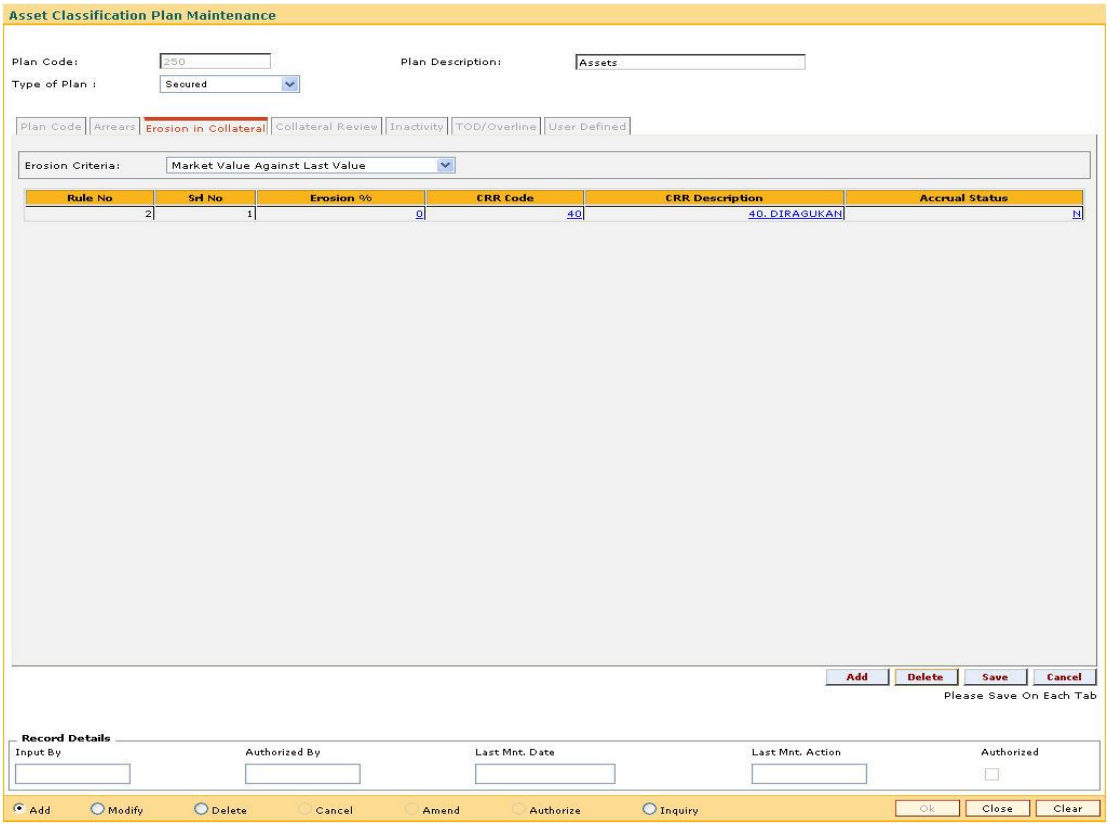
Field Description

Field Name	Description
Arrears to be Considered	[Optional, Check Box] Select the appropriate check boxes for tracking the CRR movement. The options are: • Principal Arrears • Interest Arrears • Penalty Arrears • Post Maturity Interest Arrears • Compounding 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. Modification of values in this field will be applicable to new loan accounts only.

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.

Column Name	Description
Days/Months	[Mandatory, Drop-Down] Select the appropriate period from the drop-down list. The options are: • Days • Months
CRR Code	[Mandatory, Pick List] Select the appropriate CRR code from the pick 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.

Erosion in Collateral

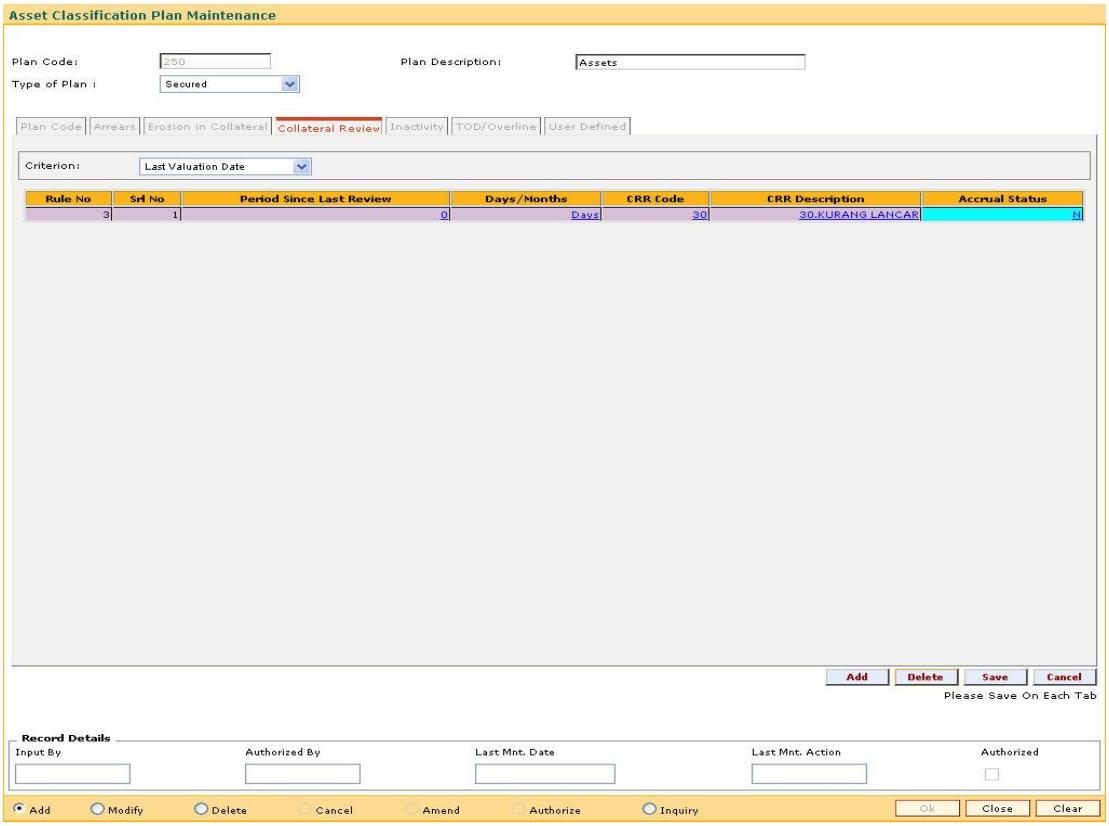


Field Description

Field Name	Description
Erosion Criteria	[Mandatory, Drop-Down] Select the erosion criteria from the drop-down list. The options are: • Market Value Against Original Value: In case of Realizable Value Against Original Value, the % erosion will be calculated as follows: *% Erosion = (Original Value – Market Value) * 100/ Original Value* • Last Assessed Value against Original Value: In case of Last Assessed Value against Original Value, the % erosion will be calculated as follows: *% Erosion = (Original Value – Last Assessed Value) * 100/ Original Value* • Market Value Against Last Value: In case of Realizable Value Against Last Assessed Value, the % erosion will be calculated as follows: *% Erosion = (Last Assessed Value – Market Value) * 100/ Last Assessed Value* 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.

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, Pick List] Select the CRR code, corresponding to the percentage of erosion, from the pick 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.

Collateral Review



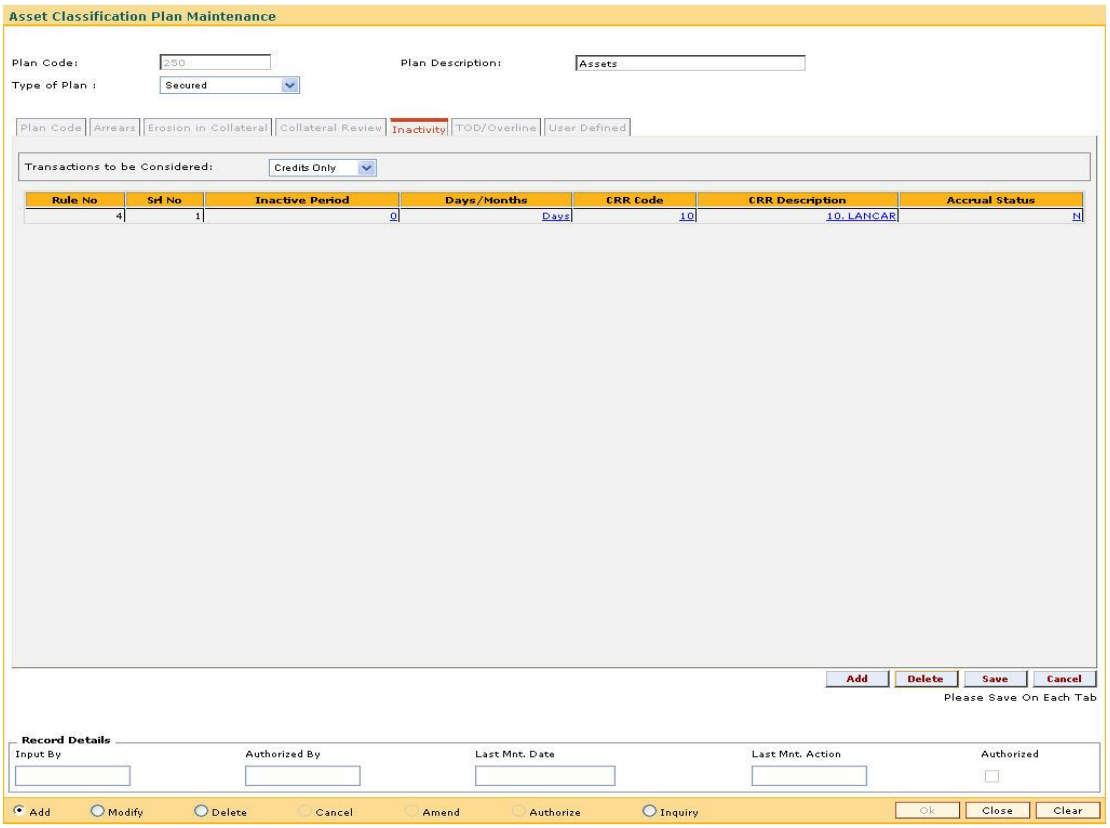
Field Description

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.

Column Name	Description
Days/Months	[Mandatory, Drop-Down] Select the appropriate period from the drop-down list. The options are: • Days • Months
CRR Code	[Mandatory, Pick List] Select the CRR code, corresponding to the period since the last review, from the pick 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.

Inactivity



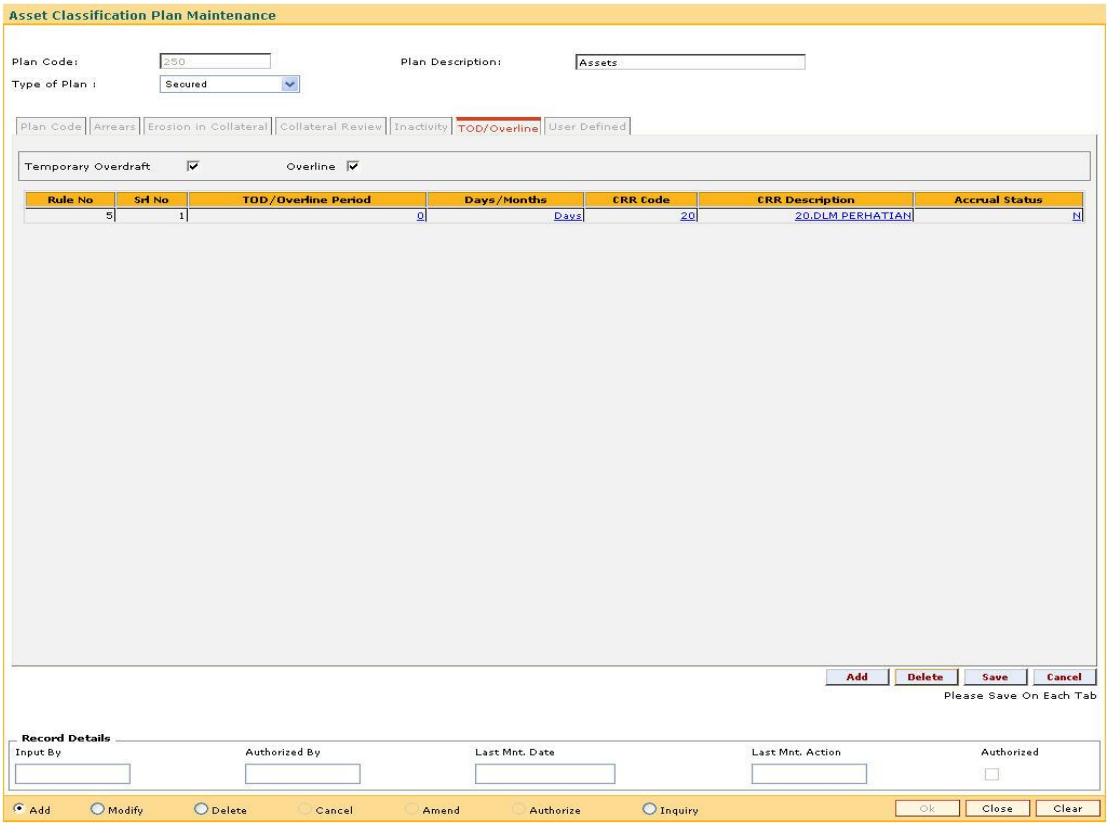
Field Description

Field Name	Description
Transactions to be Considered	[Mandatory, Drop-Down] 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. The options are: • 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: • Days • Months The inactive period is mentioned in days or months.
CRR Code	[Mandatory, Pick List] Select the CRR code, corresponding to the inactive period, from the pick list.

Column Name	Description
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.

TOD/Overline

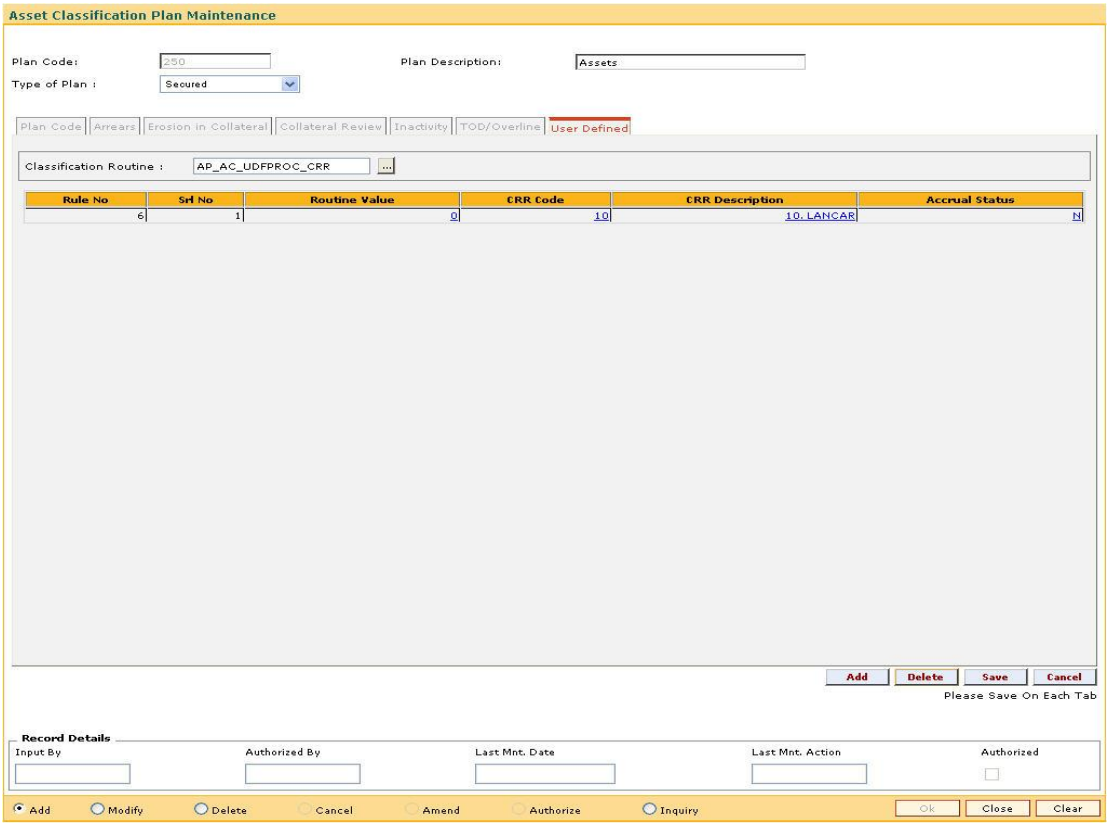


Field Description

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: • Days • Months
CRR Code	[Mandatory, Pick List] Select the CRR code, corresponding to the TOD/Overline period, from the pick 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.

User Defined



Field Description

Field Name	Description
Classification Routine	[Mandatory, Pick List] Select the classification routine from the pick 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.

Column Name	Description
CRR Code	[Mandatory, Pick List] Select the appropriate CRR code, corresponding to the routine value, from the pick 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.

12. Click the **Save** button.
13. The system displays the message "Record Added". Click the **OK** button.
14. The system displays the **Plan Code** tab.
15. To add more rules, click the **Add** button.
    OR
    Click the **Ok** button.
16. The system displays the message "Authorisation Required. Do you want to continue". Click the **OK** button.
17. The system displays the **Authorization Reason** screen.
18. Enter the relevant information and click the **Ok** button.
19. The system displays the message "Record Authorized". Click the **OK** button.

16.5. 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

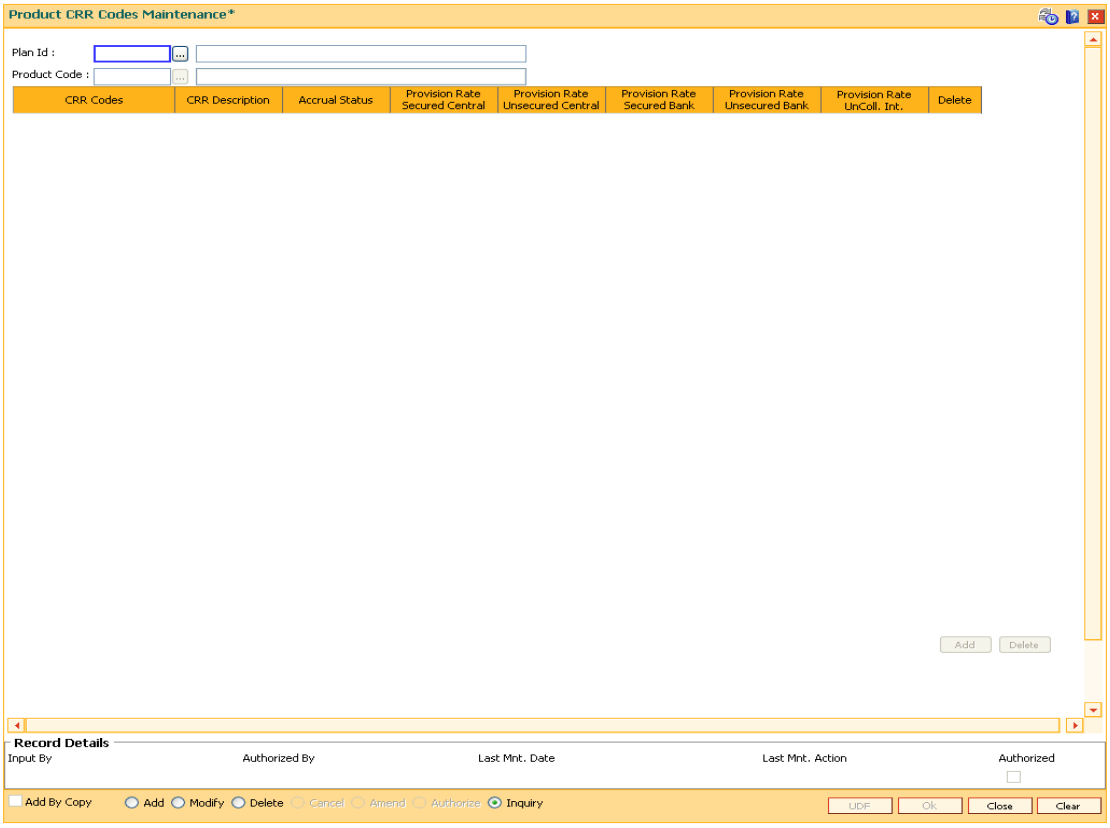
Modes Available

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

To add product CRR codes

1. Type the fast path **ACM04** and click **Go** or navigate through the menus to **Global Definitions > AC > Product CRR Codes Maintenance**.
2. The system displays the **Product CRR Codes Maintenance** screen.

Product CRR Codes Maintenance



Field Description

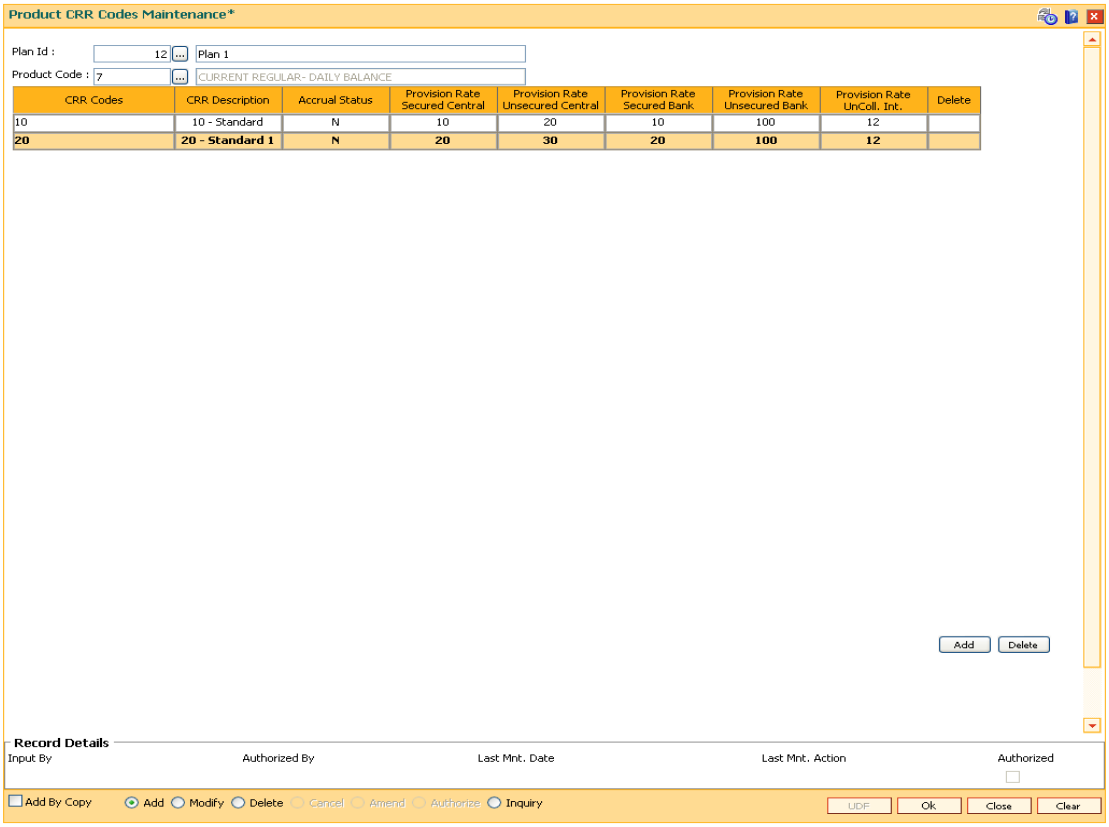
Field Name	Description
Plan ID	[Mandatory, Pick List] Select the unique identification code of the plan from the pick list.
Product Code	[Mandatory, Pick List] Select the product code from the pick list. The product code that is being assigned should be within the range for CASA module as specified in the internal **FLEXCUBE** table **ba_prod_acct_info**.

Column Name	Description
CRR Codes	[Mandatory, Pick List] Select the unique Credit Risk Rating (CRR) code from the pick 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: • 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	[Optional, Numeric, Three, Five] Type the regulatory provisioning rate stipulated by the bank applicable on secured assets/ loans.

Column Name	Description
Provision Rate Unsecured Bank	[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 the **Add** button.
4. Enter the plan id and name.
5. Select the product code from the pick list.
6. Click the **Add** button 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



8. Click the **Ok** button.
9. The system displays the message "Authorisation required. Do you want to continue". Click the **OK** button.
10. The system displays the **Authorization Reason** screen.
11. Enter the relevant information and click the **Ok** button.
12. The system displays the message "Record Authorised". Click the **OK** button.

16.6. ACM06 - Automatic Write off Bank Parameter Maintenance

Using this option you can define the parameters, i.e., combination of CRR codes and the DPD required for accounts to be eligible for write off. For both secured and unsecured assets this maintenance is used. This option will be used as a part of Day 0 setup.

Definition Prerequisites

- ACM03 - Asset Classification Codes Maintenance

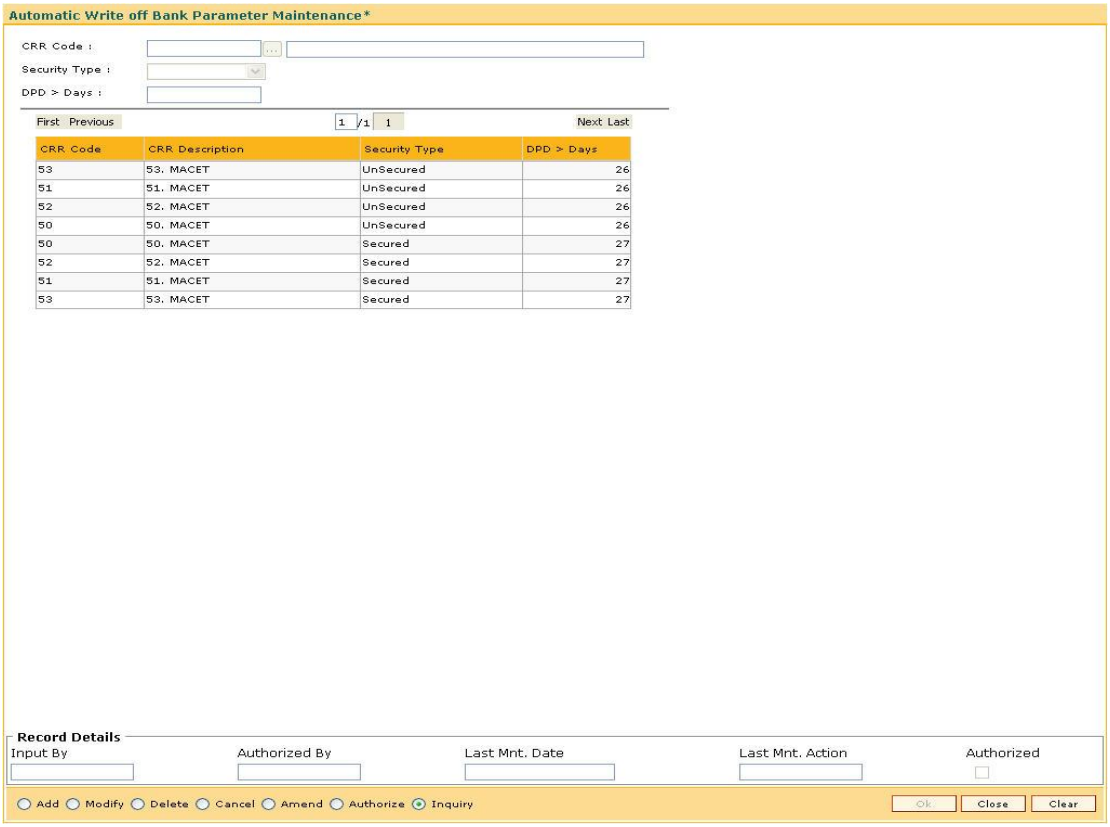
Modes Available

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

To add the bank write off parameters

1. Type the fast path **ACM06** and click **Go** or navigate through the menus to **Global Definitions > AC > Automatic Write off Bank Parameter Maintenance**.
2. The system displays the **Automatic Write off Bank Parameter Maintenance** screen.

Automatic Write off Bank Parameter Maintenance



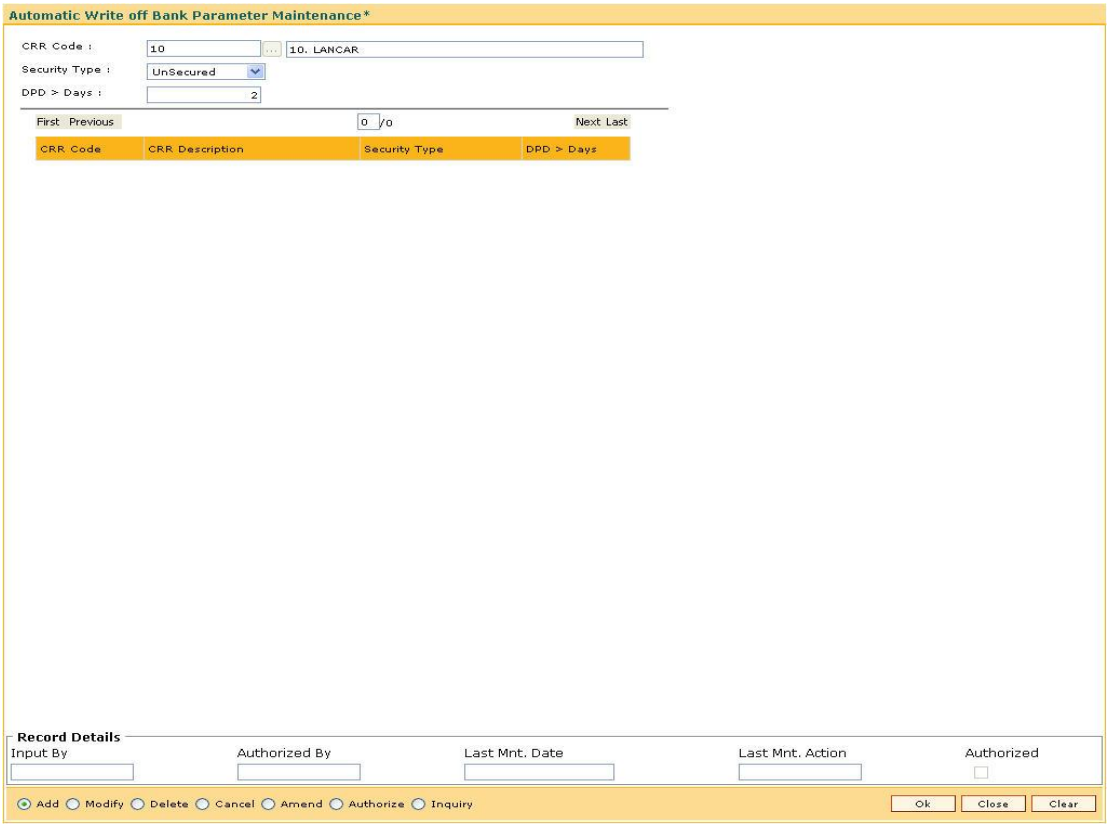
Field Description

Field Name	Description
CRR Code	[Mandatory, Pick list] Select the unique identification CRR code from the pick list. The CRR code is defined in the **CRR Codes Maintenance** (Fast Path: ACM03) option.
Security Type	[Mandatory, Drop-Down] Select the category of security from the drop-down list. The options are: • UnSecured • Secured
DPD > Days	[Mandatory, Numeric, Three] Type the number of days past due.

Column Name	Description
CRR Code	[Display] This column displays the CRR code.
CRR Description	[Display] This column displays the description for the CRR code.
Security Type	[Display] This column displays the type of security. The options are: • UnSecured • Secured
DPD > Days	[Display] This column displays the number of days past due.

3. Click the **Add** button.
4. Select the CRR code from the pick list.
5. Select the security type from the drop-down list.
6. Enter the number of days past due.

Automatic Write off Bank Parameter Maintenance



7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.

16.7. 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

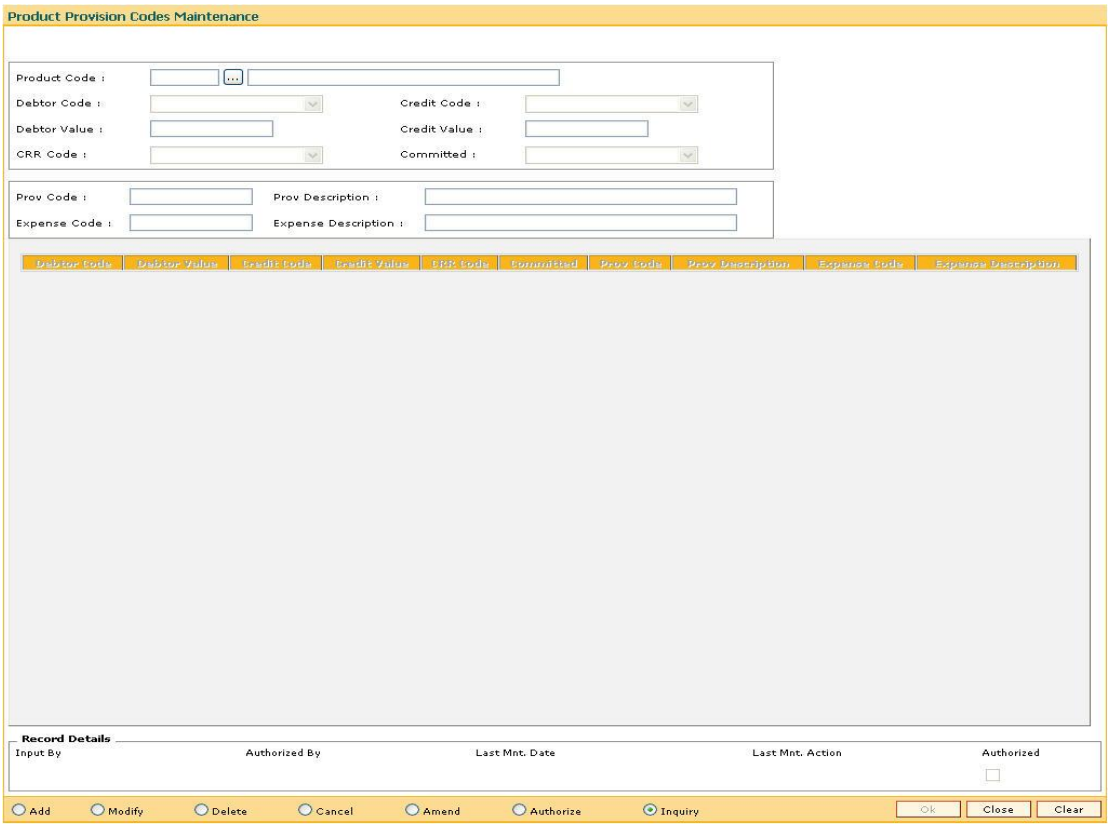
Modes Available

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

To add provision code and expense code

1. Type the fast path **ACM11** and click **Go** or navigate through the menus to **Global Definitions > AC > Product Provision Codes Maintenance**.
2. The system displays the **Product Provision Codes Maintenance** screen.

Product Provision Codes Maintenance



Field Description

Field Name	Description
Product Code	[Mandatory, Pick List] Select the CASA or loan product code from the pick 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

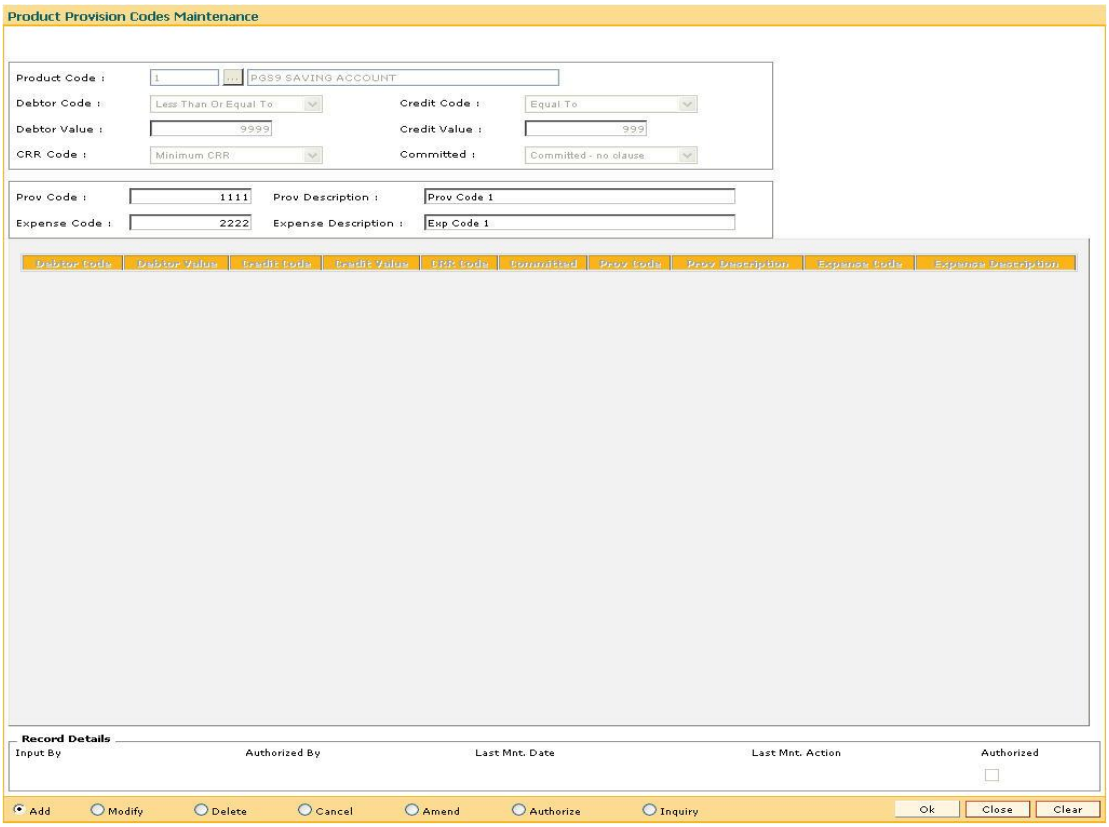
Field Name	Description
Debtor Value	[Mandatory, Numeric, Four] Type the debtor value.
Credit Value	[Mandatory, Numeric, Three] Type the credit value.
CRR Code	[Mandatory, Drop-Down] Select the CRR code from the drop-down list. The options are: • Minimum CRR • Others The CRR code is maintained in the **Product CRR Codes Maintenance** (Fast Path: 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** (Fast Path: LNM35) and **Account Master Attributes Maintenance** (Fast Path: CHM45) for loans and CASA accounts respectively.
Prov Code	[Mandatory, Numeric, Four] Type the provision code.
Prov Description	[Mandatory, Alphanumeric, 40] Type the description for the provision.
Expense Code	[Mandatory, Numeric, Four] Type the expense code.
Expense Description	[Mandatory, Alphanumeric, 40] 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.

Column Name	Description
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 the **Add** button.
4. Select the product code from the pick list.
5. Select the debtor code and the credit code from the drop-down 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

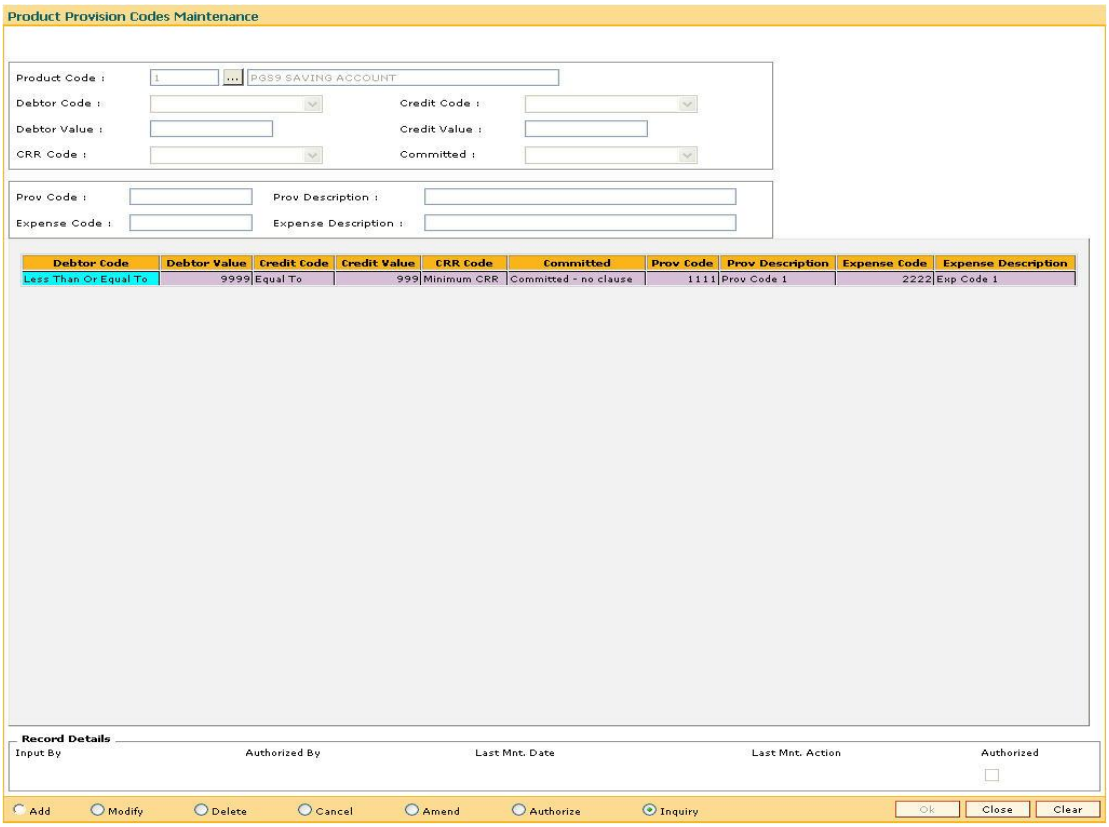


9. Click the **Ok** button.
10. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
11. The provision code and expense code details are added once the record is authorized.

To view the added provision code and expense code

1. Click the **Inquiry** button.
2. Select the product code from the pick list.
3. The system displays the added provision code and expense code details.

Product Provision Codes Maintenance



4. Click the **Close** button.

17. 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.

17.1. 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

- GLM02 - Chart of Accounts
- BAM20 - Bank Codes Maintenance

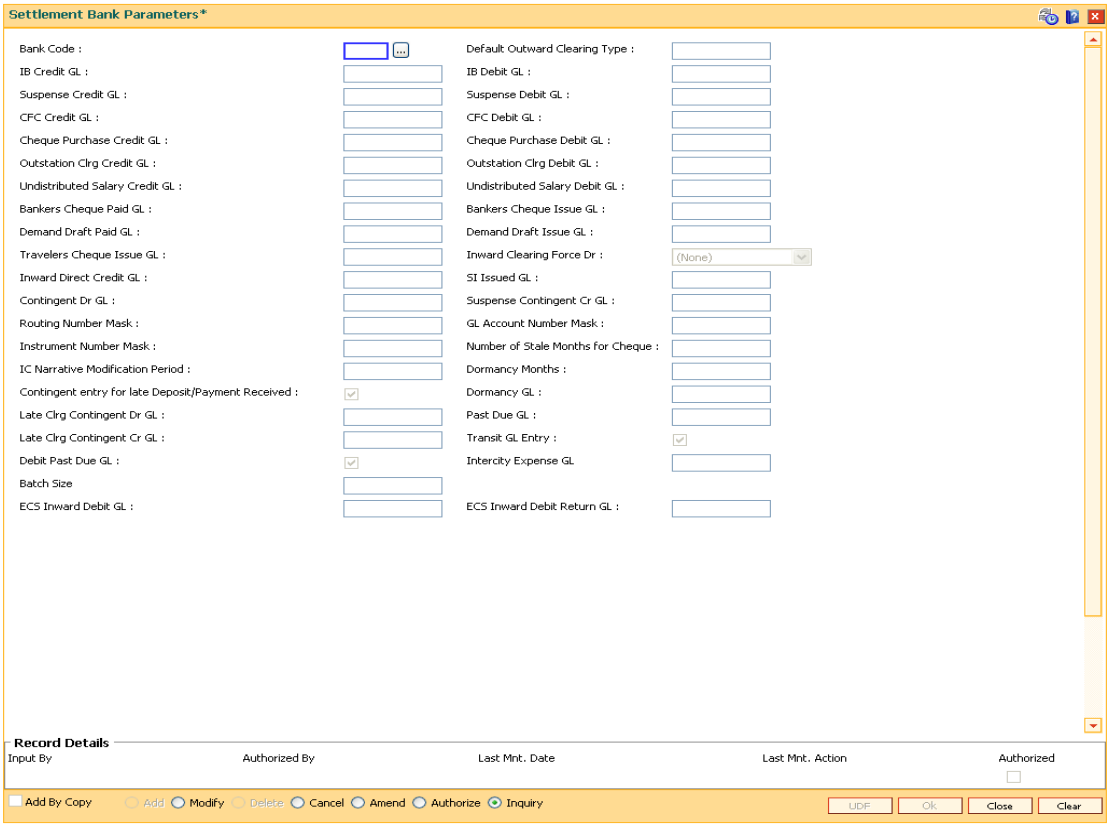
Modes Available

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

To modify the settlement bank parameters

1. Type the fast path **STM59** and click **Go** or navigate through the menus to **Global Definitions > Clearing > Settlement Bank Parameters**.
2. The system displays the **Settlement Bank Parameters** screen.

Settlement Bank Parameters



Field Description

Field Name	Description
Bank Code	[Mandatory, Pick List] Select the bank code from the pick 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	[Optional, 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.

Field Name	Description
IB Credit GL	[Optional, Numeric, Nine] Type the inter bank credit GL code. Inter branch 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 **Bank Master Maintenance** (Fast Path: BAM08) option. This is a liability type of GL.
IB Debit GL	[Optional, Numeric, Nine] Type the inter bank debit GL code. Inter branch 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 **Bank Master Maintenance** (Fast Path: BAM08) option. This is a liability type of GL.
Suspense Credit GL	[Optional, Numeric, Nine] 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. The entered GL account should be the Miscellaneous Credit implemented GL. Both the GLs should be of similar type either implemented GL or Normal GL.

Field Name	Description
Suspense Debit GL	[Optional, Numeric, Nine] 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. The entered GL account should be the Miscellaneous Debit implemented GL. Both the GLs should be of similar type either implemented GL or Normal GL
CFC Credit GL	[Optional, Numeric, Nine] This field is currently not used. The CFC GLs are defined in the **Endpoint Master Maintenance** (Fast Path: BAM29) option.
CFC Debit GL	[Optional, Numeric, Nine] This field is currently not used. The CFC GLs are defined in the **Endpoint Master Maintenance** (Fast Path: BAM29) option.
Cheque Purchase Credit GL	[Optional, Numeric, Nine] Type 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 asset/liability type GL.
Cheque Purchase Debit GL	[Optional, Numeric, Nine] 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.
Outstation Clrg Credit GL	[Optional, Numeric, Nine] This field is currently not used.
Outstation Clrg Debit GL	[Optional, Numeric, Nine] This field is currently not used.

Field Name	Description
Undistributed Salary Credit GL	[Optional, Numeric, Nine] This field is currently not used.
Undistributed Salary Debit GL	[Optional, Numeric, Nine] This field is currently not used.
Bankers Cheque Paid GL	[Optional, Numeric, Nine] 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.
Bankers Cheque Issue GL	[Optional, Numeric, Nine] 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.
Demand Draft Paid GL	[Optional, Numeric, Nine] 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.
Demand Draft Issue GL	[Optional, Numeric, Nine] 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.

Field Name	Description
Travelers Cheque Issue GL	[Optional, Numeric, Nine] This field is currently not used.
Inward Clearing Force Dr	[Optional, Drop-Down] 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: • 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	[Optional, Numeric, Nine] 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.
SI Issued GL	[Optional, Numeric, Nine] This field is currently not used.

Field Name	Description
Contingent Dr GL	[Optional, Numeric, Nine] 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.
Suspense Contingent Cr GL	[Optional, Numeric, Nine] 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.
Routing Number Mask	[Optional, Numeric, Nine] 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 • SSS – Sector Code • BBB – Bank Code • bbb – Branch Code
GL Account Number Mask	[Optional, Alphanumeric, 16] Type the GL account number mask, specifying the structure of the GL account number. By default, the system specifies BBBBCCCCGGGGGGG where: • BBBB – Branch Code • CCCC – Currency Code • GGGGGGG – GL account number.

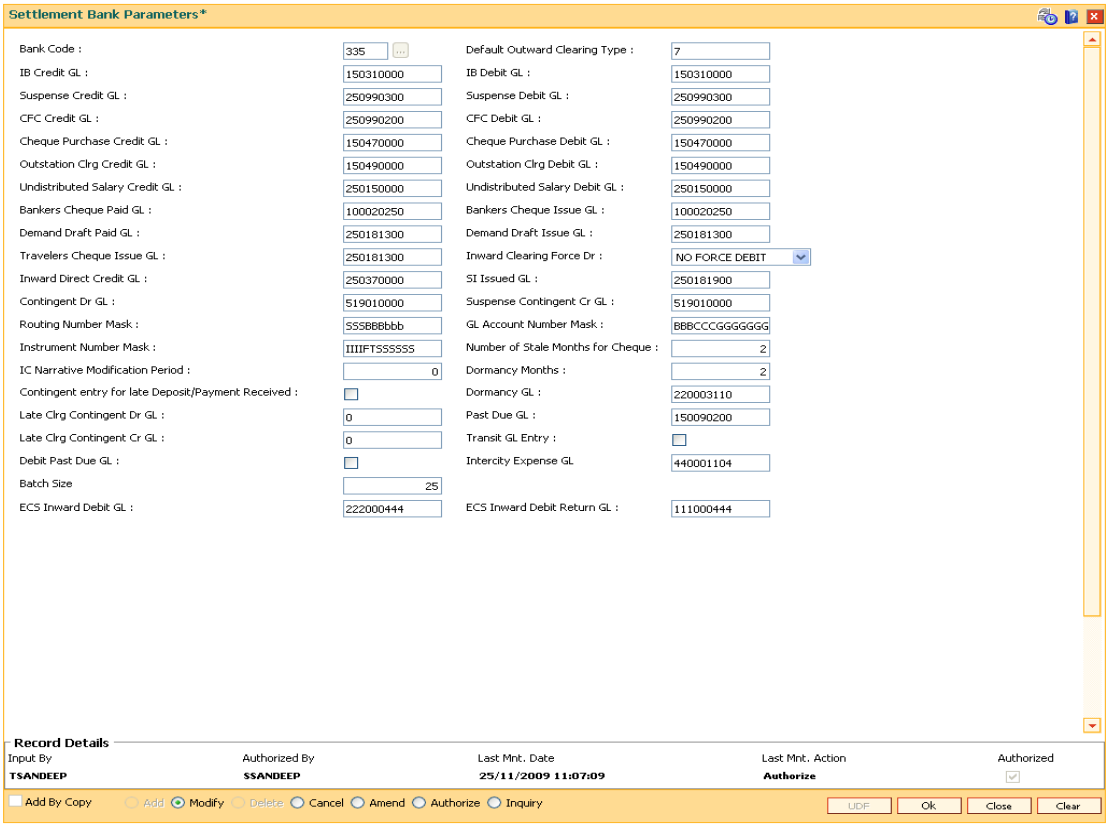
Field Name	Description
Instrument Number Mask	[Optional, Numeric, 12] Type the instrument number mask, specifying the structure of the instrument reference number generated automatically for Banker's Cheque, Demand Draft and Telegraphic Transfer. By default, the system displays generates the instrument number in the IIIFTSSSSSS format, where • 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	[Optional, 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	[Optional, Numeric, Three] 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	[Optional, 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.

Field Name	Description
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, Nine] 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	[Display] This field displays the contingent debit entries for late clearing. It is a liability type GL.
Past Due GL	[Optional, Numeric, Nine] 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	[Display] This field displays the contingent credit entries for late clearing. It is an asset type GL.
Transit GL Entry	[Optional, Check Box] Select the **Transit GL Entry** check box to enable the contingent GL's and pass the entries.
Debit Past Due GL	[Optional, 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	[Mandatory, Numeric, Nine] 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.

Field Name	Description
Batch Size	[Mandatory, Numeric, Five] Type the branch batch size. To support extraction of a fixed number of records in a batch, the user can define the branch batch size eg. 200.
ECS Inward Debit GL	[Mandatory, Numeric, Nine] Type the ECS inward debit GL code.
ECS Inward Debit Return GL	[Mandatory, Numeric, Nine] Type the ECS inward debit return GL code.

3. Click the **Modify** button.
4. Select the bank code from the pick list.
5. Modify the various GL details.

Settlement Bank Parameters



6. Click the **Ok** button.
7. The system displays the message "Record Modified...Authorisation Pending..". Click the **OK** button.
8. The settlement bank parameters are modified once the record is authorised.

17.2. BAM41 - Sector Master

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

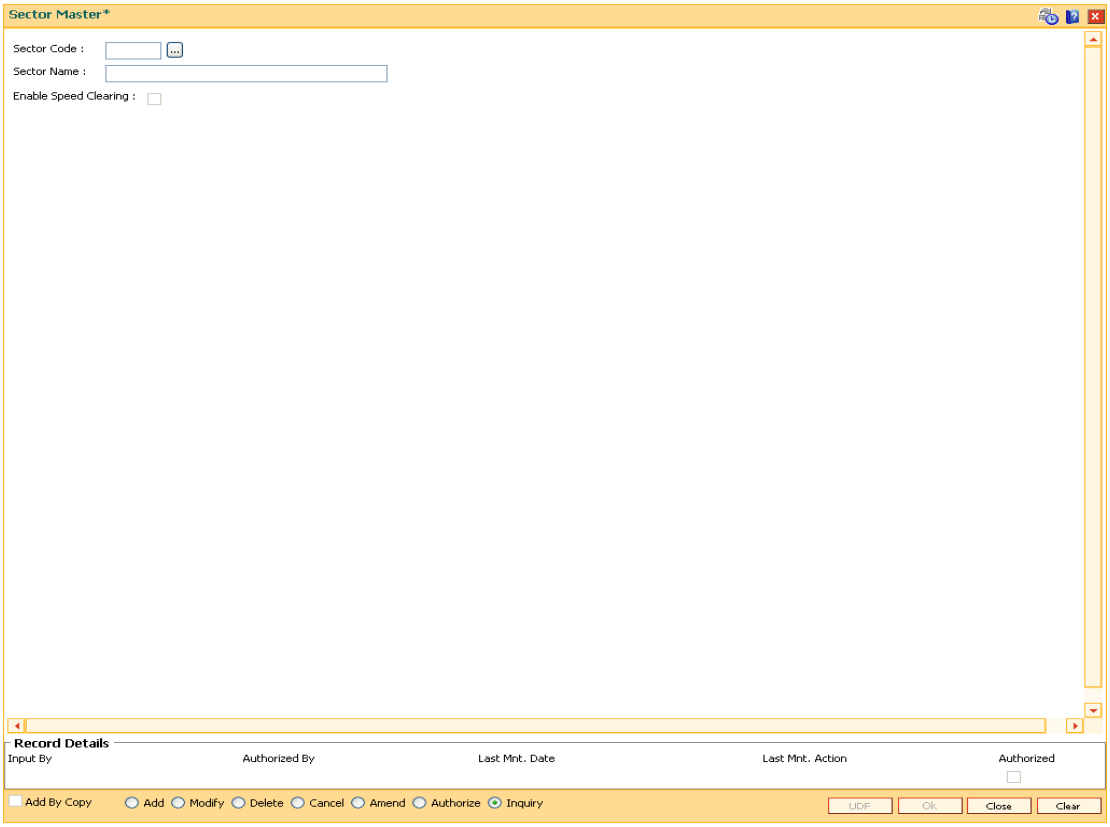
Modes Available

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

To add a sector code

1. Type the fast path **BAM41** and click **Go** or navigate through the menus to **Global Definitions > Clearing > Sector Master**.
2. The system displays the **Sector Master** screen.

Sector Master

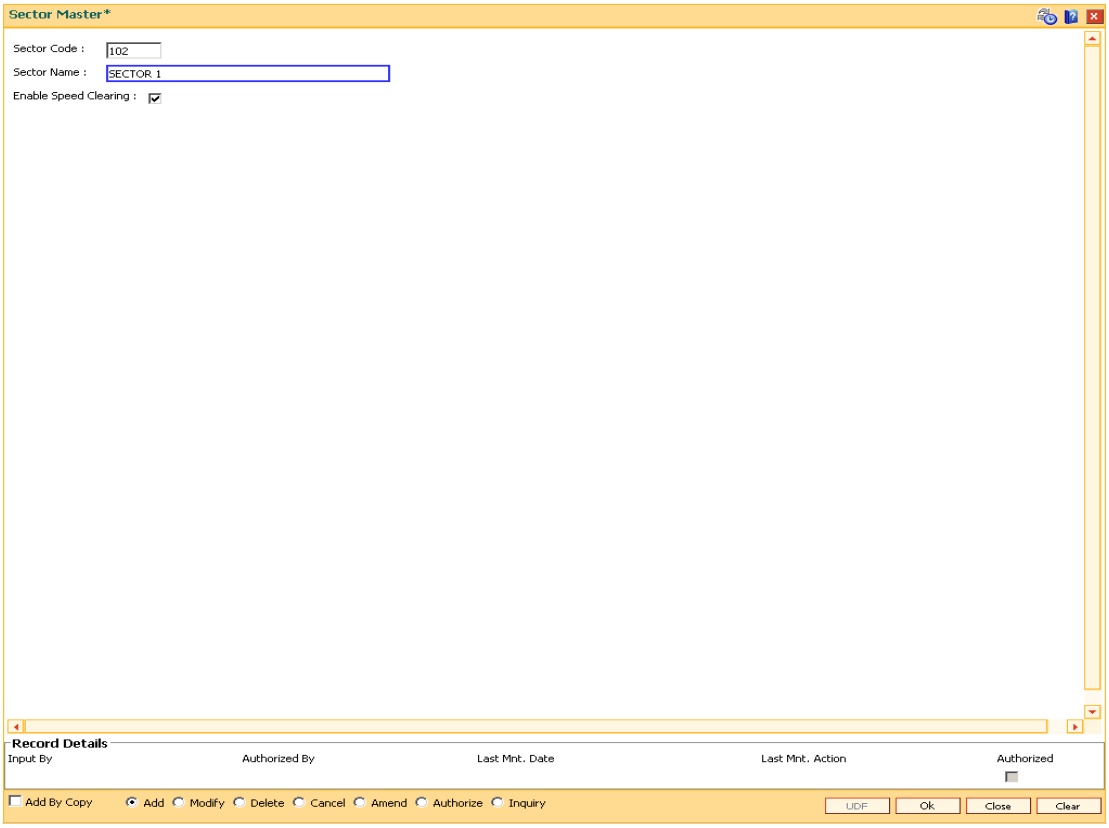


Field Description

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 the **Add** button.
4. Enter the sector code and name.

Sector Master



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
7. The sector is added once the record is authorised.

17.3. 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** (Fast Path: 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

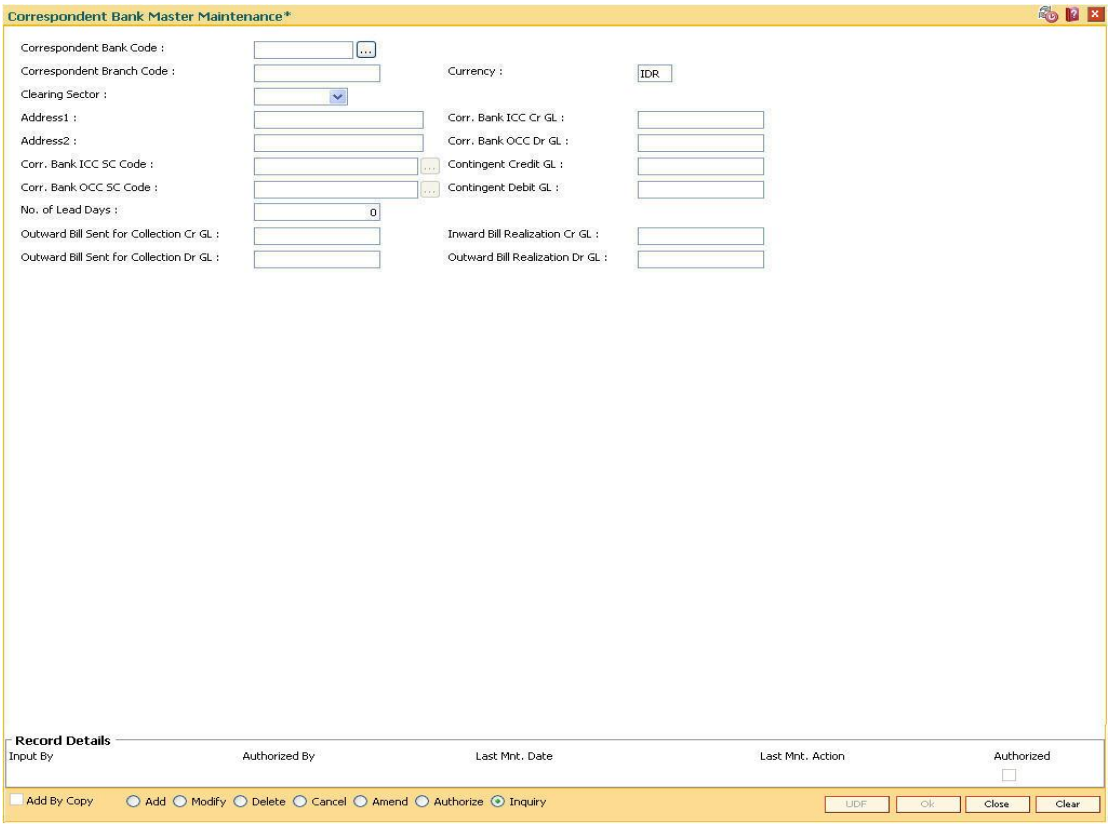
Modes Available

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

To add the correspondent bank master

1. Type the fast path **STM97** and click **Go** or navigate through the menus to **Global Definitions > Clearing > Correspondent Bank Master Maintenance**.
2. The system displays the **Correspondent Bank Master Maintenance** screen.

Correspondent Bank Master Maintenance



Field Description

Field Name	Description
Correspondent Bank Code	[Mandatory, Pick List] Select the correspondent bank code from the pick list. Bank codes are defined in the **Bank Codes Maintenance** (Fast Path: BAM20) option.
Correspondent Branch Code	[Mandatory, Numeric, Four] Type the correspondent branch code for the selected bank code.
Currency	[Display] This field displays the local currency. This is the currency in which the bank accepts the clearing instrument.

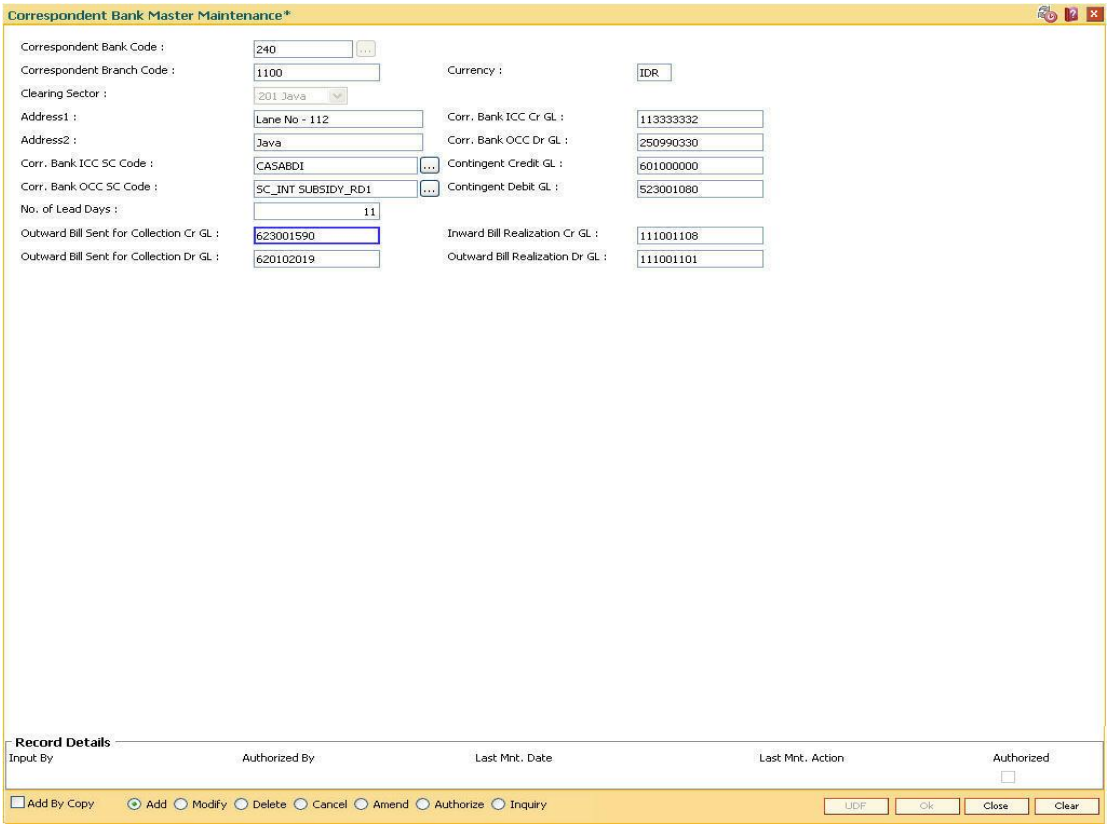
Field Name	Description
Clearing Sector	[Mandatory, Drop-Down] Select the clearing sector, for which you want to define the corresponding bank, from the drop-down list. The clearing sector is a geographical location within which the clearing happens. A corresponding bank or clearing house will be allocated 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, Pick List] Select the service charge code from the pick 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.

Field Name	Description
Corr. Bank OCC SC Code	[Conditional, Pick List] Select the service charge code from the pick 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	[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.
No. of Lead Days	[Optional, Numeric, Five] Type the number of lead days. Lead days indicate the number of days before which the bill has to be dispatched.
Outward Bill Sent for Collection Cr GL	[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.
Inward Bill Realization Cr GL	[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.
Outward Bill Sent for Collection Dr GL	[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.

Field Name	Description
Outward Bill Realization Dr GL	[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.

3. Click the **Add** button.
4. Select the correspondent bank code from the pick list.
5. Enter the correspondent branch code and select the currency and clearing sector from the drop-down 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 the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
9. The correspondent bank master is added once the record is authorised.

17.4. STM50 - Clearing Branch - Cross Reference

Clearing Branch-Cross Reference is required to indicate the branch which shall do the clearing operations for the other retail branch(es) of the bank falling under the same sector.

Centralised 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.Centralised and / or decentralised setup can be enabled through this setup.

Definition Prerequisites

- BAM03 - Branch Master Maintenance
- BAM29 - End Point Master Maintenance

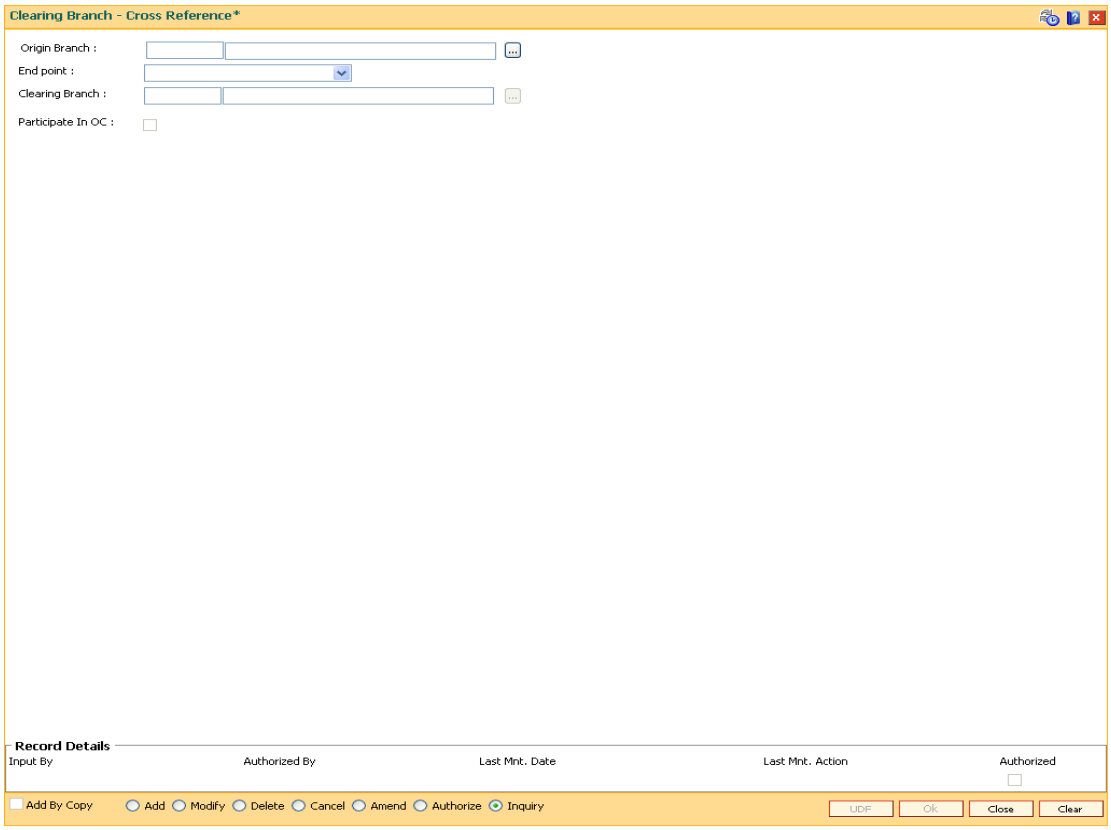
Modes Available

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

To add the clearing branch cross-reference

1. Type the fast path **STM50** and click **Go** or navigate through the menus to **Global Definitions > Clearing > Clearing Branch - Cross Reference**.
2. The system displays the **Clearing Branch - Cross Reference** screen.

Clearing Branch - Cross Reference



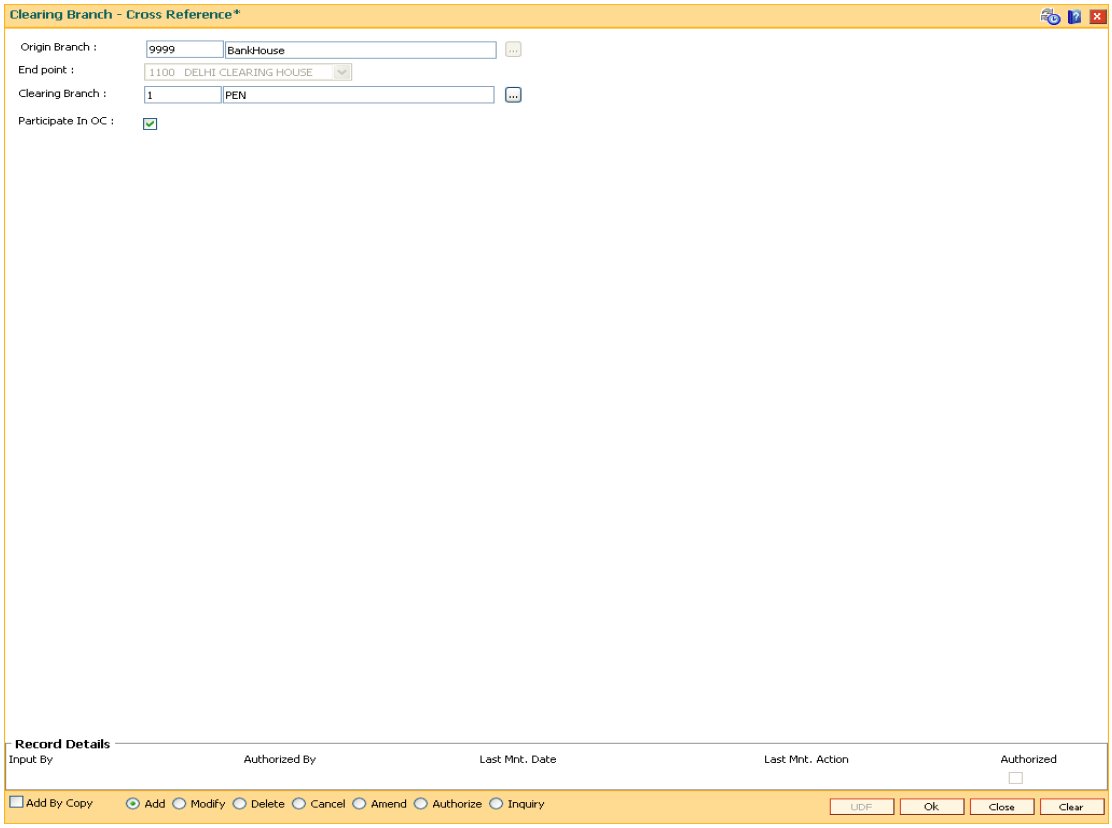
Field Description

Field Name	Description
Origin Branch	[Mandatory, Pick List] Select the origin branch from the pick list. The branch name is displayed in the adjacent field. This is the retail branch where the clearing instruments such as cheques are handled.
End point	[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** (Fast Path: BAM29) option.

Field Name	Description
Clearing Branch	[Mandatory, Pick List] Select the clearing branch from the pick 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] Select the checkbox if the branch clearing operations are to be performed in a centralized set up with ACH. These branches can by pass marking of late clearing and can directly run the OC.

3. Click the **Add** button.
4. Select the origin branch and the clearing branch from the pick list and the end point from the drop-down list.

Clearing Branch - Cross Reference



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
7. The clearing branch cross reference is added once the record is authorised.

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 chequesfor 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).

17.5. STM60 - ACH Branch Cross Reference Maintenance

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

- BAM03 - Branch Master Maintenance

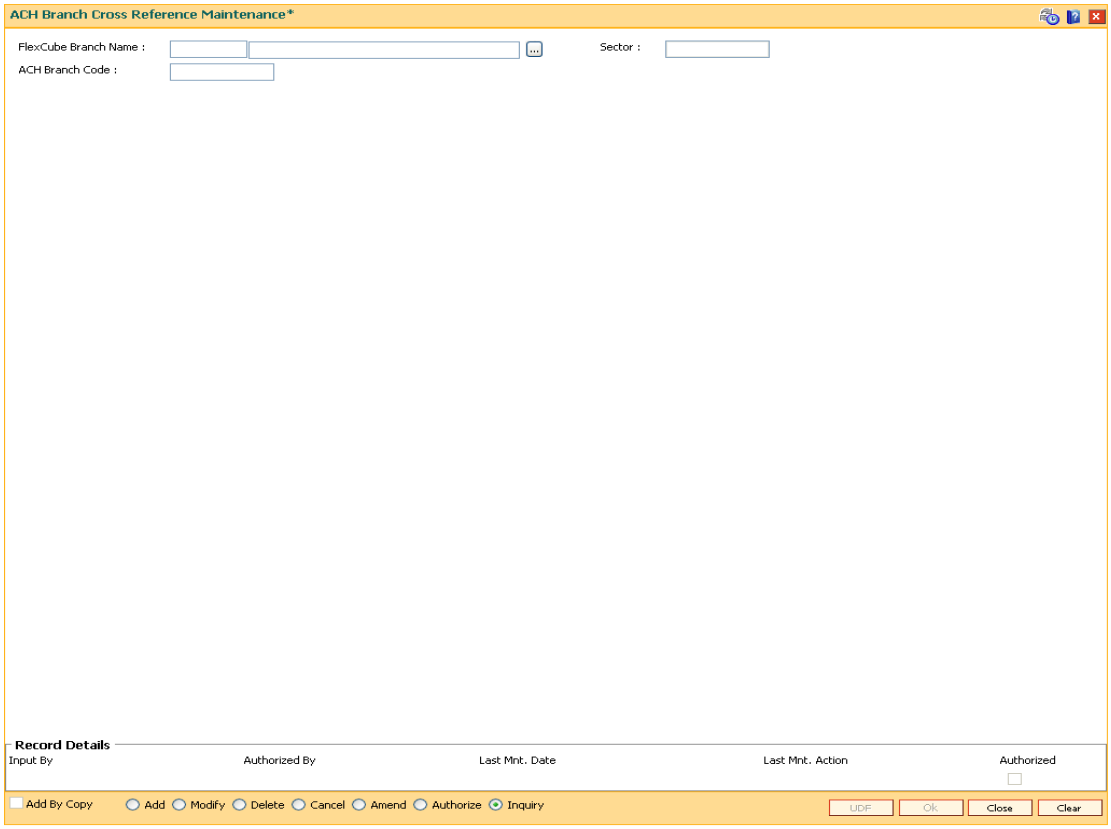
Modes Available

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

To add the ACH branch cross reference

1. Type the fast path **STM60** and click **Go** or navigate through the menus to **Global Definitions > Clearing > ACH Branch Cross Reference Maintenance**.
2. The system displays the **ACH Branch Cross Reference Maintenance** screen.

ACH Branch Cross Reference Maintenance

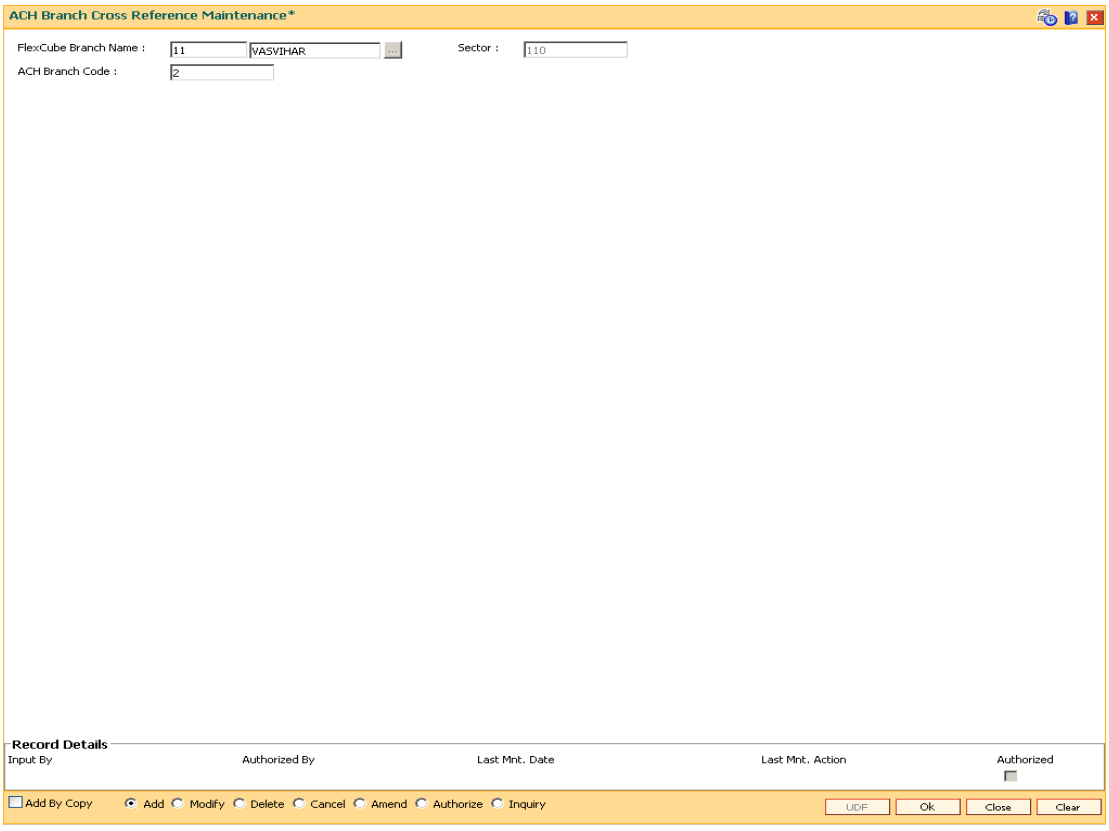


Field Description

Field Name	Description
FlexCube Branch Name	[Mandatory, Drop-Down] Select the branch name, for which you want to maintain the ACH cross reference, from the drop-down list. Branch Codes are maintained in **Branch Master Maintenance** (Fast Path: BAM03) option.
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 Master Maintenance** (Fast Path: BAM03) option.
ACH Branch Code	[Mandatory, Numeric, Five] Type the automated clearing house code.

3. Click the **Add** button.
4. Select the **FLEXCUBE** branch name from the pick list.
5. Enter the ACH branch code.

ACH Branch Cross Reference Maintenance



6. Click the **Ok** button.
7. The system displays the message "Authorisation Required. Do you want to continue". Click the **OK** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click the **Grant** button.
10. The system displays the message "Record Authorized..". Click the **Ok** button.

17.6. BAM29 - End Point 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 End point.

Definition Prerequisites

- GLM02 - Chart of Accounts

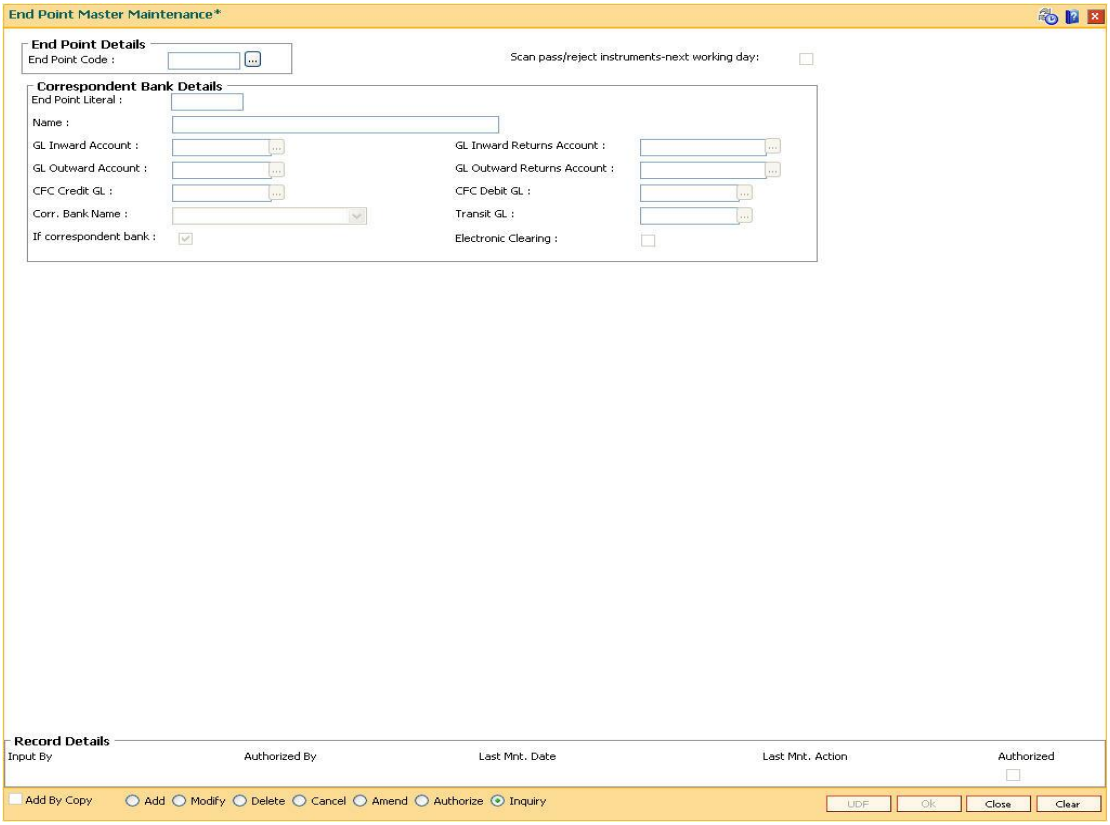
Modes Available

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

To add a new endpoint

1. Type the fast path **BAM29** and click **Go** or navigate through the menus to **Global Definitions > Clearing > End Point Master Maintenance**.
2. The system displays the **End Point Master Maintenance** screen.

End Point Master Maintenance



Field Description

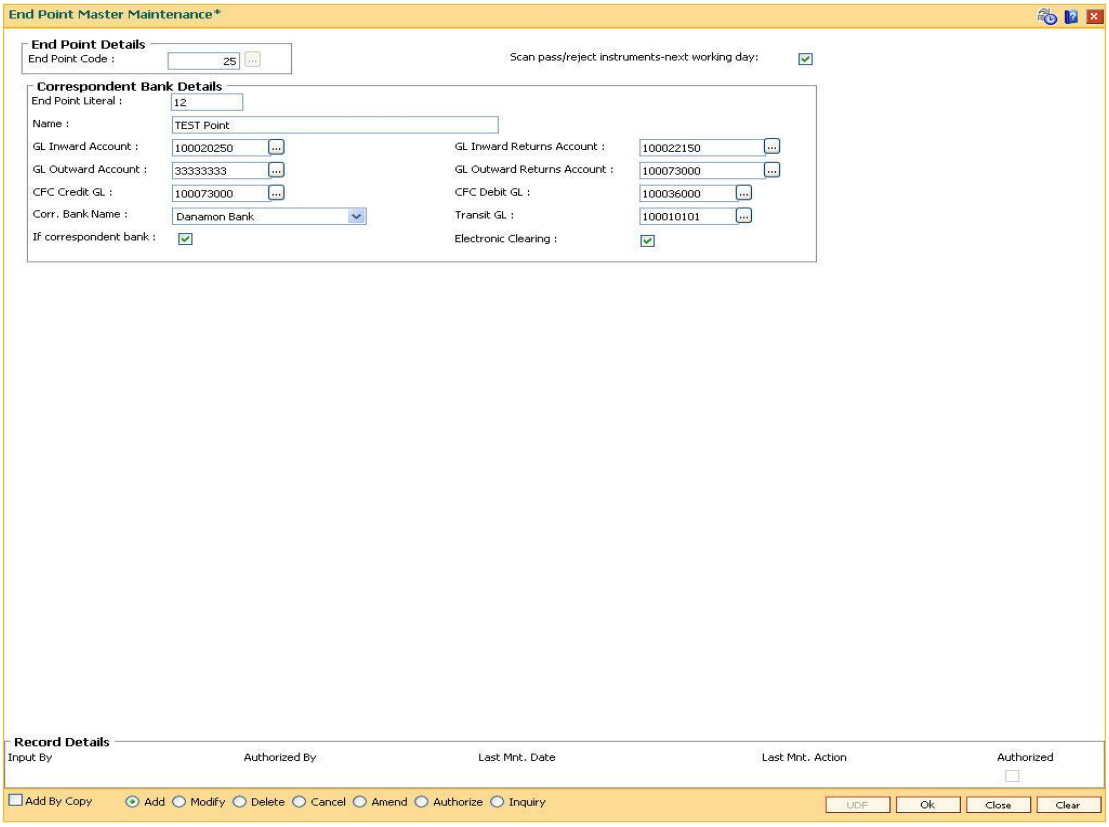
Field Name	Description
EndPoint Details	
EndPoint Code	[Mandatory, Numeric, Four] Type the endpoint code. Endpoint code is a manually generated unique number representing the clearing house/correspondent bank code. Once added, this field cannot be modified or amended.
Scan pass/reject instruments-next 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.
Name	[Mandatory, Alphanumeric, 40] Type the full name of the end point.
GL Inward Account	[Mandatory, Pick List] Select the inward account GL code from the pick 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.
GL Inward Returns Account	[Mandatory, Numeric, 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.

Field Name	Description
GL Outward Account	[Mandatory, Pick 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.
GL Outward Returns Account	[Mandatory, Pick 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, Pick List] Select the GL code for CFC credit from the pick 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, Pick List] Select the GL code for CFC debit from the pick 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 pick list lists the banks maintained in the **Bank Codes Maintenance** (Fast Path: BAM20) option. For more information on adding bank codes, refer to the **Bank Codes Maintenance** (Fast Path: BAM20) option. This field is mandatory if the **If correspondent bank** check box is selected.

Field Name	Description
Transit GL	[Mandatory, Pick List] Select the transit GL from the pick 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 the **Add** button.
4. Enter the end point code and the correspondent bank details.

End Point Master Maintenance



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

7. The end point is added once the record is authorised.

17.7. 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 End point.

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** (Fast Path: 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

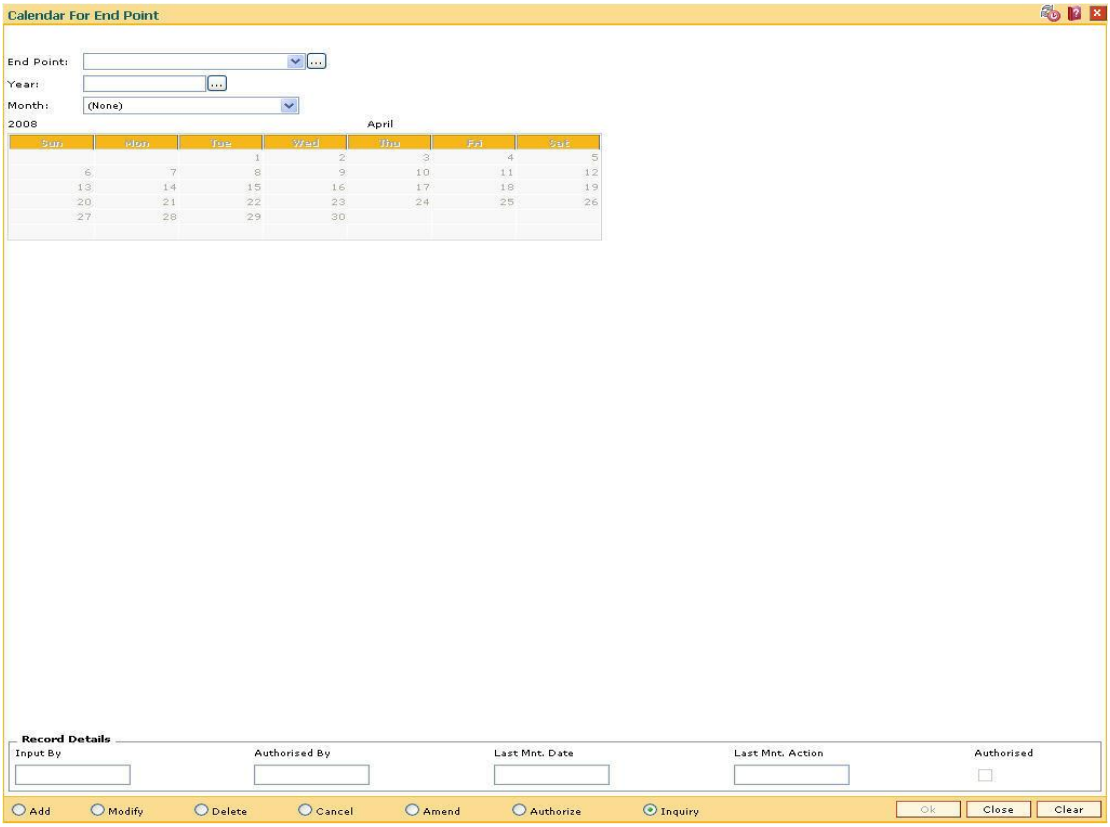
Modes Available

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

To add the endpoint calendar details

1. Type the fast path **BAM27** and click **Go** or navigate through the menus to **Global Definitions > Clearing > Calendar For End Point**.
2. The system displays the **Calendar For End Point** screen.

Calendar For End Point



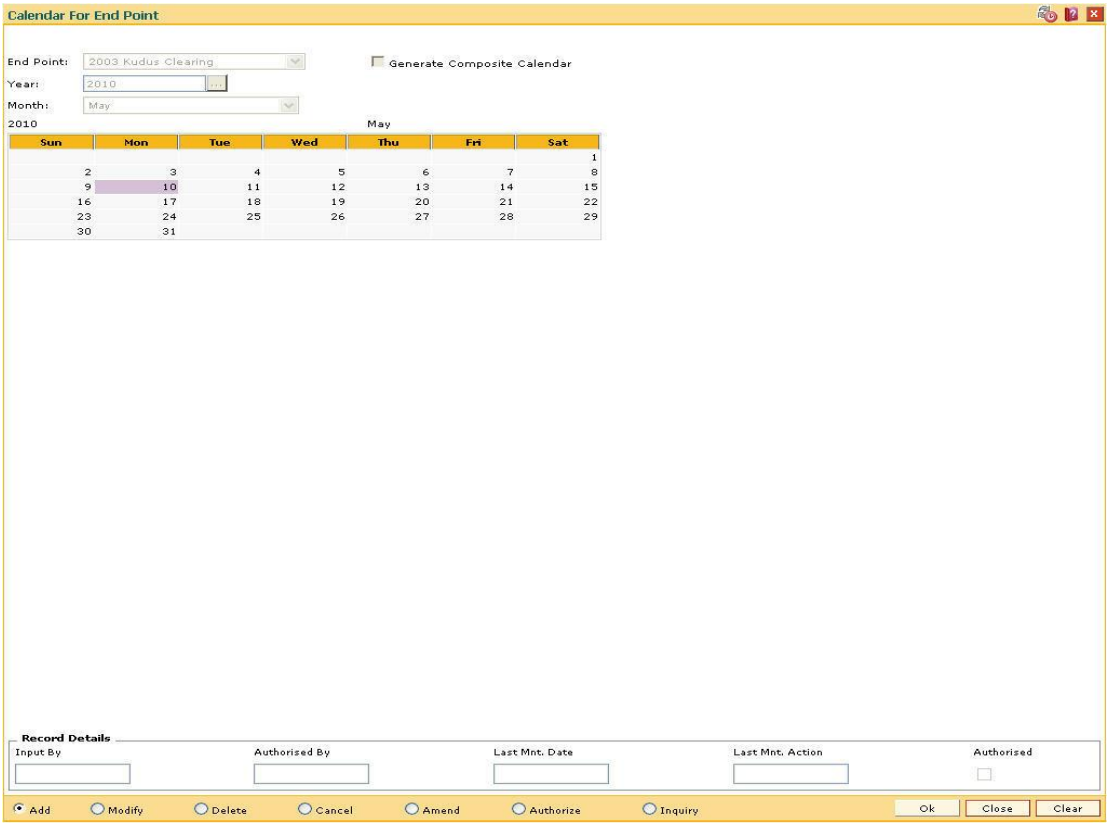
Field Description

Field Name	Description
End Point	[Mandatory, Drop-Down] Select the end point code from the drop-down list. End point 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** (Fast Path: BAM29) option. Once added, this field cannot be modified or amended.
Generate Composite Calendar	[Optional, Check Box] Select the **Generate Composite Calendar** check box to generate a composite calendar. The **Year** and **Month** fields get disabled if you select the **Generate Composite Calendar** check box. This field is displayed in the **Add** mode.

Field Name	Description
Year	[Conditional, Pick List] Select the year, for which the endpoint calendar is to be generated, from the pick 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 the **Add** button.
4. Select the end point from the drop-down list.
5. Select the generate composite calendar check box.
   OR
   Select the year from the pick list and the month from the drop-down list and mark the days for endpoint in the calendar.

Calendar For End Point



6. Click the **Ok** button.
7. The system displays the message "Composite Calendar Generated Successfully" if the **Generate Composite Calendar** check box was selected.
   OR
   The system displays the message "Record Added... Authorisation Pending.. Click Ok to Continue". Click the **Ok** button.
8. The calendar for endpoint id is added once the record is authorised.

17.8. BAM33 - Composite Calendar Generation

Using this option you can generate composite calendars for the bank and endpoints. 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 doing 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 cheque which has to go for outward clearing.

Definition Prerequisites

- BAM03 - Branch Master Maintenance
- BA090 - Bank Calendar Maintenance
- BAM29 - End Point Master Maintenance
- BAM27 - Calendar For Endpoint

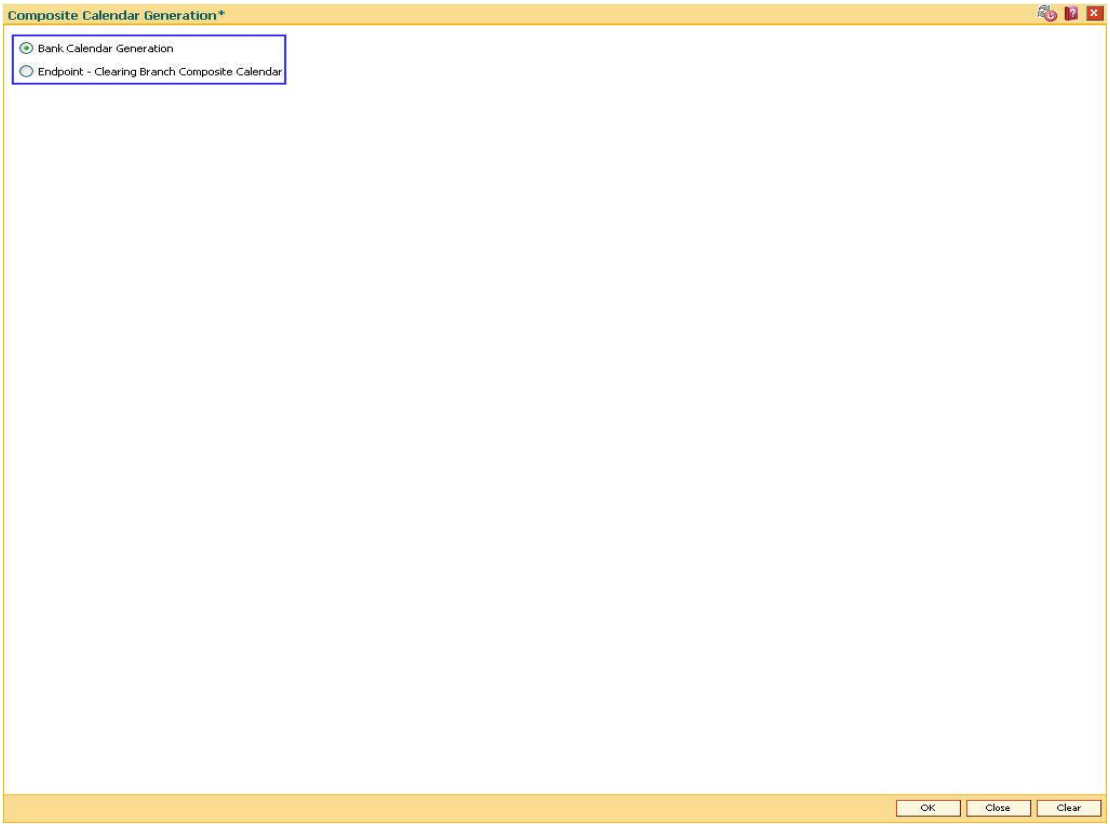
Modes Available

Not Applicable

To generate a composite calendar

1. Type the fast path **BAM33** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Composite Calendar Generation**.
2. The system displays the **Composite Calendar Generation** screen.

Composite Calendar Generation



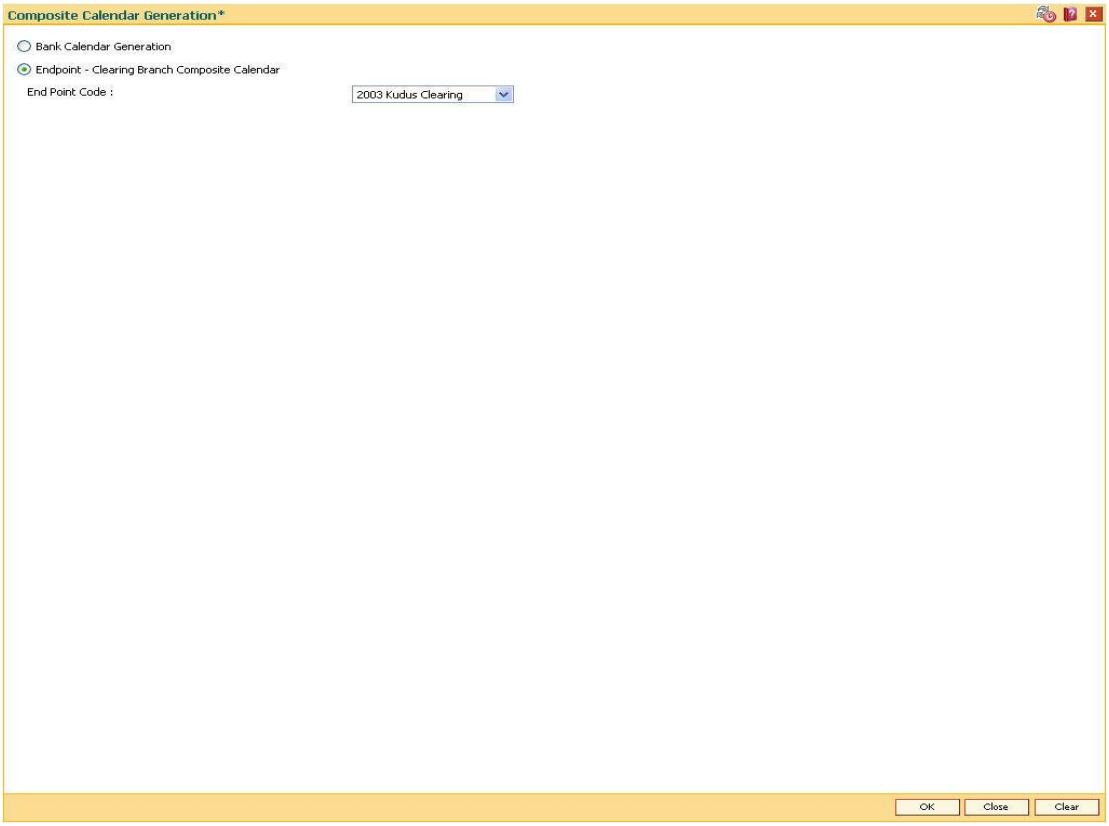
Field Description

Field Name	Description
Bank Calendar Generation	[Mandatory, Radio Button] Click **Bank Calendar Generation** to generate the bank calendar. The calendar for the bank is generated by combining the individual calendars maintained for all branches. A working day of one branch is considered as a working day for the bank since EOD has to be run for that day. This calendar is used for setting the next working day after EOD processing.
Endpoint-Clearing Branch Composite Calendar	[Mandatory, Radio Button] Click **Endpoint-Clearing Branch Composite Calendar** to generate the endpoint-clearing branch composite calendar. This calendar combines the clearing branch calendar and the endpoint calendar for determining the working days of the endpoint and the bank. The composite calendar is required to calculate the value date based on the float days set up. A holiday for the endpoint or the clearing branch will result in the holiday for the composite entity.

Field Name	Description
End Point Code	[Conditional, Drop-Down] Select the end point code from the drop-down list. This field is enabled only if the **Endpoint-Clearing Branch Composite Calendar** option is selected.

3. Click the **Bank Calendar Generation** option to generate a bank calendar.
   OR
   Click the **Endpoint-Clearing Branch Composite Calendar** to generate composite calendar and select the endpoint code from the drop-down list.

Composite Calendar Generation



4. Click the **Ok** button.
5. The system displays the message "Calendar has been successfully created...". Click the **OK** button.

Note: This procedure must be repeated every time the bank calendar or the endpoint calendar is modified.

17.9. STM54 - Routing Branch Maintenance

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

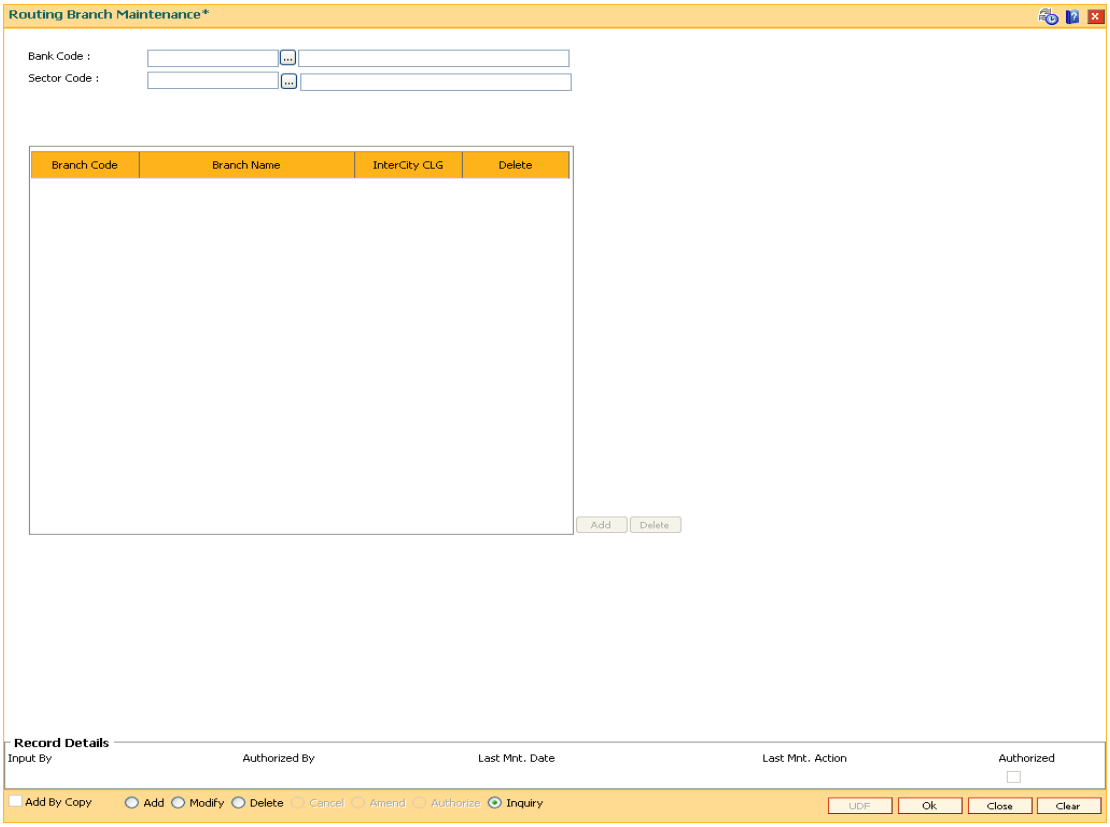
Modes Available

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

To add the routing branch details

1. Type the fast path **STM54** and click **Go** or navigate through the menus to **Global Definitions > Clearing > Routing Branch Maintenance**.
2. The system displays the **Routing Branch Maintenance** screen.

Routing Branch Maintenance



Field Description

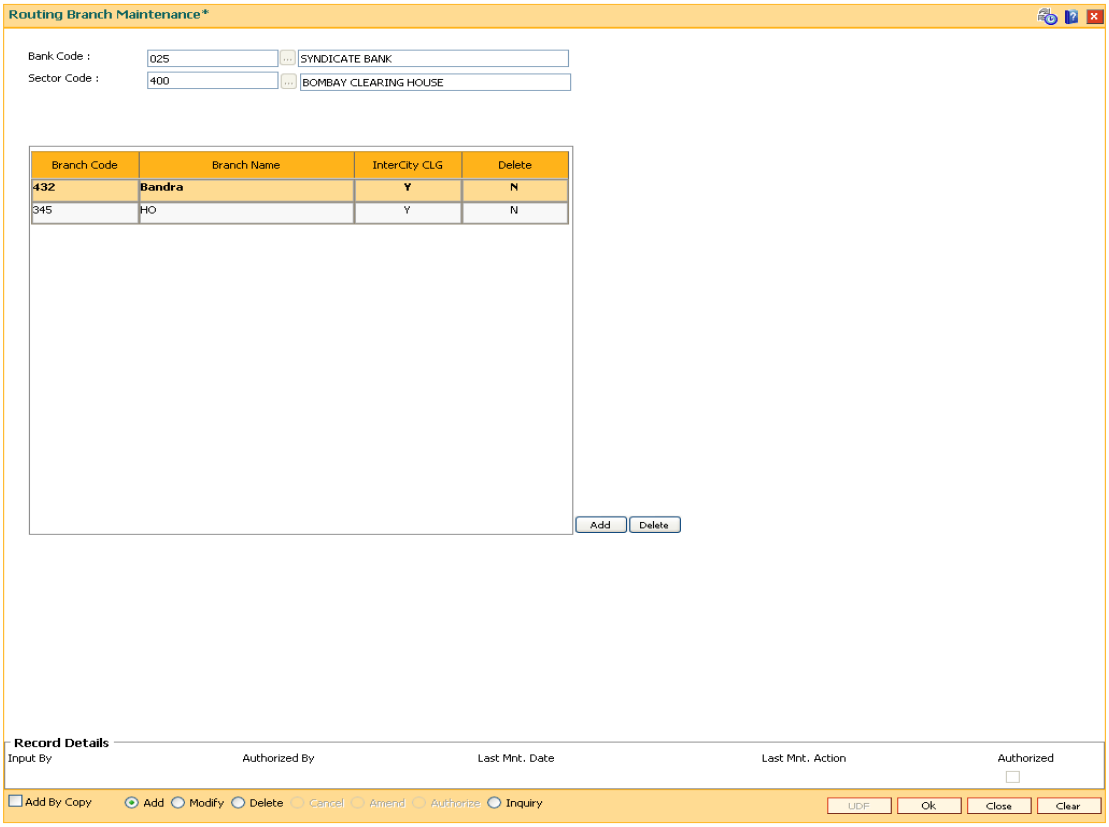
Field Name	Description
Bank Code	[Mandatory, Pick List] Select the bank name in routing number from the pick list. The pick list lists the banks added in the bank codes maintenance. For more information on adding a bank code, refer to the **Bank Codes Maintenance** (Fast Path: BAM20) option.

Field Name	Description
Sector Code	[Mandatory, Pick List] Select the clearing sector code containing the bank's branches from the pick list. Sector codes are defined in the **Sector Master** (Fast Path: BAM41) 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 the **Add** button.
4. Select the bank code and sector code from the pick list.
5. Click the **Add** button and enter the data in the branch code, branch name fields.

Routing Branch Maintenance



6. Click the **Ok** button.
7. The system displays the message "Authorisation required. You Want to continue?". Click the **OK** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click the **Ok** button.
10. The system displays the message "Record Added". Click the **OK** button.

Note:The user can delete a routing branch from the **Add** mode before the record is authorised.

17.10. STM70 - Routing Number Details

Using this option you can capture the details for every routing number.

The details captured here will be part of the outgoing payment extracts based on the destination routing number. The routing number combination should be defined in **Routing Branch Maintenance** (Fast Path: STM54) option prior to this. You have to capture BI Office Code, City Code, Province Code and Bank type for every routing number.

Note: There is no processing involved with this maintenance and Payments module will refer this at the time of outgoing payment extract generation.

Definition Prerequisites

- STM54 - Routing Branch Maintenance

Other Prerequisites

Not Applicable

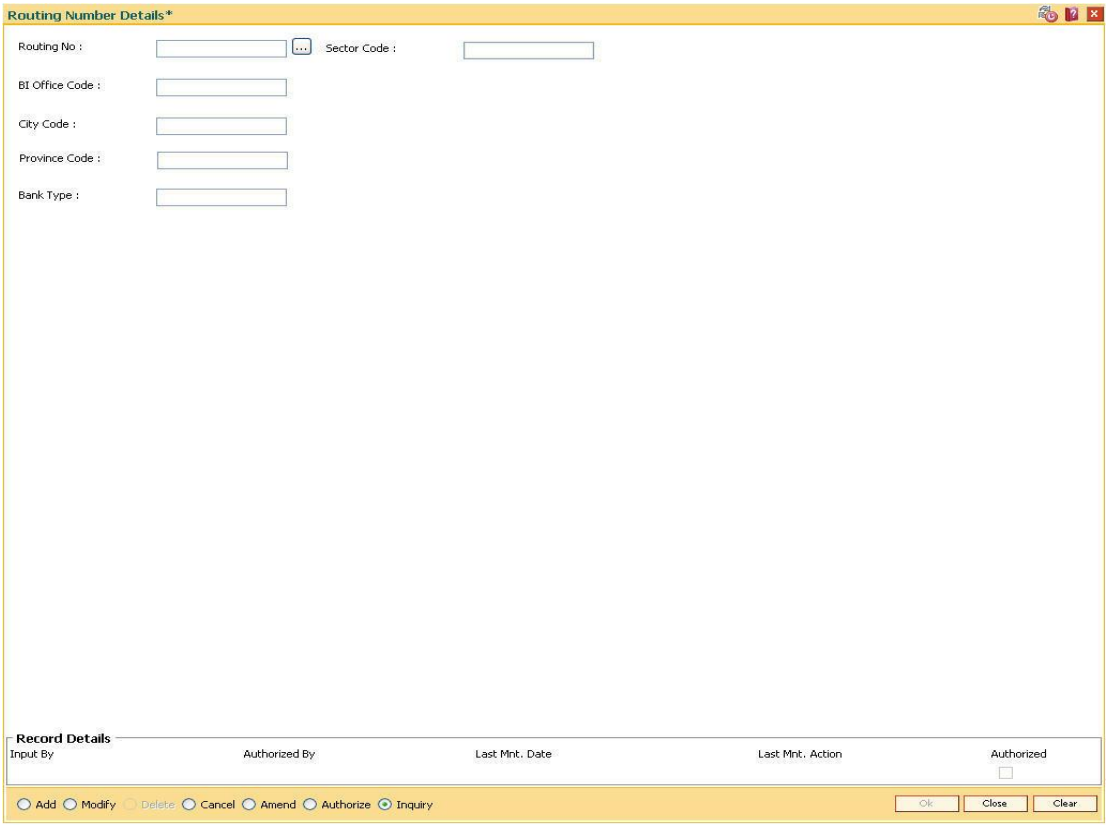
Modes Available

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

To add the routing number details

1. Type the fast path **STM70** and click **Go** or navigate through the menus to Global Definitions > Clearing > Routing Number Details.
2. The system displays the **Routing Number Details** screen.

Routing Number Details



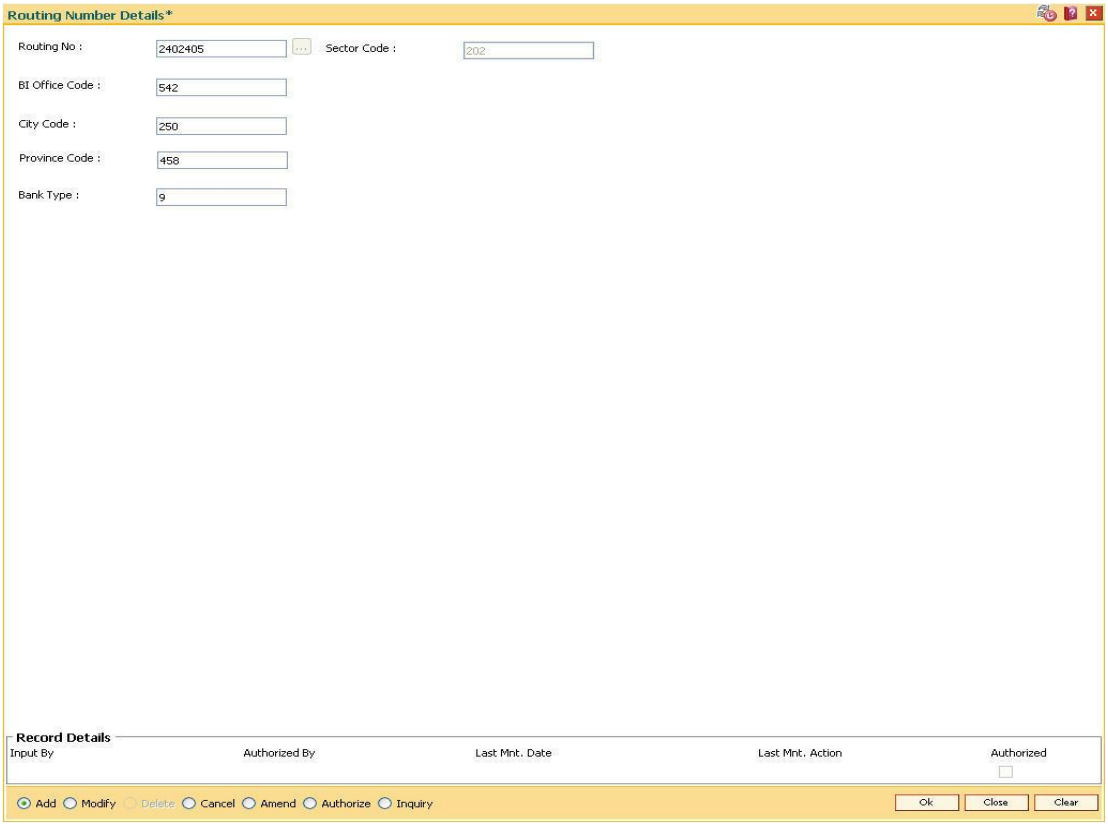
Field Description

Field Name	Description
Routing No	[Mandatory, Numeric, Seven] Type the routing number for which the details are to be maintained. It should be an existing combination maintained in the **Routing Branch Maintenance** (Fast Path: STM54) option.
Sector Code	[Display] This field displays the sector code based on the routing number maintained in **Routing Branch Maintenance** (Fast path: STM54).
BI Office Code	[Mandatory, Numeric, Three] Type the unique Bank Indonesia Office identification code for the sender.

Field Name	Description
City Code	[Mandatory, Numeric, Four] Type the city code of bank in which the beneficiary's account is maintained.
Province Code	[Mandatory, Numeric, Four] Type the provision code of bank in which the beneficiary's account is maintained.
Bank Type	[Mandatory, Numeric, One] Type the bank type in which the beneficiary account is maintained.

3. Click the **Add** button.
4. Type the routing number and enter the relevant information.

Routing Number Details



5. Click the **Ok** button.
6. The system displays the message 'Record Added....Authorisation Pending'. Click the **Ok** button.
7. The routing number details will be added once the record is authorised.

17.11. 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

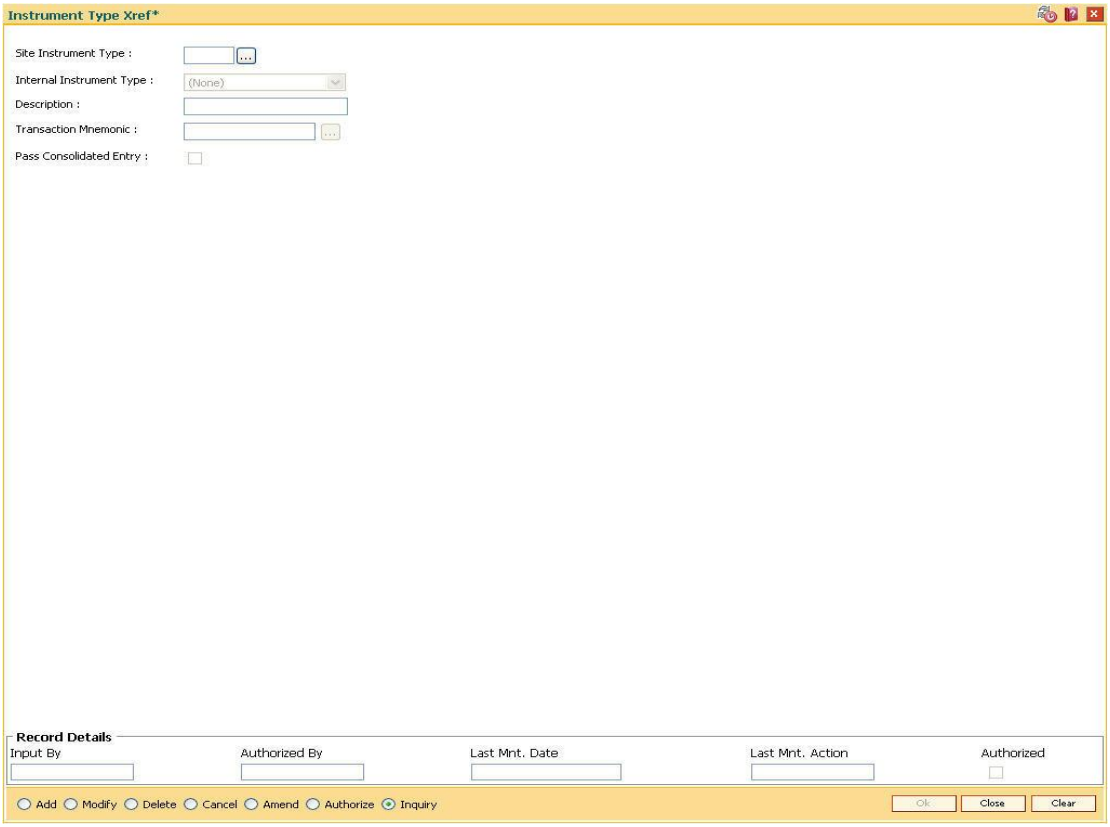
Modes Available

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

To add the instrument type Xref details

1. Type the fast path **STM58** and click **Go** or navigate through the menus to **Global Definitions > Clearing > Instrument Type Xref**.
2. The system displays the **Instrument Type Xref** screen.

Instrument Type Xref



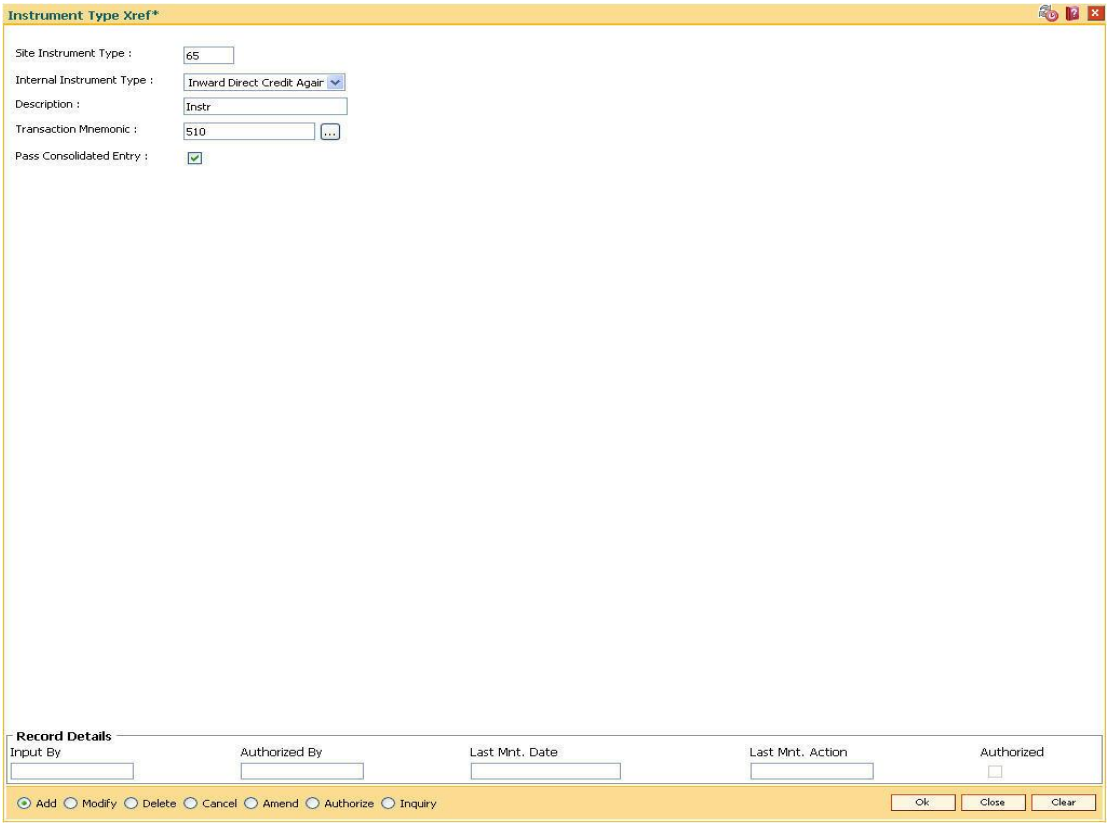
Field Description

Field Name	Description
Site Instrument Type	[Mandatory, Numeric, Two] 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.

Field Name	Description
Transaction Mnemonic	[Mandatory, Pick List] Select the transaction mnemonic from the pick 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 the **Add** button.
4. Enter the site instrument code.
5. Select the internal instrument type from the drop-down list and enter the description.
6. Select the transaction mnemonic code from the pick list.

Instrument Types Xref



7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
9. The instrument type is added once the record is authorised.

17.12. 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

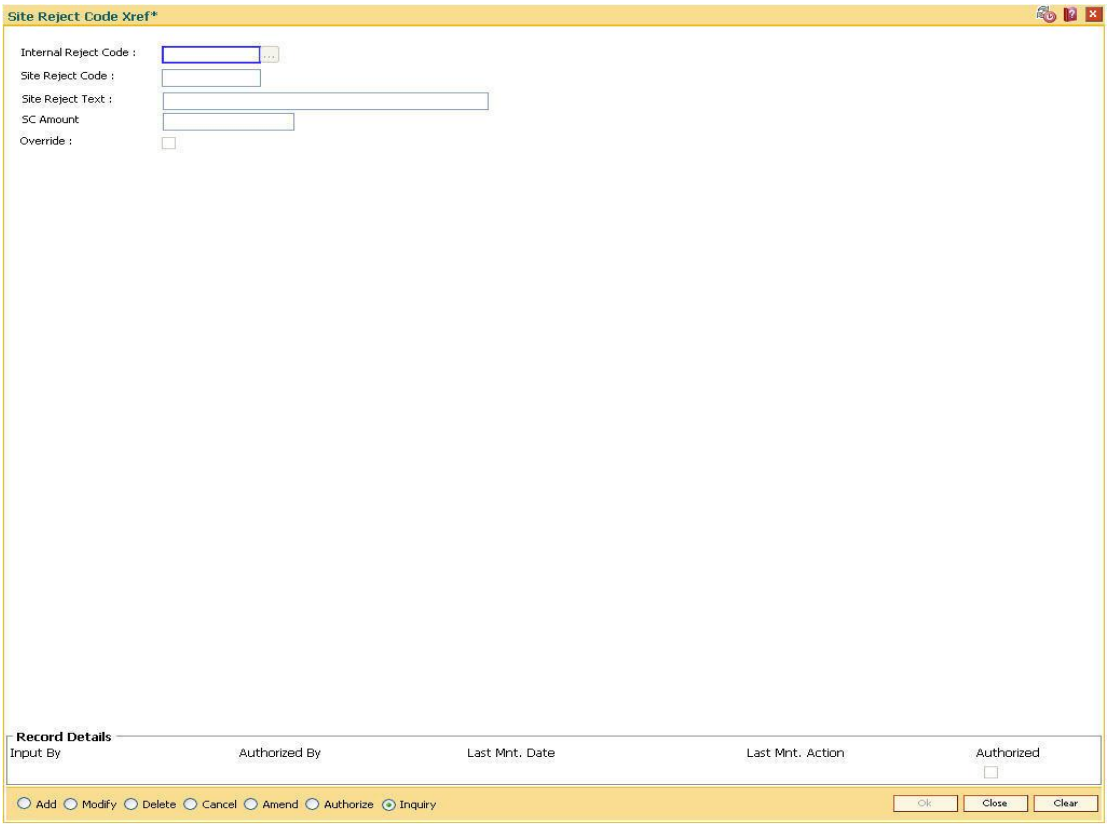
Modes Available

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

To add the site reject code Xref

1. Type the fast path **STM56** and click **Go** or navigate through the menus to **Global Definitions > Clearing > Site Reject Code Xref**.
2. The system displays the **Site Reject Code Xref** screen.

Site Reject Code Xref

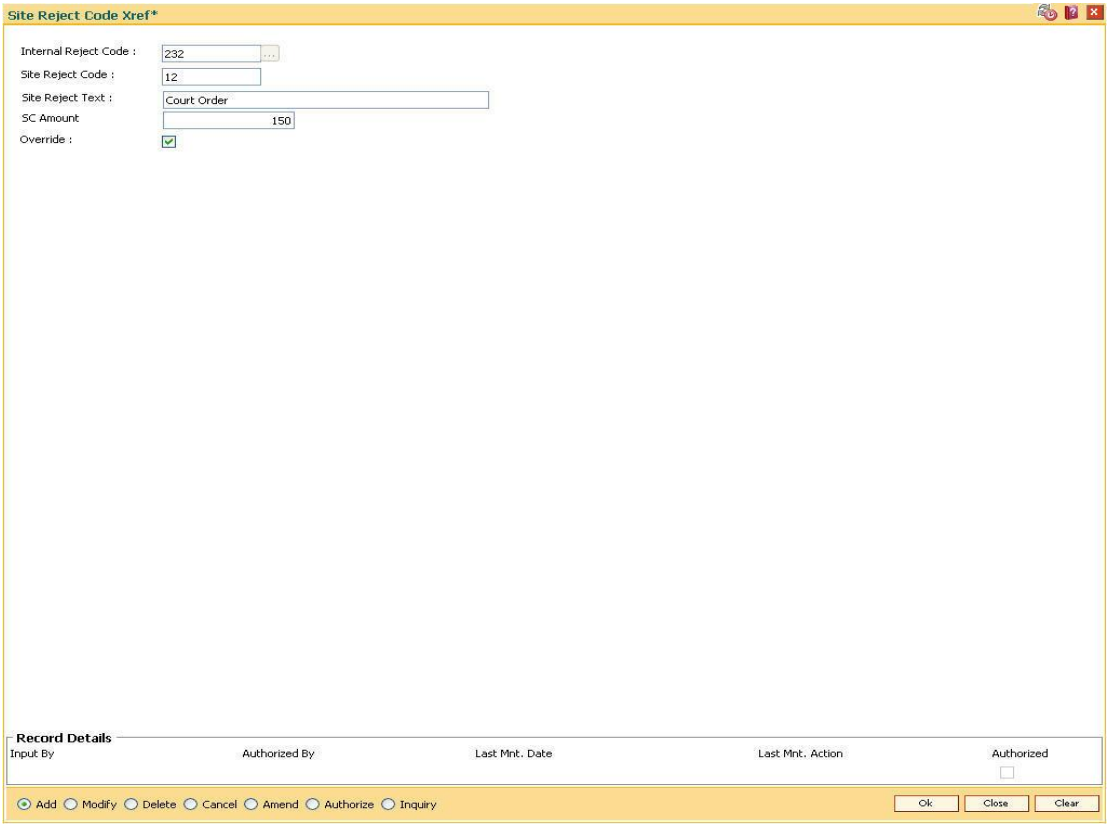


Field Description

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.
SC Amount	[Optional, Numeric, 13, Two] Type the SC amount against every reject reason. The user can define the amount as zero, if no SC is to be levied.
Override	[Optional, Check Box] Select the **Override** check box to allow override for exception transactions.

3. Click the **Add** button.
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



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
7. The reject code for the site is added once the record is authorised.

17.13. 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 his 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

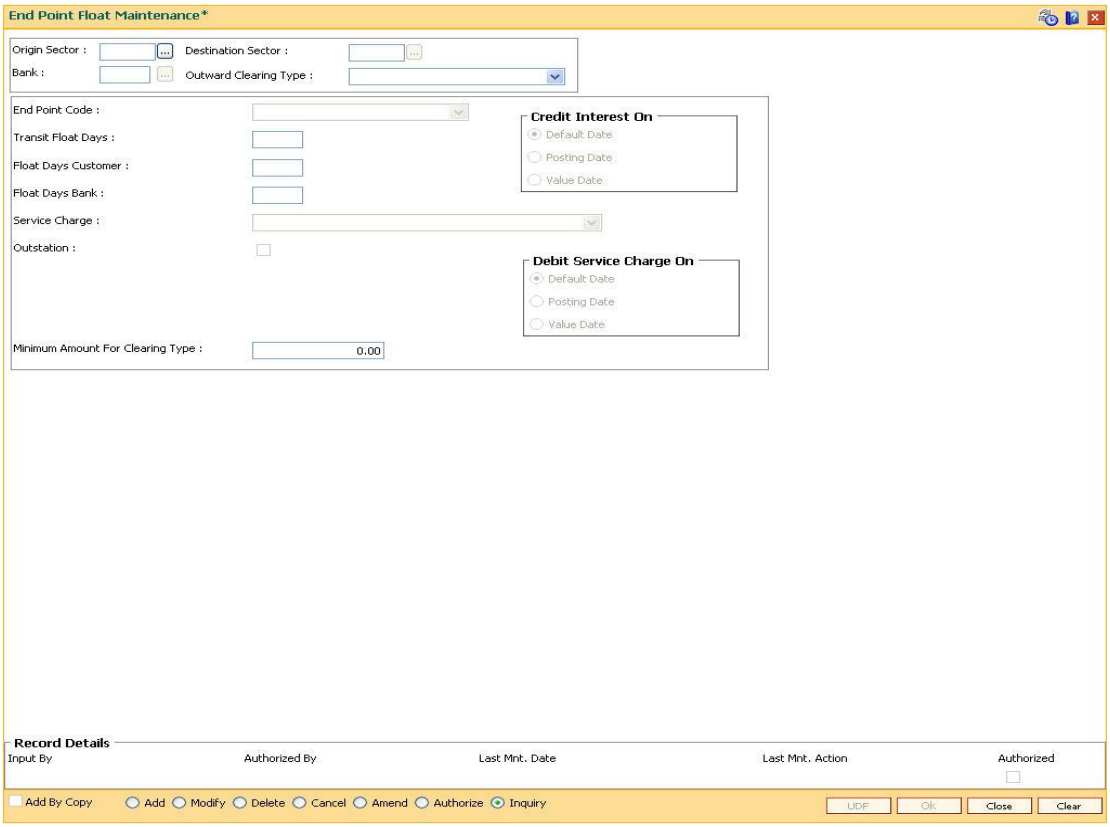
Modes Available

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

To add new endpoint float details

1. Type the fast path **BAM28** and click **Go** or navigate through the menus to **Global Definitions > Clearing > End Point Float Maintenance**.
2. The system displays the **Endpoint Float Maintenance** screen.

Endpoint Float Maintenance



Field Description

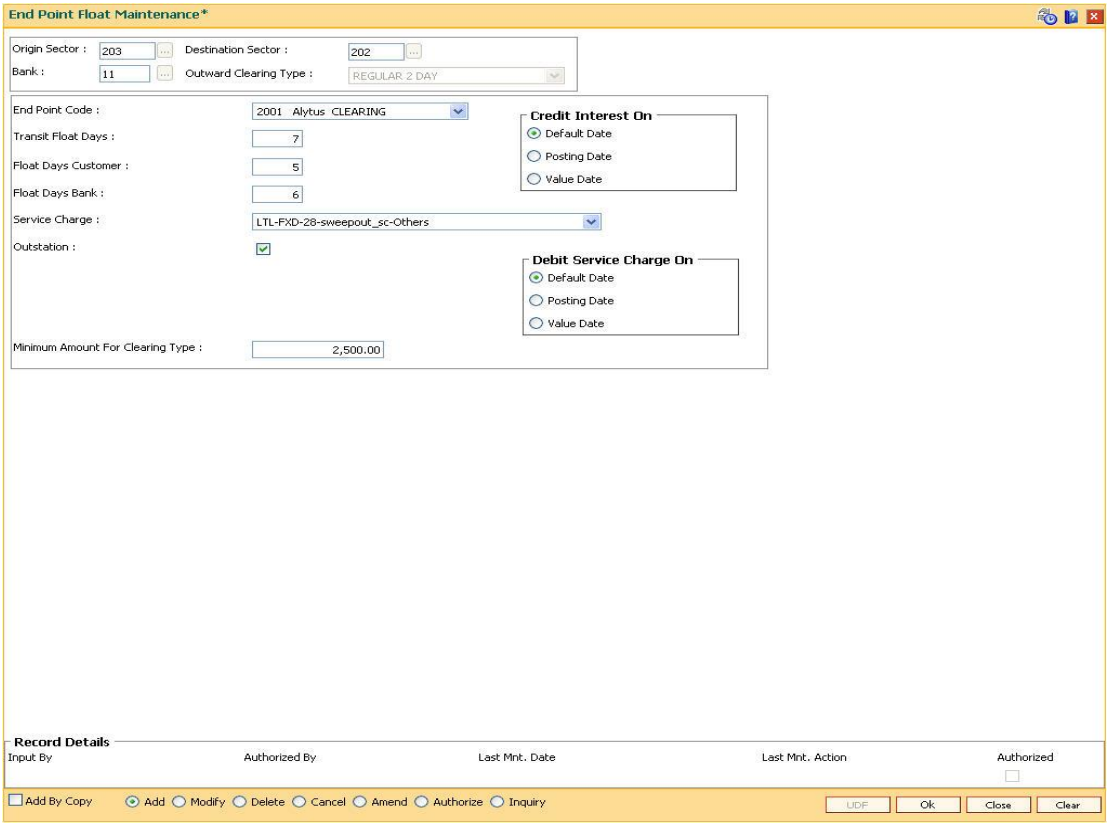
Field Name	Description
Origin Sector	[Mandatory, Pick List] Select the origin sector code from the pick list. The origin sector has to be set up for all the sectors where the bank has branches. The sector code is added and maintained in the **Sector Master** (Fast Path: BAM41) option. A sector code is attached to each branch of the bank using the **Branch Master Maintenance** (Fast Path: BAM03) option.
Destination Sector	[Mandatory, Pick List] Select the destination sector from the pick list. This indicates the sector to which the cheque has to go for clearing. The provider account resides in this clearing sector.

Field Name	Description
Bank	[Mandatory, Pick List] Select the bank code from the pick 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** (Fast Path: BAM20) option.
Outward Clearing Type	[Mandatory, Drop-Down] Select the outward clearing type from the drop-down list. The outward clearing type is defined in the **Clearing Type Maintenance** (Fast Path: 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.
End Point Code	[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.
Transit Float Days	[Mandatory, Numeric, Two] Type the number of days to be defined for transit for instruments from the branch to the centralised clearing branch. Transit days expire in the BOD of each day.
Float Days Customer	[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.
Float Days Bank	[Mandatory, Numeric, Three] 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 days.

Field Name	Description
Service Charge	[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** (Fast Path: BAM14) option.
Outstation	[Optional, Check Box] Select the **Outstation** check box if the clearing is outstation clearing where the time taken for clearing is long or uncertain.
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
Minimum Amount For Clearing Type	[Optional, Numeric, 13, Two] Type the minimum amount for the selected type of clearing.

3. Click the **Add** button.
4. Select the origin sector, destination sector and bank from the pick list and the outward clearing and end point code from the drop-down 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 drop-down list.
8. Select the check box if the clearing is outstation.

Endpoint Float Maintenance



9. Click the **Ok** button.
10. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
11. The end point float is added once the record is authorised.

17.14. 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

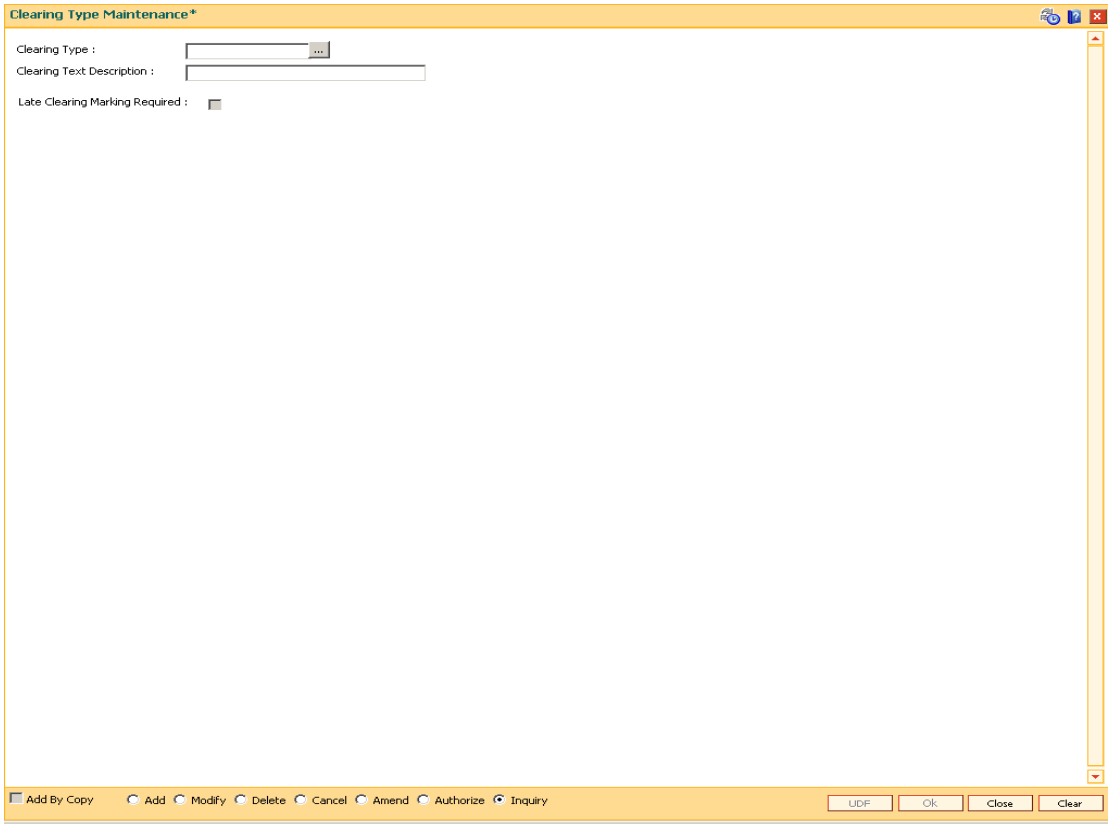
Modes Available

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

To add the clearing type details

1. Type the fast path **STM64** and click **Go** or navigate through the menus to **Global Definitions > Clearing > Clearing Type Maintenance**.
2. The system displays the **Clearing Type Maintenance** screen.

Clearing Type Maintenance

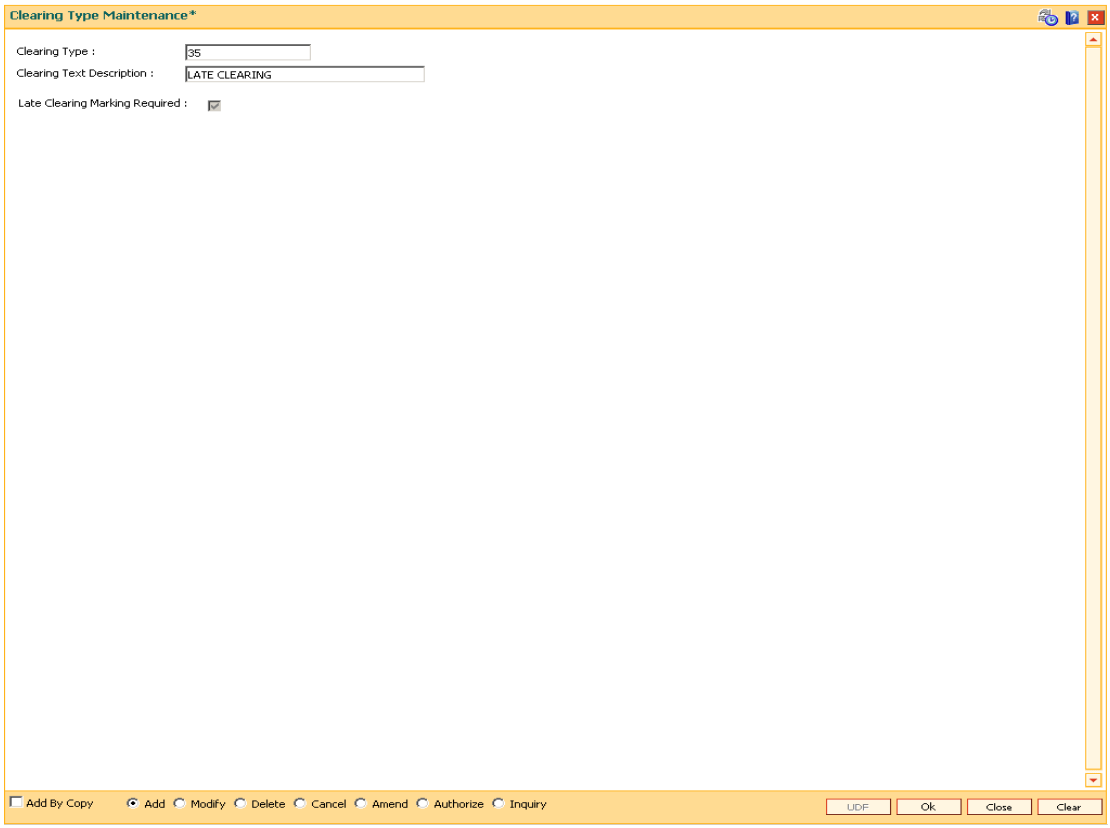


Field Description

Field Name	Description
Clearing Type	[Mandatory, Numeric, Three] Type the clearing type code. This is a manually generated code.
Clearing Text Description	[Mandatory, Alphanumeric, 120] 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.

3. Click the **Add** button.
4. Enter the clearing type and the description.

Clearing Type Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
7. The clearing type is added once the record is authorised.

17.15. 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
- BAM15 - Transaction Mnemonic Codes

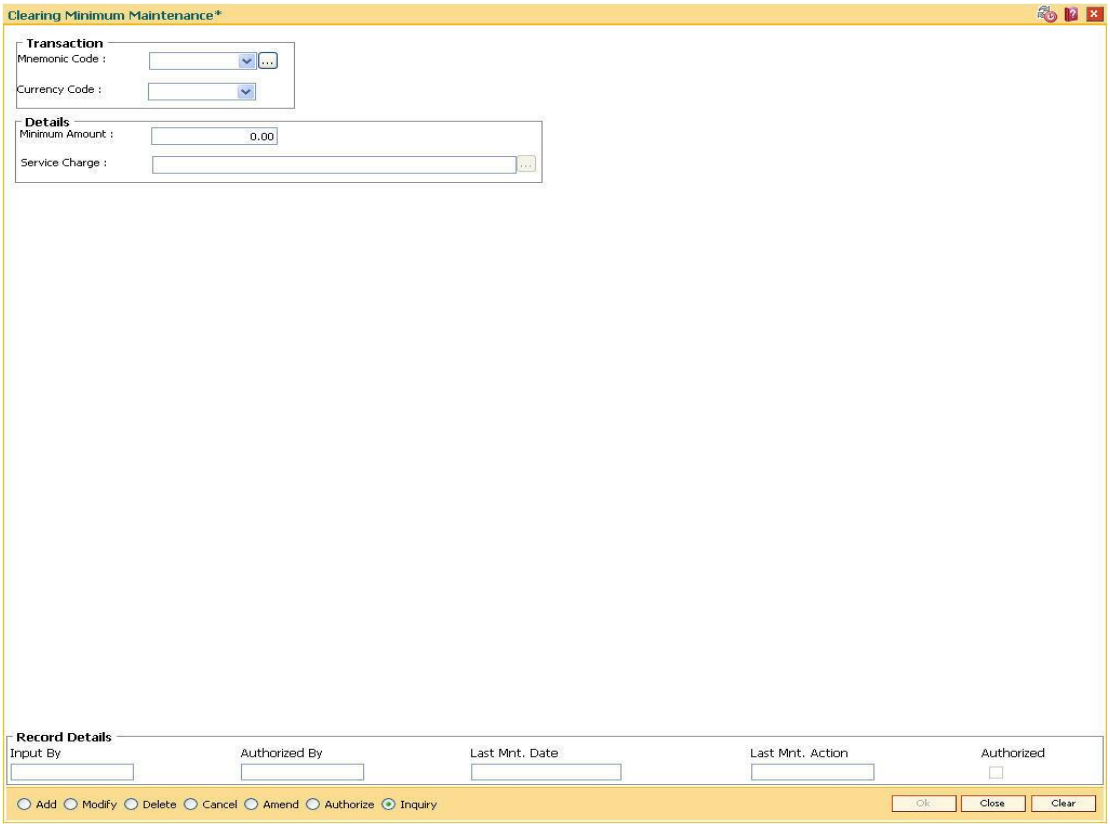
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. 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. Type the fast path **STM55** and click **Go** or navigate through the menus to **Global Definitions > Clearing > Clearing Minimum Maintenance**.
2. The system displays the **Clearing Minimum Maintenance** screen.

Clearing Minimum Maintenance

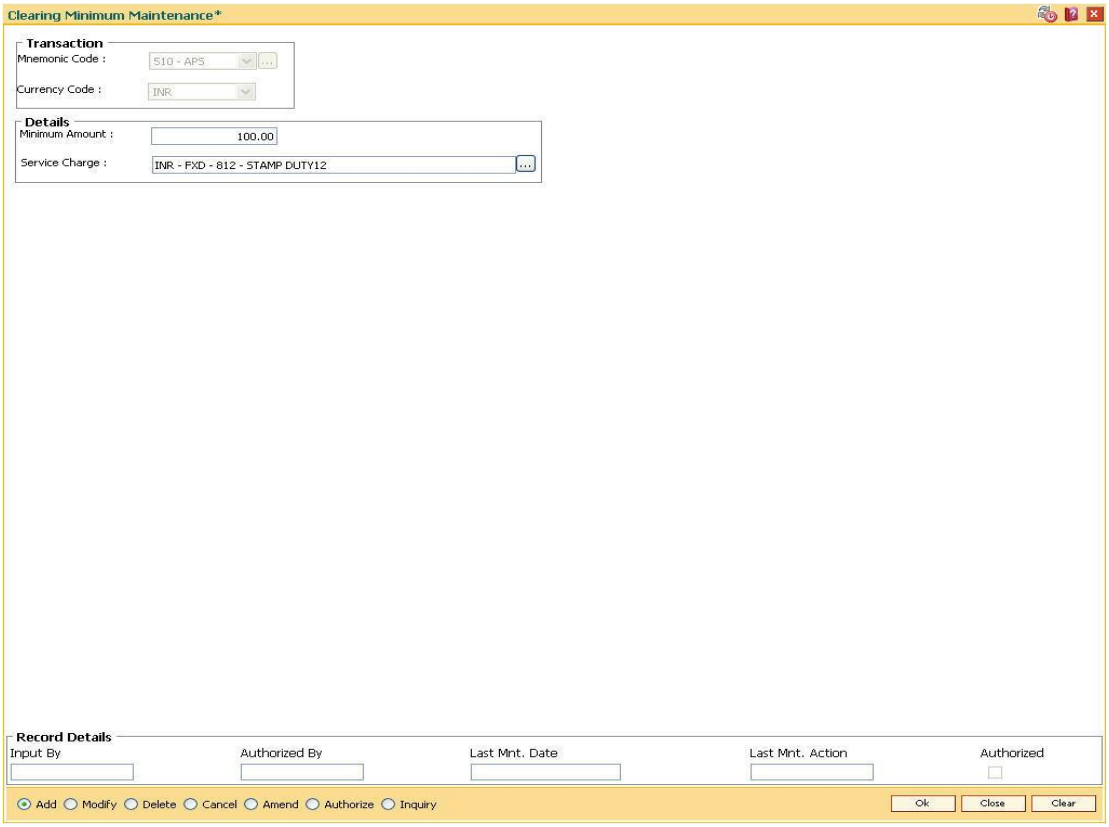


Field Description

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** (Fast Path: 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, Pick List] Select the service charge code, applicable for the automatic clearing, from the pick list. The service charges are added in the **Service Charge Code Maintenance** (Fast Path: BAM14) option.

3. Click the **Add** button.
4. Select the mnemonic code, currency code from the drop-down list.
5. Enter the minimum amount and select the service charge from the pick list.

Clearing Minimum Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
8. The minimum amount that can be credited to the customer account is added once the record is authorised.

17.16. ST080 - PDC Discounting Parameters Maintenance

Using this option you can define plan codes for discounting of postdated checks. The various GL accounts for PDC discount transactions are maintained in this option.You can maintain the normal interest accrual basis and the penalty interest accrual basis for the PDC discount.

The other details maintained are amortization frequency, waive unamortized interest, interest index code, penalty interest index code, and PDC force debit or not etc.

Definition Prerequisites

- GL should be defined and downloaded to the branches.

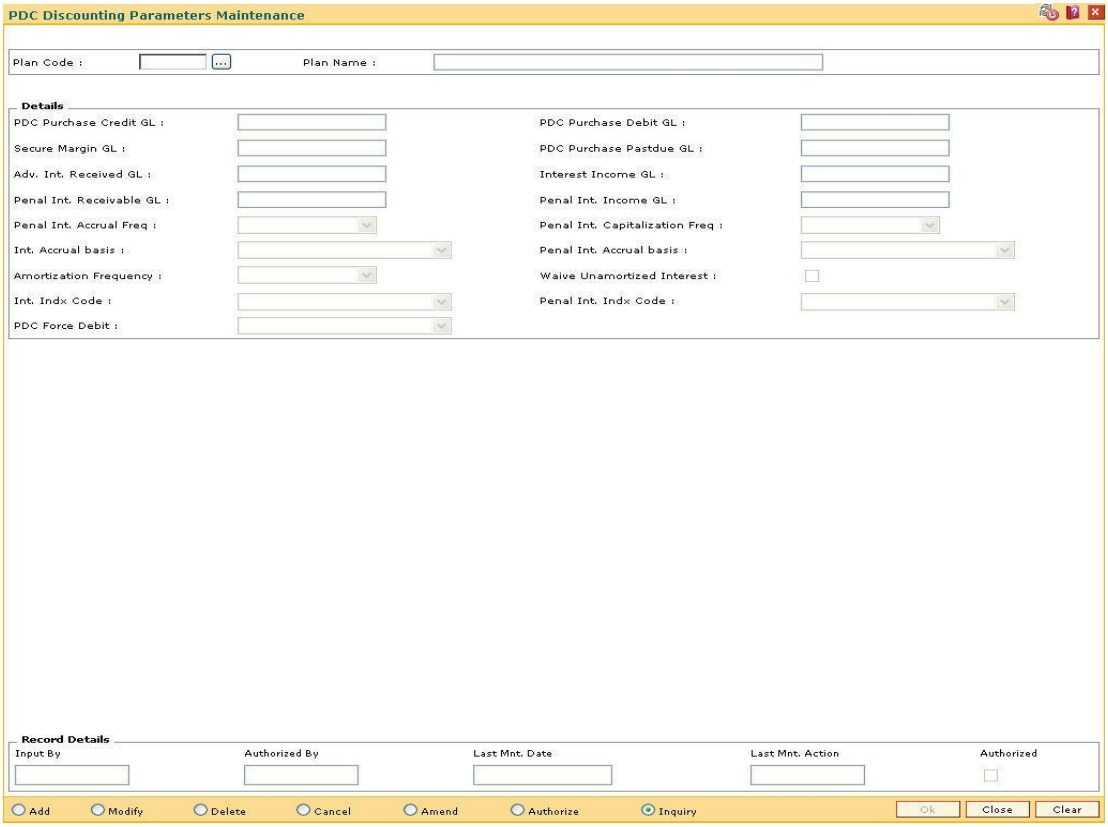
Modes Available

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

To add PDC discounting parameters

1. Type the fast path **ST080** and click **Go** or navigate through the menus to **Global Definitions > Clearing > PDC Discounting Parameters Maintenance**.
2. The system displays the **PDC Discounting Parameters Maintenance** screen.

PDC Discounting Parameters Maintenance



Field Description

Field Name	Description
Plan Code	[Mandatory, Numeric, Five] Type the plan code to define a plan for discounting the post date cheques.
Plan Name	[Mandatory, Alphanumeric, 40] Type the name to define a plan for discounting the post dated cheques.
Details	
PDC Purchase Credit GL	[Mandatory, Numeric, 10] Type the PDC Purchase Credit GL code. PDC Credit GL is used for recording realization of the cheques. The GL is credited on receiving funds from the drawee bank. This is an asset type GL.
PDC Purchase Debit GL	[Mandatory, Numeric, 10] Type the PDC Purchase Debit GL code. When PDC purchase is performed, PDC Purchase Debit GL is used. This is an asset type GL.
Secure Margin GL	[Mandatory, Numeric, 10] Type the Secure Margin GL code. Margin amount is secured on discounting the cheque, which is kept with the bank till the cheque is cleared and received by the bank. This is a liability type GL.
PDC Purchase Pastdue GL	[Mandatory, Numeric, 10] Type the PDC Purchase Pastdue GL code. If the discounted post dated cheque is returned and the account does not have sufficient balance to recover the cheque amount, the cheque amount is debited to this GL. This is an asset type GL.
Adv. Int. Received GL	[Mandatory, Numeric, 10] Type the Advance Interest Received GL code. Advance Interest Received' is the interest amount recovered in advance at the time of discounting the post dated cheque. This is a liability type GL.

Field Name	Description
Interest Income GL	[Mandatory, Numeric, 10] Type the Interest Income GL code. The discounted interest income is credited to this GL. This is an income type GL.
Penal Int. Receivable GL	[Mandatory, Numeric, 10] Type the Penal Int. Receivable GL code. When discounted post dated cheque return has been passed to PDC purchase pastdue GL, penal interest is charged on account depending on penal interest capitalization frequency. It is used for accrual frequency. This is an asset type GL.
Penal Int. Income GL	[Mandatory, Numeric, 10] Type the Penal Int. Income GL code. This is used for income GL for the penal interest. This is an income type GL.
Penal Int. Accrual Freq	[Mandatory, Drop-Down] Select the penal interest accrual frequency option from the drop-down list. Once the cheque is returned, penalty interest will start accruing. The frequency at which penalty interest is accrued is specified in the field. The options are: • Daily • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly
Penal Int. Capitalization Freq	[Mandatory, Drop-Down] Select the penal interest capitalization frequency from the drop-down list. The options are: • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly

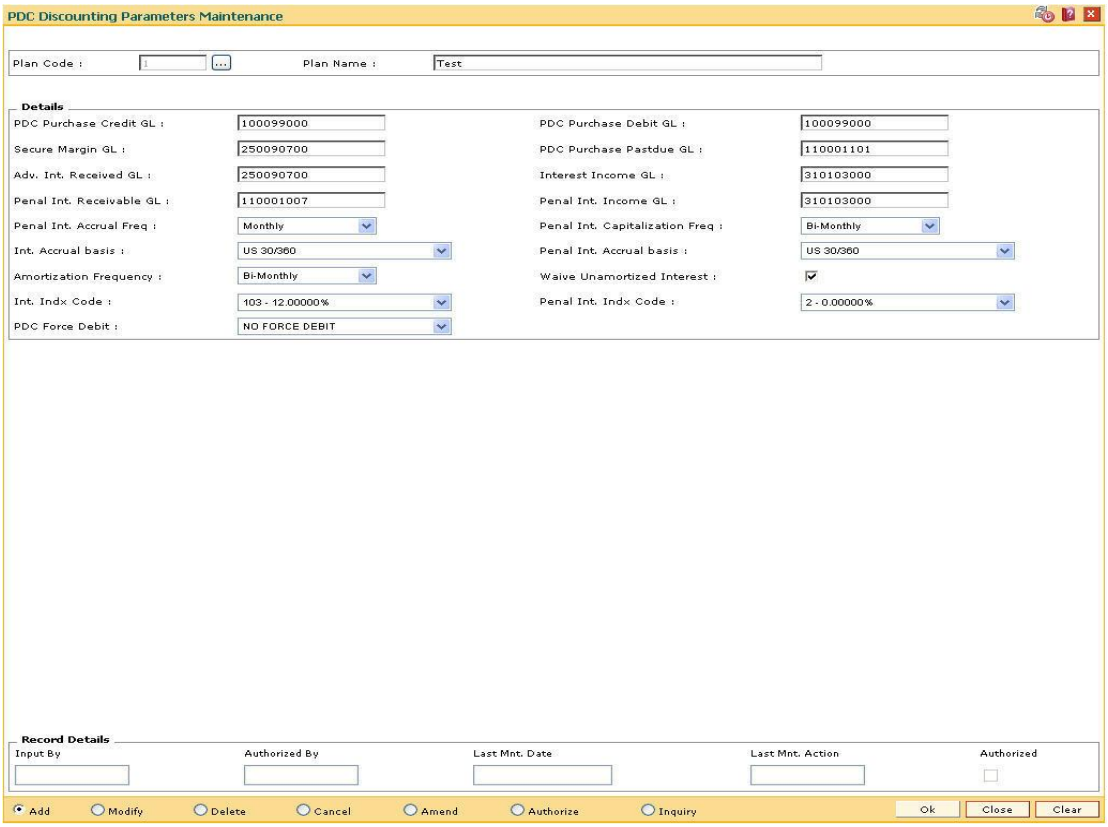
Field Name	Description
Int. Accrual basis	[Mandatory, Drop-Down] Select the interest accrual basis for calculating the discounted interest from the drop-down list. The drop-down list, lists seven different types of interest accrual methods. The interest accrual methods and their calculation characteristics are defined as follows: • Actual/Actual - Actual days in a month will be taken as numerator and 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. • Actual/360 - Actual days in a month will be taken as numerator and 360 days in a year will be taken as denominator. • Euro 30/360 - 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. • 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.

Field Name	Description
Penal Int. Accrual basis	[Mandatory, Drop-Down] Select the penal interest accrual frequency for calculating penal interest from the drop-down list. The penal interest accrual methods and their calculation characteristics are defined as follows: • Actual/Actual - Actual days in a month will be taken as numerator and 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. • Actual/360 - Actual days in a month will be taken as numerator and 360 days in a year will be taken as denominator. • Euro 30/360 - 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. • 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.
Amortization Frequency	[Mandatory, Drop-Down] Select the amortization frequency for paying back the discounted amount from the drop-down list. This is the frequency which is recognized from Advance Interest Received GL and posted to Interest Income GL. The options are: • Daily • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly

Field Name	Description
Waive Unamortized Interest	[Mandatory, Check Box] Select the **Waive Unamortized Interest** check box to waive unamortized interest. When the Post Dated cheque purchase is cancelled, the unamortized amount can be credited back to the account or it will be credited to the income. If the check box is selected, the amount will go to the customer account. If the check box is not selected, the amount will go to the income GL.
Int. Indx Code	[Optional, Drop-Down] Select the interest index code from the drop-down list.
Penal Int. Indx Code	[Optional, Drop-Down] Select the penal interest index code from the drop-down list.
PDC Force Debit	[Optional, Drop-Down] Select the PDC force debit from the drop-down list. The options are: • NO FORCE DEBIT: If the account does not have enough balance then it will not be force debited but moved to PDC past due GL. • ALWAYS FORCE DEBIT: The account will be always force debited. This is subject to the product set up.

3. Click the **Add** button.
4. Enter the plan code and the plan name.
5. Enter the plan code details.

PDC Discounting Parameters Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Authorized..Click Ok to Continue". Click the **Ok** button.

Note: If the new plan code resembles to an existing plan code, select the existing plan code to display the details and then change the relevant fields for the new plan code.

17.17. STM74 - Restricted Clearing Types Maintenance

All types of clearing are maintained in the **Clearing Type Maintenance** (Fast Path: STM64) option. All of 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

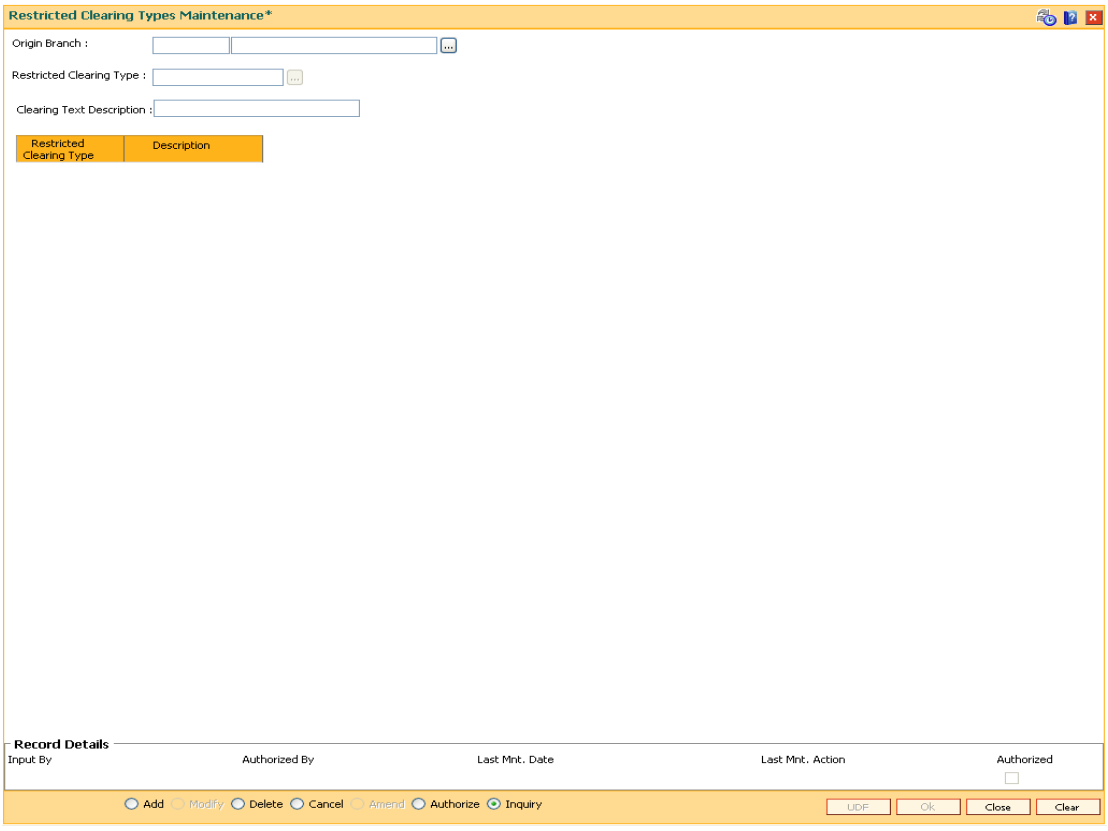
Modes Available

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

To add restricted clearing types

1. Type the fast path **STM74** and click **Go** or navigate through the menus to **Global Definitions > Clearing > Restricted Clearing Types Maintenance**.
2. The system displays the **Restricted Clearing Types Maintenance** screen.

Restricted Clearing Types Maintenance



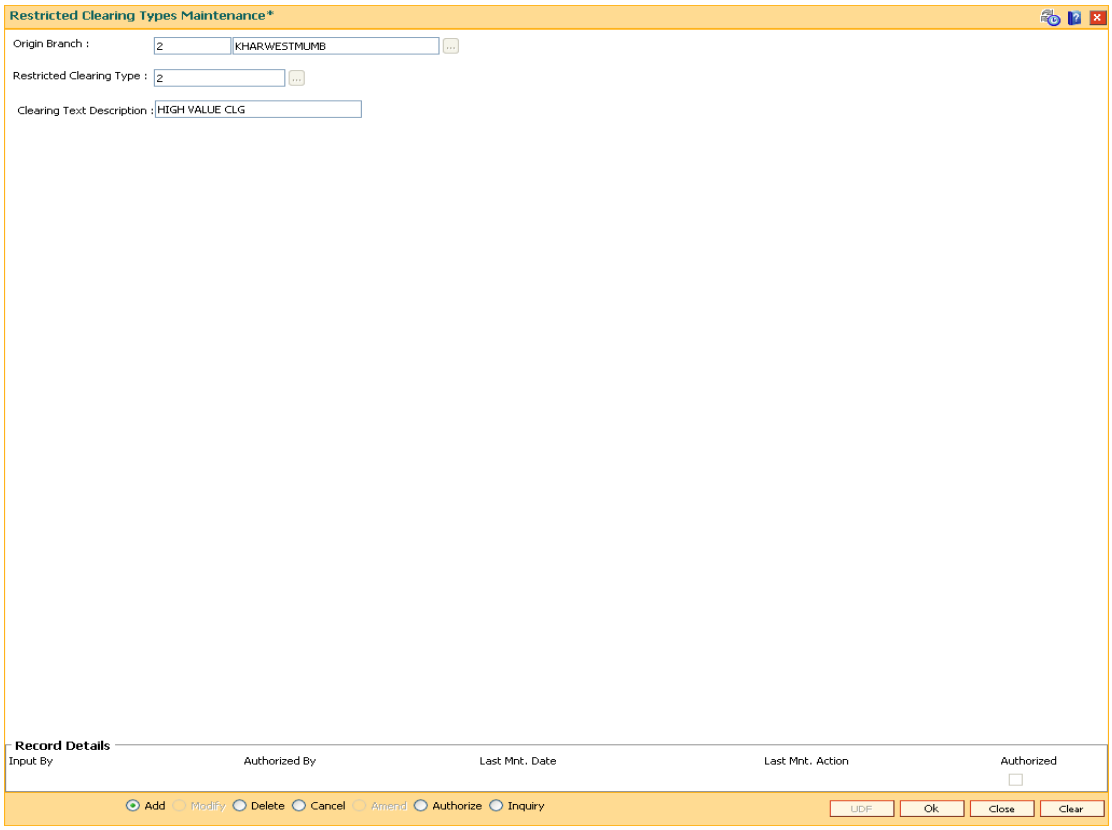
Field Description

Field Name	Description
Origin Branch	[Mandatory, Pick List] Select the branch where the cheque is deposited from the pick list. The name of the branch is displayed in the corresponding field.
Restricted Clearing Type	[Mandatory, Pick List] Select the clearing type which has to be restricted from the pick list. The values for this field is maintained in the **Clearing Type Maintenance** (Fast Path: STM64) option.
Clearing Text Description	[Display] This field displays the description for the clearing type.

Column Name	Description
The following columns will be displayed in the **Inquiry** mode.	
Restricted Clearing Type	[Display] This column displays the restricted clearing type.
Description	[Display] This column displays the description for the clearing type.

3. Click the **Add** button.
4. Select the origin branch and restricted clearing type from the pick list.

Restricted Clearing Types Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.

17.18. STM98 - IC OC Clearing Type Cross Reference

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

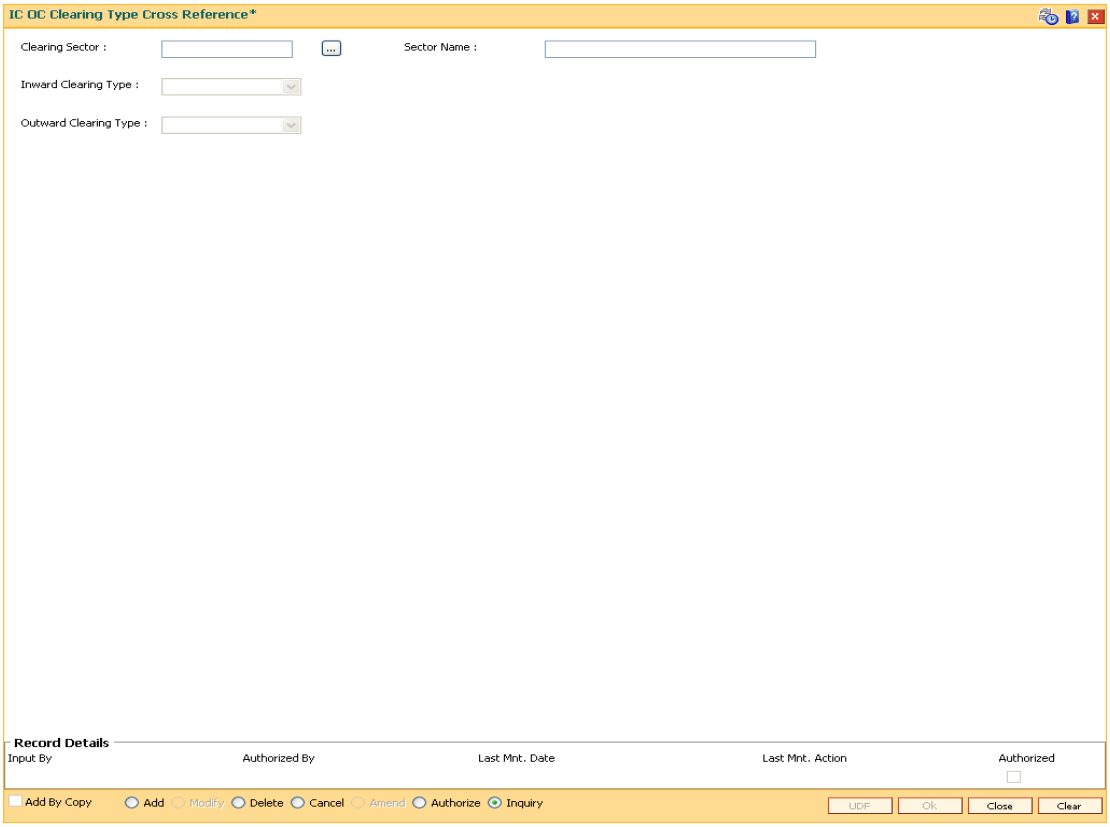
Modes Available

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

To add clearing type cross reference

1. Type the fast path STM98 and click Go or navigate through the menus to Global Definitions > **Clearing > IC OC Clearing Type Cross Reference**.
2. The system displays the **IC OC Clearing Type Cross Reference** screen.

IC OC Clearing Type Cross Reference

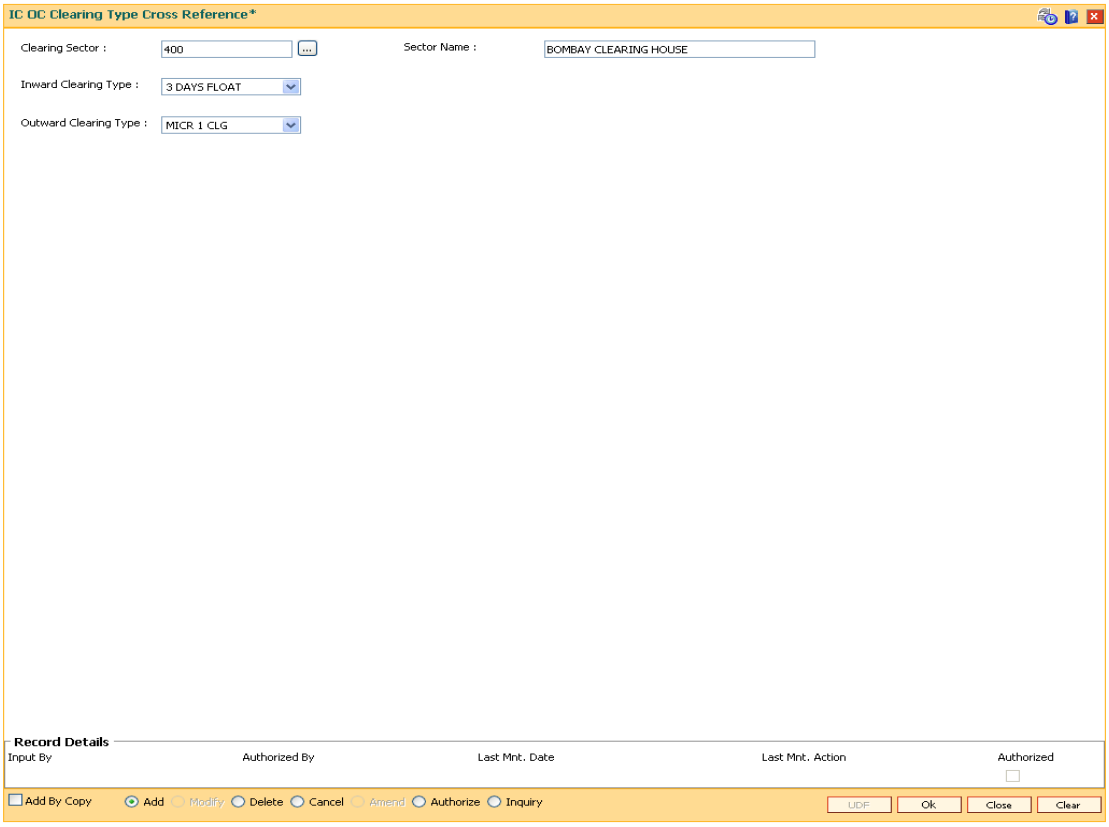


Field Description

Field Name	Description
Clearing Sector	[Mandatory, Numeric, Four, Pick List] Type the clearing sector code and select it from the pick 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 the **Add** button.
4. Type the clearing sector code and select it from the pick list.
5. Select the inward and outward clearing type from the drop-down list.

IC OC Clearing Type Cross Reference



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
8. The IC OC clearing type cross reference is added once the record is authorised.

17.19. 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

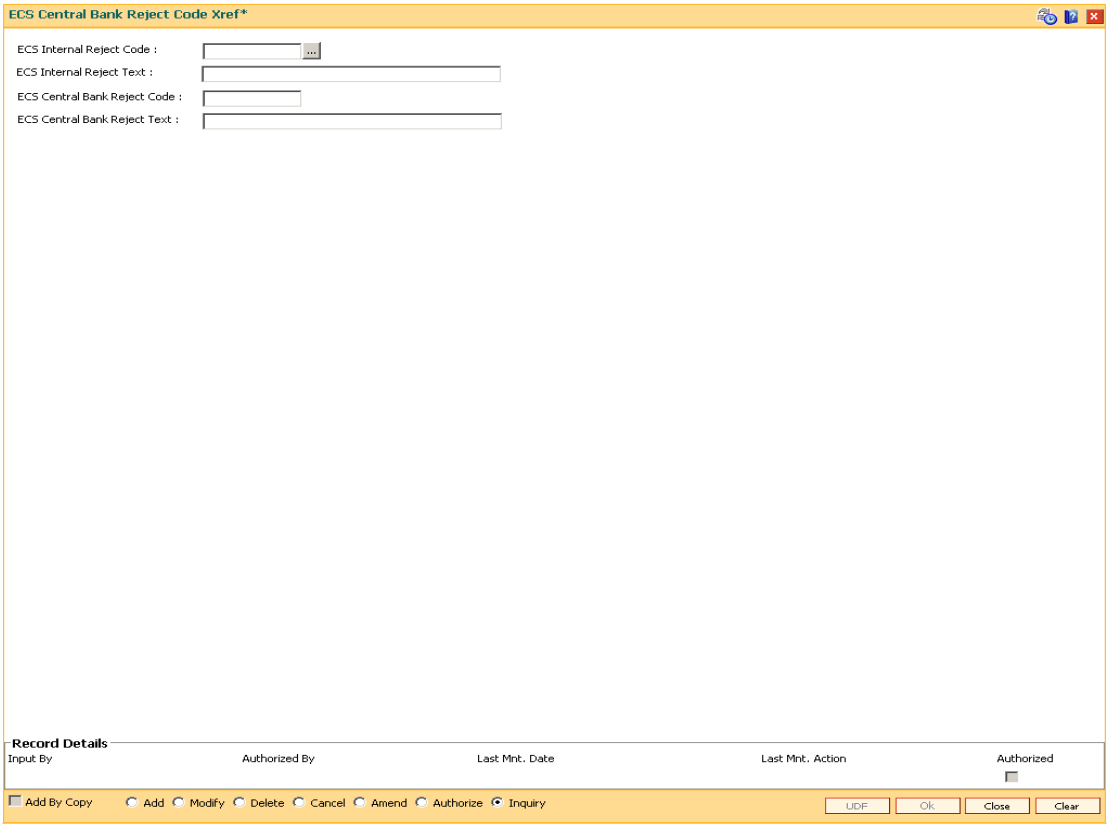
Modes Available

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

To maintain cross reference for reject codes

1. Type the fast path **ECM03** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions >** ECS Central Bank Reject Code Xref.
2. The system displays the **ECS Central Bank Reject Code Xref** screen.

ECS Central Bank Reject Code Xref

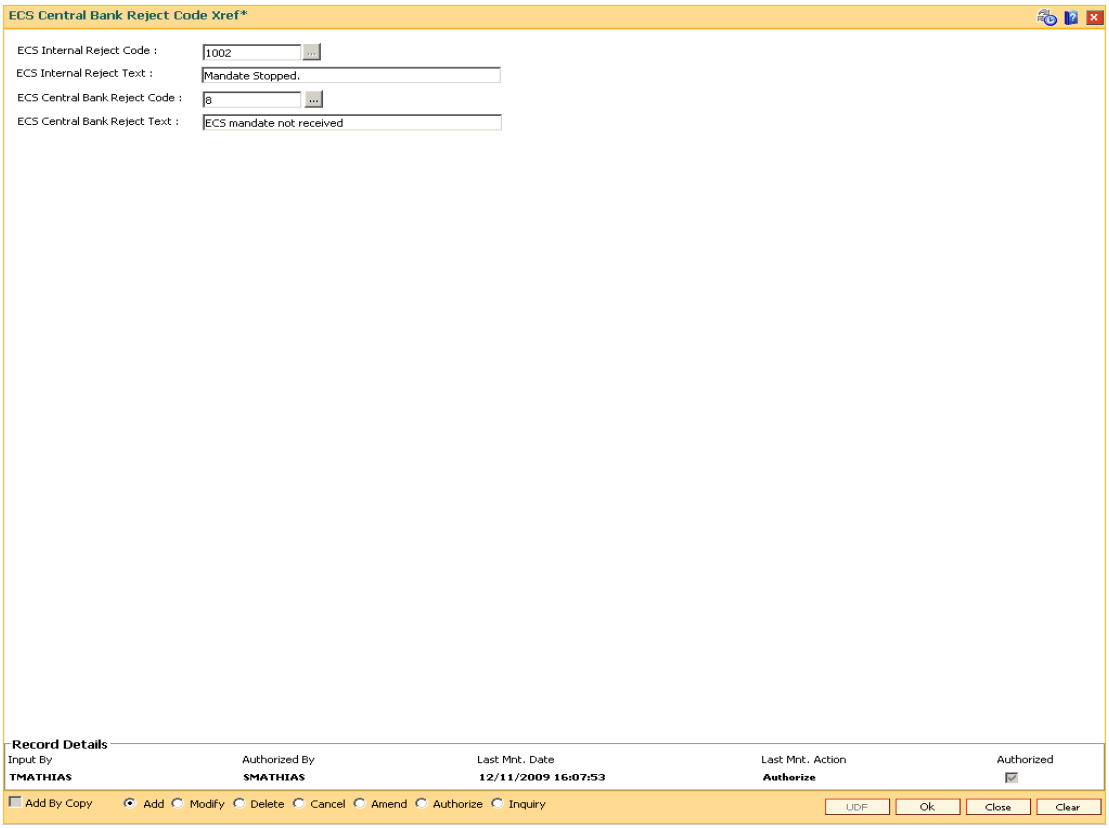


Field Description

Field Name	Description
ECS Internal Reject Code	[Mandatory, Pick List] Select the ECS internal reject code from the pick 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, Pick List] Type the ECS central bank reject code and select it from the pick list.
ECS Central Bank Reject Text	[Mandatory, Alphanumeric, 40] Type the ECS central bank reject reason.

3. Click the **Add** button.
4. Select the ECS Internal Reject Code and Central Bank reject code from the pick list.

ECS Central Bank Reject Code Xref



5. Click the **OK** button.
6. The system displays the message "Record Added ...Authorisation Pending..". Click the **OK** button.
7. The ECS central bank reject code is cross referenced once the record is authorised..

18. Payments

18.1. 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

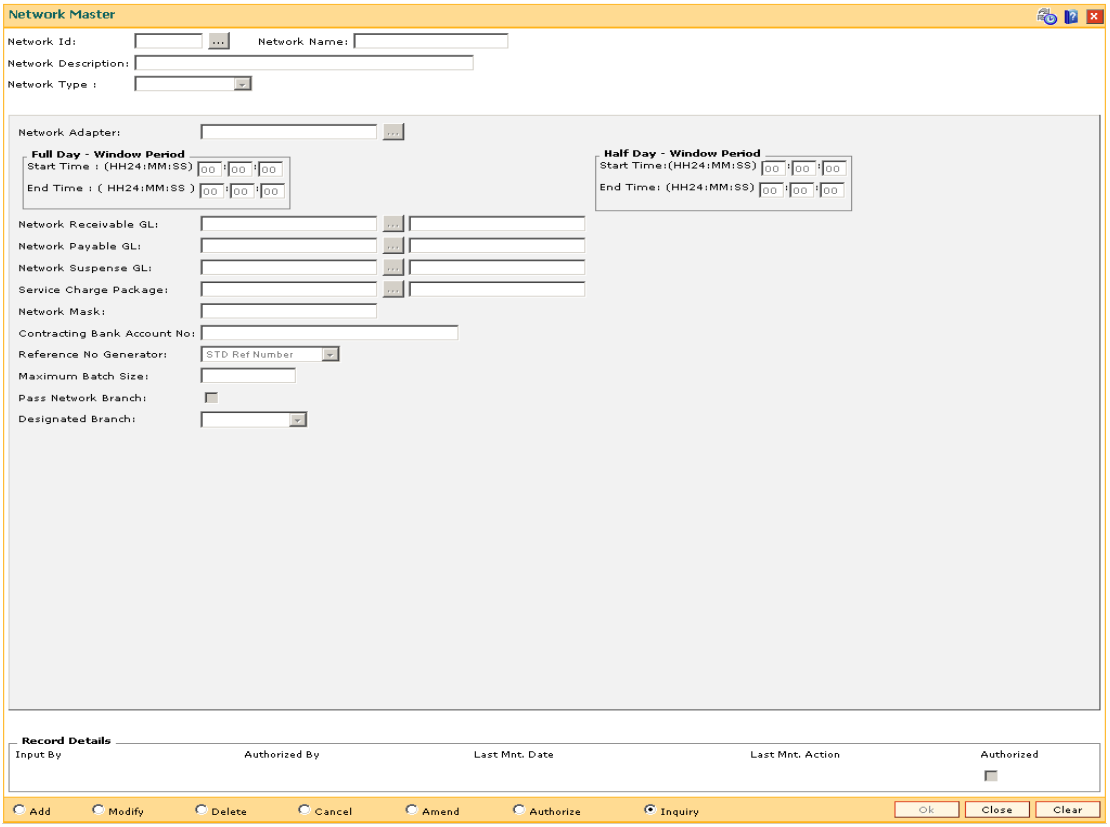
Modes Available

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

To add the network master

1. Type the fast path **PM008** and click **Go** or navigate through the menus to **Global Definitions > Payments > Network Master**.
2. The system displays the **Network Master** screen.

Network Master



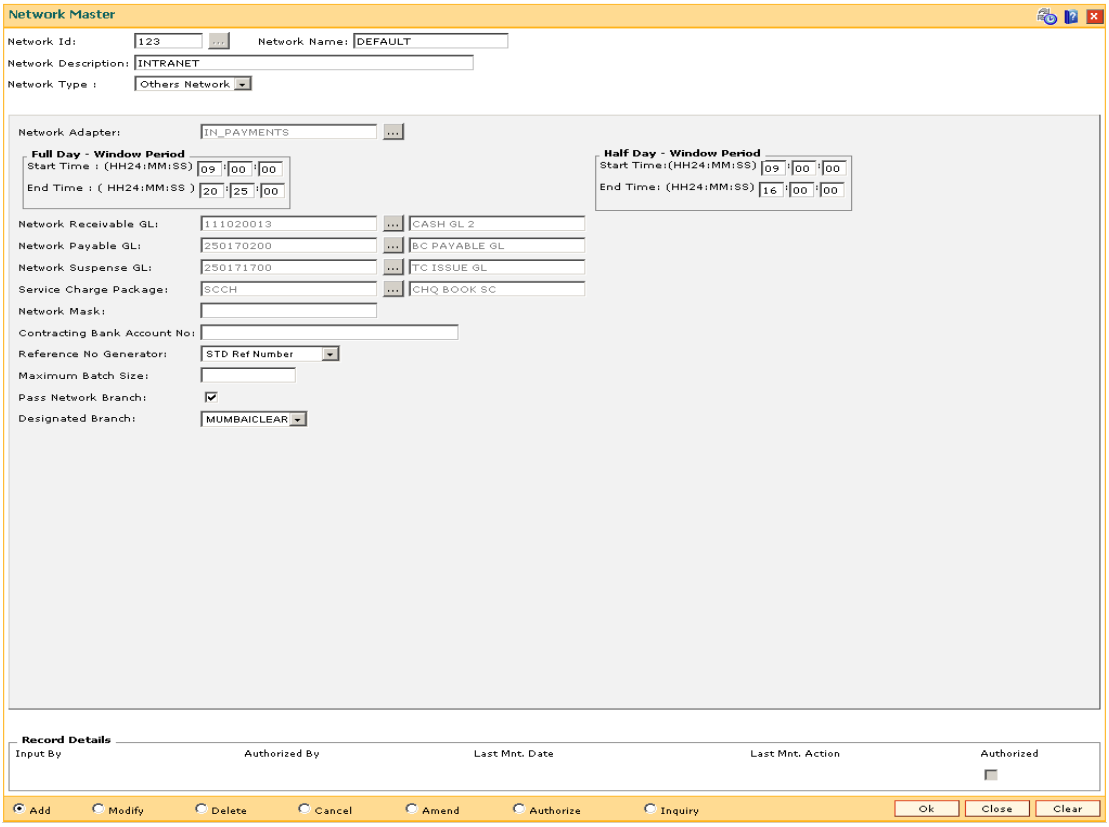
Field Description

Field Name	Description
Network Id	[Mandatory, Numeric, 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: • Others Network • SWIFT Network
Network Adapter	[Mandatory, Pick List] Select the network adapter from the pick 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.

Field Name	Description
Network Receivable GL	[Mandatory, Pick List] Select the network receivable GL from the pick list. This is the mirror account of the network. It is an Asset type of GL.
Network Payable GL	[Mandatory, Pick List] Select the network payable GL from the pick list. This is the mirror account of the network . It is a Liability type of GL.
Network Suspense GL	[Mandatory, Pick List] Select the network suspense GL from the pick list. It is an Asset/Liability type of GL.
Service Charge Package	[Optional, Pick List] Select the service charge package from the pick list. This is the list of all the service charges levied by the network.
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 from the drop-down list. 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, Drop-Down] Select the designated branch from the drop-down list. This field is enabled only if the **Pass Network Branch** option is selected.

3. Click the **Add** button.
4. Enter the network Id and name.
5. Select the network adapter, network receivable, payable, and suspense GL from the pick list.
6. Enter the start time and end time depending on the processing requirement of the day.

Network Master



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

18.2. PM021 - Network Calendar

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.

Definition Prerequisites

- PM008 - Network Master

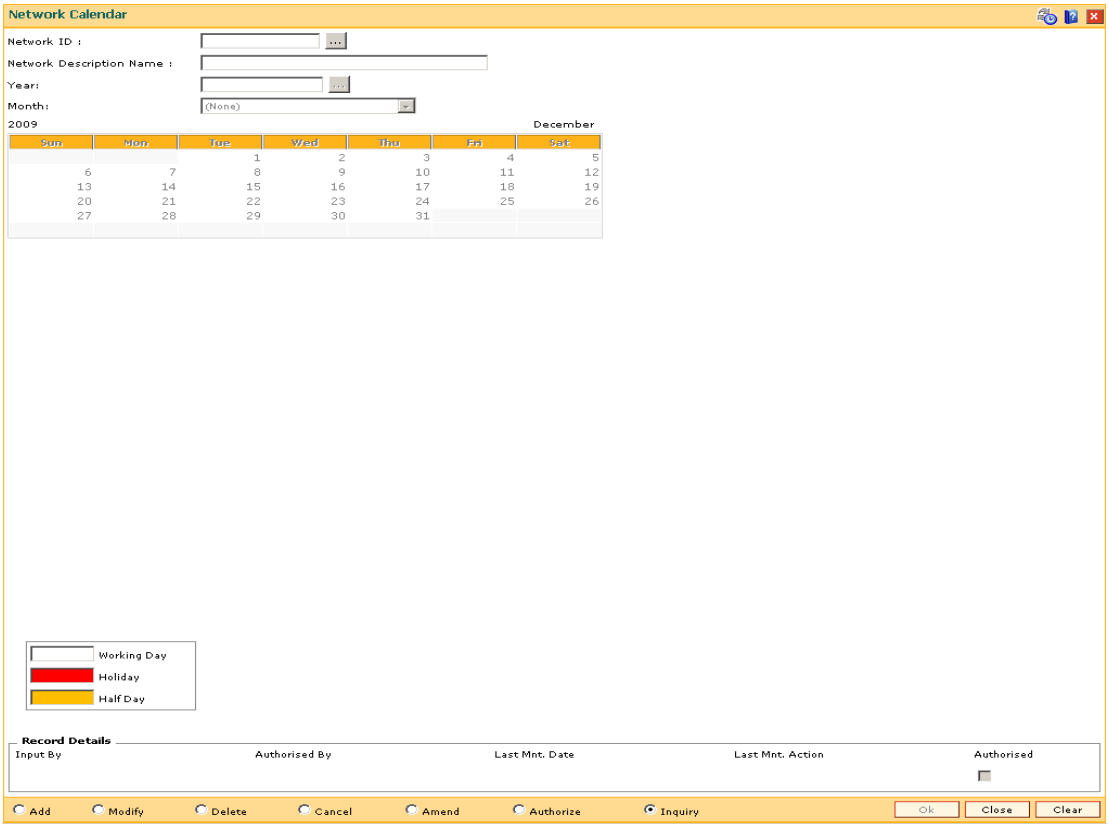
Modes Available

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

To add a network calendar

1. Type the fast path **PM021** and click **Go** or navigate through the menus to **Global Definitions > Payments > Network Calendar**.
2. The system displays the **Network Calendar** screen.

Network Calendar

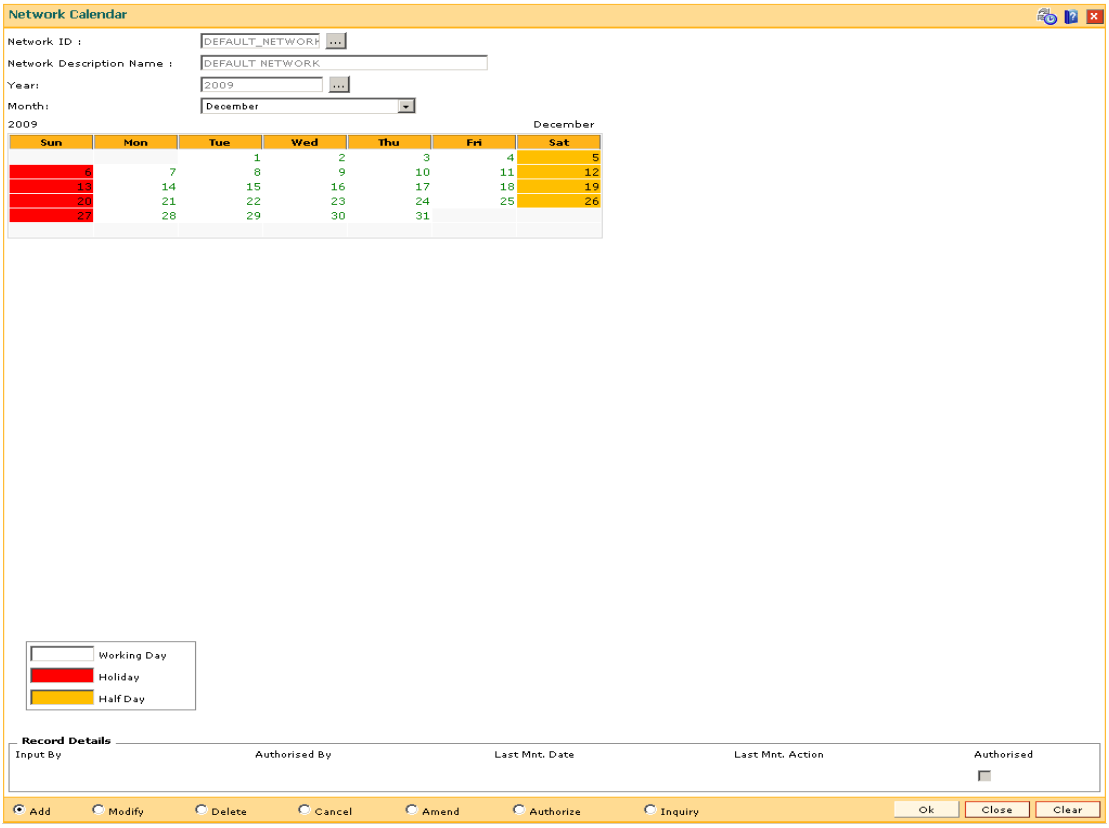


Field Description

Field Name	Description
Network ID	[Mandatory, Pick List] Select the unique network ID from the pick list. It is defined by the user in which the bank is participating for the payment transactions. This ID is maintained in the **Network Master** (Fast Path:PM008) option.
Network Description Name	[Display] This field displays the description of the network ID.
Year	[Mandatory, Pick List] Select the year for which the calendar has to be defined from the pick 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 the **Add** button.
4. Select the network ID from the pick list.
5. Select the year from the pick list and month for network calendar from the drop-down list.
6. Select the appropriate days from the calendar.

Network Calendar



7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **OK** button.
9. The network calendar is added once the record is authorised.

Note: The coloured date boxes represents holidays.

18.3. PM007 - Payments Network Adapter

Using this option, a payments network adapter will be defined for a physical channel on which payment transactions can be sent or received. A network adapter could be associated to:

- A specific TCP/IP port on a specific server
- A specific queue on a specific server
- A specific file folder on a specific server

Definition Prerequisites

Not Applicable

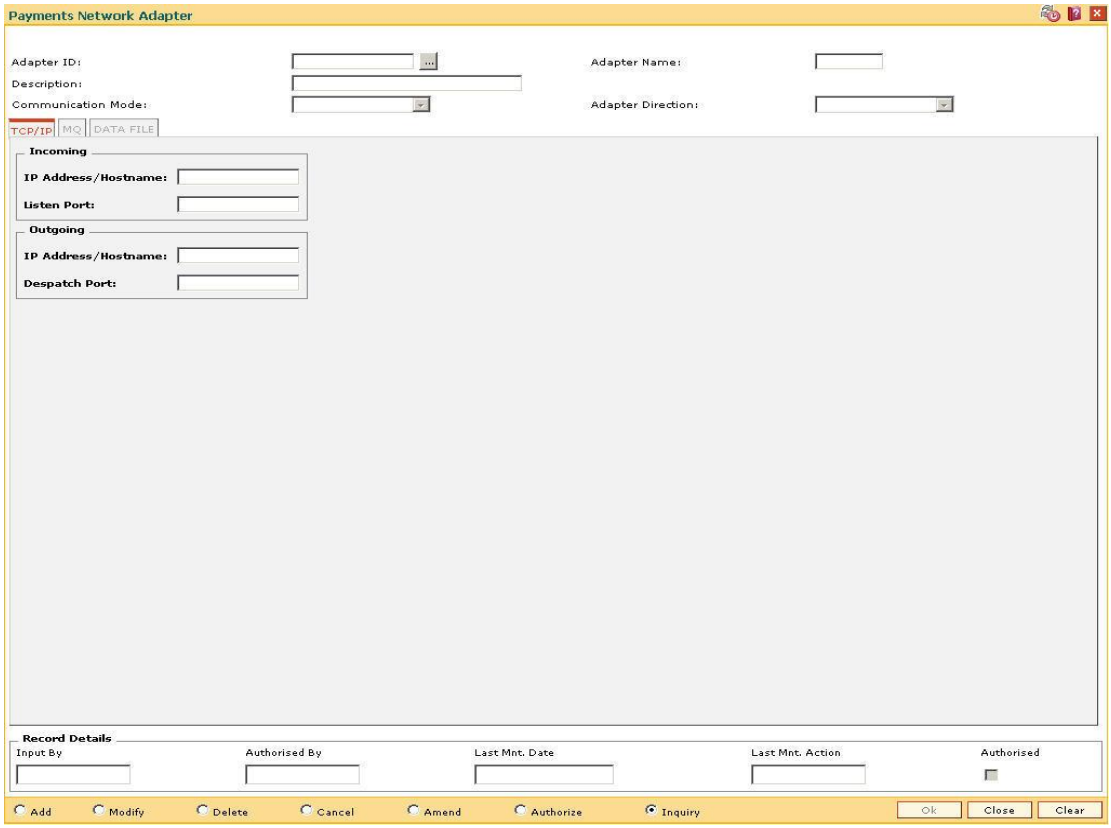
Modes Available

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

To add payment network adapter

1. Type the fast path **PM007** and click **Go** or navigate through the menus to **Global Definitions > Payments > Payments Network Adapter**.
2. The system displays the **Payments Network Adapter** screen.

Payments Network Adapter

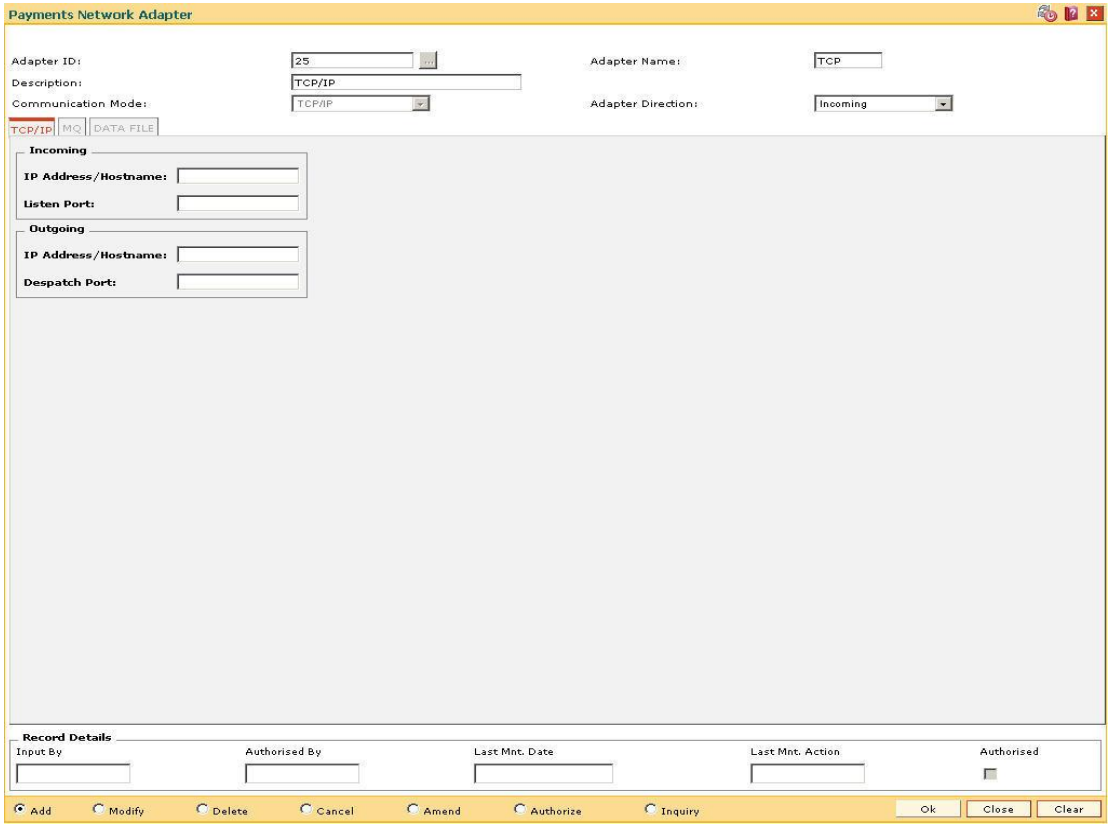


Field Description

Field Name	Description
Adapter ID	[Mandatory, Alphanumeric, 10] Type the adapter ID of the network. The network adapter ID should be unique across all the network adapters defined in the system.
Adapter Name	[Optional, Alphanumeric, 100] Type the adapter name.
Description	[Optional, Alphanumeric, 300] Type a brief description of the adapter.
Communication Mode	[[Mandatory, Drop-Down] Select the communication mode from the drop-down list. It is the type of adapter or the communication mode of the adapter through which the adapter is interacting. The options are: • TCP/IP • MQ • DATA FILE
Adapter Direction	[Mandatory, Drop-Down] Select the payment direction of the adapter from the drop-down list. The options are: • Incoming • Outgoing

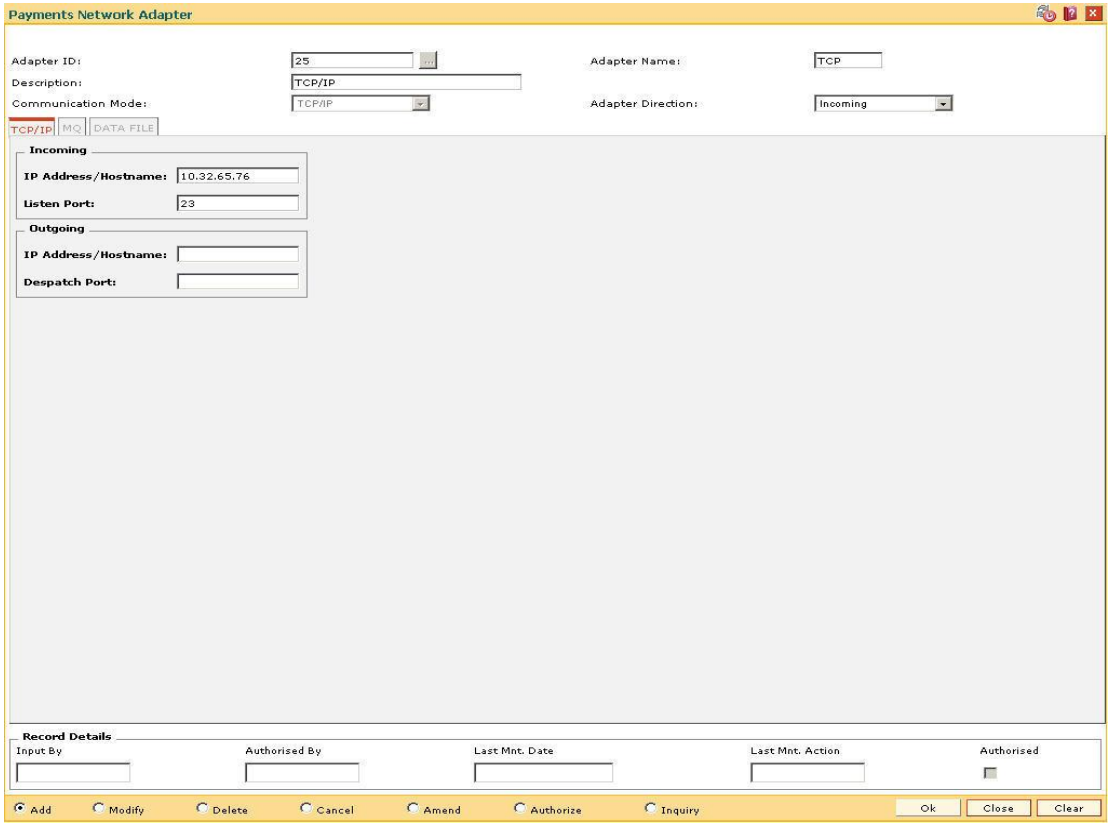
3. Click the **Add** button.
4. Enter the adapter Id and name.
5. Select the communication mode and the adapter direction from the drop-down list.

Payments Network Adapter



6. Enter the required information in the various tabs.

TCP/IP

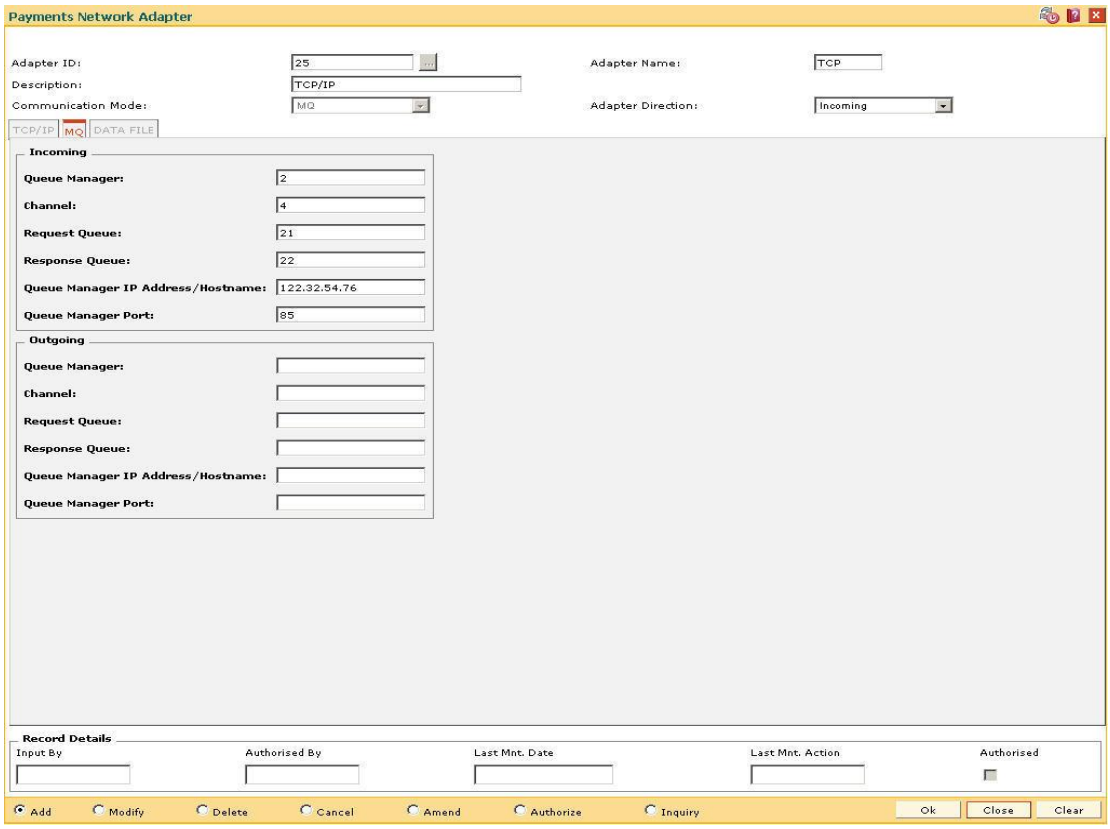


Field Description

Field Name	Description
This tab is enabled only if the **Communication Mode** is TCP/IP.	
Incoming	
IP Address/Hostname	[Conditional, Alphanumeric, 120] Type the IP address or the hostname of the system from where it is accessing the information. This field is enabled only if the **Adapter Direction** is selected as **Incoming**.
Listen Port	[Conditional, Numeric, 10] Type the port number from where the data is received. This field is enabled only if the **Adapter Direction** is selected as **Incoming**.
Outgoing	

Field Name	Description
IP Address/Hostname	[Conditional, Alphanumeric, 120] Type the IP address or the hostname of the system to which the data or the information is sent. This field is enabled only if the **Adapter Direction** is selected as **Outgoing**.
Despatch Port	[Conditional, Numeric, 10] Type the port number from where the data is sent. This field is enabled only if the **Adapter Direction** is selected as **Outgoing**.

MQ

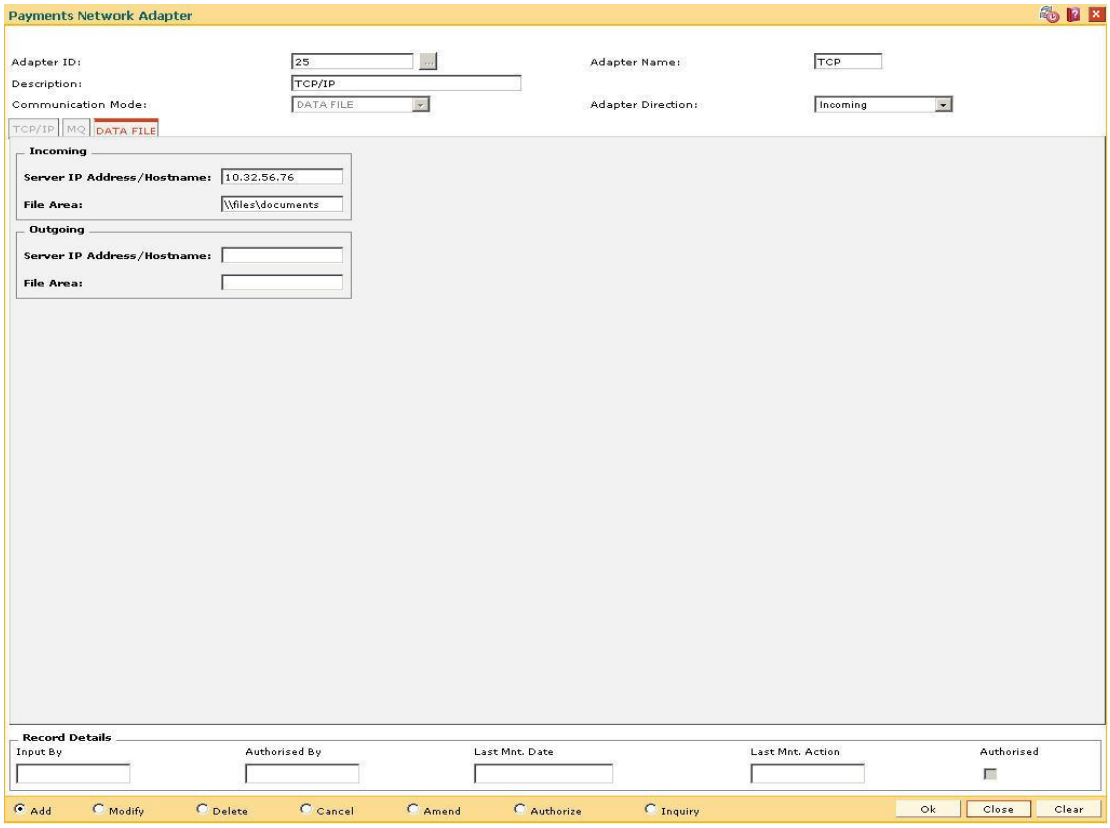


Field Description

Field Name	Description
This tab is enabled only if the **Communication Mode** is MQ.	
Incoming	
Queue Manager	[Conditional, Alphanumeric, 40] Type the name of the queue manager for the MQ channel. This field is enabled only if the **Adapter Direction** is selected as **Incoming**.
Channel	[Conditional, Alphanumeric, 22] Type the channel ID. This field is enabled only if the **Adapter Direction** is selected as **Incoming**.
Request Queue	[Conditional, Alphanumeric, 40] Type the name for the request queue. This field is enabled only if the **Adapter Direction** is selected as **Incoming**.
Response Queue	[Conditional, Alphanumeric, 40] Type the name for the response queue. This field is enabled only if the **Adapter Direction** is selected as **Incoming**.
Queue Manager IP Address/Hostname	[Conditional, Alphanumeric, 120] Type the IP Address/Hostname of the system where MQ is installed. This field is enabled only if the **Adapter Direction** is selected as **Incoming**.
Queue Manager Port	[Conditional, Alphanumeric, 10] Type the port number on which the MQ receives requests. This field is enabled only if the **Adapter Direction** is selected as **Incoming**.
Outgoing	
Queue Manager	[Conditional, Alphanumeric, 40] Type the name of the queue manager for the MQ channel. This field is enabled only if the **Adapter Direction** is selected as **Outgoing**.

Field Name	Description
Channel	[Conditional, Alphanumeric, 22] Type the channel ID. This field is enabled only if the **Adapter Direction** is selected as **Outgoing**.
Request Queue	[Conditional, Alphanumeric, 40] Type the name for the request queue. This field is enabled only if the **Adapter Direction** is selected as **Outgoing**.
Response Queue	[Conditional, Alphanumeric, 40] Type the name for the response queue. This field is enabled only if the **Adapter Direction** is selected as **Outgoing**.
Queue Manager IP Address/Hostname	[Conditional, Alphanumeric, 120] Type the IP Address/Hostname of the system where MQ is installed. This field is enabled only if the **Adapter Direction** is selected as **Outgoing**.
Queue Manager Port	[Conditional, Alphanumeric, 10] Type the port number on which the MQ sends requests. This field is enabled only if the **Adapter Direction** is selected as **Outgoing**.

DATA FILE



Field Description

Field Name	Description
This tab is enabled only if the Communication Mode is DATA FILE.	
Incoming	
Server IP Address/Hostname	[Conditional, Alphanumeric, 120] Type the Server IP Address/Hostname from where the incoming messages are received. This field is enabled only if the **Adapter Direction** is selected as **Incoming**.
File Area	[Conditional, Alphanumeric, 120] Type the path where the incoming messages are saved. This field is enabled only if the **Adapter Direction** is selected as **Incoming**.
Outgoing	

Field Name	Description
Server IP Address/Hostname	[Conditional, Alphanumeric, 120] Type the Server IP Address/Hostname from where the outgoing messages are sent. This field is enabled only if the **Adapter Direction** is selected as **Outgoing**.
File Area	[Conditional, Alphanumeric, 120] Type the path where the outgoing messages are saved before being sent. This field is enabled only if the **Adapter Direction** is selected as **Outgoing**.

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **Ok** button.
9. The payment network adapter is added successfully once the record is authorised.

18.4. PM003 - Network Selection Rules

Using this option you can maintain the network between source and the destination sectors. The minimum and maximum amount allowed through a network and cut off time will be defined here. All the permissible networks are maintained in the **Network Master** (Fast Path: PM008) option.

On the basis of file type, the network ID of the incoming network through which the file has come will be determined with the help of network message translator defined during day zero setup. With the file type and network ID pair, the incoming network is resolved. You can maintain the individual transaction level limits for the credits coming through each of the defined network to decide whether both the name and account number needs to be matched or only the account number should be matched before passing the credit to the account.

Definition Prerequisites

- PM008 - Network master

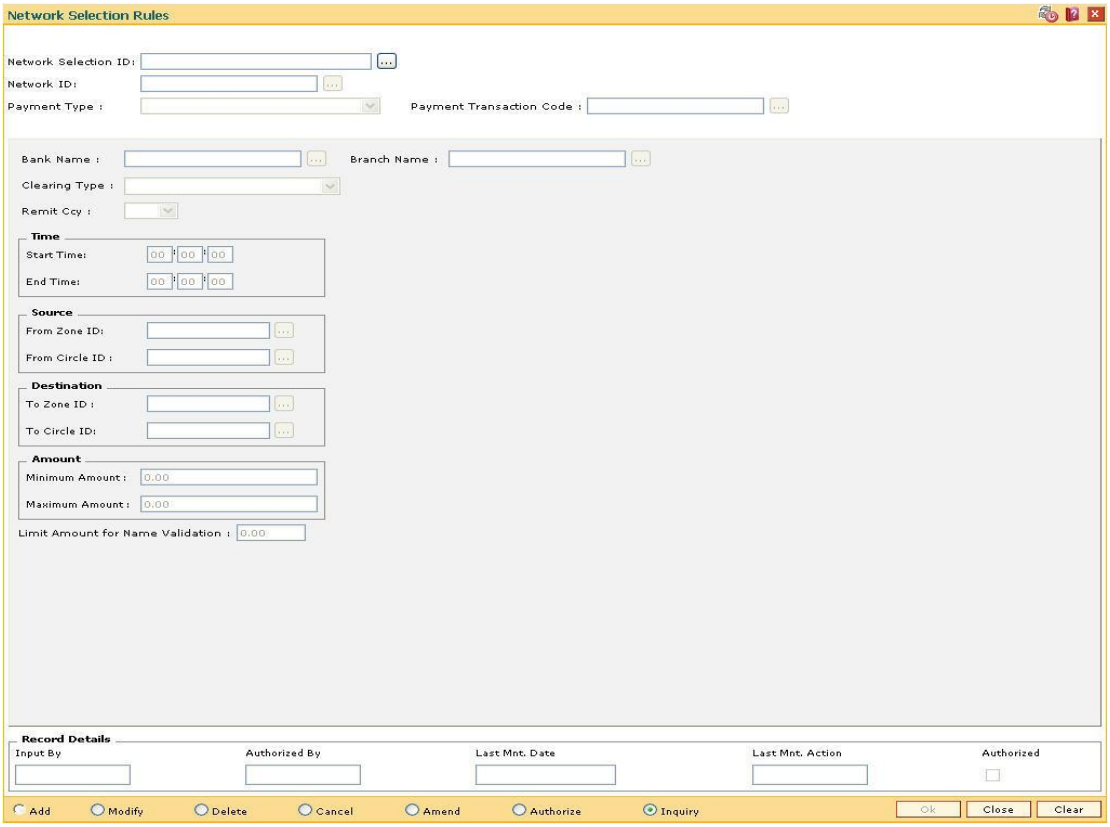
Modes Available

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

To add network selection rules

1. Type the fast path **PM003** and click **Go** or navigate through the menus to **Global Definitions > Payments > Network Selection Rules.**
2. The system displays the **Network Selection Rules** screen.

Network Selection Rules



Field Description

Field Name	Description
Network Selection ID	[Mandatory, Alphanumeric, 30] Type the Id of the network. This Id is assigned by the user. This Id must be unique across all the networks defined in the system.
Network ID	[Mandatory, Pick List] Select the ID of the network which is assigned by the user from the pick list. This id is unique across all the networks defined in the system. It is used to determine the type of network from where the transaction originates.
Payment Type	[Mandatory, Drop-Down] Select the payment type from the drop-down list.

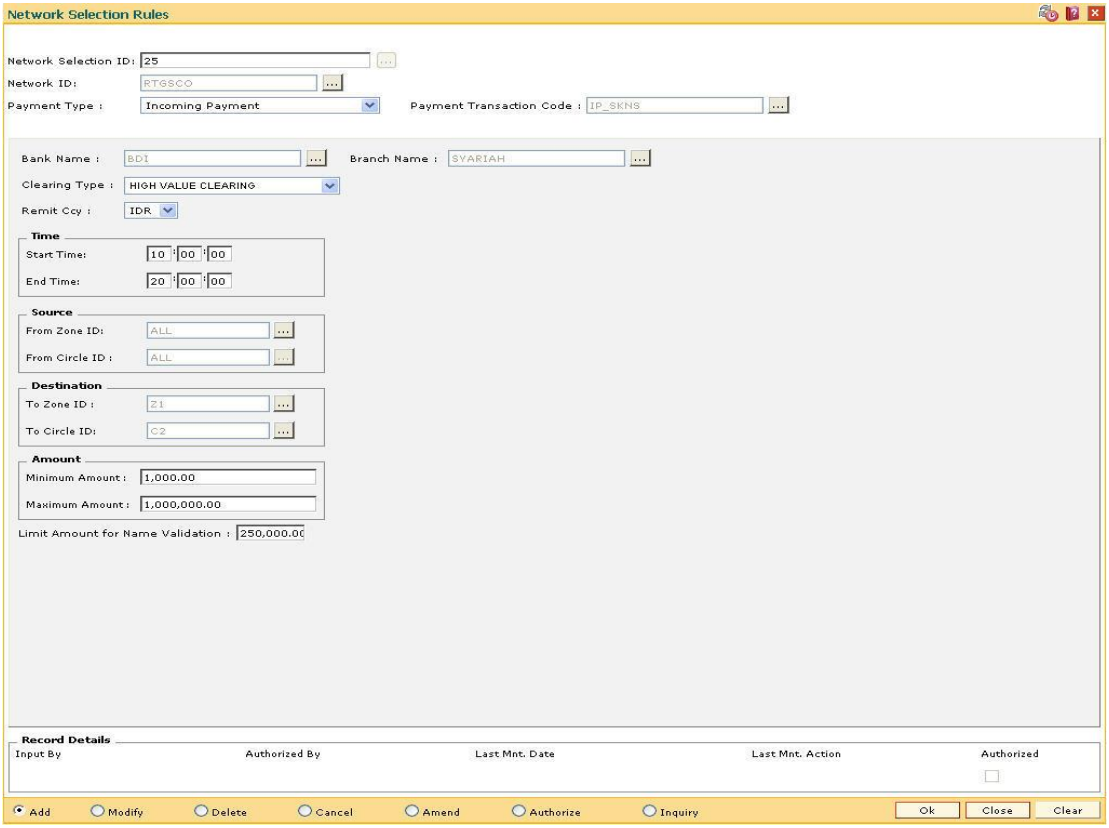
Field Name	Description
Payment Transaction Code	[Mandatory, Pick List] Select the code of the payment transaction from the pick list.
Bank Name	[Mandatory, Pick List] Select the name of the bank from the pick list.
Branch Name	[Mandatory, Pick List] Select the name of the branch from the pick list.
Clearing Type	[Mandatory, Drop-Down] Select the clearing type offered by the network from the drop-down list.
Remit Ccy	[Mandatory, Drop-Down] Select the type of currency to be remitted from the drop-down list.
Time	
Start Time	[Mandatory, Numeric, HH:MM:SS] Type the time of the day when the network is opened for transactions.
End Time	[Mandatory, Numeric, HH:MM:SS] Type the time of the day when the network is closed for transactions.
Source	
From Zone ID	[Mandatory, Pick List] Select the source zone id from the pick list. It is the unique identification of the source zone to which the circle belongs.
From Circle ID	[Mandatory, Pick List] Select the unique Id of the source circle from the pick list. The circle ID must be unique amongst all the ID's defined in the system.
Destination	

Field Name	Description
To Zone ID	[Conditional, Pick List] Select the destination zone id from the pick list. It is the unique identification of the destination zone to which the circle belongs.
To Circle ID	[Conditional, Pick List] Select the unique Id of the destination circle from the pick list. The circle ID must be unique amongst all the ID's defined in the system.
Amount	
Minimum Amount	[Optional, Numeric, 13, Two] Type the minimum amount for which the network configuration can be selected.
Maximum Amount	[Mandatory, Numeric, 13, Two] Type the maximum amount for which the network configuration can be selected.

Field Name	Description
Limit Amount for Name Validation	[Conditional, Numeric, 13, Two] Type the limit amount for name validation. The user can define the transaction limit for the specific payment type - source combination, above which the name and account number both will be checked for an incoming payment credit. If a perfect match of name is not found, a predefined name matching logic like the following ones will be applied : • Ignore the salutation like PROF, DR, Dr, Mr., Mrs., Miss, etc. • Ignore all special character such as, - /. space, etc. If the name does not match even after this, **FLEXCUBE** will send the transaction to the repair queue. This limit amount will always be in terms of LCY. So for any incoming payments the amount will be converted to LCY at the file level itself, using the standard rates (including the spread) and accordingly the amount will be checked with the limit. The beneficiary name will not be matched with the account name if the transaction amount is below this limit before posting the credit to the account. But checking the account number and other account level validations will be performed. This field is enabled only if the **Incoming Payment** option is selected in the **Payment Type** field.

3. Click the **Add** button.
4. Enter the network selection Id and press the <**Tab**> key.
5. Select the network Id, payment type and payment transaction code.
6. Enter the other network configuration details.

Network Selection Rules



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

18.5. PM029 - Float Configuration

Using this option you can determine the time taken for the counterparty to receive the funds for an outgoing payment.

In case of an incoming payment, it determines the time required for the customer account to be credited. It can also be used to define floats for a specific payment type of network combination between two sectors.

Definition Prerequisites

- PM004 - Bank Branch Directory
- PM008 - Network Master

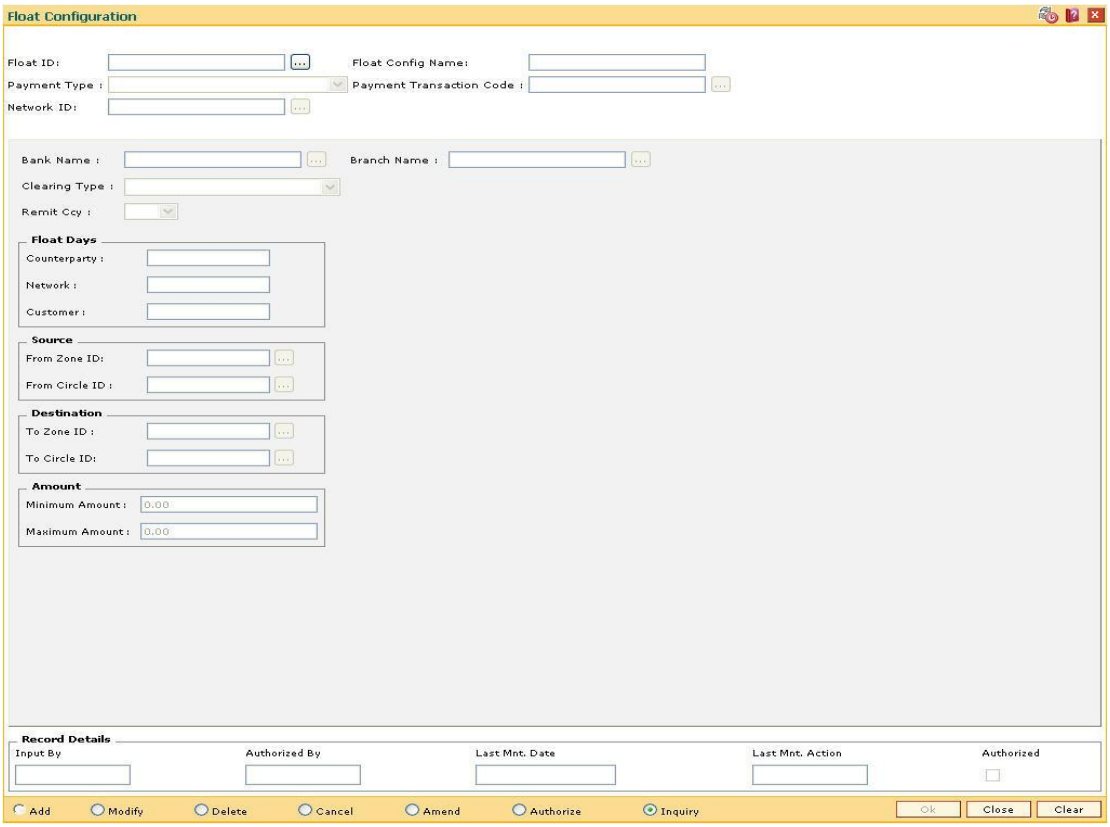
Modes Available

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

To add float configuration details

1. Type the fast path **PM029** and click **Go** or navigate through the menus to **Global Definitions > Payments > Float Configuration**.
2. The system displays the **Float Configuration** screen.

Float Configuration



Field Description

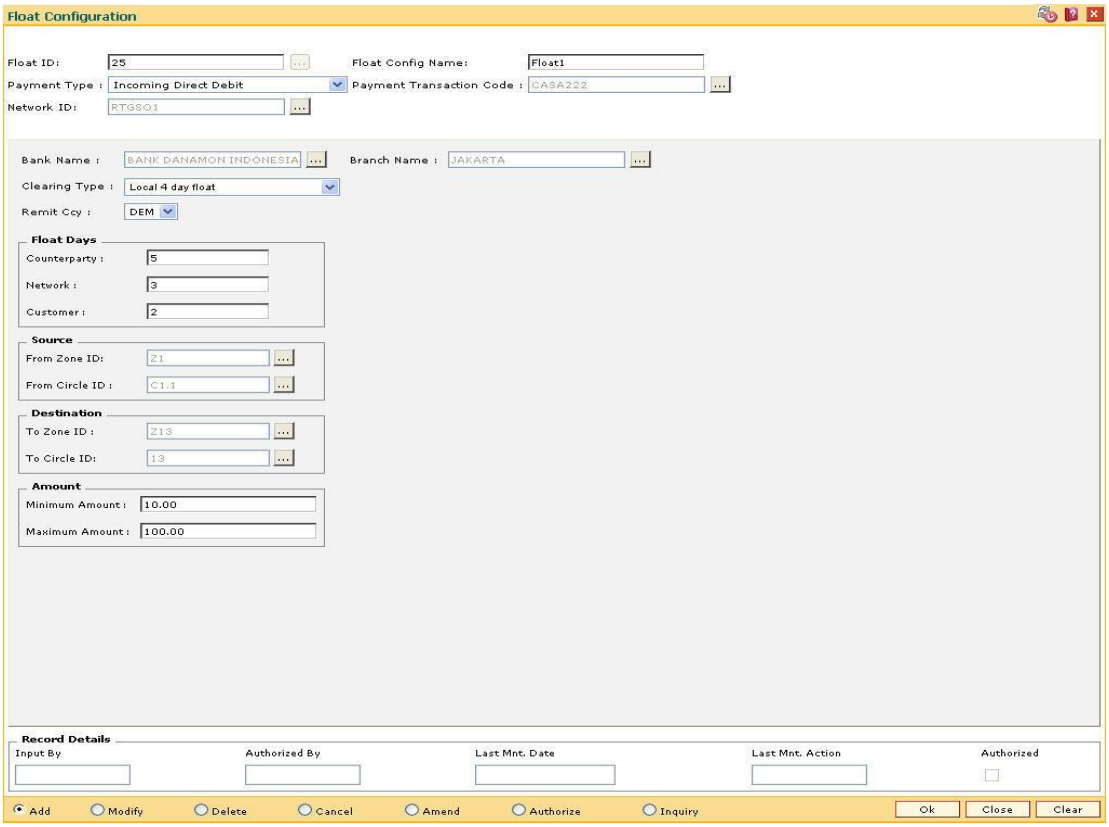
Field Name	Description
Float ID	[Mandatory, Alphanumeric, 16] Type the Id of the float network. This Id is assigned by the user. This Id must be unique across all the networks defined in the system.
Float Config Name	[Mandatory, Alphanumeric, 40] Type the description of the float ID which is selected by the user in the **Float ID** field.
Payment Type	[Mandatory, Drop-Down] Select the type of payment from the drop-down list.
Payment Transaction Code	[Mandatory, Pick List] Select the code of the payment transaction from the pick list. It is the sub-category of a payment type. Only the transactions related to or mapped to the payment type selected will be displayed.
Network ID	[Mandatory, Pick List] Select the ID of the network through which the payment transaction is initiated from the pick list.
Bank Name	[Mandatory, Pick List] Select the name of the bank participating in the network from the pick list. The bank name is maintained in the **Bank Branch Directory** (Fast Path: PM004) option.
Branch Name	[Mandatory, Pick List] Select the name of the branch participating in the network from the pick list. The branches pertaining to the bank name selected will be displayed. The bank name is maintained in the **Bank Branch Directory** (Fast Path: PM004) option.
Clearing Type	[Mandatory, Drop-Down] Select the appropriate clearing type offered by the network from the drop-down list.
Remit Ccy	[Mandatory, Drop-Down] Select the type of currency in which the payment transaction will take place from the drop-down list.
Float Days	

Field Name	Description
Counterparty	[Mandatory, Numeric, Three] Type the time it would take for the counterparty to receive the funds through the payment transaction.
Network	[Mandatory, Numeric, Three] Type the number of working days that the selected network takes. The message is dispatched on the network to make the funds available to the counterparty's bank, in case of an outgoing payment.
Customer	[Mandatory, Numeric, Three] Type the number of days that a bank takes to make funds available to its customer. It is used to calculate the customer credit date.
Source	
From Zone ID	[Mandatory, Pick List] Select the unique Id of the source zone to which the circle belongs from the pick list. A zone is used to segregate a payment area geographically. A group of circles can form a zone.
From Circle ID	[Optional, Pick List] Select the unique Id of the source circle from the pick list. The circles report to a zone ID. The circle ID must be unique amongst all the ID's defined in the system.
Destination	
To Zone ID	[Mandatory, Pick List] Select the unique Id of the destination zone to which the circle belongs from the pick list. A zone is used to segregate a payment area geographically. A group of circles can form a zone.
To Circle ID	[Optional, Pick List] Select the unique Id of the destination circle from the pick list. The circles report to a zone ID. The circle ID must be unique amongst all the ID's defined in the system.
Amount	

Field Name	Description
Minimum Amount	[Optional, Numeric, 13, Two] Type the minimum amount for which the payment transaction can take place.
Maximum Amount	[Mandatory, Numeric, 13, Two] Type the maximum amount for which the payment transaction can take place.

3. Click the **Add** button.
4. Enter the float ID and name.
5. Select the payment type from the drop-down list and the payment transaction code and network id from the pick list.
6. Enter the other float configuration details such as float days, source, destination and amount.

Float Configuration



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

18.6. PM004 - 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

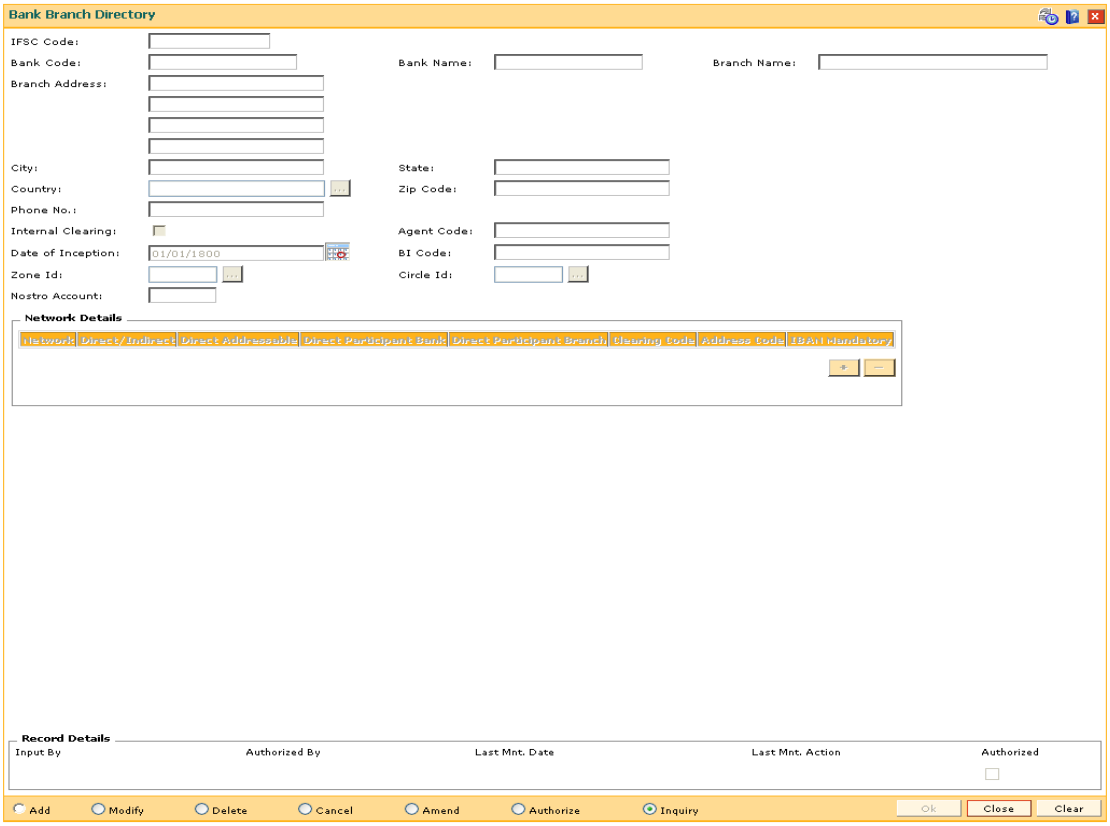
Modes Available

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

To add a bank branch directory

1. Type the fast path **PM004** and click **Go** or navigate through the menus to **Global Definitions > Payments > Bank Branch Directory**.
2. The system displays the **Bank Branch Directory** screen.

Bank Branch Directory



Field Description

Field Name	Description
IFSC Code	[Mandatory, Alphanumeric, 11] Type the the bank branch's IFSC code. It is a unique code used for NEFT and RTGS transactions. The code consists of 11 Characters: • 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	[Mandatory, Alphanumeric, Four] Type 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.
Branch Address	[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	[Mandatory, Alphanumeric, 150] Type the name of the state in which the branch is located.
Country	[Mandatory, Pick List] Select the name of the country in which the bank is located from the pick list.
Zip Code	[Mandatory, Alphanumeric, 10] Type the zip code of the branch.
Phone No.	[Mandatory, Numeric, 45] Type the phone number of the branch.
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.

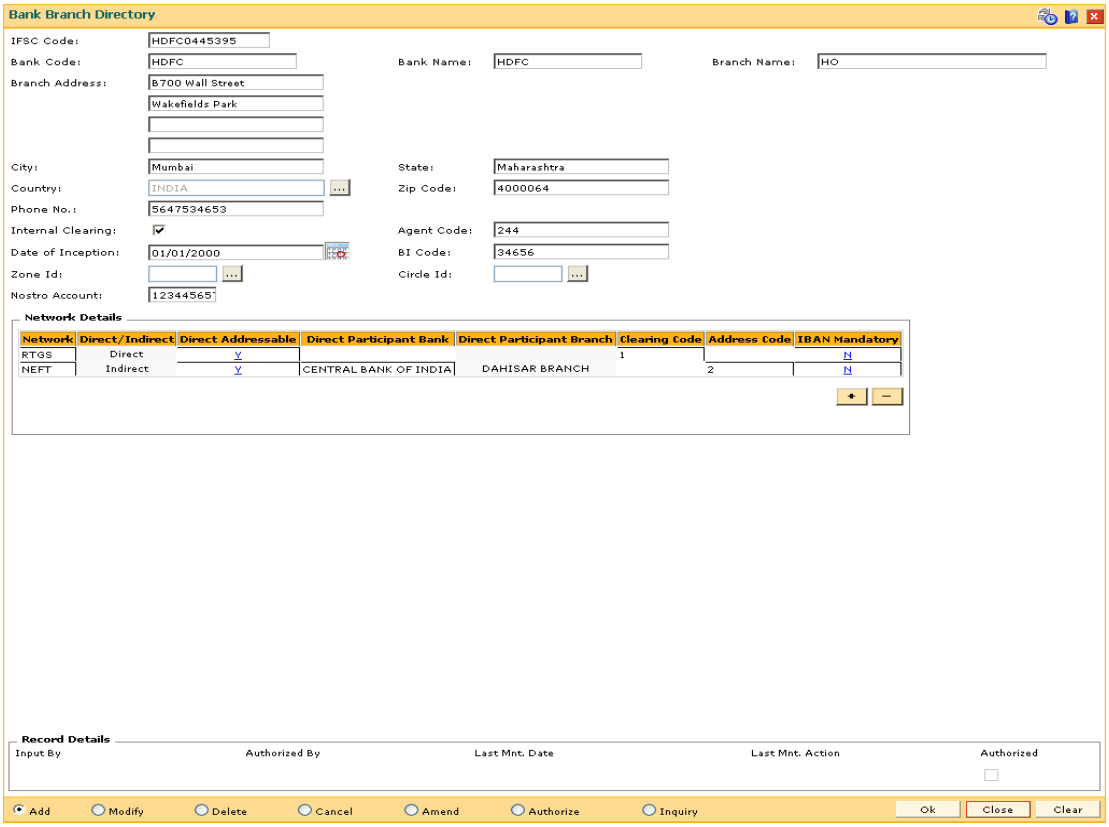
Field Name	Description
Agent Code	[Mandatory, Numeric, 30] Type the agent code. This is the correspondent bank code. This is applicable only if there is no common network between our bank and branch code. An independent entry for this (correspondent) bank-branch is expected to be present in the Bank/branch directory.
Date of Inception	[Mandatory, Pick List, dd/mm/yyyy] Select the date when the bank branch becomes operative from the pick list.
BI Code	[Optional, Numeric, Four] 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, Pick List] Select the ID of the zone under which the bank is defined from the pick list.
Circle Id	[Mandatory, Pick List] Select the ID of the Circle within the Zone ID, under which the bank is defined, from the pick list.
Nostro Account	[Conditional, Numeric, 10] Type the nostro account number. This field is enabled only if the **Internal Clearing** check box is selected.
Network Details	
Network	[Mandatory, Pick List] Select the network ID in which the bank branch participates from the pick list.
Direct/Indirect	[Mandatory, Drop-down] Select whether the bank is direct or indirect participant from the drop-down list. The options are: • Direct • Indirect

Field Name	Description
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.
Direct Participant Bank	[Optional, Pick List] Select the name of the bank which is a direct participant in the network from the pick list.
Direct Participant Branch	[Optional, Pick List] Select the name of the branch which is a direct participant in the network from the pick list.
Clearing Code	[Optional, Alphanumeric, 150] Type the clearing code. It allows the user to select the type of clearing.
Address Code	[Optional, Alphanumeric, 32] Type the address code of the direct participant in the network.
IBAN Mandatory	[Toggle] If the value is **Y** it indicates that the **IBAN**[8] is mandatory.

3. Click the **Add** button.
4. Enter the IFSC code and press the <**Tab**> key.
5. Enter the bank name, branch name, address of bank.
6. Click the **+** button and add the network details.

[8](International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

Bank Branch Directory



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

18.7. PM005 - Zone Circle Maintenance

A group of circles is referred to as Zone.

Using this option a Zone can be maintained without maintaining circles. Inquiry on Zone displays all the circles that fall under the zone.

Definition Prerequisites

Not Applicable

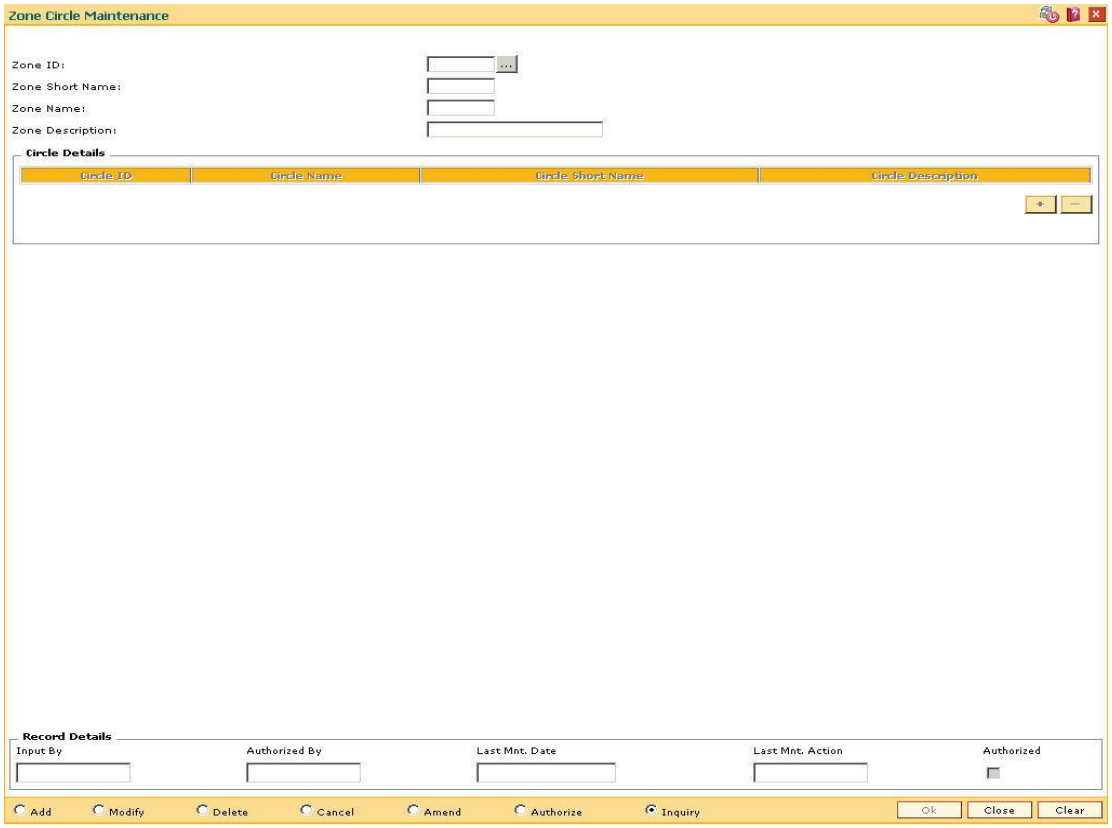
Modes Available

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

To add zone circle details

1. Type the fast path **PM005** and click **Go** or navigate through the menus to **Global Definitions > Payments > Zone Circle Maintenance**.
2. The system displays the **Zone Circle Maintenance** screen.

Zone Circle Maintenance

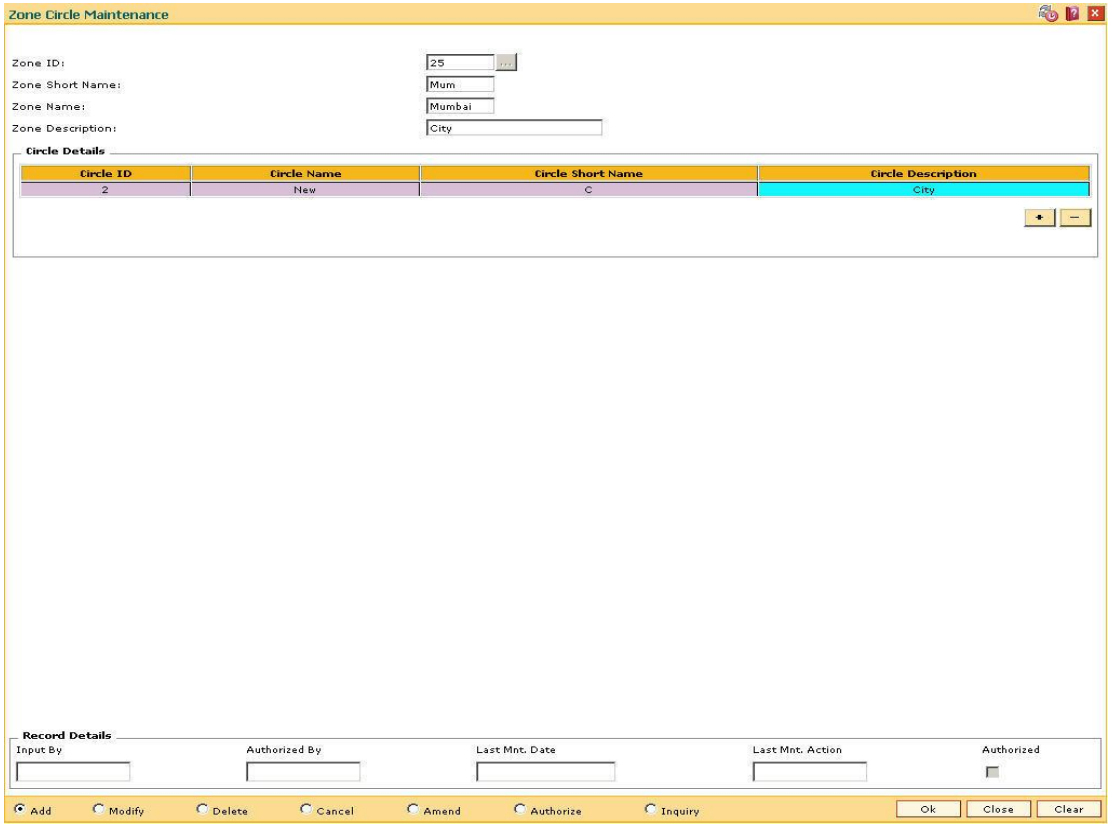


Field Description

Field Name	Description
Zone ID	[Mandatory, Alphanumeric, 32] Type the Id of the zone. This id must be unique across all Zone ID's defined in the system.
Zone Short Name	[Mandatory, Alphanumeric, 40] Type the short name of the zone.
Zone Name	[Mandatory, Alphanumeric, 120] Type the name of the zone.
Zone Description	[Mandatory, Alphanumeric, 200] Type a textual description for the zone.
Circle Details	
Circle ID	[Display] This column displays the Id of the circle. This id must be unique across all Zone ID's defined in the system.
Circle Name	[Mandatory, Alphanumeric, 120] This column displays the name of the circle.
Circle Short Name	[Mandatory, Alphanumeric, 40] This column displays the short name of the circle.
Circle Description	[Mandatory, Alphanumeric, 20] This column displays the textual description of the circle.

3. Click the **Add** button.
4. Enter the zone Id and name.
5. Click the **+** button to add the circle details.
6. Enter the circle details.

Zone Circle Maintenance



7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **Ok** button.
9. The zone circle details are added successfully once the record is authorised.

18.8. 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 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 FCR and sent through FCC.

Definition Prerequisites

- GLM02 - Chart of Accounts

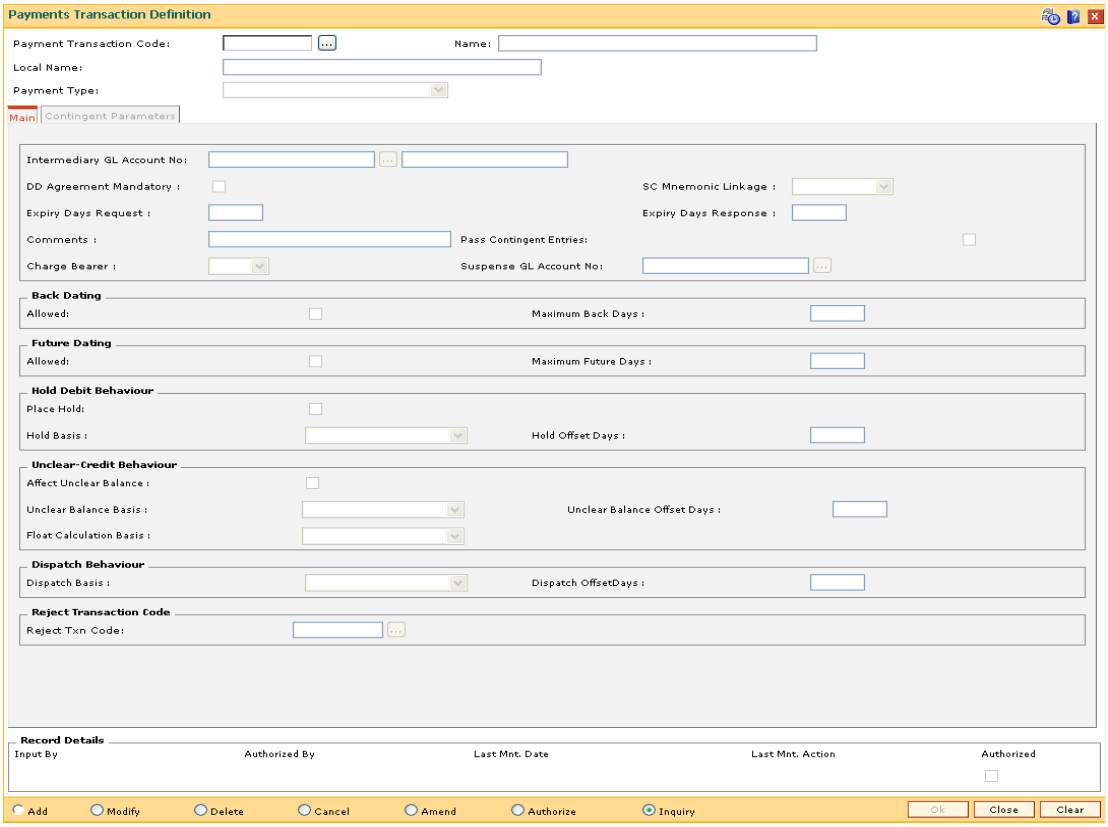
Modes Available

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

To add payments transaction details

1. Type the fast path **PM002** and click **Go** or navigate through the menus to **Global Definitions > Payments > Payments Transaction Definition**.
2. The system displays the **Payments Transaction Definition** screen.

Payments Transaction Definition

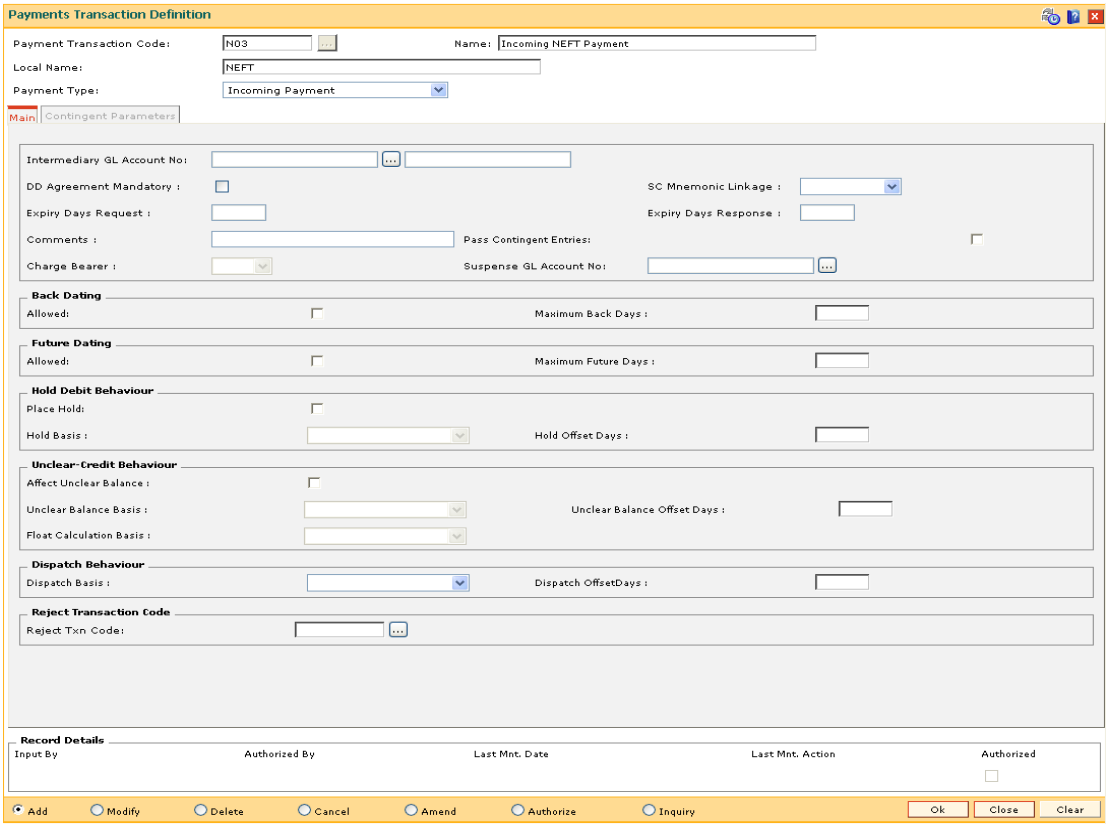


Field Description

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 as outgoing payment or incoming payment, depending on the product type from the drop-down list.

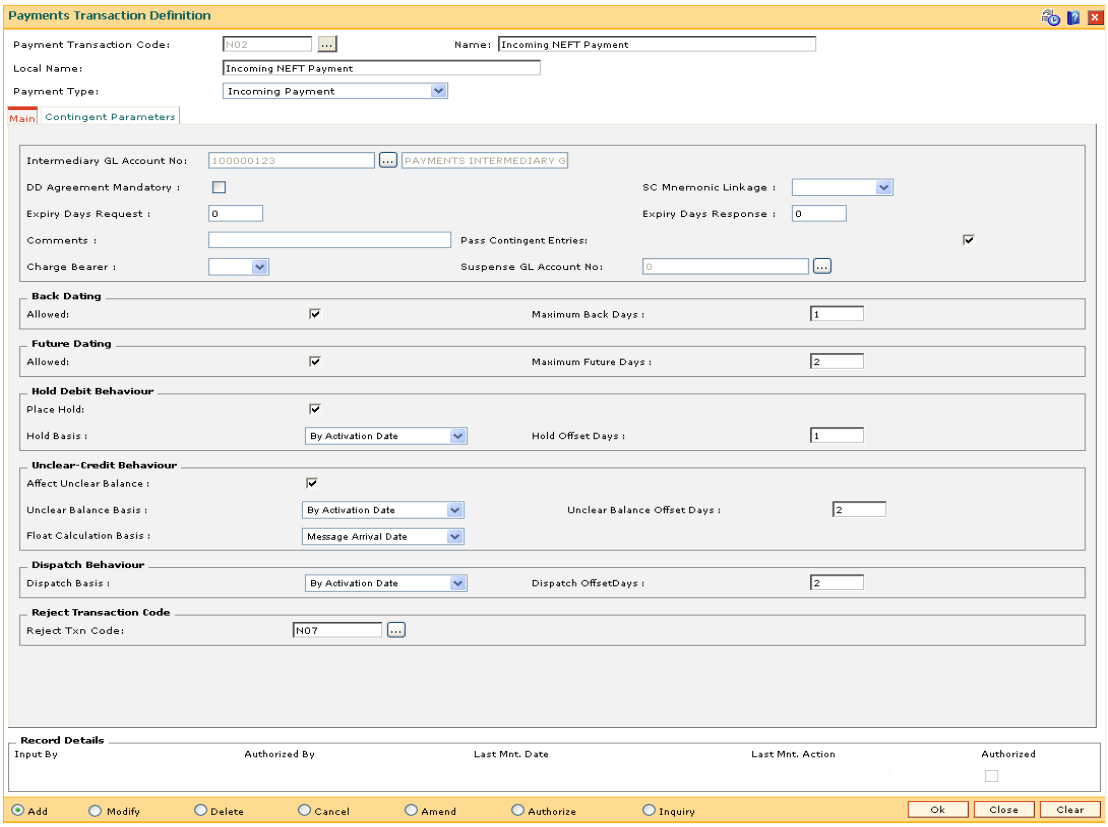
3. Click the **Add** button.
4. Enter the payment transaction code and press the <**Tab**> key.
5. Enter the transaction code name and select the payment type from the drop-down list.

Payments Transaction Definition



6. Enter the relevant information in the various tabs.

Main



Field Description

Field Name	Description
Intermediary GL Account No	[Mandatory, Pick List] Select the intermediary GL account, to which the funds for a payment transaction can be credited or debited, from the pick 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.
SC Mnemonic Linkage	[Optional, Drop-Down] Select the SC code attached to the payment transaction from the drop-down list. It should be ensured that the mnemonics used for the various payment transactions are not used by any of the modules.

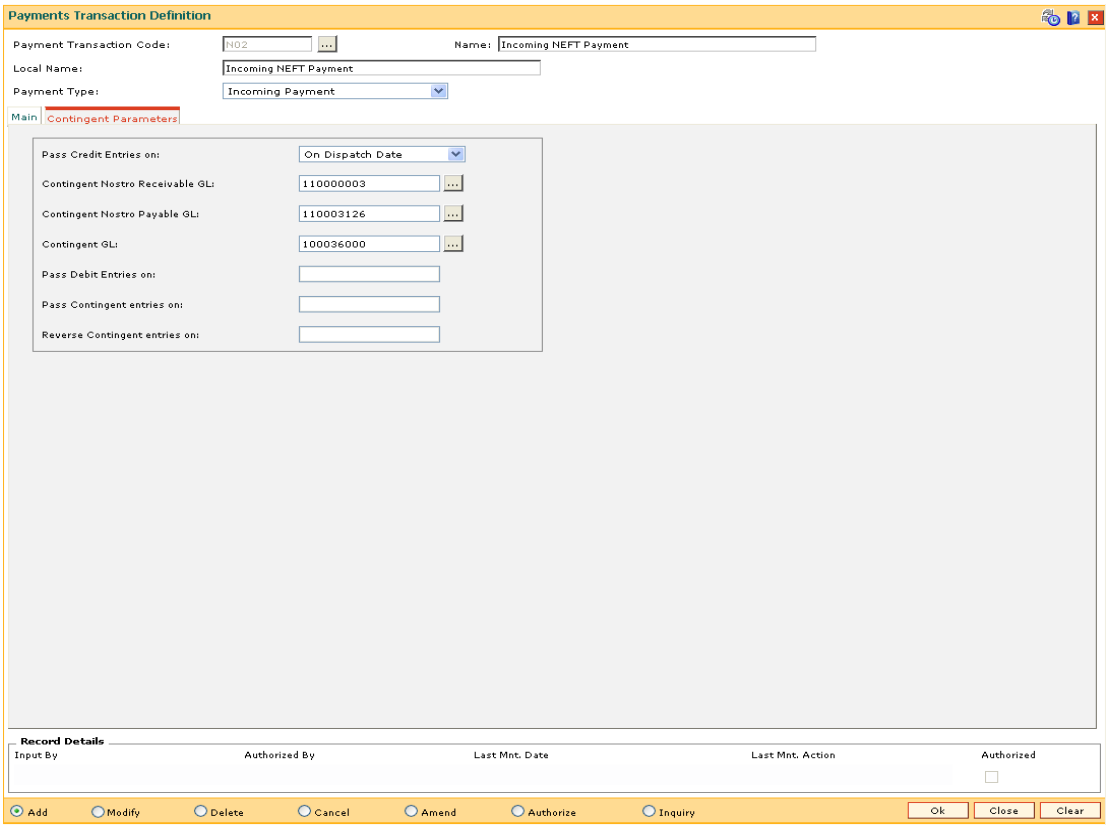
Field Name	Description
Expiry Days Request	[Conditional, Numeric, Five] Type the expiry days request in number of days. This field is enabled only if **Outgoing Request For Debit** (ORFD) option is selected in the **Payment Type** field.
Expiry Days Response	[Conditional, Numeric, Five] Type the expiry 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: • BEN • SHA • OURS The SC code can be appropriately defined for such payment types for the **FLEXCUBE Retail** to charge the relevant SC.
Suspense GL Account No	[Optional, Pick List] Select the suspense GL account number from the pick 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.

Field Name	Description
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 Behaviour	
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 Behaviour	
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.

Field Name	Description
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 Behaviour	
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, Pick List] Select the reject transaction code from the pick 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: • On Dispatch Date • On Message Arrival Date
Contingent Nostro Receivable GL	[Optional, Pick List] Select the contingent nostro receivable GL account from the pick list.
Contingent Nostro Payable GL	[Optional, Pick List] Select the contingent nostro payable GL account from the pick list.

Field Name	Description
Contingent GL	[Optional, Pick List] Select the contingent GL account from the pick 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 the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **OK** button.
9. The payment transaction details are added once the record is authorised.

18.9. PM011 - External Payment Product - Transaction Code Cross Reference

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

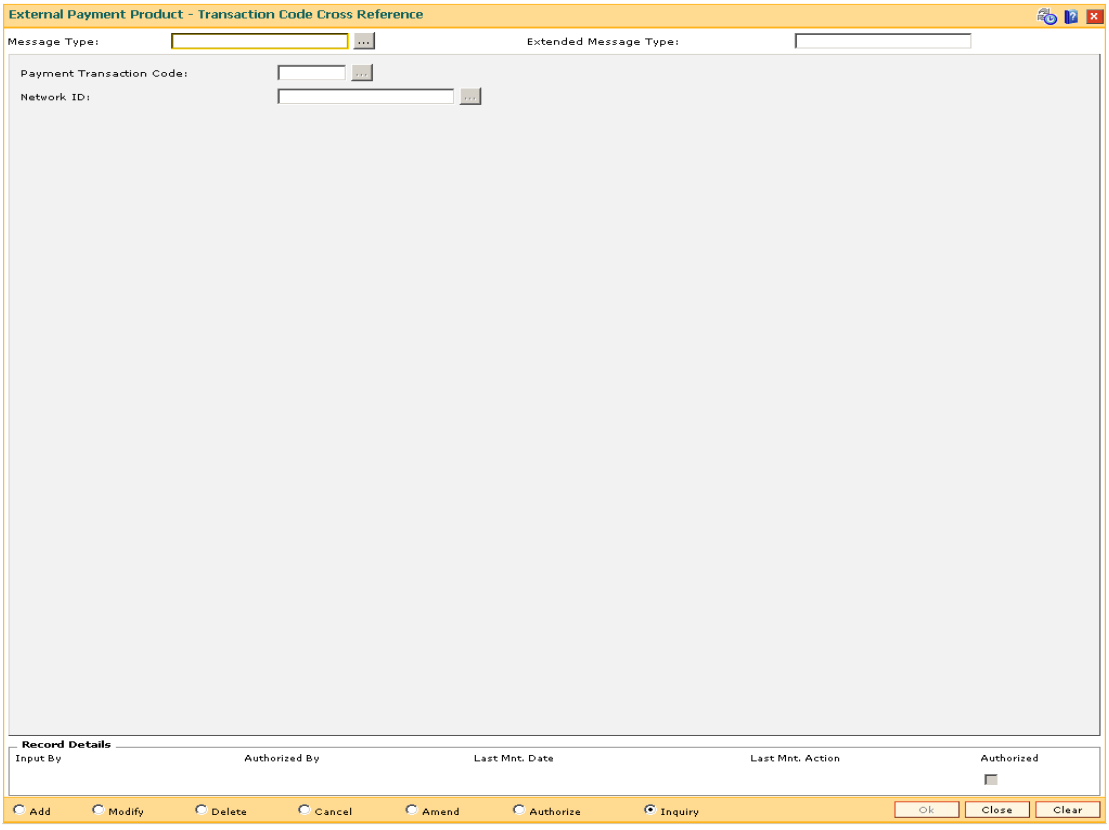
Modes Available

Add, Modify, Cancel, Delete, Amend, Authorize, Inquiry. 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. Type the fast path **PM011** and click **Go** or navigate through the menus to **Global Definitions > Payments > External Payment Product - Transaction Code Cross Reference**.
2. The system displays the **External Payment Product - Transaction Code Cross Reference** screen.

External Payment Product - Transaction Code Cross Reference

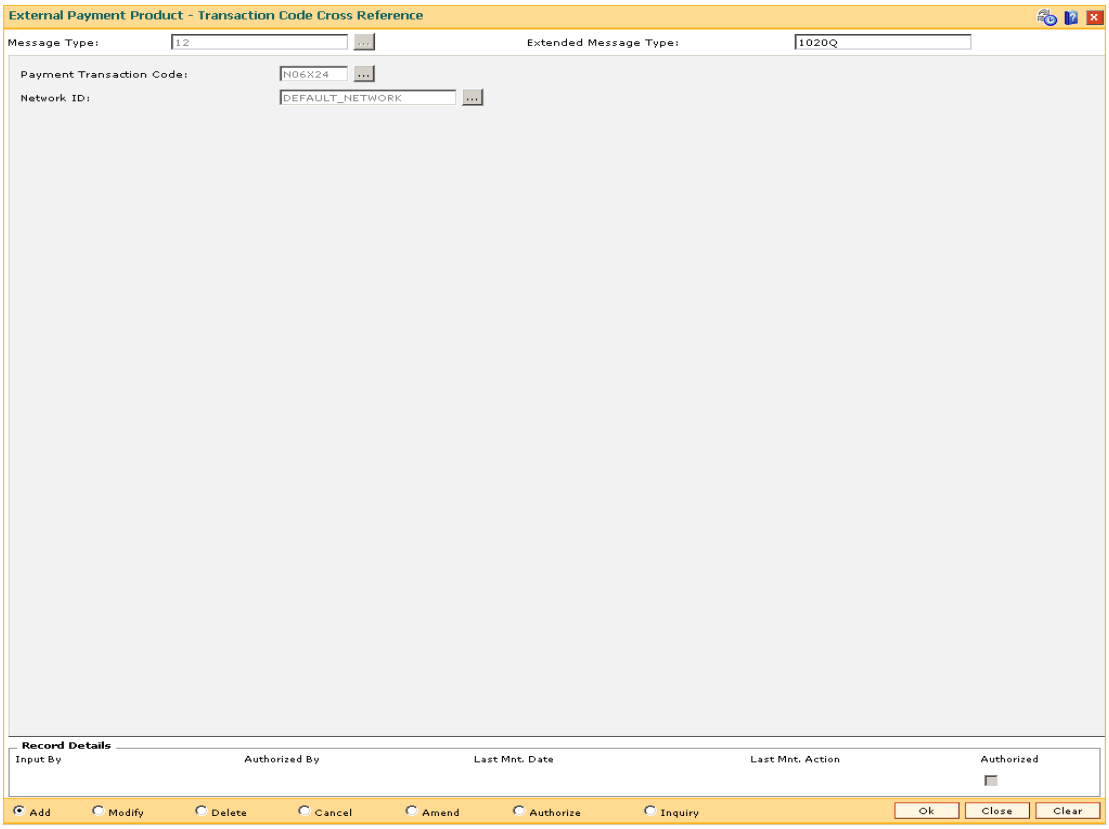


Field Description

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, Pick List] Select the **Oracle FLEXCUBE** payment transaction code from the pick list. This can be maintained identical to the payment product code. These codes are maintained in the **Payment Transaction Definition** (Fast Path : PM002).
Network ID	[Mandatory, Pick List] Select the network ID from the pick list.

3. Type the message type and extended message type.
4. Select the payment transaction code from the pick list.

External Payment Product - Transaction Code Cross Reference



5. Click the **Ok** button.
6. The system displays the message "Record Added... Authorisation Pending.. Click Ok to Continue". Click the **OK** button.
7. The network message translator details are added once the record is authorised.

18.10. PM009 - Payments Package

Using this option you can maintain the details of payment package. The details of default network ID, the start time, end time and whether the transactions can be processed after the cut off time or not.

Using the **Payment Global Parameters** (Fast Path: PM012) option, the defined payment packages are attached to the bank.

Definition Prerequisites

Not Applicable

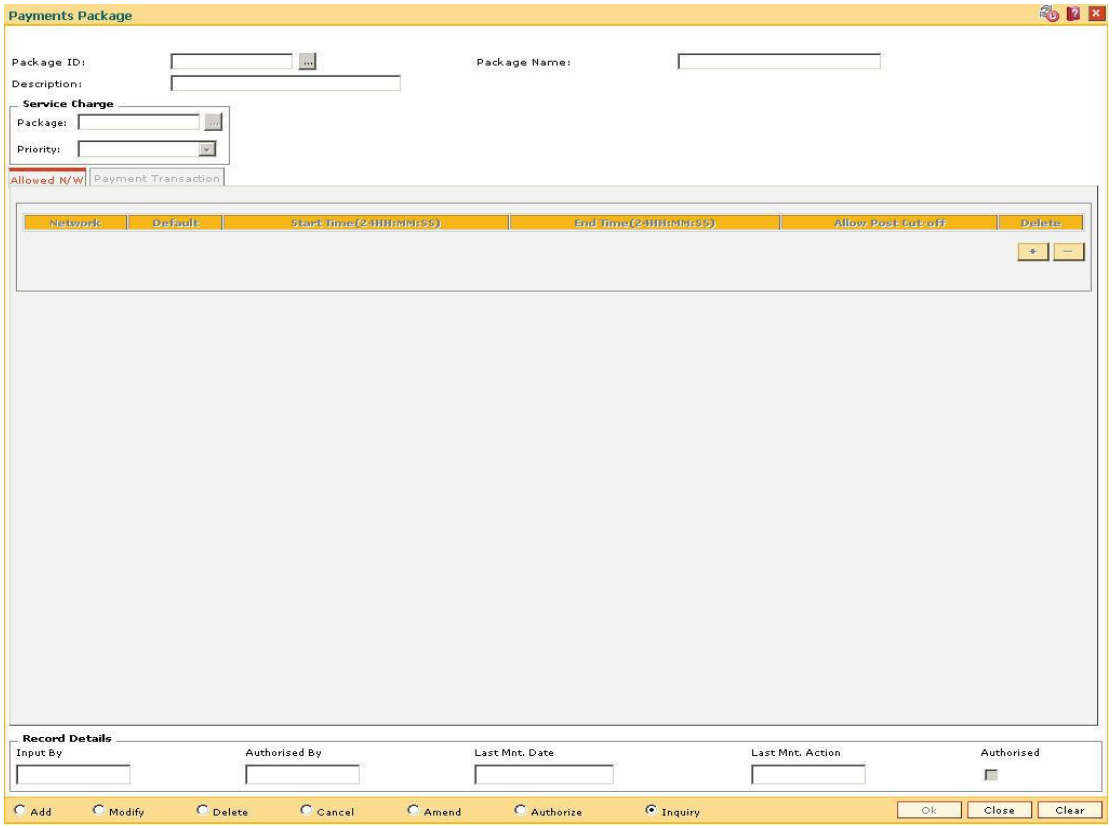
Modes Available

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

To add payment package

1. Type the fast path **PM009** and click **Go** or navigate through the menus to **Global Definitions > Payments > Payments Package.**
2. The system displays the **Payments Package** screen.

Payments Package

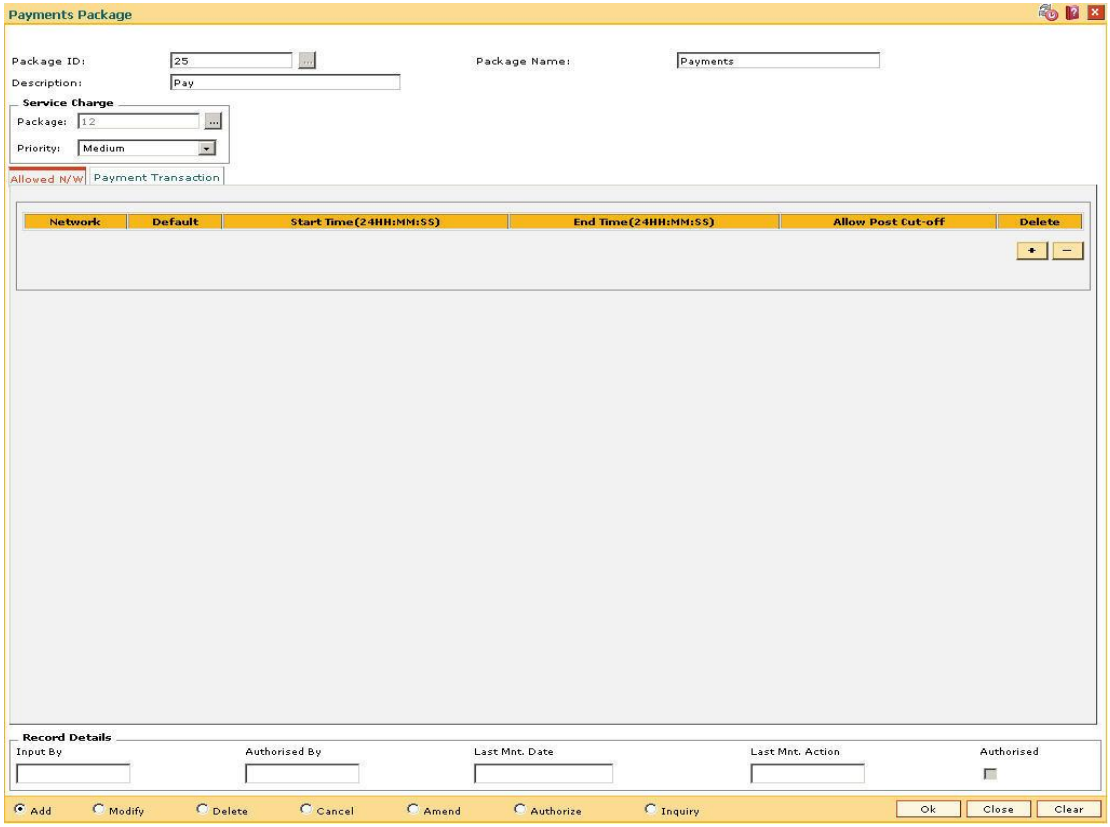


Field Description

Field Name	Description
Package ID	[Mandatory, Alphanumeric, 32] Type the unique id for the payment package.
Package Name	[Mandatory, Alphanumeric, 120] Type the name of the package ID selected in the corresponding field.
Description	[Mandatory, Alphanumeric, 200] Type the description of the package ID selected in the corresponding field.
Service Charge	
Package	[Optional, Pick List] Select the service charge package from the pick list.
Priority	[Optional, Drop-Down] Select the priority level for the service charge package. from the drop-down list.

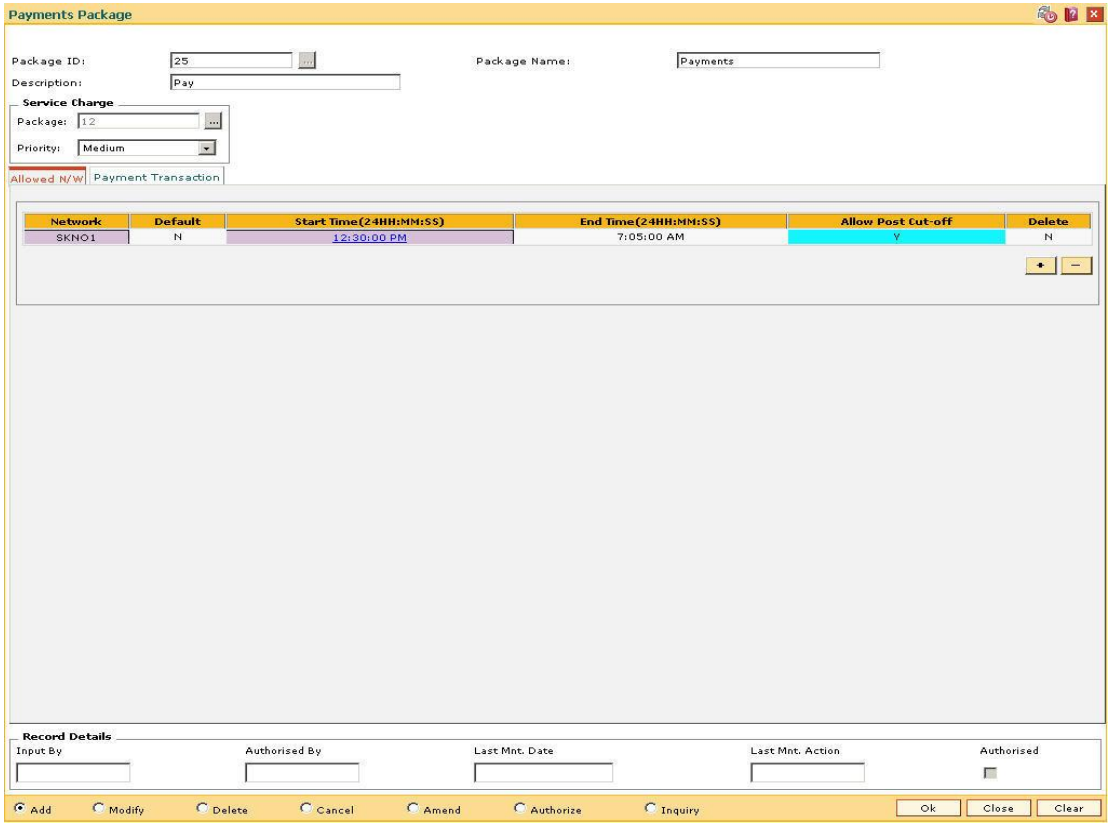
3. Click the **Add** button.
4. Enter the package Id and name.
5. Select the service charge package from the pick list and the priority from the drop-down list.

Payments Package



6. Enter the required information in the various tabs.

Allowed N/W

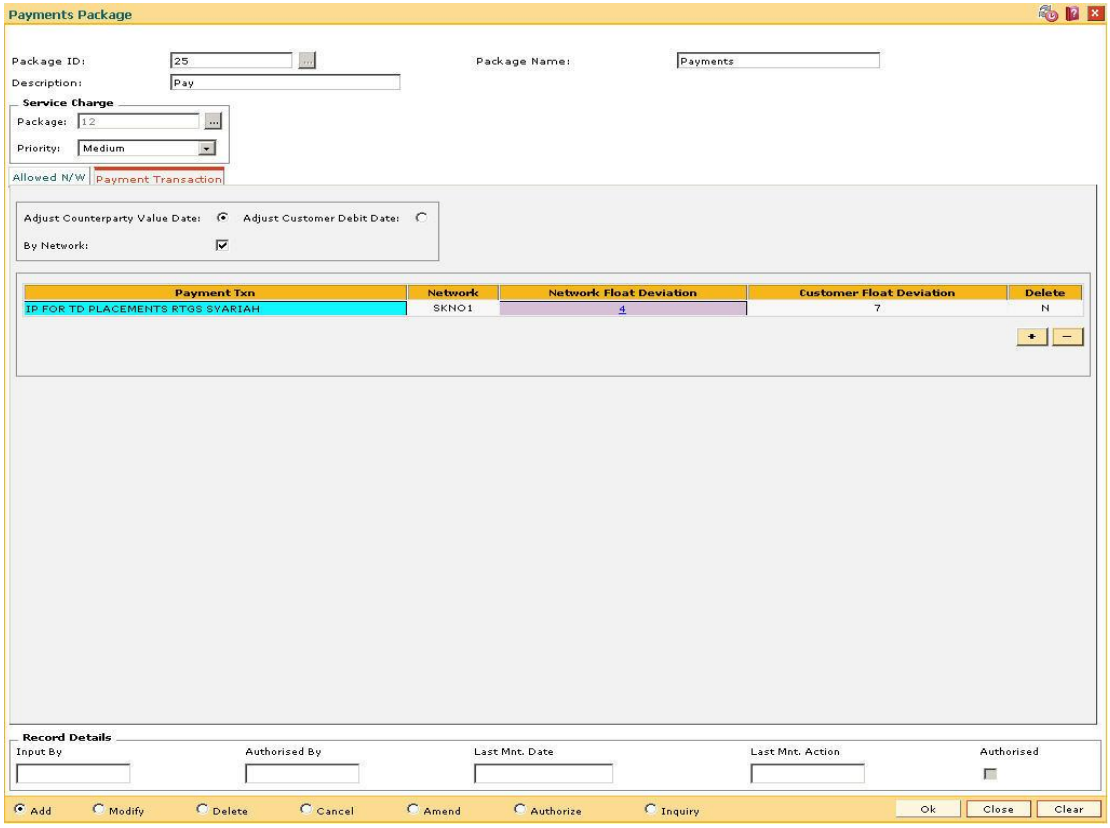


Field Description

Column Name	Description
Network	[Mandatory, Pick List] Select the network ID from the pick list.
Default	[Toggle] This column indicates whether the selected network is the default network for the payment package. If the value is Y it indicates that the selected network is default.
Start Time (24HH:MM:SS)	[Mandatory, Numeric, Eight] Type the start time for the network.
End Time (24HH:MM:SS)	[Mandatory, Numeric, Eight] Type the end time for the network.

Column Name	Description
Allow Post Cut-off	[Toggle] This column signifies whether the transactions can be processed after cut off time. If the value is **Y** it indicates that the transactions can be processed after cut off time.
Delete	[Toggle] If the value is **Y** it indicates that the record can be deleted. The default value is **N**.

Payment Transaction



Field Description

Field Name	Description
Adjust Counterparty Value Date	[Mandatory, Radio Button] Click **Adjust Counterparty Value Date** to consider counterparty value on the basis of the override conditions.

Field Name	Description
Adjust Customer Debit Date	[Mandatory, Radio Button] Click **Adjust Counterparty Debit Date** to consider customer debit date on the basis of the override conditions.
By Network	[Optional, Check Box] Select the **By Network** check box to transact the adjustment through network.

Column Name	Description
Payment Txn	[Mandatory, Drop-Down] Select the payment transaction from the drop down list.
Network	[Conditional, Pick List] Select the network from the pick list. This field is enabled only if the **By Network** check box is selected.
Network Float Deviation	[Mandatory, Numeric, Five] Type the number of override days for network.
Customer Float Deviation	[Mandatory, Numeric, Five] Type the number of override days for customer.
Delete	[Toggle] If the value is **Y** it indicates that the record can be deleted. The default value is **N**.

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **Ok** button.
9. The payment package is added successfully once the record is authorised.

18.11. PM012 - Payment Global Parameters

Using this option you can link the customer account with the payment package system. When payment transactions are performed involving customer accounts, the transactions will be cross-referenced against the associated package.

Payment packages represent standard, pre-configured offerings of payments related to services/facilities to the customers.

Definition Prerequisites

- BAM20 - Bank Codes Maintenance
- PM009 - Payments Package

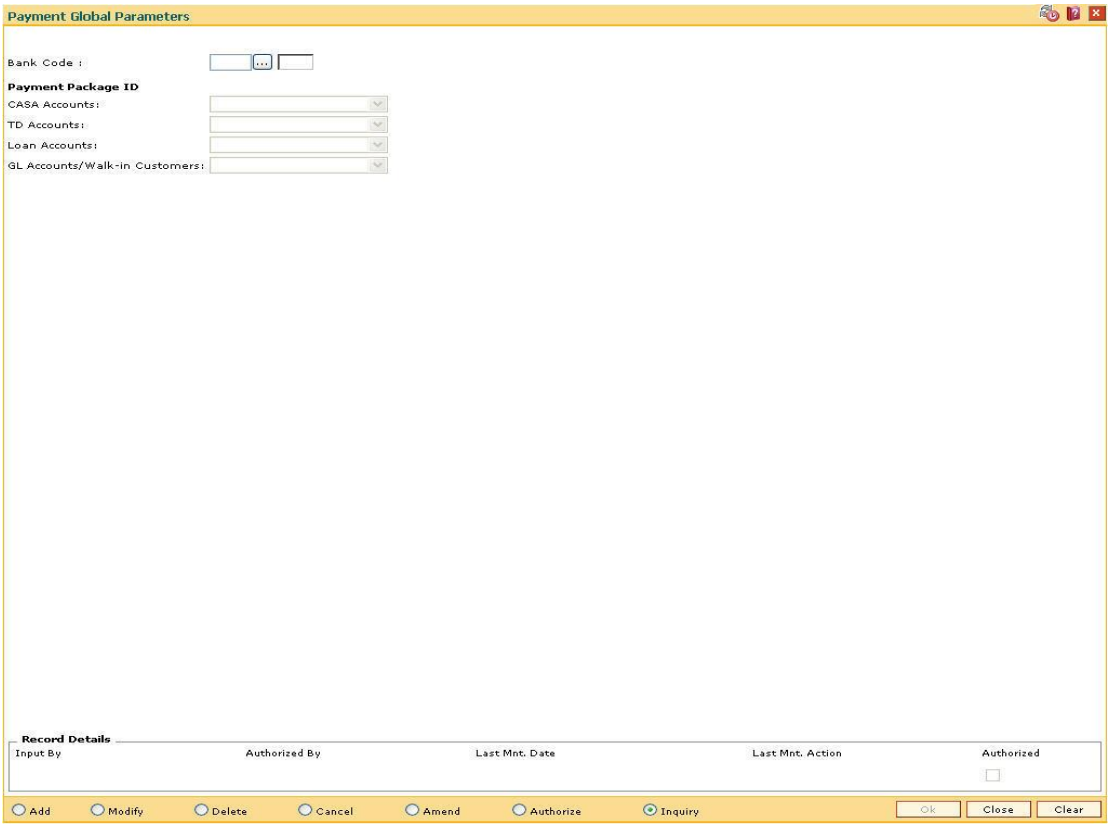
Modes Available

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

To add payment global parameters

1. Type the fast path **PM012** and click **Go** or navigate through the menus to **Global Definitions > Payments > Payment Global Parameters.**
2. The system displays the **Payment Global Parameters** screen.

Payment Global Parameters

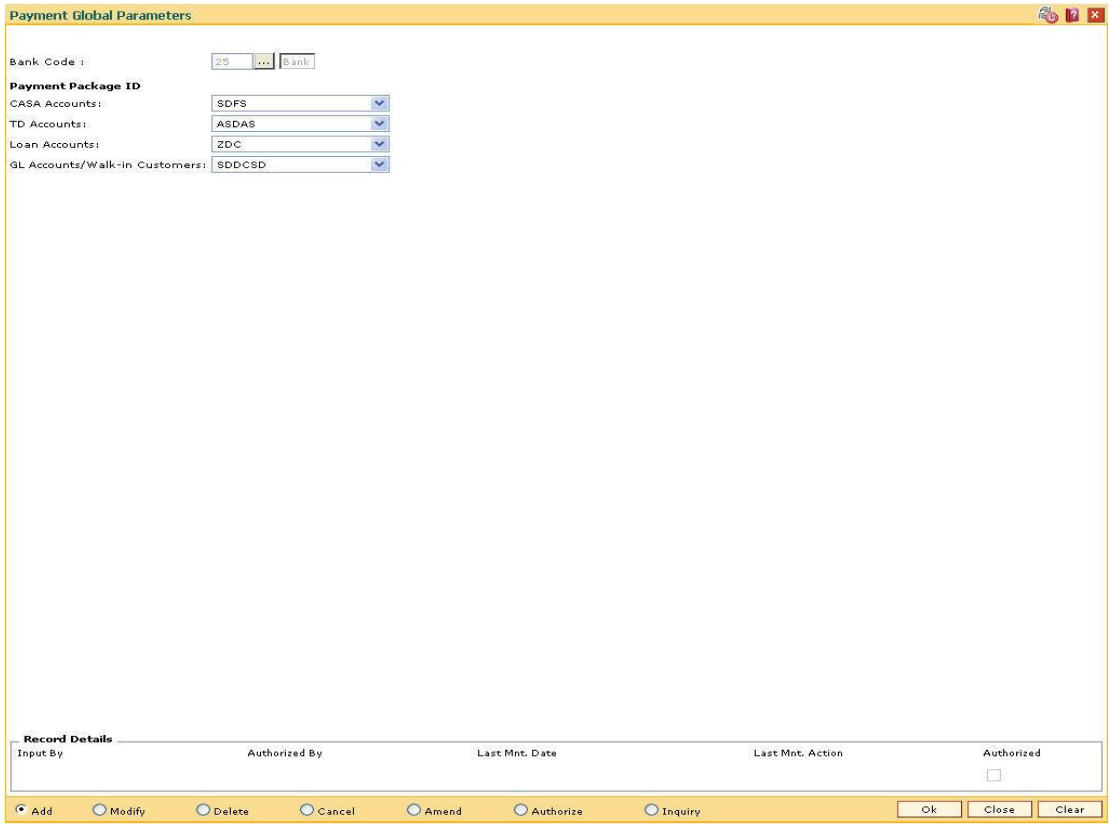


Field Description

Field Name	Description
Bank Code	[Mandatory, Pick List] Select the unique bank code from the pick list.
Payment Package ID	
CASA Accounts	[Mandatory, Drop-Down] Select the payment package to be associated with the CASA accounts from the drop-down list. The options are: • HDFC PAYMENT PACKAGE •
TD Accounts	[Mandatory, Drop-Down] Select the payment package to be associated with the TD accounts from the drop-down list. The options are: • HDFC PAYMENT PACKAGE •
Loan Accounts	[Mandatory, Drop-Down] Select the payment package to be associated with the loan accounts from the drop-down list. The options are: • HDFC PAYMENT PACKAGE •
GL Accounts/Walk-in Customers	[Mandatory, Drop-Down] Select the payment package to be associated with GL accounts or walk-in customers from the drop-down list. The options are: • HDFC PAYMENT PACKAGE •

3. Click the **Add** button.
4. Select the bank code from the pick list.
5. Select the appropriate payment package ID's.

Payment Global Parameters



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **OK** button.
8. The payment global parameters are added once the record is authorised.

18.12. PM019 - Counterparty Master Maintenance

Using this option you can maintain the details of the counterparty involved in any payment transaction. The details maintained are counterparty type, name, account number, bank / branch name and address.

Definition Prerequisites

- Bank – Branch (BIC) directory
- Country directory

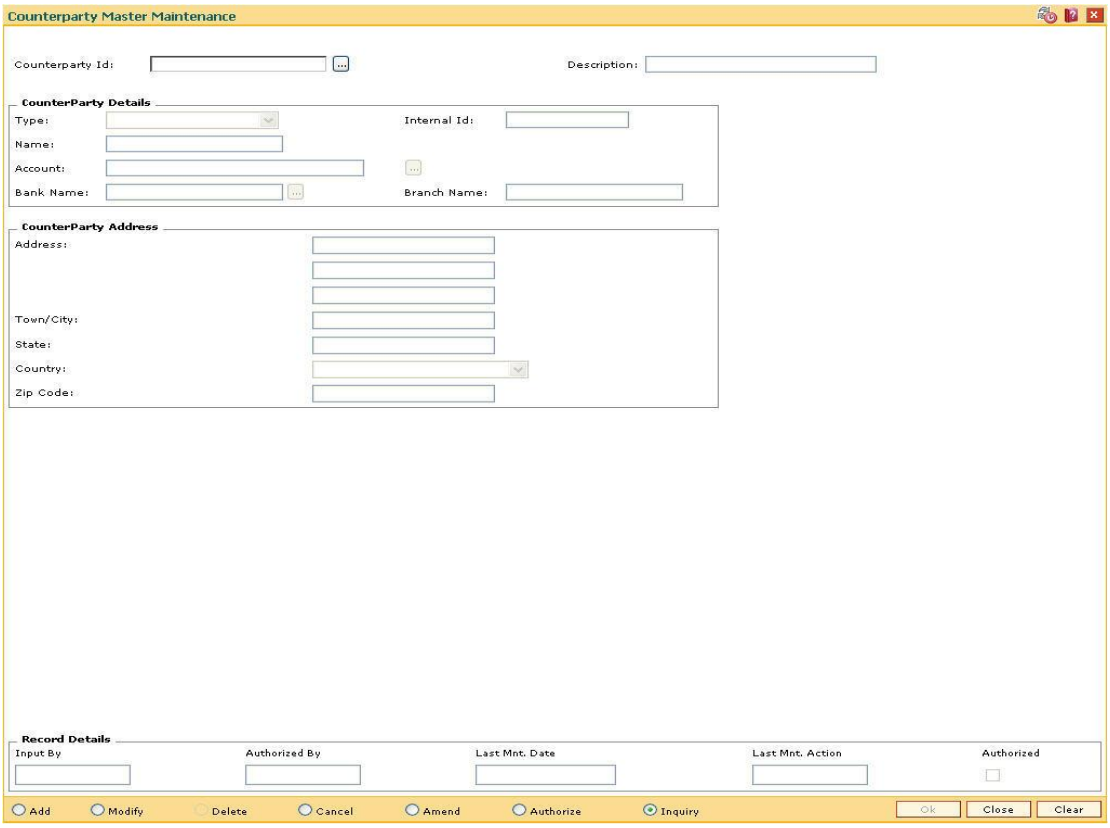
Modes Available

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

To add counterparty master details

1. Type the fast path **PM019** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > Counterparty Master Maintenance**.
2. The system displays the **Counterparty Master Maintenance** screen.

Counterparty Master Maintenance



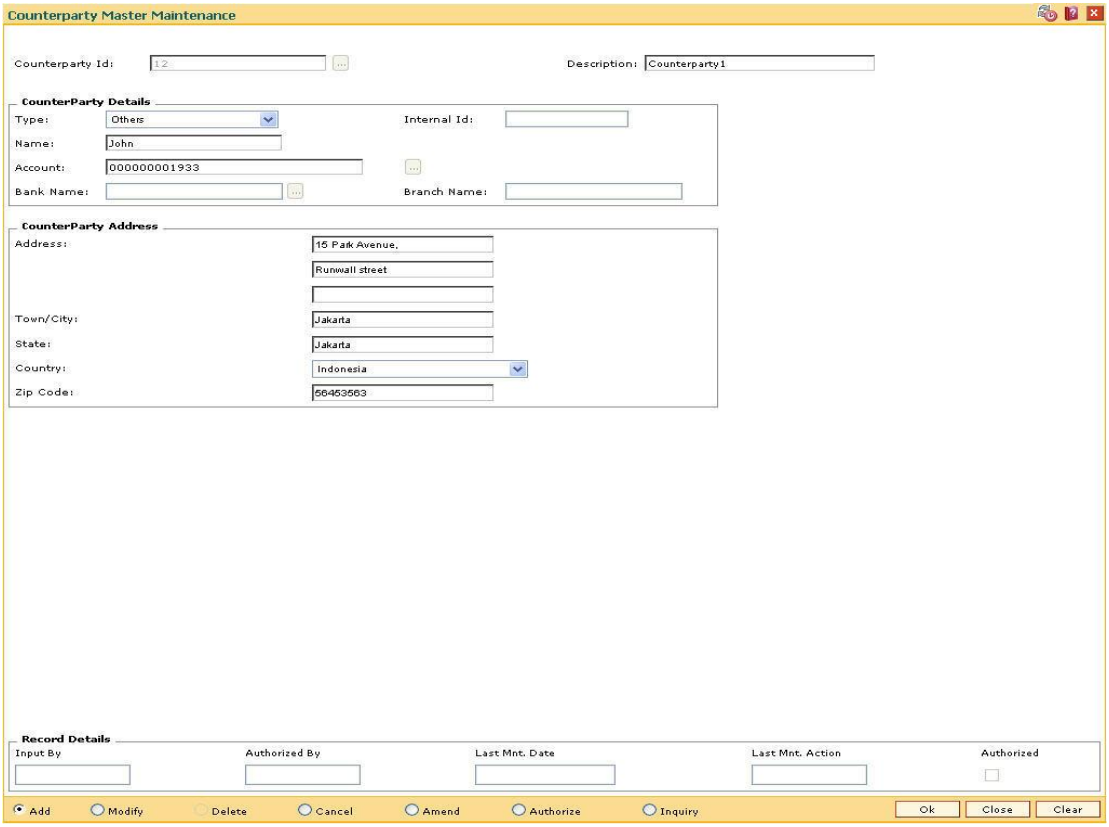
Field Description

Field Name	Description
Counterparty Id	[Mandatory, Alphanumeric, 32] Type the unique identification number assigned to the counterparty for a payment transaction.
Description	[Optional, Alphanumeric, 240] Type the description of the selected counterparty.
CounterParty Details	
Type	[Mandatory, Drop-Down] Select the type of the counterparty from the drop-down list. The options are: • Customer • Company • External System • Others
Internal Id	[Conditional, Numeric, 22] Type the customer ID/company ID if the counterparty type is Customer/Company. This field is disabled if the counterparty **Type** is **Others**.
Name	[Mandatory, Alphanumeric, 40] Type the name of the counterparty. The name of counterparty is populated by the system if the counterparty type is selected as **Customer / Company**, if the counterparty type is **External system/Others** then the user has to enter the name.
Account	[Mandatory, Alphanumeric, 16] Type the account number of the counterparty maintained with the external bank.
Bank Name	[Mandatory, Pick List] Type the name of the bank in which counterparty account is maintained.
Branch Name	[Display] This field displays the name of the branch.
CounterParty Address	

Field Name	Description
Address	[Optional, Alphanumeric, 35] Type the address of the counterparty. The address is populated by the system, if the counterparty type is selected as **Customer**, if the counterparty type is **Company/External system/Others**, then the user has to enter the address. The address can be entered in three lines.
Town/City	[Optional, Alphanumeric, 35] Type the name of the town/city of the counterparty. The town/city details are populated by the system, if the counterparty type is selected as **Customer**, if the counterparty type is **Company/External system/Others**, then the user has to enter the name.
State	[Optional, Alphanumeric, 25] Type the name of the state in which city of the counterparty lies. The name of the state is populated by the system, if the counterparty type is selected as **Customer**, if the counterparty type is **Company/External system/Others**, then the user has to enter the name of the state.
Country	[Optional, Drop-Down] Select the name of the country in which counterparty lies from the drop-down list. The name of the country is populated by the system, if the counterparty type is selected as **Customer**, if the counterparty type is **Company/External system/Others**, then the user has to enter the name of the country.
Zip Code	[Optional, Alphanumeric, 10] Type the zip code of the town/city of the counterparty. The zip code of the town/city is populated by the system, if the counterparty type is selected as **Customer**, if the counterparty type is **Company/External system/Others**, then the user has to enter the zip code of the town/city.

3. Click the **Add** button.
4. Enter the counterparty ID and press the <**Tab**> key.
5. Enter the counterparty details and the counterparty address.

Counterparty Master Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **Ok** button.
8. The counterparty master details are added once the record is authorised.

18.13. PM020 - Mandate Definition

Using this option you can maintain the details of the mandates. The bank needs to obtain mandate from the customer, to initiate the payment transactions at pre-determined future time or frequency or for such future transactions for which customer is willing to give one-time acceptance in advance.

Definition Prerequisites

- PM019 - Counterparty Master Maintenance
- PM004 - Bank Branch directory

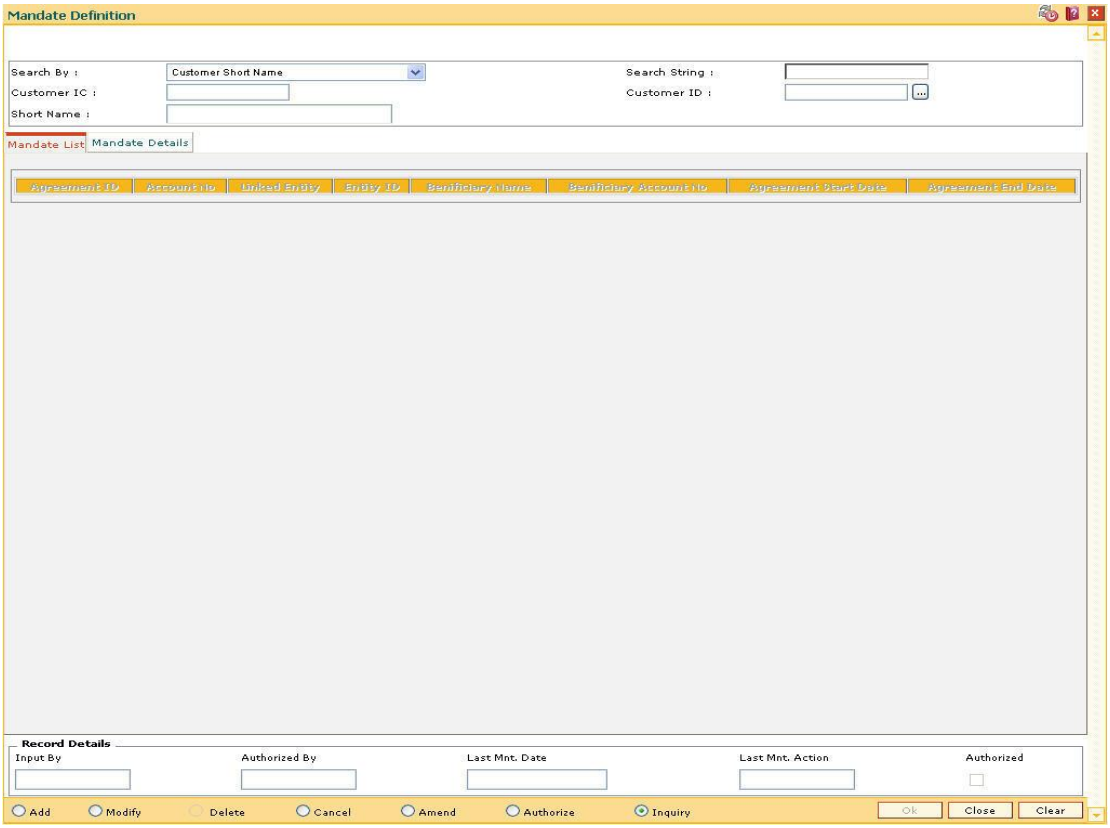
Modes Available

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

To add mandate definition

1. Type the fast path **PM020** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > Mandate Definition**.
2. The system displays the **Mandate Definition** screen.

Mandate Definition

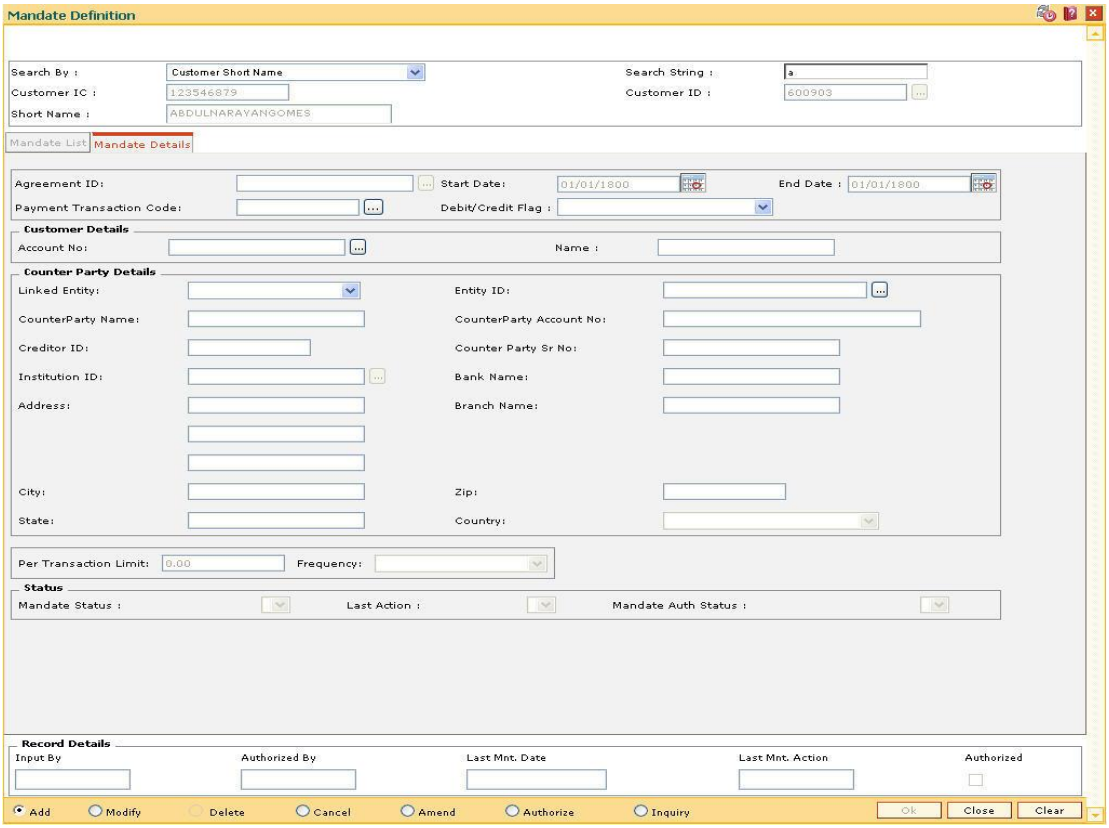


Field Description

Field Name	Description
Search By	[Mandatory, Drop-Down] Select the criteria to search for the customer from the drop-down list. The options are: • Customer short name • Customer IC - Identification criteria (IC) input during customer addition. • Customer ID- Unique identification no for every customer given by the bank.
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customers' short name or IC then any of the letter(s) of the name can be entered. If the search criterion is specified as customers' ID then customer ID can be entered. The system displays the pick list of all those customers matching this criteria. The user may choose the appropriate customer from the existing customer list.
Customer IC	[Display] This field displays the identification code of the customer. The identification code of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Customer 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 is unique to a customer across the system and is used for searching and tracking the customer in the system.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.

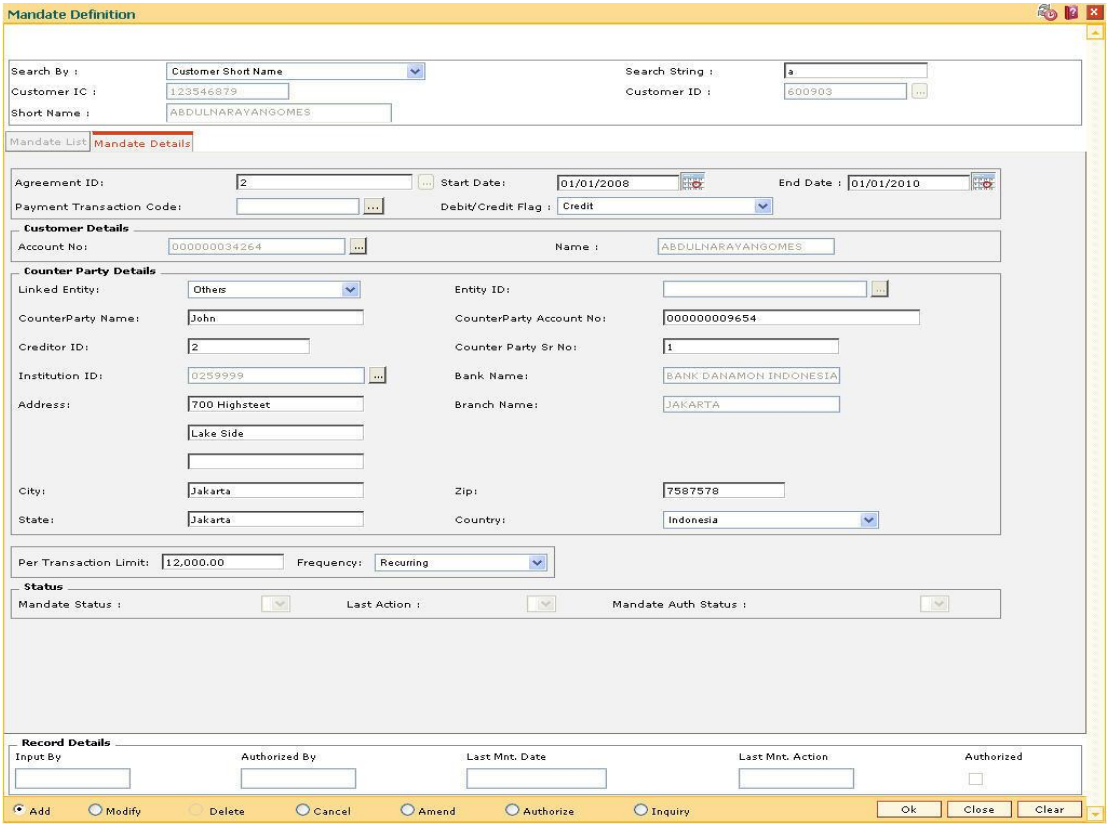
3. Click the **Add** button.
4. Select the Search By criteria from the drop-down list.
5. Enter the search criteria and press the <Tab> key.
6. Select the appropriate customer from the displayed list.

Mandate Definition



7. Enter the required information in the **Mandate Details** tabs**.**

Mandate Details



Field Description

Field Name	Description
Agreement ID	[Optional, Pick List] Select the agreement id from the drop-down list. The agreement ID is the unique identification number for a mandate received from the customer.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which the mandate is executed from the pick list. The agreement start date can be current or future date, but it cannot be a past date. The user cannot modify the start date after it is entered.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date of the mandate execution from the pick list. The agreement end date can only be a future date. The user can modify the end date.

Field Name	Description
Payment Transaction Code	[Mandatory, Pick List] Select the payment transaction code from the pick list.
Debit/Credit Flag	[Mandatory, Drop-Down] Select the type of flag from the drop-down list. The options are: • Credit • Debit
Customer Details	
Account No	[Mandatory, Pick List] Select the account number, which will be affected by the mandate, from the pick list.
Name	[Display] This field displays the name of the customer.
Counter Party Details	
Linked Entity	[Optional, Drop-Down] Select the type of external entity affected by the mandate from the drop-down list. The options are: • Counter Party • Others If the Counter Party option is selected in this field, the details for counter party needs to be maintained in the **Counterparty Master Maintenance** (Fast Path: PM019) option.
Entity ID	[Conditional, Pick List] Select the entity id from the pick list. This field is enabled if the **Counter Party** option is selected in the **Linked Entity** field.
CounterParty Name	[Mandatory, Alphanumeric, 120] Type the name of the counterparty. The name of counterparty is populated by the system if the **Linked Entity** is selected as **Counter Party**, if the **Linked Entity** is selected as **Others**, then the user has to enter the counter party name.

Field Name	Description
CounterParty Account No	[Mandatory, Alphanumeric, 36] Type the account number of the linked entity. The account number is populated by the system if the **Linked Entity** is selected as **Counter Party**, if the **Linked Entity** is selected as **Others** then the user has to enter the account number.
Creditor ID	[Mandatory, Alphanumeric, 55] Type the creditor ID involved in loan related transaction. This field is used for sending or receiving messages.
Counter Party Sr No	[Display] This field displays the serial number of the mandate attached to a customer.
Institution ID	[Mandatory, Pick List] Select the ID of the bank/branch in which the account of the linked entity is maintained from the pick list. The institution ID is populated by the system if the Linked Entity is selected as **Counter Party**, if the Linked Entity is selected as **Others** then the user has to enter the institution ID.
Bank Name	[Display] This field displays the name of the bank in which counterparty account is maintained. This field is linked with the Institution ID field.
Address	[Mandatory, Alphanumeric, 155] Type the address of the linked entity. The address is populated by the system if the Linked Entity is selected as **Counter Party**, if the Linked Entity is selected as **Others** then the user has to enter the address.
Branch Name	[Display] This field displays the name of the branch of bank in which counterparty account is maintained. This field is linked with the Institution ID field.
City	[Optional, Alphanumeric, 50] Type the name of the city of the linked entity. The name of the city is populated by the system if the Linked Entity is selected as **Counter Party**, if the Linked Entity is selected as **Others** then the user has to enter the name of the city.

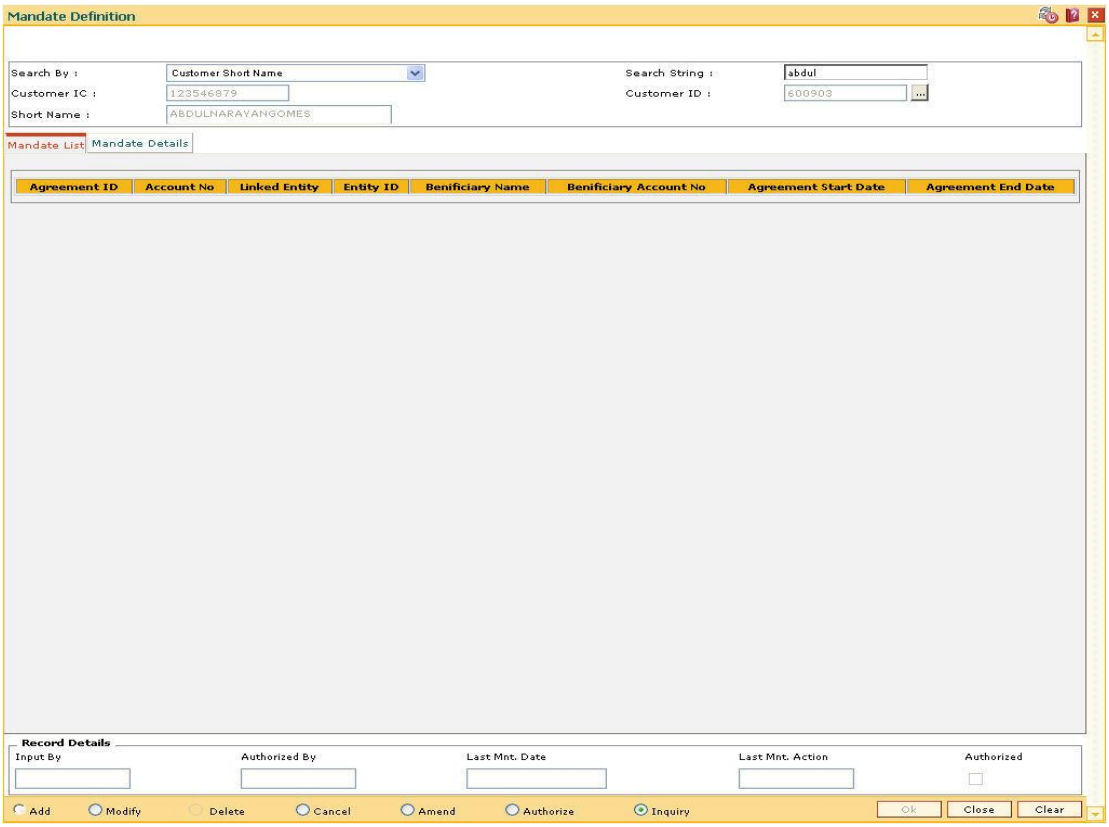
Field Name	Description
Zip	[Optional, Numeric, 10] Type the zip code of the city of the linked entity. The zip code of the city is populated by the system if the Linked Entity is selected as **Counter Party**, if the Linked Entity is selected as **Others** then the user has to enter the zip code of the city.
State	[Optional, Alphanumeric, 120] Type the name of the state in which city of the linked entity lies. The name of the state is populated by the system if the Linked Entity is selected as **Counter Party**, if the Linked Entity is selected as **Others** then the user has to enter the name of the state.
Country	[Optional, Drop-Down] Select the name of the country in which state of the linked entity lies from the drop-down list. The name of the country is populated by the system if the Linked Entity is selected as **Counter Party**, if the Linked Entity is selected as **Others** then the user has to enter the name of the country.
Per Transaction Limit	[Optional, Numeric, 12] Type the limit up to which customer has authorised bank to perform transaction under mandate. The system will reject any transaction above that limit.
Frequency	[Optional, Drop-Down] Select the frequency in which the mandate is performed from the drop-down list. The options are: • One Time - Only one transaction will be performed under the mandate • Recurring - Multiple transactions will be performed under the mandate
Status	
Mandate Status	[Display] This field displays the mandate status.
Last Action	[Display] This field displays the mandate last action.
Mandate Auth Status	[Display] This field displays the mandate authorisation status.

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 mandate definition is added successfully once the record is authorised.

To view mandate list

1. Click the **Inquiry** button.
2. Select the Search By criteria from the drop-down list.
3. Enter the search criteria and press the <**Tab**> key.
4. Select the appropriate customer from the displayed list.
5. Click on the **Mandate List** tab.
6. The system displays the mandate list for the selected customer.

Mandate List



Field Description

Field Name	Description
Agreement ID	[Display] This column displays the ID of a mandate received from a customer. This identification number is unique across all the mandate for a particular customer.
Account No	[Display] This column displays the account number which will be affected by mandate.
Linked Entity	[Display] This column displays the type of external entity affected by the mandate. The options are: • C - CounterParty • O - Others If linked entity type is counter party, details for counterparty need to be maintained in the **Counterparty Master Maintenance** (Fast Path: PM019) option.
Entity ID	[Display] This column displays the counterparty ID, if Counter Party option is selected for linked entity in the Mandate Details tab. This is disabled for other type of linked entities in the Mandate Details tab.
Beneficiary Name	[Display] This column displays the name of the beneficiary.
Beneficiary Account No	[Display] This column displays the account number of the linked entity.
Agreement Start Date	[Display] This column displays the agreement start date from which the mandate is executed.
Agreement End Date	[Display] This column displays the agreement end date which is the end date for a mandate execution.

7. Click the **Close** button.

18.14. 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

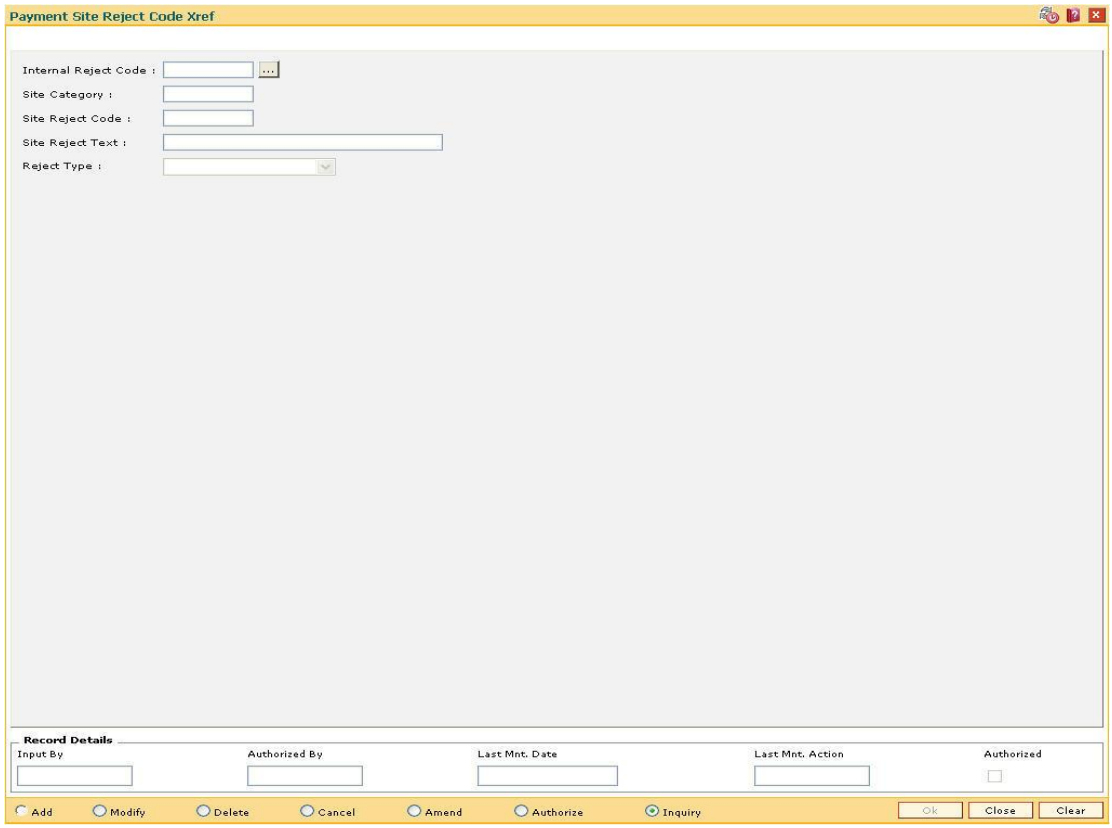
Modes Available

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

To add payment site reject code

1. Type the fast path **PMM01** and click **Go** or navigate through the menus to **Global Definitions > Payments > Payment Site Reject Code Xref**.
2. The system displays the **Payment Site Reject Code Xref** screen.

Payment Site Reject Code Xref

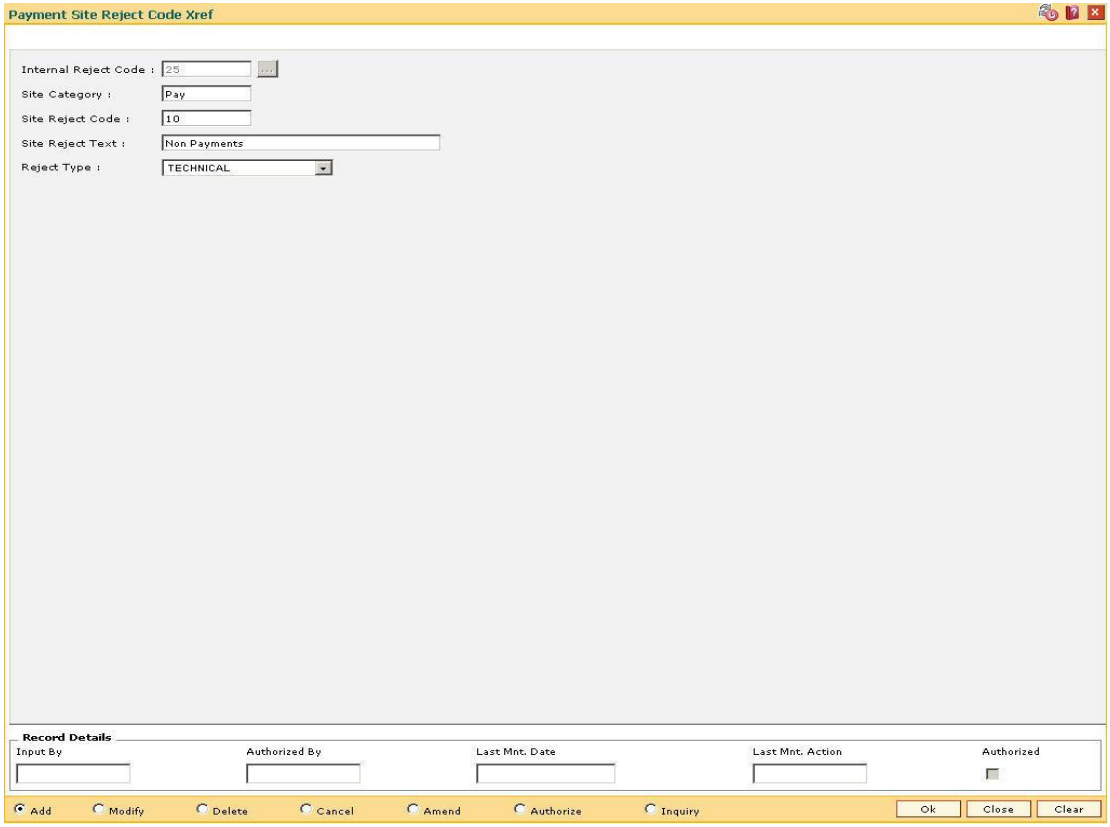


Field Description

Field Name	Description
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.
Site Category	[Mandatory, Alphanumeric, Six] Type the site category code.
Site Reject Code	[Mandatory, Numeric, 50] Type the reject code as assigned by the central bank / payment clearing house.
Site Reject Text	[Mandatory, Alphanumeric, 40] Type the reason for the rejection of the payment transaction.
Reject Type	[Mandatory, Drop-Down] Select the reject type from the drop-down list. The options are: • Technical • Non Technical

3. Click the **Add** button.
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 drop-down list.

Payment Site Reject Code Xref



7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **OK** button.
9. The payment site reject code Xref is added once the record is authorised.

18.15. 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

- BAM03 - Branch Master Maintenance
- PM002 - Payments Transaction Definition

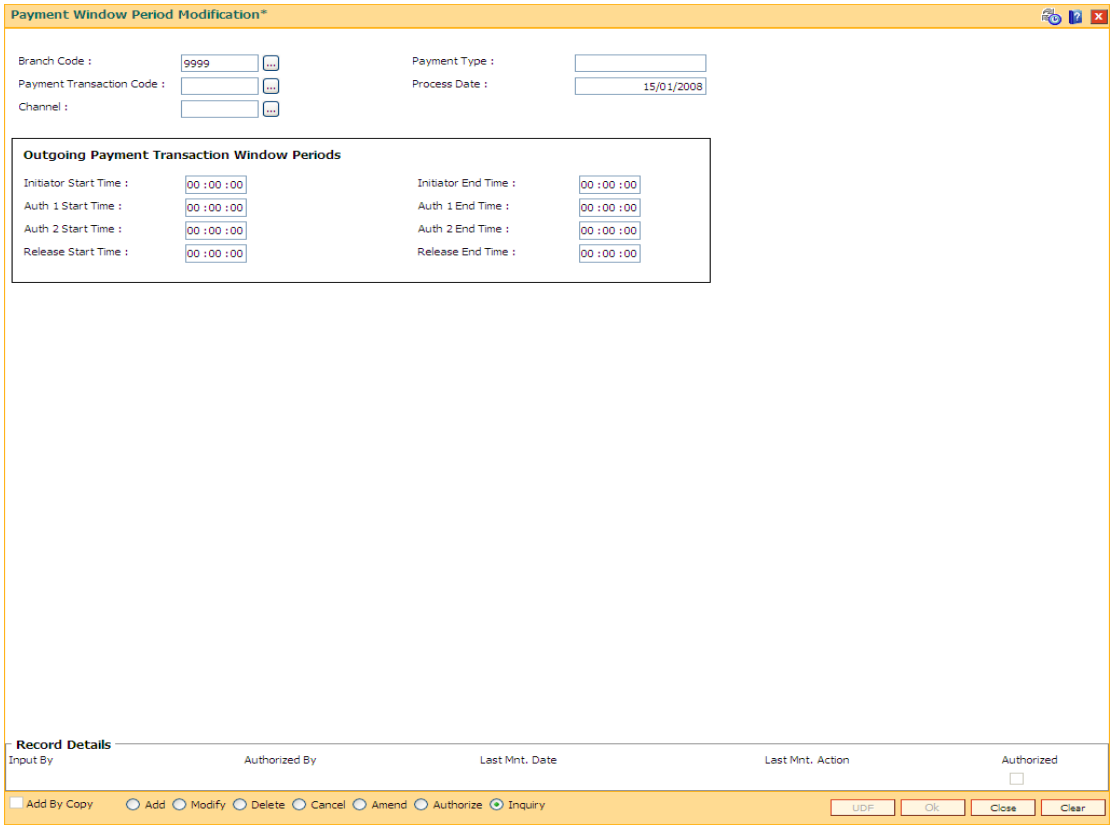
Modes Available

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

To modify the payment window period

1. Type the fast path **PM038** and click **Go** or navigate through the menus to **Global Definitions > Payments > Payment Window Period Modification**.
2. The system displays the **Payment Window Period Modification** screen.

Payment Window Period Modification



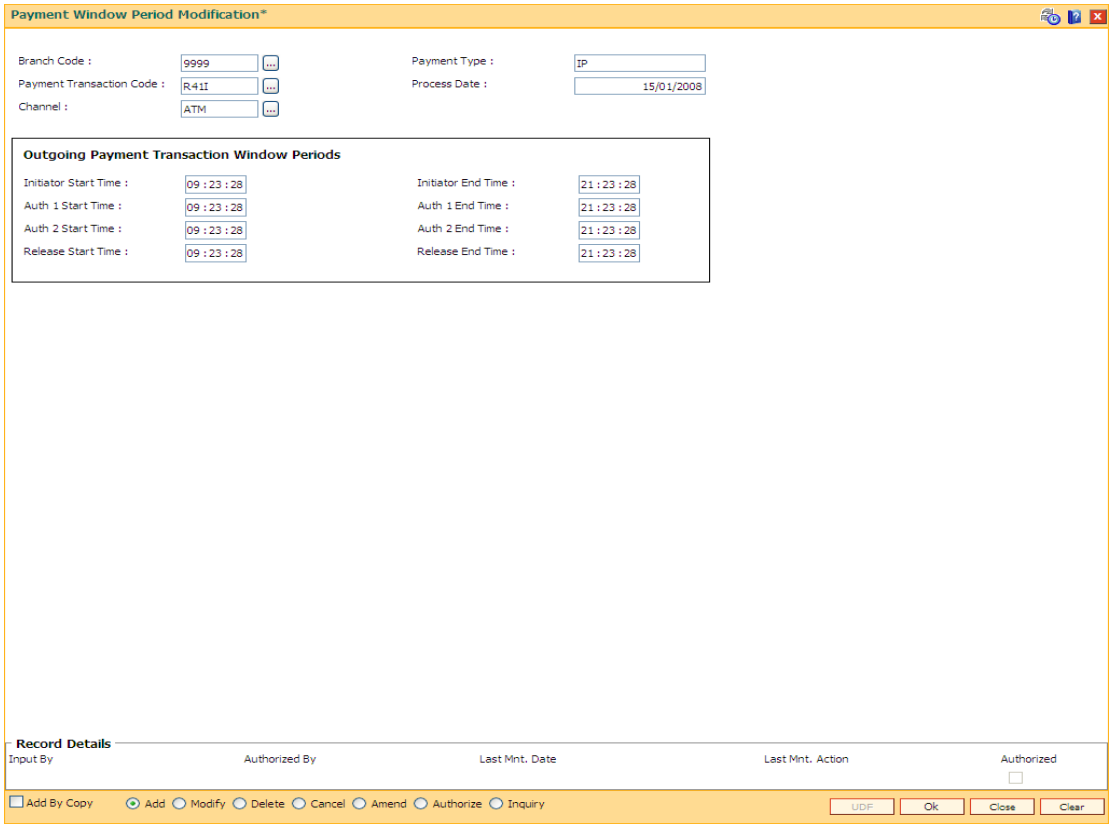
Field Description

Field Name	Description
Branch Code	[Mandatory, Pick List] Select the branch code for which the window period modification is required from the pick list. Theses codes are maintained in the **Branch Master Maintenance** (Fast Path: BAM03) option.
Payment Type	[Display] This field displays the payment type of the code selected from the **Payment Transaction Code** pick list.
Payment Transaction Code	[Mandatory, Pick List] Select the payment transaction code for which the window period modification is required from the pick list. These codes are maintained in the **Payments Transaction Definition** (Fast Path: PM002) option.
Process Date	[Display] This field displays the current process date.
Channel	[Optional, Pick List] Select the channel id from the pick 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.

Field Name	Description
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 the **Add** button.
4. Select the branch code, payment transaction code and channel id from the pick list.
5. Enter the relevant details in the Outgoing Payments Transaction Window Periods section.

Payment Window Period Modification



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **OK** button.
8. The payment window period is successfully added once the record is authorised.

18.16. PM039 - Payment Transaction Attributes

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.

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

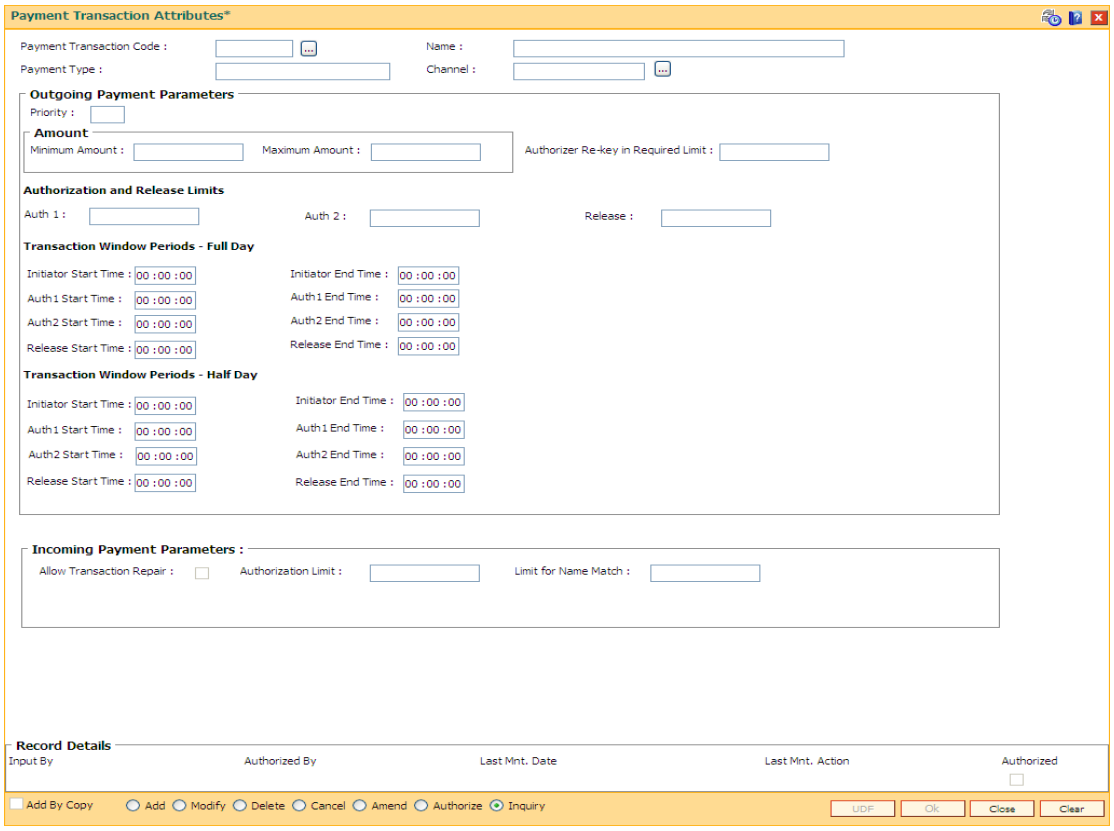
Modes Available

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

To add the payment transaction attributes

1. Type the fast path **PM039** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payments Transactions > Payment Transaction Attributes**.
2. The system displays the **Payment Transaction Attributes** screen.

Payment Transaction Attributes



Field Description

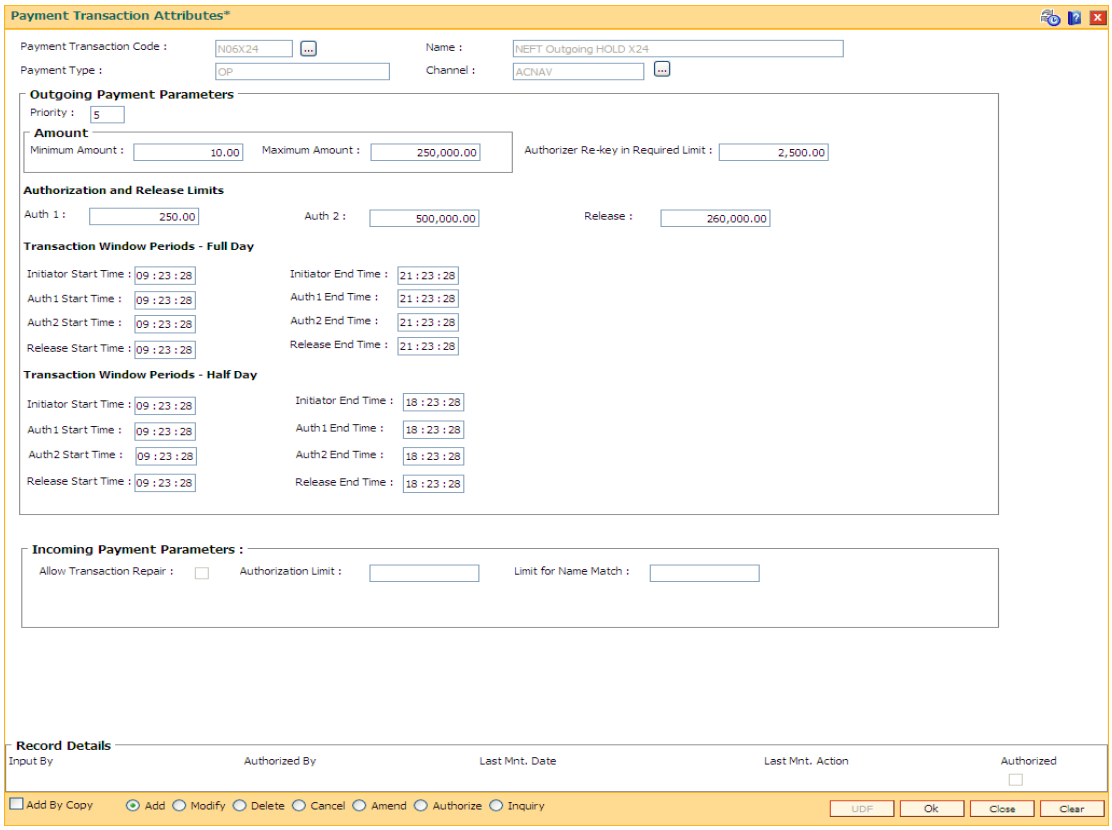
Field Name	Description
Payment Transaction Code	[Mandatory, Pick List] Select the payment transaction code from the pick list. These codes are maintained in the **Payments Transaction Definition** (Fast Path: PM002) option.
Name	[Display] This field displays the name of the code.
Payment Type	[Display] This field displays the payment type of the code selected from the **Payment Transaction Code** pick list.
Channel	[Mandatory, Pick List] Select the channel id from the pick 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	

Field Name	Description
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.
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. Authorisation 1 cannot be performed before this time.

Field Name	Description
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.
Incoming Payment Parameters	
These fields are enabled if the selected payment type is Incoming.	
Allow the 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.

3. Click the **Add** button.
4. Select the payment transaction code and channel id from the pick list.
5. Enter the outgoing payment parameters.
   OR
   Enter the incoming payment paramters.

Payment Transaction Attributes



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **OK** button.
8. The payment attributes are successfully added once the record is authorised

19. 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.

19.1. 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

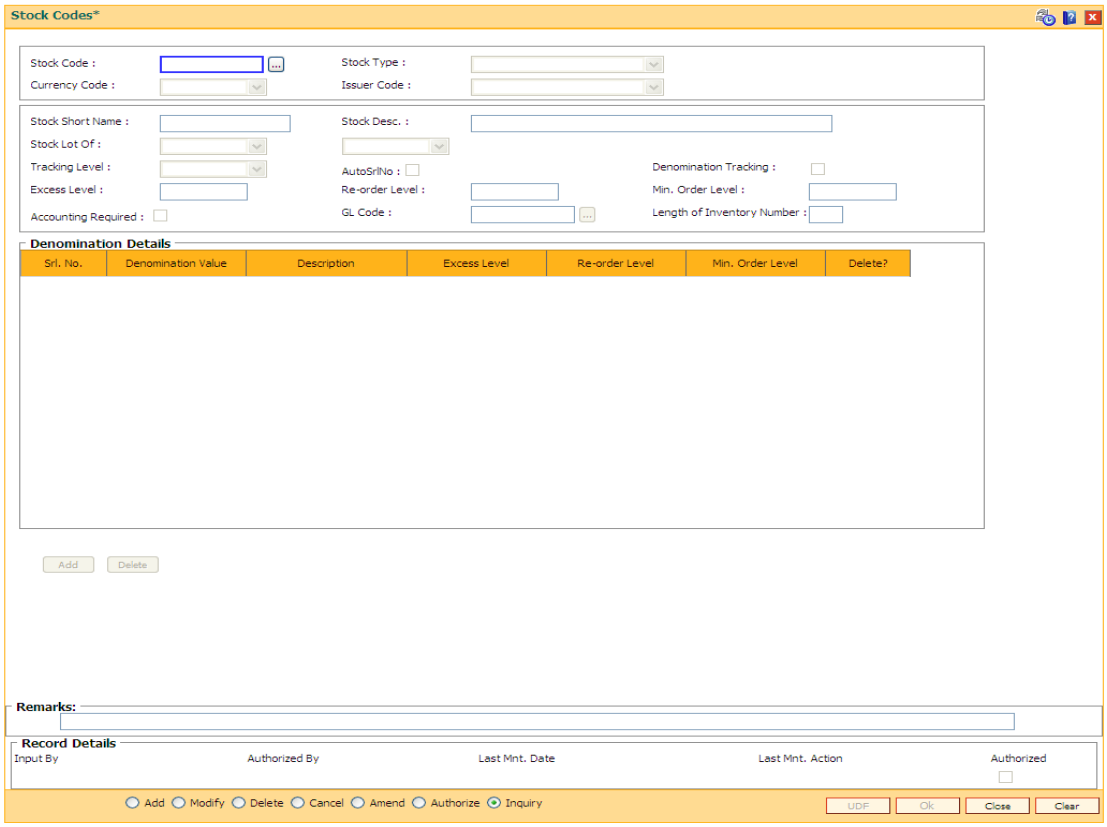
Modes Available

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

To add a new stock code

1. Type the fast path **IVM01** and click **Go** or navigate through the menus to **Global Definitions > Inventory > Stock Codes**.
2. The system displays the **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	[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** (Fast Path: BAM56) option or in **FLEXCUBE Corporate** depending upon the implementation.
Issuer Code	[Mandatory, Drop-Down] Select the issuer code, on which a bank can draw a particular instrument, from the drop-down list. A stock code will always be linked to an issuer code and currency code. Issuer codes are defined using the **Issuer Maintenance** (Fast Path: 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.
Stock Short Name	[Mandatory, Alphanumeric, 20] Type the short name for the inventory.
Stock Desc.	[Mandatory, Alphanumeric, 40] Type the description for the stock. This information is for reference purposes.

Field Name	Description
Stock Lot Of	[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: • Leaves • Booklet 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: • Standard • Special • Others 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** (Fast Path: CHM37) option.
Tracking Level	[Mandatory, Drop-Down] Select the level at which the stock will be tracked from the drop-down list. The options are: • 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.

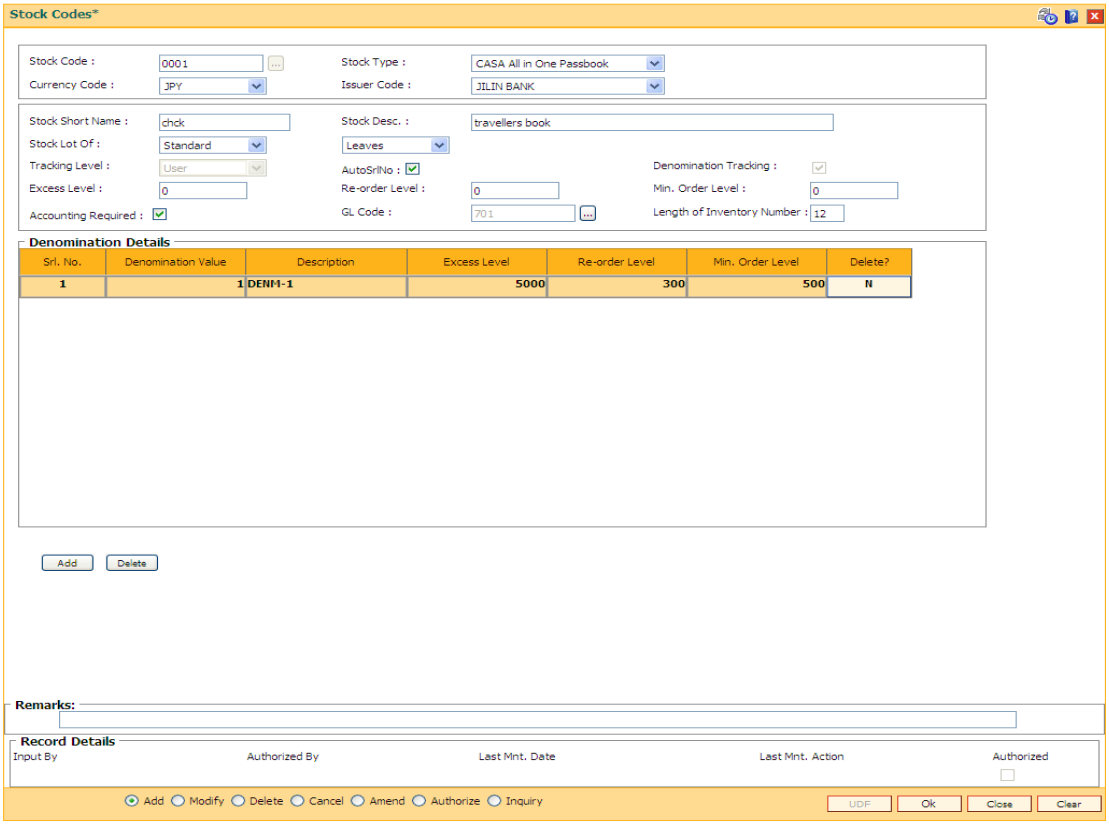
Field Name	Description
Auto Serial No	[Optional, Check Box] Select the **Auto Serial No** check box to set the Auto **Serial Number** flag. The start serial number for a new request is automatically generated (at the time of placing an order) by incrementing the maximum serial number of the currently available stocks, depending upon the tracking level of the stock.
Denm. 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.
Re-order 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.
Accounting Required	[Mandatory, Check Box] Select the check box to maintain the accounting entries related to inventory.
GL Code	[Mandatory, Pick List] Select the appropriate GL code from the pick list.

Field Name	Description
Length Of Inventory Number	[Mandatory, Numeric, Two] Type the inventory number which defines the maximum length of the inventory. It cannot be more than 20.

Column Name	Description
Denomination Details: This grid is enabled if the Denomination Tracking check box 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.
Re-order 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 the **Add** button.
4. Enter the stock code and press the <**Tab**> key.
5. Select the stock type, currency code and issuer code from the drop-down list.
6. Enter the stock short name, and description.
7. Select the stock lot of and the tracking level from the drop-down 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.
9. Select the **Accounting Required** check box and select the GL code from the pick list.

Stock Codes



10. Click the **Ok** button.
11. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **OK** button.
12. The stock code details are added once the record is authorised.

19.2. 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.

Definition Prerequisites

Not Applicable

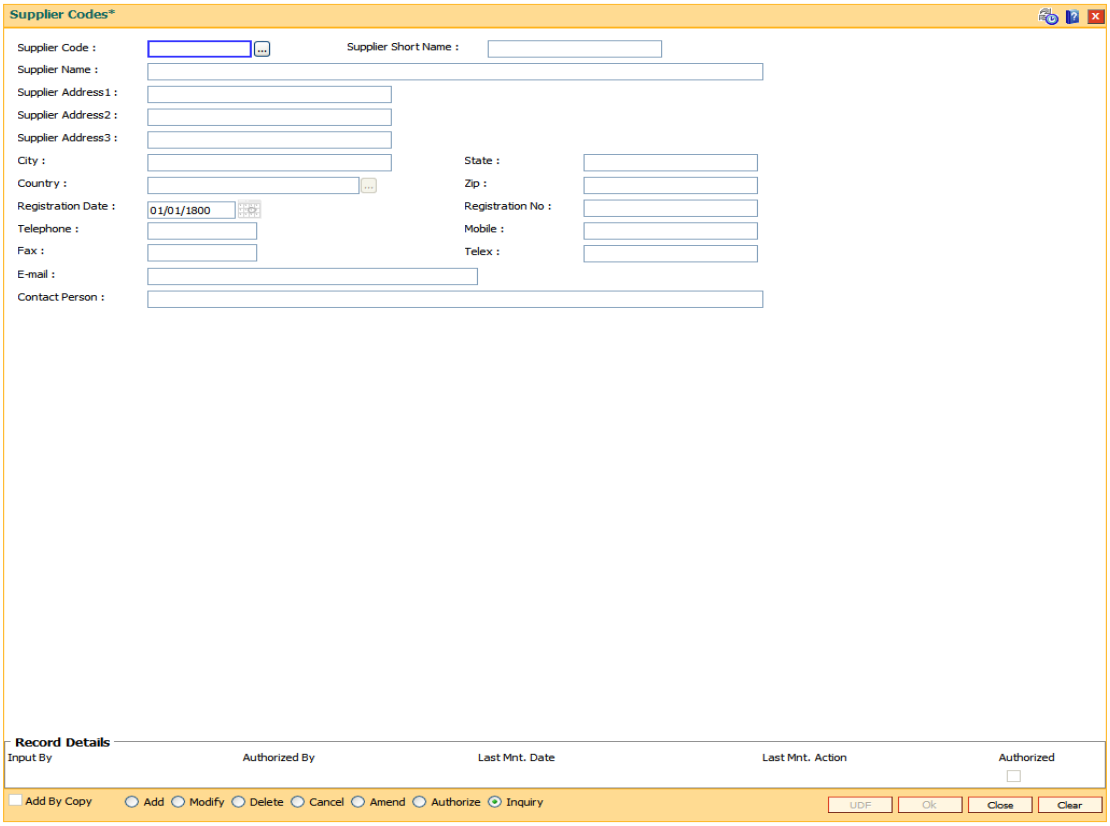
Modes Available

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

To add a new supplier code

1. Type the fast path **IVM02** and click **Go** or navigate through the menus to **Global Definitions > Inventory > Supplier Codes**.
2. The system displays the **Supplier Codes** screen.

Supplier Codes



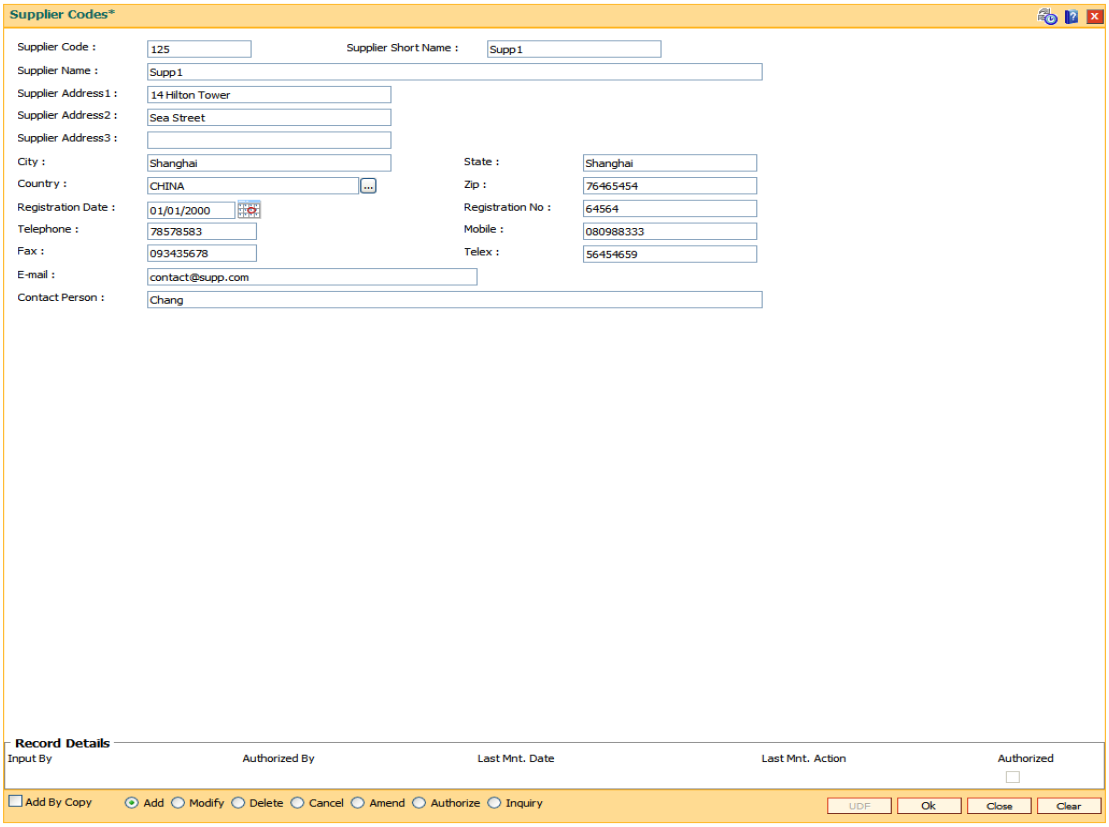
Field Description

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, Pick List] Select the name of the country, where the supplier has his office, from the pick 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, Pick List, dd/mm/yyyy] Select the registration date of the supplier from the pick list.
Registration No	[Mandatory, Numeric, 15] Type the registration number of the supplier.
Telephone	[Optional, Alphanumeric, 15] Type the telephone number of the supplier.

Field Name	Description
Mobile	[Optional, Alphanumeric, 15] Type the mobile number of the supplier.
Fax	[Optional, Alphanumeric, 15] Type the fax number of the supplier.
Telex	[Optional, Alphanumeric, 15] Type the telex number of the supplier.
E-mail	[Optional, Alphanumeric, 15] Type the e-mail address of the supplier.
Contact person	[Optional, Alphanumeric, 100] Type the name of the supplier's contact person.

3. Click the **Add** button.
4. Enter the supplier code and press the <**Tab**> key.
5. Enter the supplier name, address, contact details, registration date, registration number and the name of the contact person.

Supplier Codes



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

19.3. IVM03 - Inventory Branch Cross Reference

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
- Some branches may act as inventory repository for other branches, and order and issue inventory to them.

Definition Prerequisites

- BAM03 - Branch Master Maintenance

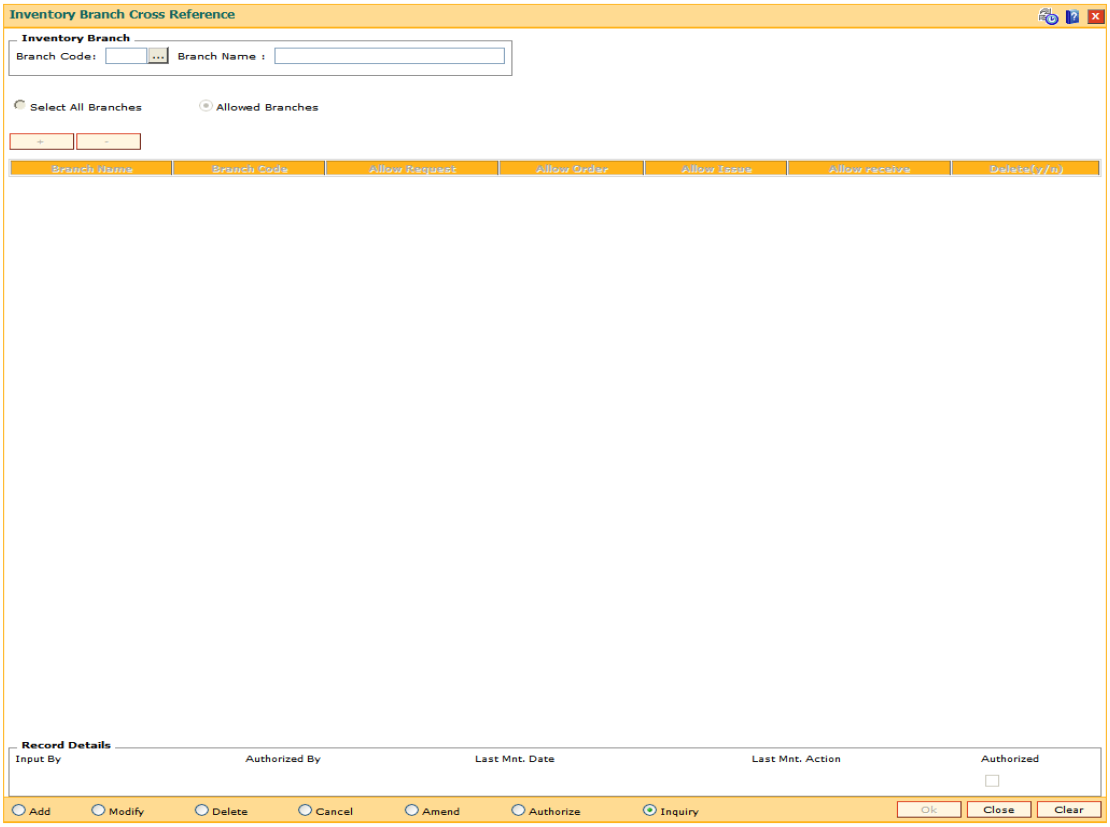
Modes Available

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

To add inventory branch cross reference details

1. Type the fast path **IVM03** and click **Go** or navigate through the menus to **Global Definitions > Inventory > Inventory Branch Cross Reference**.
2. The system displays the **Inventory Branch Cross Reference** screen.

Inventory Branch Cross Reference



Field Description

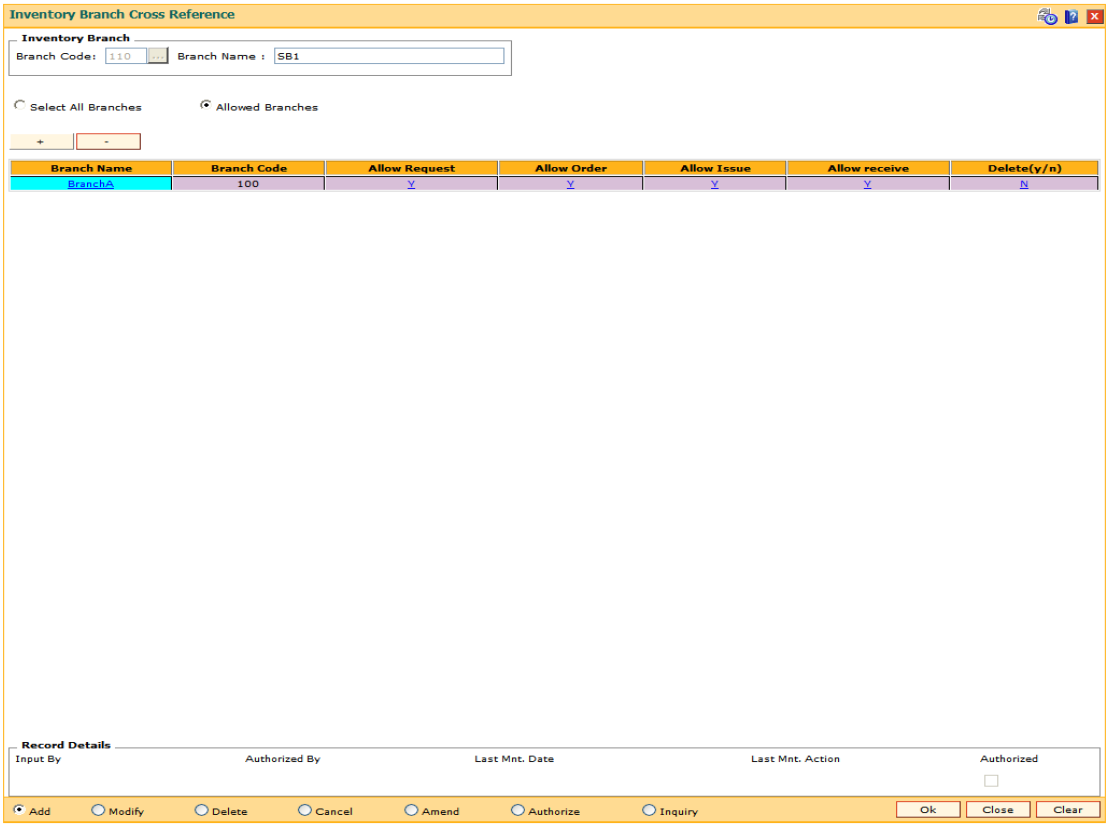
Field Name	Description
Inventory Branch	
Branch Code	[Mandatory, Pick List] Select the branch code from the pick list. Each code uniquely identifies a different branch. Branches are defined in **FLEXCUBE** using the **Branch Master Maintenance** (Fast Path: BAM03) option
Branch Name	[Display] This field 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.

Field Name	Description
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 Master Maintenance** (Fast Path: BAM03) option.
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 the **Add** button.
4. Select the branch code from the pick 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 the **+** button to add inventory branch cross references details.
7. Select the branch name from the drop-down list.
8. Click the toggle status in the appropriate fields to change the value.

Inventory Branch Cross Reference



9. Click the **Ok** button.
10. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **Ok** button.
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.

19.4. IVM04 - Stock branch Cross Reference

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
- BAM03 - Branch Master Maintenance

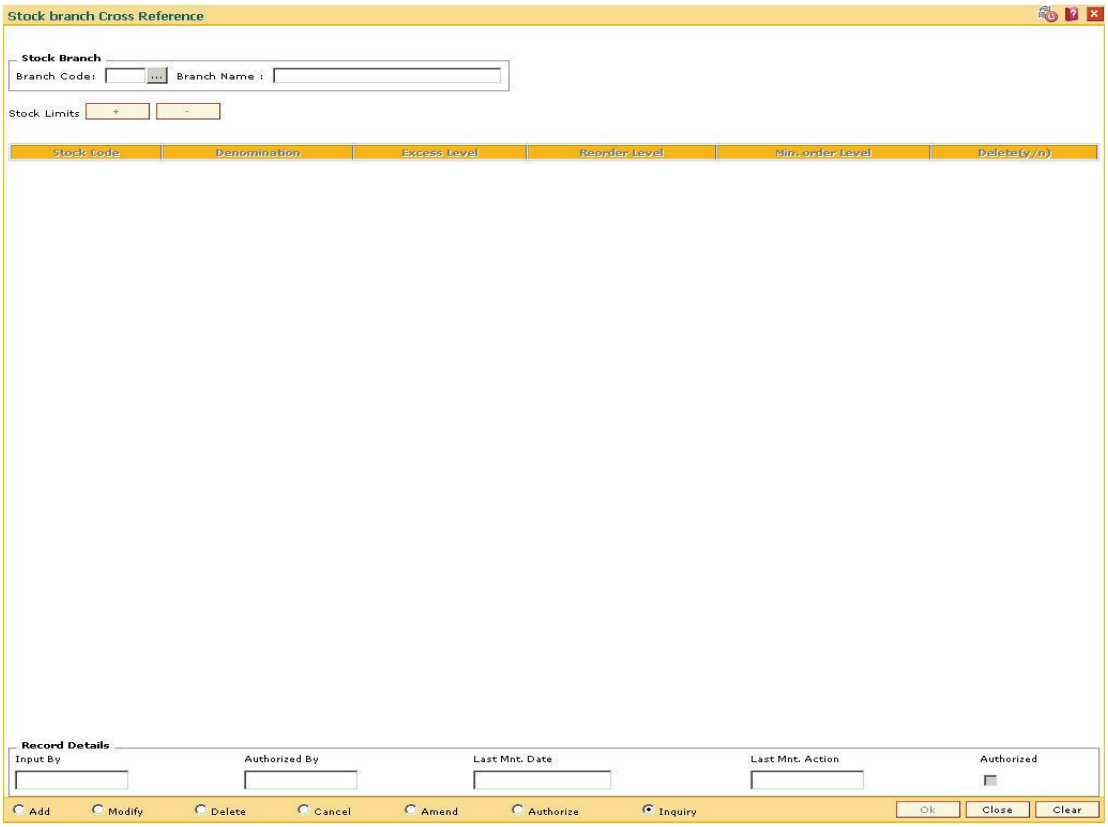
Modes Available

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

To add the stock branch cross reference details

1. Type the fast path **IVM04** and click **Go** or navigate through the menus to **Global Definitions > Inventory > Stock branch Cross Reference**.
2. The system displays the **Stock branch Cross Reference** screen.

Stock branch Cross Reference



Field Description

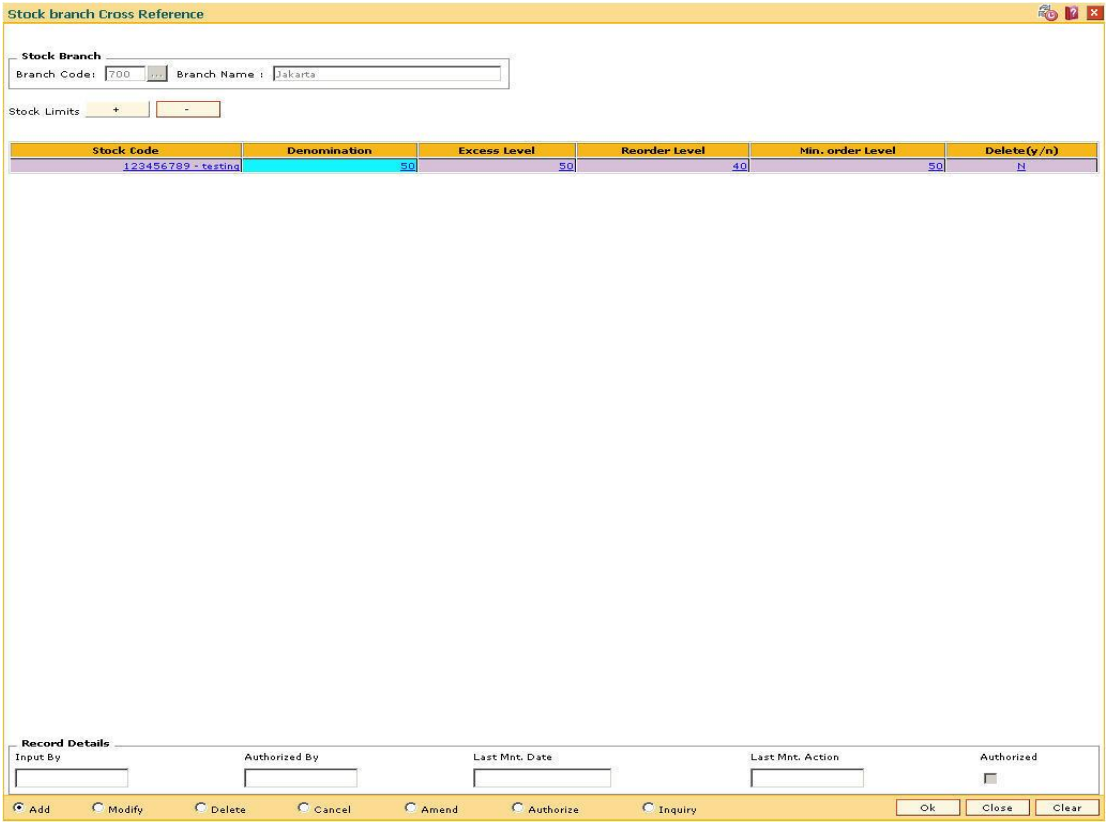
Field Name	Description
Stock Branch	
Branch Code	[Mandatory, Pick List] Select the branch code. from the pick list Each code uniquely identifies a different branch. Branch codes are defined using the **Branch Master Maintenance** (Fast Path: BAM03) option.
Branch Name	[Display] This field displays the 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** (Fast Path: 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** (Fast Path: 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.

Column Name	Description
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 the **Add** button.
4. Select the branch code from the pick list.
5. Click the **+** button to add stock branch cross references.
6. Select the stock code and denomination from the drop-down 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 Cross Reference



9. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **Ok** button.
10. 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.

19.5. SBM01 - Safe Box Product Inventory Cross Reference

Using this option you can link the inventory which is maintained and the product under which the inventory is available. A particular product can have only a particular type of inventory linked to it. Also, this screen is used to capture the dimensions of the inventory.

You can maintain the number of days given to the customer to pay the dues, penalty amount, number of lead days for sending notice to customer prior to agreement expiry and the number of days after which system generate notices for payment due from the safe box customers.

Definition Prerequisites

Not Applicable

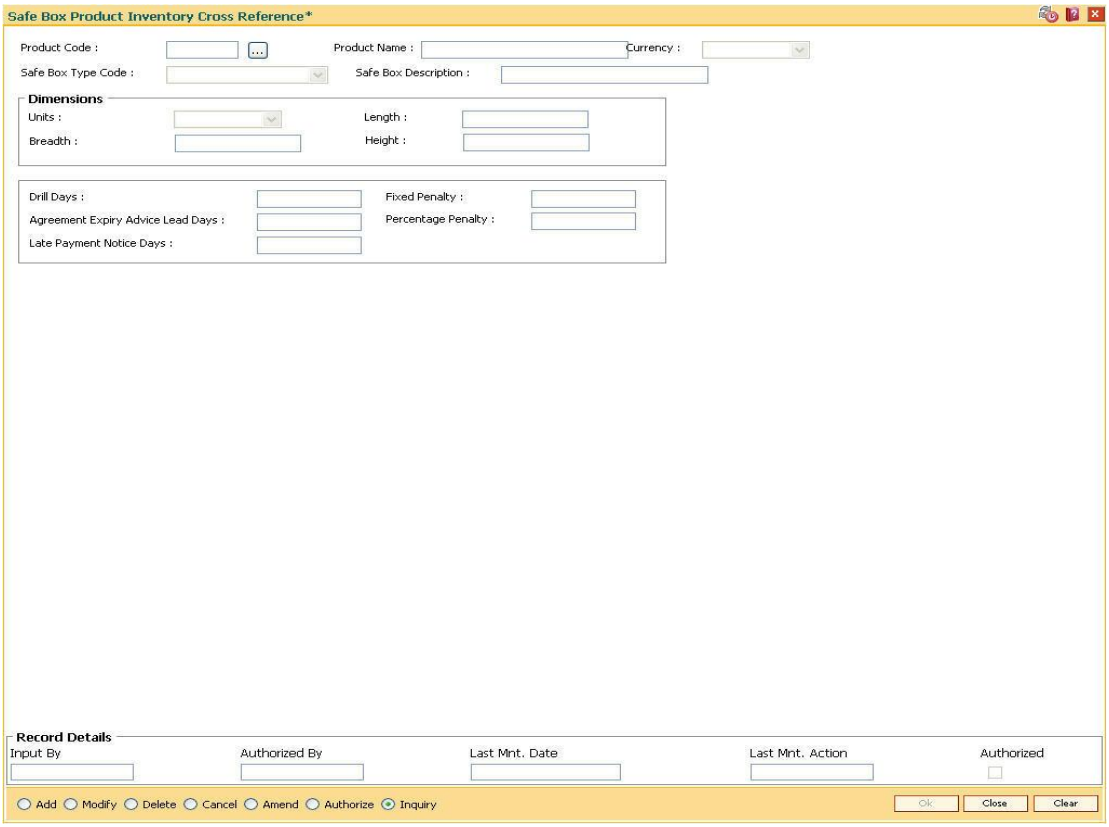
Modes Available

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

To add safe deposit box product inventory cross reference

1. Type the fast path **SBM01** and click **Go** or navigate through the menus to **Global Definitions > Safe Box > Safe Box Product Inventory Cross Reference**.
2. The system displays the **Safe Box Product Inventory Cross Reference** screen.

Safe Box Product Inventory Cross Reference



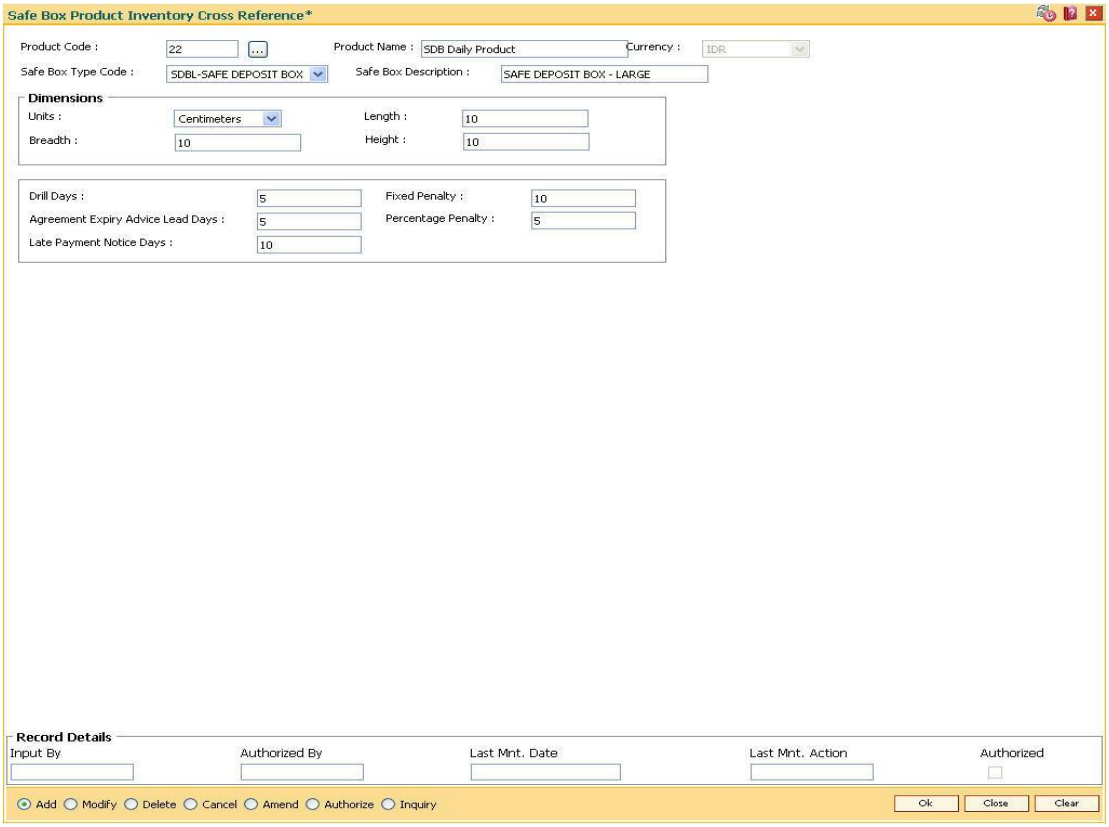
Field Description

Field Name	Description
Product Code	[Mandatory, Pick List] Select the product code from the pick list. The product code is a manually generated unique number; it helps to identify the TD product in **FLEXCUBE Retail**. The product code cannot be modified or amended.
Product Name	[Display] This field displays the product name. The product name is used in identifying description of the product. The product name appears on the bank statement.
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 form 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** (Fast Path: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.
Breath	[Mandatory, Numeric, Two] Type the breadth of the safe deposit box.
Height	[Mandatory, Numeric, Two] Type the height of the safe deposit box.

Field Name	Description
Drill Days	[Mandatory, Numeric, Three] Type the number of days given to the customer to pay the dues. The bank has a right to drill the safe box, if the customer does not pay the dues. System generates a report of safe boxes for which payments are due and have crossed the drill day's limit. The user has an option to generate notices to such customers.
Fixed Penalty	[Mandatory, Numeric, Three] Type the fixed penalty amount.
Agreement Expiry Advice Lead Days	[Mandatory, Numeric, Three] Type the number of days prior to the expiry of the agreement when the notice is sent to the customer.
Percentage Penalty	[Mandatory, Numeric, Two, Two] Type the percentage penalty.
Late Payment Notice Days	[Mandatory, Numeric, Three] Type the number of days after which the system generates notices for payment due from the safe box customers.

3. Click the **Add** button.
4. Select the product code from the pick list.
5. Select the safe box type code from the drop-down list.
6. Enter the dimensions details, drill days, fixed penalty, agreement expiry advice lead days, percentage penalty, and the late payment notice days.

Safe Box Product Inventory Cross Reference



7. Click the **Ok** button.
8. The system displays the message "Record Added... Authorisation Pending.. ". Click the **Ok** button.
9. The safe box product inventory cross reference details are added once the record is authorised.

20. 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.

20.1. 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

- GLM02 - Chart of Accounts
- BAM20 - Bank Master Maintenance

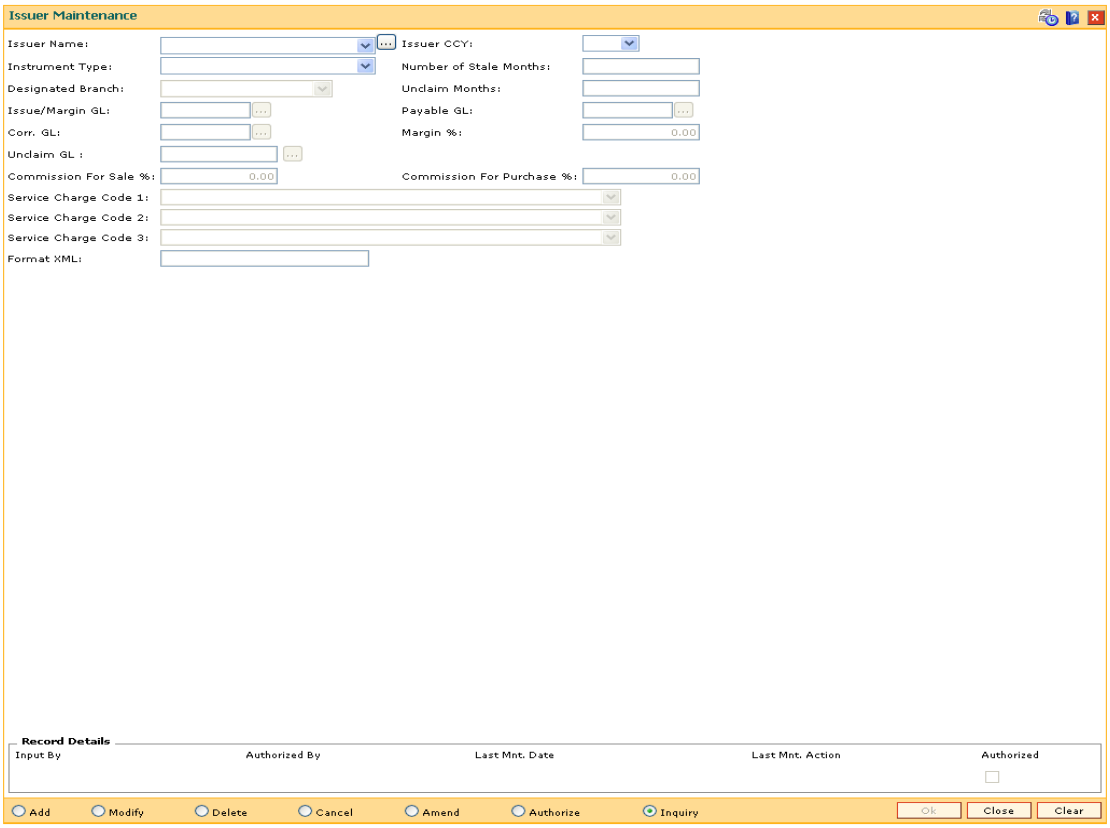
Modes Available

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

To add the issuer details

1. Type the fast path **BAM09** and click **Go** or navigate through the menus to **Global Definitions > Remittance > Issuer Maintenance**.
2. The system displays the **Issuer Maintenance** screen.

Issuer Maintenance



Field Description

Field Name	Description
Issuer Name	[Mandatory, Drop-Down] Select the issuer name from the drop-down list The list of all valid users as defined in the **Bank Codes Maintenanc**e (Fast Path: 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 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.
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.
Designated Branch	[Mandatory, 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.

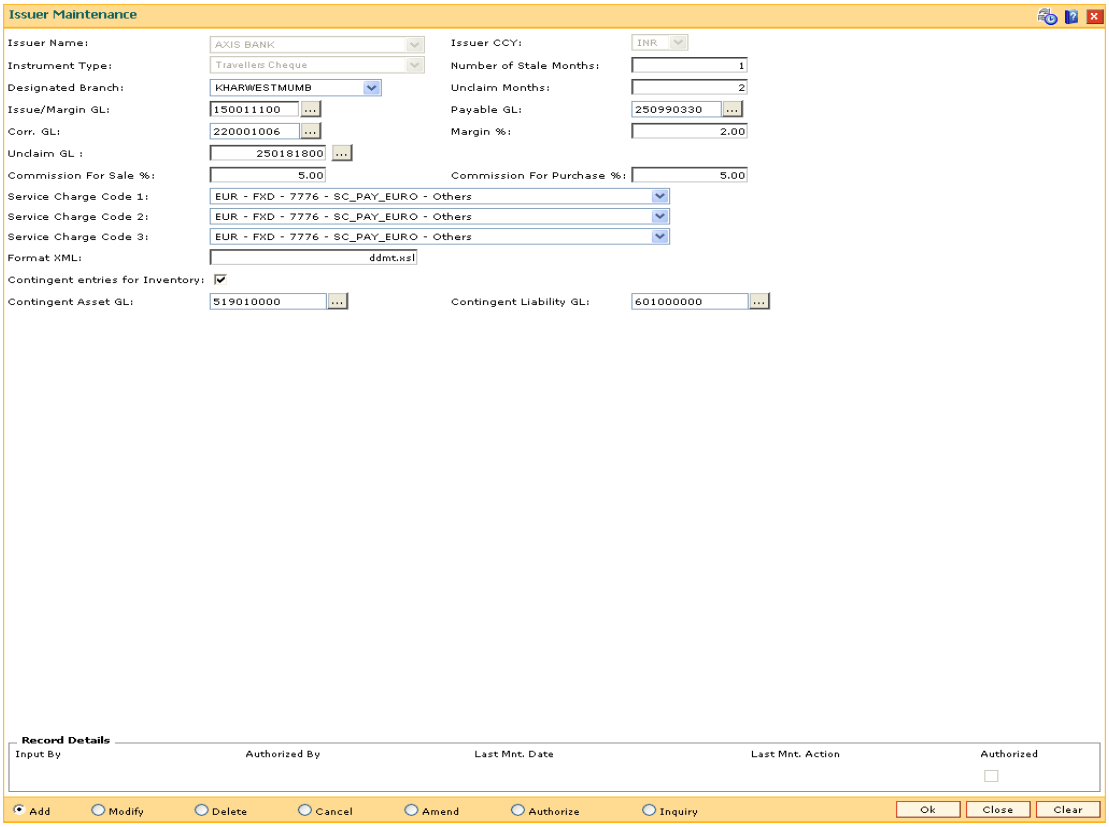
Field Name	Description
Issue/Margin GL	[Mandatory, Pick List] Select the issue/margin GL code from the pick list. This GL is credited when instruments are issued. This is a liability type GL.
Payable GL	[Optional, Pick List] Select the payable GL code from the pick list. Entries are passed to this GL code when an instrument is liquidated. This is a liability type of GL.
Corr. GL	[Mandatory, Pick List] Select the Corr. Gl code from the pick list.
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.
Unclaim GL	[Optional, Numeric, Nine, Pick List] Type the unclaim GL code which is updated with the balances of instruments marked as unclaimed or select it from the pick list. This is a liability GL.
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.

Field Name	Description
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** (Fast Path: 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** (Fast Path: 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** (Fast Path: 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.

Field Name	Description
Contingent Asset GL	[Conditional, Pick List] Select the contingent asset GL from the pick 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, Pick List] Select the contingent liability GL from the pick 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 the **Add** button.
4. Select the details of the issuer like name, currency instrument type, designated branch and the service charge code from the drop-down list and the GL's from the pick list.
5. Enter the number of stale months and unclaim months.

Issuer Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **Ok** button.
8. The issuer details are added once the record is authorised.

20.2. 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** (Fast Path: 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

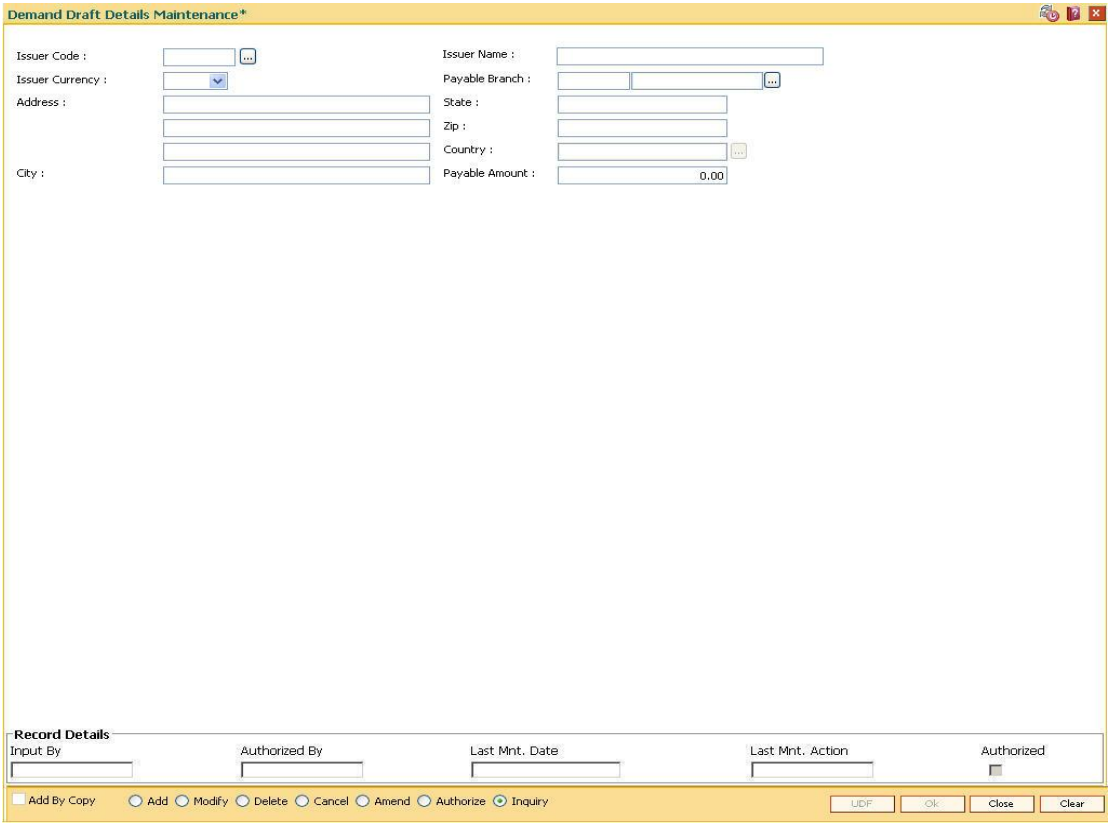
Modes Available

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

To add the demand draft details

1. Type the fast path **BAM38** and click **Go** or navigate through the menus to **Global Definitions > Remittance > Demand Draft Details Maintenance**.
2. The system displays the **Demand Draft Details Maintenance** screen.

Demand Draft Details Maintenance

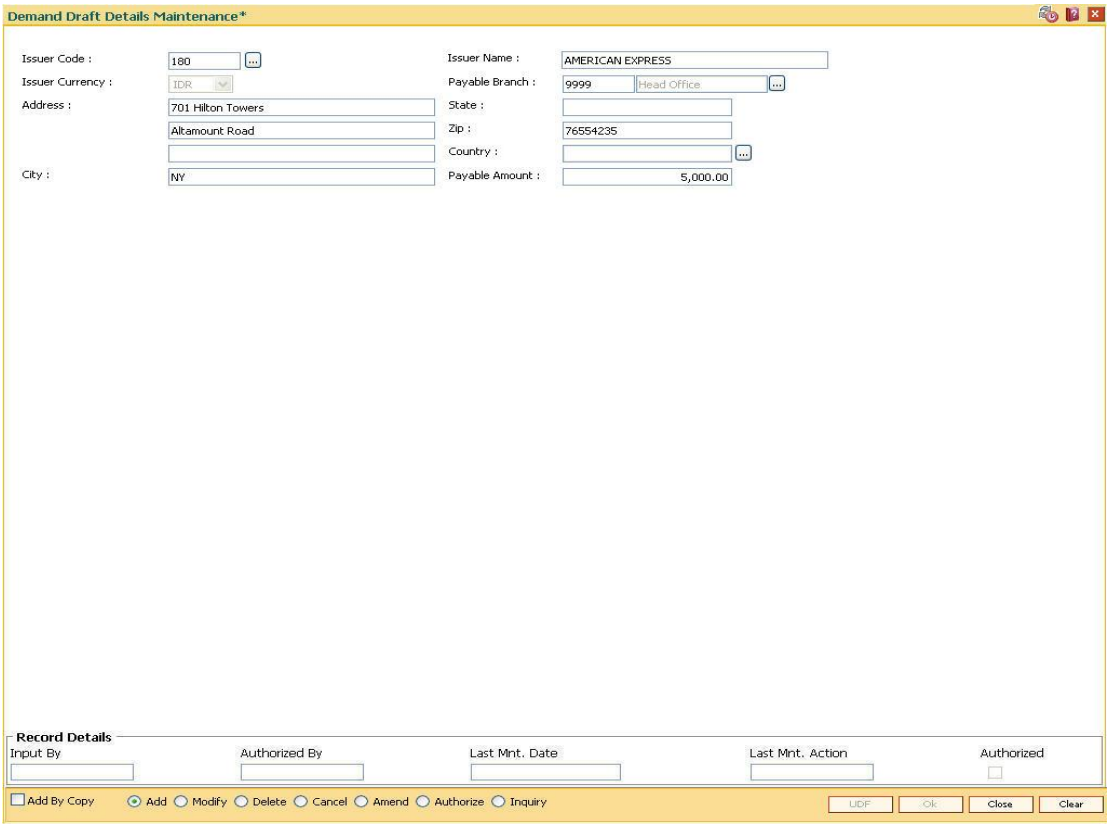


Field Description

Field Name	Description
Issuer Code	[Mandatory, Pick List] Select the issuer code of the demand draft from the pick list. The pick list lists the issuer codes defined in the **Issuer Maintenance** (Fast Path: BAM09) option.
Issuer Name	[Display] This field displays the full name of the issuer based on the issuer code as maintained in **Issuer Maintenance** (Fast Path: BAM09) option.
Issuer Currency	[Display] This field displays 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, Numeric, Four] Type the code of the branch where the demand draft is payable. The branch name is displayed in the adjacent field.
Address	[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, Alphanumeric, 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, Pick List] Select the country from the pick list. This is the name of the country where the payable branch is situated.
City	[Optional, Alphanumeric, 35] Type the name of the city where the payable branch is situated.
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.

3. Click the **Add** button.
4. Select the issuer code from the pick list and the currency of the issuer from the drop-down list.
5. Enter the details like issuer name, payable branch name, address of the payable branch and the payable amount.

Demand Draft Details Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **Ok** button.
8. The demand draft details are added once the record is authorised.

Note: A record has to be set up as above for each valid payable branch of each issuer.

20.3. BAM80 - Bank Remittance Maintenance

Banks may receive requests from their clients for remittance of funds to various places where it may not have its presence in all the sectors in a particular country or outside the country. In such conditions, the bank can appoint a correspondent bank where it has presence in that sector, and will act as an agent for remitting the money to the requested destination, on behalf of the bank, which appointed them.

Using this option **Oracle FLEXCUBE** allows you to maintain an agent's bank details for remittances.

Definition Prerequisites

- BAM41 - Sector Master
- STM54 - Routing Branch Maintenance
- BAM03 - Branch Master Maintenance
- BAM20 - Bank Codes Maintenance

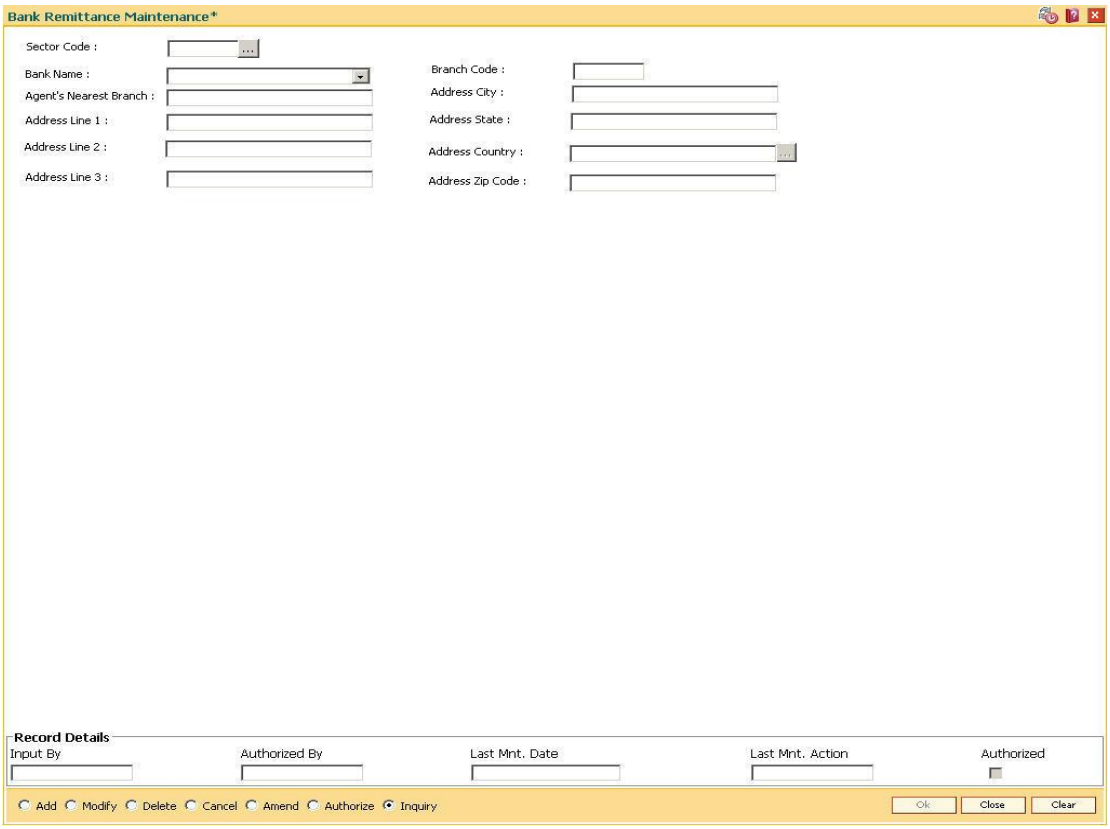
Modes Available

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

To add the bank remittance details

1. Type the fast path **BAM80** and click **Go** or navigate through the menus to **Global Definitions > Remittance > Bank Remittance Maintenance**.
2. The system displays the **Bank Remittance Maintenance** screen.

Bank Remittance Maintenance



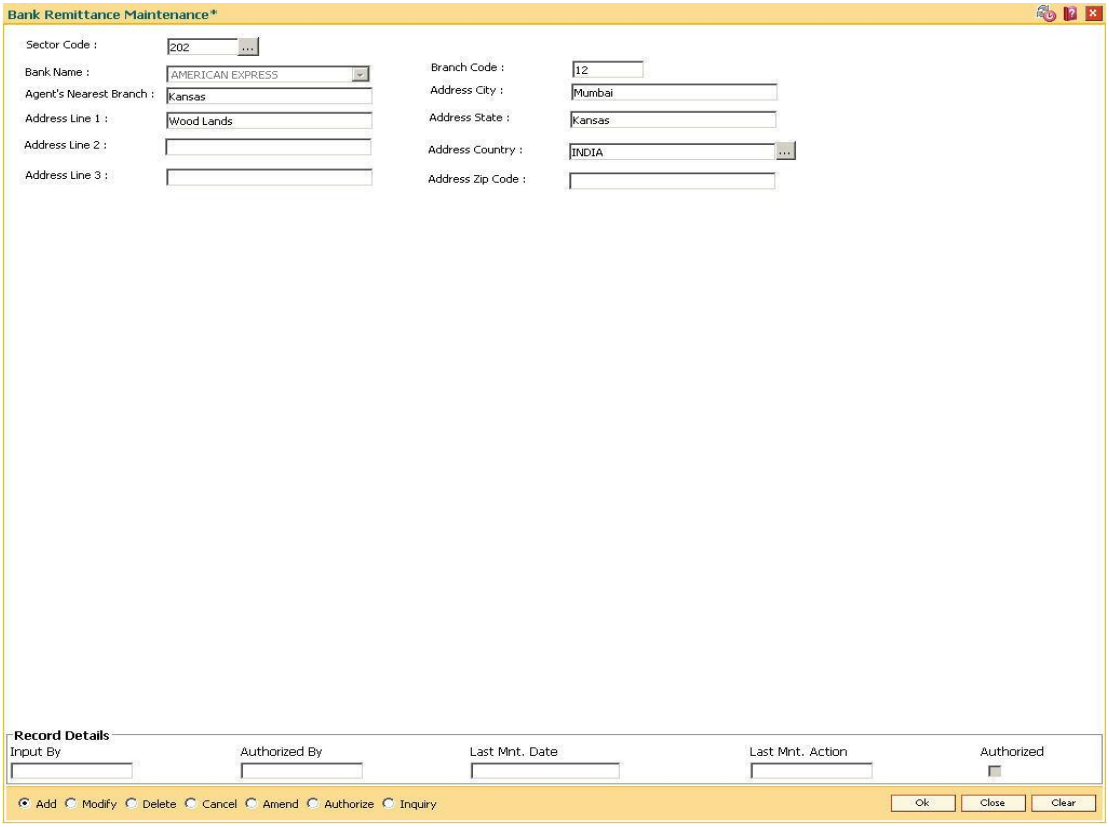
Field Description

Field Name	Description
Sector Code	[Mandatory, Pick List] Select the sector code from the pick list. A sector is defined for the purpose of clearing instruments. A sector consists of a number of branches and end points. The sector code is added and maintained in the **Sector Master** (Fast Path: BAM41) option. A sector code is attached to each branch of the bank using the **Branch Master Maintenance** (Fast Path: BAM03) option. A sector code is attached to branches of other banks using the **Routing Branch Maintenance** (Fast Path: STM54) option.
Bank Name	[Mandatory, Drop-Down] Select the bank name from the drop-down list. The drop-down lists all the banks, which are added and authorised in the **Bank Codes Maintenance** (Fast Path: BAM20) option..

Field Name	Description
Branch Code	[Mandatory, Numeric, Five] Type the branch code for which the agent is being set. The value in this field is not validated.
Agent's Nearest Branch	[Optional, Alphanumeric, 25] Type the full name of the agent's nearest branch.
Address City	[Optional, Alphanumeric, 35] Type the name of the city where the agent's branch is located. This is also a part of the agent's address.
Address Line 1	[Optional, Alphanumeric, 35] Type the first line of the address of the agent's branch.
Address Line 2	[Optional, Alphanumeric, 35] Type the second line of the address of the agent's branch.
Address Line 3	[Optional, Alphanumeric, 35] Type the third line of the address of the agent's branch.
Address State	[Optional, Alphanumeric, 35] Type the name of the state where the agent's branch is located.
Address Country	[Optional, Pick List] Select the name of the country, where the agent branch is located, from the pick list.
Address Zip Code	[Optional, Alphanumeric, 10] Type the zip code.

3. Click the **Add** button.
4. Select the sector code from the pick list and the name of the bank from the drop-down list.
5. Enter the branch code and the agent's nearest branch.
6. Enter the address.

Bank Remittance Maintenance



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

20.4. BAM23 - Lost TC Details Maintenance

The branch maintains inventory of Traveler's Cheques to be issued on request of customers. This is kept as a security stock and regular stock count/check are carried out by the branch.

Using this option the details of lost TC series/ lost TC can be maintained for further processing and control.

Definition Prerequisites

Not Applicable

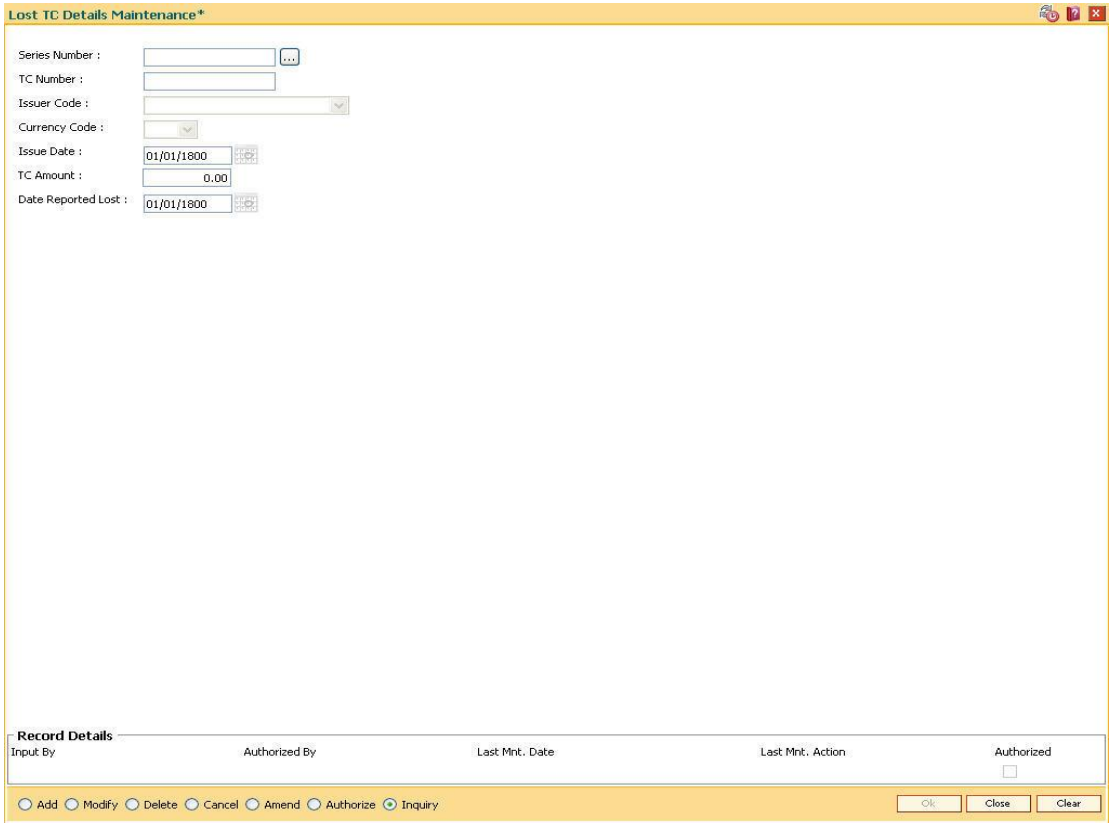
Modes Available

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

To maintain lost TC details

1. Type the fast path **BAM23** and click **Go**.
2. The system displays the **Lost TC Details Maintenance** screen.

Lost TC Details Maintenance

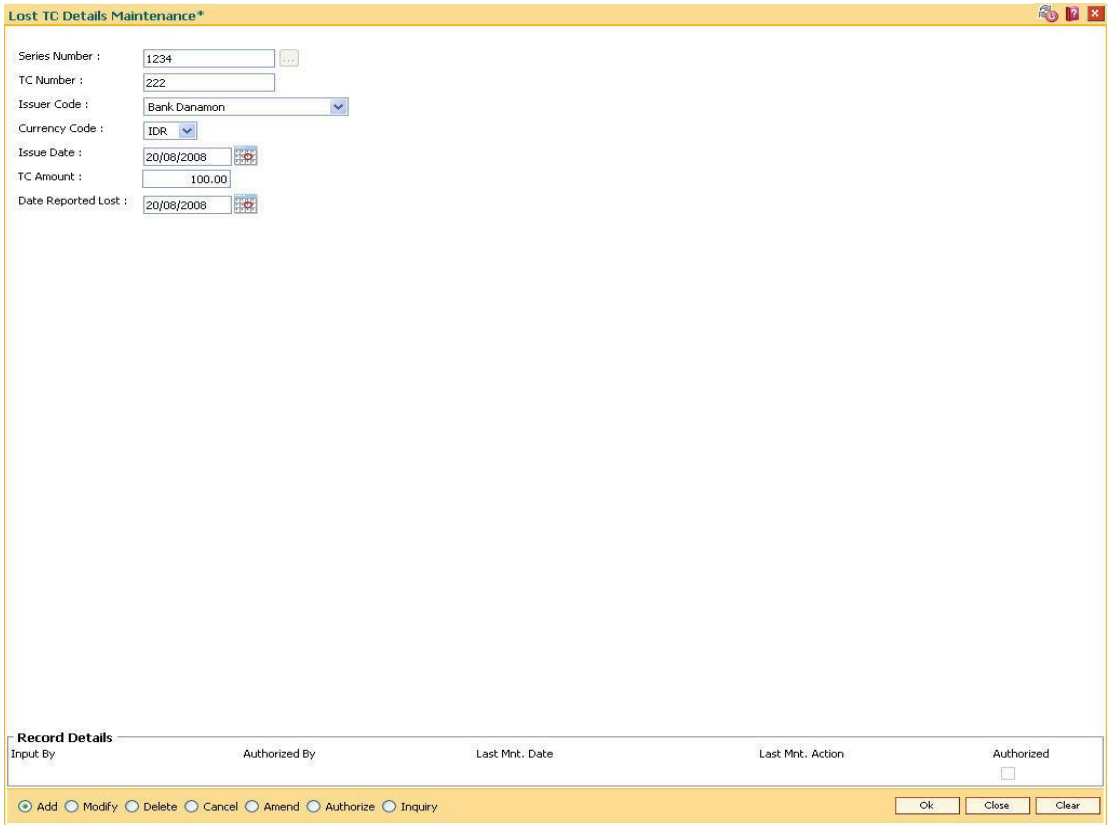


Field Description

Field Name	Description
Series Number	[Mandatory, Numeric, Four] Type the series number incase the entire series is to be marked lost.
TC Number	[Mandatory, Numeric, 10] Type the TC number which is to be marked lost.
Issuer Code	[Mandatory, Drop-Down] Select the issuer code of the TC from the drop down list. The drop down list will have the issuer codes which are defined in the **Issuer Maintenance** (Fast Path: BAM09) option.
Currency Code	[Mandatory, Drop-Down] Select the currency code from the drop down list.
Issue Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date on which the TC was issued.
TC Amount	[Mandatory, Numeric, 13, Two] Type the amount of the TC.
Date Reported Lost	[Mandatory, Pick List, dd/mm/yyyy] Select the date when the TC was marked lost.

3. Click the **Add** button.
4. Enter the series and TC number.
5. Select the issuer and currency code from the drop down list.
6. Enter the TC amount.
7. Select the issue date and date reported lost from the pick list.

Lost TC Details Maintenance



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

21. 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 parameterized 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 inquiry detailing the Service Charge history for an account.

21.1. 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

- GLM02 - Chart of Accounts
- RL002 - Rule Definition Master Maintenance

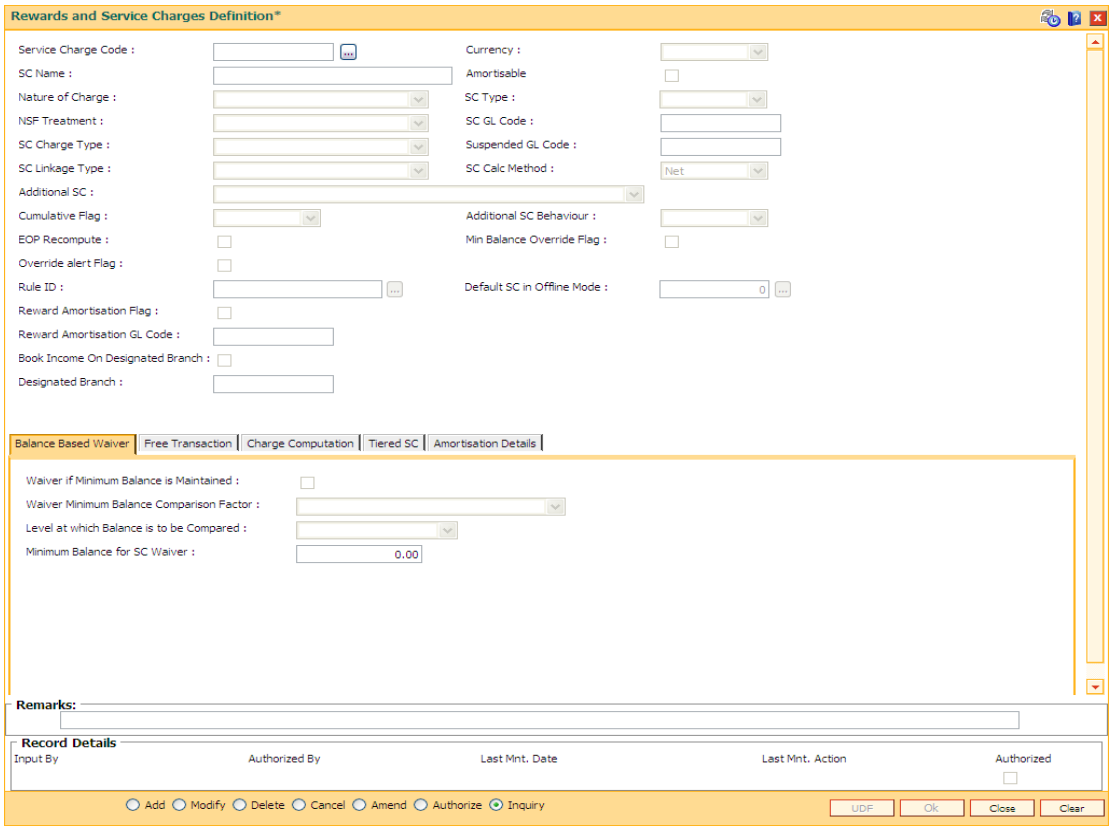
Modes Available

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

To add service charge code

1. Type the fast path **BAM14** and click **Go** or navigate through the menus to **Global Definitions > Service Charge > Rewards and Service Charges definition**.
2. The system displays the **Rewards and Service Charges definition** screen.

Rewards and Service Charges definition



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** (Fast Path: BAM25) option gets populated in the drop-down list.
SC Name	[Mandatory, Alphanumeric, 40] Type the service charge name.

Field Name	Description
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	[Optional, Drop-Down] Select the nature of charge, i.e., the category of the service charge from the drop-down list. The options are: • 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. The charge cannot be **Reward** if the **Amortisable** checkbox is selected.s

Field Name	Description
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.

Field Name	Description
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 in-sufficient 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 negative. 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.

Field Name	Description
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**.
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.

Field Name	Description
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 * 1/r{1+(r/100)}

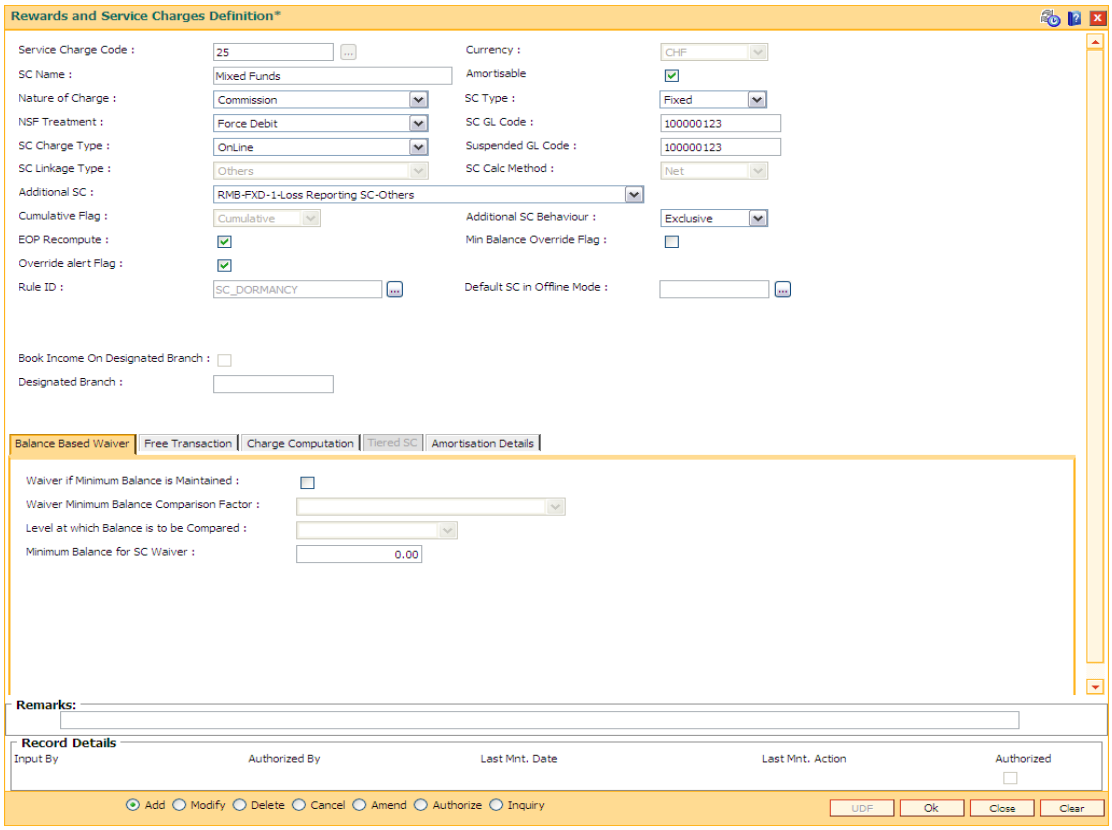
Field Name	Description
Additional SC	[Optional, Drop-Down] Select the additional service charge to be levied from the drop-down list. If the Main SC is Amortisable, then selection of only such SC which are defined as Amortisable are allowed as Additional SC. If the Main SC is 'Not-Amortisable' then selection of any SC (amortisable / not-amortisable) will be allowed as 'Additional SC'. 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'. 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. 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.
Cumulative Flag	[Optional, Drop-Down] 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: • Cumulative • Non-Cumulative
Additional SC Behaviour	[Optional, Drop-Down] Select the additional service charge behaviour from the drop-down list. This field will determine the applicability of the additional charge. The options are: • Inclusive • Exclusive
EOP Recompute	[Optional, Check Box] Select the **EOP Recompute** check box to recompute the service charge at the end of period.

Field Name	Description
Min Balance Override Flag	[Optional, Check Box] Select the **Min Balance Override Flag** check box to enable flexibility to override the minimum balance. 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. 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). 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.
Override alert Flag	[Optional, Check Box] Select the **Override alert Flag** check box to receive an alert when the account has insufficient funds. 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. The option is applicable for transactions like Cheque Book Issue and Stop Cheque.
Rule ID	[Optional, Pick List] Select the rule for levying the service charge from the pick 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.
Default SC in Offline Mode	[Optional, Pick List] Select the default SC in offline mode. 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.

Field Name	Description
Reward Amortisation Flag	[Conditional, Check Box] Select the reward amortisation check box. This field is displayed only if the **Rewards** option is selected in the **Nature of Charge** field.
Reward Amortisation GL Code	[Conditional, Numeric, Nine] Type the general ledger code for reward amortisation. This field is displayed only if the **Rewards** option is selected in the **Nature of Charge** field.
Book Income on Designated Branch	[Conditional, Check Box] 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-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.
Designated Branch	[Conditional, Numeric, Five] Type the designated branch. This field is enabled if the **Book Income On Designation Branch** check box is selected.

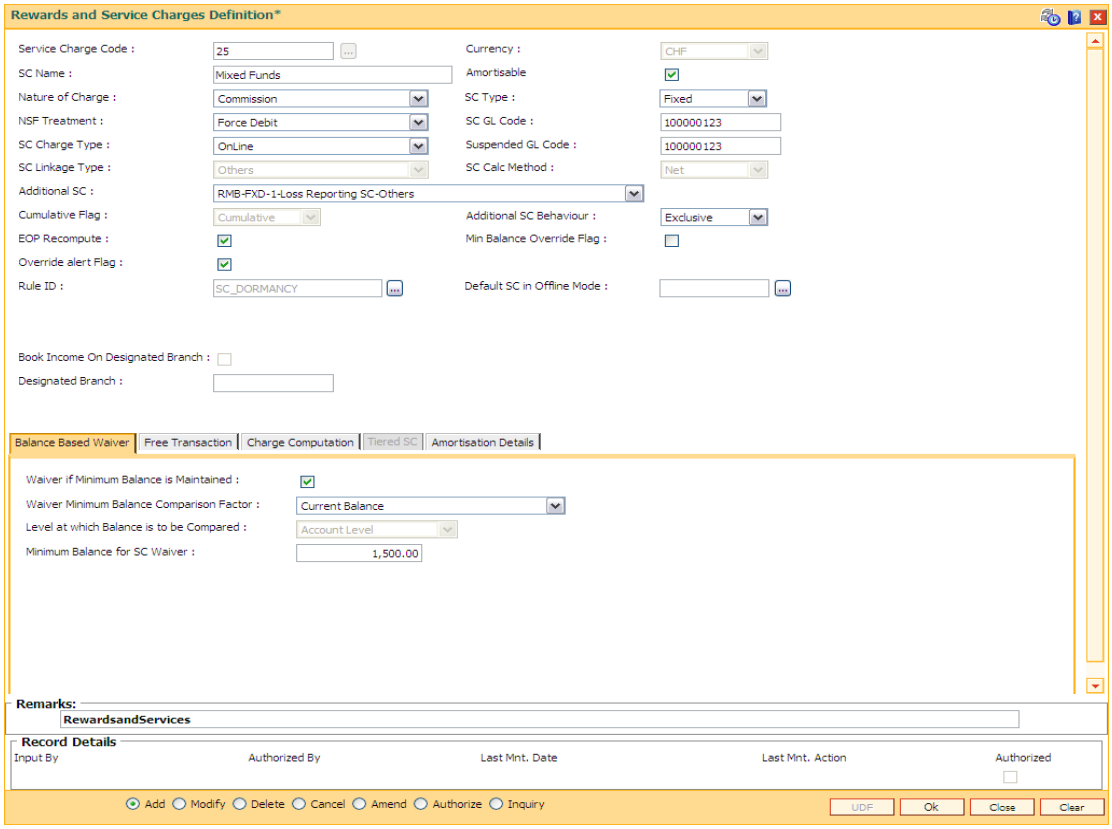
3. Click the **Add** button.
4. Enter the service charge code and select the currency from the drop-down list.
5. Enter the name and the GL code of the service charge and the suspended GL code.
6. Select the nature of charge, NSF treatment and additional service charge from the drop-down list.

Rewards and Service Charge Code Maintenance



7. Enter the required information in the various tabs.

Balance Based Waiver

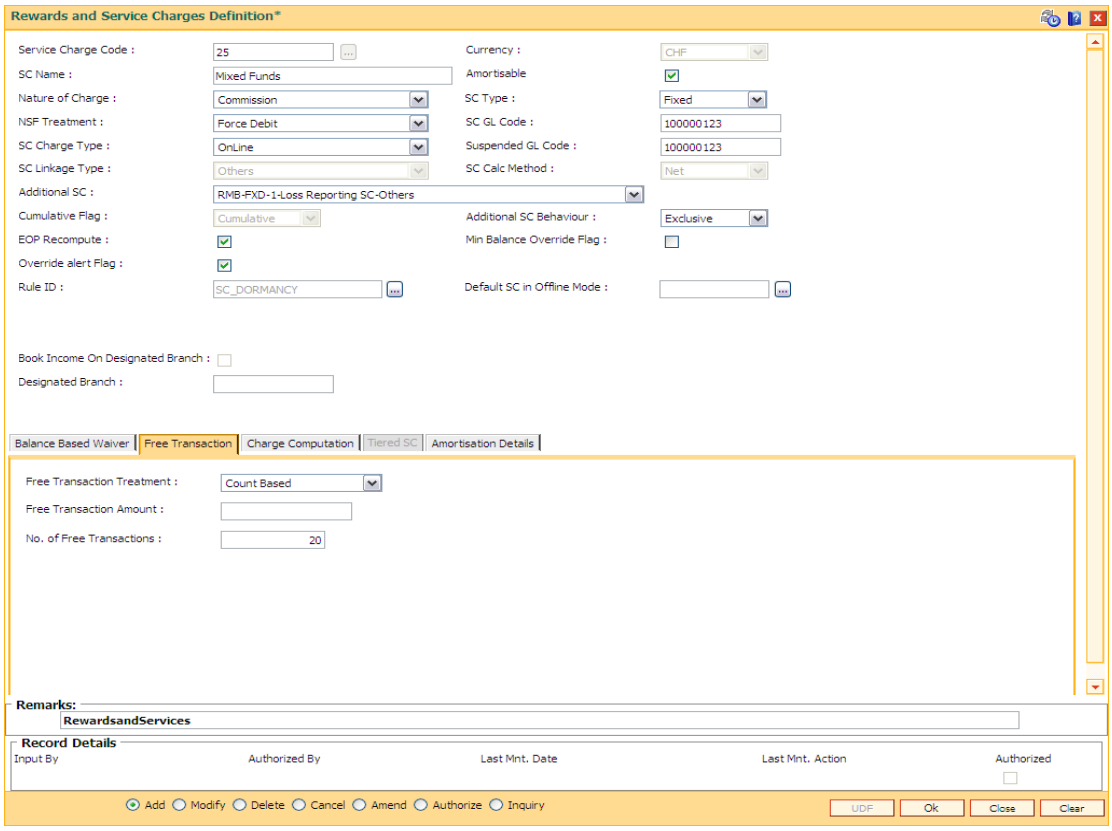


Field Description

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.

Field Name	Description
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: • 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.

Free Transaction

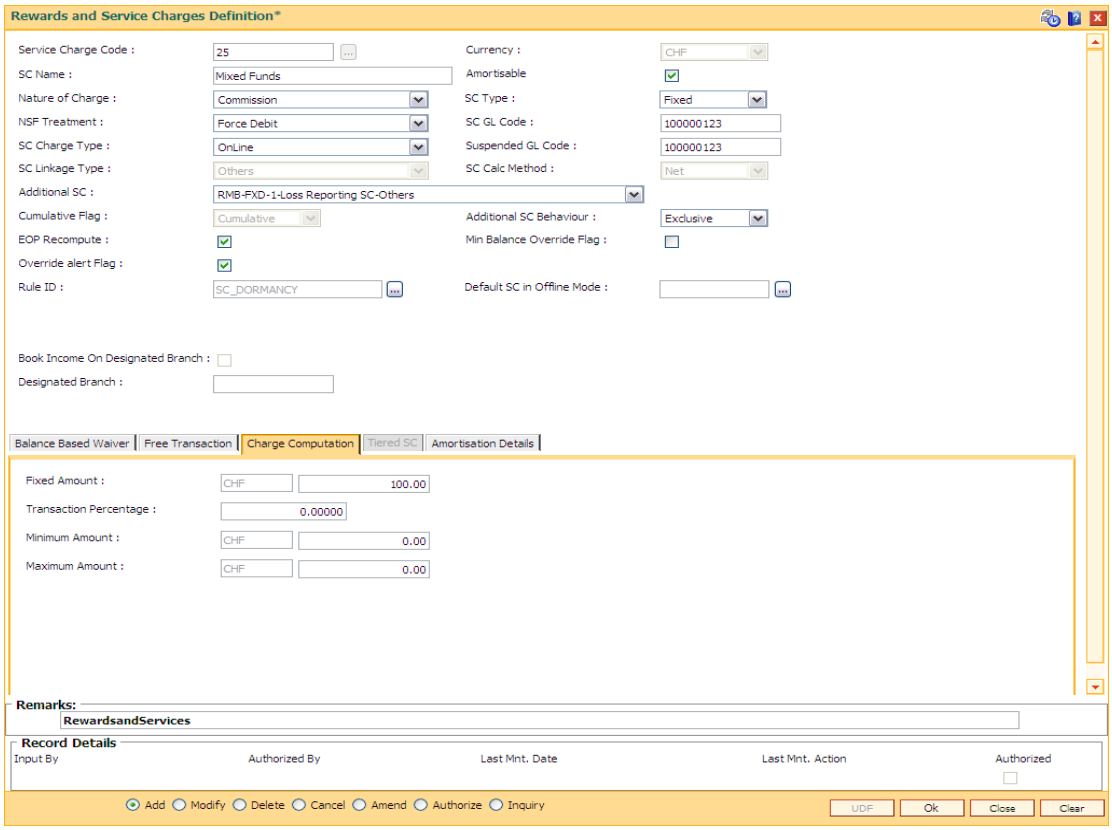


Field Description

Field Name	Description
Free Transaction Treatment	[Mandatory, Drop-Down] Select the free transaction treatment from the drop-down list. The options are: • 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

Field Name	Description
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

Charge Computation

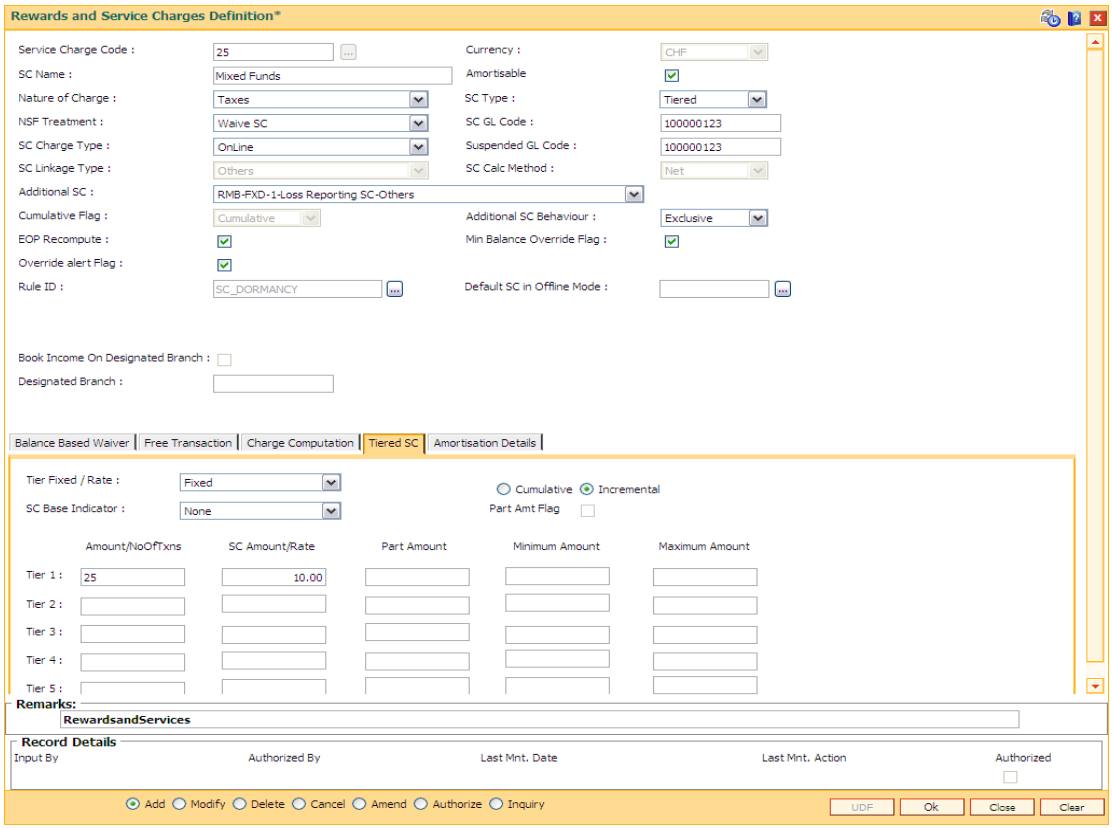


Field Description

Field Name	Description
Fixed Amount	[Conditional, Numeric, 13, Two] Type the amount which will be charged as service charge for a transaction. This field will be enabled if you select the **Fixed** option in the **SC Type** field. 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.
Transaction Percentage	[Conditional, Numeric, 13, Two] Type the percentage of transaction amount which will be charged as service charge for a transaction. This field will be enabled if you select the **Percentage** option in the **SC Type** field. 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.
Minimum Amount	[Conditional, Numeric, 13, Two] Type the minimum 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 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.

Field Name	Description
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.

Tiered SC



Field Description

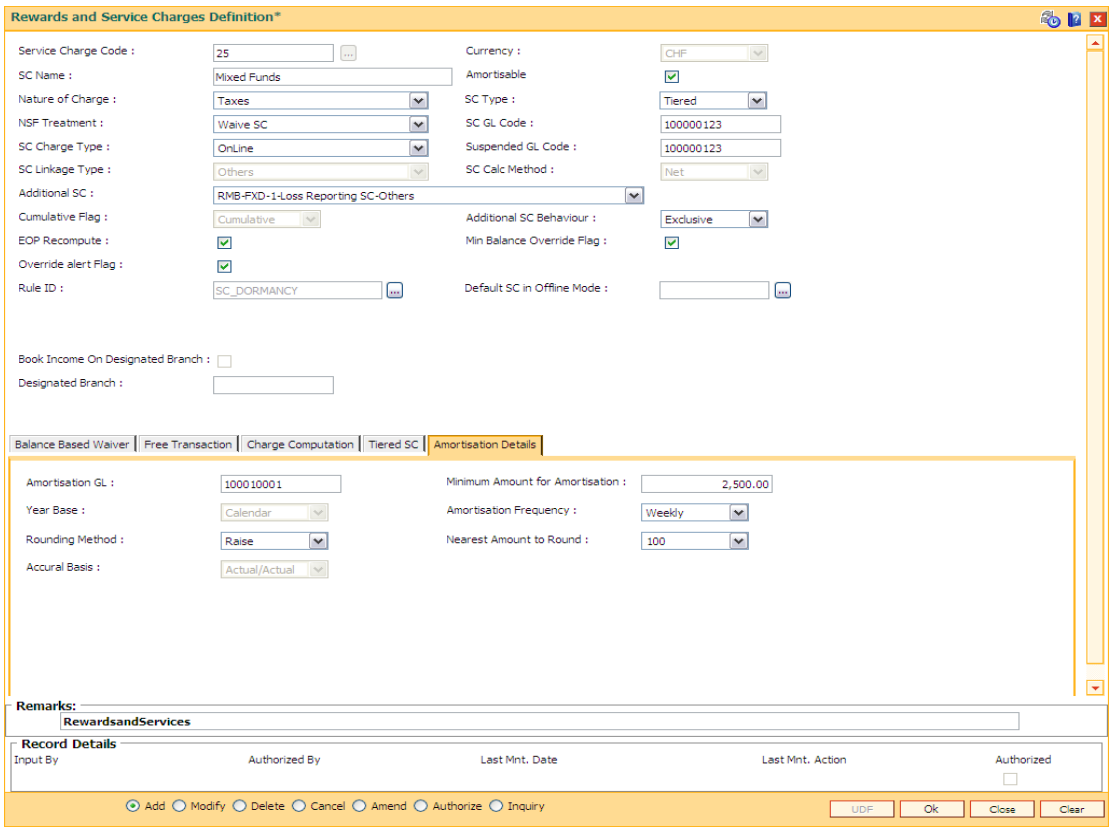
Field Name	Description
Tier Fixed / Rate	[Conditional, Drop-Down] Select the rate at which the tiered service charge will be levied from the drop-down list. The options are: • Fixed • Rate
Cumulative	[Mandatory, Radio Button] Click **Cumulative** to enable the cumulative calculation of the service charge. 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. 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.
Incremental	[Mandatory, Radio Button] Click **Incremental** to enable the incremental calculation of the service charge. 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. 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.
SC Base Indicator	[Conditional, Drop-Down] Select the base on which the service charge will be calculated from the drop-down list. The options are: • 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.

Field Name	Description
Part Amt Flag	[Conditional, Check Box] Select the Part Amt Flag check box to levy the service charge on part amount. This check box is enabled if the following options are selected: • **Tiered** option in the **SC Type** field. • Amount Based option in the SC Base Indicator field. • Tier type should be **Cumulative.** The total transaction amount is divided into equal parts and the SC is levied to these parts. For example, 2 is SC amount for part amount of 1000, then for DD worth 2000 the service will be levied as 4.

Column Name	Description
Amount/No OfTxns	[Conditional, Numeric, 13, Two] Type the amount/ number of transactions for the tier. The subsequent **tiers** should have values greater than the preceding one. 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.
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.

Column Name	Description
Minimum Amount	[Conditional, Numeric, 13, Two] Type the minimum amount which is to be levied as service charge. This field will be enabled if the **Part Amount Flag** is selected. 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	[Conditional, Numeric, 13, Two] Type the maximum amount which is to be levied as service charge. This field will be enabled if the **Part Amount Flag** is selected. 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.

Amortisation Details



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.

Field Name	Description
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 follow: • 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 follow: • 1 • 10 • 100 • 1000
Accural 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 the **Ok** button.
9. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
10. The service charge code details are added once the record is authorised.

21.2. BAM15 - Transaction Mnemonic Codes

Using this option you can maintain transaction-related information . **FLEXCUBE** comes with all the pre-defined transactions shipped from the development factory.

This maintenance is used for linking a service charge applicable to the transaction or attaching an advice format to the transaction.All transactions, supported in all modules, are centrally defined.

Definition Prerequisites

Not Required

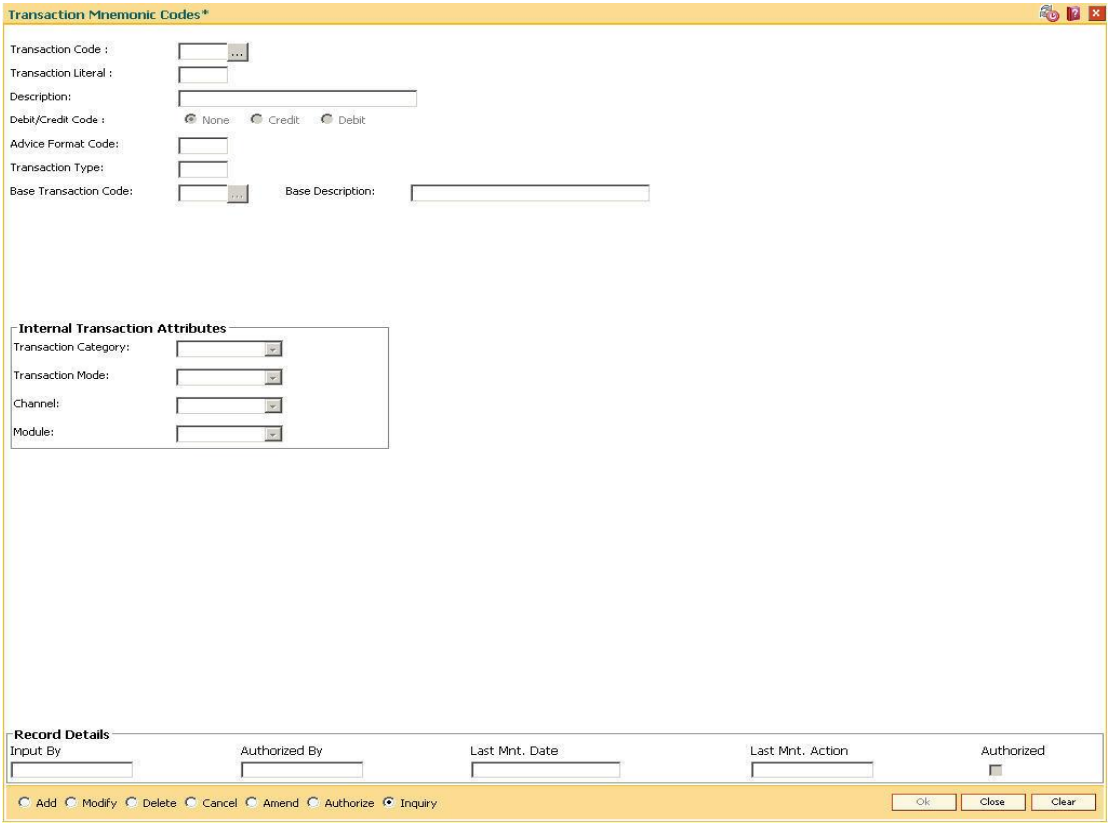
Modes Available

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

To add transaction mnemonic code

1. Type the fast path **BAM15** and click **Go** or navigate through the menus to **Global Definitions > Master > Transaction Mnemonic Codes**.
2. The system displays the **Transaction Mnemonic Codes** screen.

Transaction Mnemonic Codes



Field Description

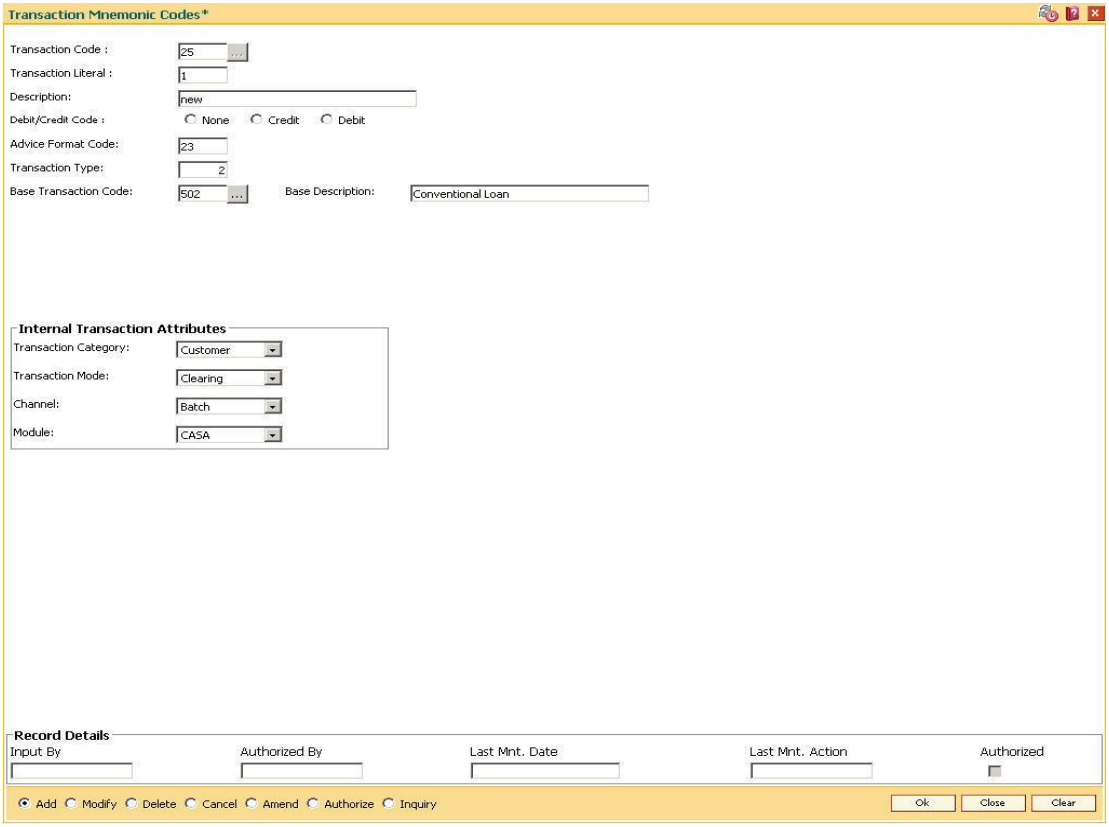
Field Name	Description
Transaction Code	[Mandatory, Numeric, Four] Type the unique code that will represent the transaction. This code acts like the fast path. The fast path is a mnemonic, which allows the user to access the screens/ transactions directly, bypassing the requirement to access the same via the **FLEXCUBE** hierarchical menu.
Transaction Literal	[Mandatory, Alphanumeric, Three] Type the short description of the transaction. A literal is like a short name for the transaction. For example, the literal that can be used for debit of service charge can be SCD. This could appear in Customer Statement.
Description	[Mandatory, Alphanumeric, 40] Type the description of the transaction.
Debit/Credit Code	[Mandatory, Radio Button] Click the appropriate type of transaction. The options are: • None - For Inquiry type transactions • Debit - For transactions which cause a debit to account • Credit - For transactions which cause a credit to account The system, by default, assigns None as the transaction type if the field is blank.
Advice Format Code	[Mandatory, Numeric, Three] Type the advice code format. This field is currently not used for any processing.
Transaction Type	[Mandatory, Numeric, Three] Type the transaction code type. The options are: • 1 - General Debit • 2 - Debit Interest • 3 - Service Charge • 4 - Tax Deduction • 11 - General Credit By default, the system assigns 0 as the transaction code type if the field is blank.

Field Name	Description
Base Transaction Code	[Optional, Pick List] Select the base transaction code for a particular mnemonic from the pick list. The current transaction code will then behave similar to the base transaction code during batch transactions.
Base Description	[Display] This field displays the transaction description for the base transaction mnemonic.
Internal Transaction Attributes	
Transaction Category	[Optional, Drop-Down] Select the transaction category from the drop-down list. The options are: • Customer • Internal • System
Transaction Mode	[Optional, Drop-Down] Select the transaction mode from the drop-down list. The options are: • Cash • Clearing • Inquiry • Maintenance • Transfer
Channel	[Optional, Drop-Down] Select the channel through which the transaction will take place from the drop-down list. The options are: • Internet • ATM • Teller • Batch • POS • TBS

Field Name	Description
Module	[Optional, Drop-Down] Select the module in which the transaction will be included from the drop-down list. The options are: • CASA • Customer • GL • Inventory • Loans • Clearing • Deposits • Branch • APS

3. Click the **Add** button.
4. Enter the transaction code and press the **<Tab>** key.
5. Enter the literal and the description of the transaction, advice format, transaction type and the internal transaction attributes.
6. Select the debit/credit code for the transaction.

Transaction Mnemonic Codes



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

21.3. 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

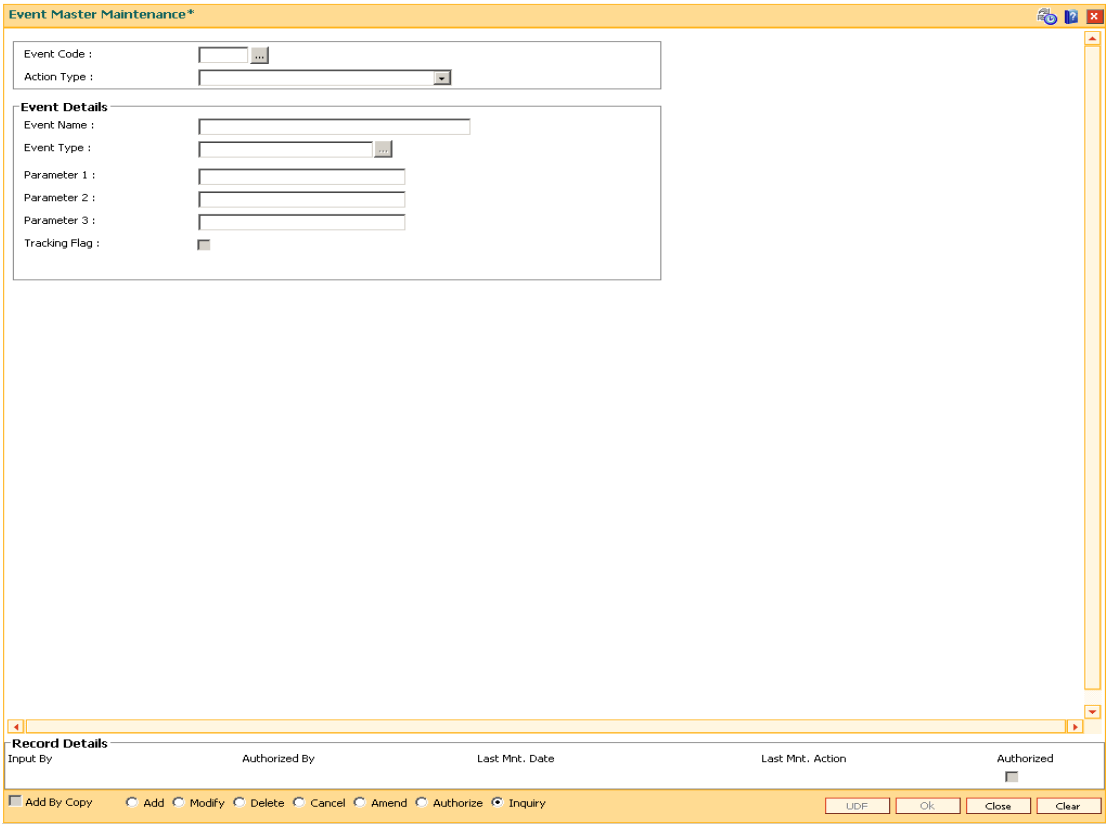
Modes Available

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

To add a event code

1. Type the fast path **BAM18** and click **Go** or navigate through the menus to **Global Definitions > Service Charge > Event Master Maintenance**.
2. The system displays the **Event Master Maintenance** screen.

Event Master Maintenance



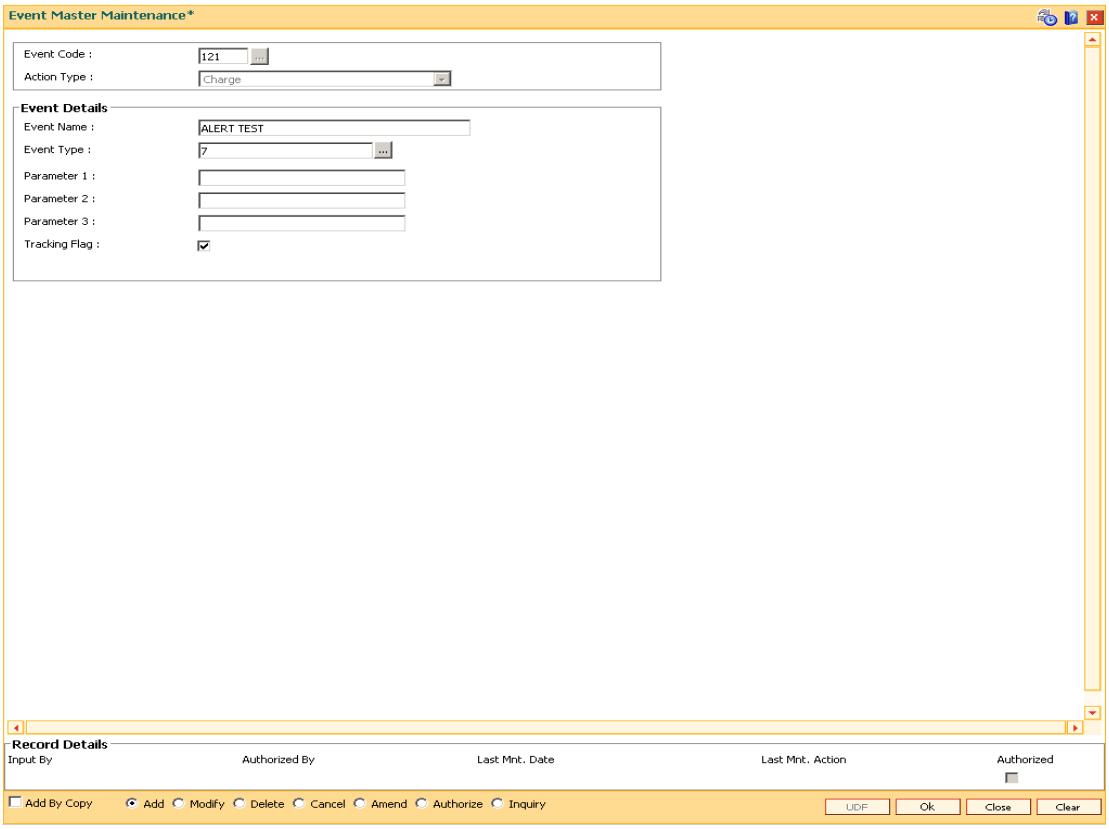
Field Description

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.

Field Name	Description
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, Pick List] Select the event type from the pick 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 the **Add** button.
4. Enter the code and name for the event.
5. Select the action type from the drop-down list and the event type from the pick list.

Event Master Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending...". Click the **Ok** button.
8. The event code is added once the record is authorised.

21.4. BAM19 - Additional Dormancy Parameter Maintenance

Using this option the dormancy parameters can be maintained. The plans can be attached at CASA/TD product level as per the business requirements. The single dormancy plan can be attached to multiple CASA / TD products.The dormancy plan attached to the product will be applicable for all the sub accounts opened under that product. The two different sub accounts under one MCA can have two different dormancy plans.

You can not change the dormancy plan code once attached to the product but it can modified. If the plan code already attached to the product is modified then it will be applicable for the sub accounts opened under that product in future. The changes can be applicable for those sub accounts which are marked as Dormant or Unclaimed.

Definition Prerequisites

Not Applicable

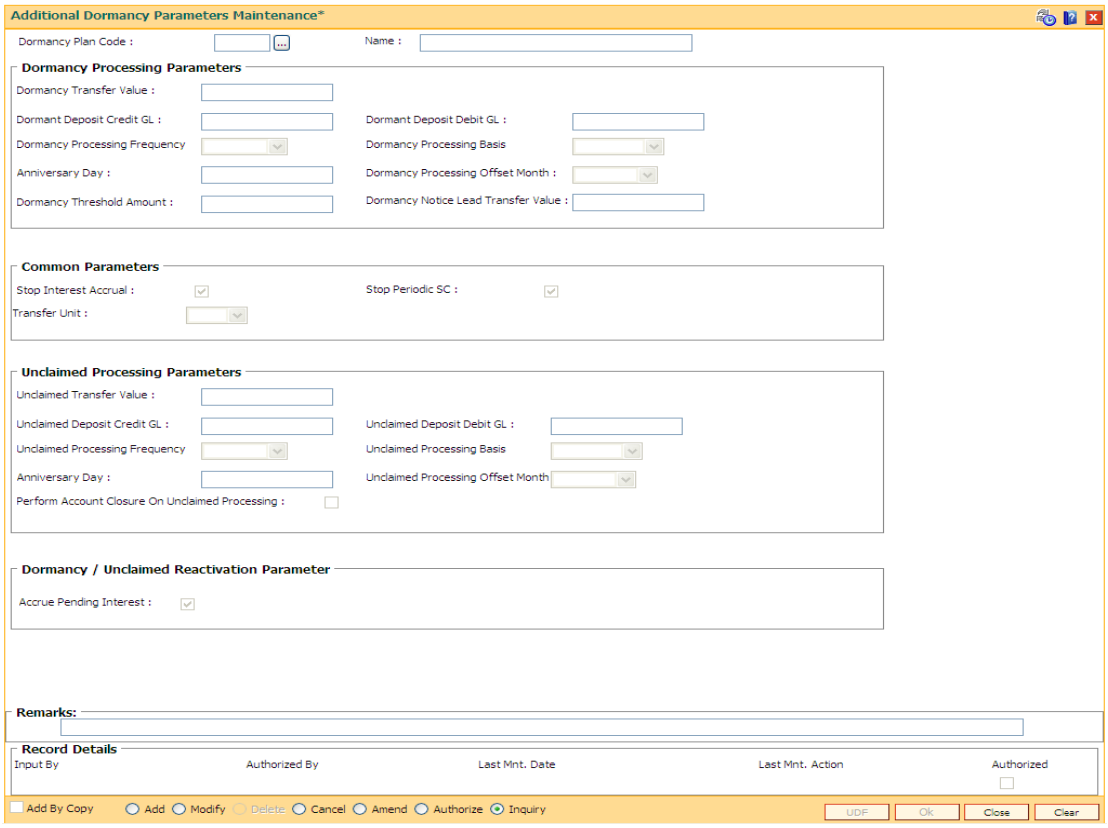
Modes Available

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

To maintain the dormancy parameter

1. Type the fast path **BAM19** and click **Go** or navigate through the menus to **Global Definition > Master > Additional Dormancy Parameter Maintenance.**
2. The system displays the **Additional Dormancy Parameters Maintenance** screen.

Additional Dormancy Parameters Maintenance



Field Description

Field Name	Description
Dormancy Plan Code	[Mandatory, Numeric, Four] Type the unique plan code number.
Name	[Mandatory, Alphanumeric, 40] Type the name of the dormancy plan code.
Dormancy Processing Parameters	
Dormancy Transfer Value	[Mandatory, Numeric, Five] 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.

Field Name	Description
Dormant Deposit Credit GL	[Mandatory, Numeric ,10] Type the GL code for recording dormant amounts on accounts having credit balance. The balances of all the dormant accounts will be recorded in this general ledger code. During dormancy processing, the credit balance of dormant account gets transferred to this GL account, once the status of the account is changed to dormant. This GL account will be credited and the liability account will be debited with the dormant account balance. This will be liability type GL account.
Dormant Deposit Debit GL	[Mandatory, Numeric ,10] Type the GL code for recording dormant amounts on accounts having debit balance. The balances of all the dormant accounts will be recorded in this general ledger code. During dormancy processing, the debit balance of dormant account gets transferred to this GL account, once the status of the account is changed to dormant. This GL account will be debited and the asset account will be debited with the dormant account balance. This will be asset type GL account.
Dormancy Processing Frequency	[Mandatory, Drop-Down] Select the dormancy processing frequency from the drop-down list. It is the interval at which the system will run the dormancy processing to identify and mark the account as dormant. The options are: • Daily • Monthly • Quarterly • Half-Yearly • Yearly. This parameter is also be used to identify the probable dormant account which may get dormant during the period till the next dormancy processing run. For example, if the dormancy processing frequency is 'monthly', then system will identify all the probable accounts which may turn dormant in the next month.

Field Name	Description
Dormancy Processing Basis	[Conditional, Drop -Down] Select the dormancy processing basis from the drop-down list. The options are: • Calendar : If this option is selected dormancy processing will be done at month-end. • Anniversary : If this option is selected dormancy processing will be done on some specified date. This field is enabled if the **Dormancy Processing Frequency** is **Monthly** or above.
Anniversary Day	[Conditional, Numeric,Two] Type the anniversary date of dormancy processing. The Value should be between 1 to 31. This field is enabled only if the **Anniversary** option is selected in the **Dormancy Processing Basis** field.
Dormancy Processing Offset Month	[Conditional, Drop-Down] Select the dormancy processing offset month from the drop down list . Values from January to December. This field is enabled if **Dormancy Processing Frequency** is **Quarterly** and above and the start month as entered here will start the count of months from the financial year.
Dormancy Threshold Amount	[Mandatory, Numeric, 20] Type the dormancy threshold amount. If the book balance of the account is equal to or greater than the threshold amount, then that account will not be considered for dormancy processing.
Dormancy Notice lead Transfer Value	[Mandatory, Numeric, 5] Type the value for the lead days for notice generation prior to account becoming dormant. Bank defines lead period to generate notice for dormancy to the customer. During the notice period, the teller will intimate the customers to approach the bank and perform some financial transaction to avoid the account status turning to dormant.
Common Parameters	
Stop Interest Accrual	[Optional, Checkbox] Select the stop interest accrual checkbox when account status is changed to dormant and unclaimed. Interest accrual will be stopped till the time account status is dormant and unclaimed.

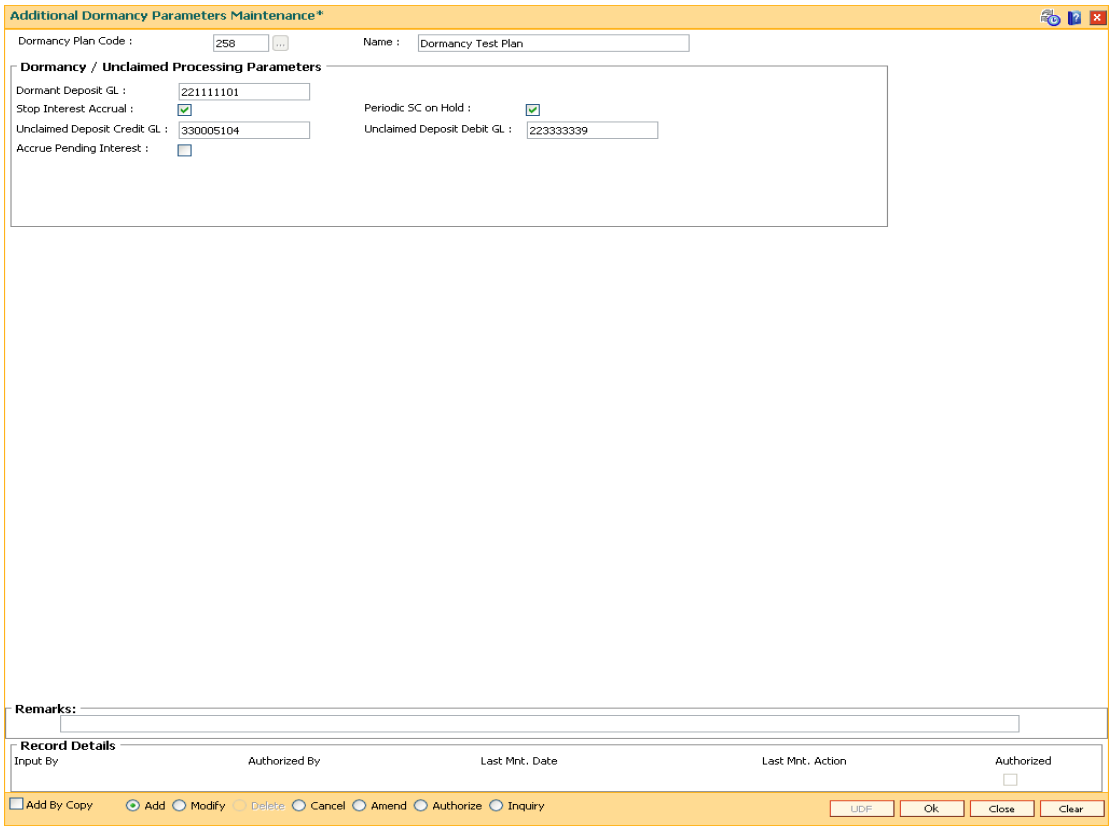
Field Name	Description
Stop Periodic SC	[Optional, Checkbox] Select the Stop Periodic SC check box to keep the periodic SC, if any, pending during the period account status is dormant and unclaimed.
Transfer Unit	[Mandatory, Drop down] Select the transfer unit from the drop-down list. The value in this field is the unit in which the Dormancy Notice Transfer Value, Dormancy Transfer Value and Unclaimed Transfer value should be read. The options are: • M - Month • Y - Year • D - Day By default the value will be from dormancy transfer unit field.
Unclaimed Processing Parameters	
Unclaimed Transfer Value	[Mandatory, Numeric, Five] Type the number of unclaimed transfer units. A dormant account will be marked as Unclaimed Deposit and the balance will be transferred to the unclaimed deposit GL account after the unclaimed transfer period. The unclaimed transfer value is inclusive of the dormancy transfer value. For example, Dormancy transfer unit – Year Dormancy transfer value – 1 Unclaimed transfer value – 6
Unclaimed Deposit Credit GL	[Mandatory, Numeric, 10] Type the GL code for recording unclaimed amounts on accounts under this product. This GL is referred as non business income (suspense income GL). The balances of all the unclaimed accounts will be recorded in this general ledger code. During unclaimed processing, system will change the status of the dormant account to unclaimed account and the credit balance of dormant account GL will get transferred to this GL account. This GL account will be credited and the dormant deposit credit GL account will be debited with the unclaimed account balance. The actual CASA account should not be closed and only GL entries should be posted and balance inquiry should show the balance of the unclaimed Status CASA account. This will be income type GL account.

Field Name	Description
Unclaimed Deposit Debit GL	[Mandatory, Numeric, 10] Type the GL code for recording the reversal of the unclaimed amounts on the accounts under this product. This GL is referred as non business expense (suspense expense GL). The balances of all the unclaimed accounts will be reversed in this general ledger code. During reactivation of the unclaimed account, system will change the status of the unclaimed account to normal account and the credit balance of unclaimed account will get transferred from this GL account to product GL account. This GL account will be debited and the product liability GL account will be credited with the unclaimed account balance. This will be expense type GL account.
Unclaimed Processing Frequency	[Mandatory, Drop-Down] Select the unclaimed processing frequency from the drop-down list. It is the interval at which the system will run the unclaimed processing to identify and mark the account as unclaimed. The options are: • Daily • Monthly • Quarterly • Half-Yearly • Yearly
Unclaimed Processing Basis	[Conditional, Drop-Down] Select the unclaimed processing basis from the drop-down list. The options are: • Calendar – If this option is selected Unclaimed processing will be done at month-end . • Anniversary - If this option is selected Unclaimed processing will be done on some specified date. This field is enabled if the **Unclaimed Processing Frequency** is **Monthly** or above.
Anniversary Day	[Conditional, Numeric, Two] Type the anniversary date of Unclaimed processing. This field is enabled only if the **Anniversary** option is selected in the **Unclaimed Processing Basis** field.

Field Name	Description
Unclaimed Processing Offset Month	[Conditional, Drop - Down] Select the Unclaimed processing offset month from the drop down list - Values from JAN to DEC. This field is enabled only when **Unclaimed Processing Frequency** is **Quarterly** and above and the start month as entered here will start the count of months from the financial year
Perform Account Closure on Unclaimed Processing	[Optional, Checkbox] Select the **Perform Account Closure on Unclaimed Processing** check box if on unclaimed processing, the base **FLEXCUBE** process of closing the CASA account is not required. By default this is selected.
Dormancy/Unclaimed Reactivation Parameter	
Accrue Pending Interest	[Conditional, Check Box] Select the **Accrue Pending Interest** check boxif the catch-up interest accrual is required on reactivation of dormant or unclaimed account to normal status.. This field is enabled if the **Stop Interest Accrual** check box is selected.

3. Click the **Add** button.
4. Enter the dormancy parameter details for maintenance.

Additional Dormancy Parameters Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **OK** button.
7. The dormancy parameters are added once the record is authorised.

21.5. BAM22 - UDE Master Maintenance*

Using this option you can define various entities or fields. This interface enables you to define a condition (based on certain system values such as a database table or column), which can become a basis for charging service charges.

Definition Prerequisites

Not Applicable

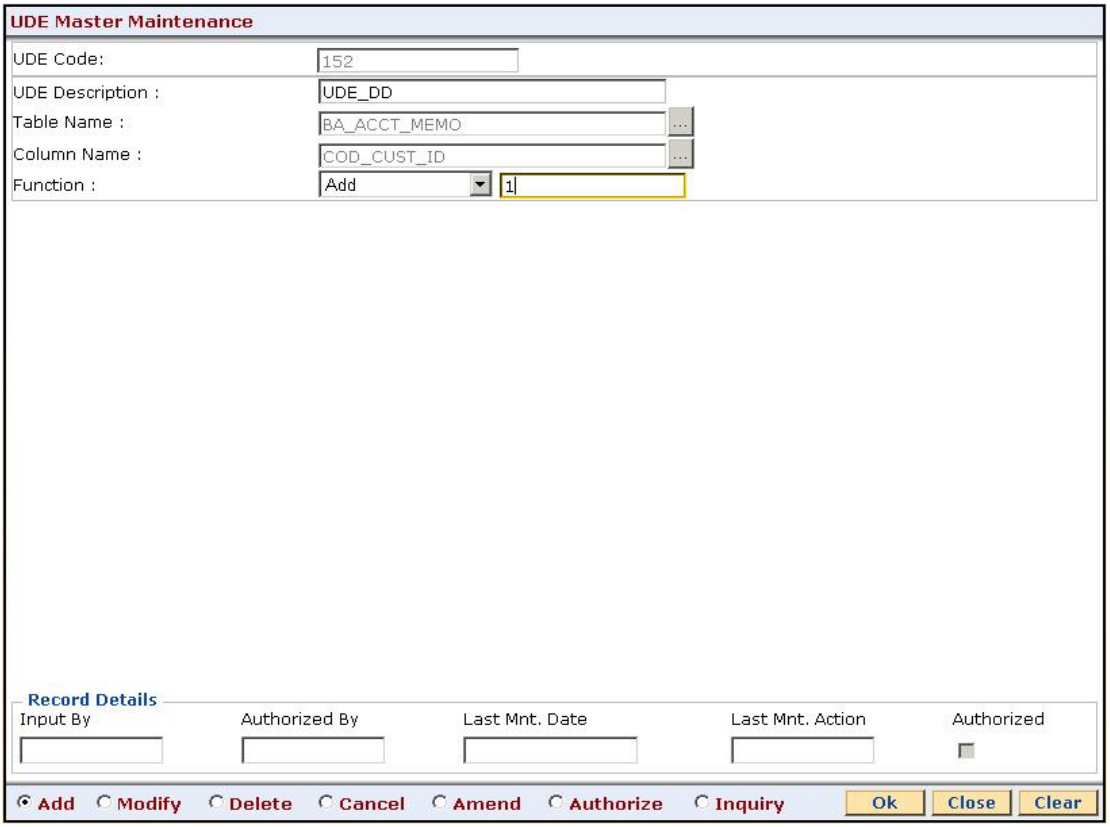
Modes Available

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

To add a new user defined entity

1. Type the fast path **BAM22** and click **Go** or navigate through the menus to **Global Definitions > Service Charge > UDE Master**.
2. The system displays the **UDE Master Maintenance** screen.

UDE Master Maintenance

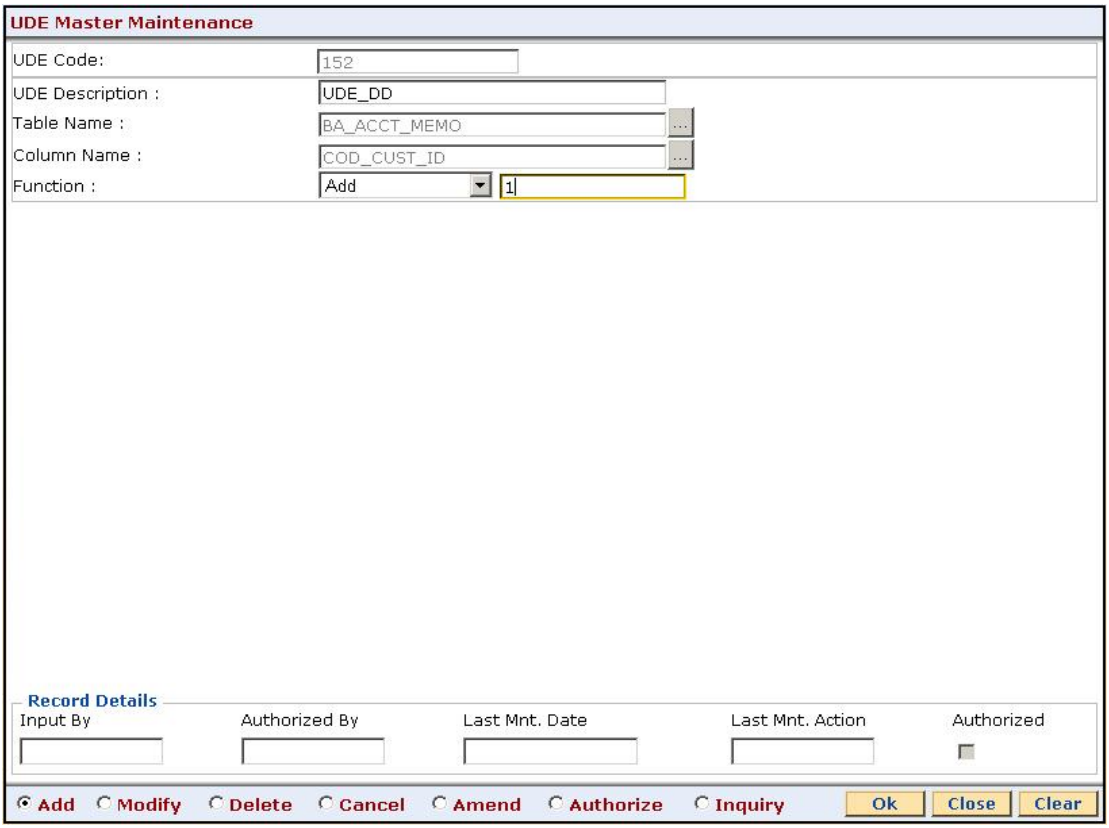


Field Description

Field Name	Description
UDE Code	[Mandatory, Numeric, Five] Type the UDE code. UDE code is a unique number manually generated by the user. Once added, this field cannot be modified or amended.
UDE Description	[Mandatory, Alphanumeric, 40] Type the UDE description. By default the system adds the prefix as UDE to the specified description.
Table Name	[Mandatory, Pick List] Select the table name from the pick list. The table name in **FLEXCUBE** based on which the rule is being defined.
Column Name	[Mandatory, Pick List] Select the column name from the pick list. The column name in the above selected table in **FLEXCUBE** based on which the rule is being defined.
Function	[Mandatory, Drop-Down] Select the appropriate function from the drop-down list. The options are: • Multiply • Add • Subtract • Divide Type the value in the adjacent field.

3. Select the **Add** mode.
4. Type the UDE code and press the **<Tab>** key.
5. Enter the relevant information.

UDE Master Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.

21.6. 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

Definition Prerequisites

- BAM14 - Rewards and Service Charges definition
- BAM15 - Transaction Mnemonic Codes
- SMM03 - Task Profiles Maintenance
- BAM18 - Event Master Maintenance

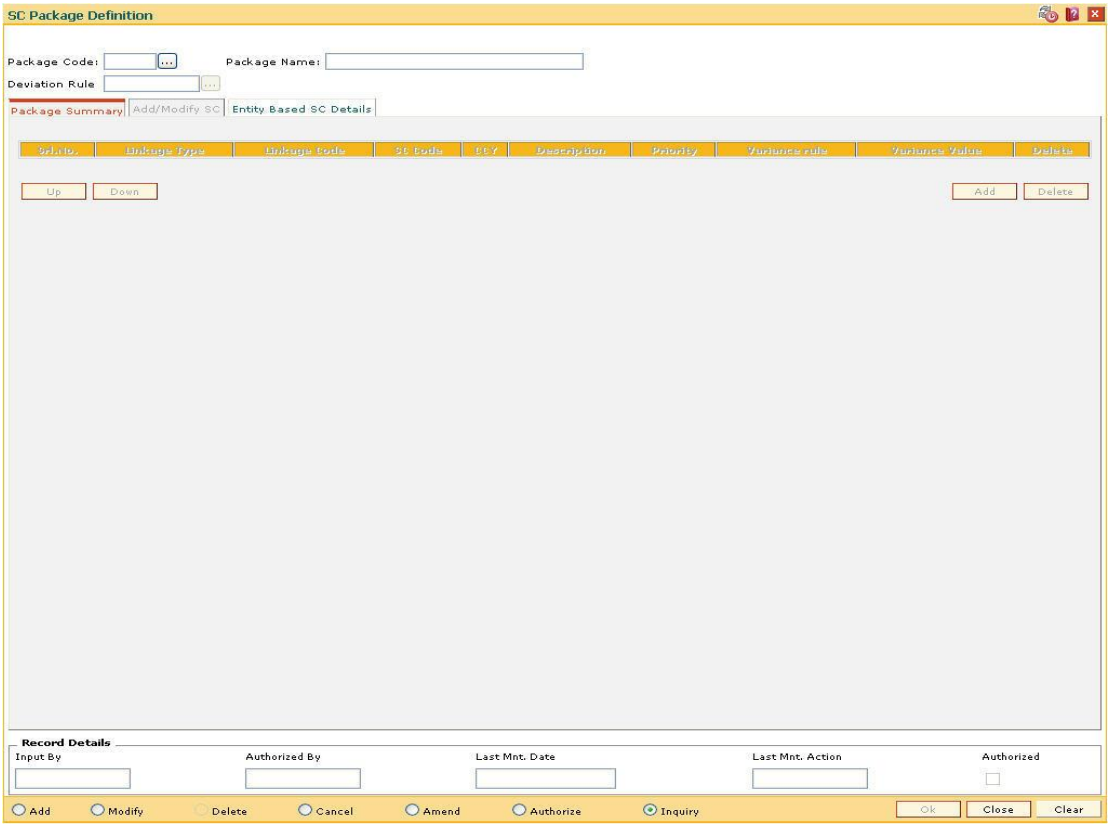
Modes Available

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

To add service charge package

1. Type the fast path **SCM01** and click **Go** or navigate through the menus to **Global Definitions > Service Charge > SC Package Definition**.
2. The system displays the **SC Package Definition** screen.

SC Package Definition

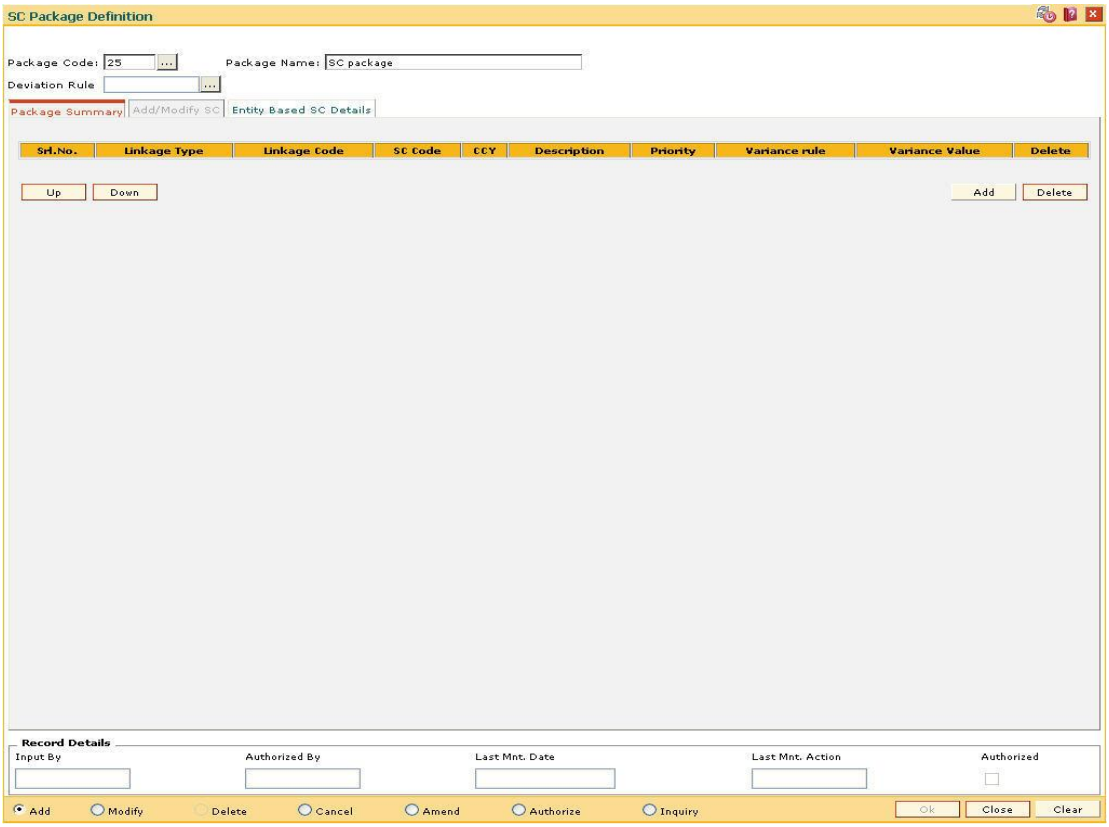


Field Description

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.

Field Name	Description
Deviation Rule	[Optional, Pick List] Select the deviation rule from the pick 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.

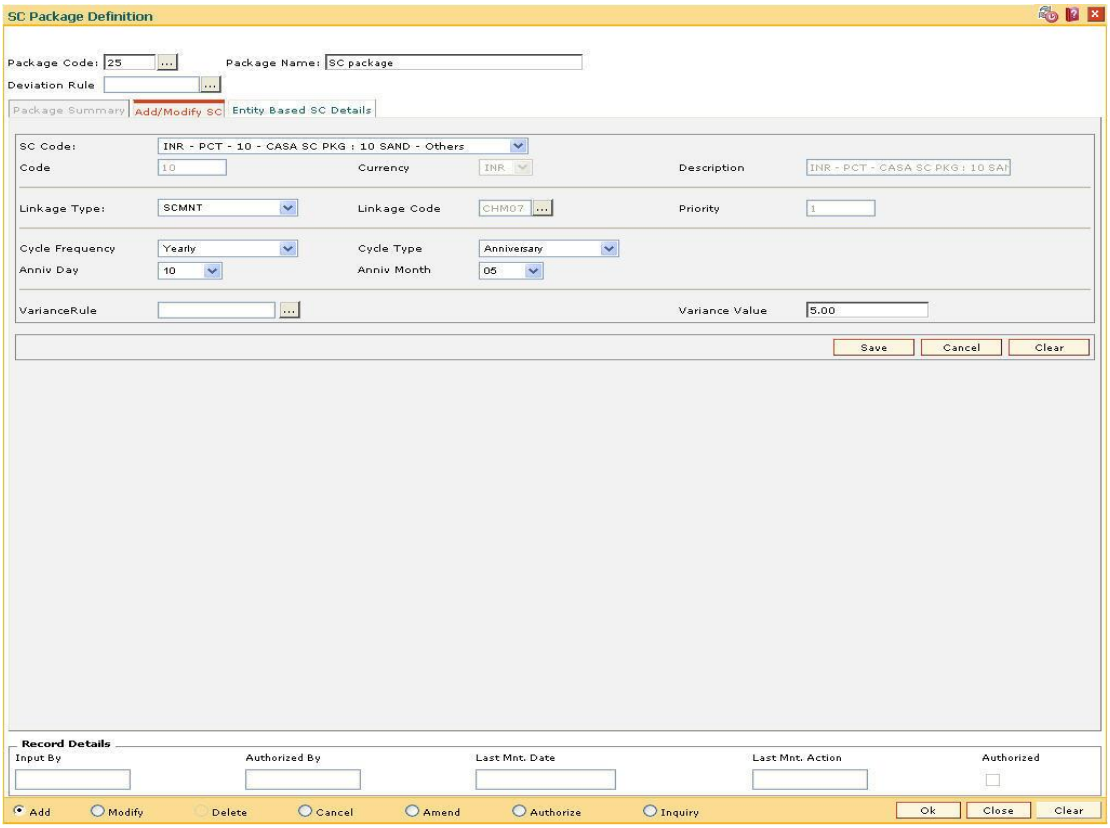
3. Click the **Add** button.
4. Enter the code and name for the package.
5. Select the deviation rule from the pick list.



6. The system displays the **Package Summary** tab screen.
7. Click the **Add** button 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.



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.
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.

Field Name	Description
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: • 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, Pick List] Select the linkage code from the pick 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.

Field Name	Description
Cycle Frequency	[Mandatory, 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	[Mandatory, Drop-Down] Select the cycle type for periodic SC from the drop-down list. The options are: • Anniversary - SC is charged on the date mentioned. • Calender - SC is charged at the end of the capitalization period. • None
Anniv 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.
Anniv Month	[Conditional, Drop-Down] Select the month on which SC will get capitalised 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.
VarianceRule	[Optional, Pick List] Select the variance rule from the pick 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.

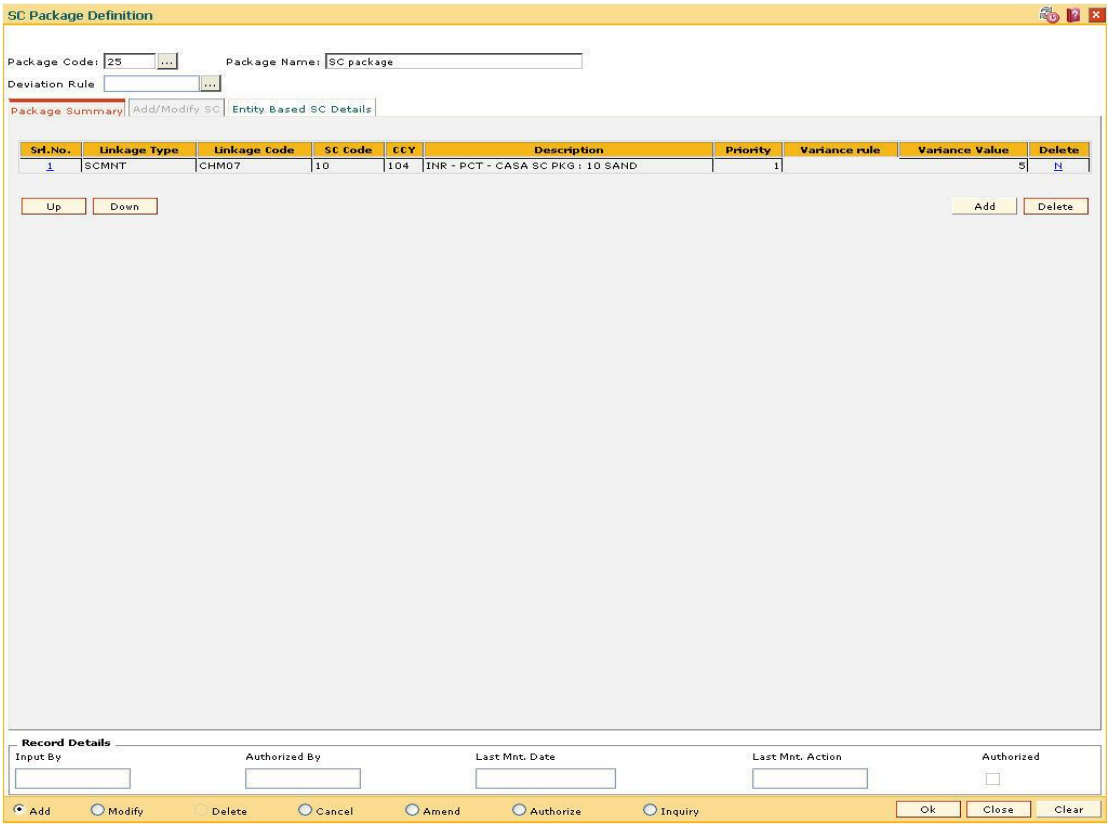
Field Name	Description
Variance Value	[Optional, Numeric, 13, Two] Type the incremental value for the SC, if the preferential service charge is maintained as incremental over the existing SC for the particular transaction or maintenance.

Note: User can input either Variance Rule or Variance Value.

10. Click the **Save** button.
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.



Field Description

Column Name	Description
Srl.No.	[Display] This column displays the serial number for the service charge details.

Column Name	Description
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.

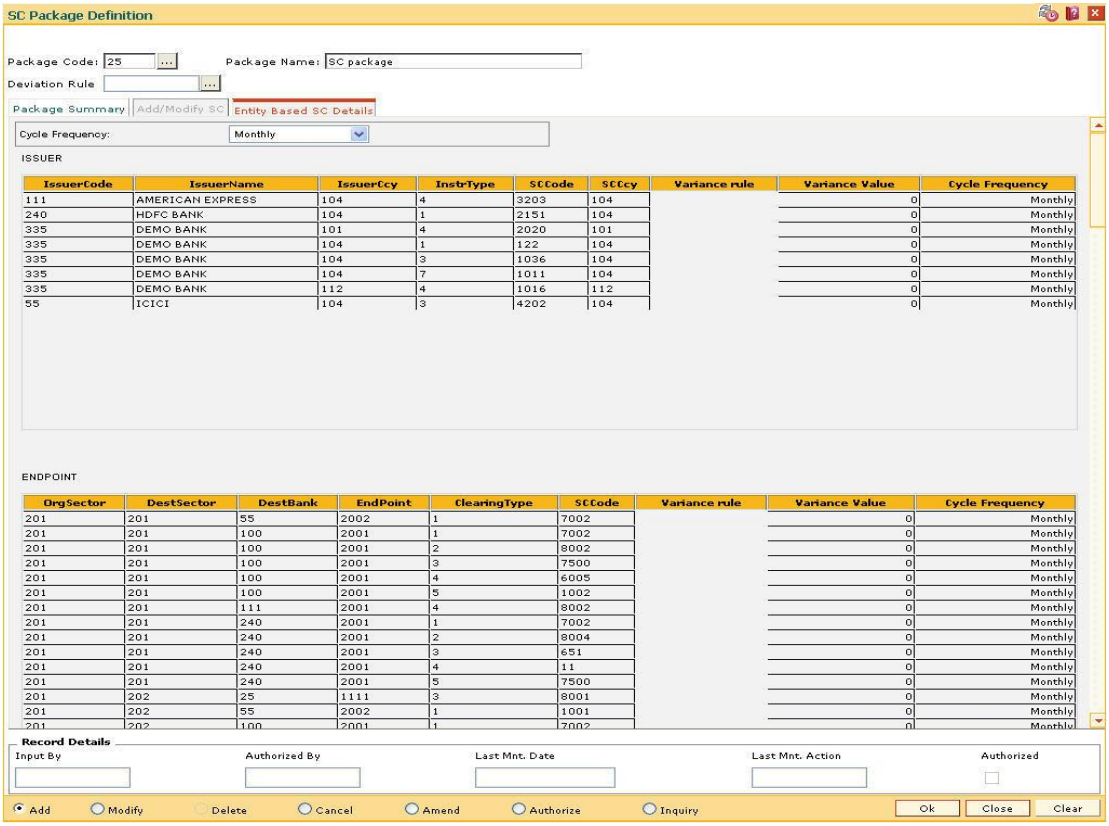
The advantage of this will be:

- 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 (Fast Path: STM55) and can be viewed and varied from this maintenance.
- Similarly, the SC codes can be maintained for Deduction Plan also.



Field Description

Name	Description
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: • Daily • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly

Column Name	Description
ISSUER	
IssuerCode	[Display] This column displays the identification code of the issuer.
IssuerName	[Display] This column displays the name of the issuer.
IssuerCcy	[Display] 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.
InstrType	[Display] This column displays the type of the instrument.
SCCode	[Display] This column displays the SC codes applicable.
SCCcy	[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: • Daily • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly

Column Name	Description
ENDPOINT	
OrgSector	[Display] This column displays the sector from which the transaction is originated.
DestSector	[Display] This column displays the sector to which the destination bank is mapped.
DestBank	[Display] This column displays the bank on which the transaction has been presented (**RDFI**[9]).
EndPoint	[Display] This column displays the end point code.
ClearingType	[Display] This column displays the code of the clearing type.
SCCode	[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.

[9](Receiving Depository Financial Institution: The financial institution where the receiver of an ACH entry holds an account.)

Column Name	Description
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: • Daily • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly
CORRESPONDENT	
BankCode	[Display] This column displays the identification code of the bank.
BranchCode	[Display] This column displays the identification code of the branch.
SCCode	[Display] This column displays the SC codes applicable.
SCCcy	[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.

Column Name	Description
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: • Daily • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly
EMPLOYER	
EmployerCode	[Display] This column displays the identification code of the employer.
EmployerName	[Display] This column displays the name of the employer.
SCCode	[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	
CompanyCode	[Display] This column displays the identification code of the company.
CompanyName	[Display] This column displays the name of the company.
SCCode	[Display] This column displays the SC codes applicable.

Column Name	Description
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	
ReminderCode	[Display] This column displays the identification code of the reminder.
ReminderSrl	[Display] This column displays the serial number of the reminder.
SCCode	[Display] This column displays the SC codes applicable.
SCCcy	[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	
PlanCode	[Display] This column displays the identification code of the plan.
PlanSrl	[Display] This column displays the serial number of the plan.
PlanName	[Display] This column displays the name of the plan.
SCCode	[Display] This column displays the SC codes applicable.
SCCcy	[Display] This column displays the currency of the service charge.

Column Name	Description
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	
TransactionCode	[Display] This column displays the identification code of the transaction.
ClearingMinAmt	[Display] This column displays the minimum clearing amount.
TxnCcy	[Display] This column displays the transaction currency.
SCCode	[Display] This column displays the SC codes applicable.
SCCcy	[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 the **Ok** Button.
14. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** Button.
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** (Fast Path : 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** (Fast Path : RL002) option.

Step 3

Define four SC codes 101 ,102,103 and 104 (**Rewards and Service Charges definition** (Fast Path : BAM14)) as required.

Step 4

Define a SC package S1 and attach the above SC codes where linkage type as SCTXN (**SC Package Definition** (Fast Path : 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.

21.7. 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's 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 Maintenance
- TDM01 - TD Product Master
- LNM11 - Product Master Maintenances

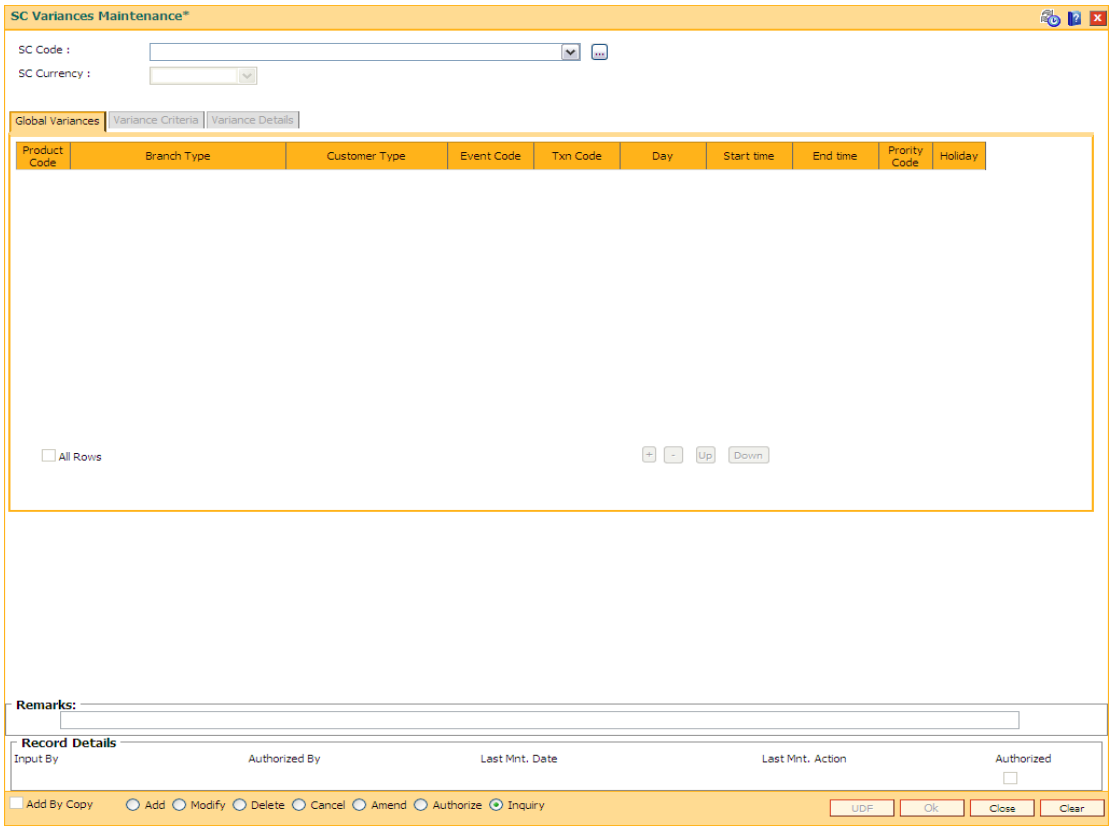
Modes Available

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

To add service charge variance

1. Type the fast path **SCM04** and click **Go** or navigate through the menus to **Global Definitions > Service Charge > SC Variances Maintenance**.
2. The system displays the **SC Variances Maintenance** screen.

SC Variances Maintenance

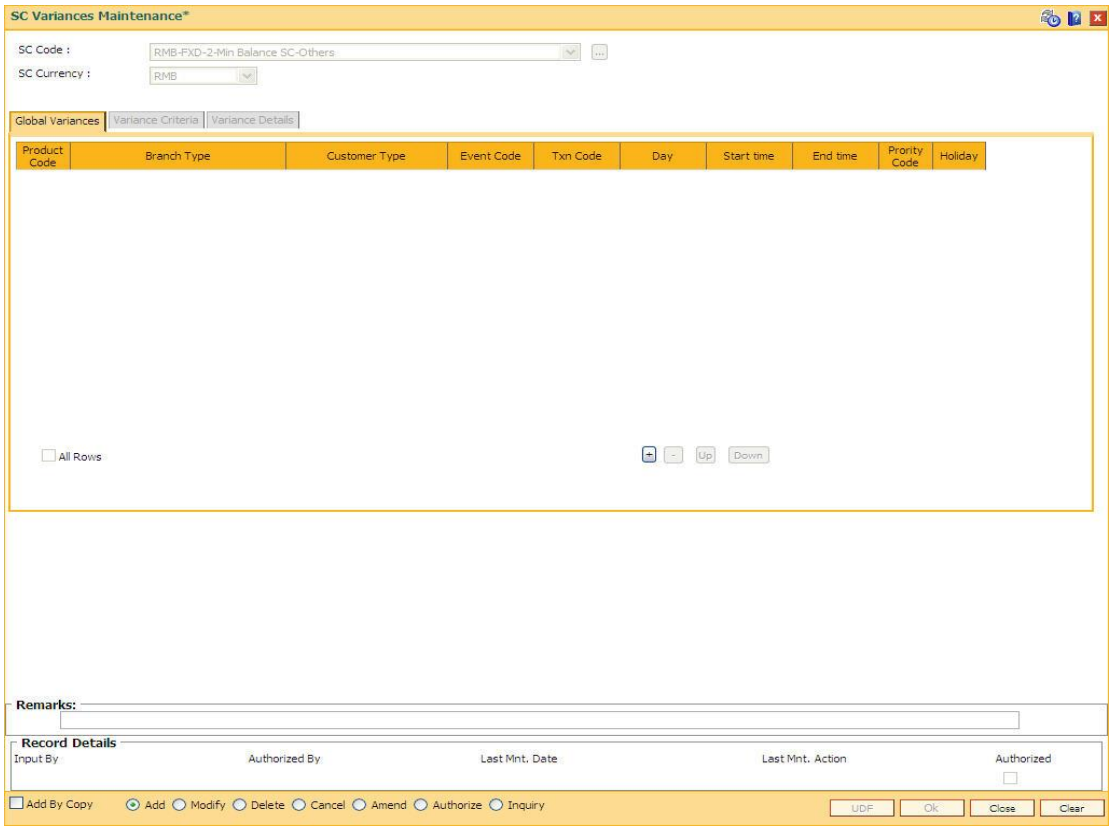


Field Description

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** (Fast Path: BAM56) or in **FLEXCUBE Corporate** depending upon the implementation.

3. Click the **Add** button.
4. Select the service charge code from the drop-down list.

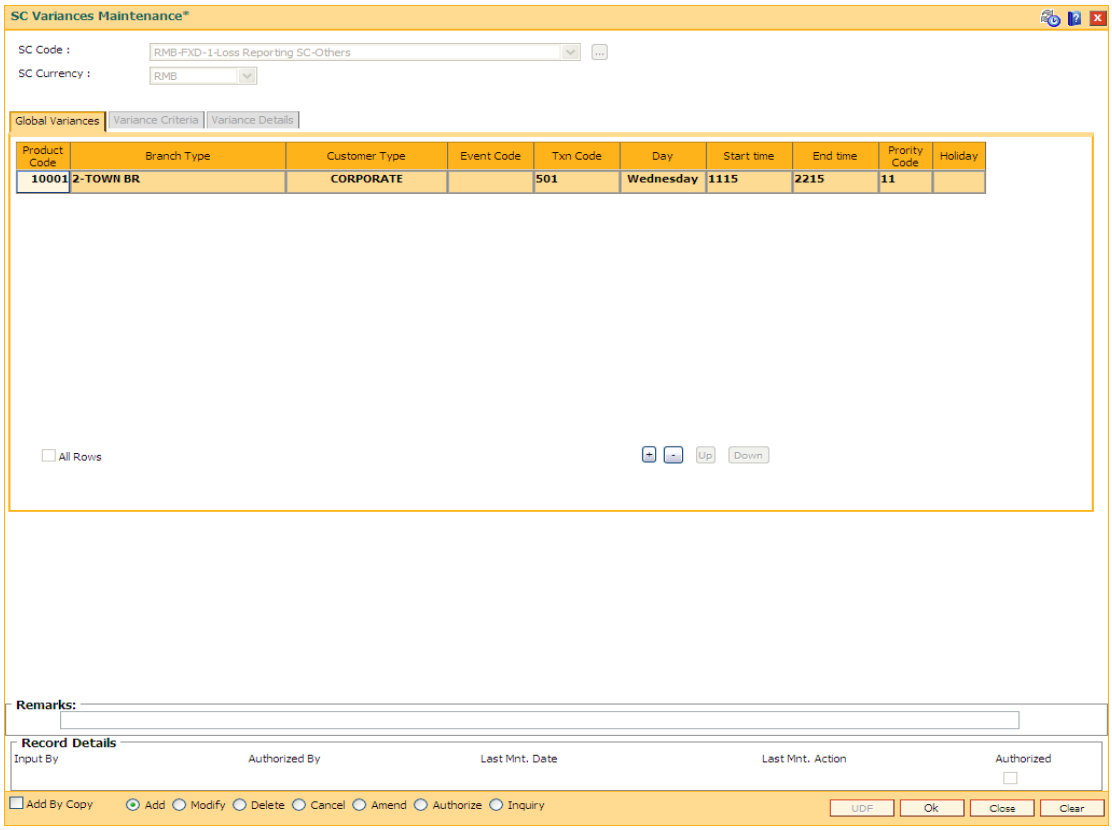
SC Variances Maintenance



5. Click the **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.



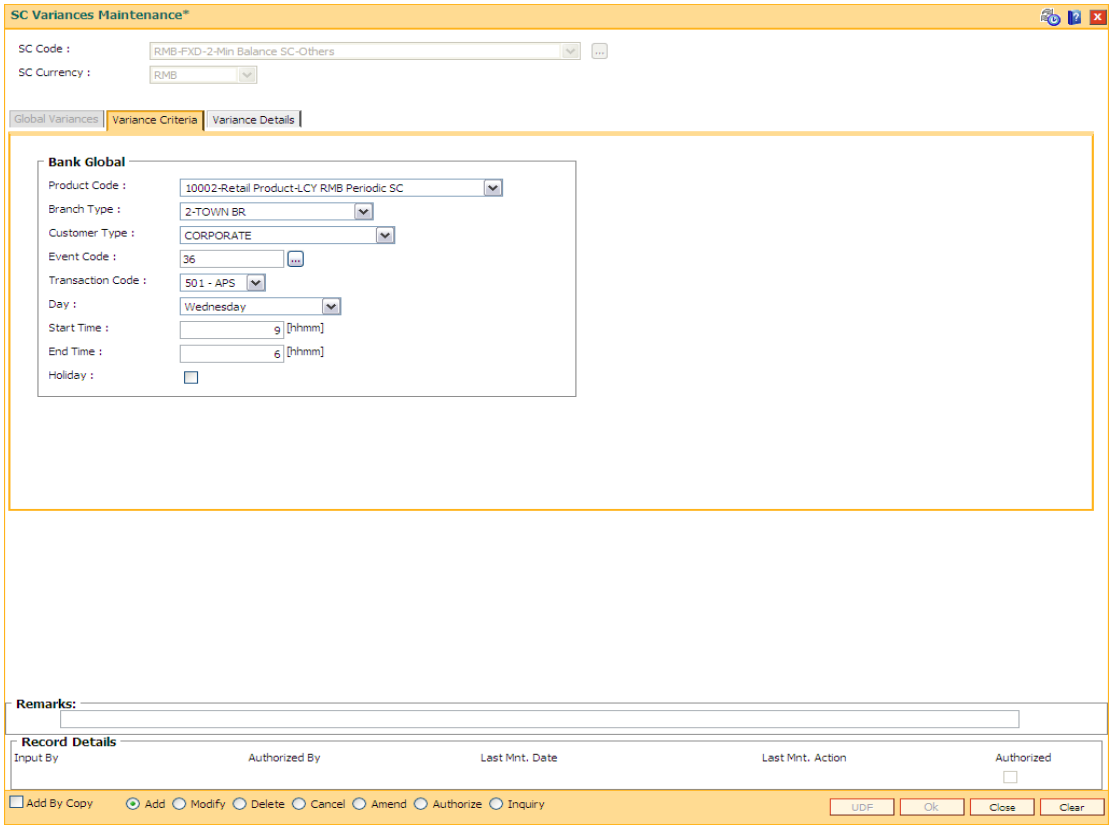
Field Description

Field Name	Description
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	[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.

Field Name	Description
Txn Code	[Display] This column displays the transaction code.
Day	[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.

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.



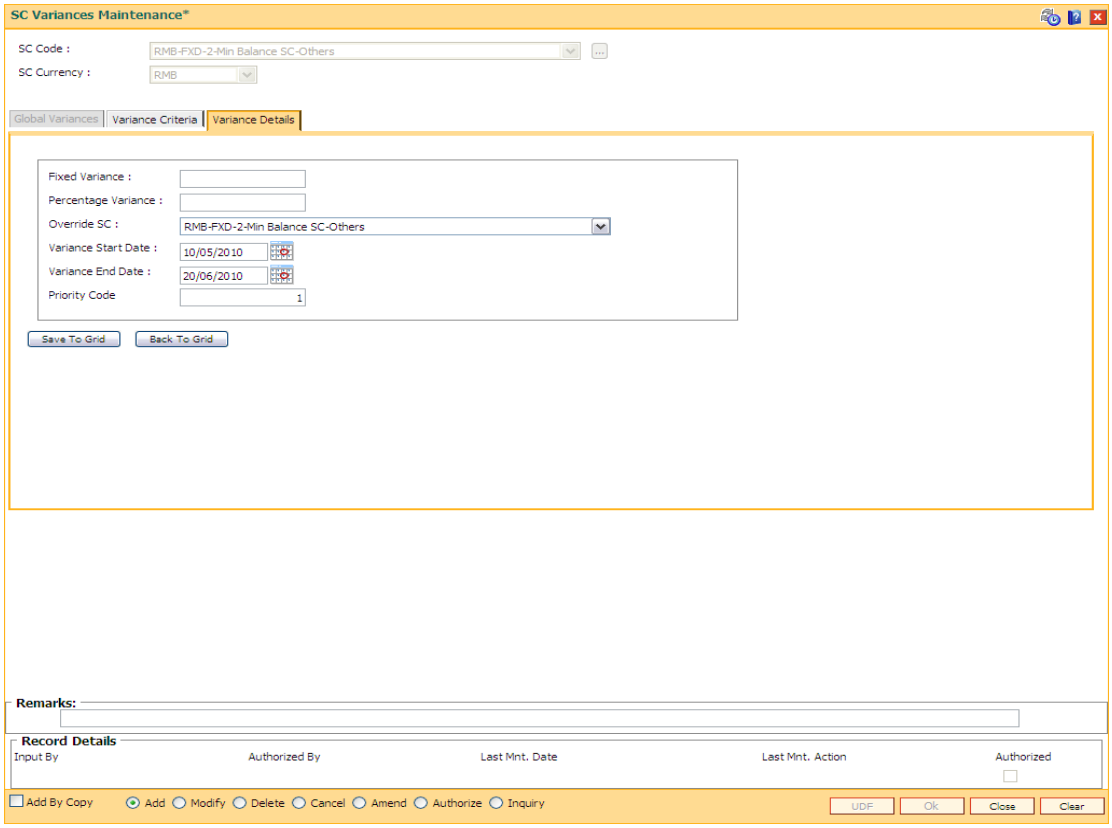
Field Description

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.

Field Name	Description
Event Code	[Conditional, Pick List] Select the event code from the pick 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	[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.
Day	[Mandatory, Drop-Down] Select the day of the week, on which the variance will be applicable, from the drop-down list.
Start Time	[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.
End Time	[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.
Holiday	[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.

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.

Field Name	Description
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 chare is of Charge type, then override service charge should also be of Charge Type.
Variance Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date for the variance from the pick list. The variance will be applicable to the specified exception conditions only after this date.
Variance End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date for the variance from the pick list. 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 the up arrow button to increase the priority of the selected variance detail.
8. Click the down arrow button to decrease the priority of the selected variance detail.
9. Click the **-** button to delete the selected record in the **Global Variance** tab.
10. Click the **Ok** button.
11. The system displays the message “Record Added….Authorisation Pending…Click Ok to Continue”. Click the **Ok** button.
12. The service variance details are added once the record is authorised.

21.8. SCM09 - SC Product XRef Maintenance

Using this option you can link the different SC packages to a product. If a SC package is defined at the product level, you will have to maintain that package in this option. If the SC package defined at a product level is modified, changed or deleted, the product level SC package will continue to exist in this option.

All these product level SC packages will be available for attachment at account level using the **Account Level SC Package Maintenance** (Fast Path: SCM08) option.

Definition Prerequisites

- CHM01 - CASA Product Master Maintenance
- SCM01 - SC Package Definition

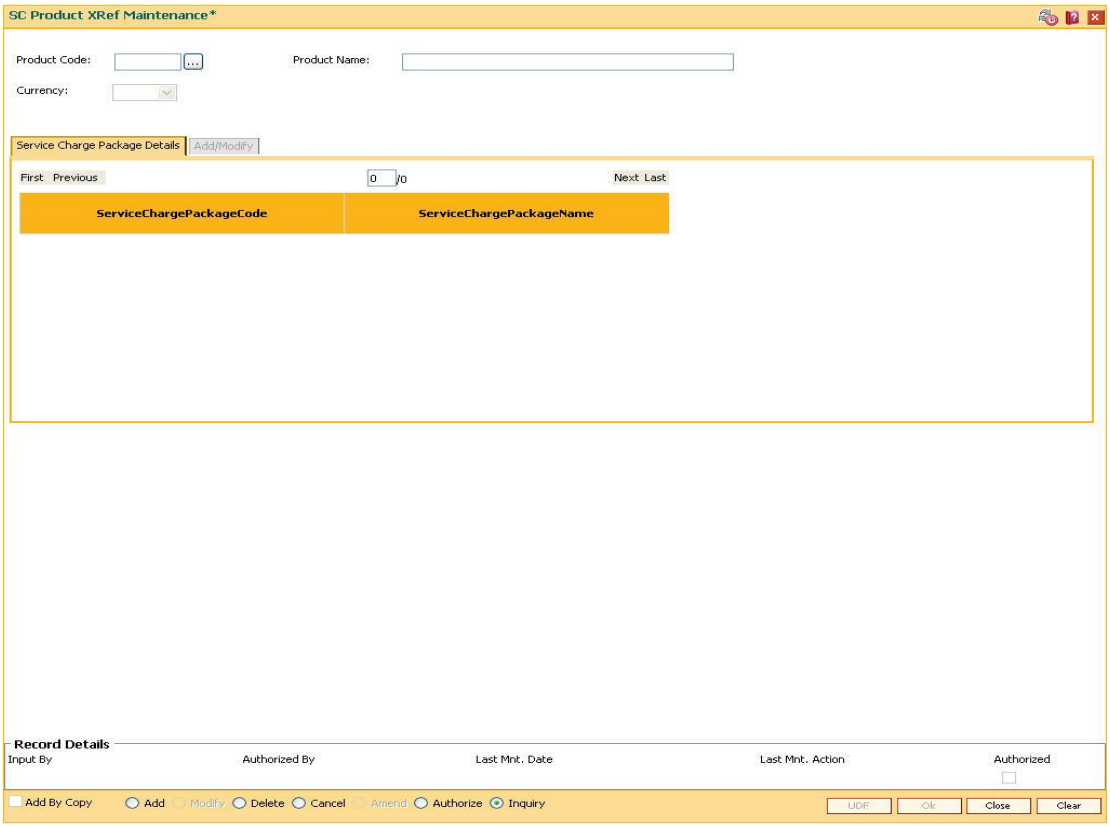
Modes Available

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

To link a SC package to a product

1. Type the fast path **SCM09** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions >Other Transactions > Casa Tax Refund > SC Product XRef Maintenance**.
2. The system displays the **SC Product XRef Maintenance** screen.

SC Product XRef Maintenance

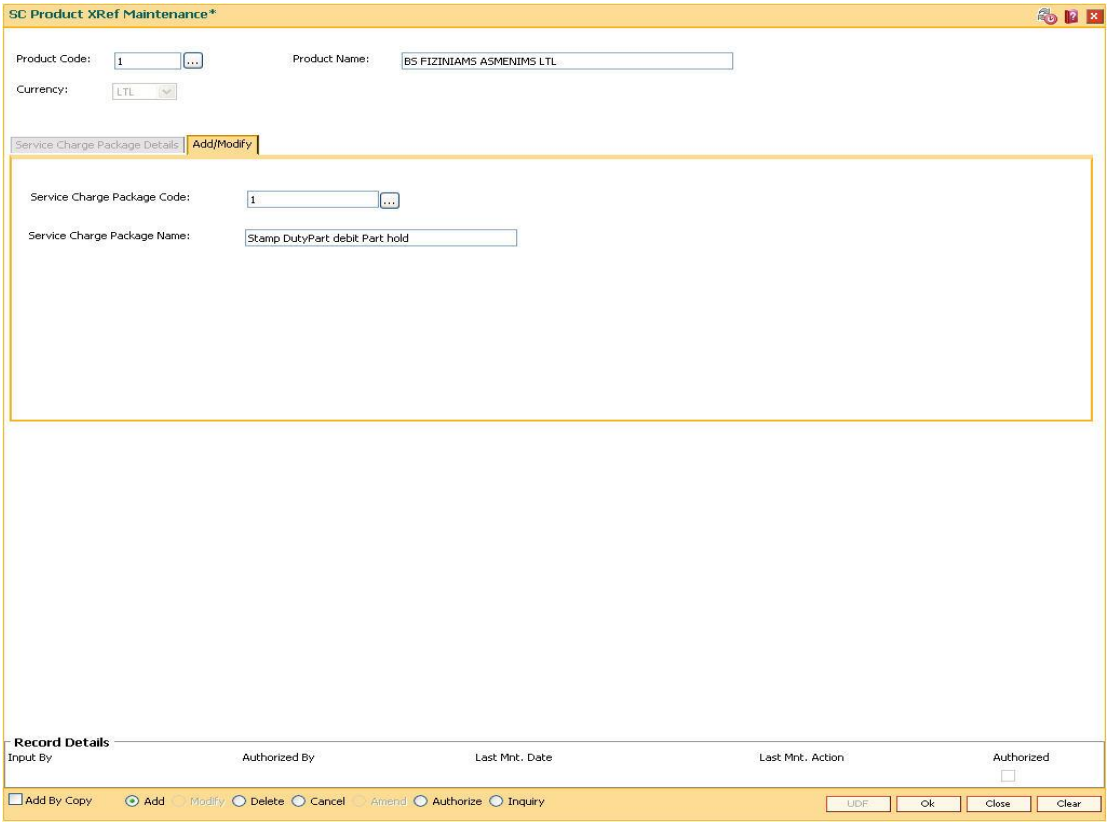


Field Description

Field Name	Description
Product Code	[Mandatory, Pick List] Select the product code from the pick list. The product code will be linked to the SC package.
Product Name	[Display] This field displays the name of the product.
Currency	[Display] This field displays the currency of the product.

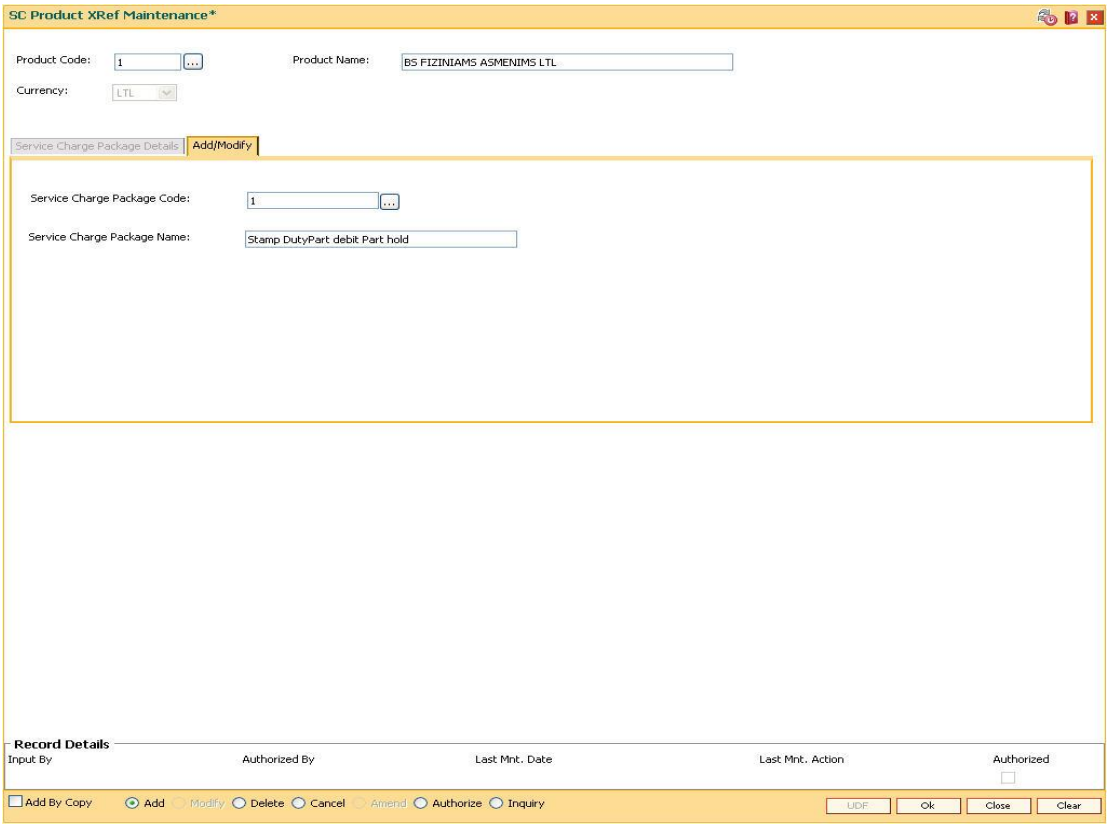
3. Click the **Add** button.
4. Select the product code from the pick list.

SC Product XRef Maintenance



5. The system enables the **Add/Modify** tab.
6. Select the service charge package code from the pick list.

Add/Modify



Field Description

Field Name	Description
Service Charge Package Code	[Mandatory, Pick List] Select the SC package, including the default product level SC package, from the pick list.
Service Charge Package Name	[Display] This field displays the name of the selected SC package code.

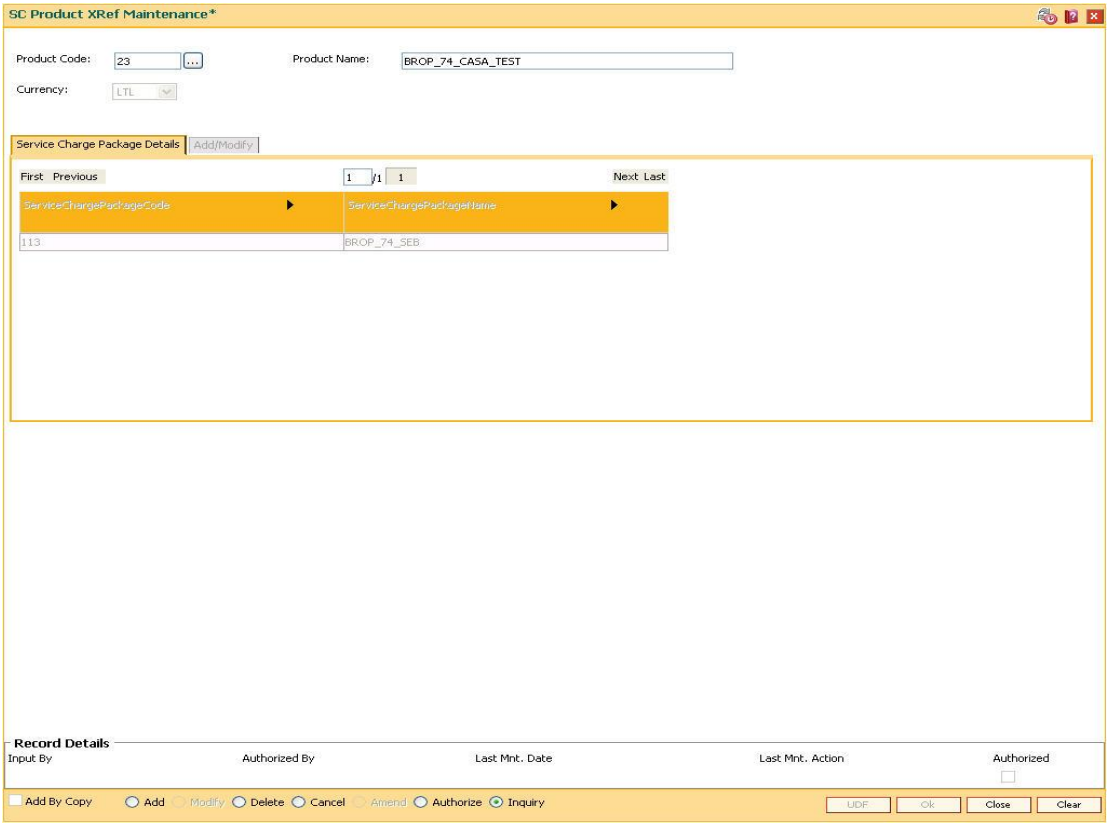
7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending.. ". Click the **OK** button.
9. The selected SC package is linked to the product once the record is authorized.

To view the SC packages linked to a product

1. Click the **Inquiry** button.
2. Select the product code from the pick list.

3. The system enables the **Service Charge Package Details** tab and displays the SC packages linked to the products.

Service Charge Package Details



Field Description

Field Name	Description
Service Charge Package Code	[Display] This field displays the service charge package code linked to the product.
Service Charge Package Name	[Display] This field displays the name of the SC package.

4. Click the **Close** button.

22. 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.

22.1. 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 pick 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

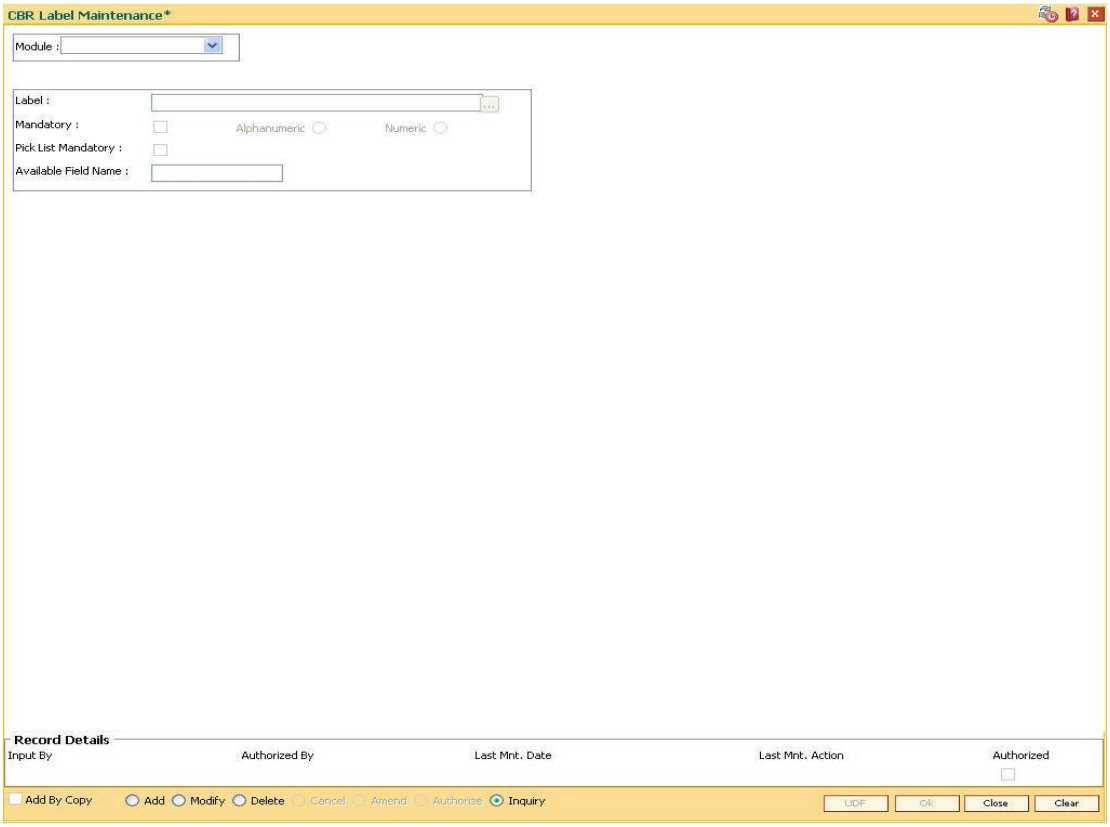
Modes Available

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

To add a reporting code label

1. Type the fast path **BA078** and click **Go** or navigate through the menus to **Global Definitions > Master > CBR Label Maintenance**.
2. The system displays the **CBR Label Maintenance** screen.

CBR Label Maintenance

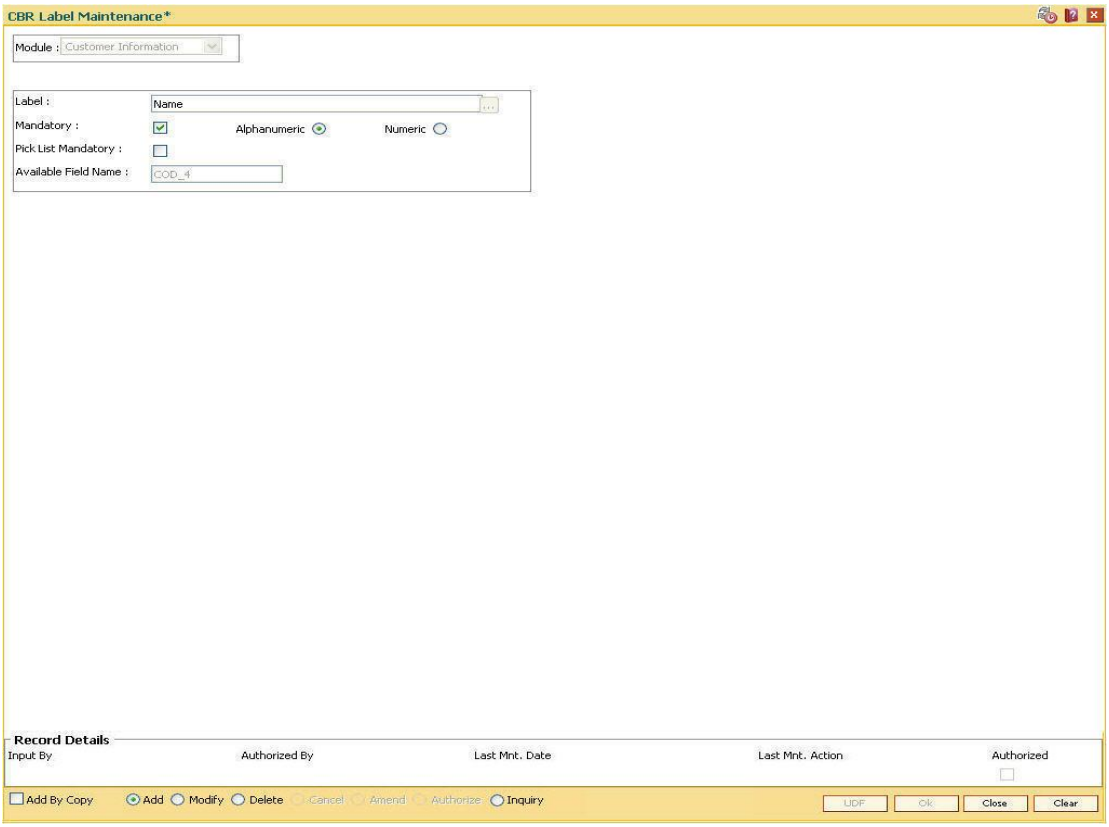


Field Description

Field Name	Description
Module	[Mandatory, Drop-Down] Select the module, for which you want to maintain the CBR pick lists, from the drop-down list. The options are: • Customer Information • Current/Savings • Loans • Term Deposit The labels will be displayed in a pick list for accounts in the selected module. A module can hold up to 14 labels.
Label	[Mandatory, Alphanumeric, 30] Type the description of the CBR label. This name will be displayed while maintaining CBR codes for accounts.
Mandatory	[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.
Alphanumeric/Numeric	[Mandatory, Radio Button] Select the appropriate option to denote the value that the codes will take under the label. The options are: • Numeric - The label will take a numeric value • Alphanumeric – The label will take an alphanumeric value. You can maintain up to seven numeric or alphanumeric labels.
Pick List Mandatory	[Optional, Check Box] Select the **Pick List Mandatory** check box to indicate that the field is a mandatory pick list. If not selected, it will be free formatted field.
Available Field Name	[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.

3. Click the **Add** mode.
4. Select the module name from the drop-down list.
5. Enter the name of the label.
6. Select the parameters of the fields like mandatory, alphanumeric, numeric, pick list mandatory.

CBR Label Maintenance



7. Click the **Ok** button.
8. The system displays the message "Record Authorized..". Click the **Ok** button.

22.2. BA080 - CBR PickLists 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** (Fast Path: 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 pick list under the particular label.

Definition Prerequisites

- BA078 - CBR Label Maintenance

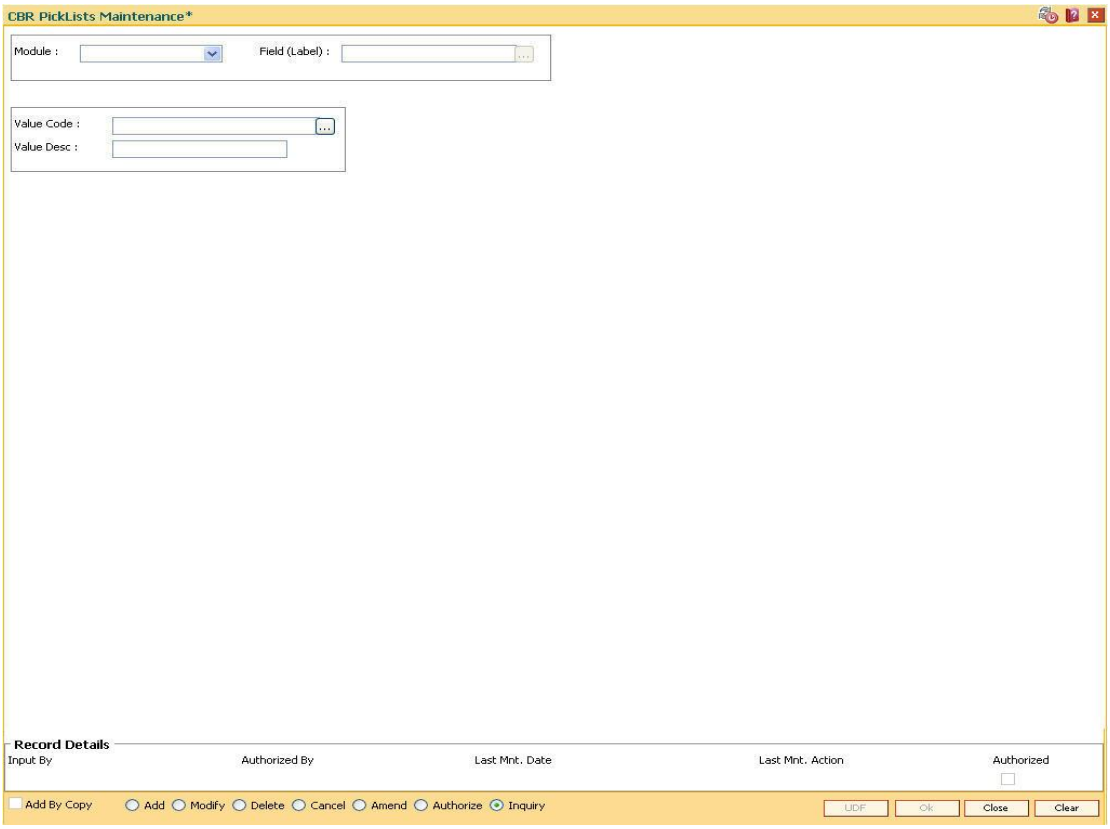
Modes Available

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

To add a CBR pick list

1. Type the fast path **BA080** and click **Go** or navigate through the menus to **Global Definitions > Master > CBR PickLists Maintenance**.
2. The system displays the **CBR PickLists Maintenance** screen.

CBR PickLists Maintenance

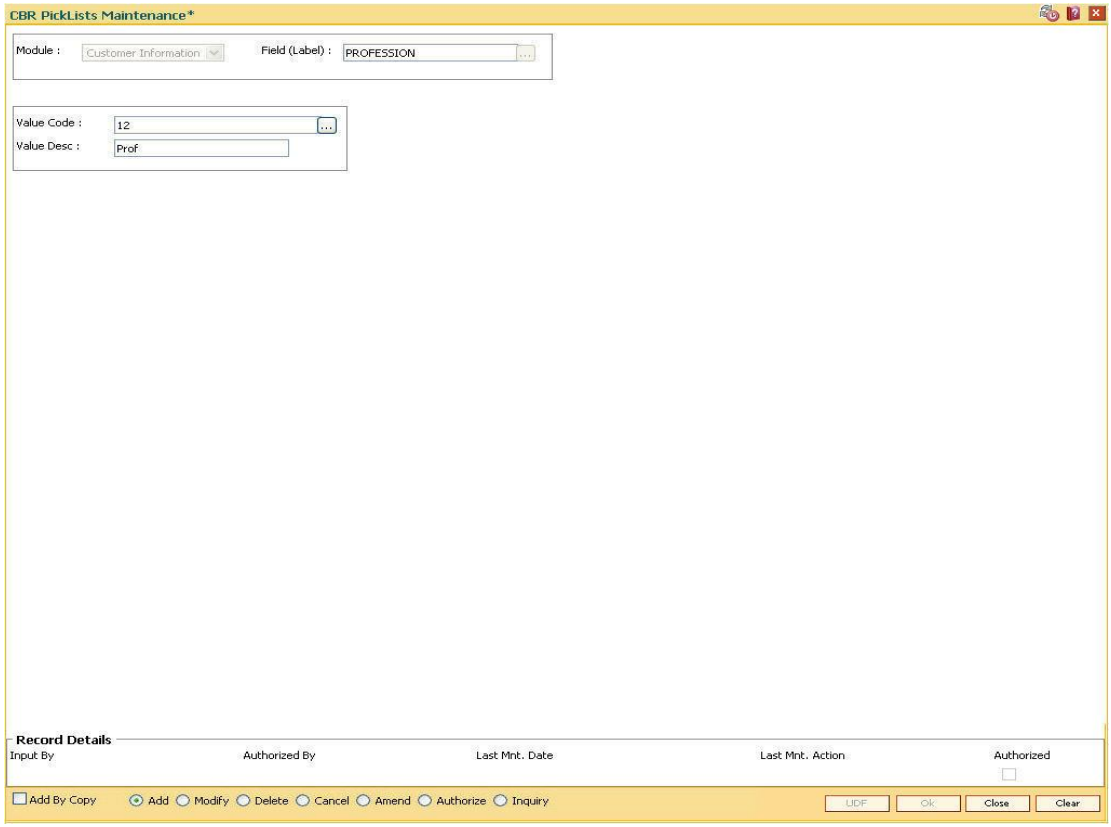


Field Description

Field Name	Description
Module	[Mandatory, Drop-Down] Select the module, for which you want to maintain the CBR pick lists, from the drop-down list. The options are: • Customer Information • Current/Savings • Loans • Term Deposit The labels will be displayed in a pick list for accounts in the selected module. A module can hold up to 14 labels.
Field (Label)	[Mandatory, Pick List] Select the appropriate label from the pick list. Label is a description of the CBR label. The system maintains a pick list of the labels.
Value Code	[Mandatory, Alphanumeric, 10] Type the value to be assigned for the code in a label.
Value Desc	[Mandatory, Alphanumeric, 120] Type some description for the value code.

3. Click the **Add** button.
4. Select the module name from the drop-down list and the field label from the pick list.
5. Enter the code and the description for the value.

CBR PickLists Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorization Pending..". Click the **Ok** button.
8. The CBR pick list is added once the record is authorised.

23. User Defined Fields

23.1. UDF01 - User Defined Fields

While working with **FLEXCUBE** , there are additional fields which are required to be used, either for convenience or to suit the requirements of the bank. This option, allows the user to add fields based on the specifications.

Based on the requirement and the nature of the field, you can specify default values and validations for the field. **FLEXCUBE** validates all entries made to the field against the validations defined for a field.

Definition Prerequisites

Not Applicable

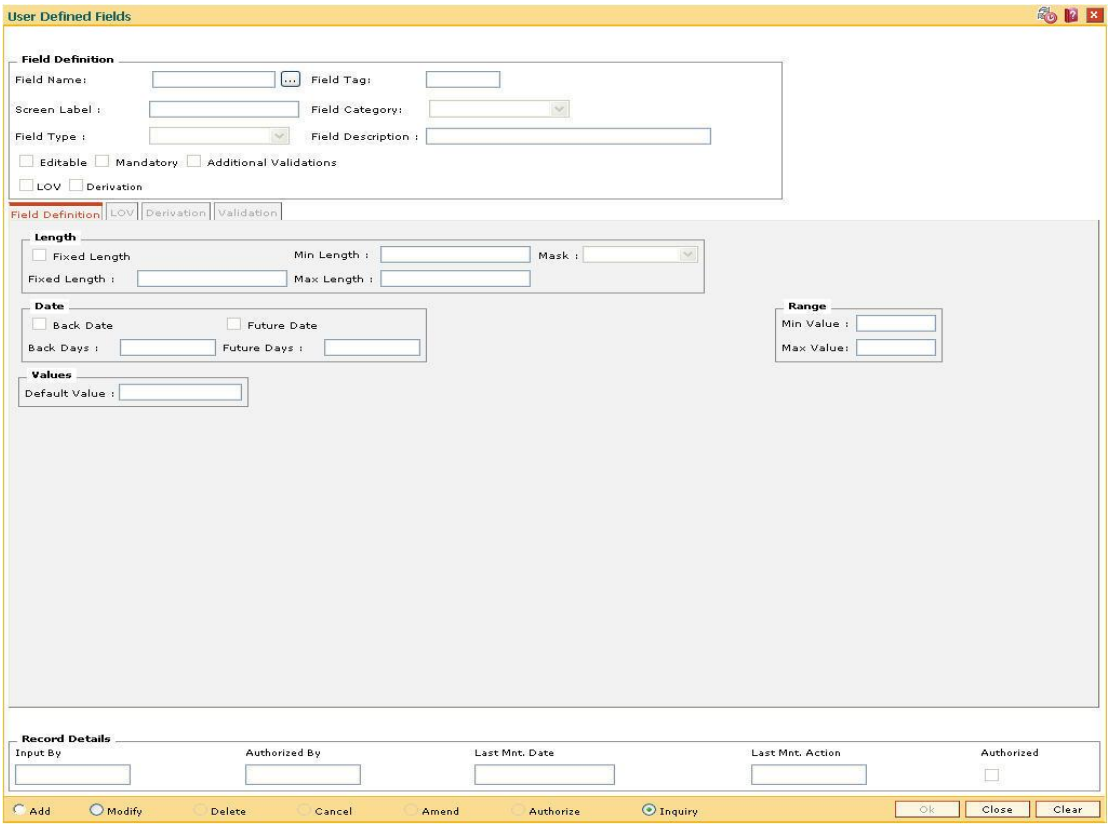
Modes Available

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

To add a user defined field

1. Type the fast path **UDF01** and click **Go** or navigate through the menus to **Global Definitions > User Defined Fields > User Defined Fields**.
2. The system displays the **User Defined Fields** screen.

User Defined Fields



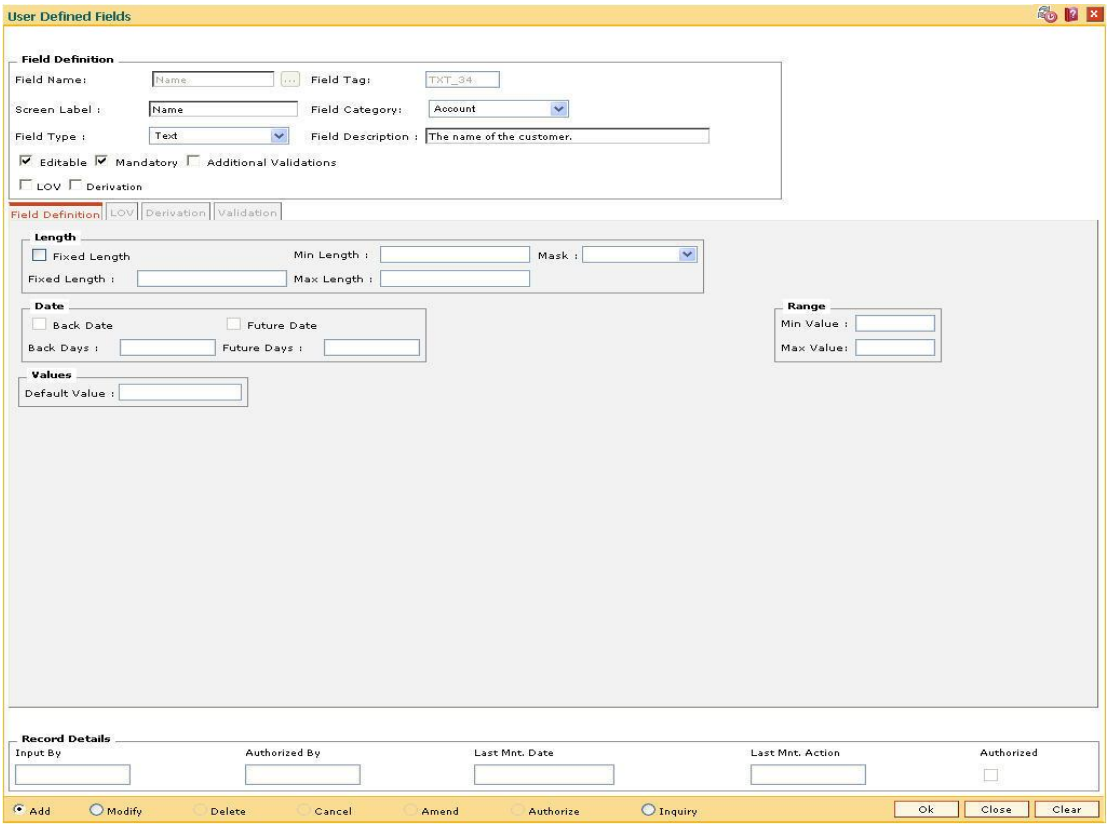
Field Description

Field Name	Description
Field Definition	
Field Name	[Mandatory, Alphanumeric, 255] Type the logical name for the UDF. It is unique and is used for distinguishing between two UDFs with same labels.
Field Tag	[Display] This field displays the field tag. This is auto-generated name which is used by FLEXCUBE to identify the UDF. This name is generated based on the field type.
Screen Label	[Mandatory, Alphanumeric, 40] Type the name of the UDF that is displayed on the screen to which it is attached.
Field Category	[Mandatory, Drop-Down] Select the category for the UDF from the drop-down list. The options are: • Account - Available for account related maintenances such as the **Account Master Maintenance** (Fast Path: CH021) option. • Task - Available for all other transactions. • Customer - Available for customer related maintenances such as the **Customer Master Maintenance** (Fast Path: CIM09) option.
Field Type	[Mandatory, Drop-Down] Select the basic field type for the UDF from the drop-down list. The options are: • Number • Text • Date
Field Description	[Mandatory, Alphanumeric, 255] Type an optional description for the UDF. This is visible at the time of performing the transaction in a tooltip.
Editable	[Optional, Check Box] Select the **Editable** check box if the UDF is editable.

Field Name	Description
Mandatory	[Optional, Check Box] Select the **Mandatory** check box if the UDF is mandatory. This decides whether a UDF can be empty or not.
Additional Validations	[Optional, Check Box] Select the **Additional Validations** check box to allow validation on the UDF. This decides whether validations are allowed on the UDF or not. Once this check box is selected, the **Validation** tab gets enabled. The validation can be provided through pre-created SQL functions.
LOV	[Mandatory, Radio Button] Click **LOV** to enable the **LOV** tab where a **Static** drop-down or **Dynamic** pick list can be created for the UDF.
Derivation	[Mandatory, Radio Button] Click **Derivation** to enable the **Derivation** tab where a query can be created for getting the UDF value from some database tables or by executing a pre-created SQL function.

3. Click the **Add** button.
4. Enter the field definition details.

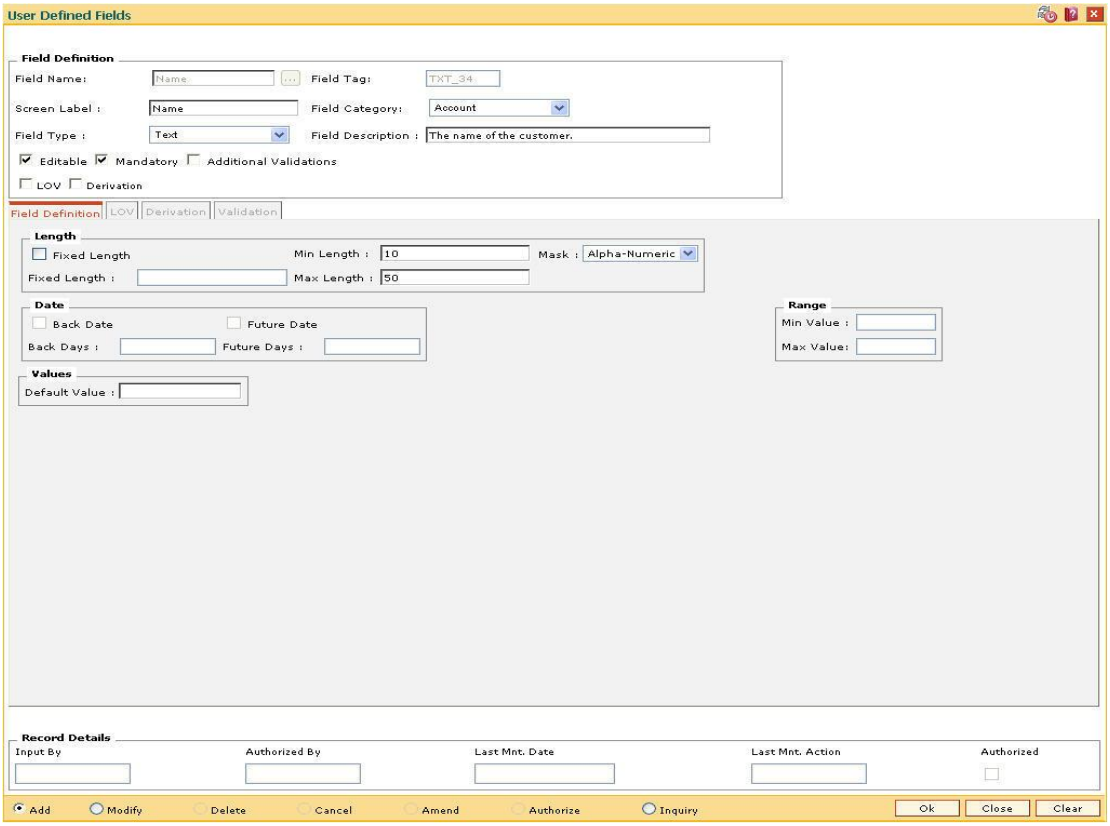
User Defined Fields



5. Enter the required information in the various tabs.

Field Definition

The **Field Definition** tab allows the user to define some basic screen level validations for the UDF, based on the field types selected.



Field Description

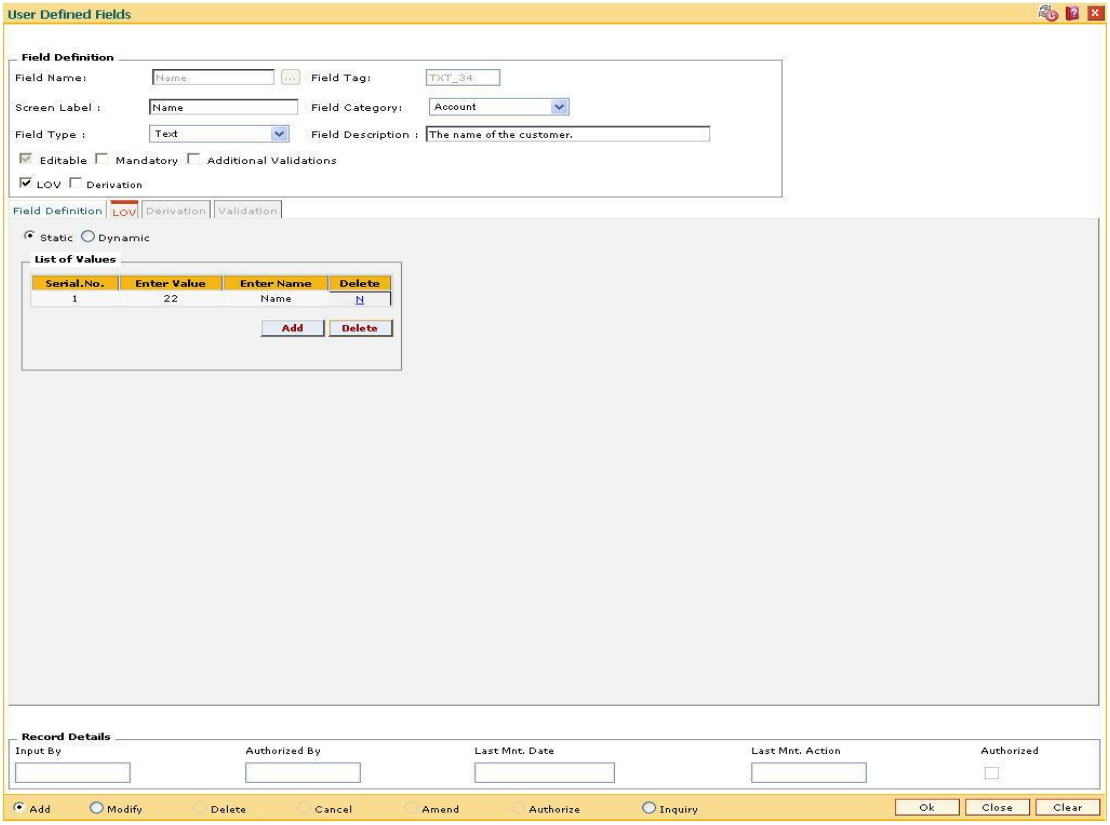
Field Name	Description
Length (Applicable only for Field Type Text)	
Fixed Length	[Optional, Check Box] Select the **Fixed Length** check box to enable the **Fixed Length** field. If the check box is selected, the **Min Length** and **Max Length** fields are disabled.
Min Length	[Conditional, Numeric, Three] Type the minimum length that UDF value must have. If the **Fixed Length** check box is selected, the **Min Length** and **Max Length** fields are disabled.

Field Name	Description
Mask	[Mandatory, Drop-Down] Select the mask that is applicable on the UDF from the drop-down list. The options are: • Numeric - Allows only numeric data to be entered • Alphabetic - Allows only alphabetic data to be entered • Alphanumeric - Allows both alphabetic and numeric data to be entered
Fixed Length	[Conditional, Numeric, Three] Type the fixed length for the UDF. This field is enabled if the Fixed Length check box is selected.
Max Length	[Conditional, Numeric, Three] Type the maximum length that UDF value can have. If the **Fixed Length** check box is selected, the **Min Length** and **Max Length** fields are disabled.
Date	
These fields are enabled only if the Field Type is selected as Date.	
Back Date	[Optional, Check Box] Select the **Back Date** check box to allow the UDF to take back dated values. This check box decides whether the UDF can take back dated values or not.
Future Date	[Optional, Check Box] Select the **Future Date** check box to allow the UDF to take future dated values. This check box decides whether the UDF can take future dated values or not.
Back Days	[Conditional, Numeric, Four] Type the number of days the UDF value can take before the posting date. This field is enabled only if the **Back Date** check box is selected.
Future Days	[Conditional, Numeric, Four] Type the number of future days the UDF value can take after the posting date. This field is enabled only if the **Future Date** check box is selected.
Range	

Field Name	Description
Min Value	[Conditional, Numeric, Six, Two] Type the minimum value that the UDF can have. This field is enabled only if the **Field type** is selected as **Number**.
Max Value	[Conditional, Numeric, Six, Two] Type the maximum value that the UDF can have. This field is enabled only if the **Field type** is selected as **Number**.
Values	
Default Value	[Mandatory, Numeric, Six, Two] Type the value that the UDF must have initially at the time of performing the transaction. This value is defaulted on the screen where the UDF is attached.

LOV - Static

The LOV - Static UDF will have a static drop down of all the items created in this tab.



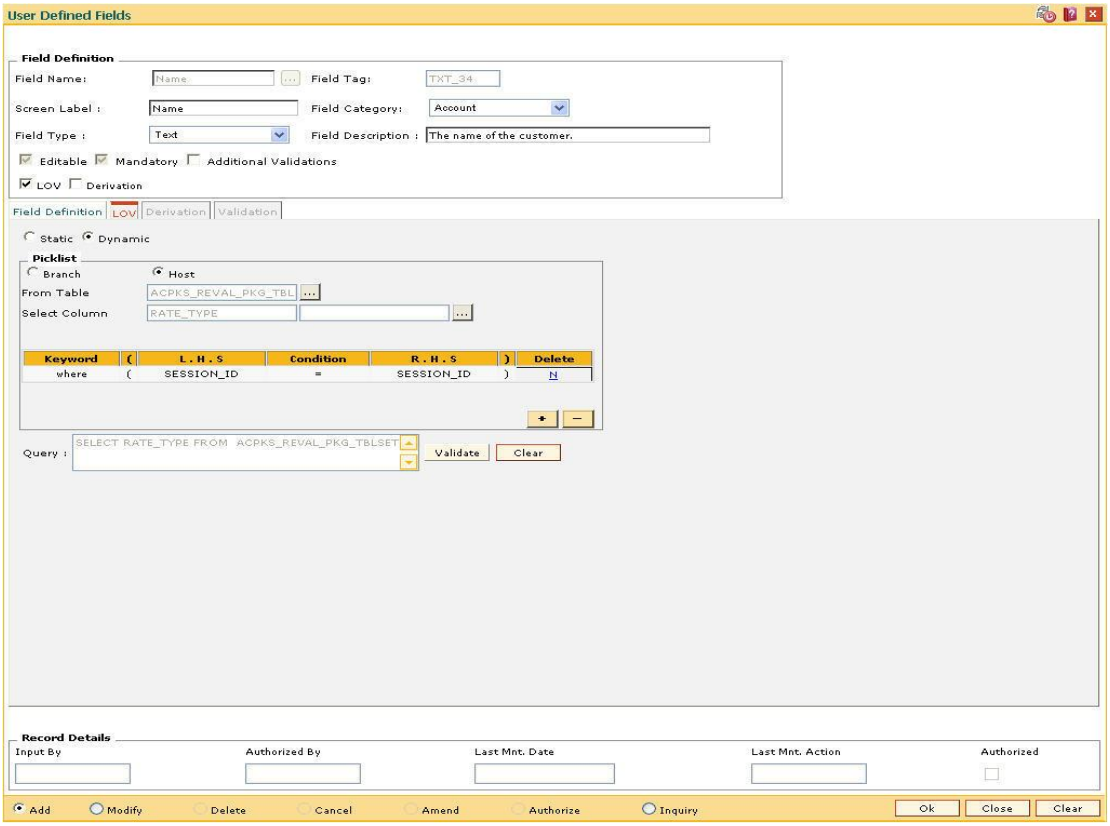
Field Description

Field Name	Description
Static	[Mandatory, Radio Button] Click **Static** to create a static drop-down list. In the **Add** mode once this option is selected, a grid is displayed where pre-determined list of values can be defined. All the values added here will be displayed as a drop-down list in the screen, to which the UDF is attached. In the **Inquiry** mode, all the items created in this tab, are displayed for the UDF being inquired on.

Column Name	Description
List of Values	
Serial.No.	[Display] This column displays the serial number. This is auto-generated number and is incremented every time the user clicks the **Add** button to add a new row to the grid.
Enter Value	[Mandatory, Numeric, 50] Type the value of the UDF displayed in the drop-down. The value is displayed on the screen to which the UDF is attached.
Enter Name	[Mandatory, Alphanumeric, 50] Type the name of the UDF displayed in the drop-down. The name entered is stored in the database.
Delete	[Toggle] Click the toggle status of the field to **Y**, if the field needs to be deleted. The default value of this field is **N**.

LOV - Dynamic

The LOV – Dynamic UDF displays a pick list of values by executing the query defined in this tab.



Field Description

Field Name	Description
Dynamic	[Mandatory, Radio Button] Click **Dynamic** to create a dynamic pick list. In the **Add** mode once this option is selected, a grid is displayed where a query can be defined to get a pick list of values. In the **Inquiry** mode, the query defined in this tab, is displayed for the UDF being inquired on.
Picklist	
Branch	[Mandatory, Radio Button] Click **Branch** if the query created for the dynamic LOV, is to be executed on the branch database.
Host	[Mandatory, Radio Button] Click **Host** if the query created for the dynamic LOV, is to be executed on the host database.

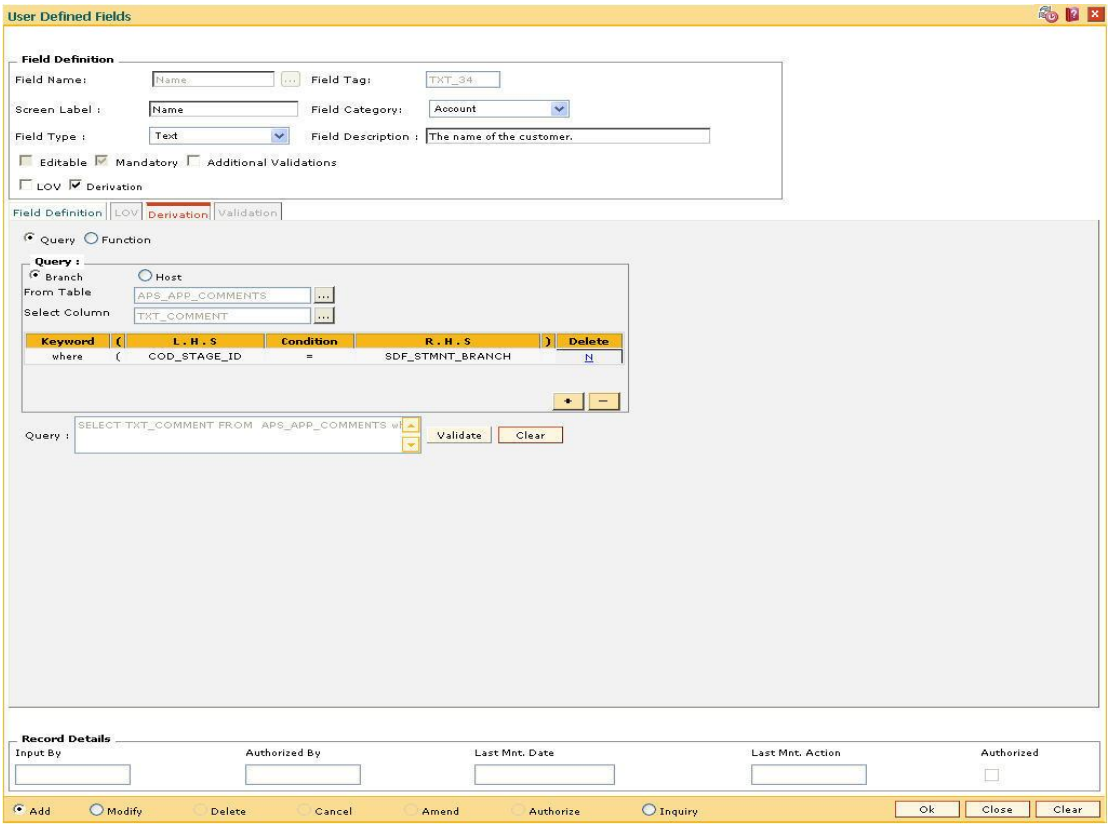
Field Name	Description
From Table	[Mandatory, Pick List] Select a table from the pick list. The pick list contains a list of tables available based on the database option selected.
Select Column	[Mandatory, Pick List] Select the appropriate column available for the selected table from the pick list. Two columns are available for selection. The value of the first column is the UDF value. The second column may or may not be used. It can be used to fetch up some supporting description or supporting data from the same table which will help the user to select the appropriate row from the pick list.

Column Name	Description
Keyword	[Conditional, Drop-Down] Select the keyword from the drop-down list. The default value is Where for defining a where clause. The other options are: • And • Or
(	[Toggle] Click the column, to provide open braces to the where clause. It toggles between open bracket and nothing at all.
L . H . S	[Conditional, Pick List] Select the left hand side of the where clause from the pick list. The pick list displays the various columns of the table along with their data type.
Condition	[Conditional, Drop-Down] Select the condition for the query from the drop-down list. The options are: • = - Equal To. • > - Greater Than • < - Less Than. • <= - Less Than Equal To. • >= - Greater than Equal To. • != - Not Equal To.

Column Name	Description
R . H . S	[Conditional, Pick List] Select the right hand side of the where clause from the pick list. The user can choose the value as a field from a screen, a table, a constant or an existing UDF.
)	[Toggle] Click the column, to provide close braces to the where clause. It toggles between close bracket and nothing at all.
Delete	[Toggle] Click the toggle status of the field to Y, if the field can be deleted. The default value of this field is N.
Query	[Display] This column displays the query when the **Validate** button is clicked. Validate button combines the different parts of the query and shows a preview in the **Query** field.

Derivation - Query

The query that is created in this tab will be run at the time of performing the transaction and return the value to the UDF control.



Field Description

Field Name	Description
Query	[Mandatory, Radio Button] Click the **Query** option to create a query that will run at the time of performing the transaction and will return the value to the UDF control.
Query	
Branch	[Mandatory, Radio Button] Click **Branch** if the query created for derivation will be executed on the branch database.
Host	[Mandatory, Radio Button] Click **Host** if the query created for derivation will be executed on the host database.

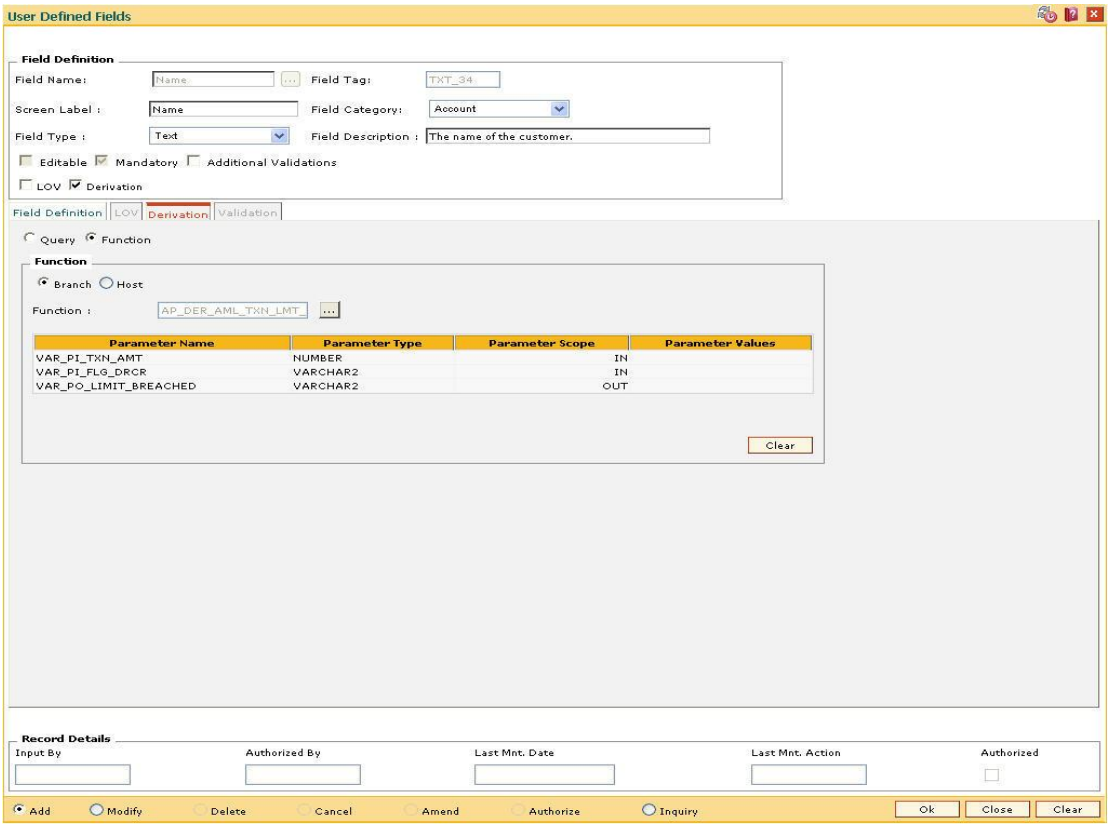
Field Name	Description
From Table	[Mandatory, Pick List] Select a table from the pick list. The pick list contains a list of tables available based on the database option selected.
Select Column	[Mandatory, Pick List] Select the appropriate column from the pick list. The value of column is the UDF value. The pick list displays a list of columns available for the table selected.

Column Name	Description
Keyword	[Conditional, Drop-Down] Select the keyword from the drop-down list. The default value is Where for defining a where clause. The other options are: • And • Or
(	[Toggle] Click the column, to provide open braces to the where clause. It toggles between open bracket and nothing at all.
L . H . S	[Conditional, Pick List] Select the left hand side of the where clause from the pick list. The pick list displays the various columns of the table along with their data type.
Condition	[Conditional, Drop-Down] Select the condition for the query from the drop-down list. The options are: • = - Equal To. • > - Greater Than • < - Less Than. • <= - Less Than Equal To. • >= - Greater than Equal To. • != - Not Equal To.
R . H . S	[Conditional, Pick List] Select the right hand side of the where clause from the pick list. The user can choose the value as a field from a screen, a table, a constant or an existing UDF.

Column Name	Description
)	[Toggle] Click the column, to provide close braces to the where clause. It toggles between close bracket and nothing at all.
Delete	[Toggle] Click the toggle status of the field to Y, if the field can be deleted. The default value of this field is N.
Query	[Display] This column displays the query when the Validate button is clicked. Validate button combines the different parts of the query and shows a preview in the Query field.

Derivation - Function

The function that is created in this tab will be run at the time of performing the transaction and will return the value to the UDF control.



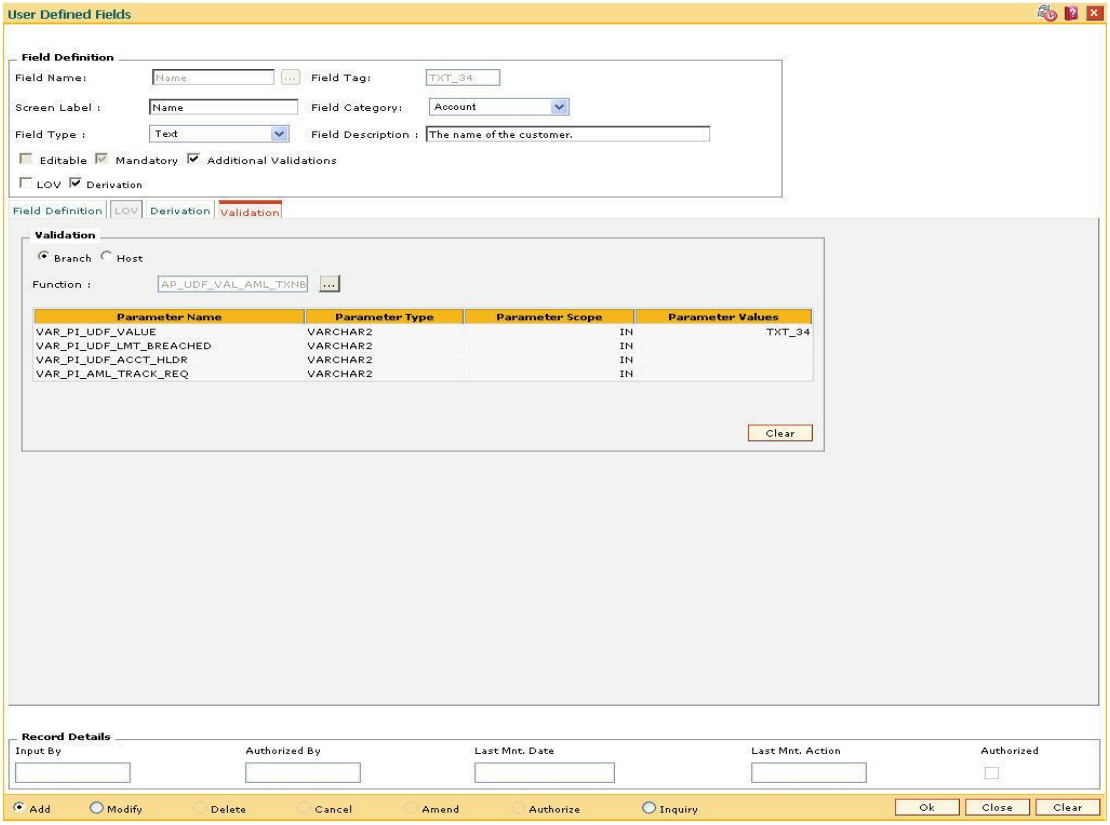
Field Description

Field Name	Description
Function	
Branch	[Mandatory, Radio Button] Click **Branch** if the function created for derivation will be executed on the branch database.
Host	[Mandatory, Radio Button] Click **Host** if the function created for derivation will be executed on the host database.
Function	[Mandatory, Pick List] Select the appropriate function from the drop-down list. The pick list displays a list of SQL functions created for derivation.

Column Name	Description
Parameter Name	[Display] This column displays the parameter name of the function.
Parameter Type	[Display] This column displays the parameter data type.
Parameter Scope	[Display] This column displays the parameter type. The options are • IN • OUT
Parameter Values	[Mandatory, Pick List] Select the parameter value from the pick list. The pick list allows you to choose the parameter value from a screen, a constant or an UDF. The selected value will be the input value to the function. Parameters with scope OUT cannot be assigned a value.

Validation

The function that is selected here will be responsible for validation of the UDF value at the time of transaction.



Field Description

Field Name	Description
Validation	
Branch	[Mandatory, Radio Button] Click **Branch** if the function created for validation will be executed on the branch database.
Host	[Mandatory, Radio Button] Click **Host** if the function created for validation will be executed on the host database.
Function	[Mandatory, Pick List] Select the appropriate function from the pick list. The pick list displays a list of SQL functions created for validation.

Column Name	Description
Parameter Name	[Display] This column displays the parameter name of the function.
Parameter Type	[Display] This column displays the parameter data type.
Parameter Scope	[Display] This column displays the parameter type. The options are: • IN • OUT
Parameter Values	[Display] Select the parameter value from the pick list. The pick list allows you to choose the parameter value from a screen, a constant or an UDF. The selected value will be the input value to the function. Parameters with scope OUT cannot be assigned a value.

6. Click the **Ok** button.
7. The system displays the message, "Authorization. Do You Want to continue?". Click the **OK** button.
8. Enter the relevant information and click the **Ok** button.
9. The system displays the message, "Record successfully added .. Click Ok to continue". Click the **OK** button.

23.2. UDF02 - UDF Task Code Linkage

The **User Defined Fields** (Fast Path: UDF01) option, allows the user to add fields based on the specifications.

Using this option, you can link multiple UDFs with the task code. **FLEXCUBE** validates all entries made to the field against the validations defined for a field.

Definition Prerequisites

- UDF01 - User Defined Fields
- SMM03 - Task Profiles Maintenance

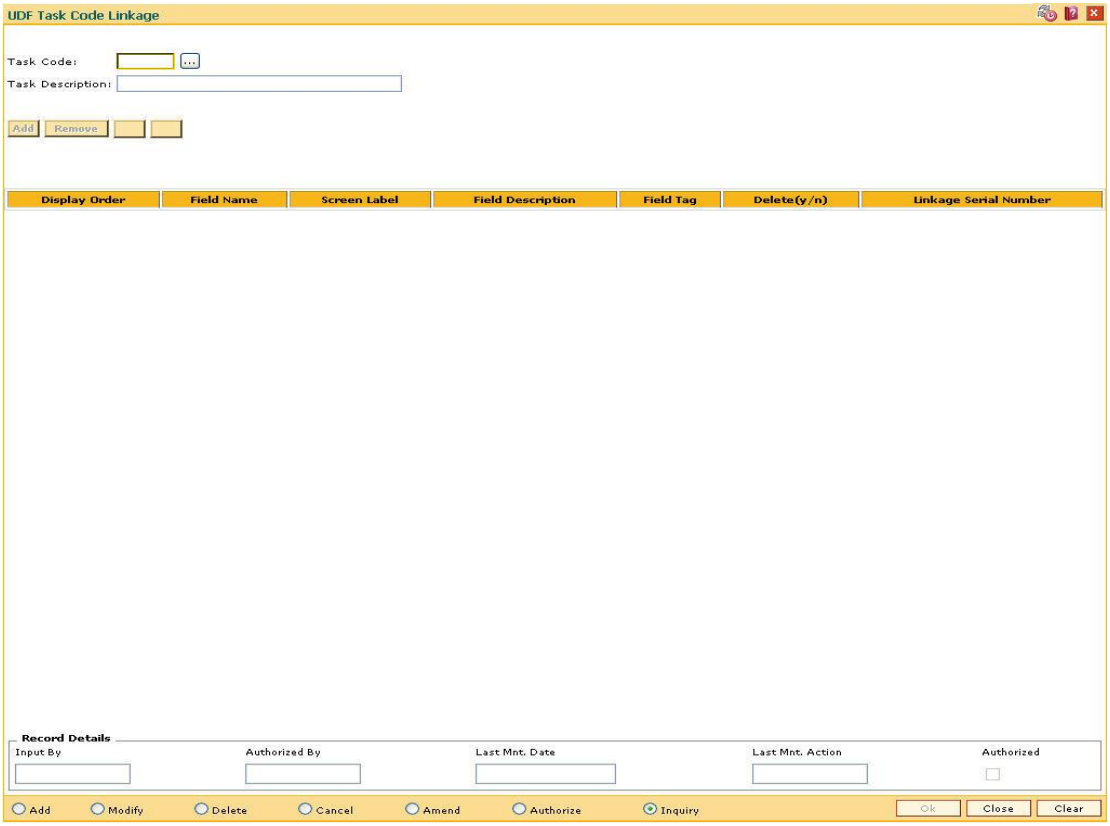
Modes Available

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

To add UDF task code linkage details

1. Type the fast path **UDF02** and click **Go** or navigate through the menus to **Global Definitions > User Defined Fields > UDF Task Code Linkage**.
2. The system displays the **UDF Task Code Linkage** screen.

UDF Task Code Linkage



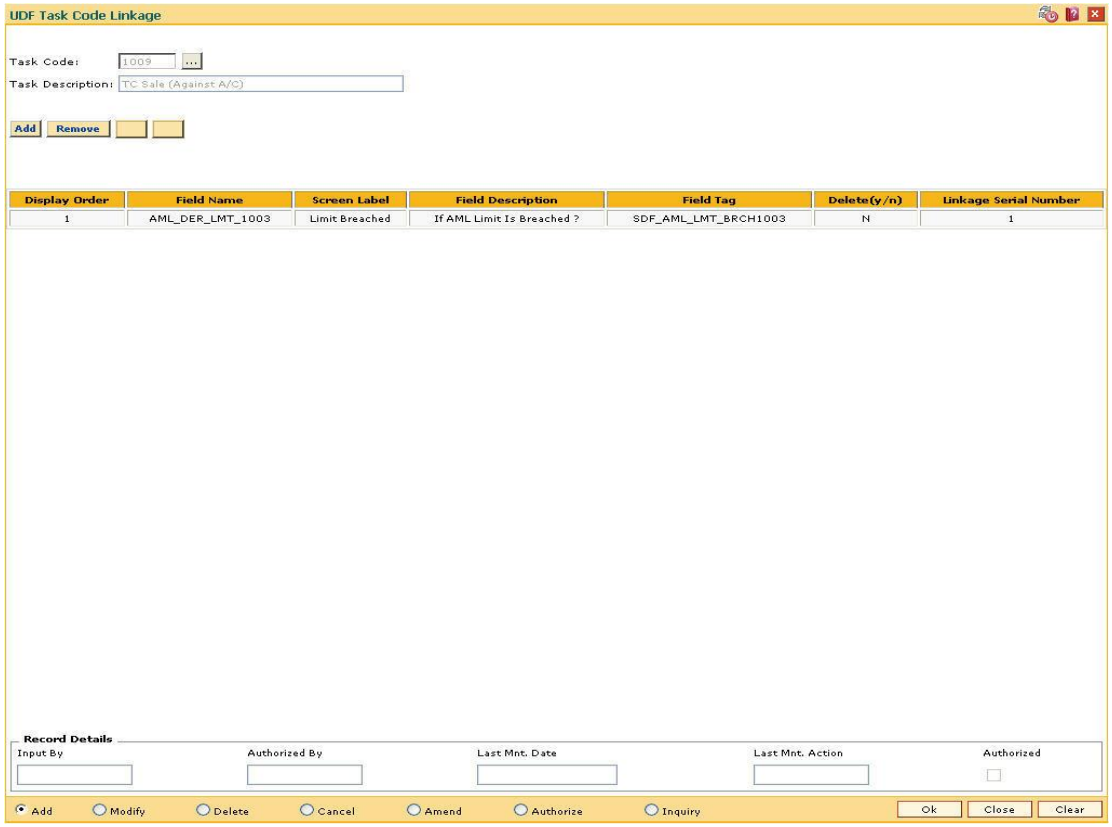
Field Description

Field Name	Description
Task Code	[Mandatory, Pick List] Select the code, which is assigned to the task that is to be performed, from the pick list.
Task Description	[Display] This field displays the description of the task corresponding to the task code selected.

Column Name	Description
Display Order	[Display] This column displays the order of the task.
Field Name	[Display] This column displays the field name that is to be added to the task.
Screen Label	[Display] This column displays the label of the field displayed on the screen.
Field Description	[Display] This column displays the description of the field.
Field Tag	[Display] This column displays the tag assigned to the field.
Delete (y/n)	[Toggle] Click the toggle status to **Y** to delete the field. The default value is **N**.
Linkage Serial Number	[Display] This column displays the sequence in which the field is linked to the task.

3. Click the **Add** button.
4. Select the task code from the pick list.
5. Click the **Add** button.
6. Select the details of the UDF task code linkage from the pick list.

UDF Task Code Linkage



7. Click the **Ok** button.
8. The system displays the message "Record Added... Authorisation Pending.. Click Ok to Continue". Click the **OK** button.
9. The UDF task code linkage details are added once the record is authorised.

24. Basel II

24.1. BS001 - Rating Agency Maintanance

The **Rating Agency Maintanance** option is used to capture the Rating Agency Code, and Rating applicable for that agency.

Definition Prerequisites

Not Applicable

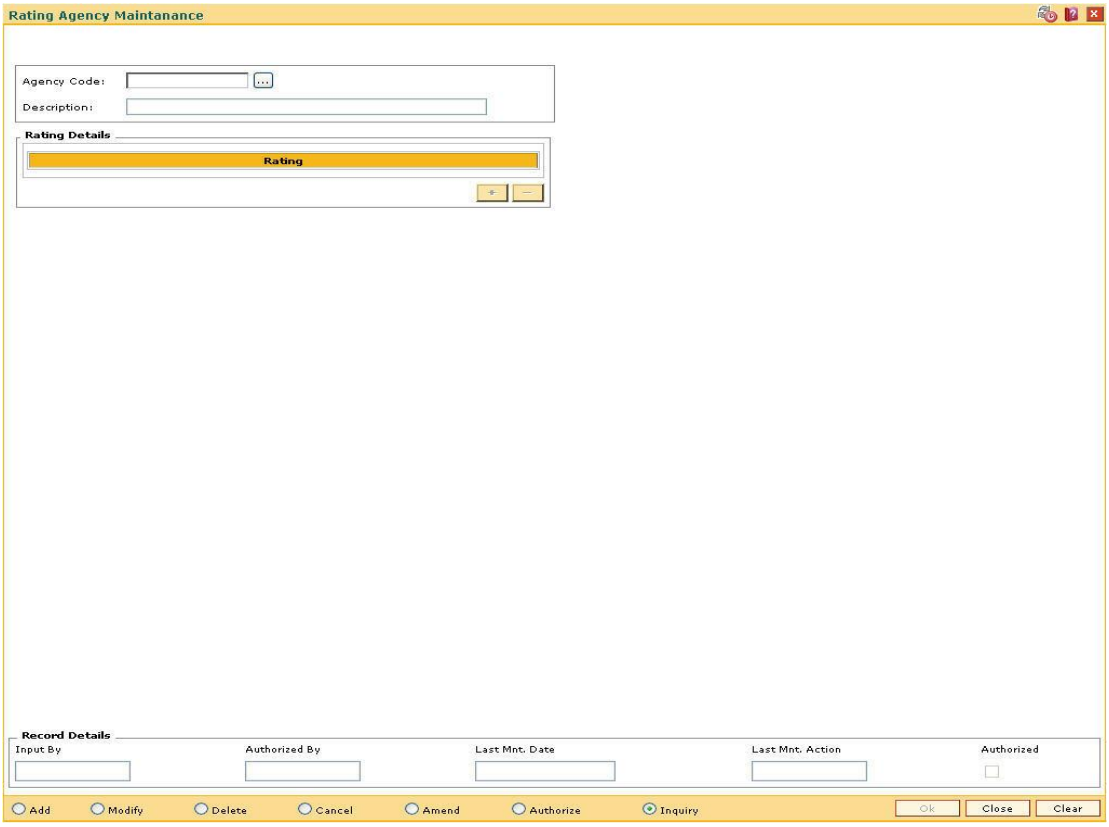
Modes Available

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

To add rating agency

1. Type the fast path **BS001** and click **Go** or navigate through the menus to **Global Definitions > Basel II >** Rating Agency Maintanance.
2. The system displays the **Rating Agency Maintanance** screen.

Rating Agency Maintenance

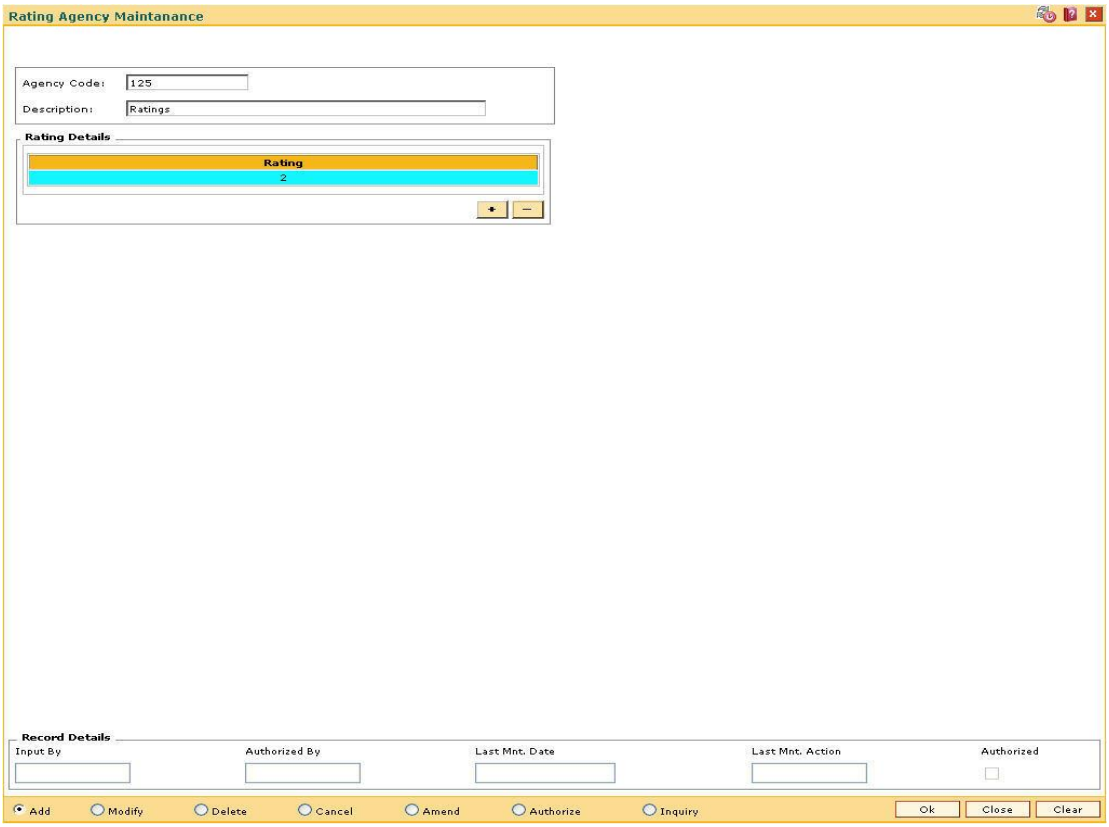


Field Description

Field Name	Description
Agency Code	[Mandatory, Alphanumeric, 20] Type the unique identification code of the rating agency.
Description	[Mandatory, Alphanumeric, 255] Type the description for the rating agency code.
Rating Details	
Rating	[Mandatory, Alphanumeric, 20] Type the rating which is used by the rating agency being maintained. The user can enter multiple ratings.

3. Click the **Add** button.
4. Enter the agency code and the corresponding description.
5. Click the **+** button to add rating details.
6. Enter the rating details.

Rating Agency Maintenance



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

24.2. BS004 - Rating Group Maintenance

The **Rating Group Maintenance** option is used to capture the rating group. The rating groups maintained can be linked in all contracts across modules and collateral details.

Definition Prerequisites

Not Applicable

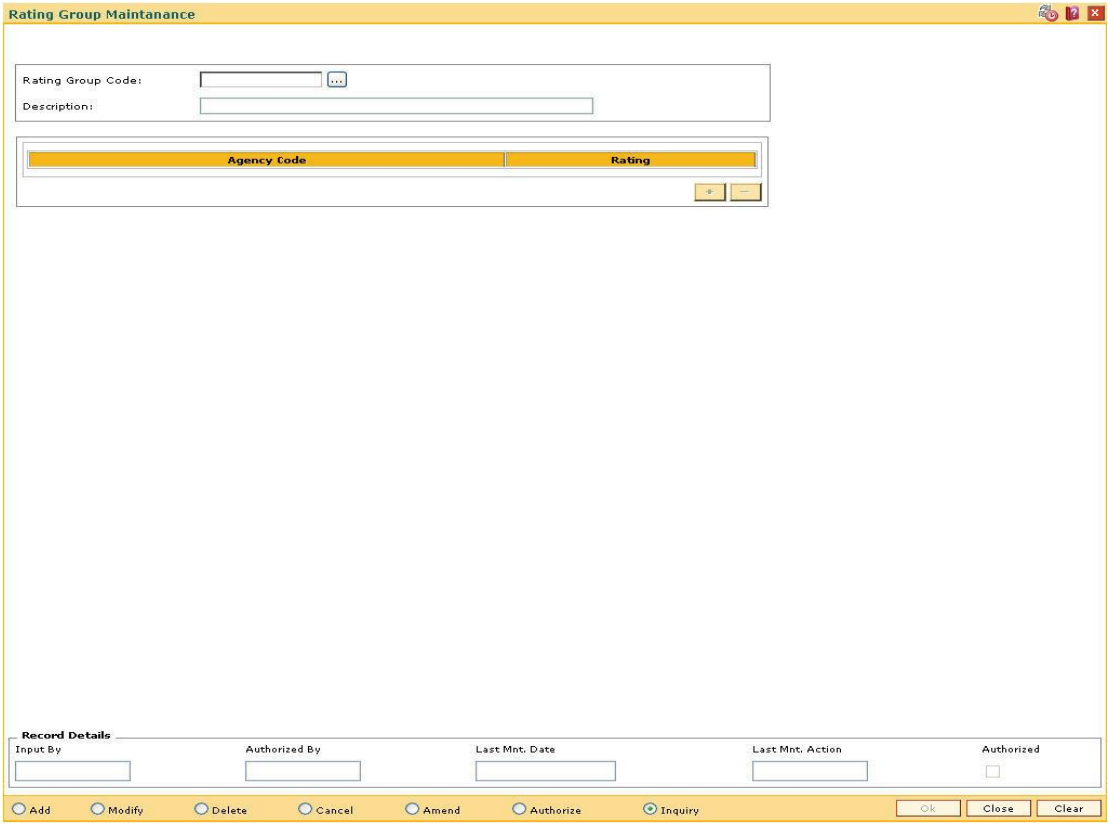
Modes Available

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

To add rating group

1. Type the fast path **BS004** and click **Go** or navigate through the menus to **Global Definitions > Basel II > Rating Group Maintenance**.
2. The system displays the **Rating Group Maintenance** screen.

Rating Group Maintenance



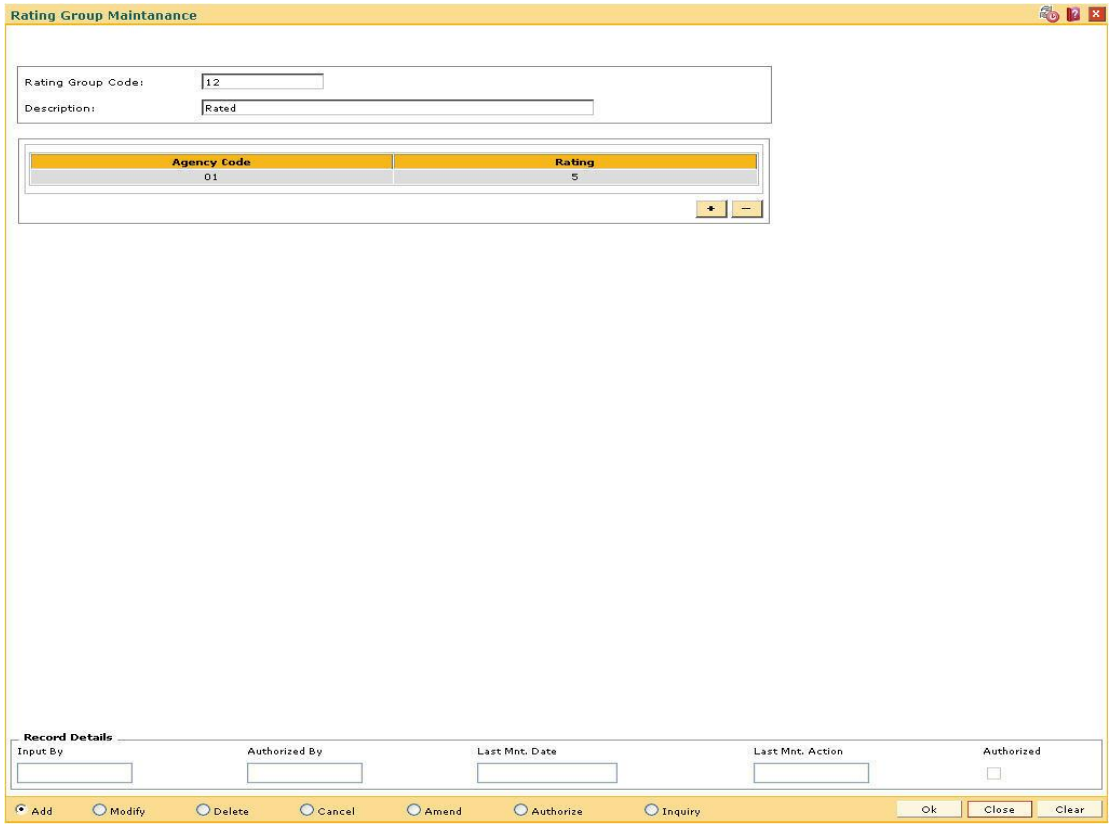
Field Description

Field Name	Description
Rating Group Code	[Mandatory, Alphanumeric, 20] Type the unique code of the rating group.
Description	[Mandatory, Alphanumeric, 255] Type the description of the rating group code.

Column Name	Description
Agency Code	[Mandatory, Pick List] Select the agency code from the pick list. The pick list displays a list of the valid agency codes. Once an agency code is selected, it is not displayed in the subsequent pick lists.
Rating	[Mandatory, Pick List] Select the ratings used by the rating agency from the pick list.

3. Click the **Add** button.
4. Enter the rating group code and the corresponding description.
5. Click the **+** button to add rating group details.
6. Select the agency code and rating from the pick list.

Rating Group Maintenance



7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **OK** button.
9. The rating group code is added once the record is authorised.

24.3. BS007 - Basel II Picklist Maintenance

FLEXCUBE needs to define certain codes for enabling data capture at various levels, viz., customer, collateral, account, etc. These codes are defined as factory shipped values. The pick list values for these codes are maintained by the banks.

This enables the bank to define the pick list based on the requirements. These codes are used to capture the customer level, account level and collateral level values at different stages.

Using this option you can maintain the Basel II codes and the pick list values for these codes.

Definition Prerequisites

Not Applicable

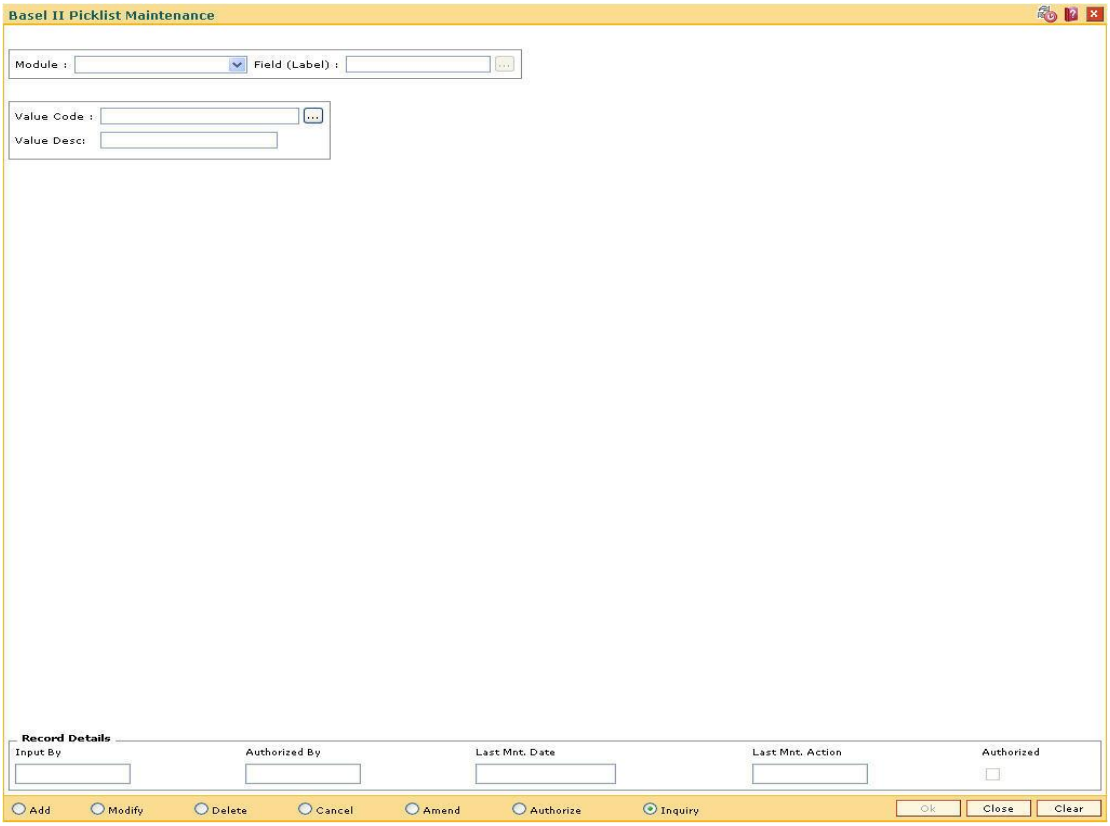
Modes Available

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

To add basel II codes and pick list values

1. Type the fast path **BS007** and click **Go** or navigate through the menus to **Global Definitions > Basel II >** Basel II Pick list Maintenance.
2. The system displays the **Basel II Pick list Maintenance** screen.

Basel II Picklist Maintenance

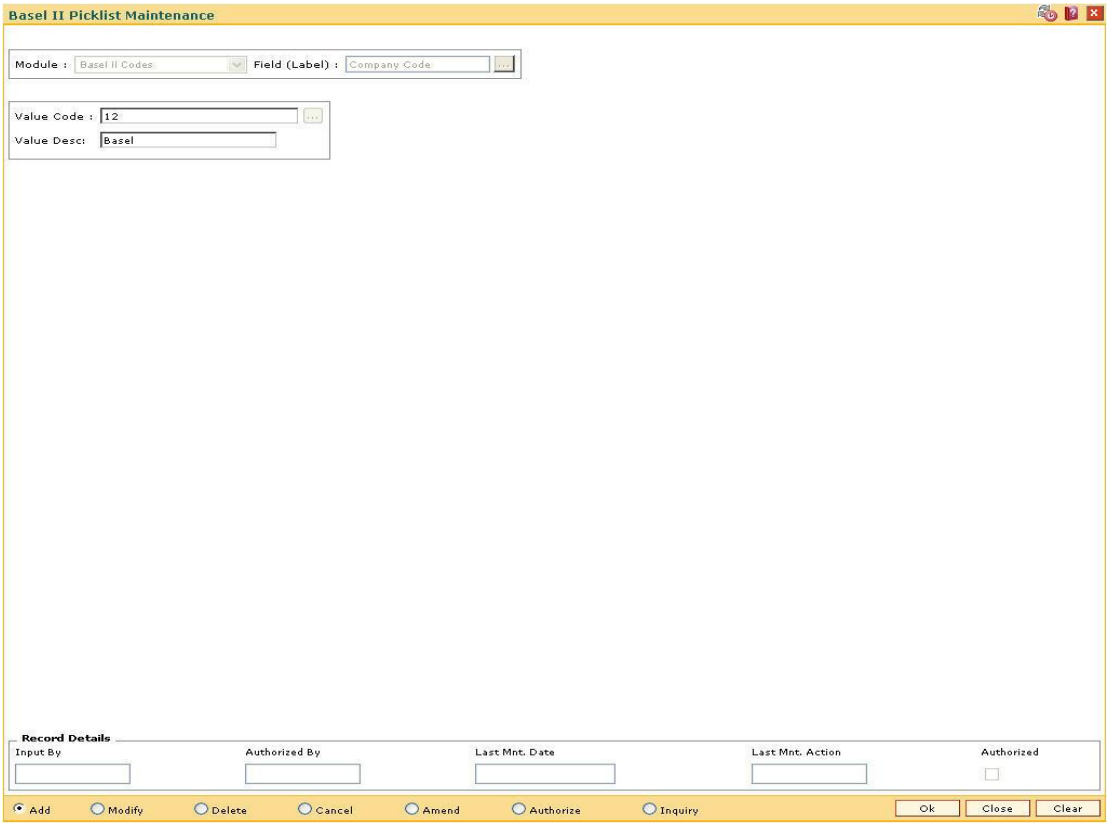


Field Description

Field Name	Description
Module	[Mandatory, Drop-Down] Select the module code from the drop-down list.
Field (Label)	[Mandatory, Pick List] Select the description of the module code from the pick list. The system maintains a pick list of the labels.
Value Code	[Mandatory, Alphanumeric, 20] Type the value to be assigned for the pick list to be created for the field label. For. E.g. if field label is country.
Value Desc	[Mandatory, Alphanumeric, 240] Type the description of the value code.

3. Click the **Add** button.
4. Select a module from the drop-down list.
5. Select the appropriate field label from the pick list.
6. Enter the value code and corresponding label.

Basel II Picklist Maintenance



7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **OK** button.
9. The basel II codes and pick list values are added once the record is authorised.

24.4. BS010 - Basel II Securitization Details Maintenance

Using thisoption you can maintain the data related to the securitization pools.

Certain set of data has to be maintained for the securitization pools. That data is applicable only for the securitized accounts and hence it is not mandatory for other accounts.

Definition Prerequisites

Not Applicable

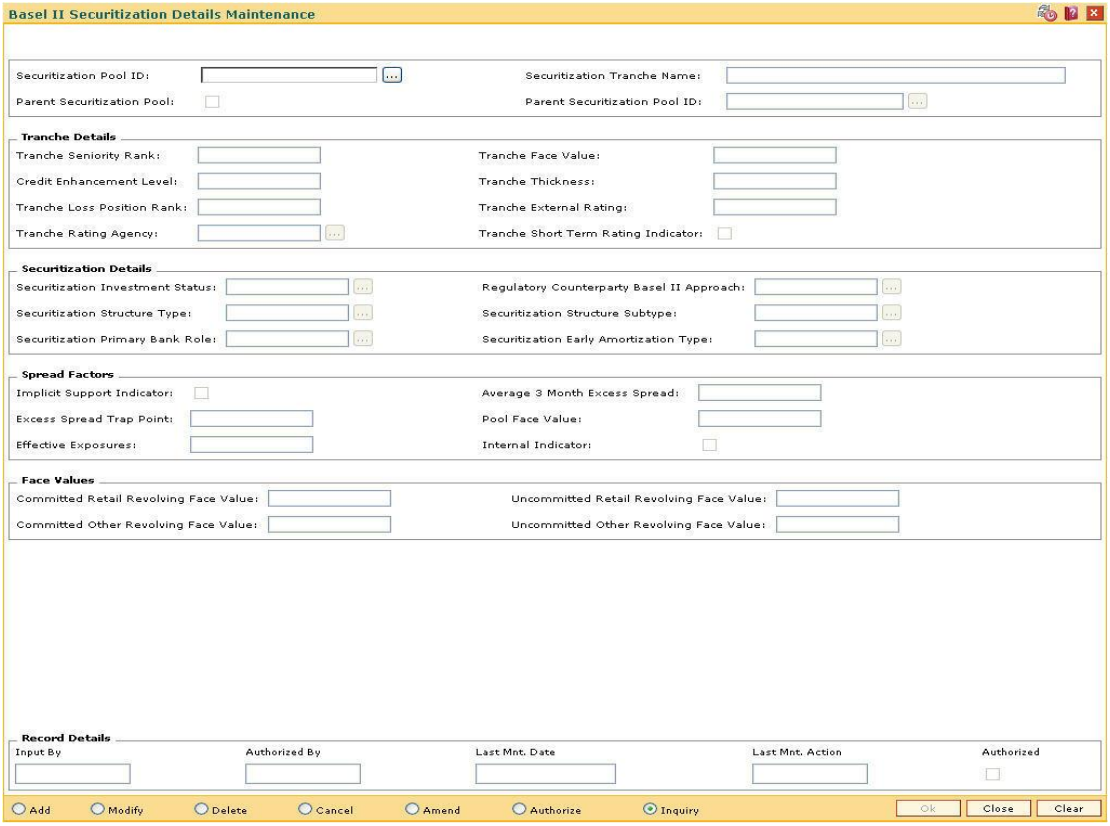
Modes Available

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

To add basel II securitization details

1. Type the fast path **BS010** and click **Go** or navigate through the menus to **Global Definitions > Basel II >** Basel II Securitization Details Maintenance.
2. The system displays the **Basel II Securitization Details Maintenance** screen.

Basel II Securitization Details Maintenance



Field Description

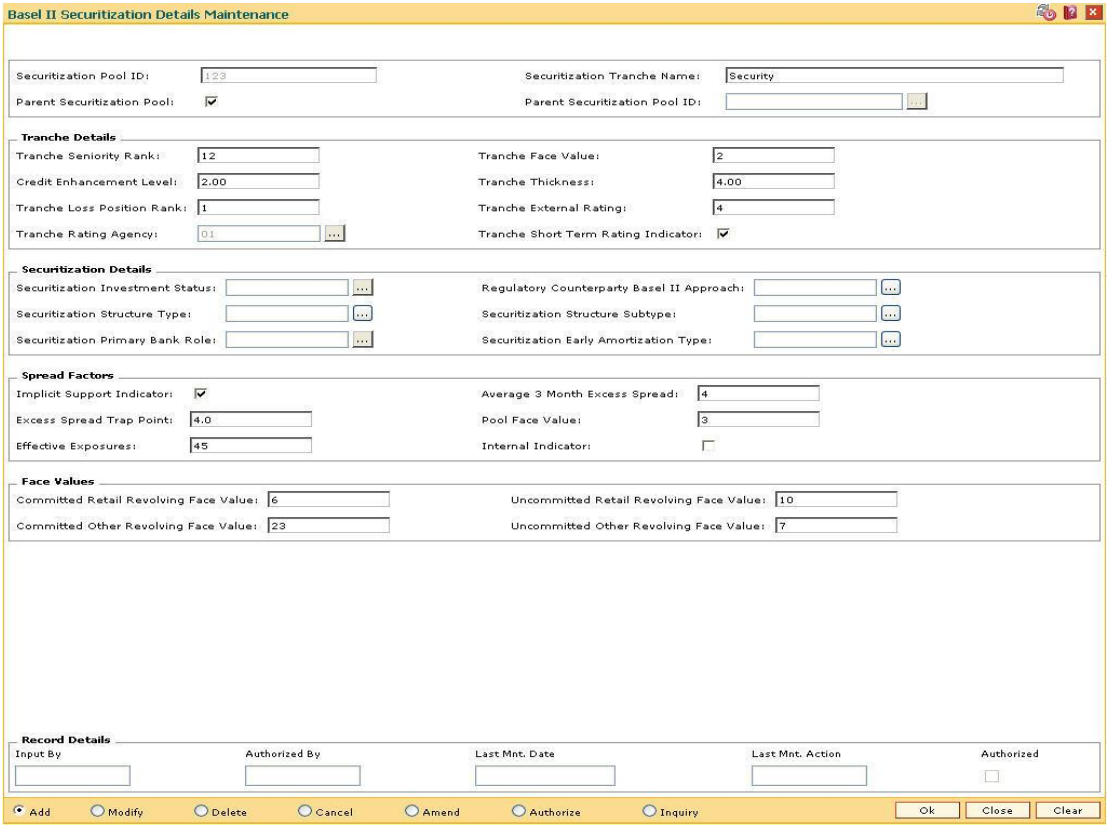
Field Name	Description
Securitization Pool ID	[Mandatory, Alphanumeric, 30] Type the unique identification number to identify the securitization pool.
Securitization Tranche Name	[Mandatory, Alphanumeric, 80] Type the unique name of the securitization tranche.
Parent Securitization Pool	[Optional, Check Box] Select the **Parent Securitization Pool** check box to pool to parent securitization.
Parent Securitization Pool ID	[Mandatory, Pick List] Select the ID of the parent securitization pool from the pick list. The pick list displays a list of parent ID's only.
Tranche Details	
Tranche Seniority Rank	[Optional, Numeric, Four] Type the seniority rank number for the securitization tranche.
Tranche Face Value	[Optional, Numeric, 12] Type the original value of the securitization note.
Credit Enhancement Level	[Optional, Numeric, Six, Two] Type the appropriate credit enhancement level. It is the amount of credit exposures subordinate to the securitization tranche, expressed as a percentage of the total underlying asset pool.
Tranche Thickness	[Optional, Numeric, Six] Type the tranche thickness. The securitization tranche expressed as a percentage of the total underlying asset pool.
Tranche Loss Position Rank	[Optional, Numeric, Four] Type the rank position of the tranche loss. The loss position of the retained securitization note within the waterfall.
Tranche External Rating	[Mandatory, Alphanumeric, Eight] Type the rating published by agencies such as Moodys, Standard and Poors, the Banque de France system, etc. This rating is for the securitization tranche.

Field Name	Description
Tranche Rating Agency	[Mandatory, Pick List] Select the name of the rating agency providing the securitization tranche rating from the pick list.
Tranche Short Term Rating Indicator	*[Optional, Check Box]* Select the **Tranche Short Term Rating Indicator** check box to rate as short term indicator.
Securitization Details	
Securitization Investment Status	[Optional, Pick List] Select the code for the investment status of the securitization tranche from the pick list.
Regulatory Counterparty Basel II Approach	[Mandatory, Pick List] Select the Basel II reporting approach used for the underlying assets of securitization pool from the pick list.
Securitization Structure Type	[Mandatory, Pick List] Select the structure type for the securitization pool from the pick list.
Securitization Structure Subtype	[Optional, Pick List] Select the structure subtype for the securitization pool from the pick list.
Securitization Primary Bank Role	[Mandatory, Pick List] Select the primary bank role for the securitization pool from the pick list.
Securitization Early Amortization Type	[Optional , Pick List] Select the early amortisation type for securitization pool from the pick list.
Spread Factors	
Implicit Support Indicator	[Mandatory, Check Box] Select the **Implicit Support Indicator** check box to support the implicit indicator.
Average 3 Month Excess Spread	[Optional, Numeric, 12] Type the cash residual amount left at the end of (typically) the exercise of the waterfall, for a securitization pool.
Excess Spread Trap Point	[Optional, Numeric, Five, One] Type the excess spread trap point. Trapping point may be set to 4.5% where transaction does not require excess spread to be trapped.

Field Name	Description
Pool Face Value	[Optional, Numeric, 12] Type the total face value amount of the underlying asset pool for a securitization.
Effective Exposures	[Mandatory, Numeric, Nine] Type the effective number of exposures for a securitization pool.
Internal Indicator	[Mandatory, Check Box] Select the **Internal Indicator** check box to provide . This field is mandatory for securitizations.
Face Values	
Committed Retail Revolving Face Value	[Optional, Numeric, 12] Type the committed retail revolving face value. It is used for calculating a weighted average CCF for the structure, for a securitization pool.
Uncommitted Retail Revolving Face Value	[Optional, Numeric, 12] Type the uncommitted retail revolving face value. It is used for calculating a weighted average CCF for the structure, for a securitization pool.
Committed Other Revolving Face Value	[Optional, Numeric, 12] Type the committed other revolving face value. It is used for calculating a weighted average CCF for the structure, for a securitization pool.
Uncommitted Other Revolving Face Value	[Optional, Numeric, 12] Type the uncommitted other revolving face value. It is used for calculating a weighted average CCF for the structure, for a securitization pool.

3. Click the **Add** button.
4. Enter the securitization pool Id and press the <**Tab**> key.
5. Enter the securitization tranche name.
6. Enter the tranche details, securitization details, spread factors and face values.

Basel II Securitization Details Maintenance



7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **Ok** button.
9. The basel II securitization details are added once the record is authorised.

24.5. BS013 - Basel II Customer Details Maintenance

The **Basel II Customer Details Maintenance** option is used for the maintenance of Basel II related customer data.

Definition Prerequisites

Not Applicable

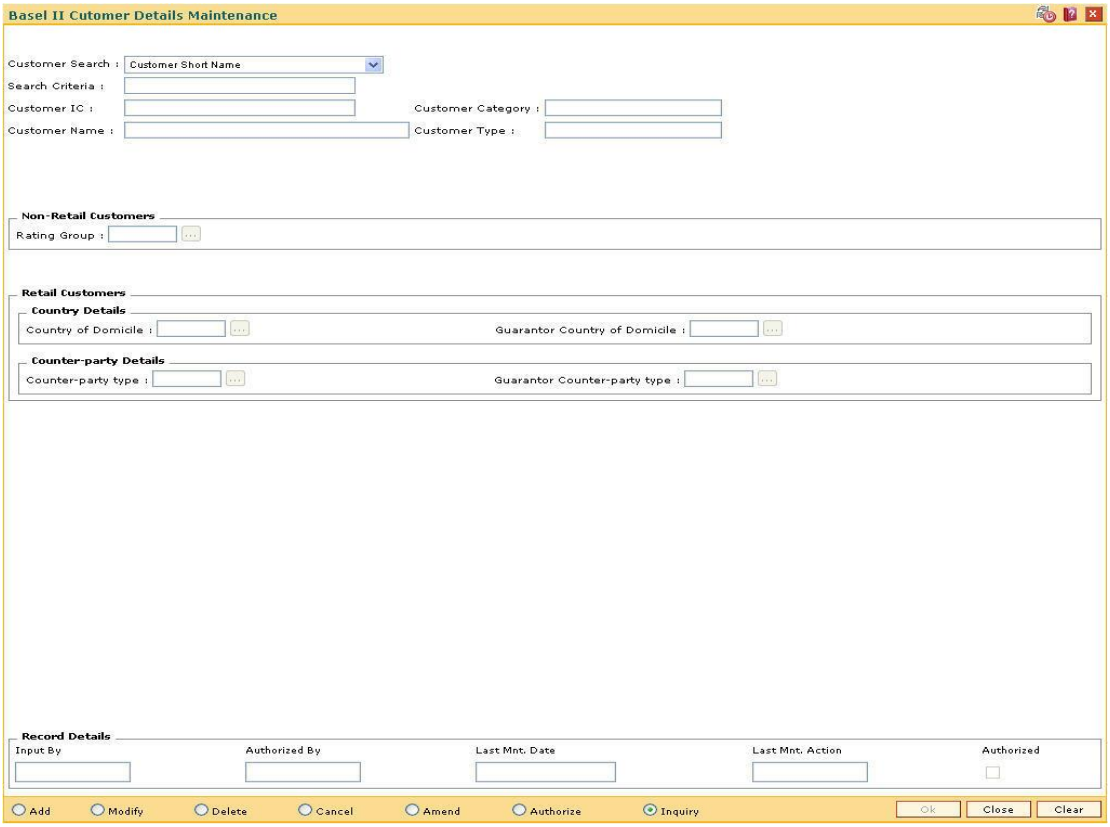
Modes Available

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

To add basel II customer details

1. Type the fast path **BS013** and click **Go** or navigate through the menus to **Global Definitions > Basel II >** Basel II Customer Details Maintenance.
2. The system displays the **Basel II Customer Details Maintenance** screen.

Basel II Customer Details Maintenance



Field Description

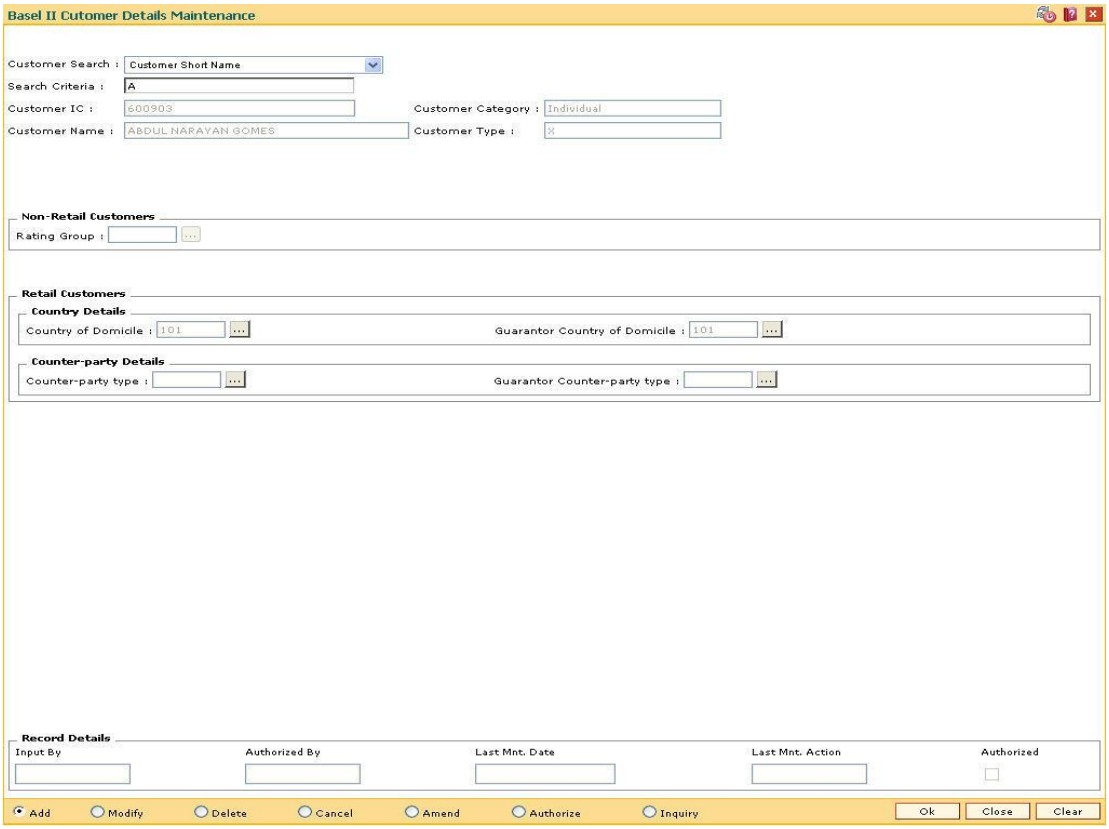
Field Name	Description
Customer Search	[Mandatory, Drop-Down] Select the search criteria to search for the customer from the drop-down list. The options are: • Customer Short Name • Customer Ic • Customer Id
Search Criteria	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the criteria selected in the **Customer Search** field. 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 pick 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.
Customer 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.
Customer Category	[Display] This field displays the category of the customer. For example, Individual, Corporate, etc. Further processing such as tax applicable, SC charges, etc. are levied based on the customer type.
Customer Name	[Display] This field displays the full name of the customer.

Field Name	Description
Customer Type	[Mandatory, Drop-Down] Select the type of the customer from the drop-down list. The options are: • Non-Retail • Retail
Non-Retail Customers	
Rating Group	[Conditional, Pick List] Select the appropriate rating group from the pick list. The rating groups are maintained in **FCC** and replicated to **FCR** linked to all the non-retail customers. This field is mandatory only if **Non-Retail** is selected in the **Customer Type** field.
Retail Customers	
Country Details	
Country of Domicile	[Conditional, Pick List] Select the country of domicile of the borrower from the pick list. This field is mandatory only if **Non-Retail** is selected in the **Customer Type** field.
Guarantor Country of Domicile	[Conditional, Pick List] Select the country of domicile of the guarantor from the pick list. This field is mandatory only if **Non-Retail** is selected in the **Customer Type** field and where guarantee relief can be claimed.
Counter-party Details	
Counter-party type	[Conditional, Pick List] Select the counter party type of the customer from the pick list. This field is mandatory only if **Non-Retail** is selected in the **Customer Type** field and where guarantee relief can be claimed.
Guarantor Counter-party type	[Conditional, Pick List] Select the counter party type of the guarantor from the pick list. This field is mandatory only if **Non-Retail** is selected in the **Customer Type** field and where guarantee relief can be claimed.

3. Click the **Add** button.
4. Select the search criteria from the drop-down list.
5. Type the search string, press the **<Tab>** key.
6. The system displays a list of customers that match the search criterion.
7. Select the customer from the pick list. The customer details are displayed in the screen.

8. Enter the non-retail customers and retail customer details.

Basel II Customer Details Maintenance



9. Click the **Ok** button.
10. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **OK** button.
11. The basel II customer details are added once the record is authorised.

24.6. BS016 - Basel II Account Details Maintenance

Using this option you can maintain Basel II account related information such as the following :

- Loan and CASA OD accounts
- Real Estate Loans
- IBB approach exposures
- Securitization and asset class

Definition Prerequisites

Not Applicable

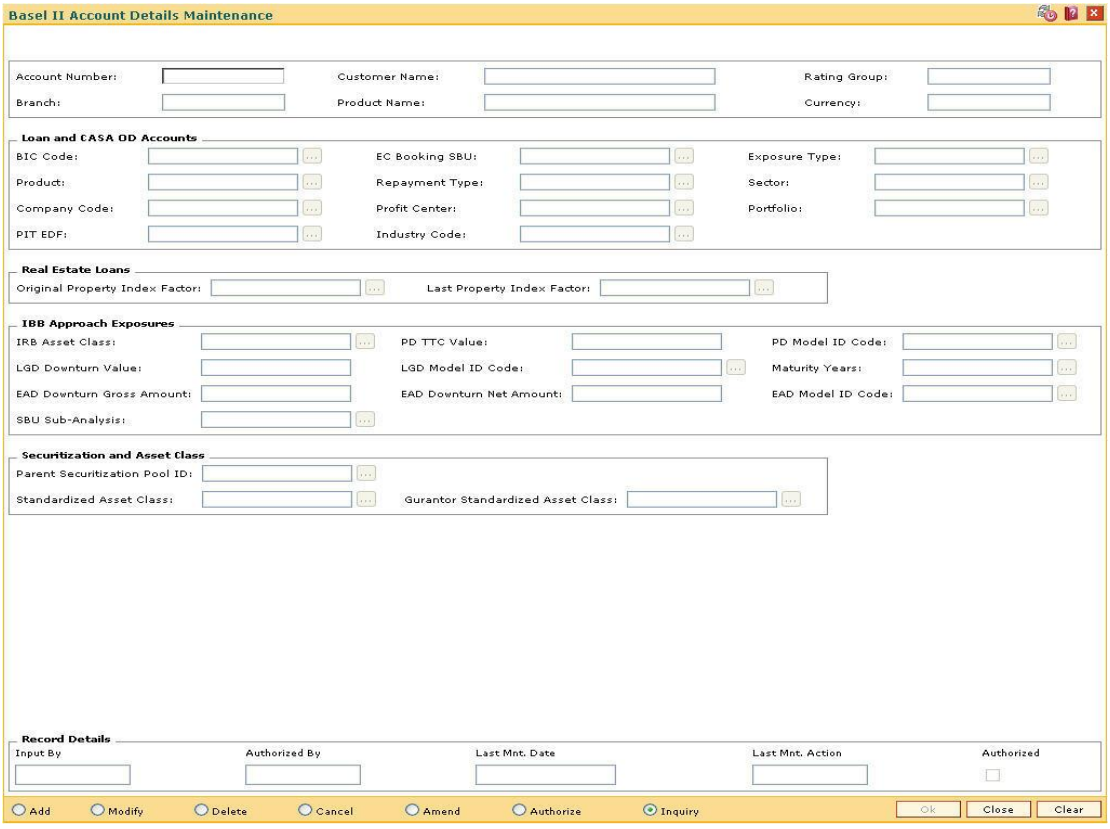
Modes Available

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

To add basel II account details

1. Type the fast path **BS016** and click **Go** or navigate through the menus to **Global Definitions > Basel II >** Basel II Account Details Maintenance.
2. The system displays the **Basel II Account Details Maintenance** screen.

Basel II Account Details Maintenance



Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account number of the customer.
Customer Name	[Display] This field displays the name of the customer to whom the account belongs.
Rating Group	[Display] This field displays the name of the rating group. The rating groups are maintained in FCC and replicated to FCR linked to all the non-retail customers.
Branch	[Display] This field displays the branch in which the account is opened.
Product Name	[Display] This field displays the name of the product.
Currency	[Display] This field displays the currency of the product.
Loan and CASA OD Accounts	
BIC Code	[Mandatory, Pick List] Select the BIC code of the industry of the account from the pick list.
EC Booking SBU	[Mandatory, Pick List] Select the SBU where the exposure was booked from the pick list. The SBU with the highest available level should be used.
Exposure Type	[Mandatory, Pick List] Select the nature of an exposure from the pick list E.g. loan, credit derivative, etc.
Product	[Mandatory, Pick List] Select the product for the exposure from the pick list.
Repayment Type	[Mandatory, Pick List] Select the repayment pattern. from the pick list It is combined with maturity for the EC calculation to reflect the timing of future cash flows.
Sector	[Mandatory, Pick List] Select the sector for the exposure from the pick list.

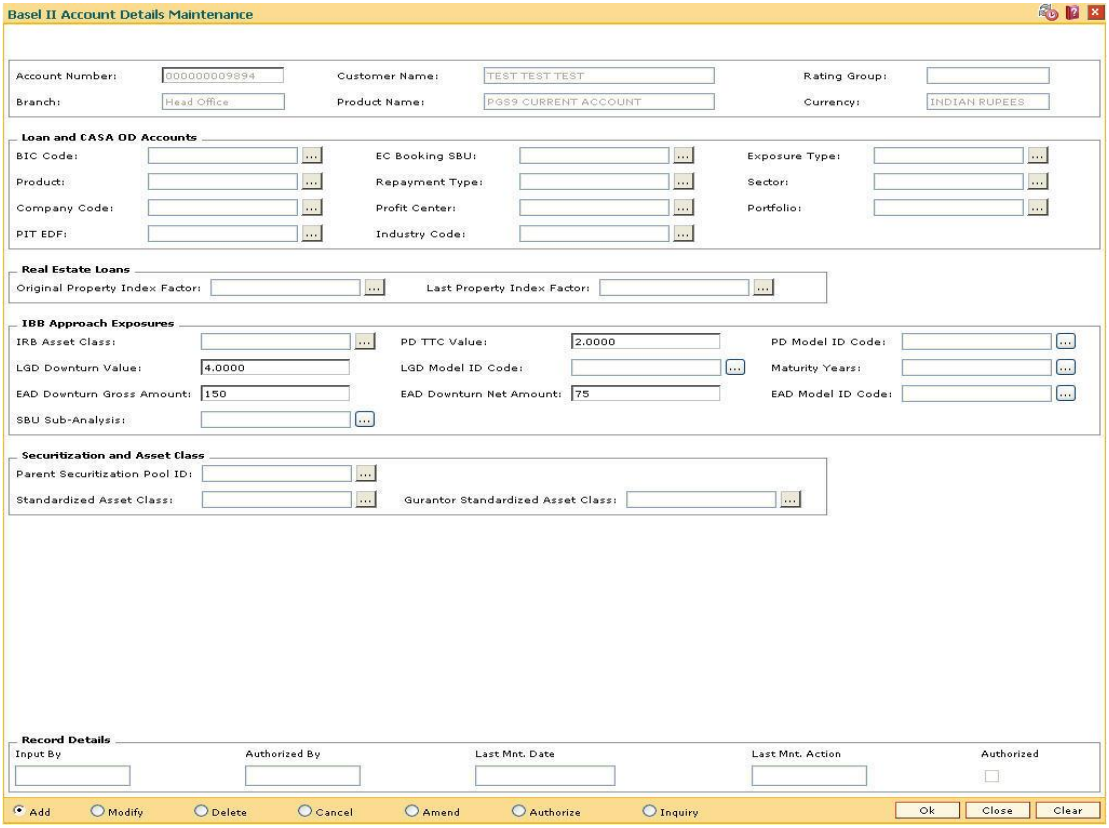
Field Name	Description
Company Code	[Mandatory, Pick List] Select the codes which represent the legal structure of the bank from the pick list.
Profit Center	[Mandatory, Pick List] Select the profit centre from the pick list. The valid values are defined in the policy document.
Portfolio	[Mandatory, Pick List] Select the portfolio of the loan or the CASA OD account of the customer from the pick list.
PIT EDF	[Mandatory, Pick List] Select PIT EDF from the pick list. The current expected one year default frequency. This is the EDF used in the risk tendency calculation. Where an SBU does not have separate EDFs for TTC and PIT then the PIT should be set to the TTC EDF.
Industry Code	[Conditional, Pick List] Select the industry code. from the pick list The Industrial classification of exposure counter party. This field is mandatory for non-retail.
Real Estate Loans	
Original Property Index Factor	[Conditional, Pick List] Select the original property index factor from the pick list. This field is mandatory, for residential real estate exposures and where LTV percentage cannot be provided.
Last Property Index Factor	[Mandatory, Pick List] Select the last property index factor from the pick list.
IBB Approach Exposures	
IRB Asset Class	[Conditional, Pick List] Select the IRB asset class from the pick list. It is the group's interpretation of the EU's Basel II category, for the IRB approaches. This field is mandatory for exposures reported under IRB approaches only.

Field Name	Description
PD TTC Value	[Conditional, Numeric, One, Four] Type the PD TTC value. The through-the-cycle probability of default, before floor adjustments. This field is mandatory for exposures reported under IRB approaches only.
PD Model ID Code	[Conditional, Pick List] Select the identification code for the PD model in the group risk models database from the pick list. This field is mandatory for exposures reported under IRB approaches only.
LGD Downturn Value	[Conditional, Numeric, 4 decimal places] Type the downturn LGD value, before floor adjustments. This field is mandatory for exposures reported under IRB approaches only.
LGD Model ID Code	[Conditional, Pick List] Select the identification code for the LGD model in the Group Risk models database from the pick list. This field is mandatory for exposures reported under IRB approaches only.
Maturity Years	
EAD Downturn Gross Amount	[Conditional, Pick List] Select the EAD downturn gross amount from the pick list. The downturn exposure at default, calculated in accordance with the CRD, pre accounting offsets and before floor adjustments. This field is mandatory for exposures reported under IRB approaches only.
EAD Downturn Net Amount	[Conditional, Pick List] Select the EAD downturn net amount from the pick list. The downturn exposure at default, calculated in accordance with the CRD, post accounting offsets and before floor adjustments. This field is mandatory for exposures reported under IRB approaches only.
EAD Model ID Code	[Conditional, Pick List] Select the identification code for the EAD model in the Group Risk models database from the pick list. This field is mandatory for exposures reported under IRB approaches only.

Field Name	Description
SBU Sub-Analysis	[Optional, Pick List] Select the grouping within SBU from the pick list.
Securitization and Asset Class	
Parent Securitization Pool ID	[Conditional, Pick List] Select the parent securitization pool id from the pick list. The identifier of the parent securitization pool for this exposure - i.e. the securitization pool for which this exposure is underlying. This field is mandatory for securitized exposures only.
Standardized Asset Class	[Conditional, Pick List] Select the standardized asset class from the pick list. The group's interpretation of the EU's Basel II category, for the standardized approach.
Guarantor Standardized Asset Class	[Conditional, Pick List] Select the guarantor standardized asset class from the pick list. The group's interpretation of the EU Basel II category of the guarantee for this exposure, for the standardised approach. This field is mandatory for **non retail** only.

3. Click the **Add** button.
4. Enter the account number and press the <**Tab**> key.
5. Enter the Loan and CASA OD account details.
6. Enter the real estate loans, IBB approach exposures, securitization and asset class details.

Basel II Account Details Maintenance



7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending..Click Ok to Continue". Click the **Ok** button.
9. The base II account details are added once the record is authorised.

24.7. BS019 - Basel II - Collateral Data Maintenance

The **Basel II - Collateral Data Maintenance** option is used for the maintenance of Basel II collateral related data.

Definition Prerequisites

Not Applicable

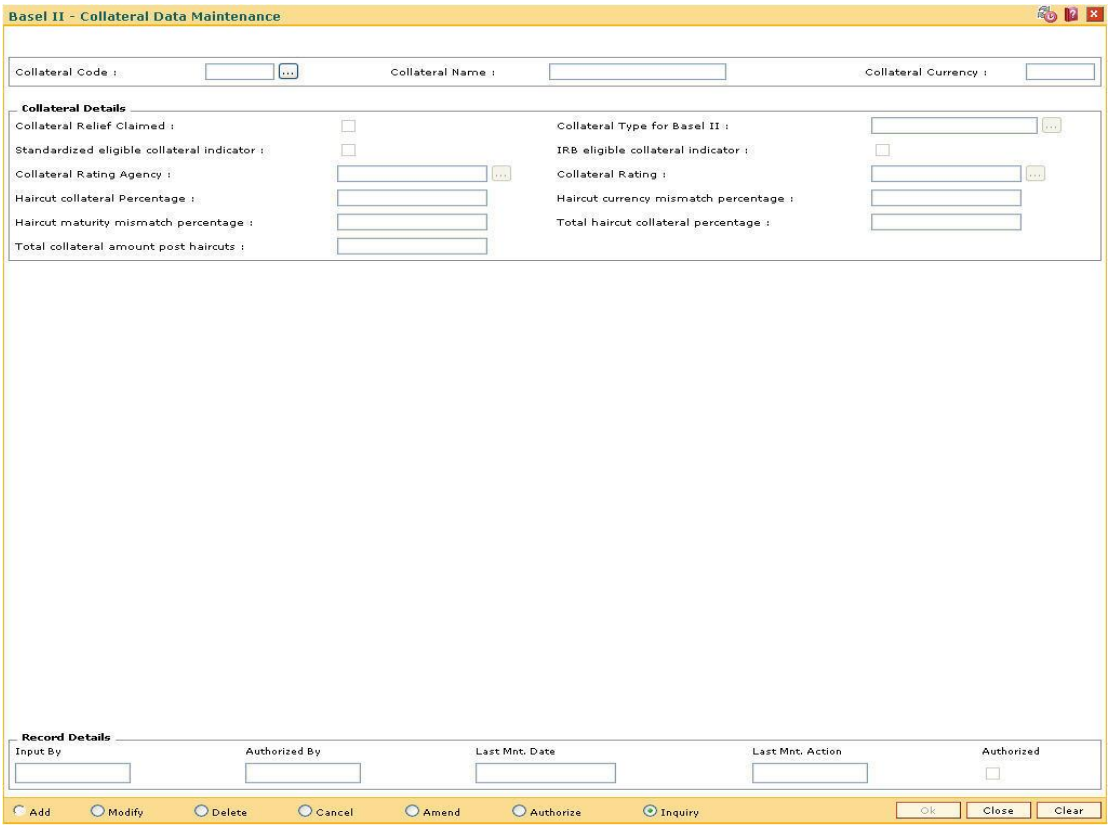
Modes Available

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

To add basel II collateral details

1. Type the fast path **BS019** and click **Go** or navigate through the menus to **Global Definitions > Basel II >** Basel II - Collateral Data Maintenance.
2. The system displays the **Basel II - Collateral Data Maintenance** screen.

Basel II - Collateral Data Maintenance



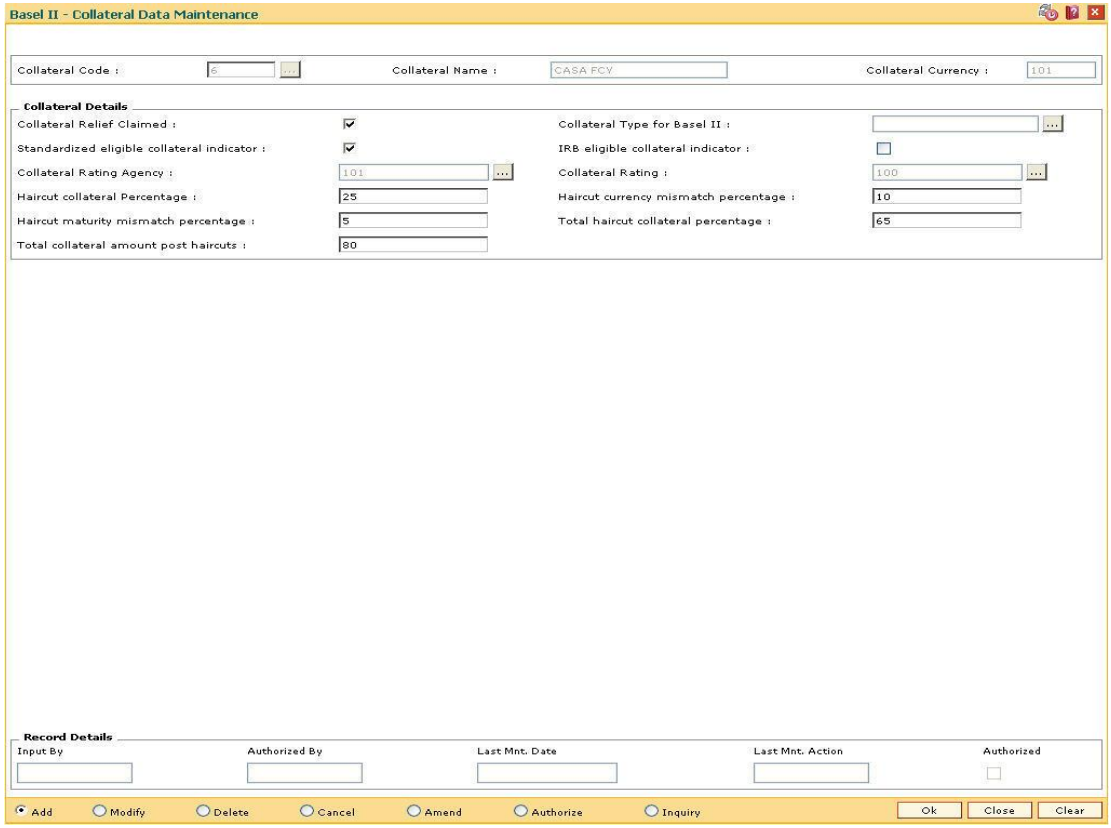
Field Description

Field Name	Description
Collateral Code	[Mandatory, Pick List] Select the collateral code from the pick list. It is the code associate with automobile, finance, bills collaterals. The collateral codes are displayed from the **Collateral Codes Maintenance** (Fast Path: BAM39) option.
Collateral Name	[Display] This field displays the collateral name corresponding to the code.
Collateral Currency	[Display] This field displays the currency of the corresponding collateral code.
Collateral Details	
Collateral Relief Claimed	[Optional, Check Box] The collateral relief claimed.
Collateral Type for Basel II	[Mandatory, Pick List] Select the collateral type from the pick list.
Standardized eligible collateral indicator	[Optional, Check Box] Select the **Standardized eligible collateral indicator** check box if the collateral is eligible under Basel II.
IRB eligible collateral indicator	[Optional, Check Box] Select the **IRB eligible collateral indicator** check box if the collateral is eligible under Basel II.
Collateral Rating Agency	[Conditional, Pick List] Select the name of the collateral rating agency from the pick list. This field is mandatory only if the **Collateral Relief Claimed** check box is selected.
Collateral Rating	[Optional, Pick List] Select the external rating of the financial collateral issue from the pick list.
Haircut collateral Percentage	[Optional, Numeric, Five] Type the haircut collateral percentage.
Haircut currency mismatch percentage	[Optional, Numeric, Five] Type the appropriate haircut for currency mismatch between the exposure and the collateral.

Field Name	Description
Haircut maturity mismatch percentage	[Optional, Numeric, Five] Type the appropriate haircut for the maturity mismatch between the exposure and the collateral.
Total haircut collateral percentage	[Optional, Numeric, Five] Type the total haircut collateral percentage. It includes the haircut collateral and haircut currency mismatch.
Total collateral amount post haircuts	[Optional, Numeric, 12] Type the total collateral amount post haircuts. It is the total of the collateral amounts for the collateral item that are applicable to the exposure, after applying the haircuts. This is determined by applying the 'total haircuts on the collateral percentage' to the 'total collateral amount pre-haircuts'.

3. Click the **Add** button.
4. The system displays the message "This action will clear all data on the screen. Do You Want to continue?". Click the **Yes** button.
5. Select the collateral code from the pick list.
6. Select the collateral type and collateral rating agency code from the pick list.
7. Enter the other collateral details.

Basel II - Collateral Data Maintenance



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 basel II collateral details are added once the record is authorised.

24.8. BS020 - BASEL II Data Capture Screen

Using this option you can capture additional data related to the transactions for which BASEL II reporting is required.

Typically transactions to loan accounts like disbursement, repayment, EFS etc. require additional data capturing for reporting purpose. In case of CASA OD, the additional data can be captured for all debit / credit transactions other than interest and charge debit. For data capturing, the transactions IDs will be available in this option for input / modification on the date of the transaction and will not be available for input / modification on the subsequent days.

Definition Prerequisites

- Existence of transactions in CASA OD / Loan accounts for Basel II reporting

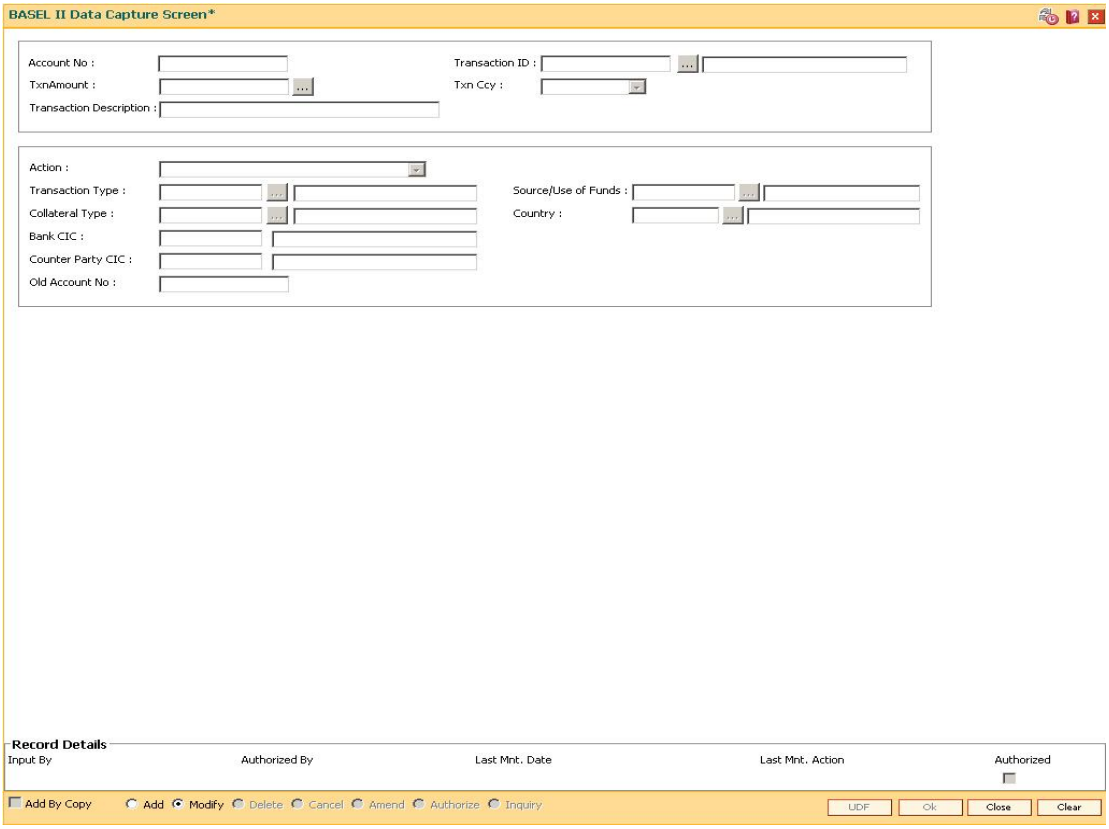
Modes Available

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

To capture additional data for BASEL II reporting

1. Type the fast path **BS020** and click **Go** or navigate through the menus to **Global Definitions > Basel II > BS020 - BASEL II Data Capture Screen**.
2. The system displays the **BASEL II Data Capture Screen** screen.

BASEL II Data Capture Screen



Field Description

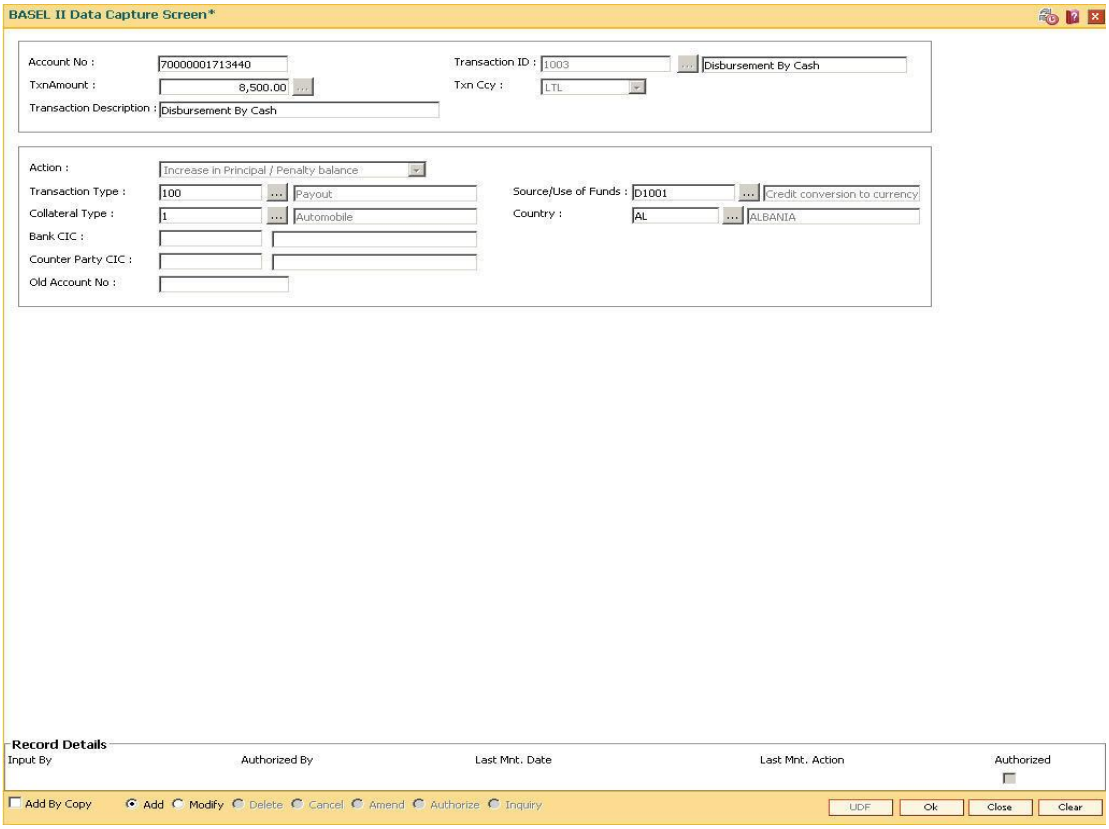
Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the OD / term loan account number of the customer for which the credit and debit transactions have occurred on the current process date and additional data capture is required for BASEL II reporting.
Transaction ID	[Mandatory, Pick List] Select the transaction id for the selected account for which Basel II reporting has to be done from the pick list. The system displays the task description for the selected task id in the adjacent field.
Txn Amount	[Mandatory, Pick list] Select the transaction amount from the pick list. The system displays the transaction amounts based on the selected transaction ID.
Txn Ccy	[Display] This field displays the transaction currency based on the selected transaction Id and transaction amount.
Transaction Description	[Display] This field displays the transaction description based on the account number, transaction Id and transaction amount combination. This is the narration used for the selected transaction.
Action	[Mandatory, Drop-Down] Select the action required from the drop-down list. The options are: • Increase in Payment penalty balance • Paying back Interest • Increase in Penalty balance • Increase in Principal balance • Paying back Penalty • Paying back Payment Penalty • Paying back Principal The system validates for the increase and paying back the respective balances based on the debit and credit transactions.

Field Name	Description
Transaction Type	[Mandatory, Pick List] Select the transaction type from the pick list. The system displays the name of the transaction type in the adjacent field.
Source/Use of Funds	[Mandatory, Pick List] Select the source/use of funds from the pick list. The system displays the description in the adjacent field.
Collateral Type	[Conditional, Pick List] Select the collateral type from the pick list. The system displays the name of the collateral in the adjacent field. For Example: This field is mandatory if **Simple Repayment** option is selected in the **Transaction Type** pick list and **Collateral Realization** option is selected in the **Source / Use of Funds** pick list.
Country	[Conditional, Pick List] Select the country code from the pick list. The system displays the name of the country in the adjacent field. For Example: This field is mandatory if **Simple Repayment** option is selected in the **Transaction Type** pick list and **Sale of Credit** option is selected in the **Source / Use of Funds** pick list.
Bank CIC	[Conditional, Alphanumeric, Three] Type the Bank CIC (Customer IC in **Oracle FLEXCUBE**) for the selected transaction. The full name of the customer is displayed in the adjacent field. This field will be mandatory based on the option selected in the **Country** pick list.
Counter Party CIC	[Conditional, Alphanumeric, 14] Type the counter party CIC (customer IC in **Oracle FLEXCUBE**)for the selected transaction. The full name of the customer is displayed in the adjacent field. This field is mandatory if valid data is entered in the **Bank CIC** field.
Old Account No	[Conditonal, Numeric, 16] Type the old account number for the selected transaction. The system validates for the existing account number in **Oracle FLEXCUBE**.

3. Click the **Add** button.
4. Enter the account number and press the <**Tab**> key.

5. Enter the relevant information in the fields.

BASEL II Data Capture Screen



6. Click the **Ok** button.
7. The system displays the message "Record Authorized..". Click the **OK** button.

25. 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.

25.1. 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 immediately all the transactions dated for that day's process date. The future dated transactions in the file will be taken up for processing during BOD of the process date.

The details in the company master is used for applying service charges on the company, nature of processing to be done in case of insufficient funds in customer accounts, company account number to pass the contra entry, etc.

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

- BAM35 - Country Definition
- BAM03 - Branch Master Maintenance
- BAM56 - Currency Codes Maintenance
- BAM14 - Rewards and Service Charges definition
- 8051 - CASA Account Opening

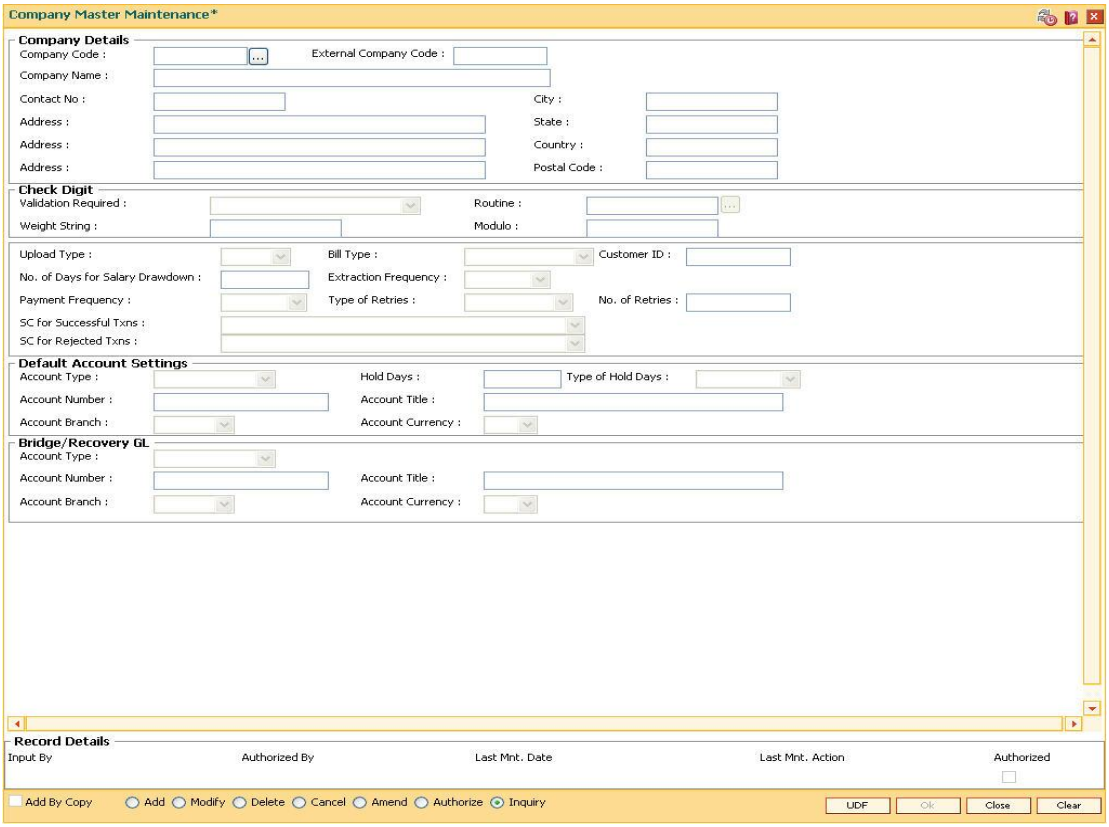
Modes Available

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

To add company details

1. Type the fast path **BAM81** and click **Go** or navigate through the menus to **Global Definitions > Master > Company Master Maintenance**.
2. The system displays the **Company Master Maintenance** screen.

Company Master Maintenance



Field Description

Field Name	Description
Company Details	
Company Code	[Mandatory, Numeric, Five] 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.

Field Name	Description
City	[Optional, Character, 35] Type the city to which the Utility Service Provider or employer belongs.
Address	[Optional, Alphanumeric, 35, Three Lines] Type the address of the Utility Service Provider or employer. The address can be mentioned in three lines..
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 the user to attach the validation routine for the company. The options are: • No Validation required • Validate for Virtual account number • Consumer number validation
Routine	[Conditional, Pick List] Select the routine from the pick 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.

Field Name	Description
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..
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.

Field Name	Description
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	[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: • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Half Yearly • Yearly

Field Name	Description
Payment Frequency	[Optional, Drop-Down] Select the payment frequency from the drop-down list. It is the frequency of the file upload expected. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Half Yearly • Yearly System will give a warning if the file is being uploaded at a date falling within the frequency as calculated since the last upload.
Type of Retries	[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: • 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	[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 Type** drop-down list.
SC for Successful Txns	[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 (Fast Path: BAM14)** option.

Field Name	Description
SC for Rejected Txns	[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.

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	[Mandatory, Drop-Down] Select the type of account maintained by the **Utility Service Provider** from the drop-down list. The options are: • CASA • GENERAL LEDGER
Hold Days	[Conditional, Numeric, Three] Type the hold number of days. It allows the user to hold the CASA account fund for the defined number of days. By default this field is disabled, if CASA account is selected then this field gets enabled. User cannot set the hold days value as zero (0). This field is enabled if the **CASA** option is selected from the **Account Type** drop-down list.
Type of Hold Days	[Conditional, Drop-Down] Select the type of hold days from the drop-down list. The options are: • 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. This field is enabled if the **CASA** option is selected from the **Account Type** drop-down list.
Account Number	[Mandatory, Numeric, 16] 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.

Field Name	Description
Account Branch	[Conditional, Pick List] Select the branch code for the GL account number entered in the corresponding field, from the pick list. 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

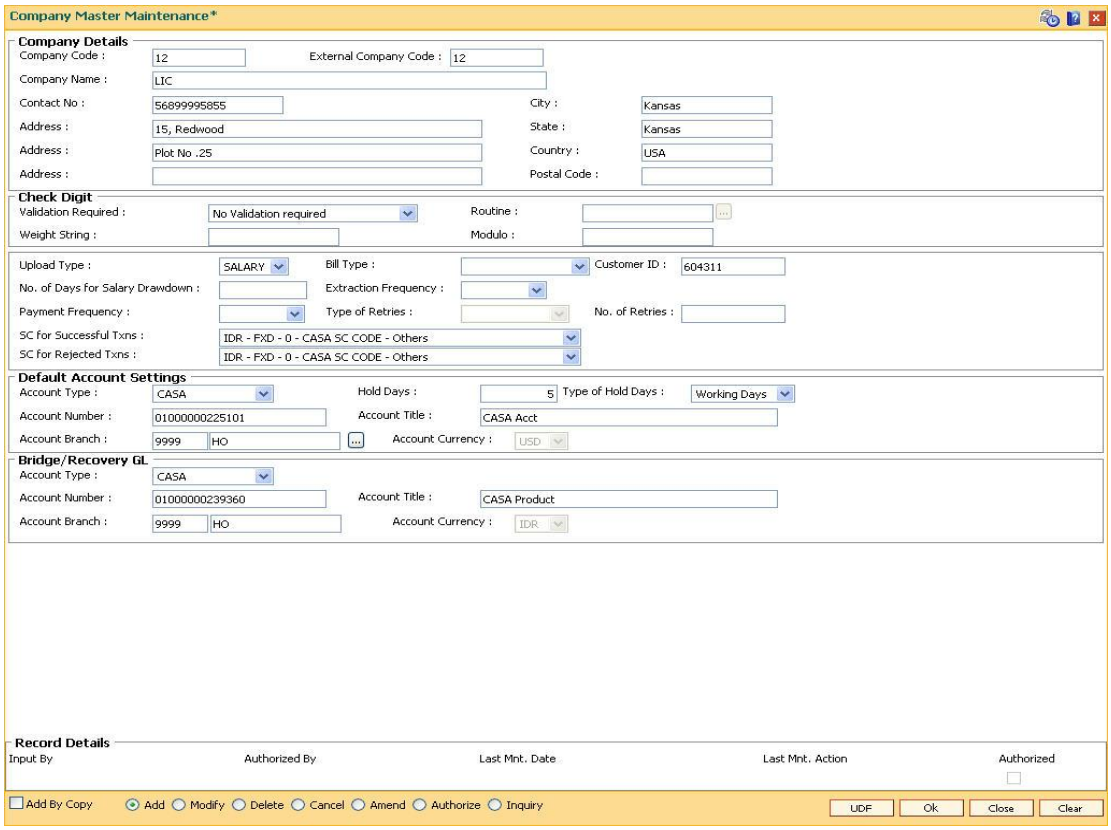
It is the account/GL which will be debited or credited for all unsuccessful cases of the salary upload or billing file respectively.

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, 16] 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	[Conditional, Numeric, Four] Type 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.

3. Click the **Add** button.
4. Enter the company code and press the <**Tab**> key.

5. Enter the company details, check digit details, default account settings and the bridge/recovery GL details.

Company Master Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added... Authorization Pending..". Click the **Ok** button.
8. The company details are added once the record is authorized.

25.2. BAM05 - Billing Master Maintenance

Bank provides direct debit services to the customers for payment of utility bills. Both the beneficiary company details and the customer mandates need to be maintained in the system for this facility.

Using this option registration of beneficiary / intermediary details can be done. The bank enters into an agreement with the beneficiary company and registers the company details. In certain cases, the beneficiary company enters into an agreement with intermediary company and the bank enters into an agreement for direct debits with intermediary companies who collect the proceeds on behalf of the service provider. The SC details defined in this maintenance is used for applying service charges for successful or rejected transactions. The **Direct Debit Registration** (Fast Path: BAM06) option is used for direct debit mandate registration using CASA or credit card accounts.

Definition Prerequisites

- SCM01 - SC Package Definition

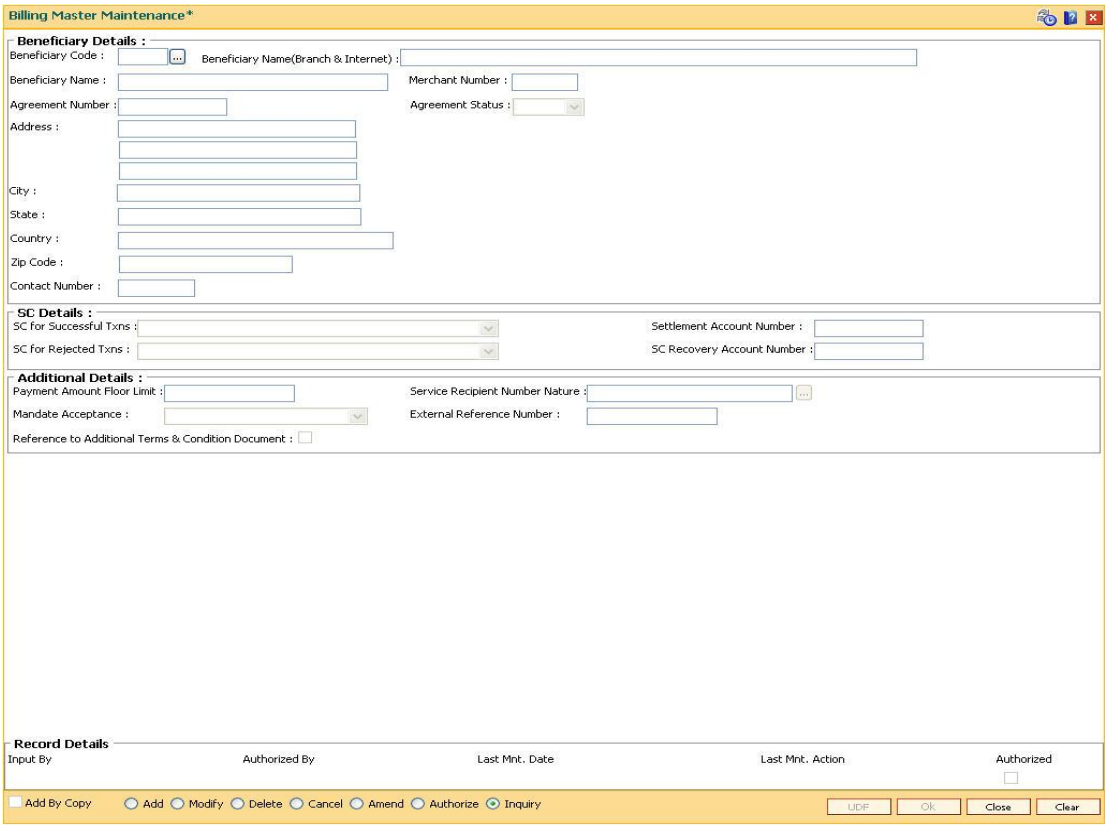
Modes Available

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

To add billing details

1. Type the fast path **BAM05** and click **Go** or navigate through the menus to **Global Definitions > Master > Billing Master Maintenance**.
2. The system displays the **Billing Master Maintenance** screen.

Billing Master Maintenance



Field Description

Field Name	Description
Beneficiary Details	
Beneficiary Code	[Mandatory, Numeric, Five] Type the beneficiary code which is unique across the bank.
Beneficiary Name(Branch & Internet)	[Mandatory, Alphanumeric, 70] Type the beneficiary name which will be used for branch and Internet registration.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the beneficiary name.
Merchant Number	[Mandatory, Numeric, Eight] Type the merchant number of the beneficiary which is provided by an external system.

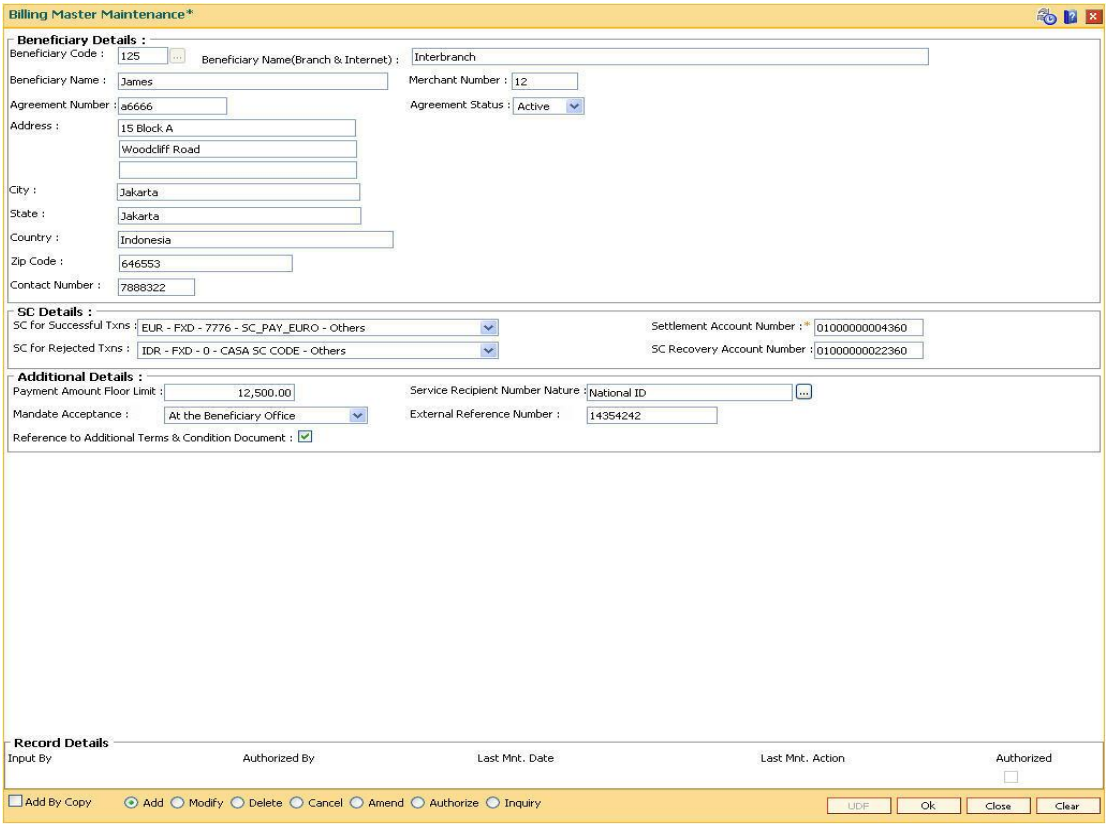
Field Name	Description
Agreement Number	[Optional, Alphanumeric, 16] Type the agreement number. It is a legal agreement number between the beneficiaries (or intermediary) and the bank. This number will be unique for every beneficiary company.
Agreement Status	[Optional, Drop-Down] Select the agreement status from the drop-down list. The options are: • Active • InActive By default the system displays the value as **Active**. Mandate upload and addition is not allowed if the agreement status is Inactive. There is no impact on the existing mandates if the agreement status is modified from active to inactive or vice-versa.
Address	[Optional, Alphanumeric, 35] Type the address of the beneficiary.
City	[Optional, Character, 35] Type the name of the city of the beneficiary.
State	[Optional, Character, 35] Type the name of the state of the beneficiary.
Country	[Optional, Alphanumeric, 35] Type the name of the country of the beneficiary.
Zip Code	[Optional, Numeric, 20] Type the zip code of the beneficiary.
Contact Number	[Optional, Numeric, 10] Type the contact number of the beneficiary.
SC Details	
SC for Successful Txns	[Optional, Drop-Down] Select the service charges to be applied in case of successful transactions from the drop-down list.

Field Name	Description
Settlement Account Number	[Mandatory, Numeric, 16] Type the CASA beneficiary account number in which the settlement of the direct debit mandate will be credited. This account is unique for a valid beneficiary agreement.
SC for Rejected Txns	[Optional, Drop-Down] Select the service charges to be applied in case of rejected transactions from the drop-down list.
SC Recovery Account Number	[Conditional, Numeric, 16] Type the CASA account number to which the service charges will be debited. This CASA account number can also belong to the beneficiary / intermediary company. This field is enabled if the value is selected in either **SC for Successful Txns** or **SC for Rejected Txns** drop-down list.
Additional Details	
Payment Amount Floor Limit	[Mandatory, Numeric, 13, Two] Type the limit above which the direct debit payment will be rejected. For example, if the limit is set as 3500, then amounts above this limit will be rejected.
Service Recipient Number Nature	[Mandatory, Pick List] Select the service recipient number type that has to be validated during mandate registration (in the **Direct Debit Registration** (Fast Path: BAM06) option) from the pick list. For example, in the agreement with the beneficiary and the bank, the beneficiary can mention that the bank should always accept the national ID number of the payer during direct debit registration.

Field Name	Description
Mandate Acceptance	[Mandatory, Drop-Down] Select the location where mandate will be accepted from the drop-down list. The options are: • At the Beneficiary Office – If this option is selected, direct debit mandates will be accepted only at the beneficiary office. • At the Bank - If this option is selected, direct debit mandates will be accepted only at the bank. • At the Beneficiary office and Bank - If this option is selected, direct debit mandates will be accepted at the bank as well as the beneficiary office.
External Reference Number	[Mandatory, Numeric, 20] Type the external reference number. It is required to achieve transformation of file received from the beneficiary company in **Oracle FLEXCUBE** format.
Reference to Additional Terms & Condition Document	[Optional, Check Box] Select the **Reference to Additional Terms & Condition Document** check box if additional set of agreement documents are to be provided to the payer.

3. Click the **Add** button.
4. Enter the beneficiary code and press the **<Tab>** key.
5. Enter the beneficiary name, merchant number and agreement number.
6. Select the agreement status from the drop-down list.
7. Enter the other beneficiary details, SC details and additional details.

Billing Master Maintenance



8. Click the **Ok** button.
9. The system displays the message "Record Added... Authorization Pending..".Click the **Ok** button.
10. The billing master details are added once the record is authorised.

25.3. LNM27 - Account Status Event Xref Maintenance

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

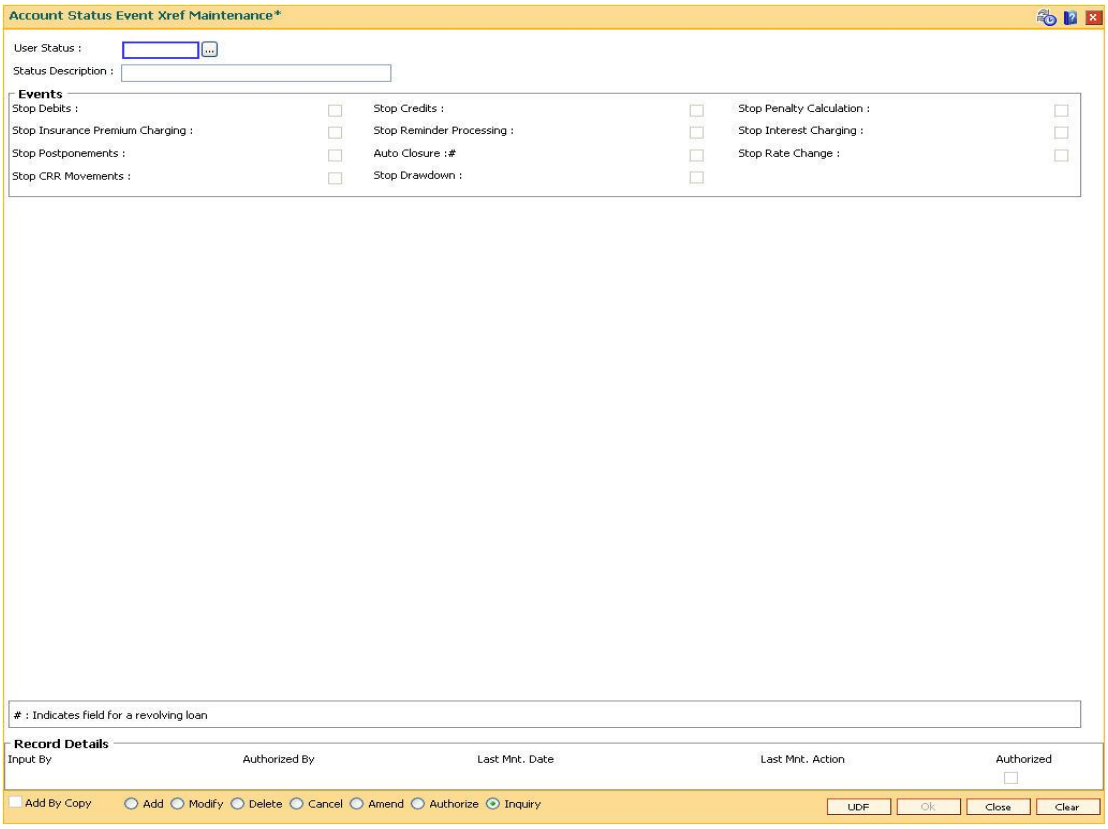
Modes Available

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

To add account status event Xref details

1. Type the fast path **LNM27** and click **Go** or navigate through the menus to **Global Definitions > Loan > Account Status Event Xref Maintenance**.
2. The system displays the **Account Status Event Xref Maintenance** screen.

Account Status Event Xref Maintenance



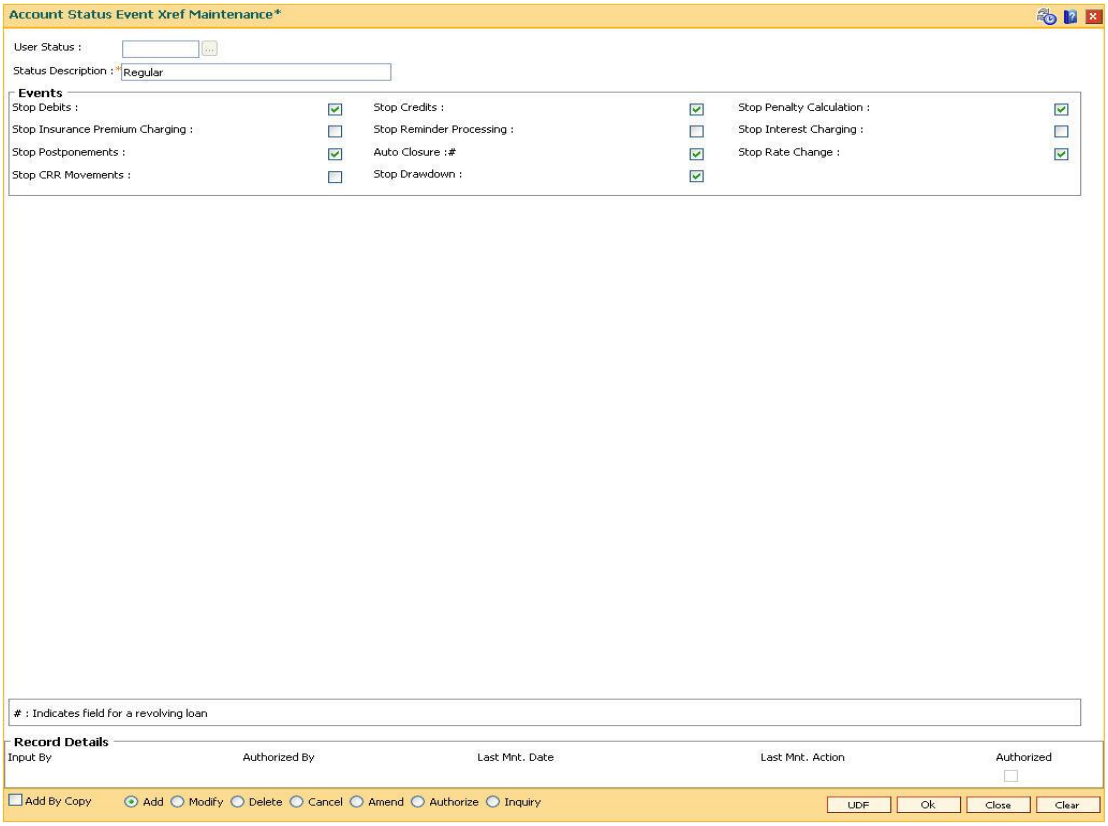
Field Description

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.

Field Name	Description
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 the **Add** button.
4. Enter the description of the status.
5. Select the appropriate event check boxes.

Account Status Event Xref Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..Click Ok to continue". Click the **OK** button.
8. The account status details are added once the record is authorised.

25.4. 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 are 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.

Definition Prerequisites

- SMM04 - Class Profile Maintenance

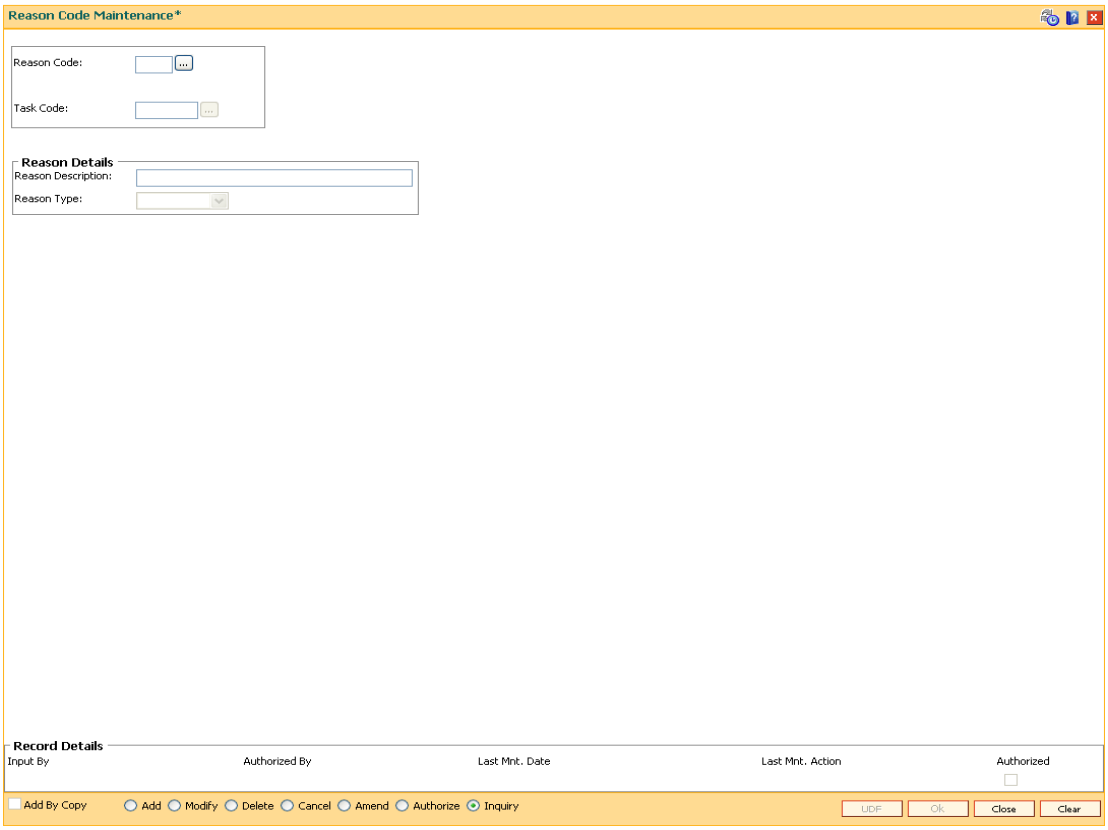
Modes Available

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

To add a reason code

1. Type the fast path **BAM40** and click **Go** or navigate through the menus to **Global Definitions > Master > Reason Code Maintenance**.
2. The system displays the **Reason Code Maintenance** screen.

Reason Code Maintenance

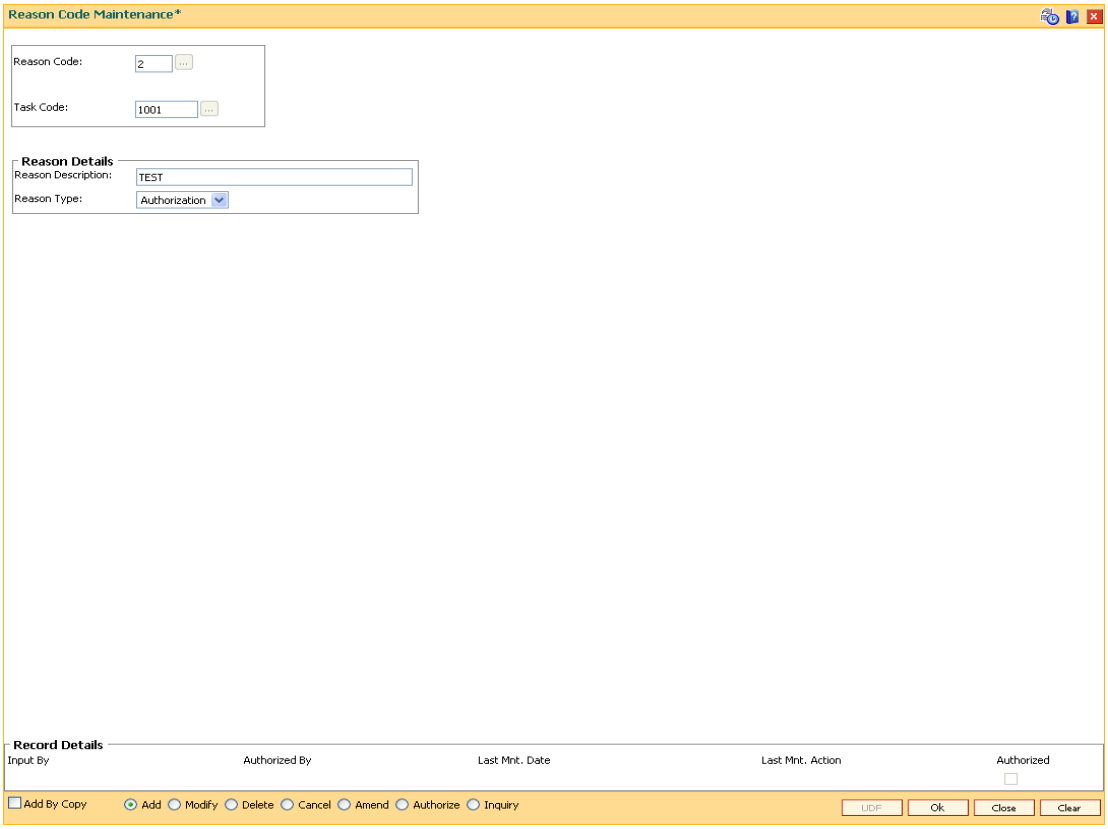


Field Description

Field Name	Description
Reason Code	[Mandatory, Numeric, Three] Type the reason code. Each code uniquely identifies a different reason.
Task Code	[Mandatory, Pick List] Select the task code from the pick list. The pick 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	[Display] This field displays the 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 the **Add** button.
4. Select the reason code and the task code from the pick list.
5. Select the reason type from the drop-down list.

Reason Code Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
8. The reason code is added once the record is authorised.

25.5. 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** (Fast Path: BAM54) option.

Definition Prerequisites

- Availability of data for the extract
- BAM54 - External File Setup

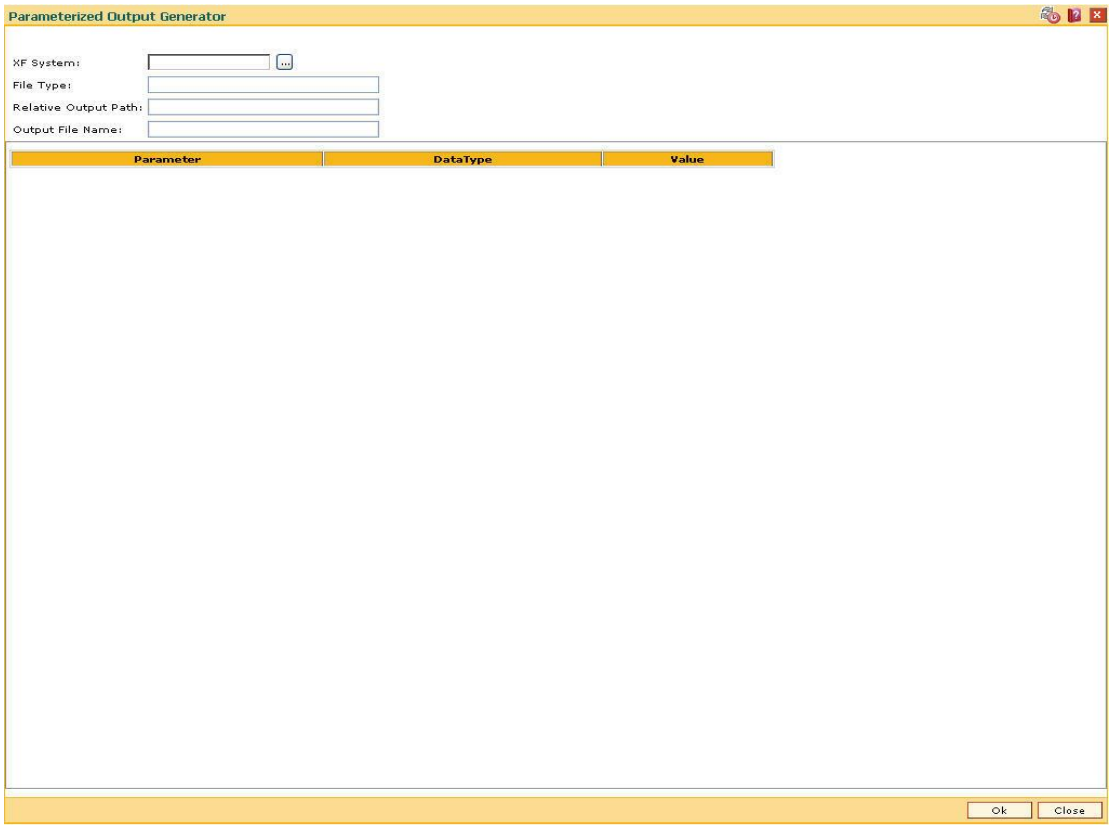
Modes Available

Not Applicable

To generate parameterize output extract

1. Type the fast path **BA453** and click **Go** or navigate through the menus to **Global Definitions > Master > Parameterized Output Generator**.
2. The system displays the **Parameterized Output Generator** screen.

Parameterized Output Generator



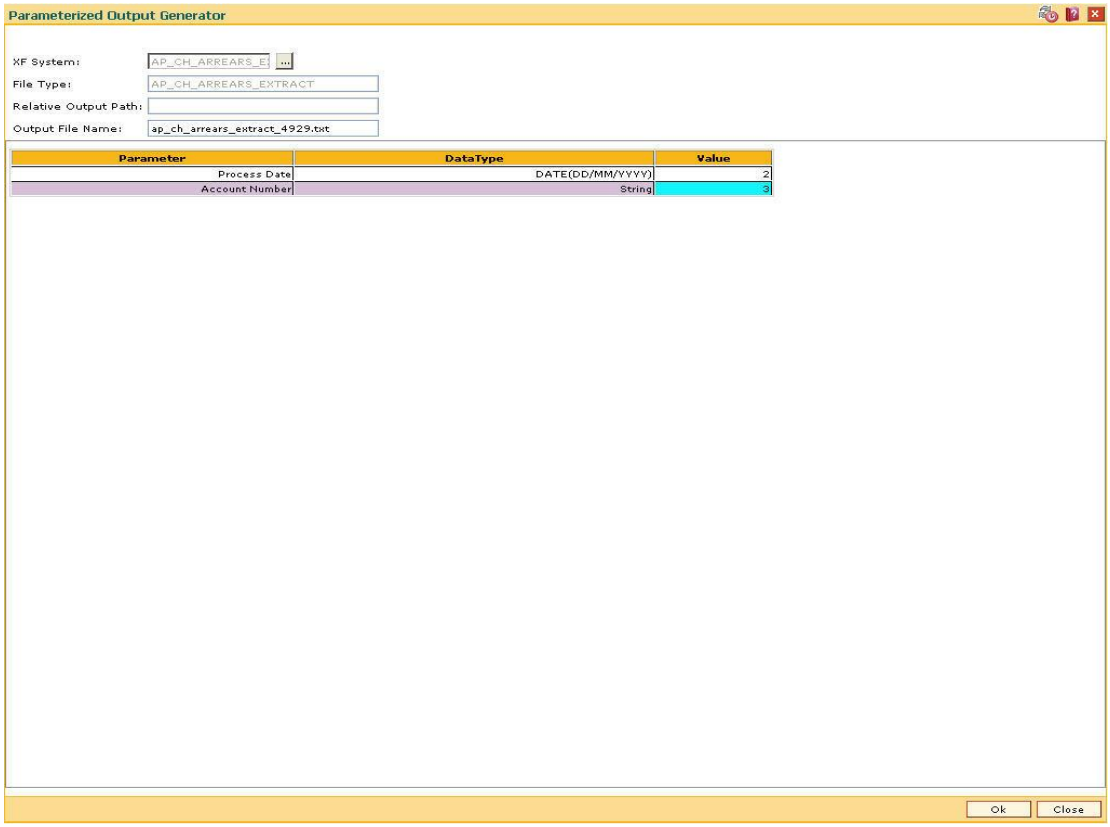
Field Description

Field Name	Description
XF System	[Mandatory, Pick List] Select the external system name, against which the external system code file is to be uploaded, from the pick 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.
DataType	[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 pick list.
4. Enter the for the output to be generated.

Parameterized Output Generator



5. Click the **Ok** button.
6. The system displays the file generated successfully message. Click the **Ok** button.

25.6. 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** (Fast Path: 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 Maintenance
- TDM01 - TD Product Master
- LNM11 - Product Master Maintenance
- Transaction Code Maintenance
- MIS Class Code Maintenance
- MIS Code Maintenance

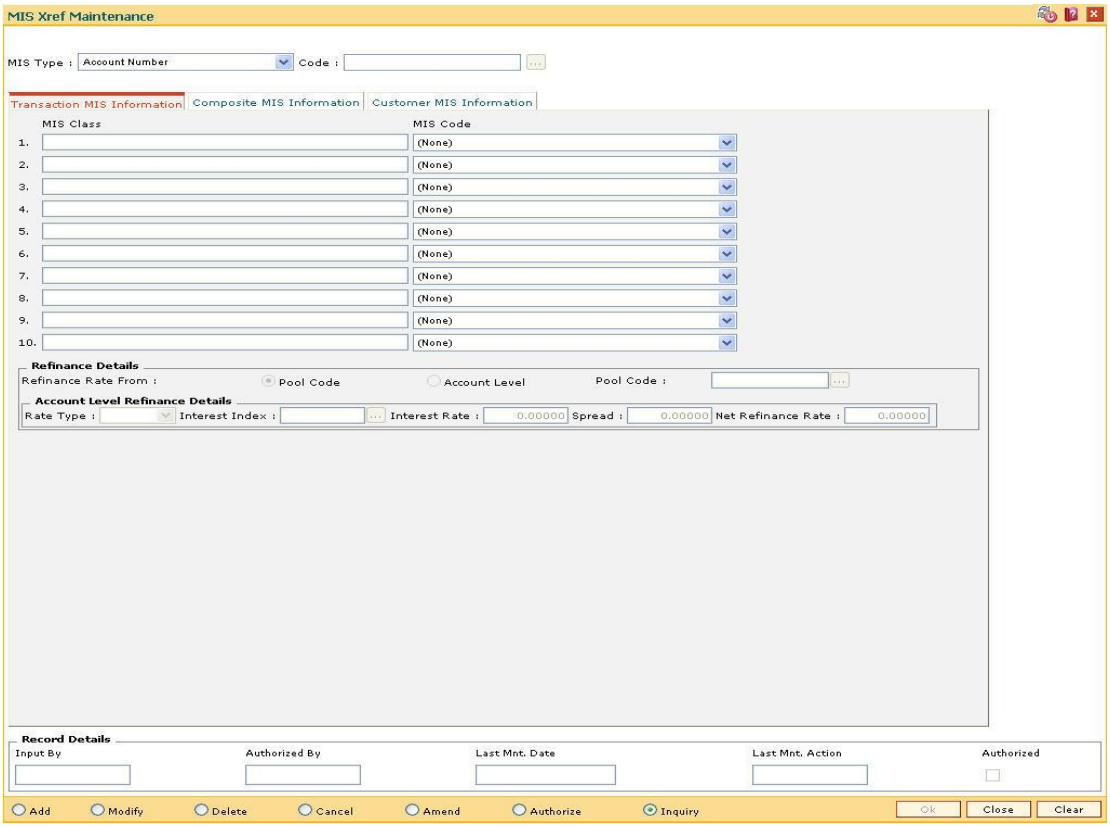
Modes Available

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

To add MIS cross reference details

1. Type the fast path **BAM83** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > MIS > MIS Xref Maintenance**.
2. The system displays the **MIS Xref Maintenance** screen.

MIS Xref Maintenance



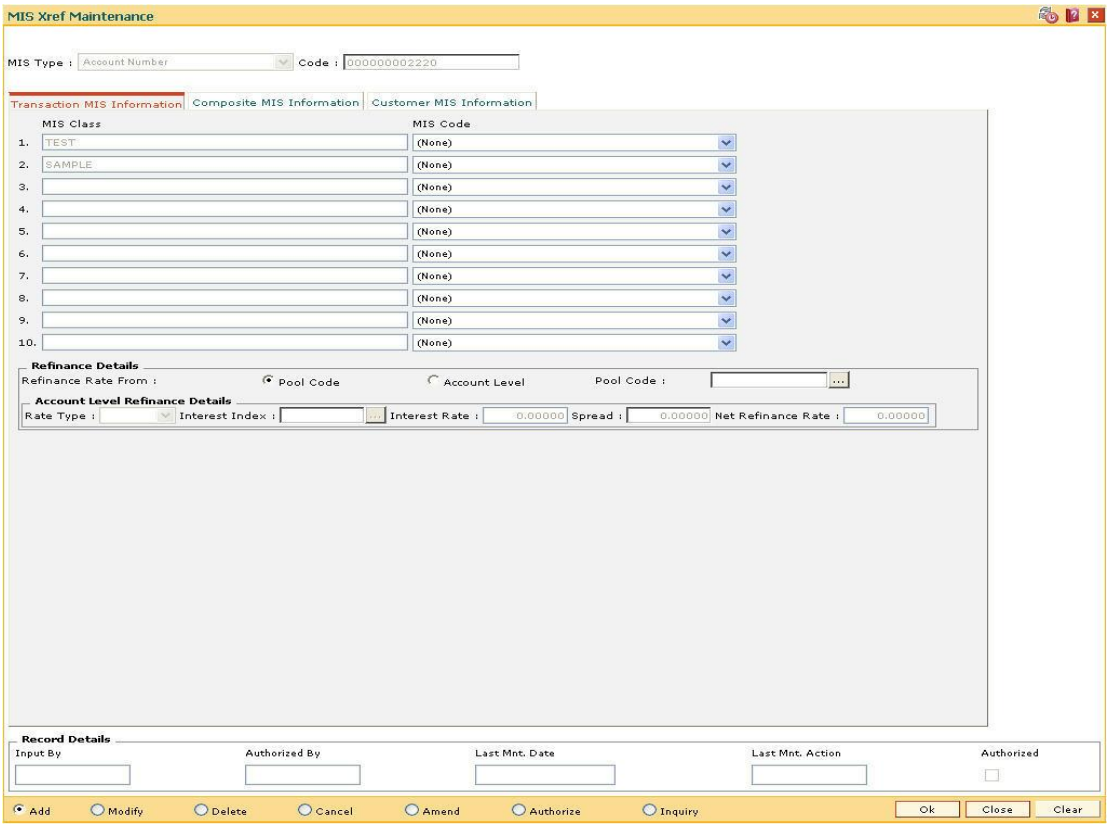
Field Description

Field Name	Description
MIS Type	[Mandatory, Drop-Down] Select the MIS type from the drop-down list. The MIS can be attached at different levels. The options are: • 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.

Field Name	Description
Code	[Mandatory, Pick List, Numeric, 16] Select the product/transaction mnemonic code from the pick list. The pick list is enabled if you select **Product Level** or **Transaction Mnemonic** option in the **MIS Type** field. The data in the pick 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.

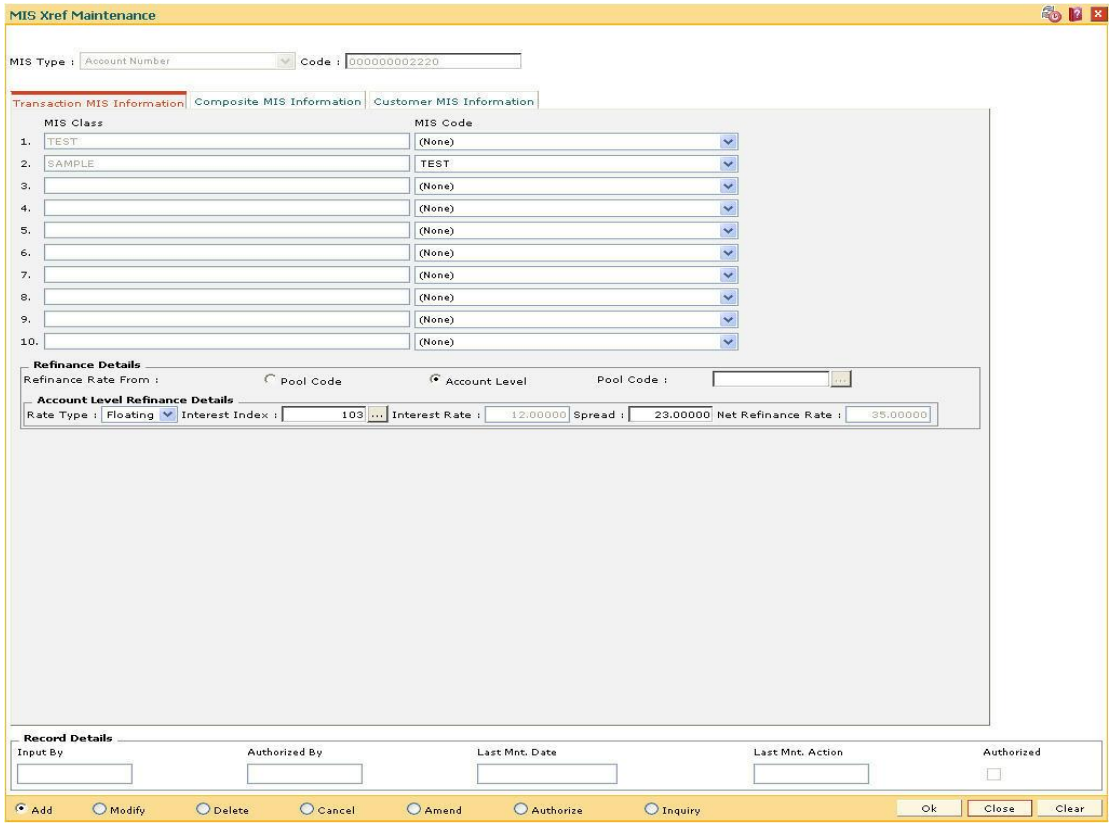
3. Click the **Add** button.
4. Select the type of MIS from the drop-down list and enter the corresponding code.

MIS Xref Maintenance



5. Enter the required information in the various tabs.

Transaction MIS Information



Field Description

Column Name	Description
MIS Class	[Display] 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. You can define multiple codes under an MIS class. An MIS class in **FLEXCUBE Retail** can belong to one of the following types: • 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.

Column Name	Description
MIS Code	[Mandatory, Drop-Down] Select the code to be set up under an MIS class from the drop-down list. 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. You can define a maximum of 10 codes under an MIS class.
Refinance Details	
Refinance Rate From	[Conditional, Radio Button] Click the appropriate refinance rate from option. The refinance (transfer pricing) rate is taken from a pool code or the account level has a specific refinance rate. The options are: • Pool Code • Account Level This field is enabled when **Account Number** option is selected in the **MIS Type** drop-down list.
Pool Code	[Conditional, Pick List] Select the pool code from the pick list. This field is enabled only if the **Product Level** option is selected in the **MIS Type** field. A pool is an entity that lends or borrows funds. It is useful for calculating refinance rates. A pool code is attached to an MIS Group.

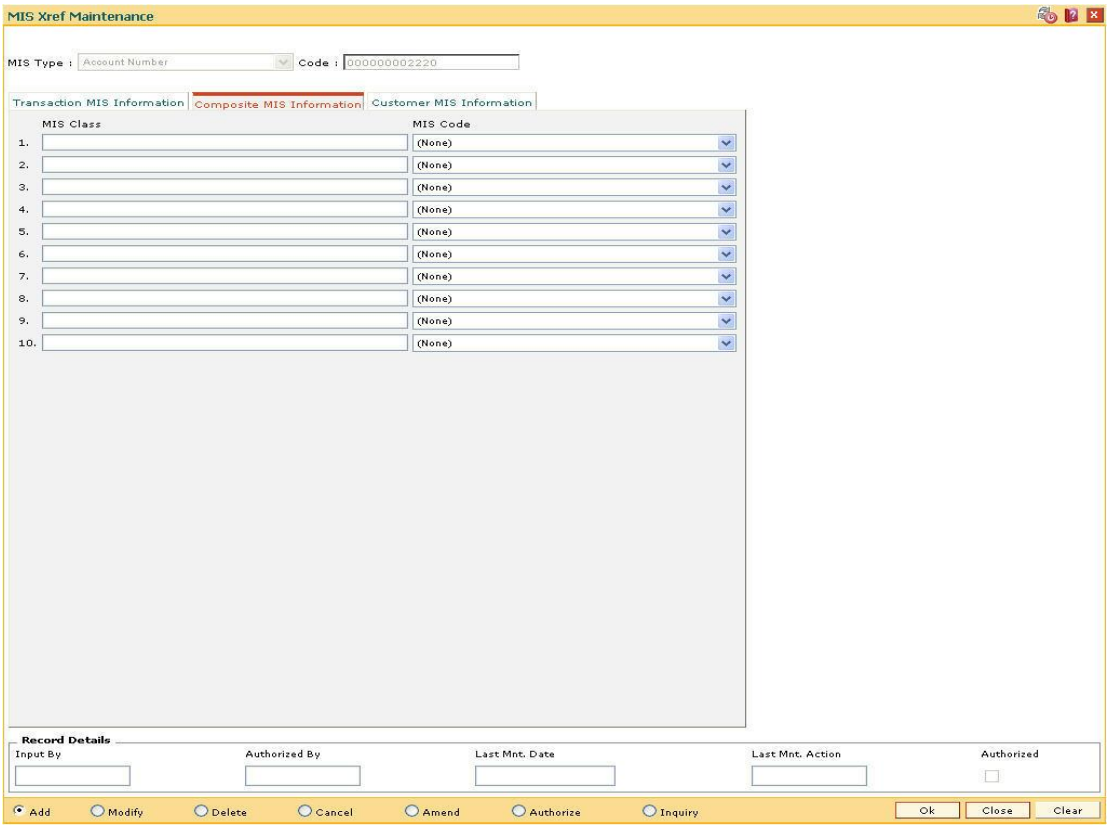
Account Level Refinance Details

The account level refinance details are enabled only if the Account Level option is selected in the Refinance Rate From field.

Rate Type	[Conditional, Drop-Down] Select the account level refinance rate from the drop-down list. The options are: • Fixed • Floating
Interest Index	[Conditional, Pick List] Select the account level refinance interest index from the pick list. This field is enabled only if the **Rate Type** is selected as **Floating**.

Column Name	Description
Interest Rate	[Display] This field displays the refinance interest rate.
Spread	[Conditional, Numeric, Three] Type the spread/variance over the benchmark interest index. It accepts negative values. This field is enabled only if the **Rate Type** is selected as **Floating**.
Net Refinance Rate	[Conditional, Numeric, Three] Type the net refinance rate. This field is enabled only if the **Rate Type** is selected as **Fixed**. If the floating rate type is selected, the net refinance rate is defaulted to net index rate and the spread.

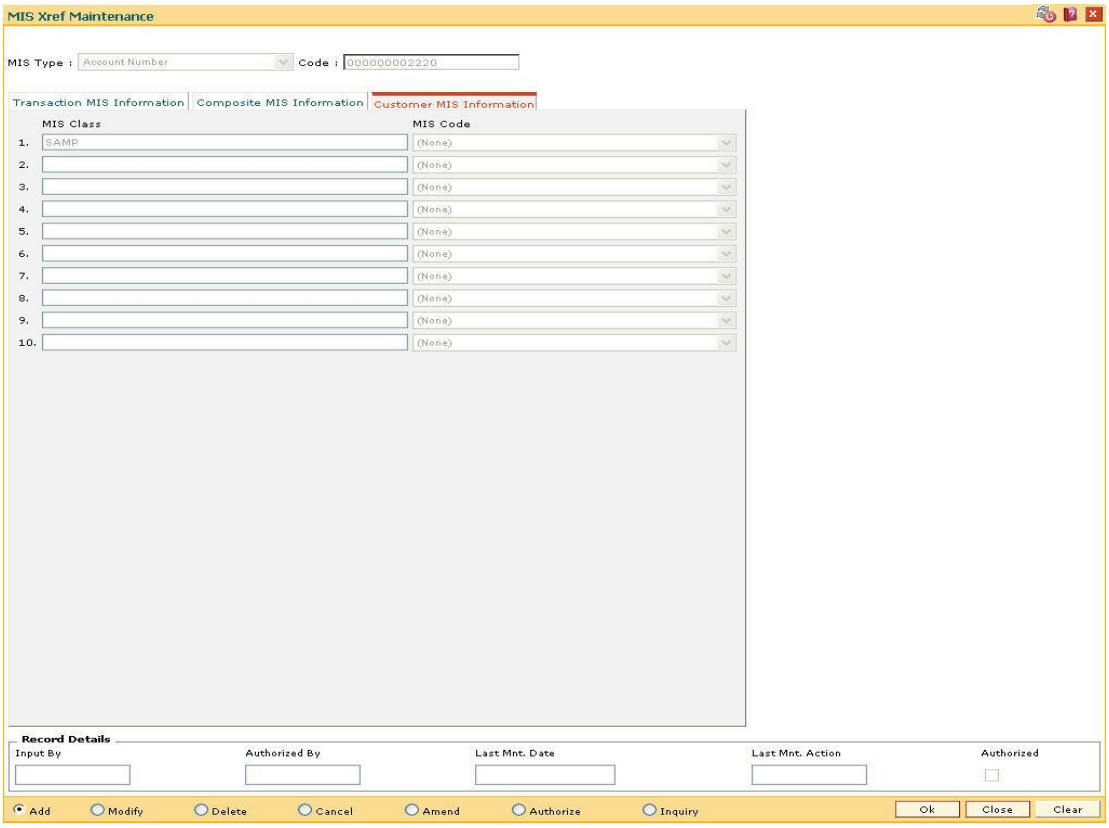
Composite MIS Information



Field Description

Field Name	Description
MIS Class	[Display] 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. You can define multiple codes under an MIS class. An MIS class in **FLEXCUBE Retail** can belong to one of the following types: • 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	[Optional, Drop-Down] Select the code to be set up under an MIS class from the drop-down 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. You can define a maximum of 10 codes under an MIS class.

Customer MIS Information



Field Description

Field Name	Description
MIS Class	[Display] 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. You can define multiple codes under an MIS class. An MIS class in **FLEXCUBE Retail** can belong to one of the following types: • 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.

Field Name	Description
MIS Code	[Display] This column displays the code to be set up under an MIS class. 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.

5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
7. The MIS cross reference details are added once the record is authorised.

25.7. BAM91 - FIS Bank Params Maintenance*

Banks may have interface systems to support some of its operations for example loans against shares system, cash management system, payroll system, etc. In this case there will be accounting entries which will have to be passed in **Oracle FLEXCUBE** as the accounts are maintained in **FLEXCUBE**.

Using this option, a bridge GL will be the interface GL between the **FLEXCUBE** and the interface system to simplify the reconciliation process. The FIS interface flag in **Bank Master** option has to be ticked to enable this option.

Definition Prerequisites

- BAM20 - Bank Codes Maintenance
- GLM02 - Chart of Accounts

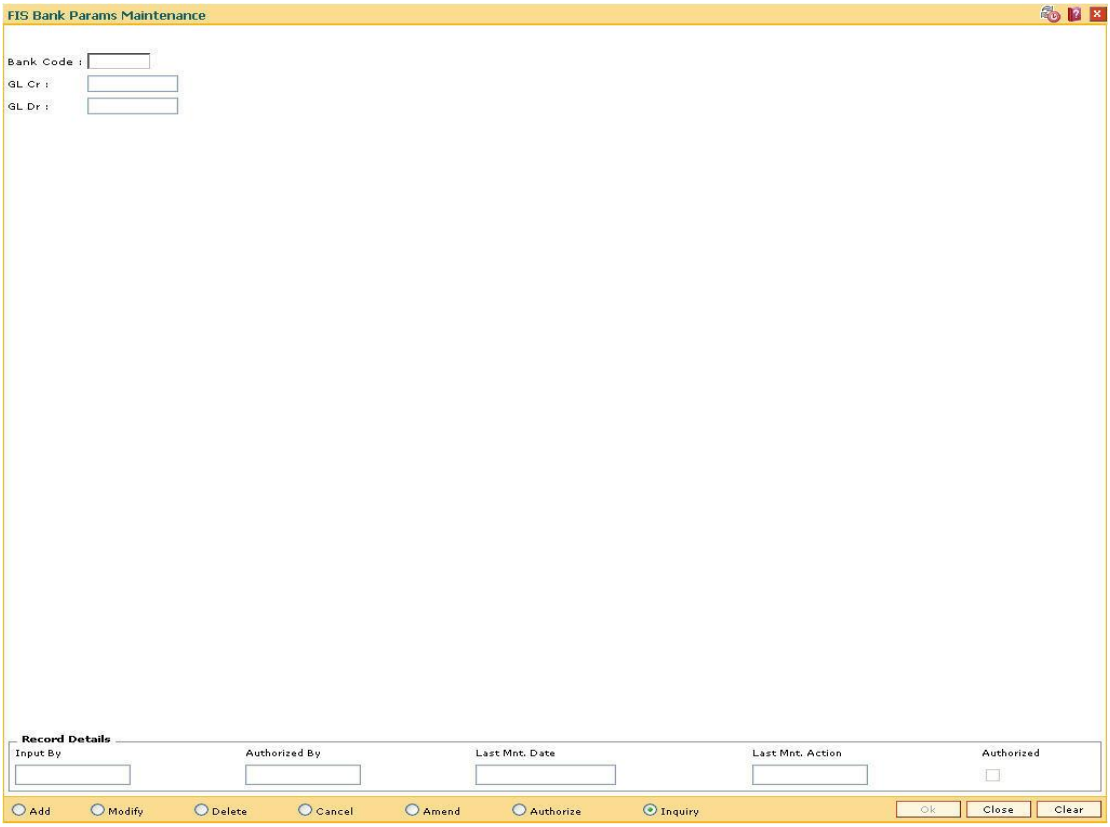
Modes Available

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

To add FIS bank parameters

1. Type the fast path **BAM91** and click **Go** or navigate through the menus to **Global Definitions > Other > FIS Bank Params Maintenance.**
2. The system displays the **FIS Bank Params Maintenance** screen.

FIS Bank Params Maintenance

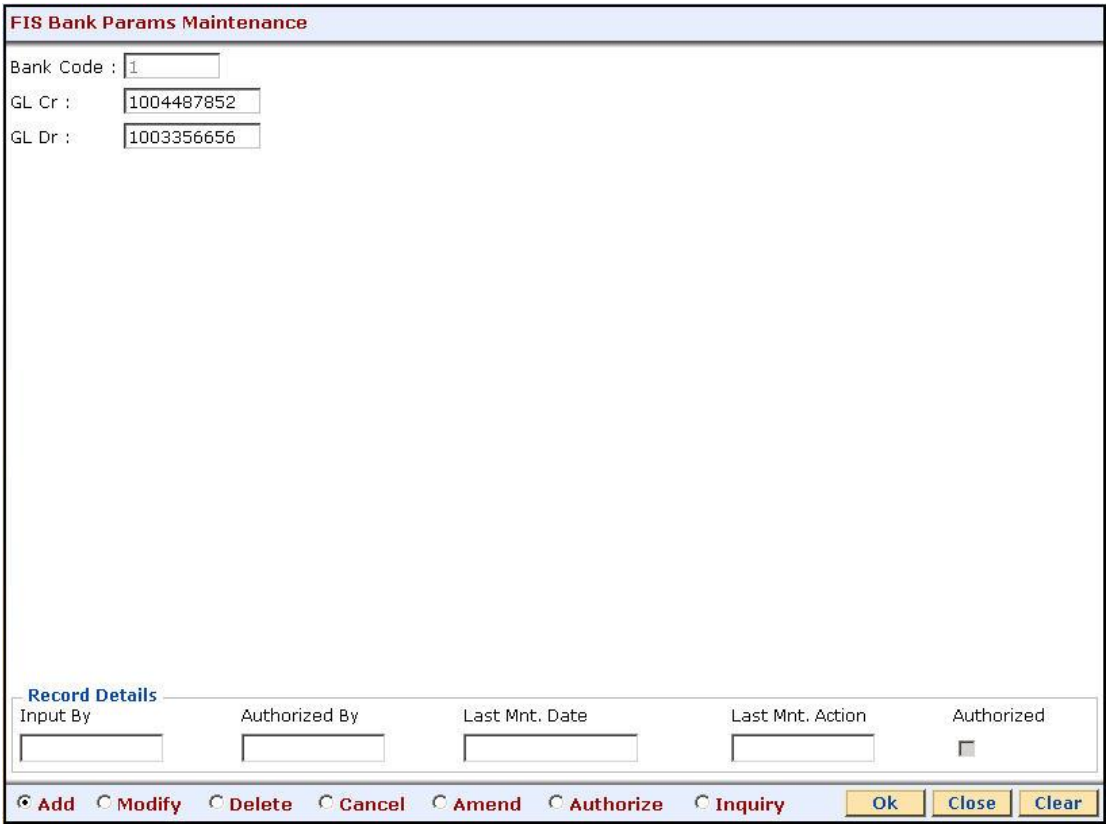


Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, 10] Type the bank code. The bank codes are added in the **Bank Master Maintenance** (Fast Path: BAM03) option.
GL Cr	[Mandatory, Numeric, 10] Type the Intersystem Bridge GL code for credits.
GL Dr	[Mandatory, Numeric, 10] Type the Intersystem Bridge GL code for debits.

3. Click the **Add** button.
4. Enter the bank code and the GL code for the FIS bank parameters.

FIS Bank Params Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
7. The FIS bank parameters are added once the record is authorised.

25.8. BAM99 - GL Codes Cross Ref Maintenance

When the financial service provider shifts to **Oracle FLEXCUBE** from the existing legacy system (external system), some of the codes such as currency code, transaction code, GL code, etc., have to be matched by cross-referring between the legacy system and the **Oracle FLEXCUBE** system.

Using this option an **Oracle FLEXCUBE** integration with other external systems can be done. A reference is maintained between the various GL codes defined and maintained in **Oracle FLEXCUBE** with the corresponding GL codes defined and maintained in the external system.

Definition Prerequisites

- GLM02 - Chart of Accounts
- BAM25 - Currency Definition
- BAM03 - Branch Master Maintenance

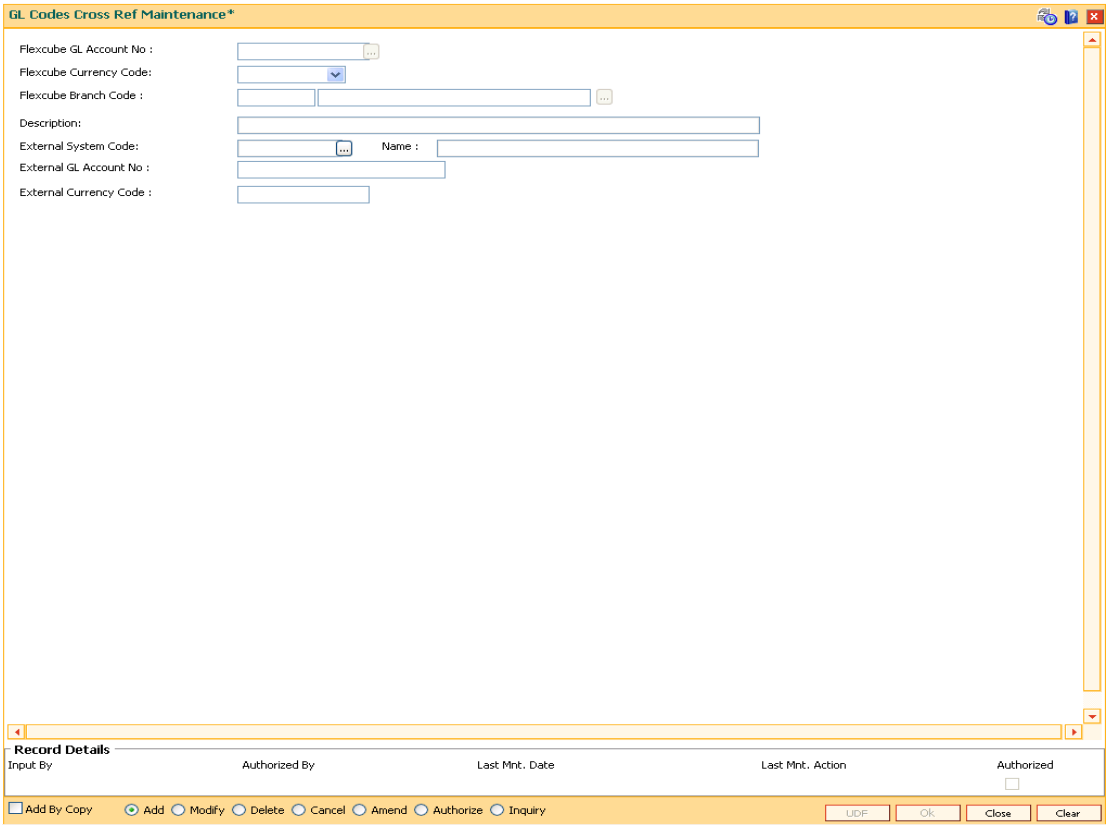
Modes Available

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

To add GL code cross reference

1. Type the fast path **BAM99** and click **Go** or navigate through the menus to **Global Definitions > Other > GL Codes Cross Ref Maintenance**.
2. The system displays the **GL Codes Cross Ref Maintenance** screen.

GL Codes Cross Ref Maintenance



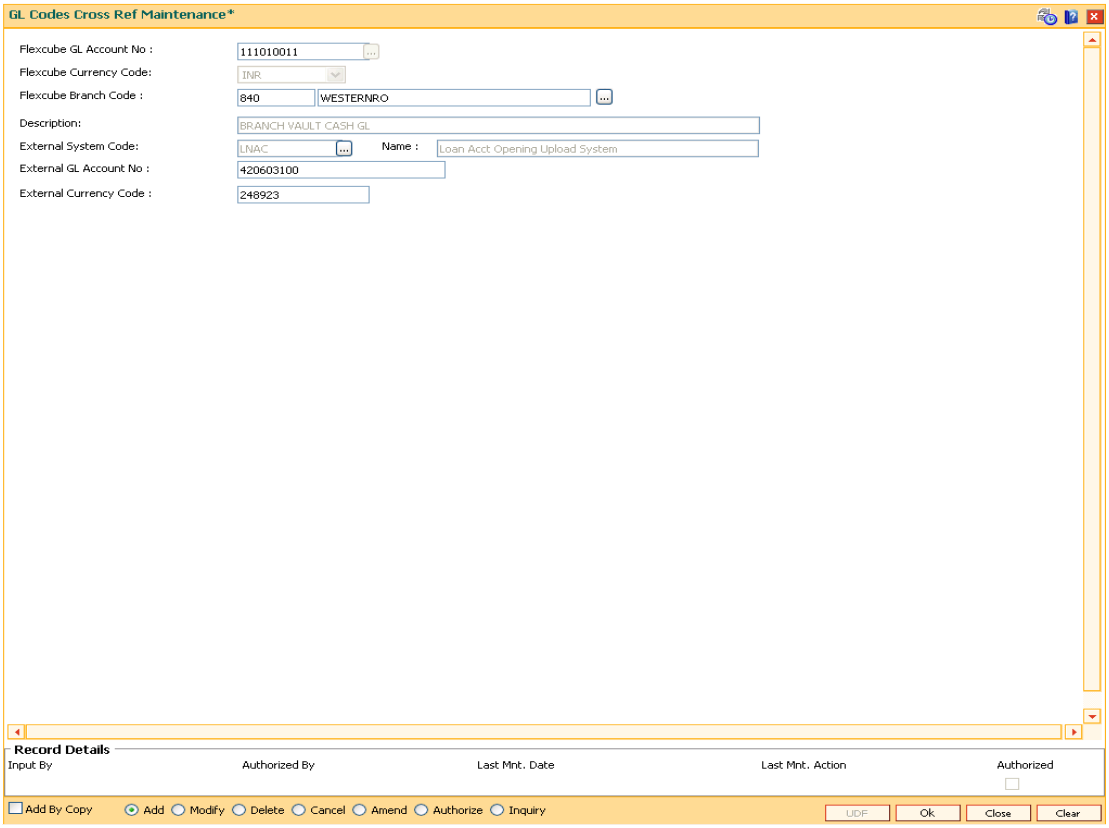
Field Description

Field Name	Description
Flexcube GL Account No	[Mandatory, Numeric, Nine] Select the **Flexcube GL account number** from the pick list. The GL account number maintained in **FLEXCUBE Retail** for which the account cross-reference is to be maintained.
Flexcube Currency Code	[Mandatory, Drop-down] Select the **FLEXCUBE Retail** GL account currency code.
Flexcube Branch Code	[Mandatory, Numeric, Four, Pick List] Type the code of the **Oracle FLEXCUBE** branch where the GL account is maintained or select it from the pick list.
Description	[Display] This field displays the description of the GL as maintained in **FLEXCUBE Retail**.

Field Name	Description
External System Code	[Mandatory, Pick List] Select the external system code from the pick list. The external system code with which **FLEXCUBE Retail** needs to be integrated.
Name	[Display] This field displays the name of the external system based on the external system code.
External GL Account No	[Mandatory, Numeric, Nine] Type the external GL account number corresponding to the GL account number in **FLEXCUBE Retail**.
External Currency Code	[Mandatory, Alphanumeric, Three] Type the external currency code corresponding to the GL currency code in **FLEXCUBE Retail**.

3. Click the **Add** button.
4. Enter the GL account number and select the Flexcube currency code and branch code from the drop-down list.
5. Select the external system code from the pick list.
6. Enter the external GL account number and the external currency code to maintain the GL cross code reference.

GL Codes Cross Ref Maintenance



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

25.9. 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

- BAM03 - Branch Master Maintenance

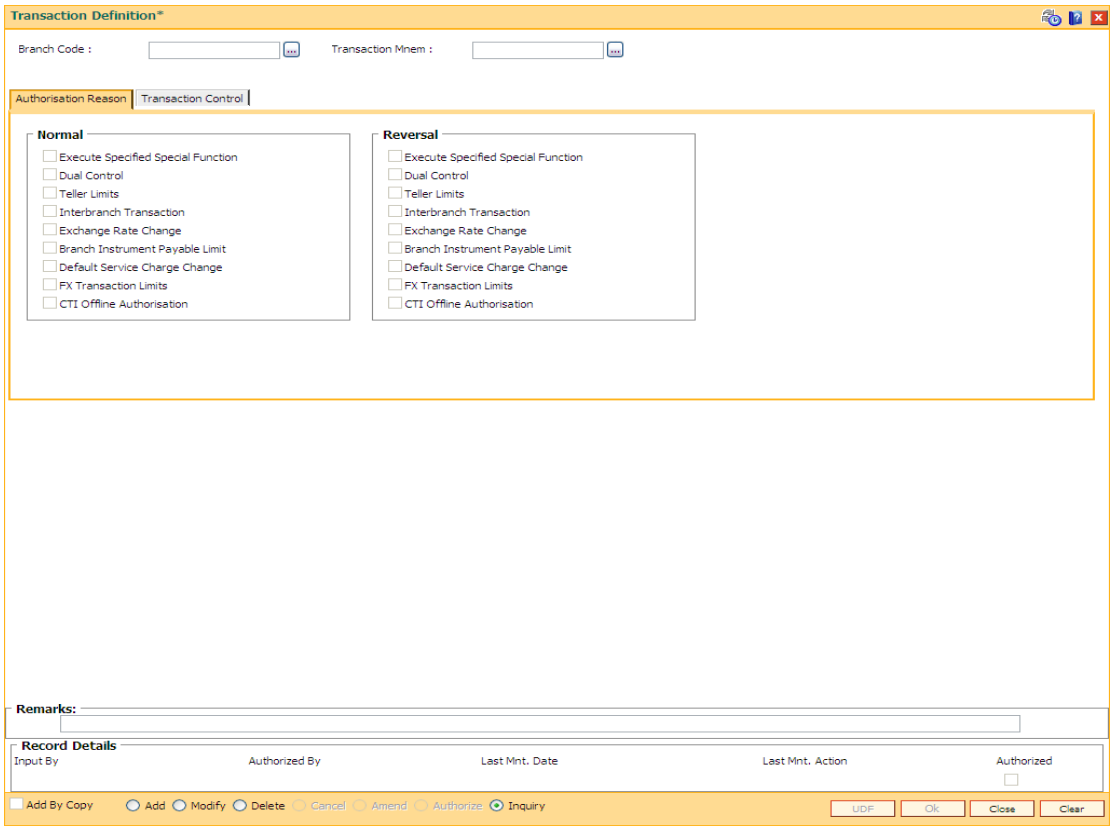
Modes Available

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

To add transaction definition

1. Type the fast path **TC001** and click **Go** or navigate through the menus to **Global Definitions > Transaction > Transaction Definition**.
2. The system displays the **Transaction Definition** screen.

Transaction Definition

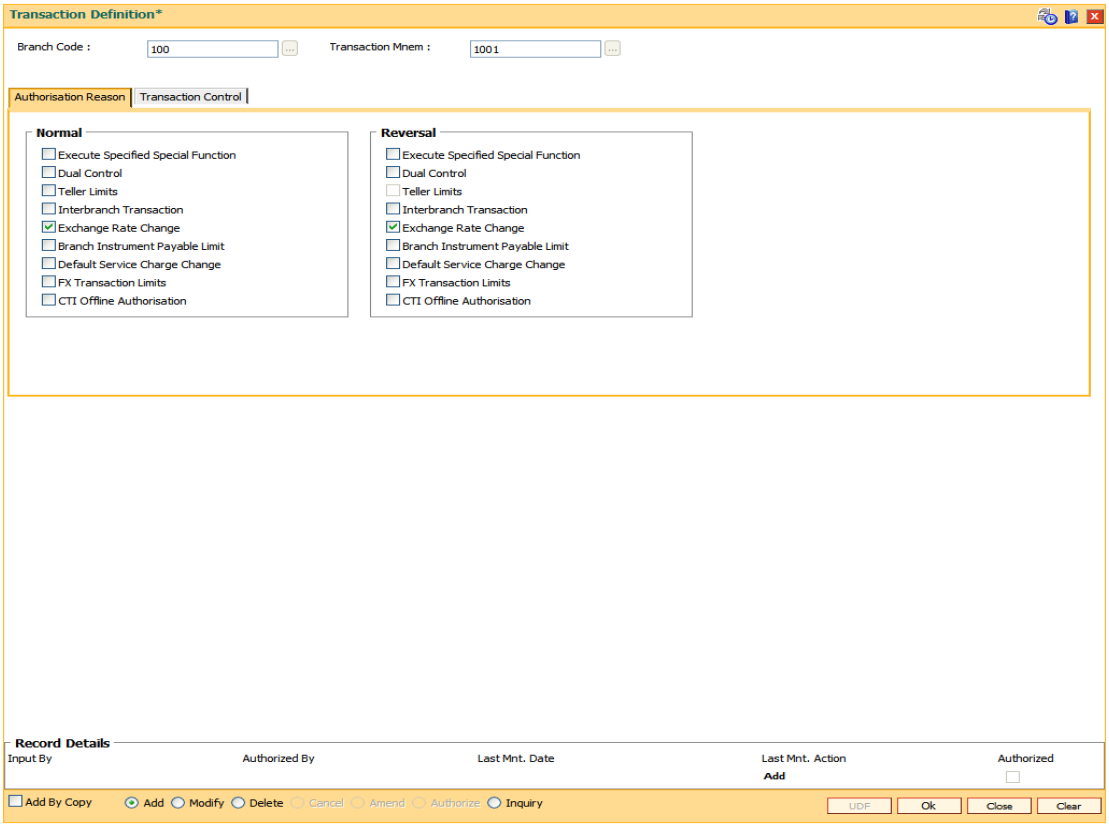


Field Description

Field Name	Description
Branch Code	[Mandatory, Pick List] Select the branch code for which the transaction definitions is to be set from the pick list.
Transaction Mnem	[Mandatory, Pick List] Select the transaction mnemonic for which the option is to be maintained from the pick list.

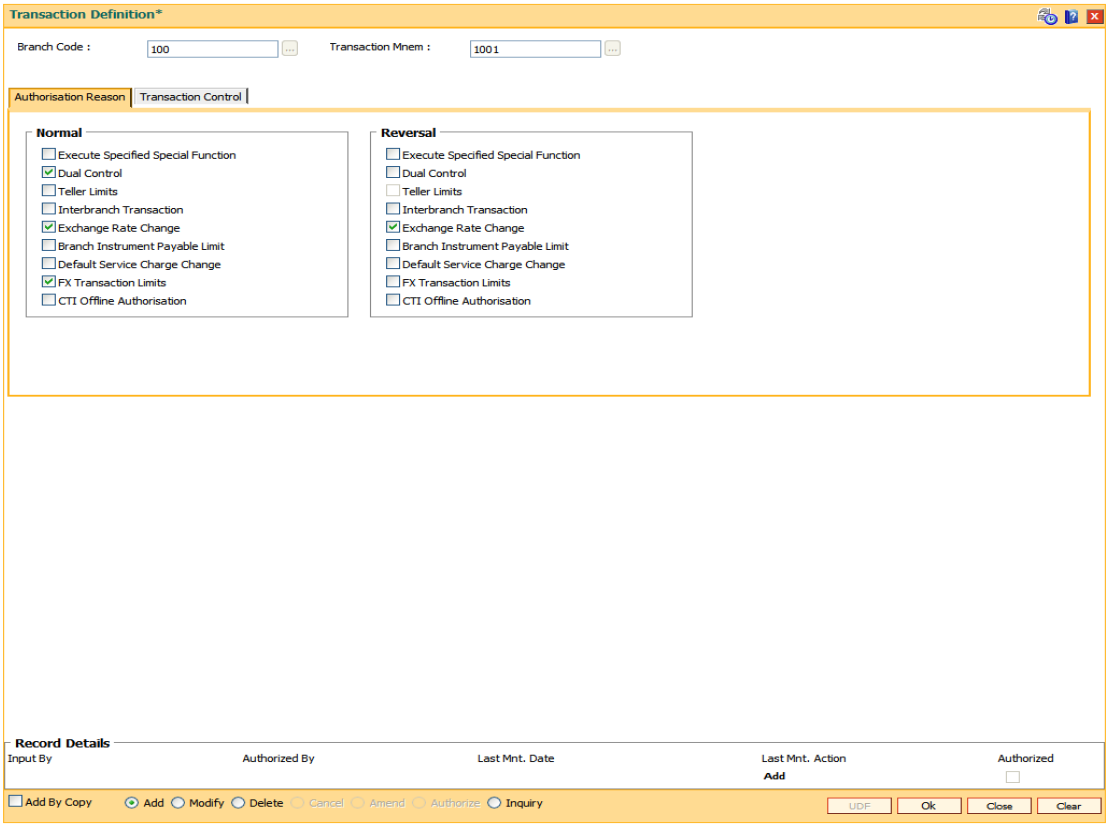
3. Click the **Add** button.
4. Select the branch code and the transaction mnemonic from the pick list.

Transaction Definition



5. Enter the required information in the various tabs.

Authorization Reasons

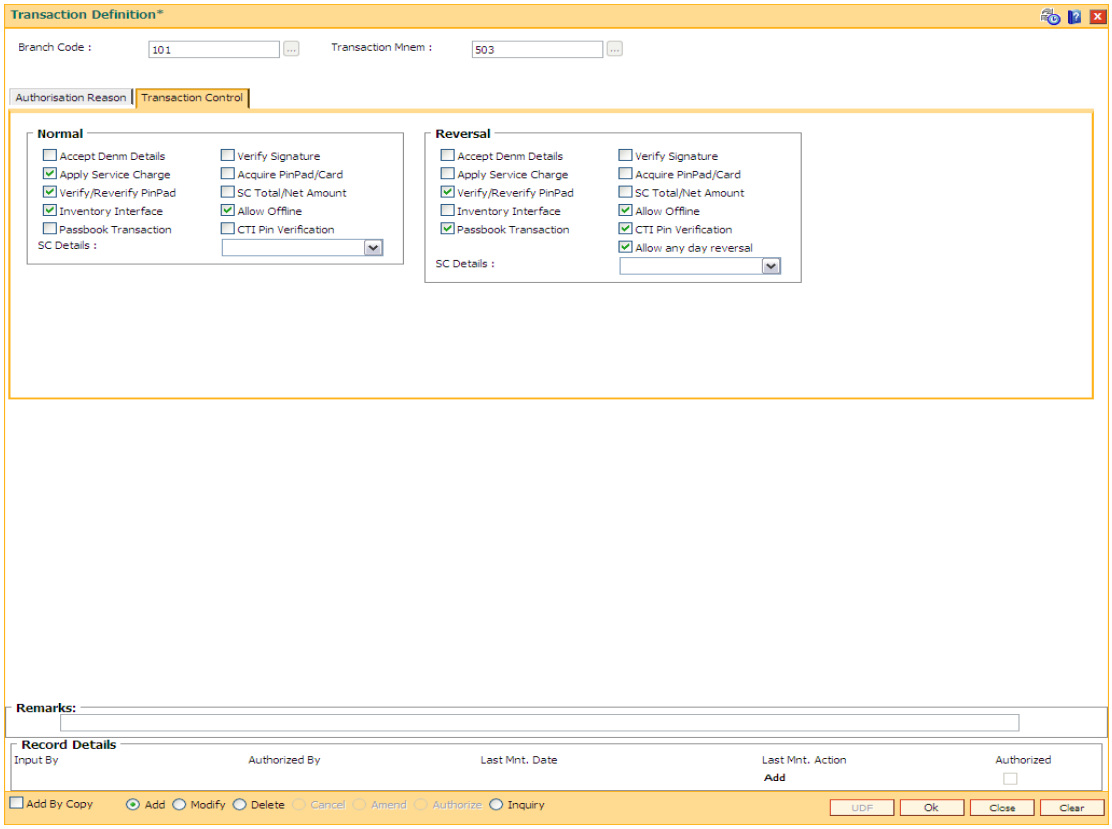


Field Description

Field Name	Description
Normal/Reversal	
Execute Specified Special Function	[Optional, Check Box] Select the **Execute Specified Special Function** check box when an external validation is required for the transaction. The system will ask for authorisation of the transaction.
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 **Template Transaction Limits** (Fast Path: SMM13) option are breached.

Field Name	Description
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** (Fast Path: 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.
CTI Offline Authorization	[Optional, Check Box] This field is for future use.

Transaction Control



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.
Acquire PinPad\Card	[Optional, Check Box] Select the check box if pinpad card is to be enabled for the transaction.

Field Name	Description
Verify\Reverify PinPad	[Optional, Check Box] Select the check box if Pin verification/ Reverification is required 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.
Inventory Interface	[Optional, Check Box] Select the **Inventory Interface** check box to allow input of inventory details for the transaction by the system.
Allow Offline	[Optional, Check Box] Select the **Allow Offline** check box to allow for an offline transaction by the system.
Passbook Transaction	[Optional, Check Box] Select the **Passbook Transaction** check box to allow the user to view the passbook transactions.
CTI Pin Verification	[Optional, Check Box] This field is for future use.
Allow any day reversal	[Optional, Checkbox] Select the checkbox to allow any day reversal for the transaction mnemonic. The same day reversal functionality continues.
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 the **Ok** button.
7. The system displays the message "Record Authorized...Click Ok to Continue". Click the **OK** button.

25.10. BAM98 - Transaction X-ref Maintenance

When the financial service provider shifts to **Oracle FLEXCUBE** from the existing legacy system (external system), some of the codes such as currency code, transaction code, GL code, etc., have to be matched by cross-referring between the legacy system and the **Oracle FLEXCUBE** system.

Using this option an **Oracle FLEXCUBE** integration with other external systems can be done.A reference is maintained between the various transaction codes defined and performed in **Oracle FLEXCUBE** , with the corresponding transaction codes defined and carried out in the external system.

Definition Prerequisites

- BAM15 - Transaction Mnemonic Codes

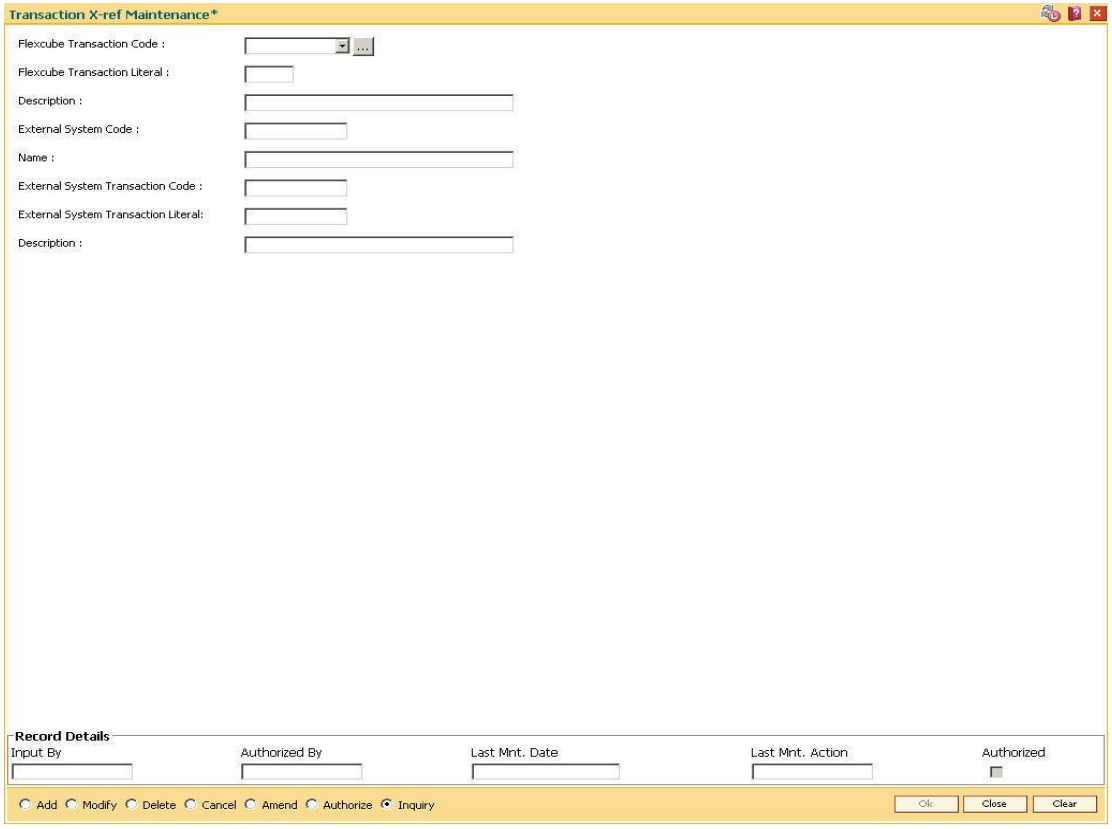
Modes Available

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

To add transaction cross reference

1. Type the fast path **BAM98** and click **Go** or navigate through the menus to **Global Definitions > Other > Transaction X-ref Maintenance**.
2. The system displays the **Transaction X-ref Maintenance** screen.

Transaction X-ref Maintenance

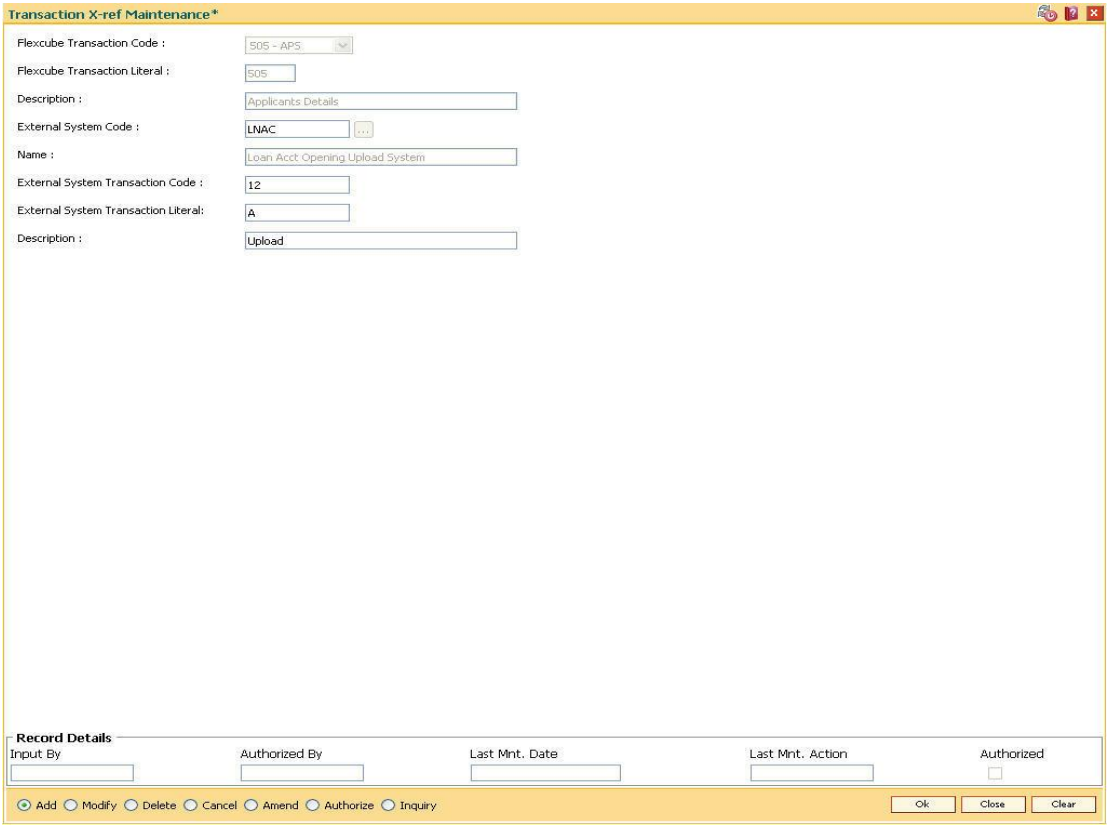


Field Description

Field Name	Description
Flexcube Transaction Code	[Mandatory, Drop-Down] Select the transaction code maintained in **FLEXCUBE Retail**, for which the transaction cross-reference is to be maintained, from the drop-down list.
Flexcube Transaction Literal	[Display] This field displays the transaction literal of the transaction code.
Description	[Display] This field displays the description of the transaction.
External System Code	[Mandatory, Pick List] Select the external system code, with which **FLEXCUBE Retail** needs to be integrated, from the pick list.
Name	[Display] This field displays the name of the external system based on the external system code.
External System Transaction Code	[Mandatory, Alphanumeric, Six] Type the external system transaction code corresponding to the transaction code in **FLEXCUBE Retail**.
External System Transaction Literal	[Mandatory, Alphanumeric, Six] Type the external system transaction literal corresponding to the transaction literal in **FLEXCUBE Retail**.
Description	[Mandatory, Alphanumeric, 42] Type the description for the external system transaction.

3. Click the **Add** button.
4. Select the **FLEXCUBE** transaction code from the drop-down list and the external system code from the pick list.
5. Enter the code, literal and the description of the external system transaction.

Transaction X-ref Maintenance



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

25.11. 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

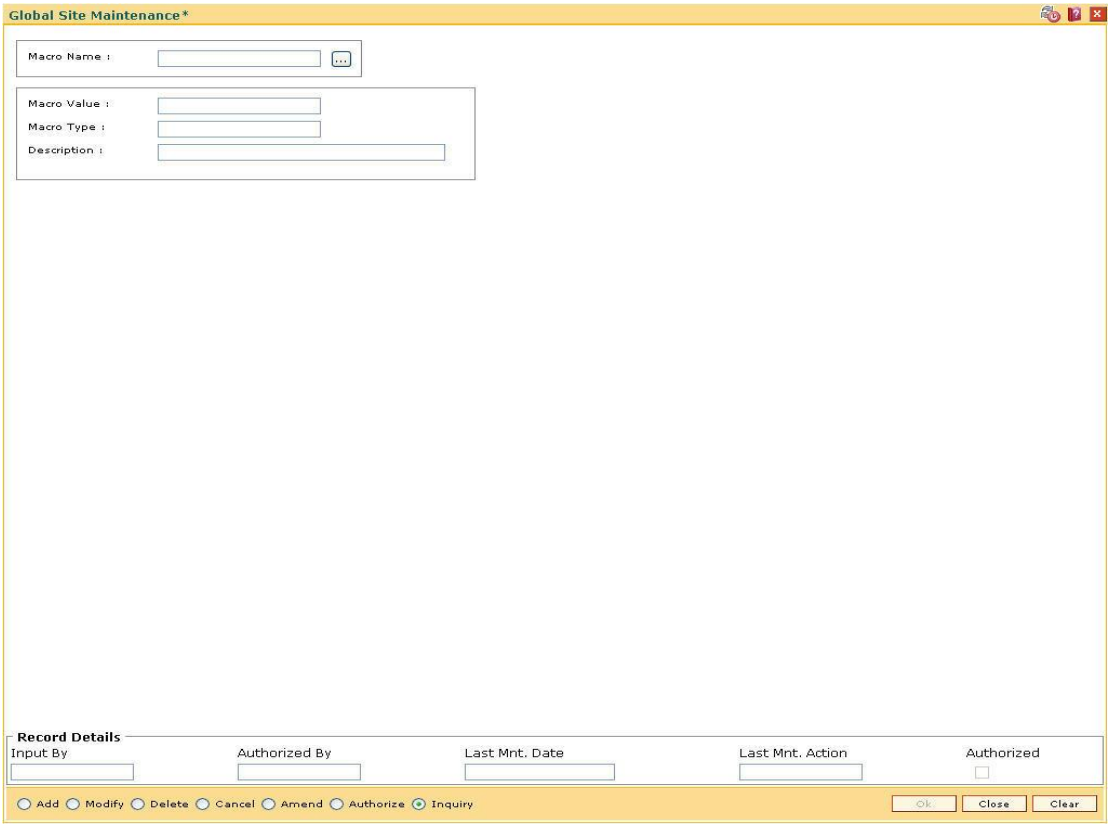
Modes Available

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

To add global site details

1. Type the fast path **BA441** and click **Go** or navigate through the menus to **Global Definitions > Master > Global Site Maintenance**.
2. The system displays the **Global Site Maintenance** screen.

Global Site Maintenance

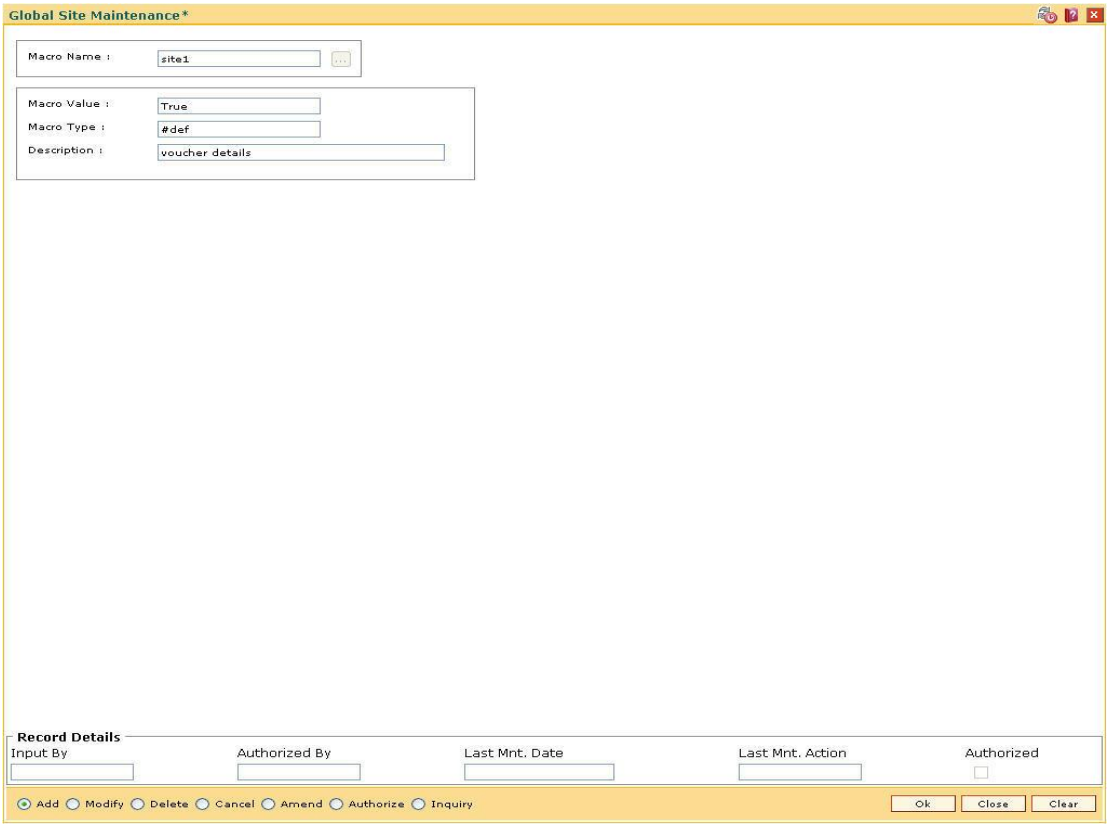


Field Description

Field Name	Description
Macro Name	[Pick 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 the **Add** button.
4. The system displays the message "This action will clear all data on the screen. Do You Want to continue?". Click the **Yes** button.
5. Enter the macro name and value.
6. Enter the macro type and description.

Global Site Maintenance



7. Click the **Ok** button.
8. The system displays the message "Record Added... Authorisation Pending..Click Ok to Continue". Click the **OK** button.
9. The global site details are added once the record is authorized.

25.12. BAM78 - Third Party Company Details

Using this option you can define a set of GL's for different company ID's like insurance company, notary etc. to track for third party fee transaction. You can collect the insurance/notary fees from the Loan/CASA accounts using the **Third Party Fee Collection** (Fast Path: BAM79) option and will be credited to the account payable GL defined in this option.

You can define the threshold days for unclaimed processing. This will be the number of days after which the funds will move from account payable GL to unclaimed GL, and account receivable GL to unclaimed receivable GL. The same GL's can be used for different company ID's. In the event of insufficient funds in the CASA account (CASA account in over line stage or the possibility of going to a over line stage by the fee debit) the accounts receivable GL defined for the company is debited for the amount unavailable in the CASA account (basically the short fall amount). **Oracle FLEXCUBE** will apply an internal hold on the CASA account for the amount unavailable and will attempt recovery of the hold on every BOD, the hold will be removed after recovery.

If the amount is not available in the CASA account, till the expiry of the threshold days for unclaimed processing, the hold on the CASA account will be automatically removed on the EOD when the threshold days expire. The shortfall amount that remains unrecovered in such cases will move to the expense GL. **Oracle FLEXCUBE** will recover the net available balance in CASA account on threshold expiry date, and debit the expense GL for unrecovered amount and credit the total to Account receivable GL.

Definition Prerequisites

- GLM02 - Chart of Accounts

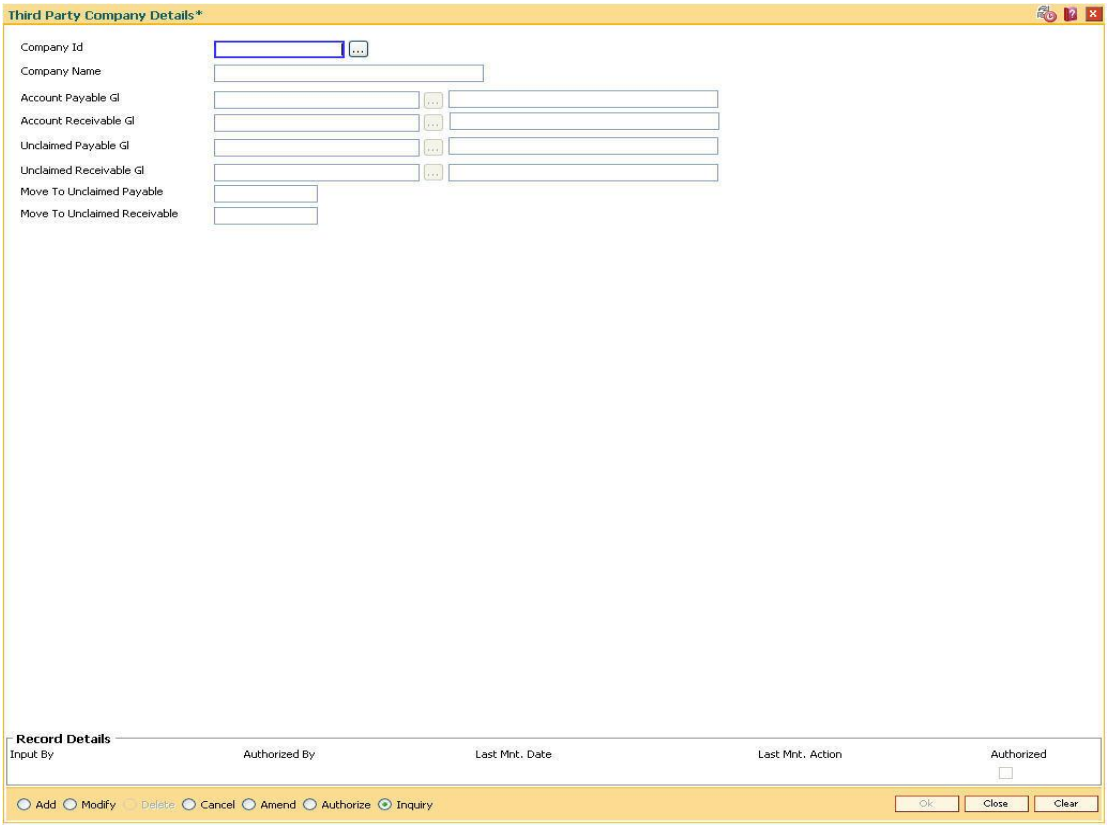
Modes Available

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

To add third party company details

1. Type the fast path **BAM78** and click **Go** or navigate through the menus to Global Definitions> Master **> Third Party Company Details**.
2. The system displays the **Third Party Company Details** screen.

Third Party Company Details



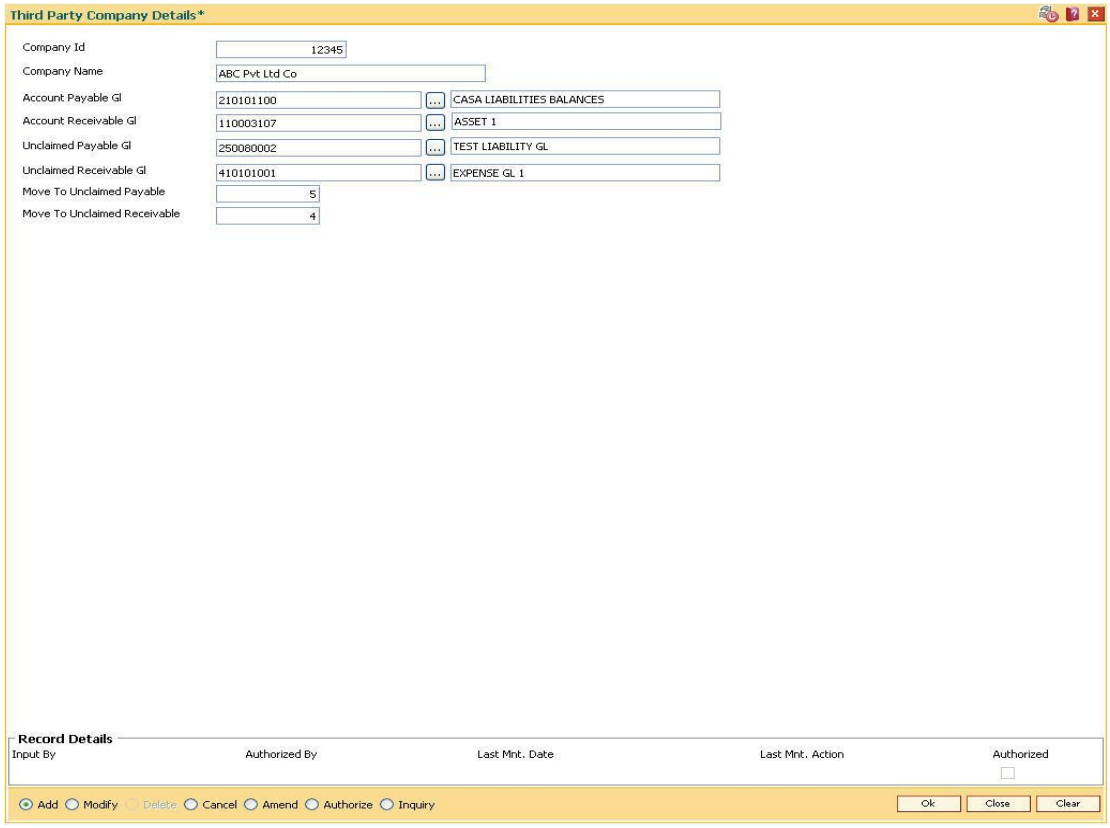
Field Description

Field Name	Description
Company ID	[Mandatory, Numeric, Five] Type the company ID for which the billing details are maintained.
Company Name	[Mandatory, Alphanumeric, 40] Type the company name for corresponding company ID.
Account Payable GL	[Mandatory, Pick List] Select the liability GL, to which the insurance / notary fees (third-party fees] collected through common billing will be credited, from the pick list. This is a liability type of GL.
Accounts Receivable GL	[Mandatory, Pick List] Select the asset GL, which will be debited in case of insufficient funds in the CASA account, from the pick list. This is a asset type of GL.

Field Name	Description
Unclaimed payable GL	[Mandatory, Pick List] Select the GL, to which the funds from the accounts payable GL will be transferred after the threshold days for unclaimed processing, from the pick list. This is a liability GL.
Unclaimed Receivable GL	[Mandatory, Pick List] Select the expense GL, to which the funds from the accounts receivable GL will be transferred after the threshold days for unclaimed processing, from the pick list.
Move To Unclaimed Payable	[Mandatory, Numeric, Four] Type the number of days after which the funds will move from account payable GL to unclaimed GL.
Move To Unclaimed Receivable	[Mandatory, Numeric, Four] Type the number of days after which the funds will move from account receivable GL to unclaimed GL.

3. Click the **Add** button.
4. Enter the code and the name of the company.
5. Select the account payable, account receivable, unclaimed payable and unclaimed receivable GL from the pick list.
6. Enter the move to unclaimed payable and move to unclaimed receivable number of days.

Third Party Company Details



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

25.13. BAM79 - Third party Collection/Remittance

Using this option you can enter the Loan/CASA accounts for collection of insurance/notary fees for the selected company ID. You can input fees amount to be collected along with an appropriate narration.

The fee collected will be stored with the value date, company ID and account number, based on whether the fee is collected for a loan account or a CASA OD account. The amount collected is credited to the accounts payable GL which pertains to the company defined in the **Third Party Company details** (Fast Path: BAM78) option. On receipt of the bill from the third party company, you can input the Loan/CASA account number from which the fee was collected and select the company ID.

In the **Remit** tab, the system displays the original fee amount collected and the balance un-remitted along with the transaction dates. You can reverse partial amounts from the account payable GL. These funds can be remitted to the company either by transfer to CASA account or by transfer to GL. The fee amount is debited from the account payable GL.

Definition Prerequisites

- 8051 - CASA Account Opening
- LN057 - Loan Direct Account Opening
- BAM78 - Third Party Company Details

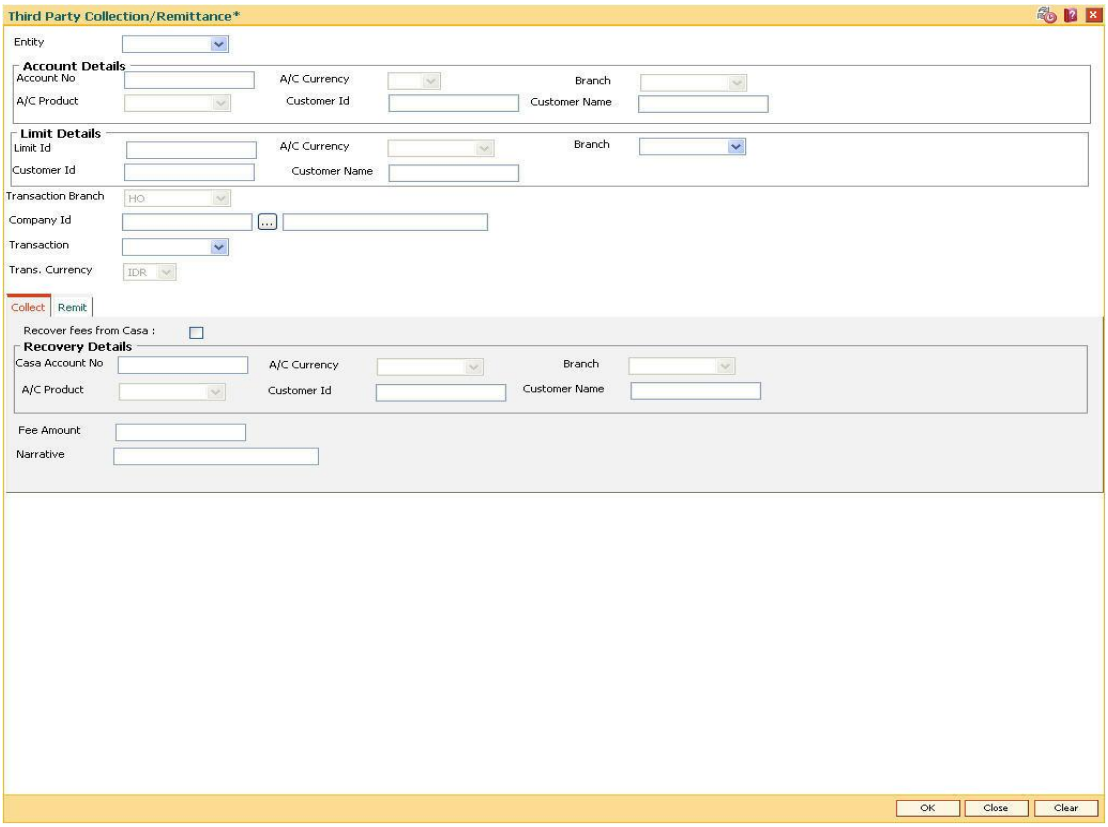
Modes Available

Not Applicable

To collect third party fee

1. Type the fast path **BAM79** and click **Go** or navigate through the menus to Global Definitions > Master > Third party Collection/Remittance.
2. The system displays the **Third Party Collection/Remittance** screen.

Third Party Collection/Remittance



Field Description

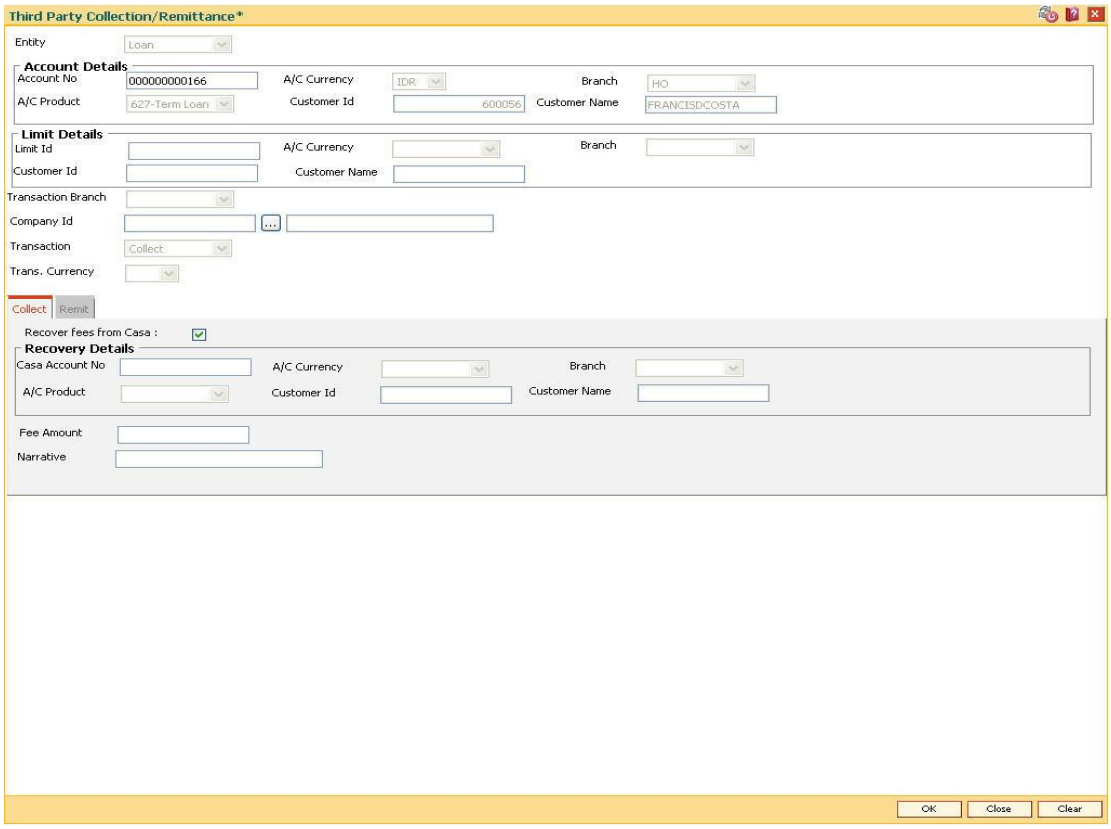
Field Name	Description
Entity	[Mandatory, Drop-Down] Select the entity for which the third party collection or remittance is initiated. The options are: • LimitId • Loan • Casa
Account Details	
Account No	[Conditional, Numeric, 16] Type a valid Loan/CASA account number for which the fees has to be collected or the insurance or notary has to be paid as per claim. This field is enabled if the **Loan** or **Casa** option is selected in the **Entity** field.
A/C Currency	[Display] This field displays the currency in which the Loan/CASA account is opened.
Branch	[Display] This field displays the branch in which the Loan/CASA account is opened.
A/C Product	[Display] This field displays the product under in which the Loan/CASA account is opened.
Customer Id	[Display] This field displays the unique identification number of the customer.
Customer Name	[Display] The field displays the name of the CASA/Loan account holder.
Limit Details	

Field Name	Description
Limit Id	[Conditional, Alphanumeric, 30] Type the limit ID against which the fees has to be collected or the insurance or notary has to be paid as per claim. This field is enabled if the **Limitid** option is selected in the **Entity** field.
A/C Currency	[Display] This field displays the currency of the limit ID.
Branch	[Mandatory, Drop-Down] Select the branch of the limit ID from the drop-down list.
Customer Id	[Mandatory, Numeric, 10] Type the unique identification number of the customer.
Customer Name	[Display] The field displays the customer name.
Transaction Branch	[Display] This field displays the branch in which the transaction is performed.
Company Id	[Mandatory, Pick List] Select the company Id, for which the collection/remittance is to be maintained, from the pick list. System displays the list of all company IDs defined in the **Third Party Company Details** (Fast Path: BAM78) option.
Transaction	[Mandatory, Drop-Down] Select the transaction type from the drop-down list. The options are: • Collect • Remit

Field Name	Description
Trans. Currency	[Display] This field displays the currency in which the transaction will be performed.

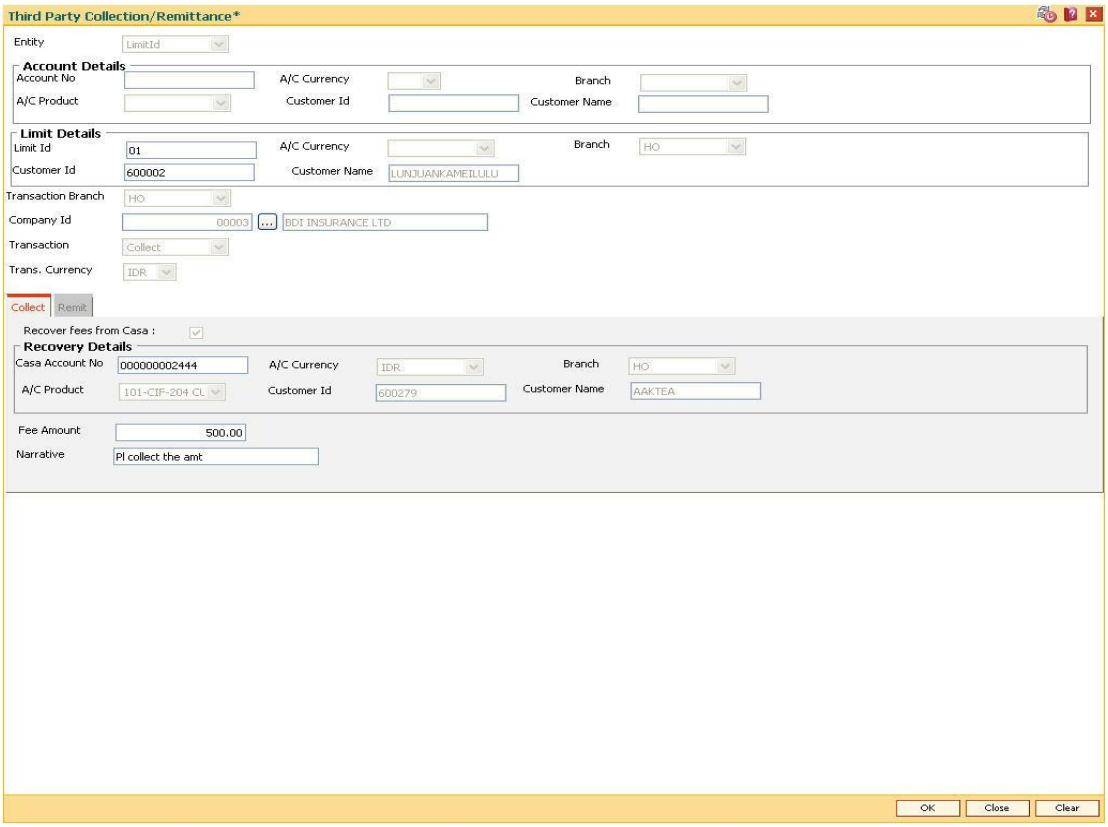
3. Select the entity from the drop-down list and press the <**Tab**> key.
4. Enter the account details or the limit details based on the option selected in the **Entity** field.
5. Select the appropriate option from the transaction drop-down list.

Third Party Collection/Remittance



6. Depending upon the option selected from the **Transaction** drop-down list, the system displays the appropriate tab.
7. Enter the required information in the tab.

Collect

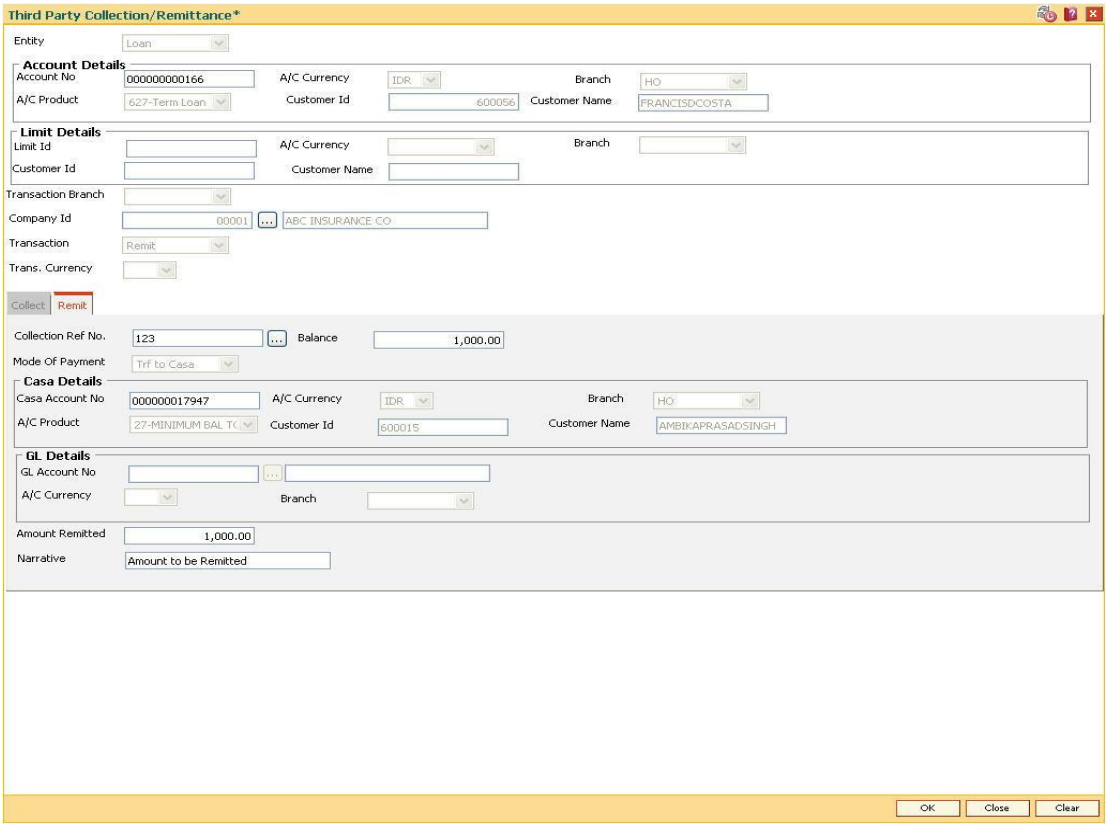


Field Description

Field Name	Description
Recover Fees from CASA	[Conditional, Check Box] Select the **Recover Fees from CASA** check box to recover the fee from a CASA account. This field is enabled if the **Loan** option is selected in the **Entity** field.
Recovery Details	
CASA Account No	[Conditional, Numeric, 16] Type the CASA account number which will be debited towards third party remittance of the loan account. This field is enabled if the **Recover Fees from CASA** check box is selected.
A/C Currency	[Display] This field displays the currency in which the CASA account is opened.

Field Name	Description
Branch	[Display] This field displays the branch in which the CASA account is opened.
A/C Product	[Display] This field displays the product under in which the CASA account is opened.
Customer Id	[Display] This field displays the unique identification number of the customer.
Customer Name	[Display] This field displays the name of the CASA account holder.
Fee Amount	[Conditional, Numeric, 13, Two] Type the fee amount to be collected.
Narrative	[Mandatory , Alphanumeric, 40] Type the brief description of the collection transaction.

Remit



Field Description

Field Name	Description
Collection Ref No.	[Mandatory, Pick List] Select the collection reference number from the pick list.
Balance	[Mandatory, Numeric, 13, Two] Type the balance amount to be remitted.
Mode Of Payment	[Mandatory, Drop-Down] Select the mode of payment from the drop-down list. The options are: • Trf to Casa • Trf to Gl

Field Name	Description
Casa Details	
Casa Account No	[Conditional, Numeric, 16] Type the CASA account to which the fees amount has to be remitted. This field is enabled if the **Trf to Casa** option is selected in the **Mode Of Payment** field.
A/C Currency	[Display] This field displays the currency in which the CASA account is opened.
Branch	[Display] This field displays the branch in which the CASA account is opened.
A/C Product	[Display] This field displays the product under in which the CASA account is opened.
Customer Name	[Display] This field displays the CASA account holder name.
Customer Id	[Display] This field displays the unique identification number of the customer.
GL Details	
GL Account No	**[Conditional, Pick List]** **Select the GL account, to which the fees amount has to be remitted, from the pick list.** **This field is enabled if the Trf to GL option is selected in the Mode Of Payment field.**
A/C Currency	[Display] This field displays the currency in which the GL account is opened.
Branch	[Display] This field displays the branch in which the CASA account is opened.

Field Name	Description
Amount Remitted	[Mandatory, Numeric, 13, Two] Type the amount that has to be remitted to the CASA/GL account. The amount in this field should be less than or equal to the amount in the **Balance** field.
Narrative	[Mandatory , Alphanumeric, 40] Type the brief description of the collect details.

6. Click the **Ok** button.
7. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
8. The system displays the Authorization Reason screen.
9. Enter the relevant information and click the **Grant** button.
10. The system displays the "Reference collection number". Click the **Ok** button.

25.14. 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

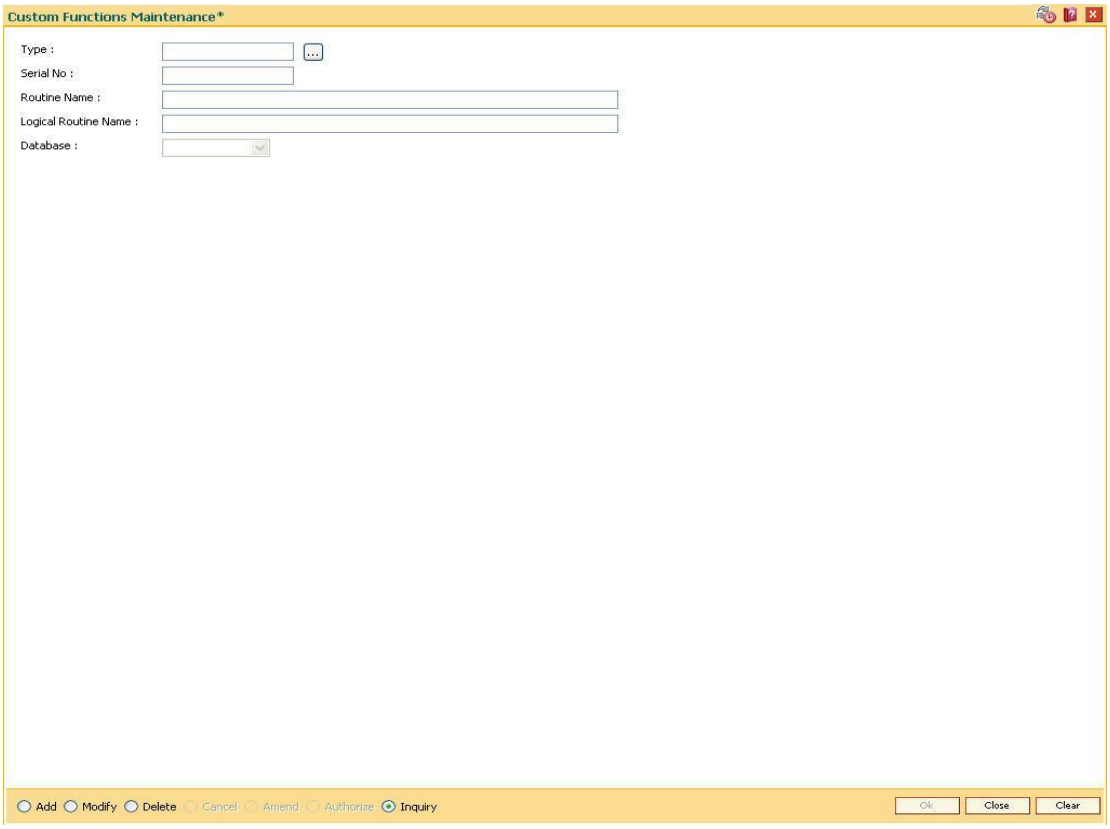
Modes Available

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

To maintain custom functions

1. Type the fast path **BA101** and click **Go** or navigate through the menus to **Transaction Processing > Other > Custom Functions Maintenance**
2. The system displays the **Custom Functions Maintenance** screen.

Custom Functions Maintenance

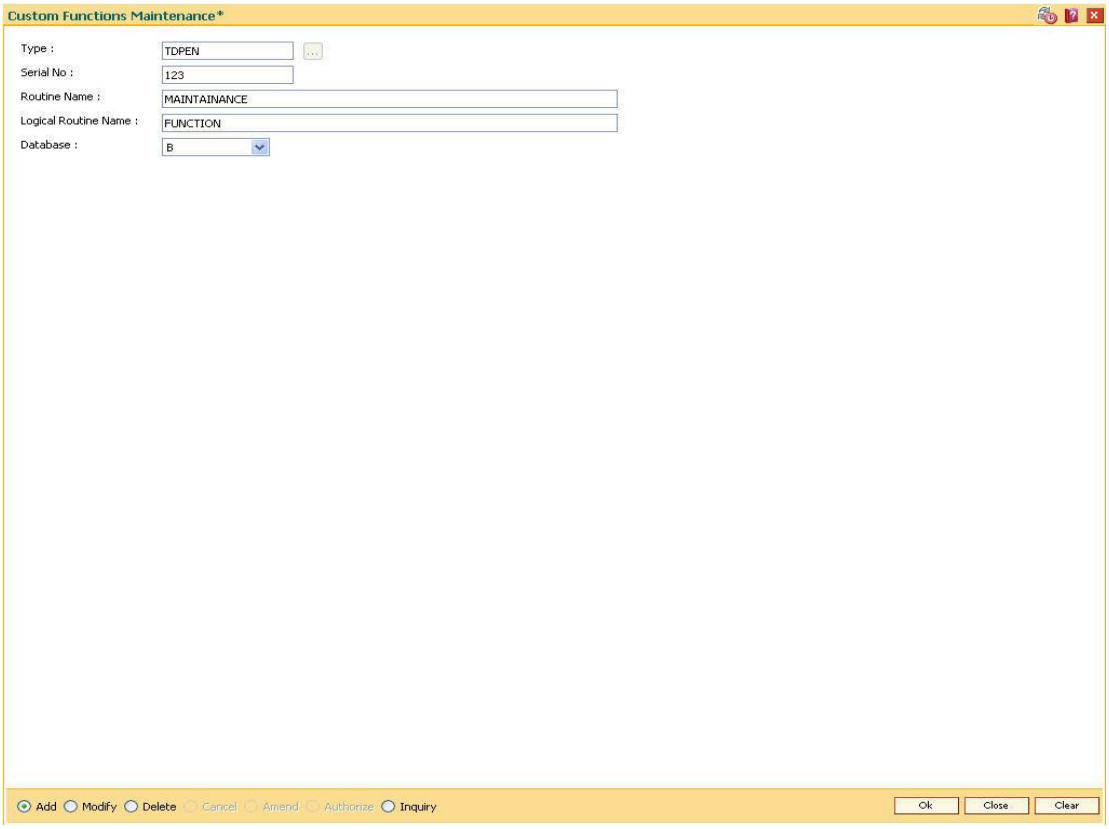


Field Description

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 the **Add** button.
4. Enter the type, serial number, routine name and logical routine name.
5. Select database from the drop down list.

Custom Functions Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Authorised..".
8. Click the **Ok** button.

25.15. BAM89 - Reference Directory Bank Code Maintenance

Using this option you can maintain bank codes and names of other banks. These bank details are used in the **Account Reference code xref** (Fast Path: BAM66) option maintained for the purpose of beneficiary account and reference code details.

At the time of internal funds transfer, outgoing domestic payments, and cash deposits for the defined beneficiary accounts, the system validates the reference code details.

Definition Prerequisites

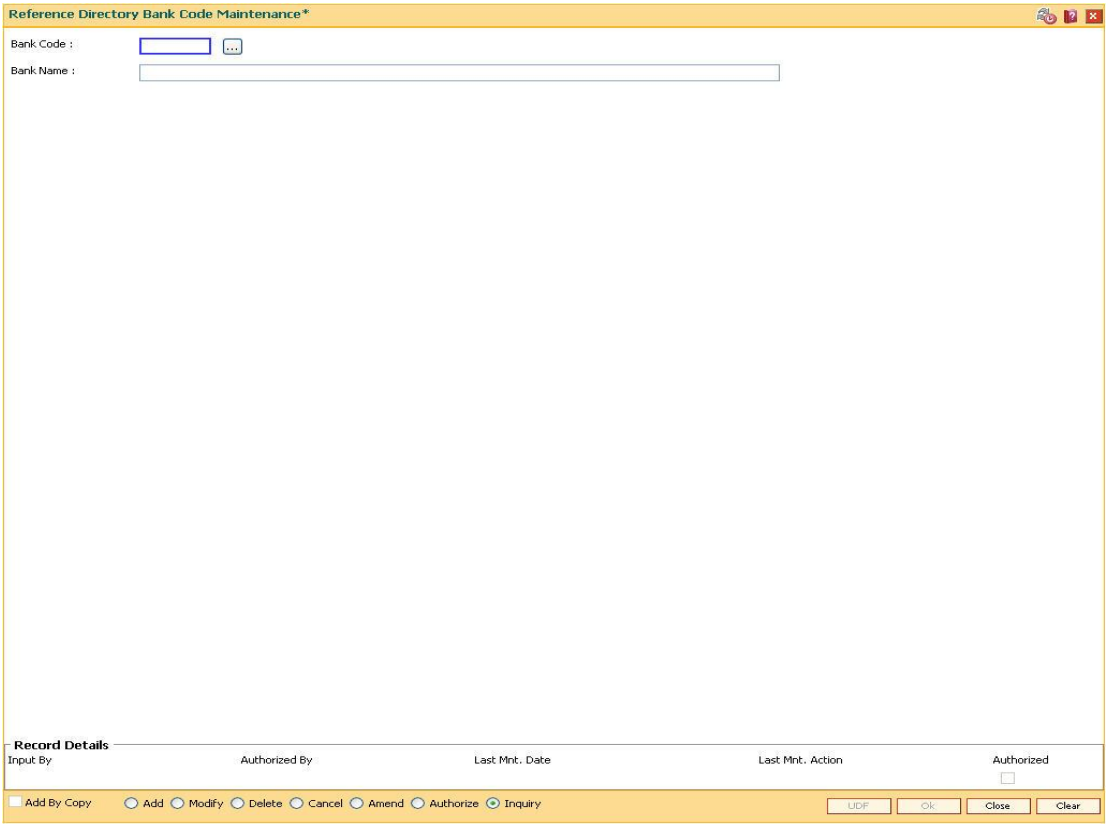
Not Applicable

Modes Available

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

To add the reference directory bank code

1. Type the fast path **BAM89** and click **Go** or navigate through the menus to **Global Definitions > Master > Reference Directory Bank Code Maintenance**.
2. The system displays the **Reference Directory Bank Code Maintenance** screen.

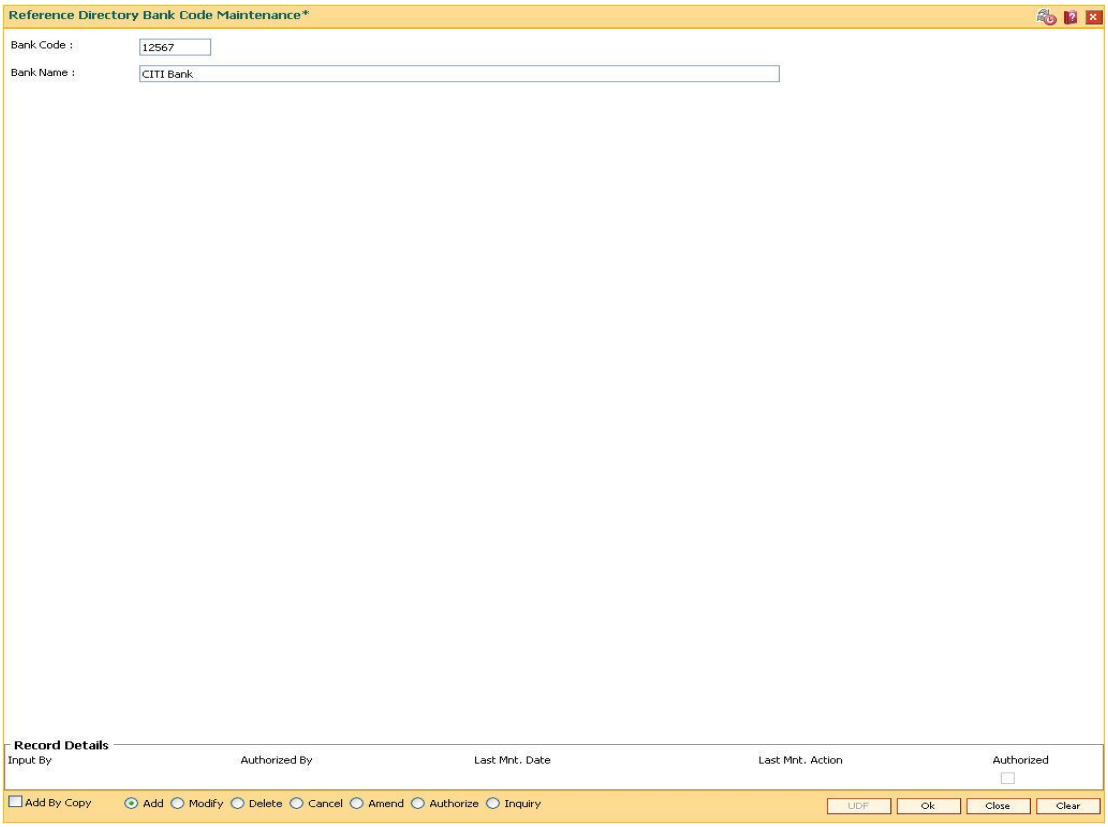


Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, Five] Type the unique bank code. Bank codes are used for maintenance of reference code directory in the **Account Reference code xref** (Fast Path: BAM66) option.
Bank Name	[Mandatory, Alphanumeric, 120] Type the bank name.

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

Reference Directory Bank Code Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending..". Click the **Ok** button.
7. The reference directory bank code details are added once the record is authorised.

25.16. BAM07 - Pay Receivable Account Maintenance

Using this option, pay and receivable accounts can be defined in **ORACLE FLEXCUBE** for each currency as a CASA account. Different pay and receivable accounts can be maintained for each external system.

Entries will be passed for all the Cross currency transactions done in **ORACLE FLEXCUBE** to the pay and receivable account by **Oracle FLEXCUBE** interface. The external systems will maintain the respective CASA pay and receivable account numbers to be used for posting the pay and receivable entries and reversal.

Definition Prerequisites

- CASA accounts with dedicated product types

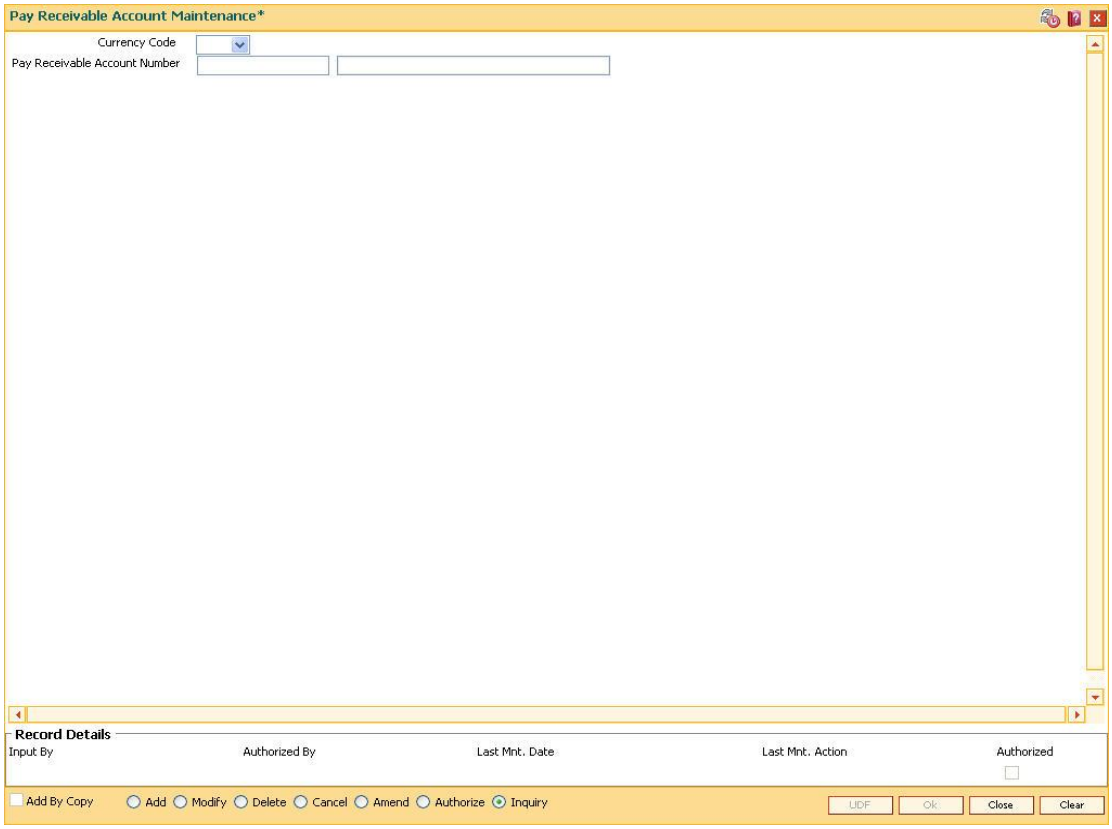
Modes Available

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

To add the pay receivable account

1. Type the fast path **BAM07** and click **Go** or navigate through the menus to **Global Definitions > Master > Pay Receivable Account Maintenance**.
2. The system displays the **Pay Receivable Account Maintenance** screen.

Pay Receivable Account Maintenance

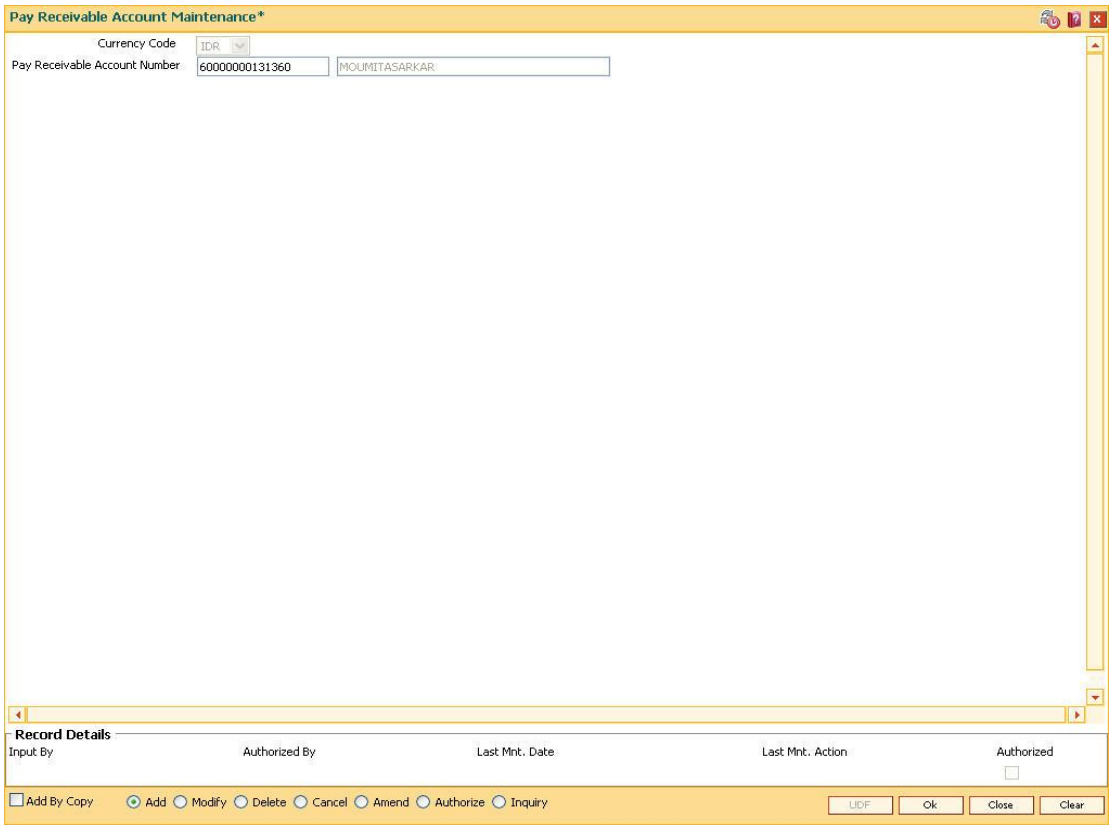


Field Description

Field Name	Description
Currency Code	[Mandatory, Drop-Down] Select the currency code from the drop-down list.
Pay Receivable Account Number	[Mandatory, Numeric, 16] Type the pay receivable CASA account number. The account currency of the selected account number should be the same as that of the currency selected in the above field. The account description is displayed in the adjacent field.

3. Click the **Add** button.
4. Select the currency code from the drop-down list and press the **<Tab>** key.
5. Enter the pay receivable account number.

Pay Receivable Account Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added... Authorization Pending..".Click the **OK** button.
8. The pay receivable account is added once the record is authorised.

25.17. 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

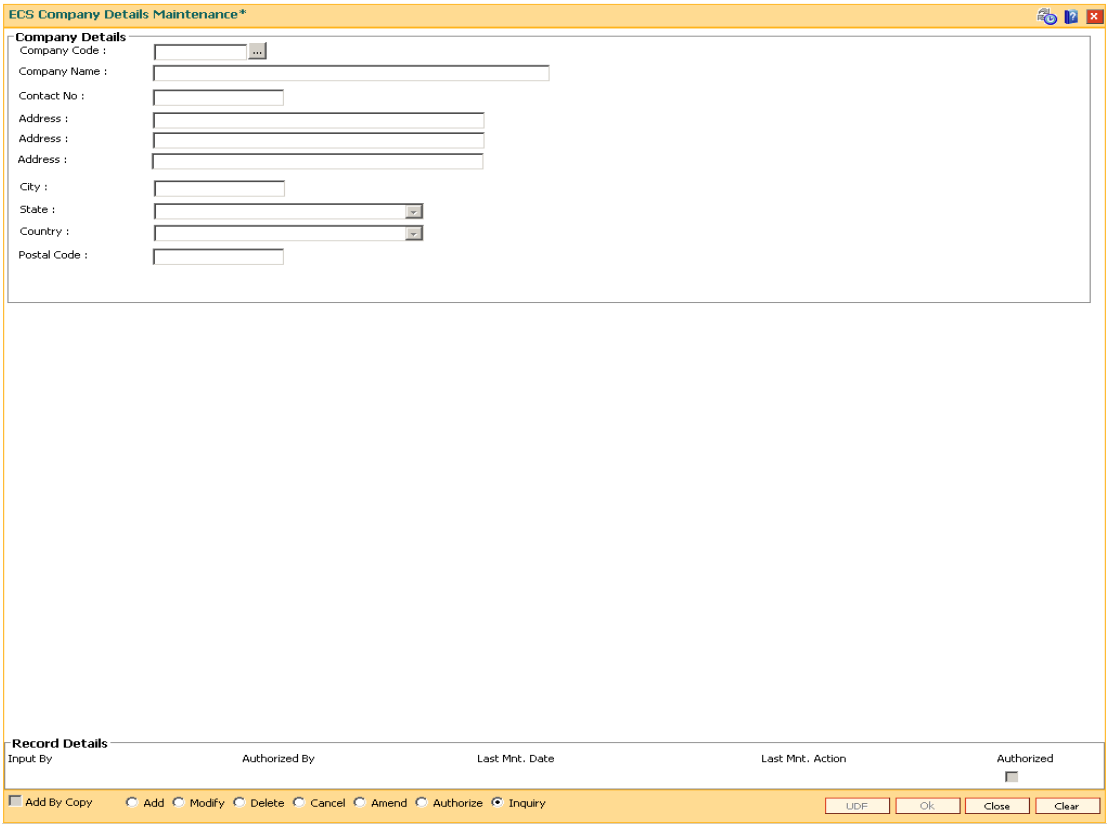
Modes Available

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

To maintain ECS company details

1. Type the fast path **ECM01** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > ECS Company Details Maintenance**.
2. The system displays the **ECS Company Details Maintenance** screen.

ECS Company Details Maintenance

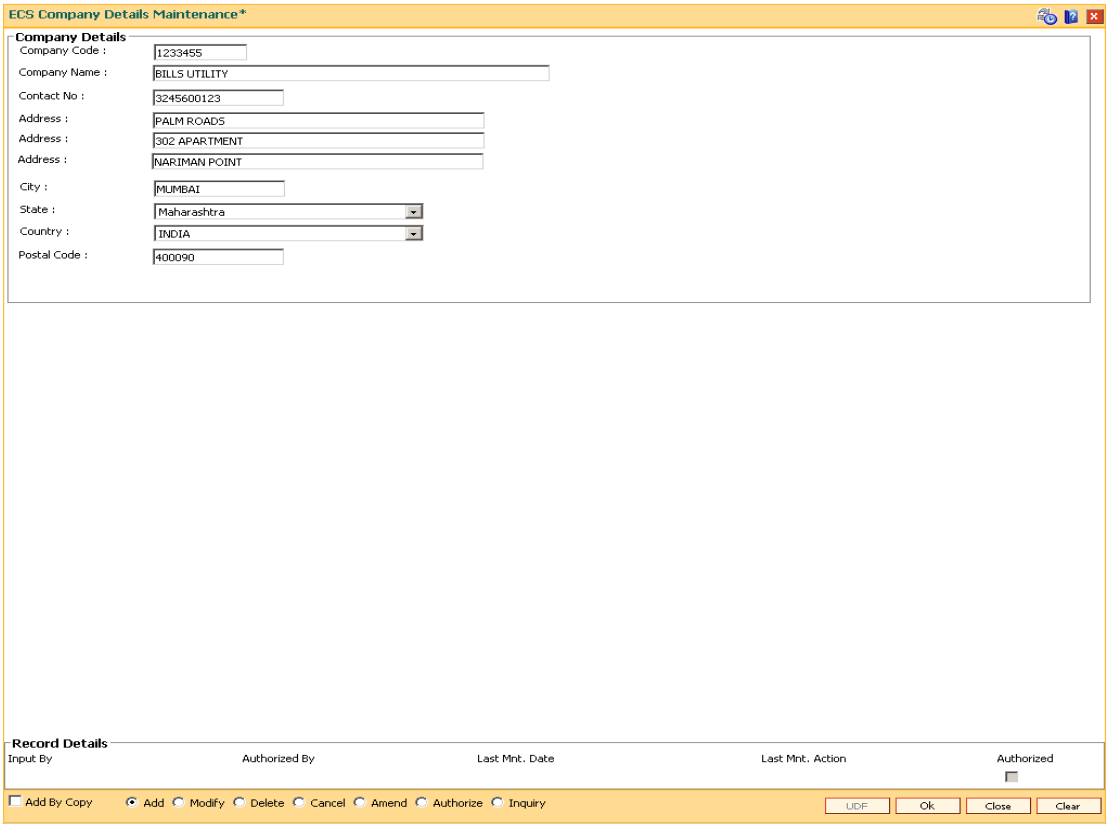


Field Description

Field Name	Description
Company Details	
Company Code	[Mandatory, Numeric, Seven] Type the company code for the utility service provider. RBI maintains a unique code for each company.
Company Name	[Mandatory, Alphanumeric, 40] Type the name of the company.
Contact No.	[Optional, Numeric, 30] Type the contact number of the company.
Address	[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 the **Add** button.
4. Type the company code and the corresponding company name.
5. Enter the other relevant company details.

ECS Company Details Maintenance*



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

25.18. 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** (Fast Path: LN051) option to link the CASA and loan accounts.

Definition Prerequisites

- CHM01 - CASA Product Master Maintenance
- LNM11 - Product Master Maintenances- Principal Offset Allowed check box selected

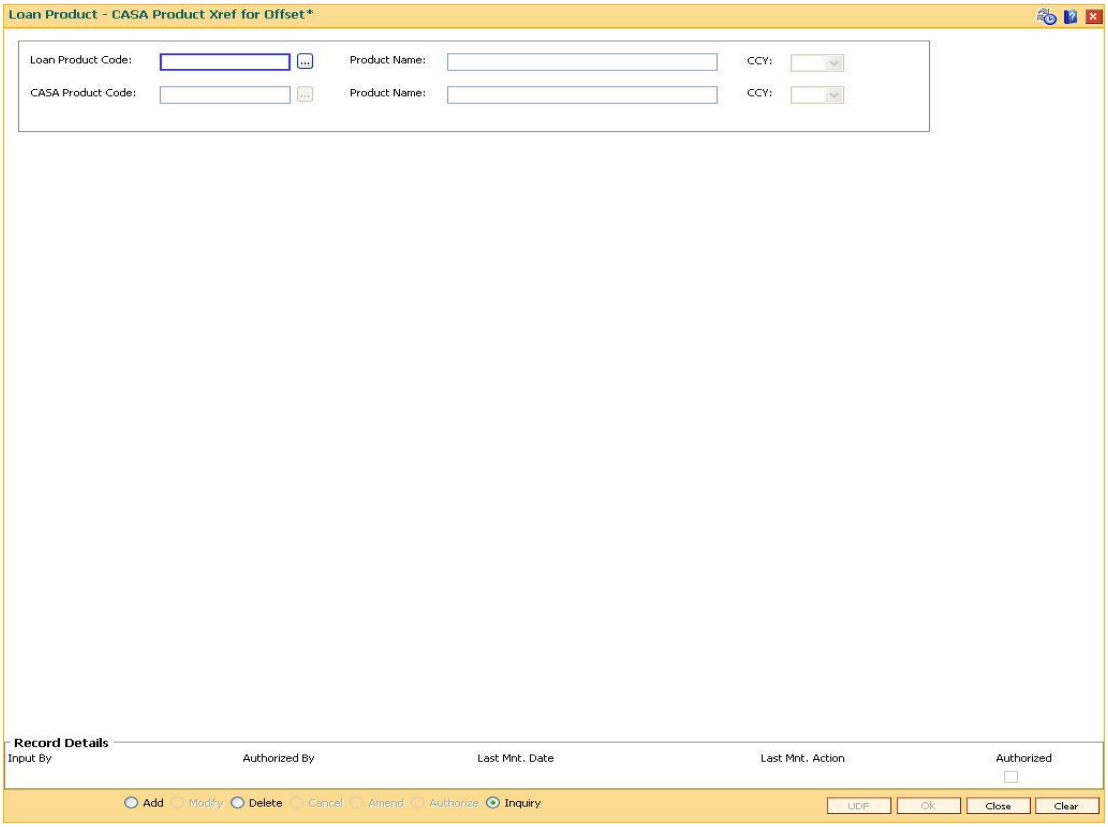
Modes Available

Add, Delete, Inquiry. 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. Type the fast path **LNM51** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Product - CASA Product Xref for Offset**.
2. The system displays the **Loan Product - CASA Product Xref for Offset** screen.

Loan Product - CASA Product Xref for Offset



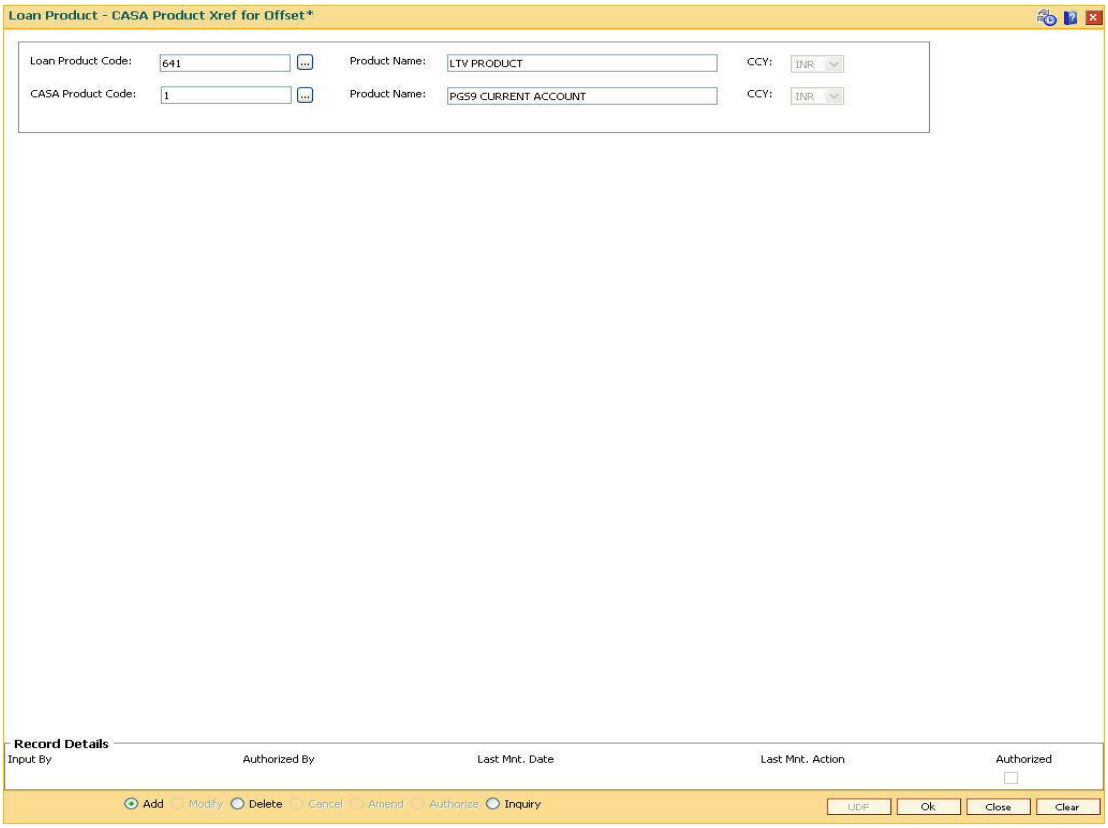
Field Description

Field Name	Description
Loan Product Code	[Mandatory, Pick List] Select the loan product code which has to be cross referenced with the CASA product, from the pick 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, Pick List] Select the CASA product code which has to be cross referenced with the loan product for offset from the pick list.

Field Name	Description
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 pick list.

Loan Product - CASA Product Xref for Offset



4. Click the **Ok** button.
5. The system displays the message "Record Authorized". Click the **Ok** button.

25.19. BA121 - Product/ MCA/ Sub Account Task Code Restriction Xref

In **Oracle FLEXCUBE**, during Day 0 setup a list of transaction mnemonics which are disallowed for certain products is maintained in the table ba_prod_txn_mnem_xref. These product level restrictions are propagated and are applicable to all the accounts opened under the products.

Using this option you can maintain a list of transaction mnemonics disallowed for a certain product codes. You can add the transaction mnemonics in case the same is not a part of the existing Day 0 list.

At the time of an online transaction, on entering the account number, system will validate whether the specific transaction mnemonic is disallowed for the product code of the account number entered. If the transaction mnemonic is allowed for that product code, then the transaction will be successfully completed or else an error will be displayed.

Definition Prerequisites

- TDM01 - TD Product Master
- CHM01 - CASA Product Master Maintenance
- SMM03 - Task Profiles Maintenance

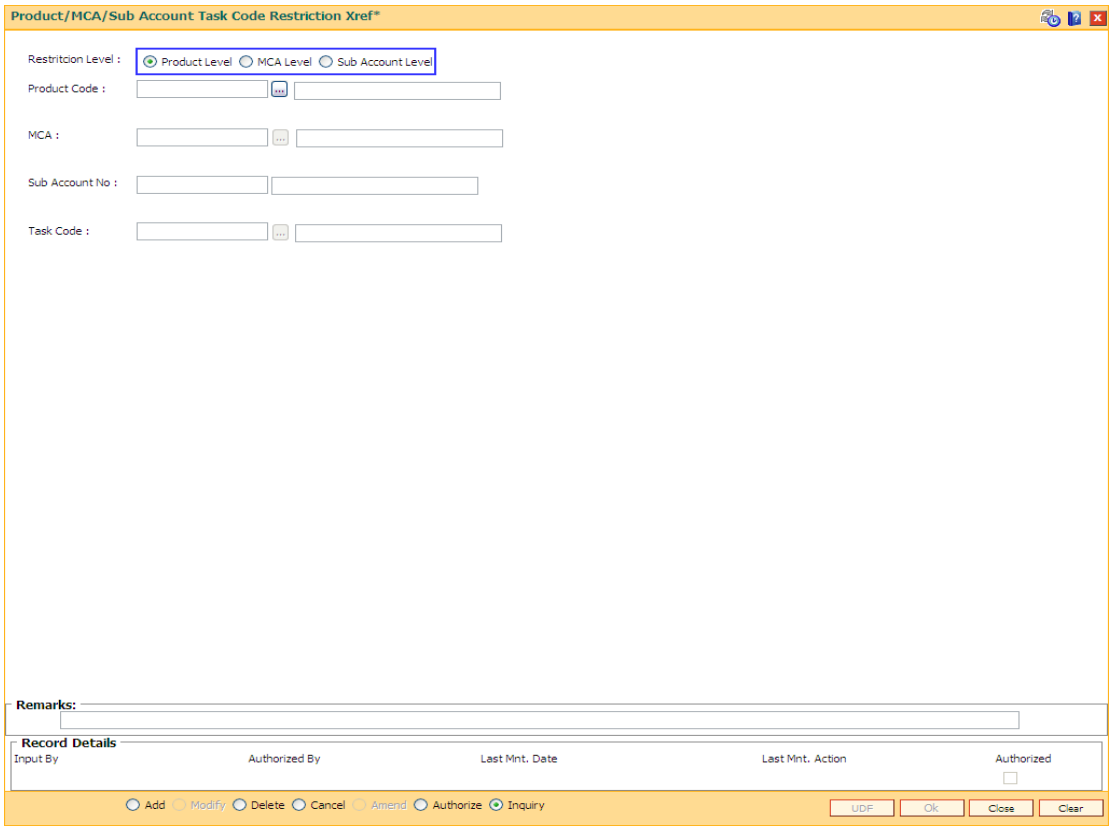
Modes Available

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

To restrict product task codes

1. Type the fast path **BA121** and click **Go** or navigate through the menus to **Global Definitions > Master > Product/ MCA/Sub Account Task Code Restriction Xref**.
2. The system displays the **Product/ MCA/Sub Account Task Code Restriction Xref** screen.

Product/ MCA/Sub Account Task Code Restriction Xref



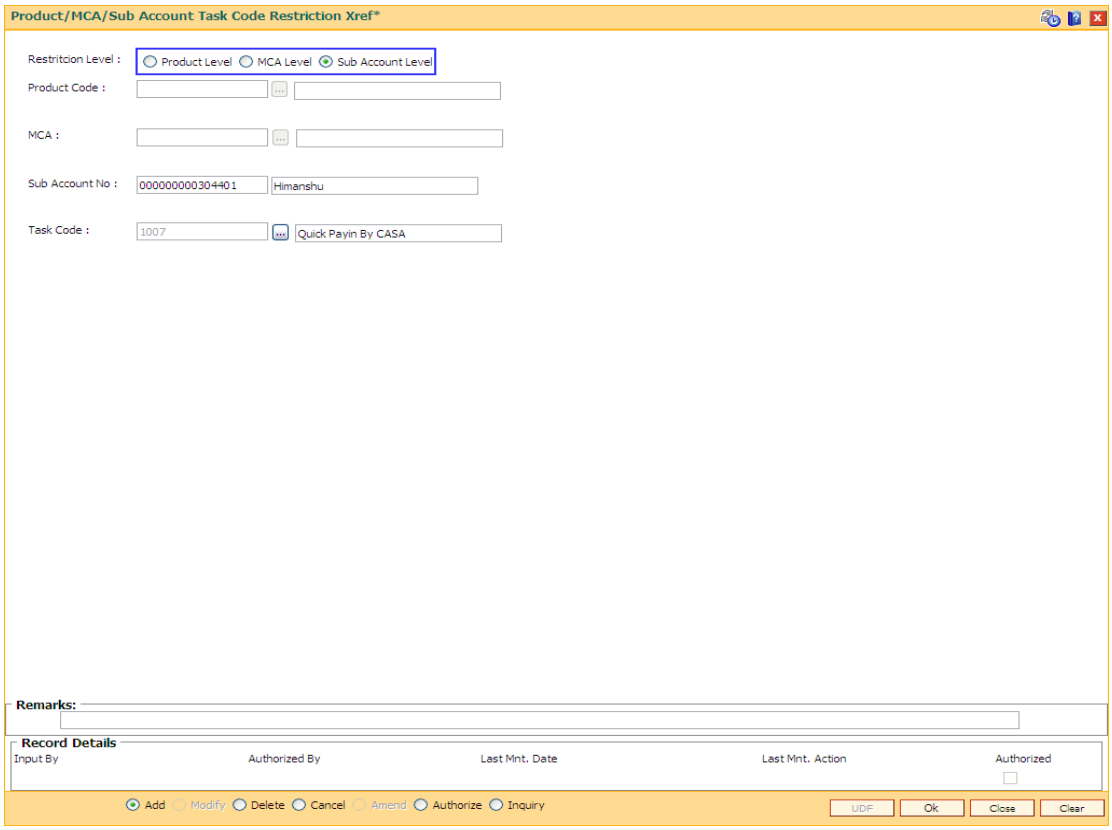
Field Description

Field Name	Description
Restriction Level	[Mandatory, Radio Button] Select the appropriate restriction level. The options are as follow: • Product Level • MCA Level • Sub Account Level
Product Code	[Conditional, Pick List] Select the product code from the pick list. This field is enabled if the **Product Level** radio button is selected as the **Restriction Level**. The adjacent field displays the name of the product code select from the pick list.

Field Name	Description
MCA	[Conditional, Pick List] Select the product code from the pick list. This field is enabled if the **MCA Level** radio button is selected as the **Restriction Level**. The adjacent field displays the name of the MCA code select from the pick list.
Sub Account No	[Conditional, Numeric, 16] Type the sub account number for which restrictions should be maintained. This field is enabled if the **Sub Account Level** radio button is selected as the **Restriction Level**. The adjacent field displays the name of the account holder.
Task Code	[Mandatory, Pick List] Select the task code from the pick list. It is the task code which is to be restricted for the selected product code.

3. Click the **Add** button.
4. Select the product code and task code from the pick list.

Product Task Code Restriction Xref



5. Click the **Ok** button.
6. The system displays the message "Record Added . . . Authorization Pending ..". Click the **OK** button.
7. The product task code xref is maintained once the record is authorized.

25.20. MCA10 - Multi Currency Account Address Maintenance

Using this option you can maintain the address for multi currency account.

Definition Prerequisites

- Account Opening

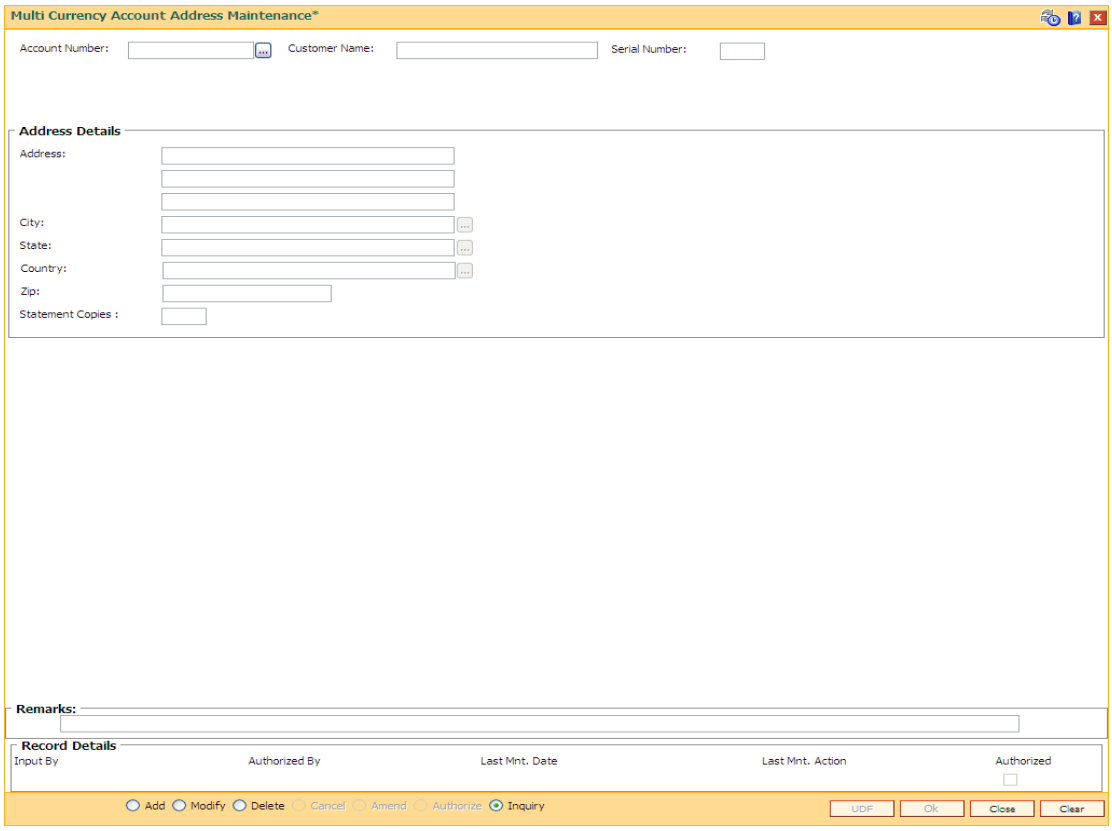
Modes Available

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

To maintain the multi currency account address details

1. Type the fast path **MCA10** and click **Go** or navigate through the menus to **Global Definitions > Master > Multi Currency Account Address Maintenance**.
2. The system displays the **Multi Currency Account Address Maintenance** screen.

Multi Currency Account Address Maintenance

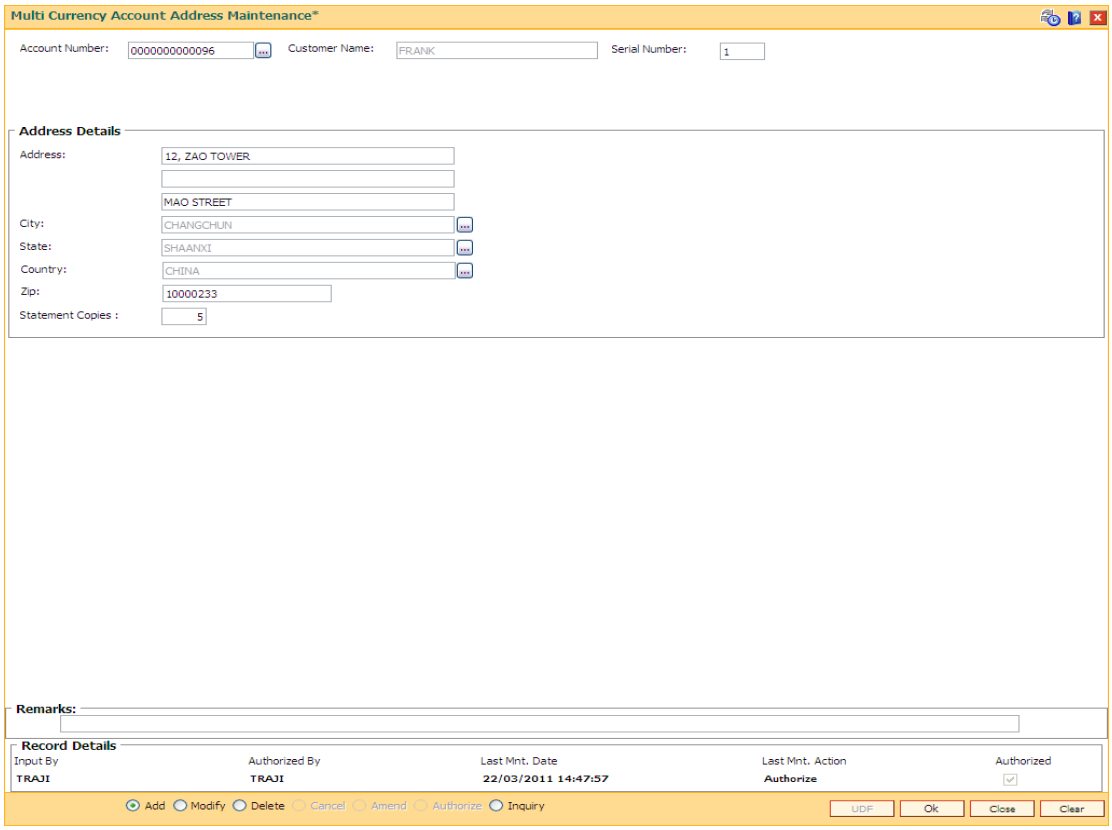


Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account number for which the address details are to be maintained.
Customer Name	[Display] This field displays the customer name.
Serial Number	[Display] This field displays the serial number.
Address Details	
Address	[Mandatory, Alphanumeric, 40, Three lines] Type the address for the particular account number details.
City	[Mandatory, Pick List] Select the city from the pick list.
State	[Mandatory, Pick List] Select the state from the pick list.
Country	[Mandatory, Pick List] Select the country from the pick list.
Zip	[Mandatory, Numeric, 10] Type the zip number.
Statement Copies	[Optional, Numeric, Three] Type the statement copies for address details.

3. Click the **Add** button.
4. Enter the relevant details.

Multi Currency Account Address Maintenance



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

25.21. MC021 - Multi Currency Account Master Maintenance

Using this option you can maintain the details for multi currency account. Only one product under one MCA package is maintained.

A multi-currency account can be a structure under which actual customer accounts called as sub-accounts are grouped. The MCA is a non-financial entity whereas the sub-accounts are financial customer accounts.

Definition Prerequisites

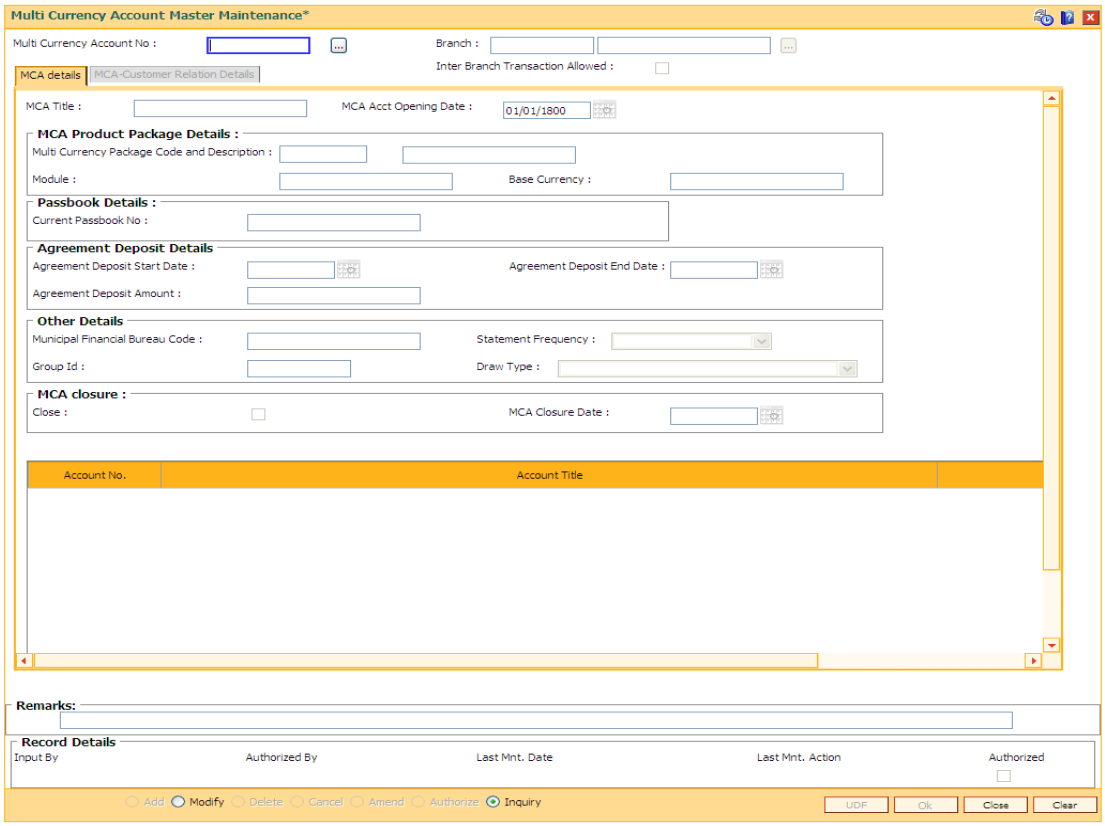
Modes Available

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

To maintain the multi currency account details

1. Type the fast path **MC021** and click **Go** or navigate through the menus to **Global Definitions > Master > Multi Currency Account Master Maintenance**.
2. The system displays the **Multi Currency Account Master Maintenance** screen.

Multi Currency Account Master Maintenance

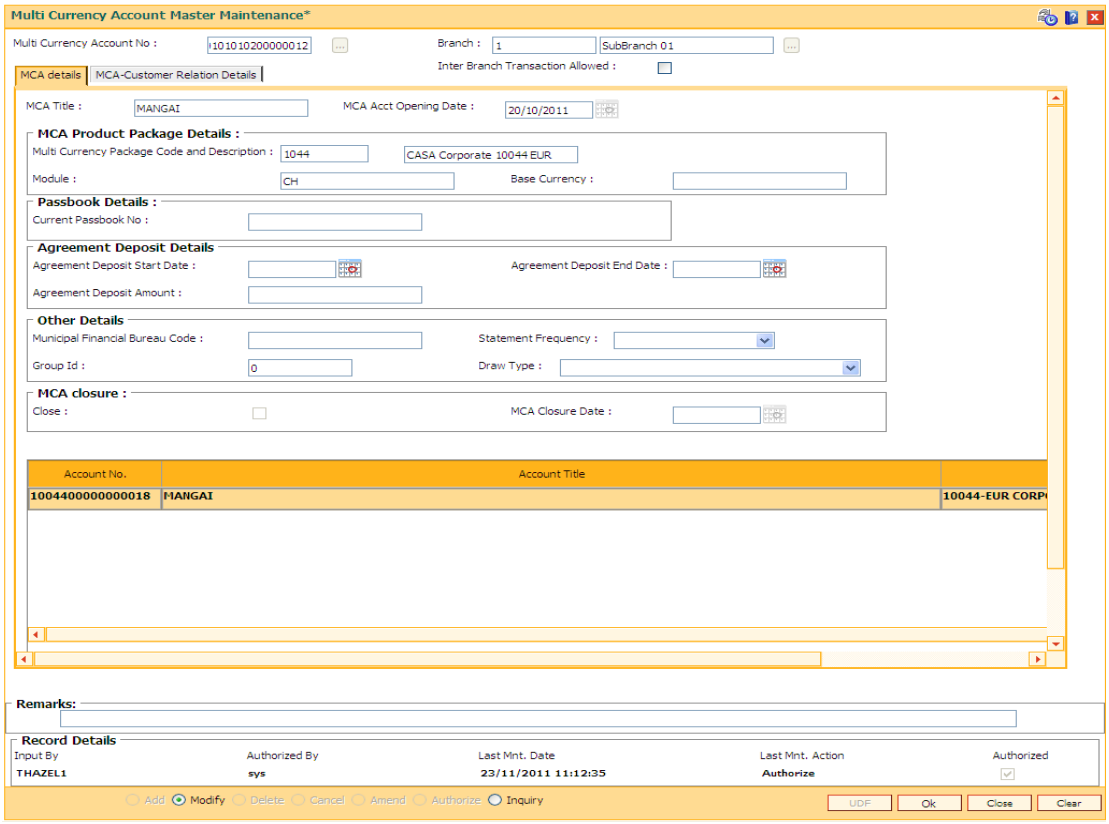


Field Description

Field Name	Description
Multi Currency Account No	[Mandatory, Pick List] Select the multi currency account number from the pick list. MCA total digits = 16 Masking - BBBBBBTTNNNNNNNC Where BBBBBB = 6 digit Branch code TT = 2 digit Business Type NNNNNNN = 7 digit Serial number C = Check digit
Branch	[Display] This field displays the branch of the selected account number.
Inter Bank Transaction Allowed	[Optional, Check Box] Select the **Inter Bank Transaction Allowed** check box to allow the account for inter bank transaction.
Remarks	[Optional, Alphanumeric, 120] Type the remarks.

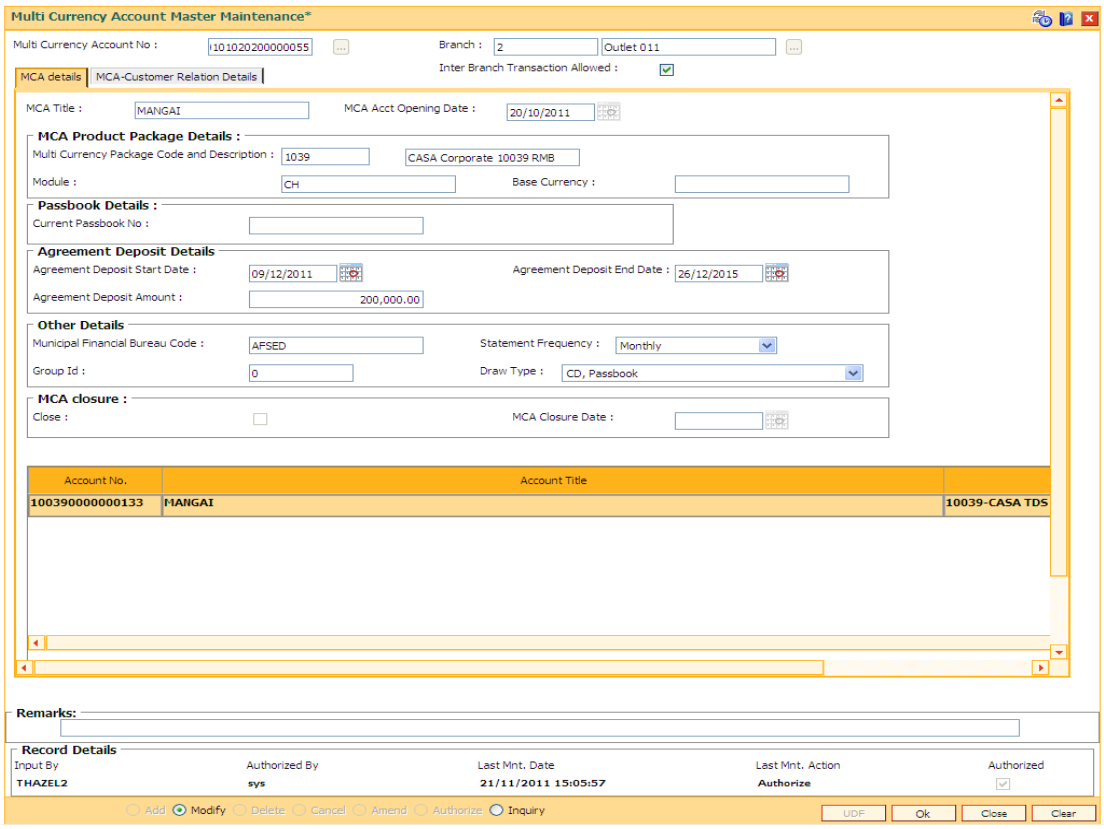
3. Click the **Add** button.
4. The system displays the message "This action will clear all data on the screen. Do You Want to continue?". Click the **Yes** button.
5. Select the multi currency account number from the pick list, press the <**Tab**> key.

Multi Currency Account Master Maintenance



6. Enter the relevant details.

MCA details



Field Description

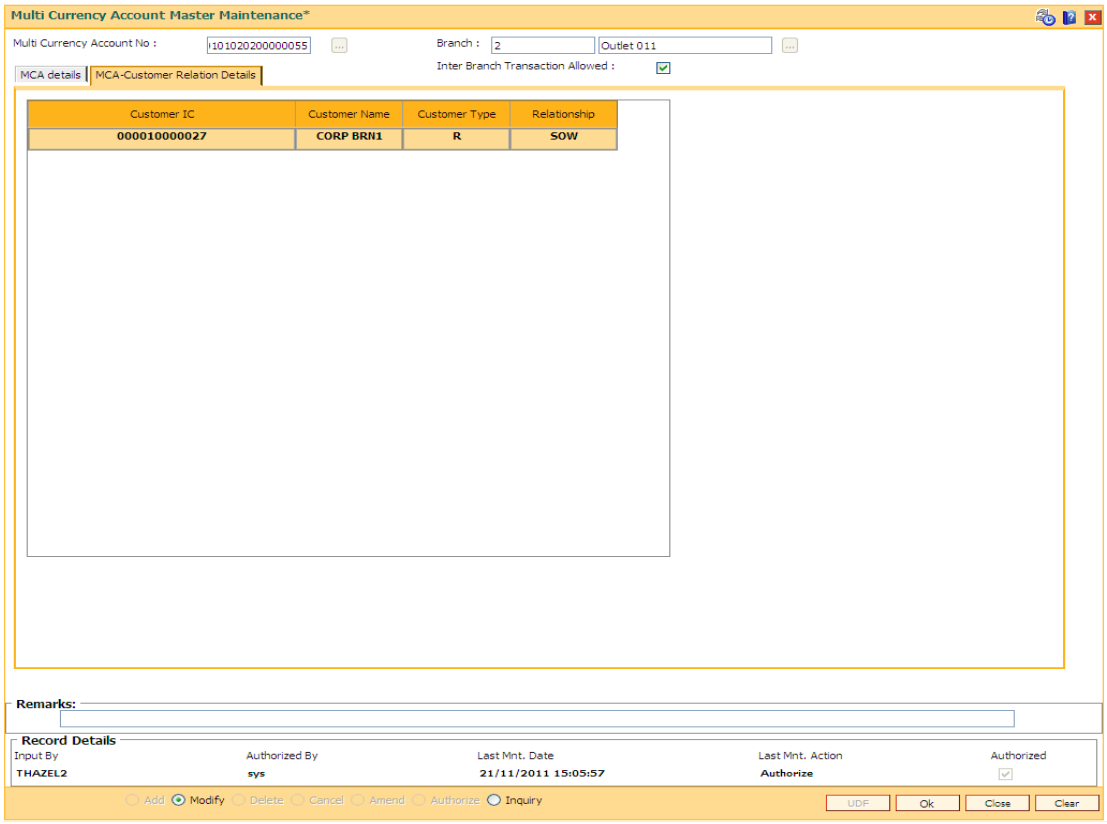
Field Name	Description
MCA Title	[Mandatory, Alphanumeric, 120] Type the title for the MCA account.
MCA Acct Opening Date	[Display] This field displays the MCA account opening date.
MCA Product Package Details	
Multi Currency Package Code and Description	[Display] This field displays the multi currency package code along with the description in the adjacent side.
Module	[Display] This field displays the module of the package code.
Base Currency	[Display] This field displays the base currency of the package code.

Field Name	Description
Passbook Details	
Current Passbook No	[Display] This field displays the current passbook number.
Agreement Deposit Details	
Agreement Deposit Start Date	[Mandatory, Pick List] Select the agreement deposit start date from the pick list.
Agreement Deposit End Date	[Mandatory, Pick List] Select the agreement deposit end date from the pick list.
Agreement Deposit Amount	[Mandatory, Numeric, 16] Type the agreement deposit amount.
Other Details	
Municipal Financial Bureau Code	[Optional, Character, 40] Type the municipal financial bureau code for the other details.
Statement Frequency	[Optional, Drop-Down] Type the statement frequency from the drop-down list. The options are as follows: • Daily • Weekly • FortNightly • Monthly • Bi-Monthly • Quarterly • Half-Quarterly • Yearly • One Hundred Eighty days
Group ID	[Mandatory, Character, 10] Type the group ID.

Field Name	Description
Draw Title	[Mandatory, Drop-Down] Select the draw title from the drop-down list. The options are as follows: • CD, Passbook • Passbook • IC • Code Chop • Other Seal • Passbook and PIN • Passbook and Seal • Passbook and IC of all holder plus PIN plus Any holder • IC of all holders plus PIN plus All holder
MCA closure	
Close	[Display] This field displays the states whether the account is closed. The modification of this check box can be done only on the day of MCA closure in CASA/RD and TD.
MCA Closure Date	[Display] This field displays the date of the MCA closure.

Column Name	Description
Account No	[Display] This field displays the code account number.
Account Title	[Display] This field displays the title of the account.
Product	[Display] This field displays the product of the account number.
Ccy	[Display] This field displays the currency of the account number.
Acct Status	[Display] This field displays the account status.
Available Balance	[Display] This field displays the balance.

MCA - Customer Relation Details



Field Description

Field Name	Description
Customer IC	[Display] This field display the customer IC.
Customer Name	[Display] This field displays the customer name.
Customer Type	[Display] This field displays the customer type.
Relationship	[Display] This field displays the relation of the customer.

7. Click the **Ok** button.
8. The system displays the message "Record Authorized ".

25.22. BA124 - Product- IB Transactions Restriction Xref

Using this option, user can setup and maintain product level restrictions. User can select the product and maintain the restrictions. If product level restrictions are maintained, this will get defaulted to account level during account opening. Account can be opened either using account opening APIs or bulk account opening GEFU or accounts (TD/RD) can be opened in the core batch.

User can modify,delete or inquire the new product level maintenance. The system can reject the transactions for all the accounts opened under that product.

Definition Prerequisites

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

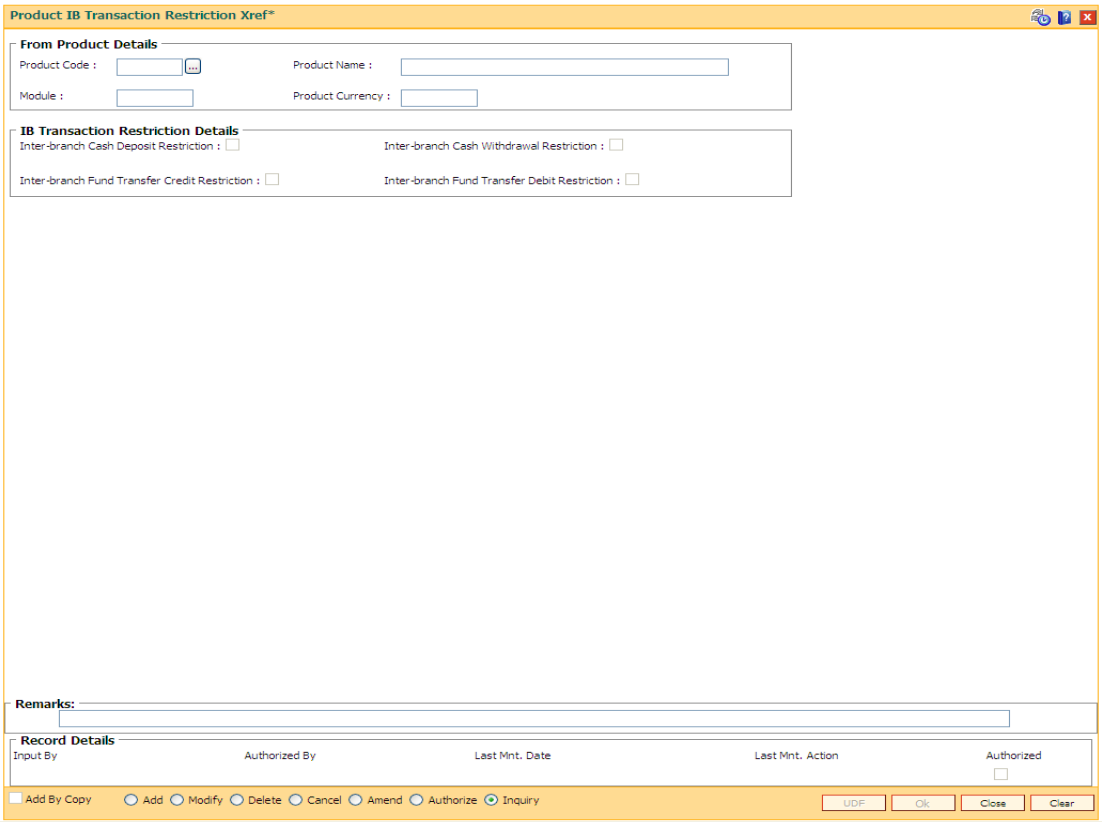
Modes Available

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

To maintain product level restrictions

1. Type the fast path **BA124** and click **Go** or navigate through the menus to **Global Definition > Master > Product- IB Transactions Restriction Xref**.
2. The system displays the **Product- IB Transactions Restriction Xref** screen.

Product- IB Transactions Restriction Xref



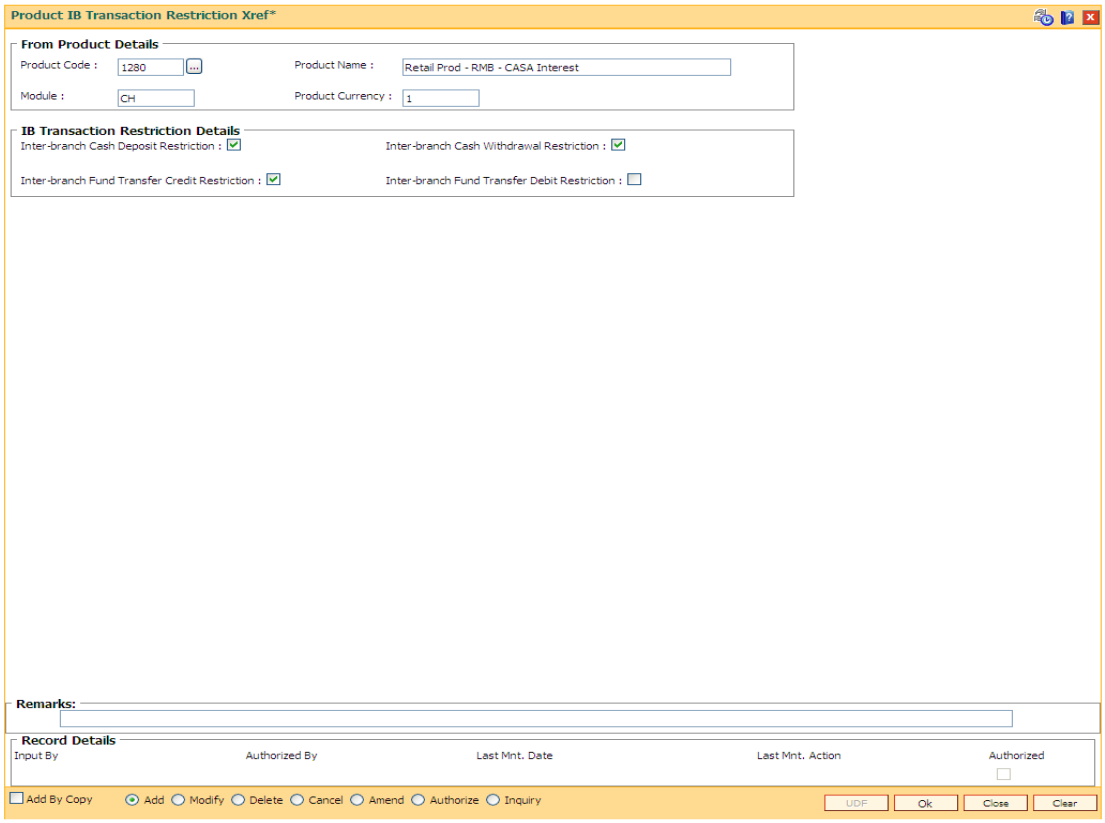
Field Description

Field Name	Description
From Product Details	
Product Code	[Mandatory, Pick List] Select an authorised product from the pick list. The product can be a CASA, TD or RD product.
Product Name	[Display] This field displays the product name of the selected product code.
Module	[Display] This field displays the module under which product is created.
Product Currency	[Display] This field displays the product currency assigned to the product at product level under which account is opened.
IB Transaction Restriction Details	

Field Name	Description
Inter-branch Cash Deposit Restriction	[Optional, Check Box] Select the **Inter-branch Cash Deposit Restriction check box** to restrict inter-branch cash deposit transactions. This restriction will be applicable for all accounts opened under the product.
Inter-branch Cash Withdrawal Restriction	[Optional, Check Box] Select the **Inter-branch Cash Withdrawal Restriction check box** to restrict inter-branch cash withdrawal transactions. This restriction will be applicable for all accounts opened under the product.
Inter-branch Fund Transfer Credit Restriction	[Optional, Check Box] Select the **Inter-branch Fund Transfer Credit Restriction check box** to restrict inter-branch fund transfer credit transactions. This restriction will be applicable for all accounts opened under the product.
Inter-branch Fund Transfer Debit Restriction	[Optional, Check Box] Select the **Inter-branch Fund Transfer Debit Restriction check box** to restrict inter-branch fund transfer debit transactions. This restriction will be applicable for all accounts opened under the product.

3. Click the **Add** button.
4. Select the product code from the pick list.The system displays the product details.
5. Select the appropriate restriction check boxes.

Product- IB Transactions Restriction Xref



6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending". Click the **Ok** button.

25.23. BA125 - Product to Product Transfer Restrictions xref

This option is used to maintain the cross reference between 'To Product' and 'From Product'.

The customer can have only one active basic account (account opened under a product having product class as 'Basic Account') in bank. Hence, while doing MCA package transfer, system will reject the product transfer if the MCA package transfer is from non basic account to basic account and the customer is already having a basic account in open status in the bank.

Definition Prerequisites

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

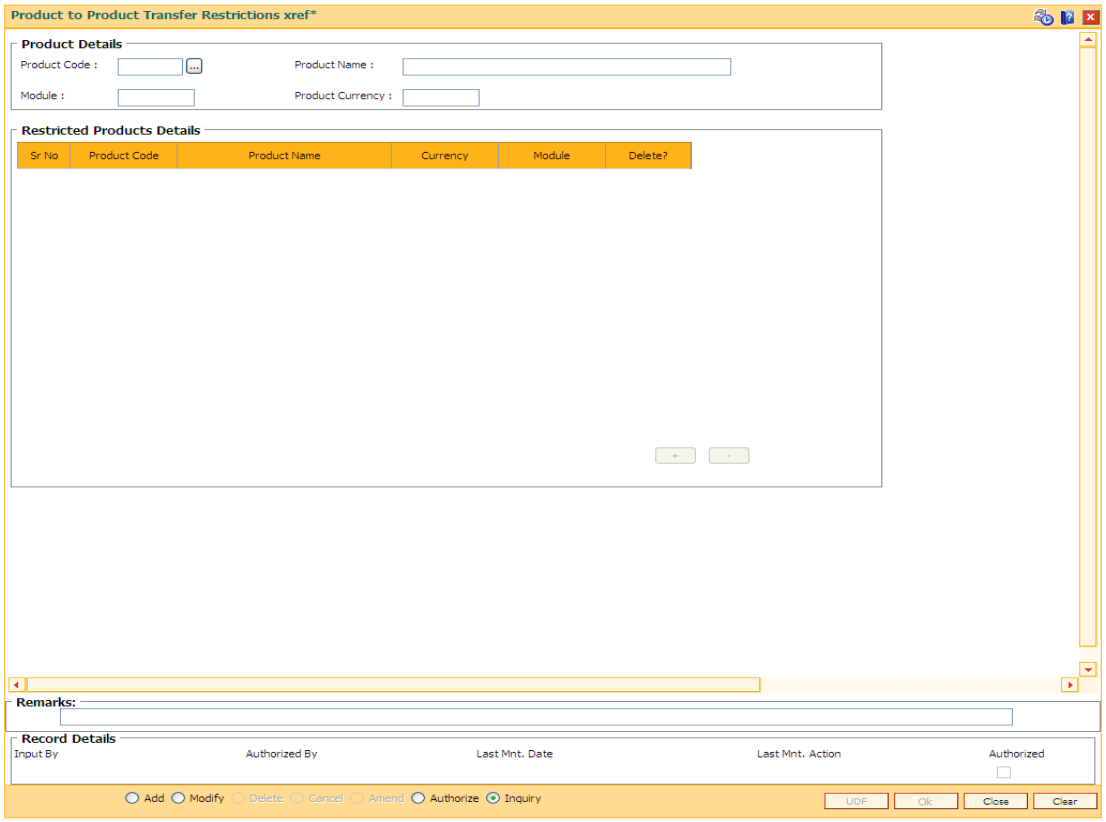
Modes Available

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

To maintain the cross reference between products

1. Type the fast path **BA125** and click **Go** or navigate through the menus to **Global Definition > Master > Product to Product Transfer Restrictions xref**.
2. The system displays the **Product to Product Transfer Restrictions xref** screen.

Product to Product Transfer Restrictions xref

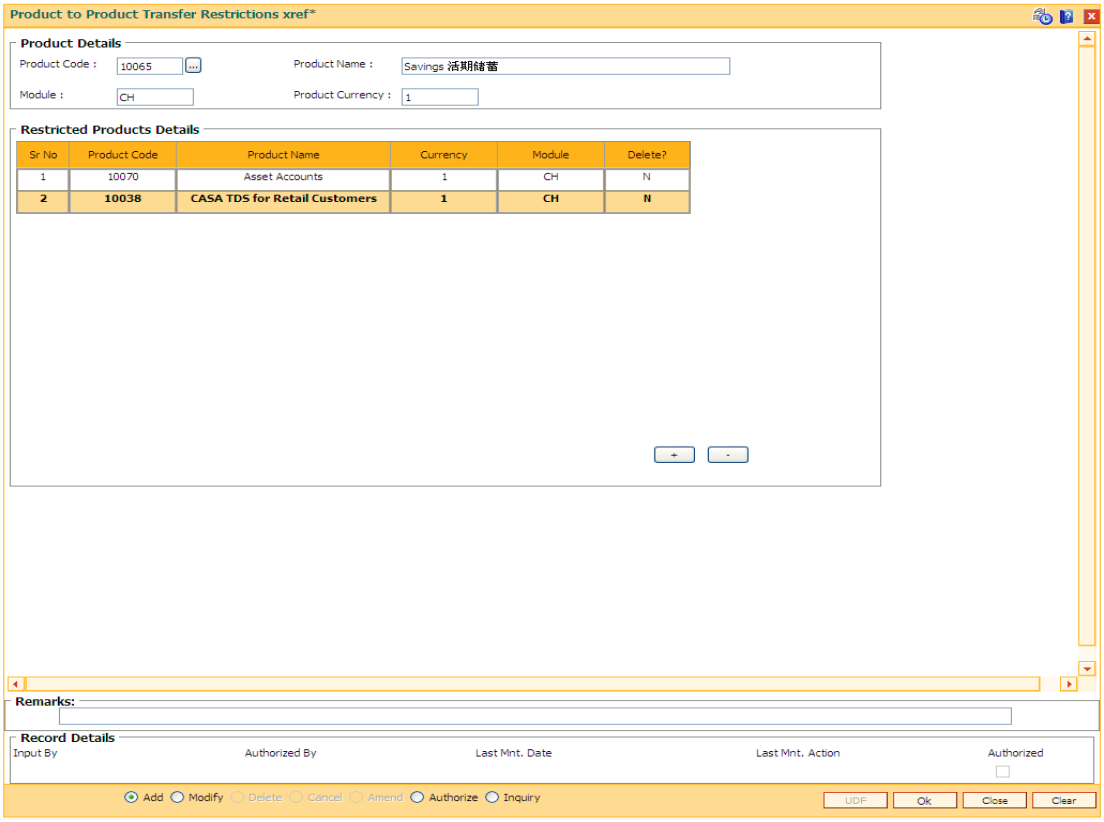


Field Description

Field Name	Description
From Product Details	
Product Code	[Mandatory, Pick List] Select the product code under which source account exists from the pick list. This is a from product code. Product should be a CASA product.
Product Name	[Display] This field displays the product name for the selected product code.
Module	[Display] This field displays the module under which product is opened.
Product Currency	[Display] This field displays the code of the product currency.
Restricted Product Details	
Sr. No.	[Display] This field displays the serial number of the restricted product details record.
Product Code	[Mandatory, Numeric, Five] Type the product code under which target account exists. This is a to product code. Product should be a CASA product and should not be same as from product. Product code should be unique.
Product Name	[Display] This field displays the product name.
Currency	[Display] This field displays the product currency.
Module	[Display] This field displays the module under which 'to product class' exists.
Delete(Y/N)	[Toggle] If the field is marked as **Y** then the restricted product details record will get deleted.

3. Click the **Add** button.
4. Select the product code from the pick list.The system displays the product details.

Product to Product Transfer Restrictions xref



5. Click the **+** button to add the restricted product records.
6. Double-click to enable and select the product code from the pick list.
7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.

25.24. BA126 - Product Class to Product Class Fund Transfer Restriction Xref

This option is used to maintain the fund transfer restriction between “To Product Class” and “From Product Class” (an account of FCY cash product class and other account of FCY remittance) product class and vice versa. This restriction will be applicable for all the products under the product classes irrespective of the currency of the products and can be maintained between different product classes of CASA and TD modules.

Following restrictions can be maintained using this screen:

- CASA to CASA online fund transfers
- CASA to CASA fund transfers done through GEFU
- CASA to CASA fund transfers done through Batch
- CASA Closeout withdrawal transfer to CASA
- TD Pay-in by transfer from CASA (Online, GEFU and batch)
- TD Redemption by transfer to CASA (Online and batch)
- TD Interest payout by transfer to CASA (Online and batch)
- TD Redemption by reinvestment to TD (Online and batch)
- TD Interest to payout by reinvestment to TD (Online and batch)
- TD to CASA - sweep in debit

Definition Prerequisites

Not Applicable

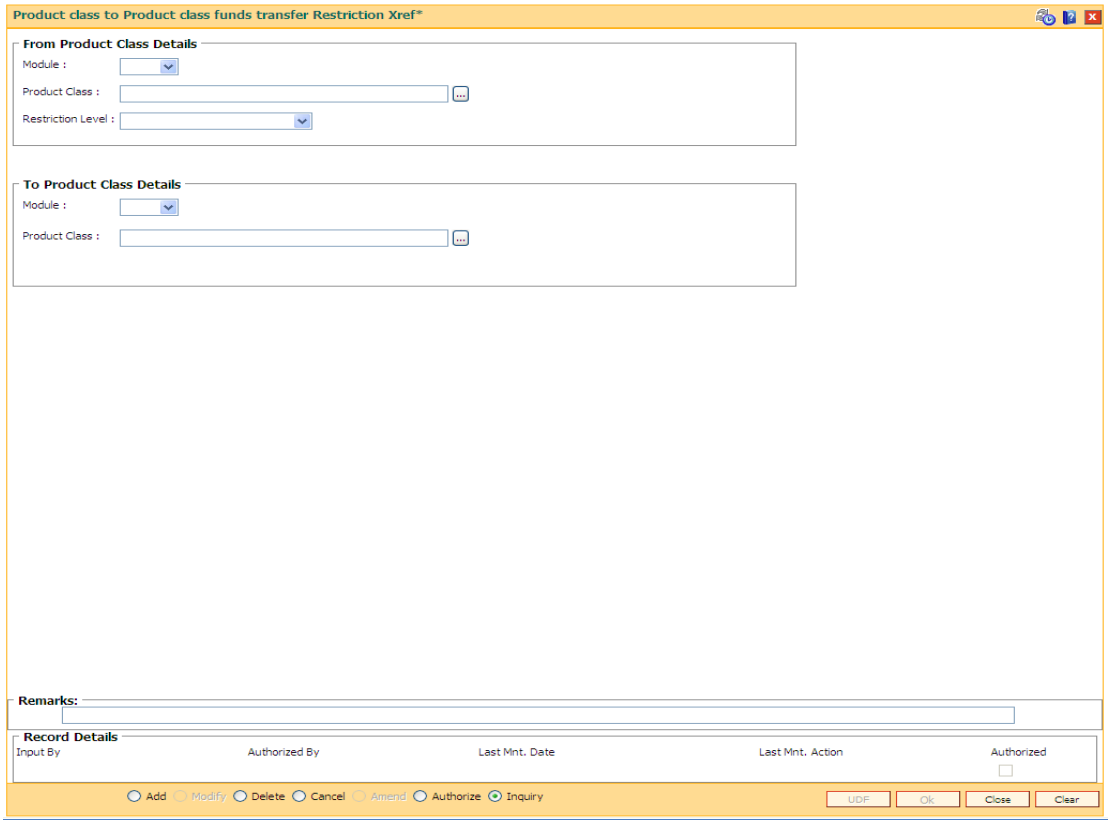
Modes Available

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

To maintain the fund transfer restriction between the products

1. Type the fast path **BA126** and click **Go** or navigate through the menus to **Global Definition > Master > Product Class to Product Class Fund Transfer Restriction Xref**.
2. The system displays the **Product Class to Product Class Fund Transfer Restriction Xref** screen.

Product Class to Product Class Fund Transfer Restriction Xref



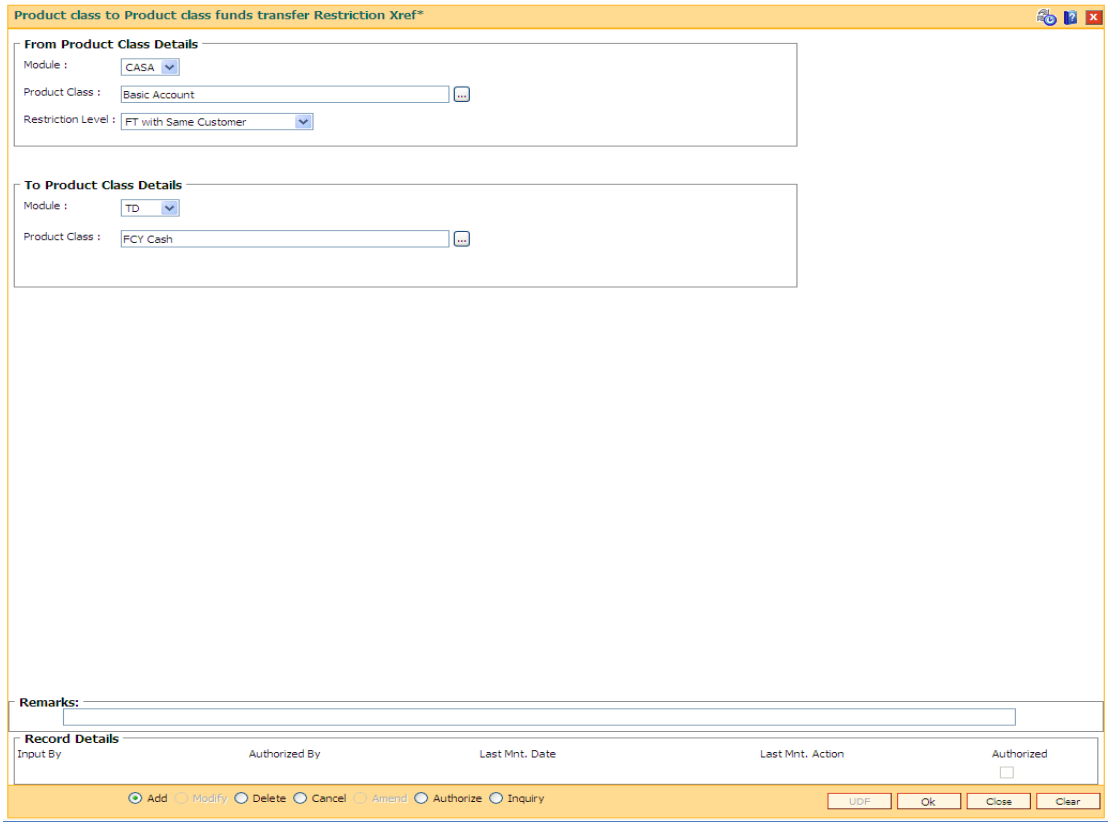
Field Description

Field Name	Description
From Product Class Details	
Module	[Mandatory, Drop-Down] Select the module from the drop down list under which 'From Product Class' exists. The options are: • CASA • TD
Product Class	[Mandatory, Pick List] Select from product class on which restriction is to be maintained from the pick list. User can select product class for CASA, RD, and TD products.

Field Name	Description
Restriction Level	[Mandatory, Drop -Down] Select the fund transfer transaction restriction level from the drop down list. The options are: • FT with Same Customer- To restrict fund transfer transaction when the customer Ids of both the “From” and “To” accounts are same. This option allows the fund transfer transaction, if the customer ids of both the accounts are different. • FT with Different Customers - To restrict fund transfer transaction when the customer Ids of both the “From” and “To” accounts are different. This option allows the fund transfer transaction, if the customer id of both the accounts is same. • All FT Transactions - To restrict all fund transfer transactions irrespective of customer Ids of the “From” and “To” accounts.
To Product Class Details	
Module	[Mandatory, Drop-Down] Select the module code from the drop down list under which 'To Product Class' exists. The options are: • CASA • TD
Product Class	[Mandatory, Pick List] Select 'To Product Class' on which restriction is to be maintained from the pick list. User can select product class for CASA, RD and TD products from the pick list.

3. Click the **Add** button.
4. Select the module from the drop-down list in the **From Product Class Details** tab.
5. Select product class from the pick list.
6. Select the restriction level from the drop-down list.
7. Select the relevant details in **To Product Class Details** tab.

Product Class to Product Class Fund Transfer Restriction Xref



8. Click the **Ok** button.
9. The system displays the message "Record Added...Authorisation Pending". Click the **Ok** button.

26. Pricing Definitions

26.1. PR001 - Tier Look-up 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** (Fast Path: 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

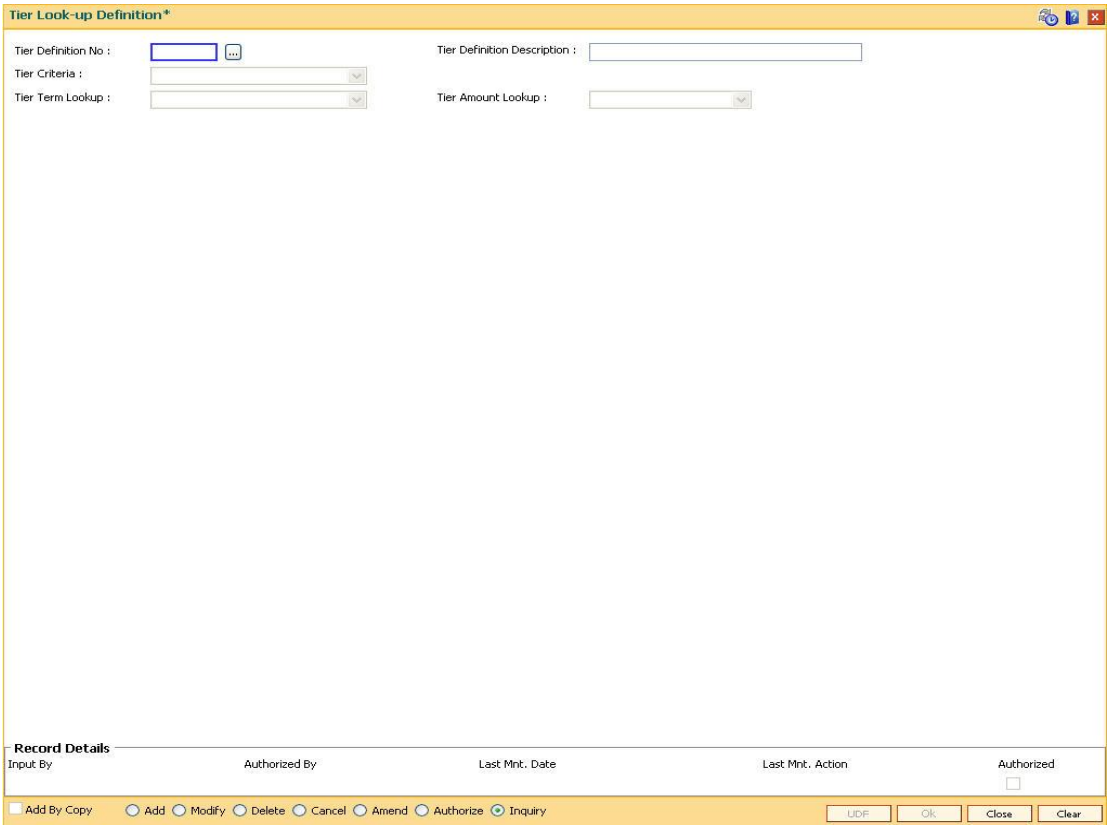
Modes Available

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

To add the tier definition code

1. Type the fast path **PR001** and click **Go** or navigate through the menus to **Global Definitions > Pricing > Tier Look-up Definition**.
2. The system displays the **Tier Look-up Definition** screen.

Tier Look-up Definition



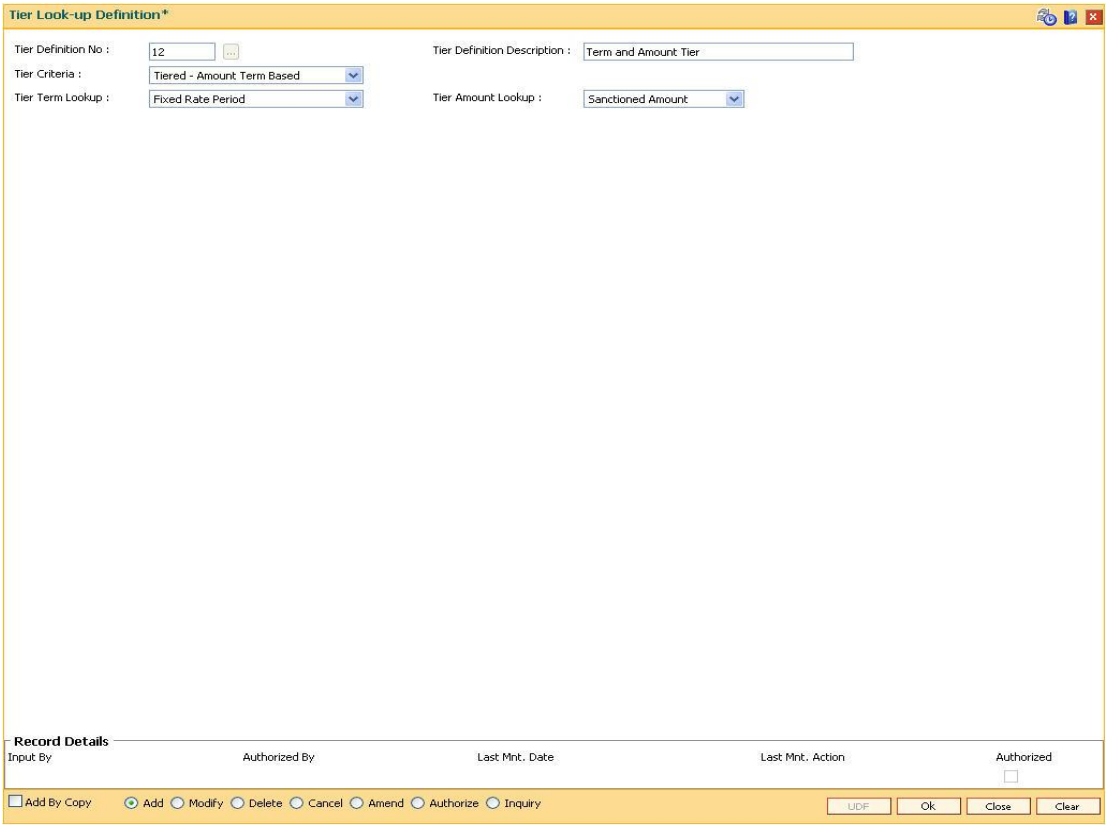
Field Description

Field Name	Description
Tier Definition No	[Mandatory, Numeric, Three] Type the unique tier number.
Tier Definition Description	[Mandatory, Alphanumeric, 40] Type the description to identify a tier.
Tier Criteria	[Mandatory, Drop-Down] Select the tier criteria from the drop-down list. The options are: • Non Tiered • Tiered - Term Based • Tiered - Amount Based • Tiered - Amount Term Based

Field Name	Description
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: • **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. This field is enabled, if the **Tiered - Term Based** or **Tiered - Amount Term Based** option is selected from the **Tier Criteria** drop-down list.
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: • **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. This field is enabled, if the **Tiered - Amount Based** or **Tiered - Amount Term Based** option is selected from the **Tier Criteria** drop-down list.

3. Click the **Add** button.
4. Enter the tier definition number and description.
5. Select the tier criteria from the drop-down list.
6. Enter the other relevant information.

Tier Look-up Definition



7. Click the **Ok** button.
8. The system displays the message "Record Added... Authorisation Pending..". Click the **Ok** button.
9. The tier definition code is added once the record is authorised.

26.2. PR002 - Rate 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** (Fast Path: 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.

Definition Prerequisites

- PR001 - Tier Look up Definition

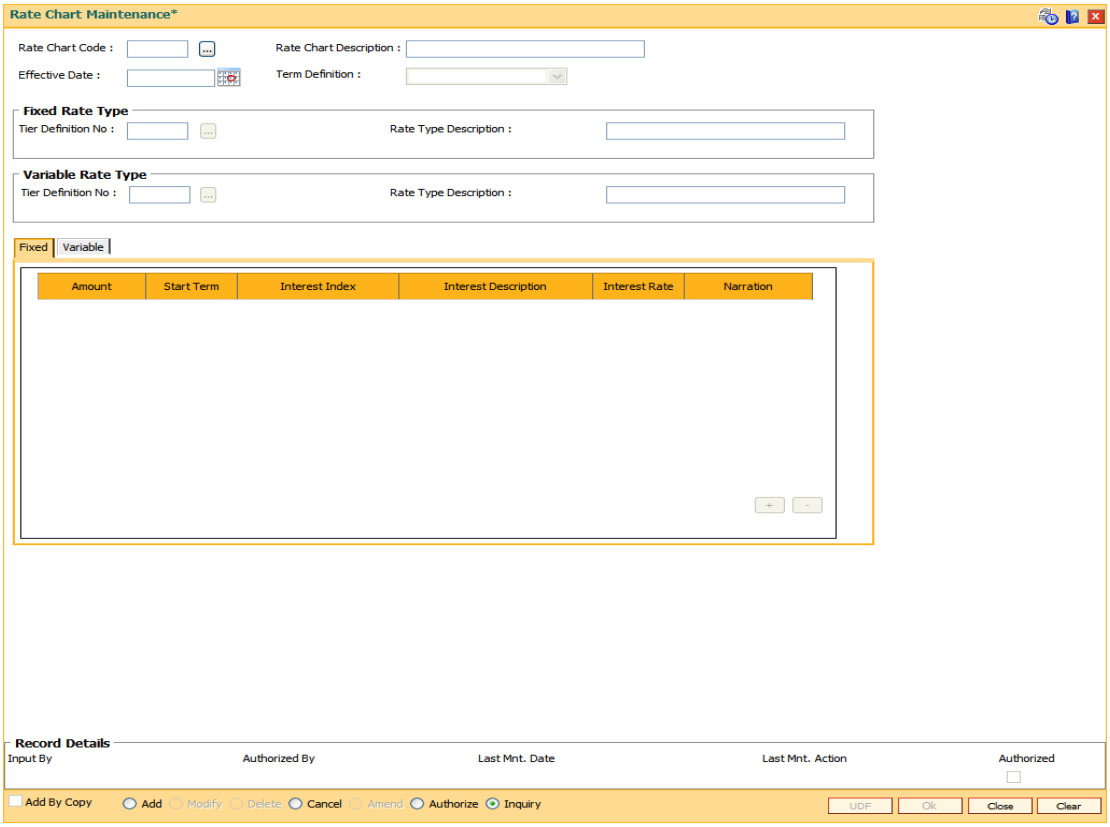
Modes Available

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

To set up a rate chart

1. Type the fast path **PR002** and click **Go** or navigate through the menus to **Global Definitions > Pricing > Rate Chart Maintenance**.
2. The system displays the **Rate Chart Maintenance** screen.

Rate Chart Maintenance



Field Description

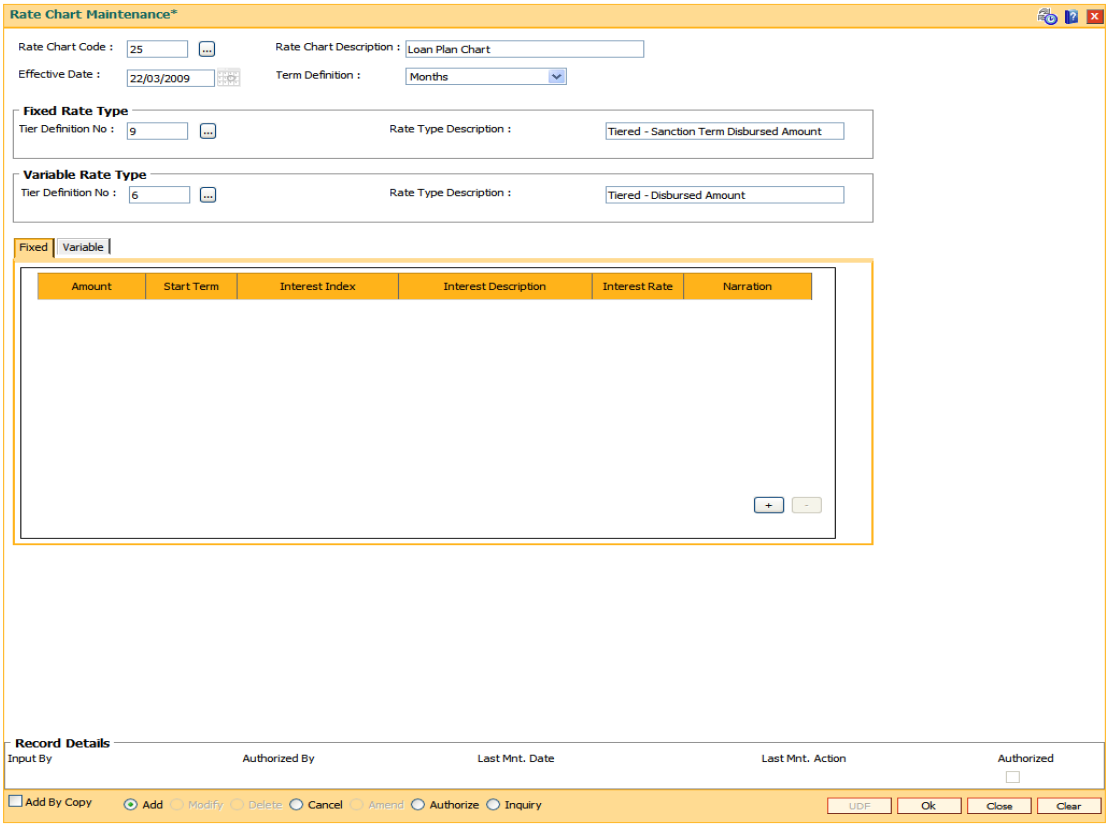
Field Name	Description
Rate Chart Code	[Mandatory, Numeric, Three] Type the unique rate chart code.
Rate Chart Description	[Mandatory, Alphanumeric, 40] Type the description for the rate chart.
Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date from which the rate chart will come into effect or select it from the pick list.
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** rate type.

Field Name	Description
Fixed Rate Type	
Tier Definition No	[Optional, Pick List] Type the tier definition code or select it from the pick list. It is the tier definition on the basis of which the fixed rate offering is to be defined. The pick list displays all the tier definitions maintained in the **Tier Look-up Definition** (Fast Path: 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, Pick List] Type the tier definition code or select it from the pick list. It is the tier definition on the basis of which the variable rate offering is to be defined. The pick list displays all the tier definitions maintained in the **Tier Look-up Definition** (Fast Path: 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.

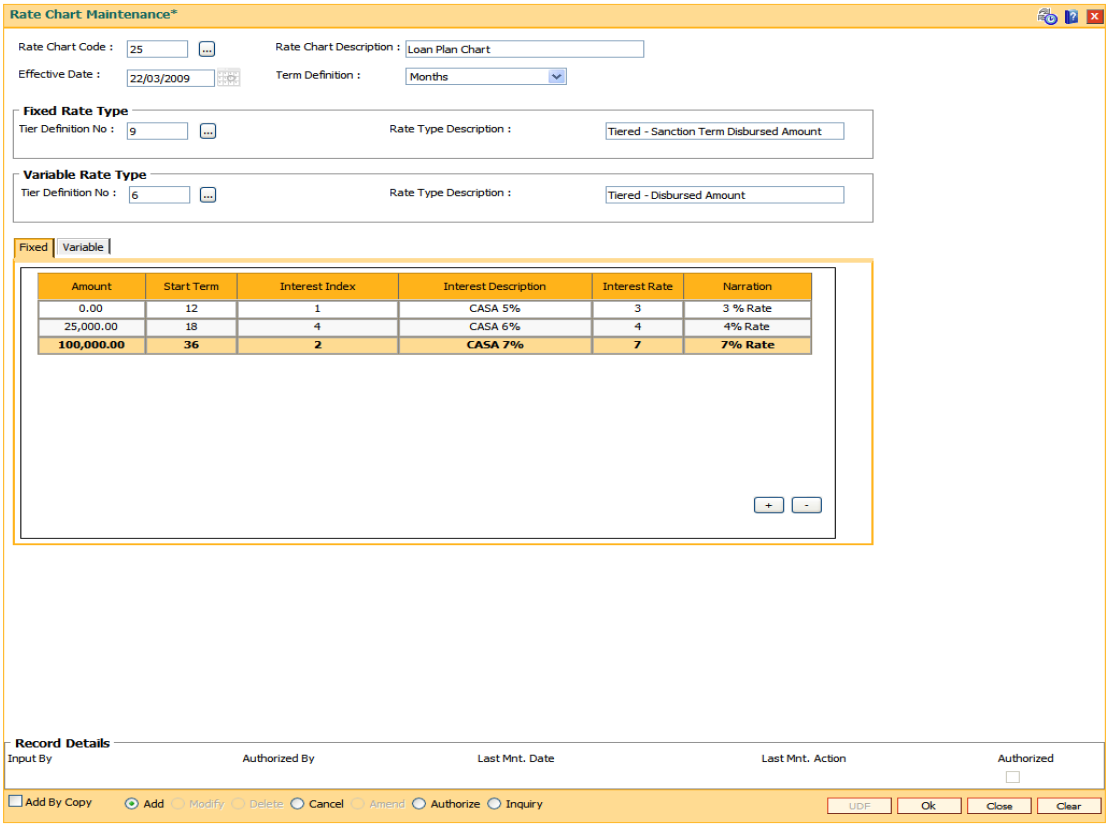
3. Click the **Add** button.
4. Enter the rate chart code and description.
5. Enter the effective date or select from the pick list.
6. Select the term definition from the drop-down list.
7. Enter the appropriate rate type details.

Rate Chart Maintenance



8. The system displays the appropriate tab depending on the rate type option selected.
9. Click the **+** button to add the details in the relevant tab.

Fixed

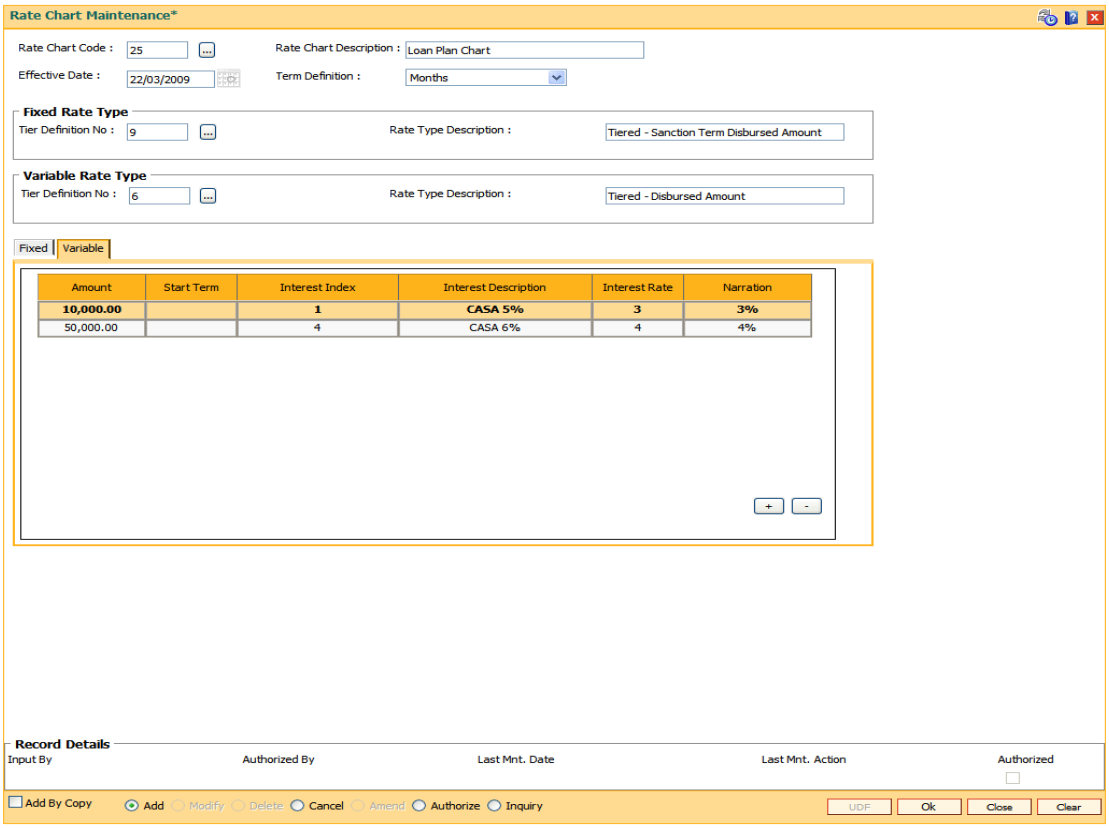


Field Description

Column Name	Description
Amount	[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** (Fast Path: PR001) option.

Column Name	Description
Start Term	[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** (Fast Path: PR001) option.
Interest Index	[Mandatory, Pick List] Select the interest index code from the pick list. The pick 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.
Interest Description	[Display] This column displays the description of the interest index code selected in the corresponding column.
Interest Rate	[Display] This column displays the interest rate applicable for the index code selected.
Narration	[Optional, Alphanumeric, 40] Type the narration.

Variables


Rate Chart Maintenance*
Rate Chart Code : 25
Rate Chart Description : Loan Plan Chart
Effective Date : 22/03/2009
Term Definition : Months
Fixed Rate Type
Tier Definition No : 9
Rate Type Description : Tiered - Sanction Term Disbursed Amount
Variable Rate Type
Tier Definition No : 6
Rate Type Description : Tiered - Disbursed Amount
Fixed
Variable
Amount
Start Term
Interest Index
Interest Description
Interest Rate
Narration
10,000.00
1
CASA 5%
3
3%
50,000.00
4
CASA 6%
4
4%
Record Details
Input By
Authorized By
Last Mnt. Date
Last Mnt. Action
Authorized
Add By Copy
Add
Modify
Delete
Cancel
Amend
Authorize
Inquiry
UDF
Ok
Close
Clear

Field Description

Column Name	Description
Amount	[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** (Fast Path: PR001) option.
Start Term	[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** (Fast Path: PR001) option.

Column Name	Description
Interest Index	[Mandatory, Pick List] Select the interest index code from the pick list. The pick 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.
Interest Description	[Display] This column displays the description of the interest index code selected in the corresponding column.
Interest Rate	[Display] This column displays the interest rate applicable for the index code selected.
Narration	[Optional, Alphanumeric, 40] Type the narration.

10. Click the **Ok** button.
11. The system displays the message "Record Added... Authorisation Pending..". Click the **Ok** button.
12. The rate chart details are added once the record is authorised.

26.3. PR003 - Rate Chart Validity Maintenance

Using the **Rate Chart Maintenance** (Fast Path: 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

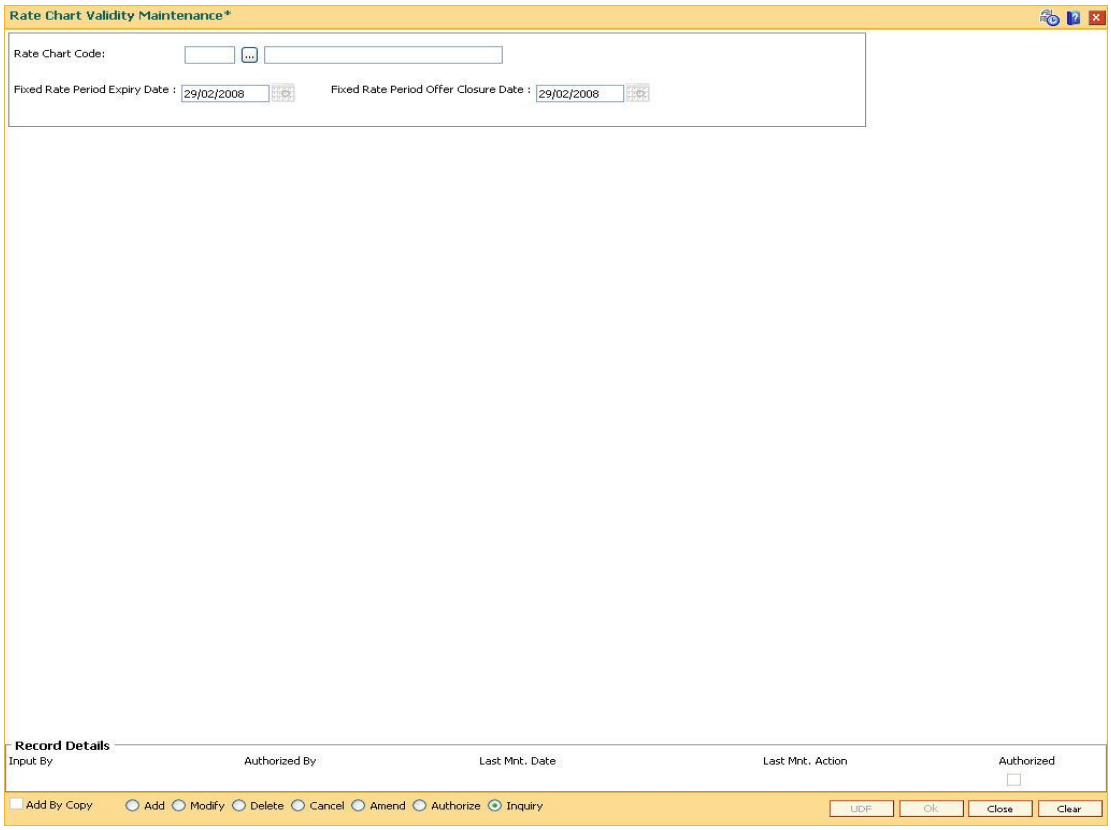
Modes Available

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

To define rate chart validity period

1. Type the fast path **PR003** and click **Go** or navigate through the menus to **Global Definitions > Pricing > Rate Chart Validity Maintenance**.
2. The system displays the **Rate Chart Validity Maintenance** screen.

Rate Chart Validity Maintenance



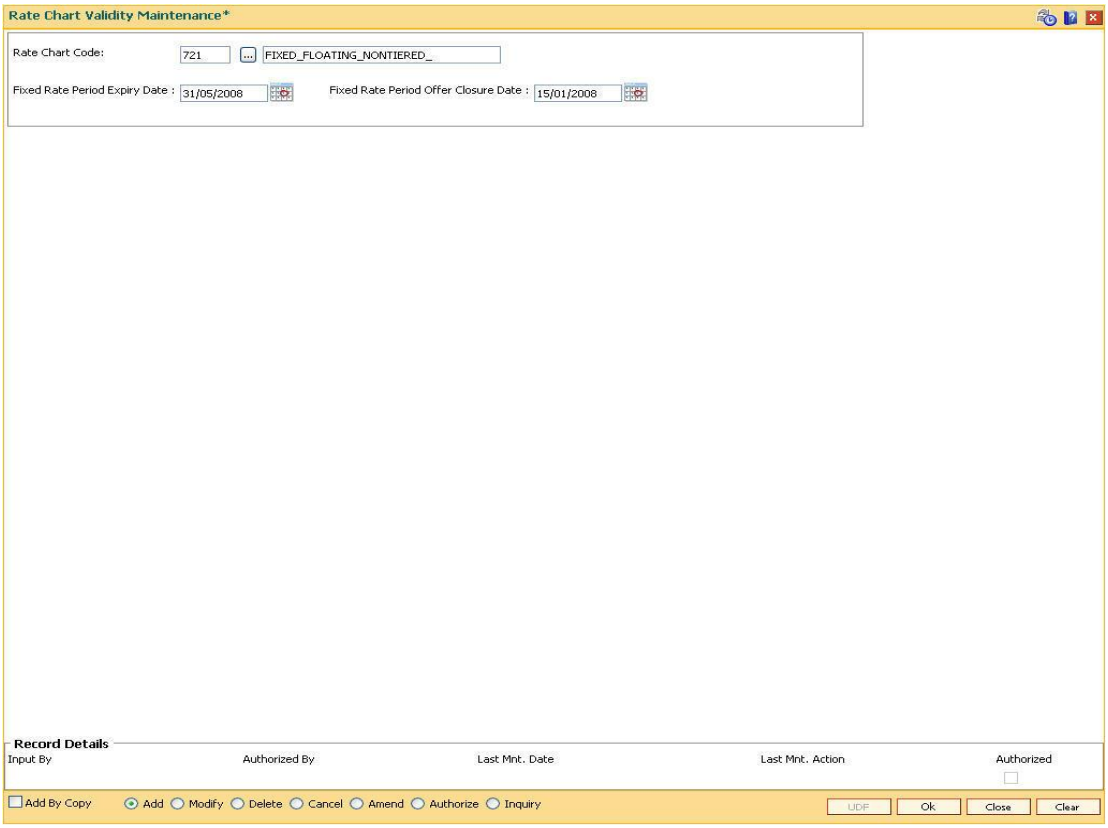
Field Description

Field Name	Description
Rate Chart Code	[Mandatory, Pick List] Select the rate chart code for which the validity period needs to be defined from the pick list. The name of the rate chart code is displayed in the adjacent field.
Fixed Rate Period Expiry Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date up to which a loan account can use the fixed rate or select it from the pick list. This date should be greater than the fixed rate period offer closure date.

Field Name	Description
Fixed Rate Period Offer Closure Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date up to which the fixed rate can be offered to the customer or select it from the pick list. It should be greater than or equal to the process date.

3. Click the **Add** button.
4. Select the rate chart code from the pick list.
5. Enter the expiry date and offer closure date or select it from the pick list.

Rate Chart Validity Maintenance



6. Click the **Ok** button.
7. The system displays the message "Record Added... Authorisation Pending..". Click the **Ok** button.
8. The rate chart validity period is added once the record is authorised.

26.4. 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** (Fast Path : 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

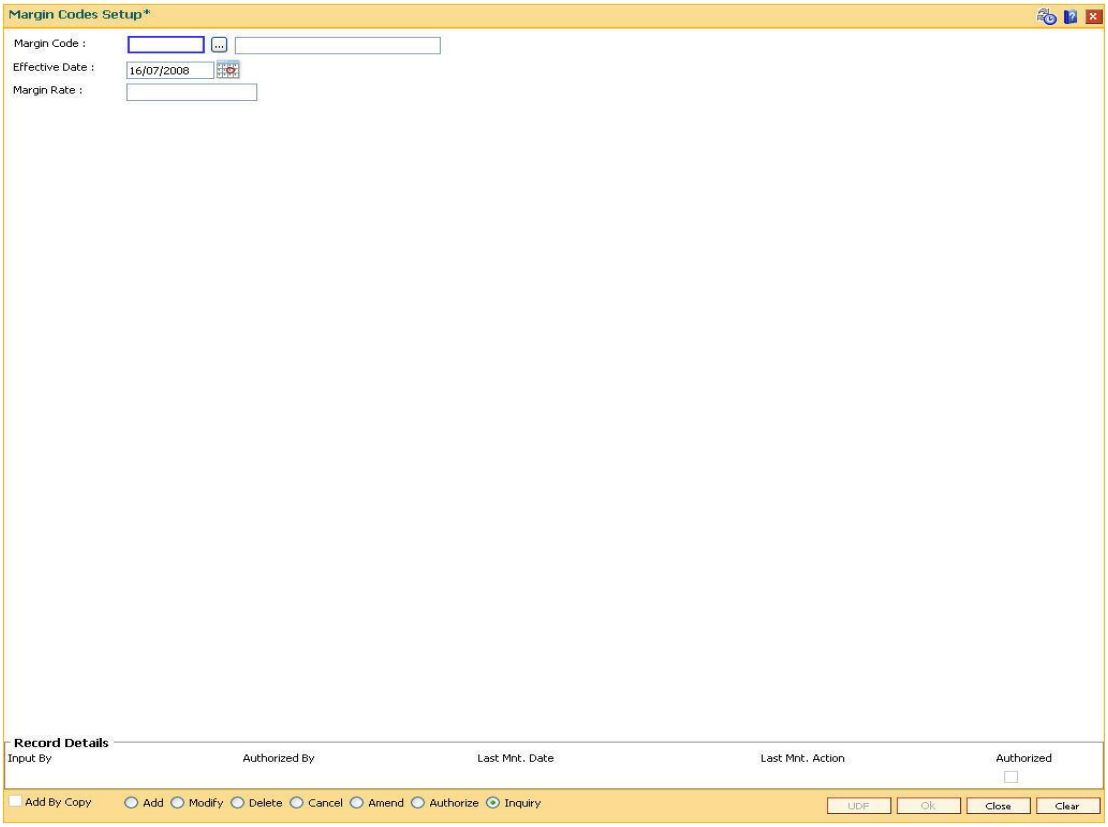
Modes Available

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

To add margin codes

1. Type the fast path **PR004** and click **Go** or navigate through the menus to **Global Definitions > Pricing > Margin Codes Setup**.
2. The system displays the **Margin Codes Setup** screen.

Margin Codes Setup

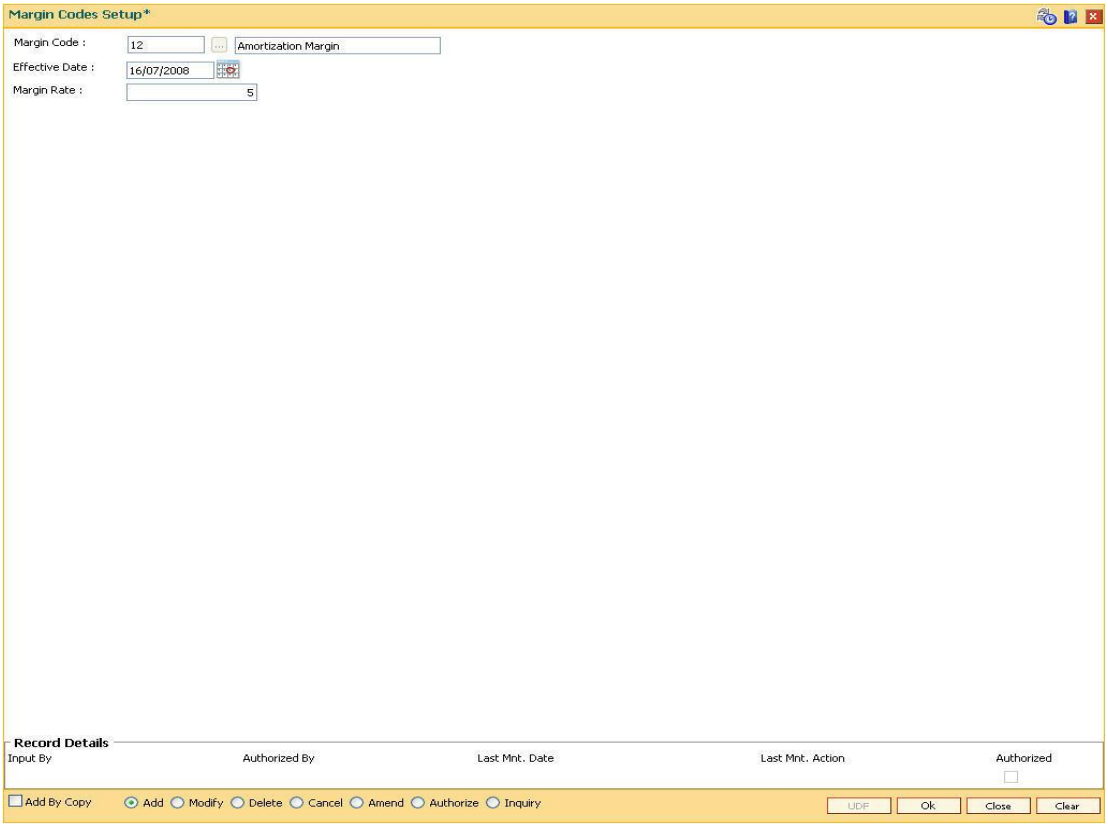


Field Description

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, Pick List, dd/mm/yyyy] Type the date from which the margin rate will be applicable on the loan account or select it from the pick list. The date should be greater than the process date.
Margin Rate	[Optional, Numeric, Three,Two] 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 the **Add** button.
4. Enter the margin code and the description.
5. Enter the effective date or select it from the pick list.
6. Enter the margin rate.

Margin Codes Setup



7. Click the **Ok** button.
8. The system displays the message "Record Added... Authorisation Pending..". Click the **Ok** button.
9. The margin code is added once the record is authorised.

26.5. 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

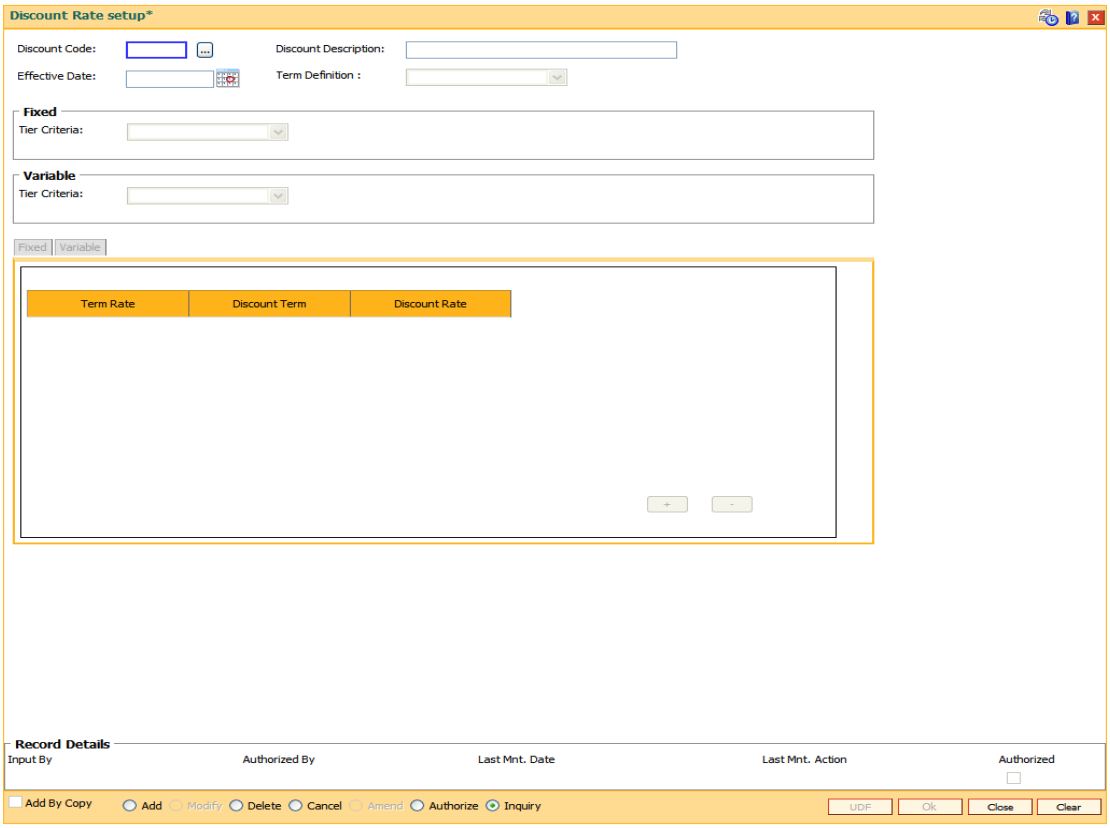
Modes Available

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

To set up the discount rates

1. Type the fast path **PR005** and click **Go** or navigate through the menus to **Global Definitions > Pricing > Discount Rate setup**.
2. The system displays the **Discount Rate setup** screen.

Discount Rate setup



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, Pick List, dd/mm/yyyy] Type the date from which the discount will be effective or select it from the pick list. 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

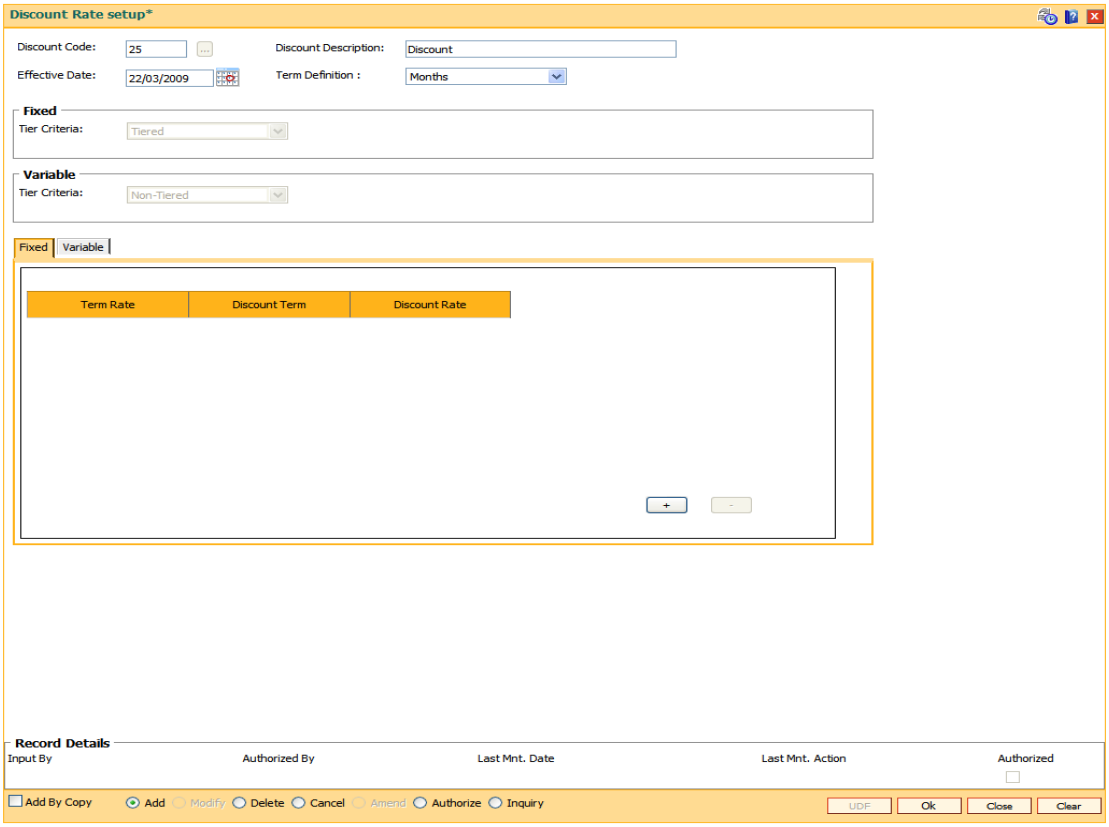
Tier Criteria	[Optional, Drop-Down] Select the tier criteria for the fixed rate from the drop-down list. The options are: • Non - Tiered • Tiered

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

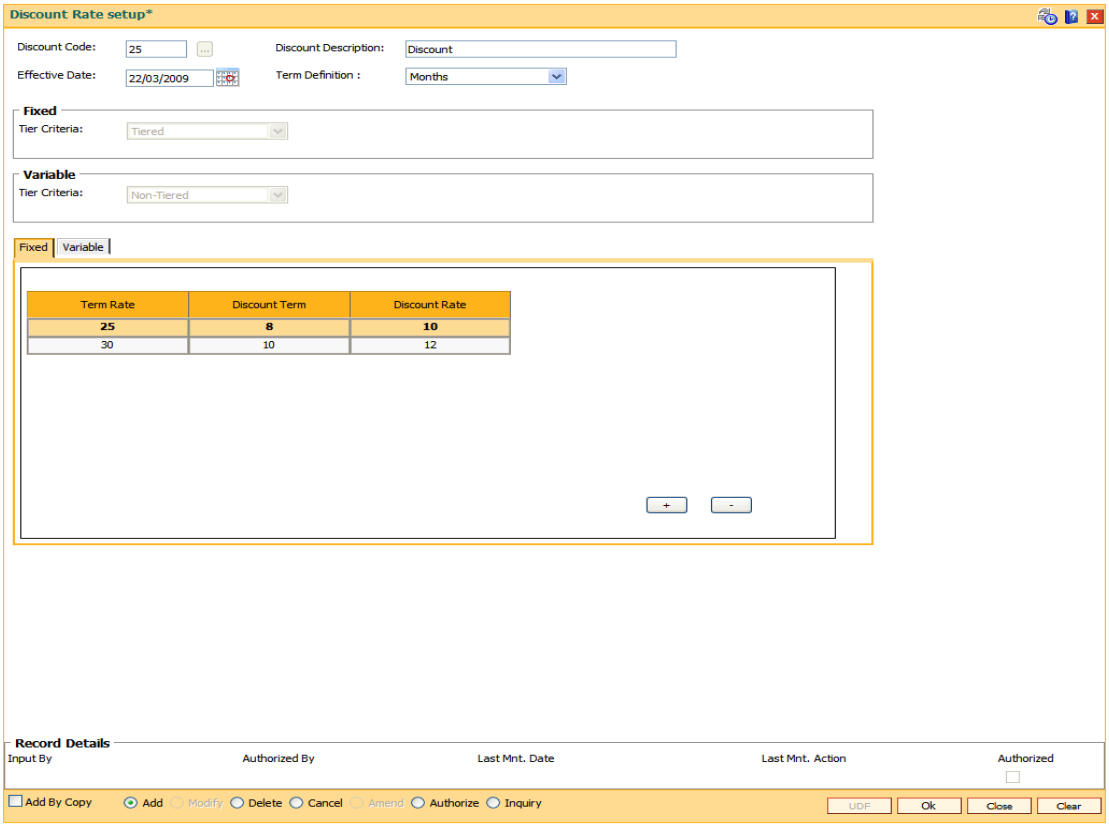
3. Click the **Add** button.
4. Enter the discount code and description.
5. Enter the effective date or select from the pick list.
6. Select the term definition from the drop-down list.
7. Select the fixed \ variable tier criteria from the drop-down list.

Discount Rate setup



8. The system displays the appropriate tab depending on the option selected. Click the **+** button to add the details in the relevant tab.

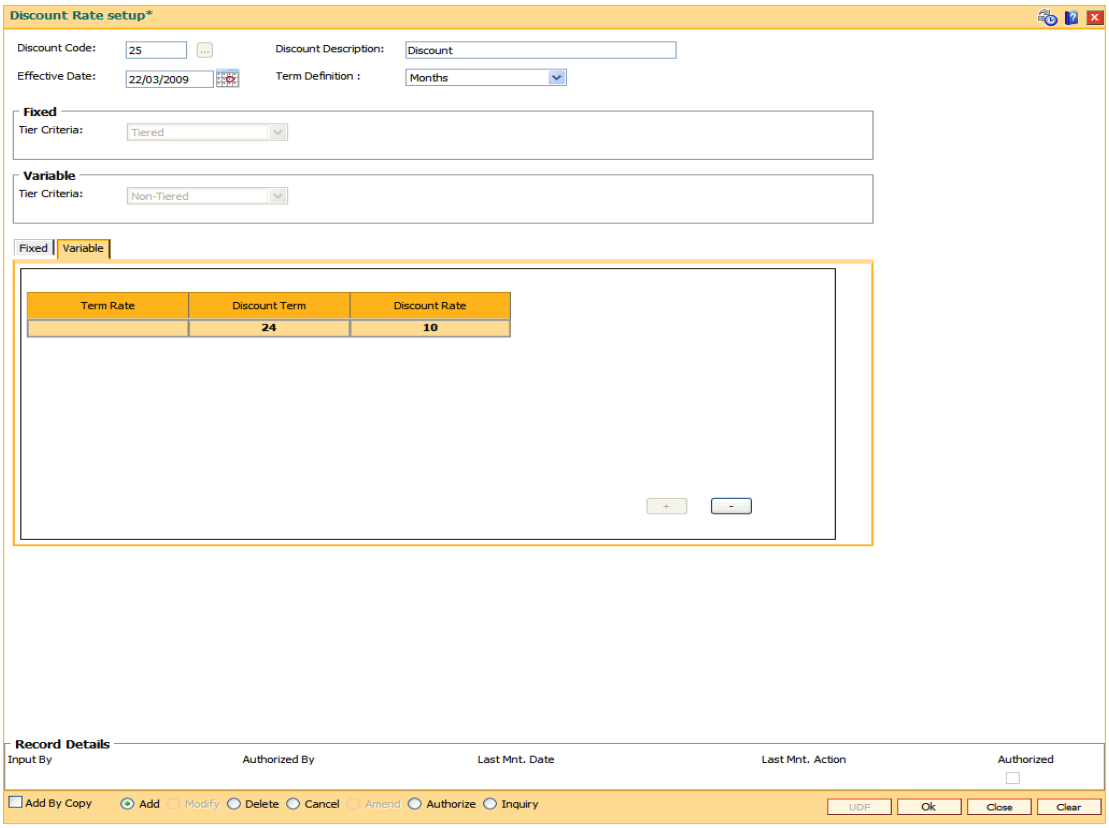
Fixed



Field Description

Field Name	Description
Term Rate	[Conditional, Numeric, Three] 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 Three] Type the discount term. The discount term should be less than or equal to the term rate.
Discount Rate	[Mandatory, Numeric, Three] Type the appropriate discount rate for the corresponding base rate. The value should be less than or equal to 100.

Variables



Field Description

Field Name	Description
Term Rate	[Conditional, Numeric, Three] 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 Three] Type the discount term. The discount term should be less than or equal to the term rate.
Discount Rate	[Mandatory, Numeric, Three] Type the appropriate discount rate for the corresponding base rate. The value should be less than or equal to 100.

9. Click the **Ok** button.
10. The system displays the message "Record Added... Authorisation Pending..". Click the **Ok** button.
11. The discount rates are added once the record is authorised.

26.6. 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** (Fast Path: PR007) option. Depending upon the evaluation parameters and the evalution 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

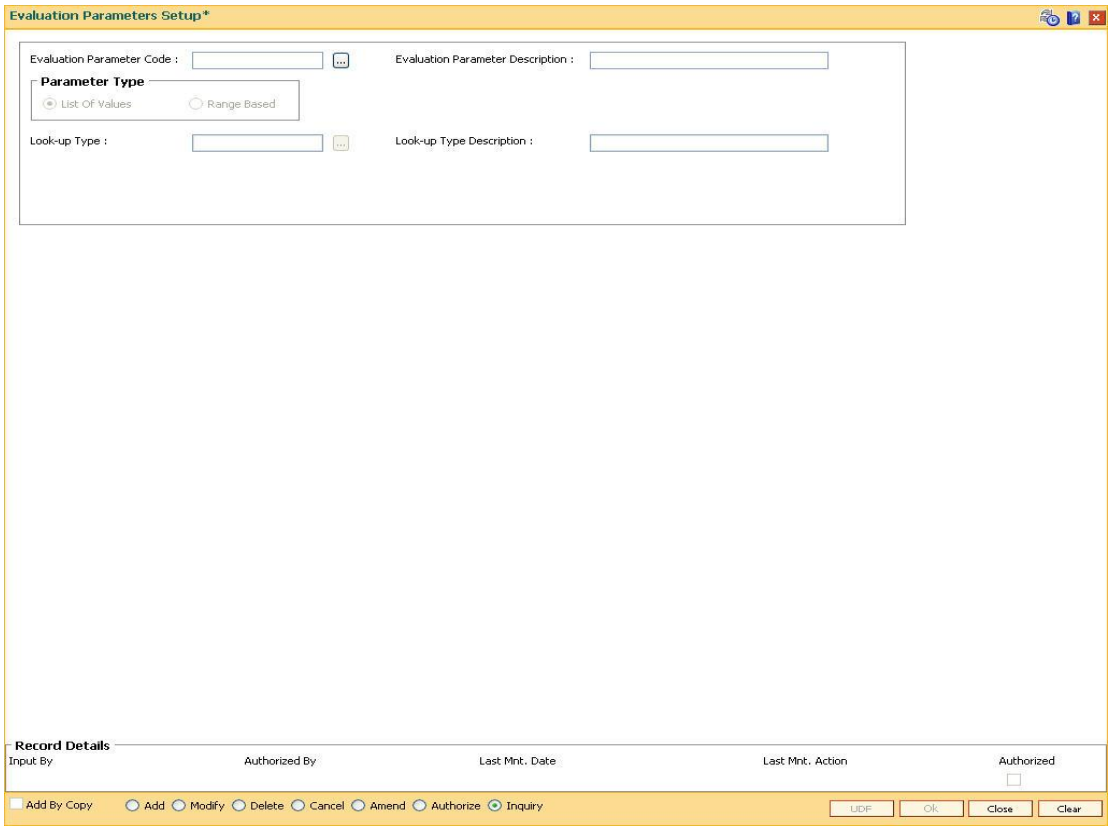
Modes Available

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

To add the evaluation parameters

1. Type the fast path **PR006** and click **Go** or navigate through the menus to **Global Definitions > Pricing > Evaluation Parameters Setup**.
2. The system displays the **Evaluation Parameters Setup** screen.

Evaluation Parameters Setup



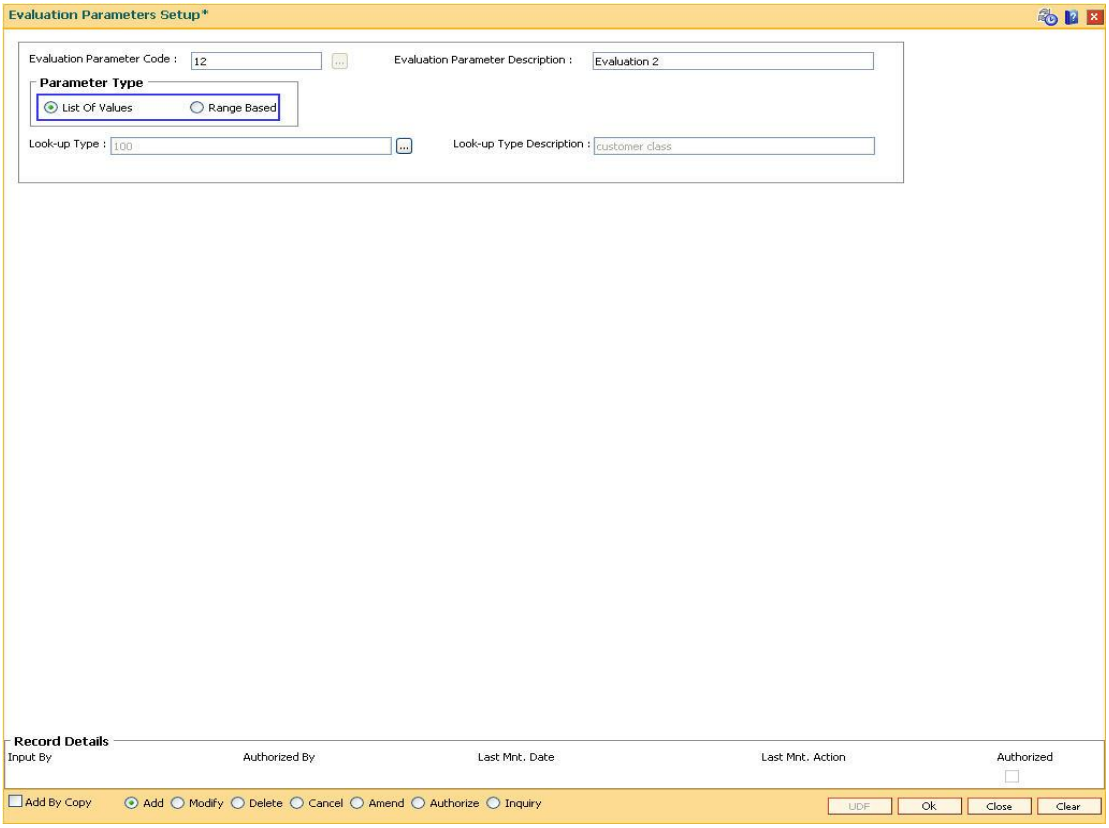
Field Description

Field Name	Description
Evaluation Parameter Code	[Mandatory, Numeric, 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.

Field Name	Description
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** (Fast Path : 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, Pick List] Select the look-up type from the pick list. The look-up types are maintained in the **Pricing Look-up Maintenance** (Fast Path : 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 the **Add** button.
4. Enter the evaluation parameter code and description.
5. Select the appropriate radio button.
6. Enter the relevant information.

Evaluation Parameters Setup



7. Click the **Ok** button.
8. The system displays the message "Record Added... Authorisation Pending..". Click the **Ok** button.
9. The evaluation parameter code is added once the record is authorised.

26.7. 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** (Fast Path: 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 Code Setup
- PR005 - Discount Rate setup
- PR009 - Pricing Lookup Maintenance
- PR006 - Evaluation Parameter Setup

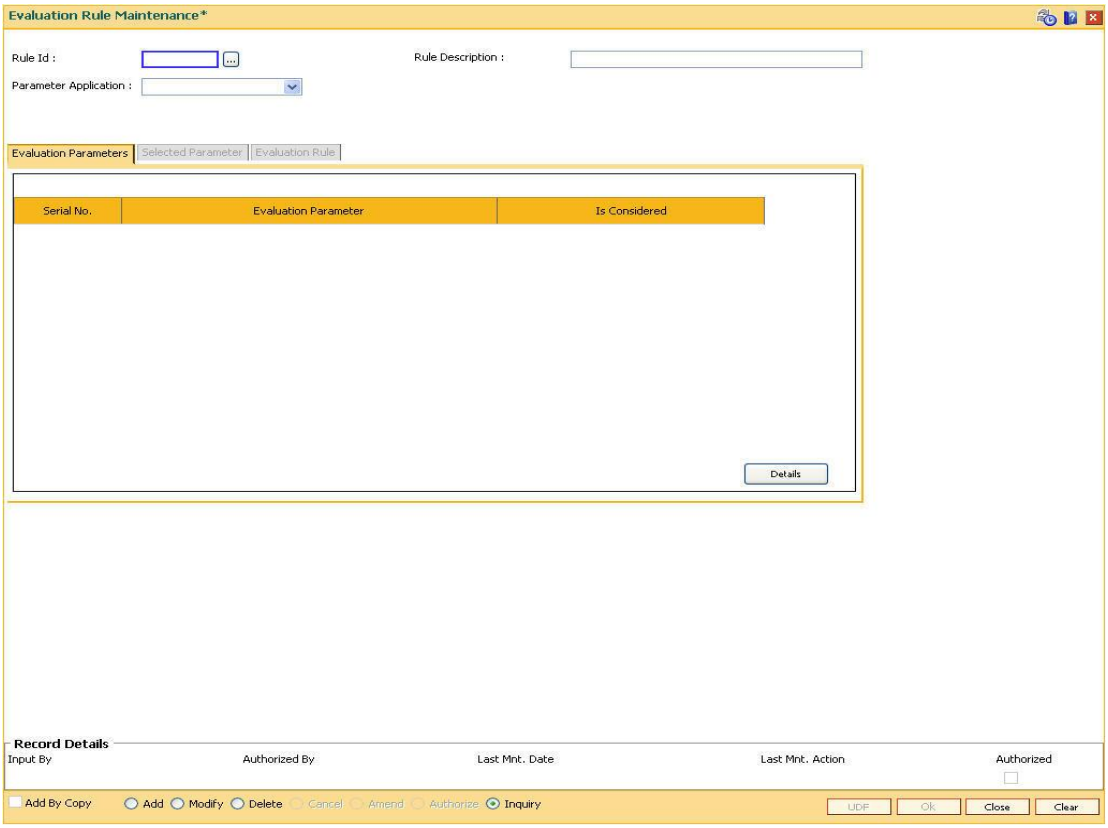
Modes Available

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

To add the evaluation rule

1. Type the fast path **PR007** and click **Go** or navigate through the menus to **Global Definitions > Pricing > Evaluation Rule Maintenance**.
2. The system displays the **Evaluation Rule Maintenance** screen.

Evaluation Rule Maintenance

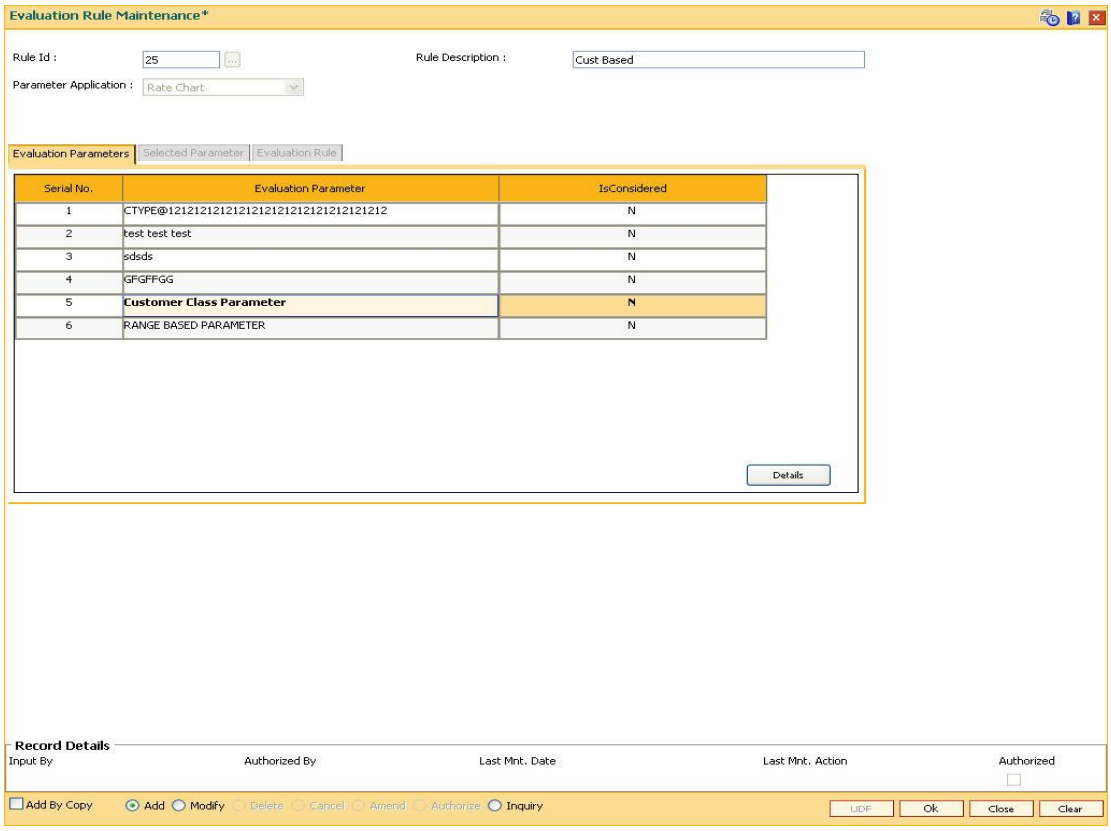


Field Description

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: • Rate Chart • Margin • Discounts

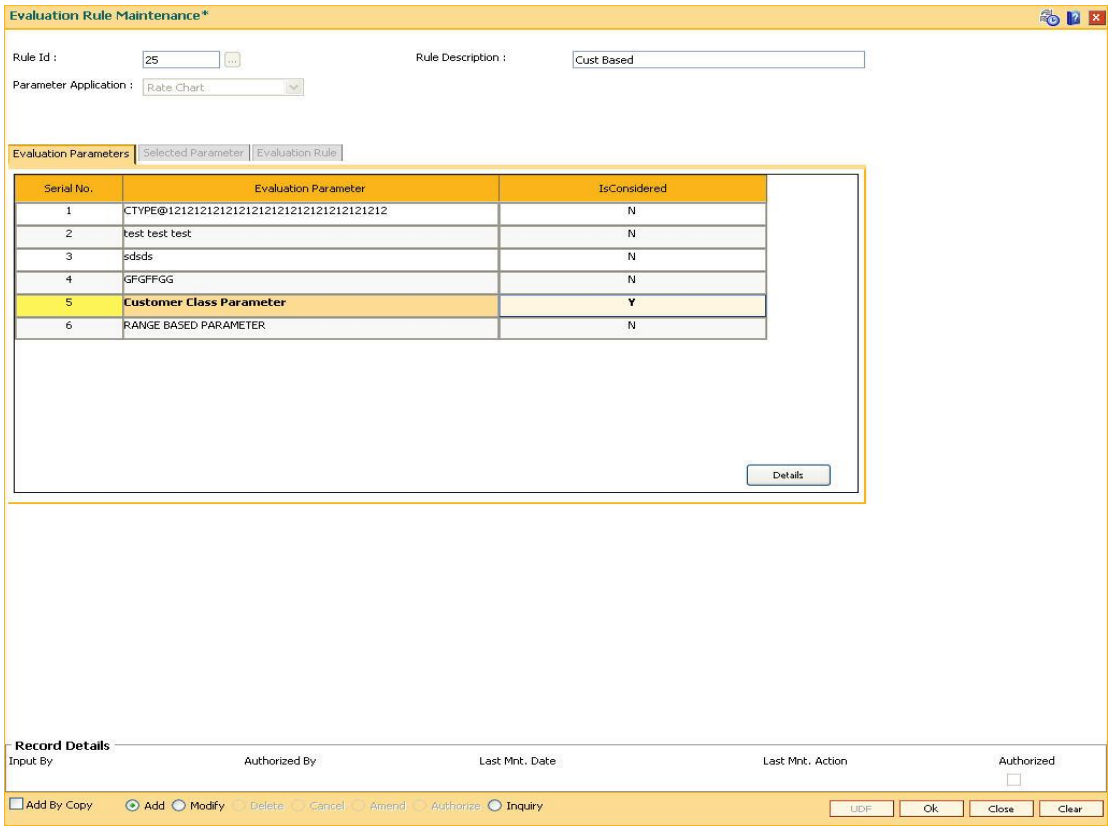
3. Click the **Add** button.
4. Enter the rule ID and rule description.
5. Select the parameter application from the drop-down list and press the <**Tab** >key

Evaluation Rule Maintenance



6. Select the check box from the **IsConsidered** column corresponding to the **Evaluation Parameter** column to enable the **Selected Parameter** and **Evaluation Rule** tabs.

Evaluation Parameters



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** (Fast Path: PR006) option or the preset system parameters.
IsConsidered	[Mandatory, Check Box] Select the **IsConsidered** check box to consider a parameter for the evaluation rule.

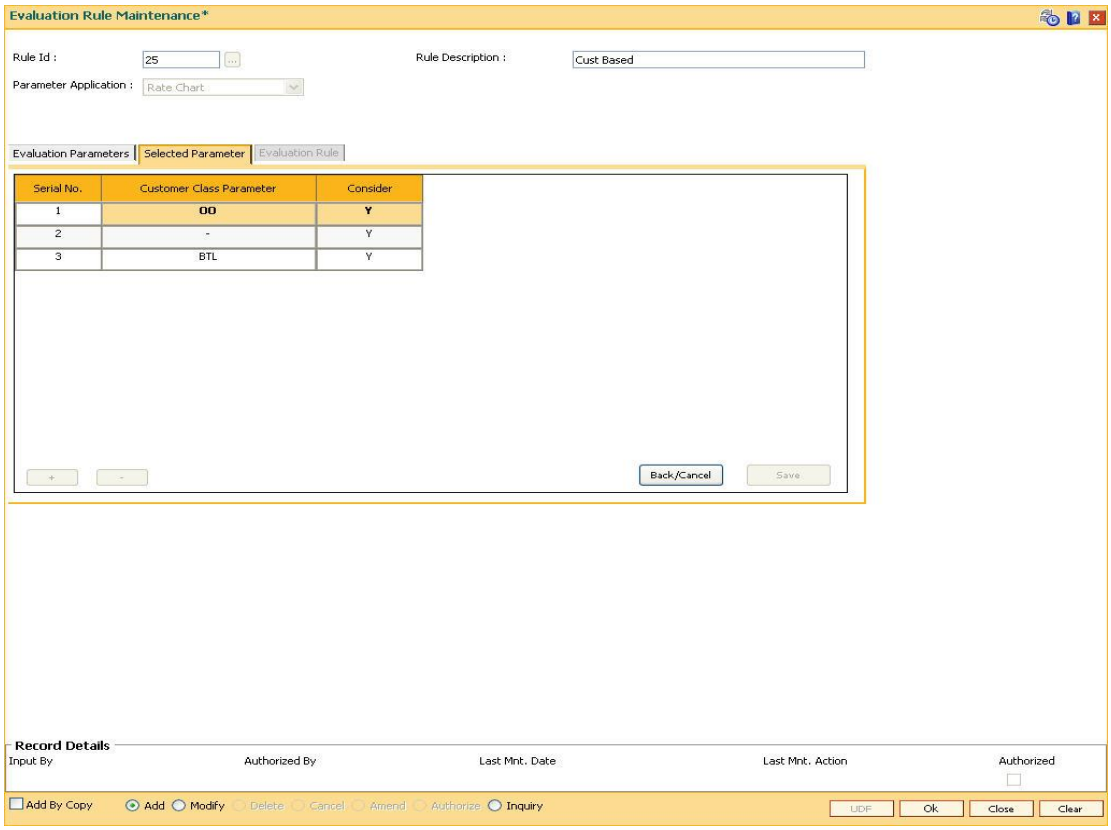
7. Double-click on the evaluation parameter to enable the **Selected Parameter** tab.

The fields in the tabs vary according to the parameter type selected for the evaluation parameter which is maintained in the **Evaluation Parameter Setup** (Fast Path : PR006) option.

There are two types of parameters, such as

- List Of Values
- Range Based

Selected Parameters - List Of Values

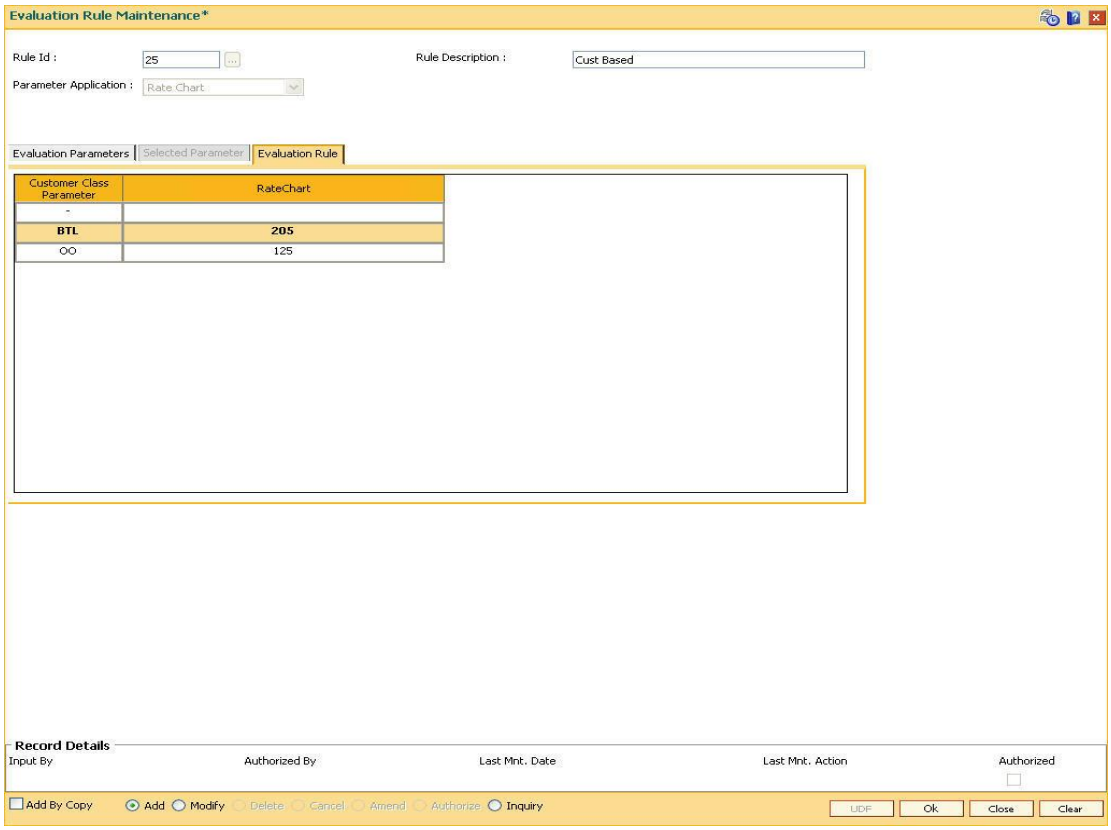


Field Description

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** (Fast Path: 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.

8. Click on the **Details** button in the **Evaluation Parameters** tab to enable the **Evaluation Rule** tab.

Evaluation Rule - List of values



Field Description

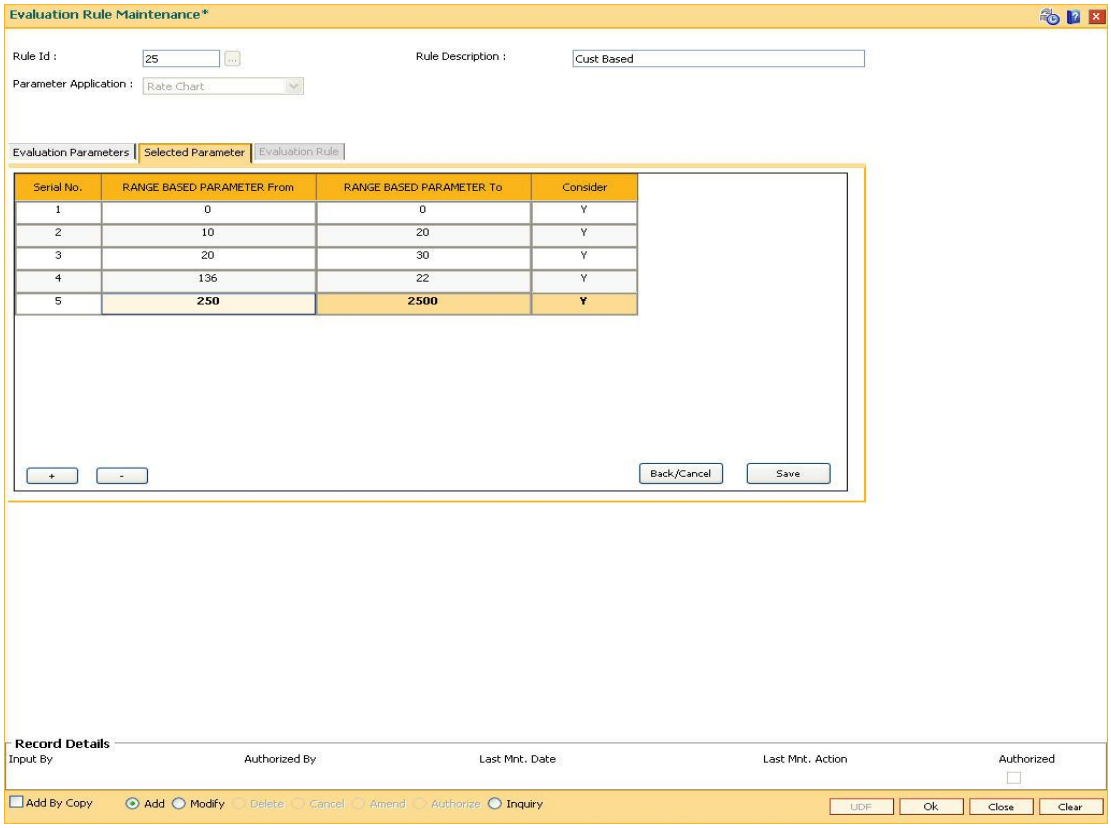
Column Name	Description
Customer Class Parameter	[Display] This column displays the evaluation rule. The column name is displayed according to the evaluation parameters selected in the **Evaluation Parameter** tab.

Depending on the option selected in the **Parameter Application** drop-down list, one of these column is displayed.

Rate Chart	[Mandatory, Pick List] Select the rate chart code from the pick list. The rate chart codes are maintained in the **Rate Chart Maintenance** (Fast Path : PR002) option.
Margin	[Mandatory, Pick List] Select the margin code from the pick list. The margin codes are maintained in the **Margin Codes Setup** (Fast Path : PR004) option.

Column Name	Description
Discount	[Mandatory, Pick List] Select the discount code from the pick list. The discount codes are maintained in the **Discount Rate setup** (Fast Path : PR005) option.

Selected Parameters - Range Based

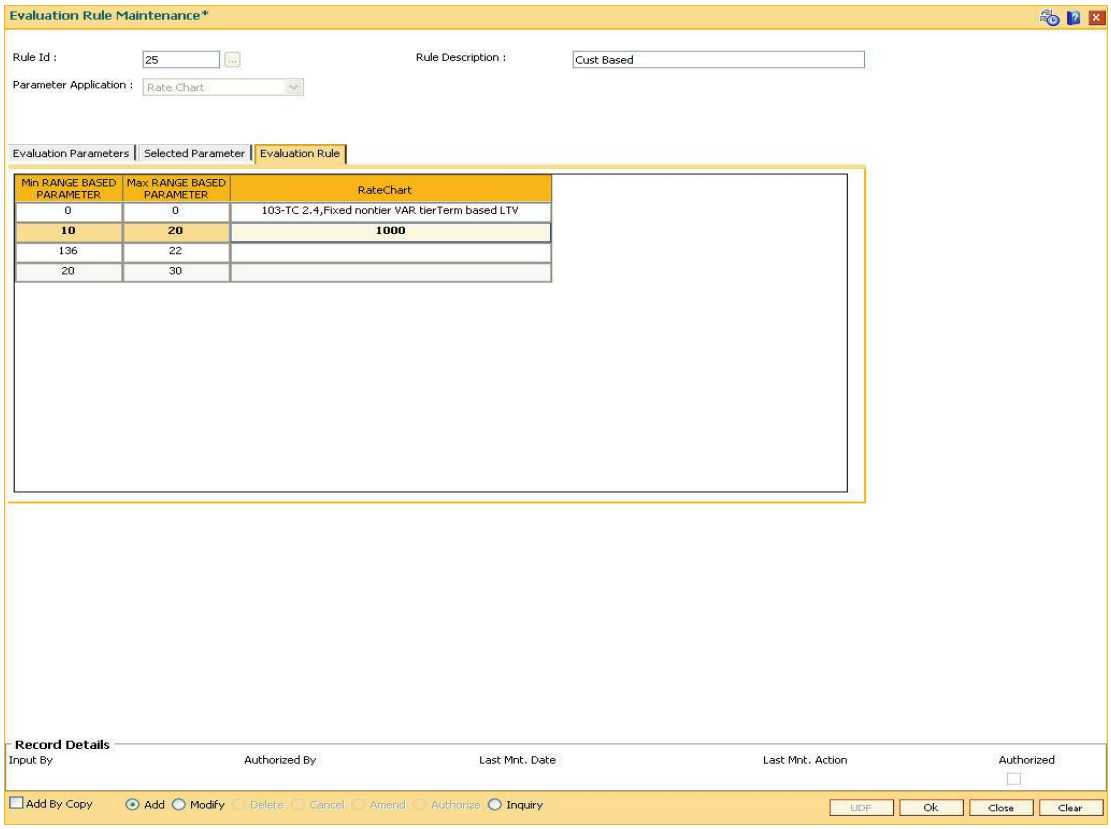


Field Description

Column Name	Description
Serial No	[Display] This column displays the serial number.
RANGE BASED PARAMETER From	[Mandatory, Alphanumeric, 40] Type the starting range of the evaluation parameter. The column name is displayed with the suffix of the evaluation parameter selected from the **Evaluation Parameters** tab. The field length is customized on the basis of parameter selected.

Column Name	Description
RANGE BASED PARAMETER To	[Mandatory, Alphanumeric, 40] Type the ending range of the evaluation parameter. The column name is displayed with the suffix of the evaluation parameter selected from the **Evaluation Parameters** tab. The field length is customized on the basis of parameter selected.
Consider	[Mandatory, Check Box] Select the **Consider** check box to include the parameter for the evaluation rule setup.

Evaluation Rule - Range Based



Field Description

Column Name	Description
Min RANGE BASED PARAMETER	[Display] This column displays the minimum value at the start range of evaluation parameter being considered for rate evaluation. The column name is displayed with the suffix of the evaluation parameter selected from the **Evaluation Parameters** tab.
Max RANGE BASED PARAMETER	[Display] This column displays the maximum value at the start range of evaluation parameter being considered for rate evaluation. The column name is displayed with the suffix of the evaluation parameter selected from the **Evaluation Parameters** tab.

Depending on the option selected in the **Parameter Application** drop-down list, one of these column is displayed.

Rate Chart	[Mandatory, Pick List] Select the rate chart code from the pick list. The rate chart codes are maintained in the **Rate Chart Maintenance** (Fast Path: PR002) option
Margin	[Mandatory, Pick List] Select the margin code from the pick list. The margin codes are maintained in the **Margin Codes Setup** (Fast Path : PR004) option.
Discount	[Mandatory, Pick List] Select the discount code from the pick list. The discount codes are maintained in the **Discount Rate setup** (Fast Path : PR005) option.

9. Click the **Ok** button.
10. The system displays the message "Record Added" . Click the **Ok** button.

26.8. 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

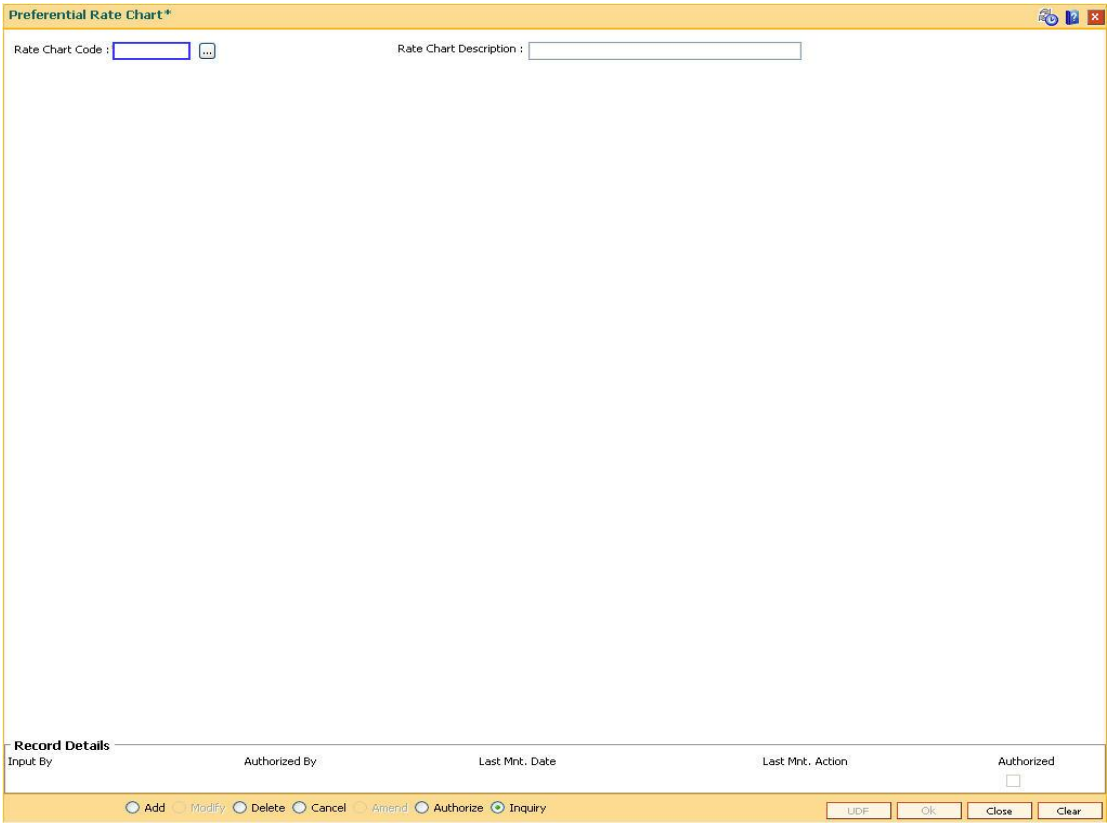
Modes Available

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

To add a preferential rate chart code

1. Type the fast path **PR008** and click **Go** or navigate through the menus to **Global Definitions > Pricing > Preferential Rate Chart**
2. The system displays the **Preferential Rate Chart** screen.

Preferential Rate Chart

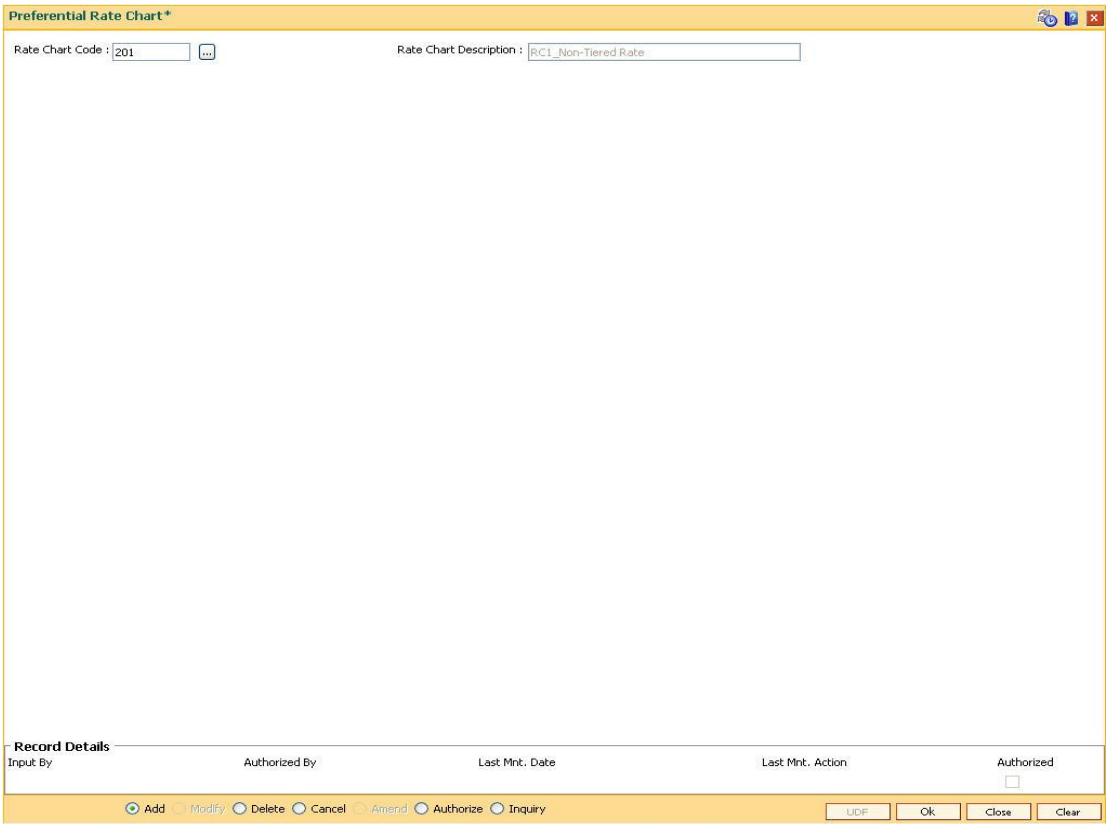


Field Description

Field Name	Description
Rate Chart Code	[Mandatory, Pick List] Select the rate chart code from the pick list. The rate chart codes are maintained in the **Rate Chart Maintenance** (Fast Path: PR002) option.
Rate Chart Description	[Display] This field displays the description for the code selected in the corresponding field.

3. Click the **Add** button.
4. Select the rate chart code from the pick list.

Preferential Rate Chart



5. Click the **Ok** button
6. The system displays the message "Record Added... Authorisation Pending..". Click the **Ok** button.
7. The preferential rate chart code is added once the record is authorised.

26.9. 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** (Fast Path: PR006) option.

Definition Prerequisites

Not Applicable

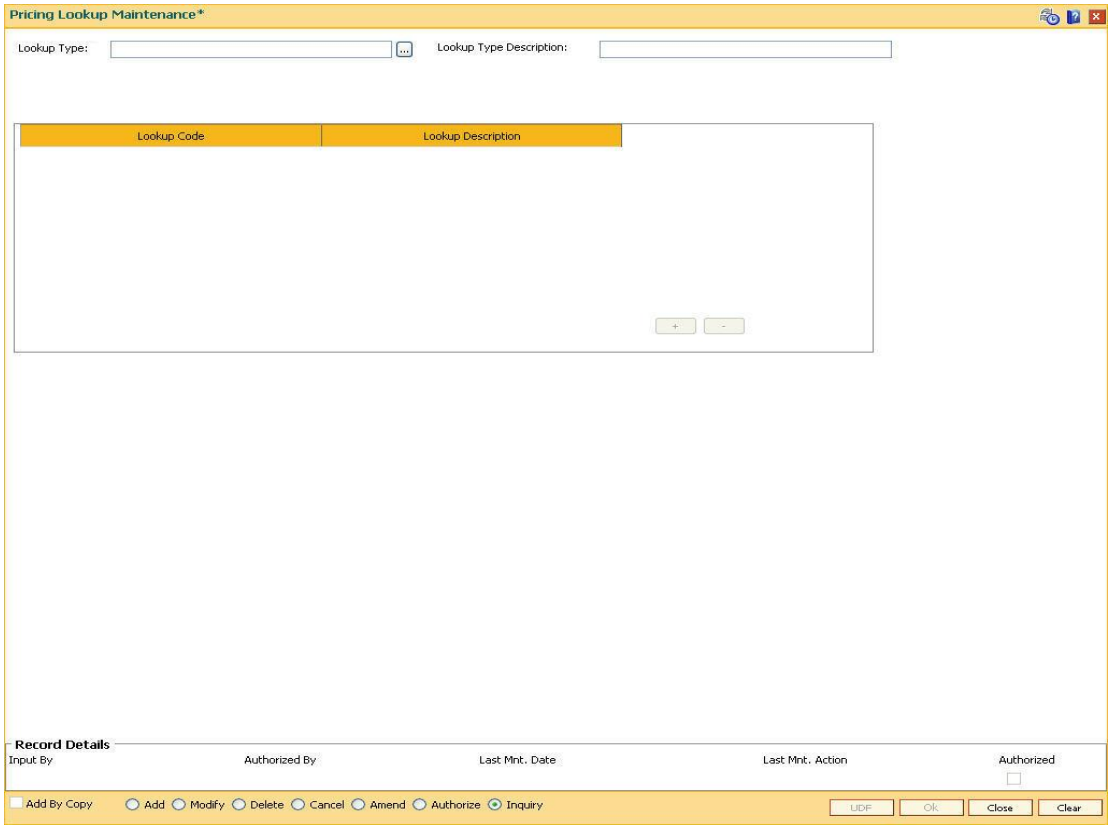
Modes Available

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

To add lookup type details

1. Type the fast path **PR009** and click **Go** or navigate through the menus to **Global Definitions > Pricing > Pricing Lookup Maintenance**.
2. The system displays the **Pricing Lookup Maintenance** screen.

Pricing Lookup Maintenance



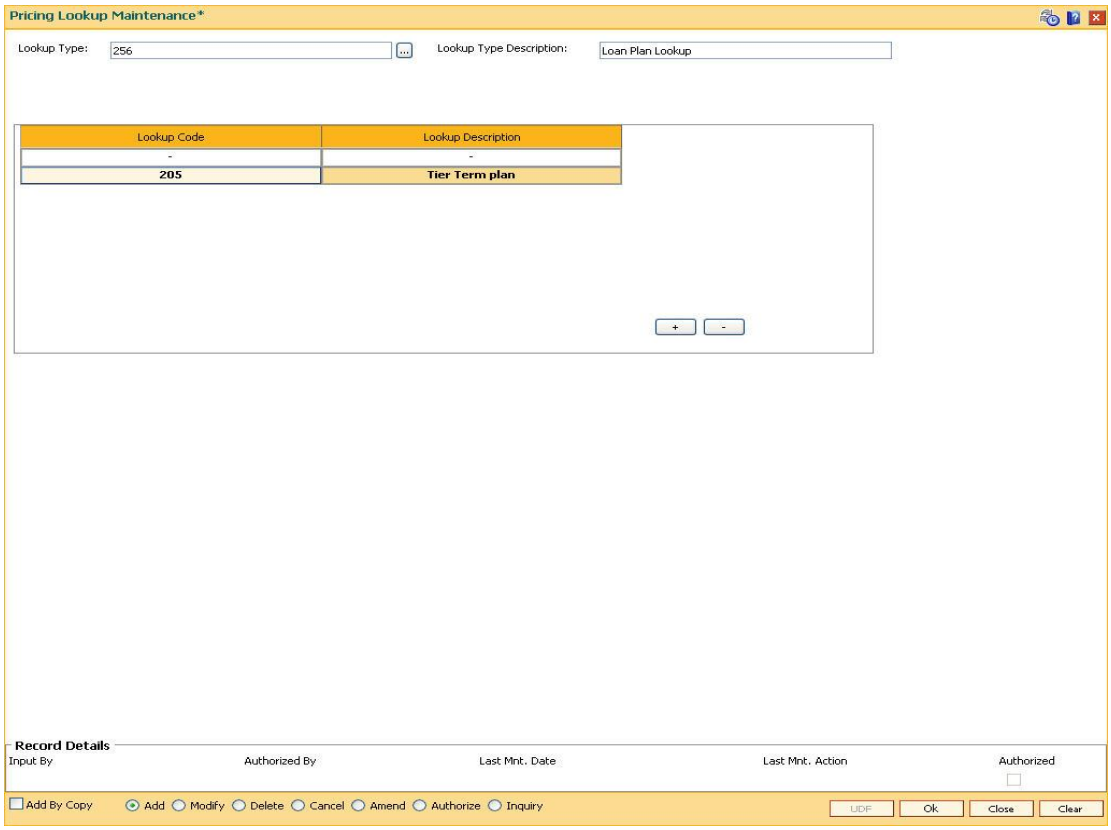
Field Description

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 the **Add** button.
4. Enter the lookup type and description for the lookup type.
5. Click the **+** button to add the details.
6. Enter the lookup code and the description.

Pricing Lookup Maintenance



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

26.10. PR010 - Subsidy Margin Codes Setup

Using this option you can setup subsidy margin codes. These codes are then attached while creating a loan account. Subsidy can be granted for full or partial loan term. The system validates that the subsidy term is less than or equal to the term of the loan account being attached.

While opening an account you can only attach the subsidy codes that are active on the current process date. For backdated account opening the system validates whether the plan was available on the backdate.

Definition Prerequisites

Not Applicable

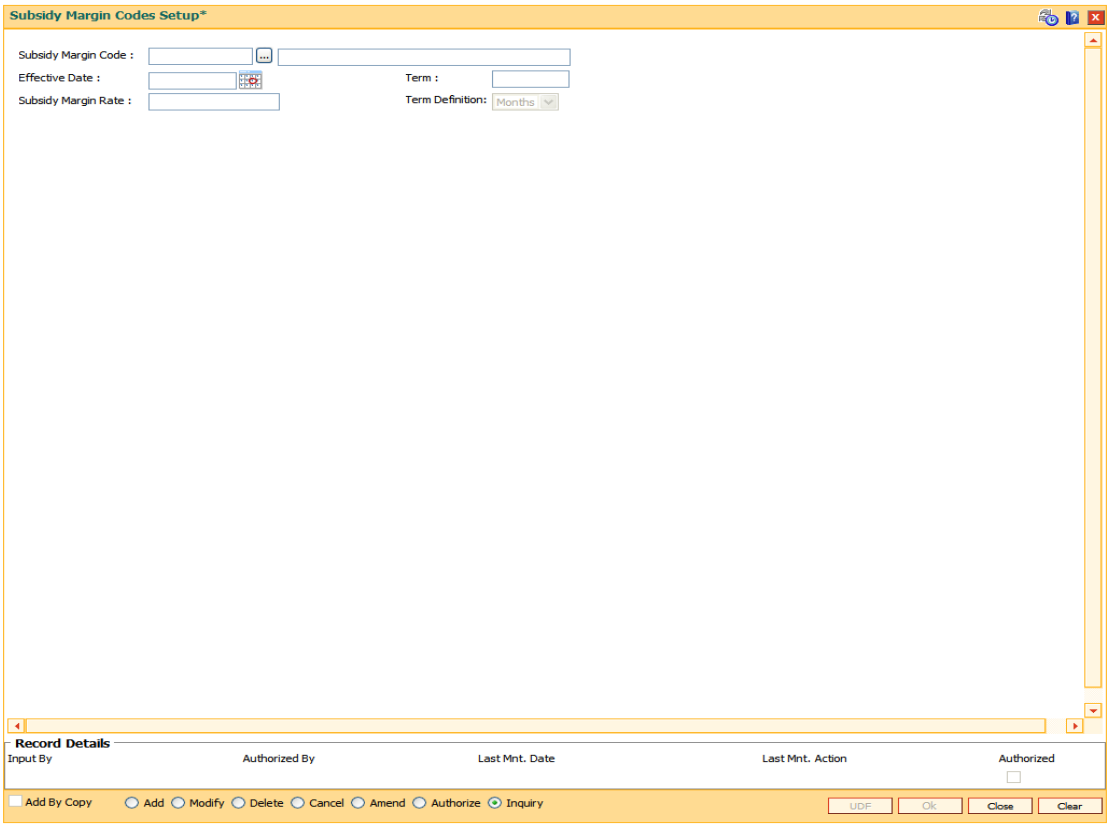
Modes Available

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

To setup subsidy margin code

1. Type the fast path **PR010** and click **Go** or navigate through the menus to **Global Definitions > Pricing > Subsidy Margin Codes Setup.**
2. The system displays the **Subsidy Margin Codes Setup** screen.

Subsidy Margin Codes Setup

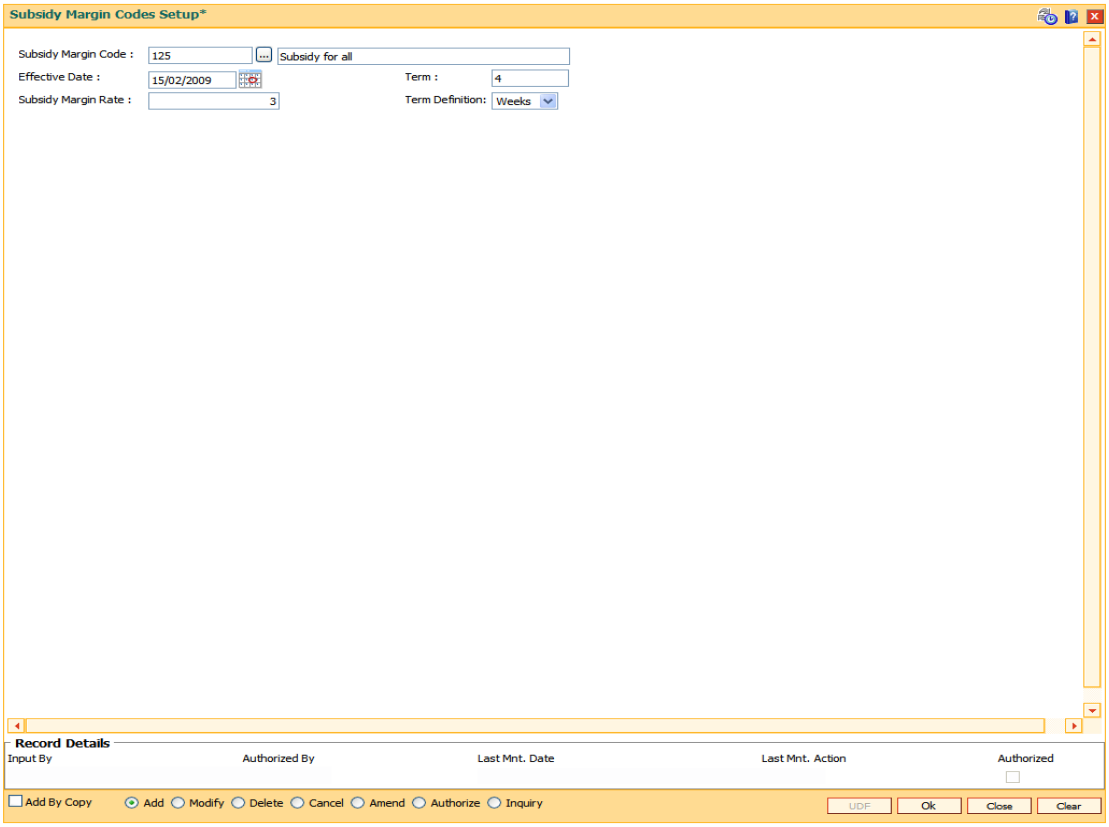


Field Description

Field Name	Description
Subsidy Margin Code	[Mandatory, Numeric, Three] Type the subsidy margin code. [Mandatory, Character, 40] Type the description for the subsidy margin code being setup.
Effective Date	[Mandatory, Pick List, dd/mm/yyyy] Type the effective date or select it from the pick list. It is the date from which the subsidy plan will come into effect.
Term	[Mandatory, Numeric, Three] Type the term in months for which subsidy needs to be granted.
Subsidy Margin Rate	[Mandatory, Numeric, Two, Five] Type the subsidy margin rate. The value should be less than or equal to 100 and greater than zero.
Term Definition	[Mandatory, Drop-Down] Select the term definition from the drop-down list. The options are: • Months • Weeks

3. Click the **Add** button.
4. Enter the subsidy margin code, name, effective date, term and subsidy margin rate.
5. Select the term definition from the drop-down list.

Subsidy Margin Codes Setup



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

Definitions User Manual

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

Worldwide Inquiries:
Phone: +1.650.506.7000
Fax: +1.650.506.7200

www.oracle.com/ financial_services/

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