




# ORACLE FLEXCUBE

Accelerator Pack 12.1 – Product Catalogue



**ORACLE**  
FINANCIAL SERVICES

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## Product catalogue – Mortgage Module (MO)

### 1. Product Code – MO04- Amortized Home Loans with Auto Disbursement

#### 1.1 Introduction:

This product can be used to create home loans using dual formulae (Simple & Amort). It comprises two different schedule definition one with Simple and another with Amortized reducing type formula. Prepayment penalty, Penalty on overdue interest & principal, Status processing, Provisioning, Ad hoc charges, Handlings charges, Processing charges, Service tax on charges are handled in this product.

#### 1.2 Business Scenario:

Mortgages Loan with bearing & Amortized interest calculation type can be booked.

Interest calculation is based on principal expected and is amortized based on frequencies.

Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.

Assigning status to loans based on overdue days.

Income recognition is stopped based on status movement.

Unrecognized interest is reversed based on status movement.

Reporting assets in different heads based on status movement.

Automatic reverse status movements and rebooking reversed interest amounts based on payments.

Automatic rollover of principal and interest defined during maturity of loan.

#### 1.3 Synopsis

- This product can be used to create amortized Mortgage contracts suitable for home loans.
- The contracts created through this product contain Rate Plan Windows. During this period, the customer is free to change his interest rate plan.
- Notary confirmation is required to initiate the contracts created through this product.
- A maximum cap on the principal repayment holiday period is defined at the product level. The Interest only period in the contract cannot exceed this limit.

#### 1.4 Detailed Coverage:

Preferences:

- Disbursement Mode

- Auto
- Rate (Cross currency transaction preference)
  - Normal Variance : 10
  - Maximum Variance: 20
  - Standard Middle rate is used
- Liquidation Mode
  - Auto liquidation
- Holiday treatment for all schedules
  - Holidays ignored
- Account preferences
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
  - Notary Confirmation required is enabled.
  - Amend Past Paid schedules allowed.
- Rollover
  - Automatic rollover
  - Rolled over by days
  - Contract UDEs are captured during rollover
  - Custom rollover is allowed.
  - Rollover schedule type is based on contract schedules.
  - Principal and interest are rolled over during automatic rollover.
- Re-computation of Amortization Loan at Amendments
  - Change Installment action is followed
  - Installment Calculation Type followed is Multiple Installments
- Prepayment of loan
  - Basis of re-computing the schedules is change EMI.
  - Prepayment is effective from value date of payment.
  - Prepayment Equated Monthly Installment type is Multiple Installment
- Rate Plan Change Frequency
  - Tenor is 3 Months
- Rate Plan Window
  - Tenor is 3 Days
- Interest Preference
  - Interest only is period to be given maximum of 10 months.

**Principal Component:**

- Disbursement schedule starts from value date of contract.
- No grace period is allowed for this component.

**Main Interest Component:**

- Based on principal expected balance.
- This component has simple formula to calculate first repayment schedule.
- Remaining repayment schedules uses amortized formula to calculate the EMI amount which includes principal and interest across schedules Accrued Daily.
- Interest type can be fixed or floating.
- Interest calculation method is Actual / 365.
- No grace period is allowed for this component.

- Repayment schedule starts from value date of contract and schedule frequency is monthly.
- Rate revision schedule starts from value date of contract and schedule frequency is monthly.

Processing charge component:

- Minimum and maximum charges UDE are maintained.
- Any amount can be input during booking of contract.
- If calculated charge is less than minimum charge, then minimum charge is collected.
- If calculated charge is more than maximum charge, then maximum charge is collected.

Ad hoc charge component:

- Any amount could be charged at any time during the lifecycle of the contract.

Handling charge

- For handling charge any amount can be input during contract booking.

Penalty on overdue interest component:

- Penalty is calculated based on main interest schedule overdue.
- Separate rate can be maintained for calculation of penalty.

Penalty on overdue principal component:

- Penalty is calculated based on principal schedule overdue.
- Separate rate can be maintained for calculation of penalty.

Prepayment Penalty component:

- Penalty is calculated on prepaid amount.
- Separate rate can be maintained for prepayment penalty

Service tax component:

- Service tax is calculated on processing charge

Provision component:

- Provision is calculated based on Customer Credit Rating.
- Depending on the Credit rating of the Customer Different rate of Provision Is applied.

## 1.5 Events Covered:

ACCR	-	Accrual
ADCH	-	Ad hoc Charge Application
ALIQ	-	Automatic Liquidation
BOOK	-	Booking of contract
DSBR	-	Disbursement
INIT	-	Contract Initiation
MLIQ	-	Manual Liquidation
REVN	-	Rate Revision
ARVN	-	Automatic Rate Revision

PROV	-	Provisioning
RACR	-	Reversal Accrual
ROLB	-	Rollover Booking
ROLL	-	Rollover of Contract
VAMB	-	Value Dated Amendment Booking
VAMI	-	Value Dated Amendment Initiation
PWOF	-	Partial Write Off
NOVA	-	Novation
RNOG	-	Re-Negotiation
SCHR	-	Schedule Regeneration
NCON	-	Notary Confirmed
TRFR	-	Branch Transfer
TADJ	-	Transfer Adjustments

### 1.6 Advices / Statements supported:

Loan Initiation Advice	-	CL_INIT_ADVICE
Contract Advice	-	MO_CONT_ADV
Loan Summary statement Advice-		CLST_SUMMARY
Credit Advice	-	CR_ADV
Loan detailed Statement Advice	-	CLST_DETAILED
Debit Advice	-	DR_ADV
Delinquency Advice	-	DELINQYADV
Billing Advice	-	BILNOTC
Interest Statement Advice	-	CL_INT_STMT
Rate Change Advice	-	RATECH_ADV
Rollover Advice	-	CL_ROLL_ADV
Interest Statement	-	MO_INT_STMT
Payment Simulation Advice	-	MO_PAY_SIM
Payment Message	-	PAYMENT_MESSAGE
Loan Statement	-	CL_LOAN_STMT
Coupon Book Generation	-	COUPON
Account Initiation Advice	-	MO_INIT_ADV
Payment Advice	-	PAYMENT_ADVICE
Amendment Advice	-	CLAMDADV
Rollover Advice	-	MO_ROLL_ADV

### 1.7 Reports

Loan maturity report

Accrual Control list  
Overdue Schedule Report  
Periodic Rate Revision Report  
Customer Loan Agreement  
Interest Calculation Analysis  
Loan History  
Loan Register  
Event Report  
Adverse Status Report  
Loan Rollover Monitoring Report  
Linked contract Utilization Report

## **1.8 Additional Information (UDF) / Special maintenance:**

UDF:

- Character UDF - RL\_CORPORATE
- Number UDF - LOAN\_CUST\_PAN\_NUMBER
- Date UDF - LOAN\_DATE

MIS:

- MIS Group
  - MIS\_GRP1
- Pool Code
  - POOL1
- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM



## 2. Product Code – MO03- Bearing Home Loans with Manual Disbursement

### 2.1 Introduction:

This product can be used to create home loans using dual formulae (Simple & Amort). It comprises two different schedule definition one with Simple and another with Amortized reducing type formula. Till full disbursement of loan pre EMI interest calculated. Prepayment penalty, Penalty on overdue interest & principal, Status processing, Provisioning, Ad hoc charges, Handlings charges, Processing charges, Service tax on charges are handled in this product.

### 2.2 Business Scenario:

Mortgages Loan with bearing & Amortized interest calculation type can be booked.

Interest calculation is based on principal expected and is amortized based on frequencies.

Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.

Assigning status to loans based on overdue days.

Income recognition is stopped based on status movement.

Unrecognized interest is reversed based on status movement.

Reporting assets in different heads based on status movement.

Automatic reverse status movements and rebooking reversed interest amounts based on payments.

Automatic rollover of principal and interest defined during maturity of loan.

### 2.3 Synopsis:

- This product can be used to create amortized Mortgage contracts suitable for home loans with principal repayment holidays.
- The disbursement mode for this product is manual.
- Notary confirmation is required to initiate the contracts created through this product.

### 2.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Manual
- Rate (Cross currency transaction preference)
  - Normal Variance : 10
  - Maximum Variance: 20
  - Standard Middle rate is used
- Liquidation Mode
  - Auto liquidation
- Holiday treatment for all schedules
  - Holidays ignored

- Account preferences
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
  - Notary Confirmation required is enabled.
  - Amend Past Paid schedules allowed.
- Rollover
  - Automatic rollover
  - Rolled over by days
  - Contract UDEs are captured during rollover
  - Custom rollover is allowed.
  - Rollover schedule type is based on contract schedules.
  - Principal and interest are rolled over during automatic rollover.
- Re-computation of Amortization Loan at Amendments
  - Change Installment action is followed
  - Prepayment Equated Monthly Installment type is Multiple Installment
- Prepayment of loan
  - Basis of re-computing the schedules is change EMI.
  - Prepayment is effective from value date of payment.
  - Installment Calculation type followed is Multiple installment
- Rate Plan Change Frequency
  - Tenor is 1 Year
- Rate Plan Window
  - Tenor is 1 Month

#### Principal Component:

- Disbursement schedule starts from value date of contract.
- No grace period is allowed for this component.

#### Main Interest Component:

- Based on principal expected balance.
- This component has simple formula to calculate the pre EMI interest before full disbursement of loan.
- This component also has amortized formula to calculate the same repayment amount which includes principal and interest across schedules.
- Accrued Daily.
- Interest type can be fixed or floating.
- Interest calculation method is Actual / 365.
- No grace period is allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.
- Rate revision schedule starts from value date of contract and schedule frequency is monthly.

#### Processing charge component:

- Minimum and maximum charges UDE are maintained.
- Any amount can be input during booking of contract.
- If calculated charge is less than minimum charge, then minimum charge is collected.
- If calculated charge is more than maximum charge, then maximum charge is collected.

Ad hoc charge component:

- Any amount could be charged at any time during the lifecycle of the contract.

Handling charge

- For handling charge any amount can be input during contract booking.

Penalty on overdue interest component:

- Penalty is calculated based on main interest schedule overdue.
- Separate rate can be maintained for calculation of penalty.

Penalty on overdue principal component:

- Penalty is calculated based on principal schedule overdue.
- Separate rate can be maintained for calculation of penalty.

Prepayment Penalty component:

- Penalty is calculated on prepaid amount.
- Separate rate can be maintained for prepayment penalty

Service tax component:

- Service tax is calculated on processing charge

Provision component:

- Provision is calculated based on Loan Status.
- Depending on the Credit rating of the Customer Different rate of Provision Is applied.

## 2.5 Events Covered:

ACCR	-	Accrual
ADCH	-	Ad hoc Charge Application
ALIQ	-	Automatic Liquidation
BOOK	-	Booking of contract
DSBR	-	Disbursement
INIT	-	Contract Initiation
MLIQ	-	Manual Liquidation
REVN	-	Rate Revision
ARVN	-	Automatic Rate Revision
PROV	-	Provisioning
RACR	-	Reversal Accrual
ROLB	-	Rollover Booking
ROLL	-	Rollover of Contract
VAMB	-	Value Dated Amendment Booking
		Value Dated Amendment
VAMI	-	Initiation
NOVA	-	Novation
RNOG	-	Re-Negotiation
SCHR	-	Schedule Regeneration
NCON	-	Notary Confirmed

## 2.6 Advices / Statements supported:

Loan Initiation Advice	-	CL_INIT_ADV
Contract Advice	-	CL_CONT_ADV
Loan Summary statement Advice-		CLST_SUMMARY
Credit Advice	-	CR_ADV
Loan detailed Statement Advice	-	CLST_DETAILED
Debit Advice	-	DR_ADV
Delinquency Advice	-	DELINQYADV
Billing Advice	-	BILNOTC
Interest Statement Advice	-	CL_INT_STMT
Rate Change Advice	-	RATECH_ADV
Rollover Advice	-	CL_ROLL_ADV
Payment Message	-	PAYMENT_MESSAGE
Loan Statement	-	CL_LOAN_STMT
Coupon Book Generation	-	COUPON
Payment Advice	-	PAYMENT_ADVICE
Amendment Advice	-	CLAMDADV

## 2.7 Reports:

Loan maturity report  
Accrual Control list  
Overdue Schedule Report  
Periodic Rate Revision Report  
Customer Loan Agreement  
Interest Calculation Analysis  
Loan History  
Loan Register  
Event Report  
Adverse Status Report  
Loan Rollover Monitoring Report  
Linked contract Utilization Report

## 2.8 Additional Information (UDF) / Special maintenance:



UDF:

Character UDF - RL\_CORPORATE

MIS:

- MIS Group
  - MIS\_GRP1
- Pool Code
  - POOL2
- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM

### 3. Product Code – MO05- Amortized Home Loans with Intermediate Interest Rate

#### 3.1 Introduction:

This product can be used to create home loans with Amort Interest calculation. Schedule type for this loan product is amortized. Prepayment penalty, Penalty on overdue interest & principal, Status processing, Provisioning, Ad hoc charges, Handlings charges, Processing charges, Service tax on charges are handled in this product.

#### 3.2 Business Scenario:

Loans with bearing interest type can be booked.

Interest calculation is based on principal expected and is amortized based on frequencies.

Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.

Assigning status to loans based on overdue days.

Income recognition is stopped based on status movement.

An Intermediate formula has been introduced to derive the interest rate for Main interest component

Unrecognized interest is reversed based on status movement.

Reporting assets in different heads based on status movement.

Automatic reverse status movements and rebooking reversed interest amounts based on payments.

Automatic rollover of principal and interest defined during maturity of loan.

#### 3.3 Synopsis:

- This product can be used to create amortized Mortgage contracts suitable for home loans.
- The interest rate for the contracts are derived using an intermediate formula

#### 3.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal Variance : 10
  - Maximum Variance: 20
  - Standard Middle rate is used
- Liquidation Mode
  - Auto liquidation
- Holiday treatment for all schedules
  - Holidays ignored

- Account preferences
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
  - Notary Confirmation Required is enabled.
  - Amend Past Paid schedules allowed.
- Rollover
  - Automatic rollover
  - Rolled over by days
  - Contract UDEs are captured during rollover
  - Custom rollover is allowed.
  - Rollover schedule type is based on contract schedules.
  - Principal and interest are rolled over during automatic rollover.
- Re-computation of Amortized Loan at Amendments
  - Change Installment Action is followed
  - Installment Calculation type followed is Multiple installments
- Prepayment of loan
  - Basis of re-computing the schedules is change EMI.
  - Prepayment is effective from value date of payment.
  - Prepayment Equated Monthly Installment type is Multiple Installment
- Rate Plan Change Frequency
  - Tenor is 1 Year
- Rate Plan Window
  - Tenor is 1 Month

#### Principal Component:

- Disbursement schedule starts from value date of contract.
- No grace period is allowed for this component.

#### Main Interest Component:

- Based on principal expected balance.
- This component has simple formula to calculate the pre emi interest before full disbursement of loan.
- This component has amortised formula to calculate the same repayment amount which includes principal and interest across schedules.
- Accrued Daily.
- Interest type can be fixed or floating.
- Interest calculation method is Actual / 365.
- No grace period is allowed for this component.
- Intermediate formula is maintained where in the Main Interest will be calculated based on Z\_INTRMDT\_RATE.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.
- Rate revision schedule starts from value date of contract and schedule frequency is monthly.

#### Processing charge component:

- Minimum and maximum charges UDE are maintained.
- Any amount can be input during booking of contract.

- If calculated charge is less than minimum charge, then minimum charge is collected.
- If calculated charge is more than maximum charge, then maximum charge is collected.

Ad hoc charge component:

- Any amount could be charged at any time during the lifecycle of the contract.

Handling charge

- For handling charge any amount can be input during contract booking.

Penalty on overdue interest component:

- Penalty is calculated based on main interest schedule overdue.
- Separate rate can be maintained for calculation of penalty.

Penalty on overdue principal component:

- Penalty is calculated based on principal schedule overdue.
- Separate rate can be maintained for calculation of penalty.

Prepayment Penalty component:

- Penalty is calculated on prepaid amount.
- Separate rate can be maintained for prepayment penalty

Service tax component:

- Service tax is calculated on processing charge

Provision component:

- Provision is calculated based on Loan Status.
- Depending on the Credit rating of the Customer Different rate of Provision Is applied.

### 3.5 Events Covered:

ACCR	-	Accrual
ADCH	-	Ad hoc Charge Application
ALIQ	-	Automatic Liquidation
BOOK	-	Booking of contract
DSBR	-	Disbursement
INIT	-	Contract Initiation
MLIQ	-	Manual Liquidation
REVN	-	Rate Revision
ARVN	-	Automatic Rate Revision
PROV	-	Provisioning
RACR	-	Reversal Accrual
ROLB	-	Rollover Booking
ROLL	-	Rollover of Contract
VAMB	-	Value Dated Amendment Booking
		Value Dated Amendment
VAMI	-	Initiation



NOVA	-	Novation
RNOG	-	Re-Negotiation
SCHR	-	Schedule Regeneration
NCON	-	Notary Confirmed

### 3.6 Advices / Statements supported:

Loan Initiation Advice	-	CL_INIT_ADVICE
Contract Advice	-	CL_CONT_ADV
Loan Summary statement Advice-		CLST_SUMMARY
Credit Advice	-	CR_ADV
Loan detailed Statement Advice	-	CLST_DETAILED
Debit Advice	-	DR_ADV
Delinquency Advice	-	DELINQYADV
Billing Advice	-	BILNOTC
Interest Statement Advice	-	CL_INT_STMT
Rate Change Advice	-	RATECH_ADV
Rollover Advice	-	CL_ROLL_ADV
Payment Message	-	PAYMENT_MESSAGE
Loan Statement	-	CL_LOAN_STMT
Coupon Book Generation	-	COUPON
Payment Advice	-	PAYMENT_ADVICE
Amendment Advice	-	CLAMDADV

### 3.7 Reports:

Loan maturity report  
 Accrual Control list  
 Overdue Schedule Report  
 Periodic Rate Revision Report  
 Customer Loan Agreement  
 Interest Calculation Analysis  
 Loan History  
 Loan Register  
 Event Report

Adverse Status Report

Loan Rollover Monitoring Report

Linked contract Utilization Report

### **3.8 Additional Information (UDF) / Special maintenance:**

UDF:

Character UDF - RL\_CORPORATE

MIS:

- MIS Group
  - MIS\_GRP1
- Pool Code
  - POOL2
- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM

## 4. Product Code – RMLS- Reverse Mortgage Product

### 4.1 Introduction:

This product can be used to create Reverse Mortgage Loans. Schedule with bullet frequency can be attained for both principal and interest. Multiple disbursement schedules are created for the principal and the interest is calculated on the total disbursed principal. A onetime fee can be collected.

### 4.2 Business Scenario:

Reverse mortgage loans can be booked for senior citizens who own a property. The Principal amount is calculated based on the value of the property and the interest rate.

Interest calculation is based on principal disbursed.

The principal is disbursed to the customer on regular intervals (monthly).

The principal and interest is liquidated in a balloon payment on maturity.

### 4.3 Synopsis:

- This product can be used to create Reverse Mortgage contracts suitable for property owners.
- The contracts created through this product will have multiple disbursements and bullet payment schedules.

### 4.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal Variance : 10
  - Maximum Variance: 20
  - Standard Middle rate is used
- Liquidation Mode
  - Auto liquidation
- Holiday treatment for all schedules
  - Holidays ignored
- Account preferences
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
  - Amend Past Paid schedules allowed.
- Rollover
  - Manual rollover
  - Rolled over by days
  - Contract UDEs are captured during rollover
  - Custom rollover is allowed.

- Rollover schedule type is based on contract schedules.
- Principal and interest are rolled over during automatic rollover.
- Re-computation of Amortized Loan at Amendments
  - Change Installment action is followed
  - Installment Calculation type followed is Single installment
- Prepayment of loan
  - Basis of re-computing the schedules is change EMI.
  - Prepayment is effective from value date of payment.
  - Prepay Equated Monthly Installment Type is Single installment

**Principal Component:**

- Disbursement schedule starts from value date of contract.
- Multiple disbursement schedules are defined.
- Payment schedule is bullet.

**Main Interest Component:**

- Based on principal expected balance.
- This component has simple formula to calculate the interest on maturity.
- Accrued Daily.
- Interest type is fixed.
- Interest calculation method is Actual / 365.
- Repayment schedule is bullet
- No grace Days for this component
- Verify funds not enabled

**Processing charge component:**

- Minimum and maximum charges UDE are maintained.
- Any amount can be input during booking of contract.
- If calculated charge is less than minimum charge, then minimum charge is collected.
- If calculated charge is more than maximum charge, then maximum charge is collected.

**Ad hoc charge component:**

- Any amount could be charged at any time during the lifecycle of the contract.

**Onetime Fee**

- A onetime fee can be collected in a bullet schedule.
- The formula is user defined.

**4.5 Events Covered:**

ACCR	-	Accrual
ADCH	-	Ad hoc Charge Application
ALIQ	-	Automatic Liquidation
BOOK	-	Booking of contract
DSBR	-	Disbursement

INIT	-	Contract Initiation
MLIQ	-	Manual Liquidation
PROV	-	Provisioning
RACR	-	Reversal Accrual
ROLB	-	Rollover Booking
ROLL	-	Rollover of Contract
VAMB	-	Value Dated Amendment Booking
		Value Dated Amendment
VAMI	-	Initiation
RNOG	-	Re-Negotiation
SROL	-	Special Rollover

#### 4.6 Advices / Statements supported:

Loan Initiation Advice	-	CL_INIT_ADVICE
Contract Advice	-	CL_CONT_ADV
Loan Summary statement Advice	-	CLST_SUMMARY
Credit Advice	-	CR_ADV
Loan detailed Statement Advice	-	CLST_DETAILED
Debit Advice	-	DR_ADV
Delinquency Advice	-	DELINQYADV
Billing Advice	-	BILNOTC
Interest Statement Advice	-	CL_INT_STMT
Rate Change Advice	-	RATECH_ADV
Rollover Advice	-	CL_ROLL_ADV
Payment Message	-	PAYMENT_MESSAGE
Loan Statement	-	CL_LOAN_STMT
Coupon Book Generation	-	COUPON
Payment Advice	-	PAYMENT_ADVICE
Amendment Advice	-	CLAMDADV

## 4.7 Reports:

Loan maturity report

Accrual Control list

Overdue Schedule Report

Periodic Rate Revision Report

Customer Loan Agreement

Interest Calculation Analysis

Loan History

Loan Register

Event Report

Adverse Status Report

Loan Rollover Monitoring Report

Linked contract Utilization Report

## 4.8 Additional Information (UDF) / Special maintenance:

UDF - NA

MIS:

- MIS Group
  - MIS\_GRP1
- Pool Code
  - POOL1
- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM

## 5. Product Code –MOS1- Mortgage Product with savings

### 5.1 Introduction:

If a customer has a savings account with the bank, the banks can provide the benefit of the balance in the account to the customer in his mortgage contract. This product can be used to create Mortgage Loans with a savings component where the customer's savings account will be linked. The customer will have to pay an interest on the difference between the expected mortgage principal and the balance in the Savings Account. The loan is of amortized type.

### 5.2 Business Scenario:

Mortgage loans can be booked with the customers Savings Account linked to the contract

Interest schedule calculation is based on the expected principal.

The actual interest paid is calculated on the difference of the expected principal and the balance in the savings account.

### 5.3 Synopsis:

- This product contains a component called SAVINGS. Accrual for this component fires simultaneously with the Interest. The amount is calculated on the minimum of the balance in the savings account and the expected principal.
- The interest is calculated based on the amortized formula.
- The liquidation mode is manual.

### 5.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 10
  - Maximum variance: 20
  - Standard Middle rate is used
- Liquidation
  - Manual liquidation
- Holiday treatment for all schedules
  - Holidays ignored
- Account preferences
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
  - Amend Past Paid schedules allowed.
- Rollover
  - Manual rollover
  - Rolled over by days

- Contract UDEs are captured during rollover
- Custom rollover is allowed.
- Rollover schedule type is based on contract schedules.
- Principal and interest are rolled over during automatic rollover.
- Re-computation of Amortization Loan at Amendments
  - Change Installment action is allowed
  - Installment Calculation Type followed is Single installment.
- Prepayment of loan
  - Basis of re-computing the schedules is change EMI.
  - Prepayment is effective from value date of payment.
  - Prepay Equated Monthly Installment Type is Single installment

**Principal Component:**

- Disbursement schedule starts from value date of contract.

**Main Interest Component:**

- Based on principal expected balance.
- This component has amortized formula to calculate the interest.
- Accrued Daily.
- Interest type is fixed.
- Interest calculation method is Actual / 365.
- Repayment schedule is monthly
- No Grace Days for this component

**Savings component:**

- The component and calculation type are 'savings'
- The basis element is CUSTAC\_BAL. It returns the minimum of the balance in CASA and the expected principal.
- The UDE is INTEREST\_RATE which is the same as the Main Interest.
- Formula type is simple.
- Accrued daily.
- No schedules are simple.

## 5.5 Events Covered:

ACCR	-	Accrual
ADCH	-	Ad hoc Charge Application
ALIQ	-	Automatic Liquidation
BOOK	-	Booking of contract
DSBR	-	Disbursement
INIT	-	Contract Initiation
MLIQ	-	Manual Liquidation
REVN	-	Rate Revision
ARVN	-	Automatic Rate Revision
PROV	-	Provisioning
RACR	-	Reversal Accrual
ROLB	-	Rollover Booking
ROLL	-	Rollover of Contract
VAMB	-	Value Dated Amendment Booking
VAMI	-	Value Dated Amendment Initiation



NOVA	-	Novation
RNOG	-	Re-Negotiation
SCHR	-	Schedule Regeneration

## 5.6 Advices / Statements supported:

Loan Initiation Advice	-	CL_INIT_ADVICE
Contract Advice	-	CL_CONT_ADV
Loan Summary statement Advice-		CLST_SUMMARY
Credit Advice	-	CR_ADV
Loan detailed Statement Advice	-	CLST_DETAILED
Debit Advice	-	DR_ADV
Delinquency Advice	-	DELINQYADV
Billing Advice	-	BILNOTC
Interest Statement Advice	-	CL_INT_STMT
Rate Change Advice	-	RATECH_ADV
Rollover Advice	-	CL_ROLL_ADV

## 5.7 Reports:

Loan maturity report  
 Accrual Control list  
 Overdue Schedule Report  
 Periodic Rate Revision Report  
 Customer Loan Agreement  
 Interest Calculation Analysis  
 Loan History  
 Loan Register  
 Event Report  
 Adverse Status Report  
 Loan Rollover Monitoring Report  
 Linked contract Utilization Report

## 5.8 Additional Information (UDF) / Special maintenance:

UDF – NA

MIS:

- MIS Group
  - MIS\_GRP1
- Pool Code
  - POOL1
- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM

## Annexure –A

### Mortgage - Gateway Services

Oracle FLEXCUBE is using synchronous and asynchronous gateway services to ensure data flow from external system to FCUBS in XML format.

Bank can use gateway services for communicating external system to FLEXCUBE. Mortgage module is also supporting gateway operations.

### Supported Gateway Services for Mortgage

Following gateway services are major contributor to Mortgage Module

Service Name	Service Description	Operations	Operation Description
FCUBSMOService	Mortgage Service	QueryPayment	QueryPayment
FCUBSMOService	Mortgage Service	QueryNotaryConfirm	QueryNotaryConfirm
FCUBSMOService	Mortgage Service	QueryMOInfo	QueryMOInfo
FCUBSMOService	Mortgage Service	QueryMOEvents	QueryMOEvents
FCUBSMOService	Mortgage Service	QueryCustSum	QueryCustSum
FCUBSMOService	Mortgage Service	QueryAutosuspInfo	QueryAutosuspInfo
FCUBSMOService	Mortgage Service	ModifyProduct	Modification of Mortgage Product
FCUBSMOService	Mortgage Service	DeleteVami	DeleteVami
FCUBSMOService	Mortgage Service	DeleteStatusChange	DeleteStatusChange
FCUBSMOService	Mortgage Service	DeleteRollover	DeleteRollover
FCUBSMOService	Mortgage Service	DeleteRenog	DeleteRenog
FCUBSMOService	Mortgage Service	DeleteProduct	Deletion of Mortgage Product
FCUBSMOService	Mortgage Service	DeleteNotaryConfirm	DeleteNotaryConfirm
FCUBSMOService	Mortgage Service	DeleteInstStatChg	DeleteInstStatChg
FCUBSMOService	Mortgage Service	DeleteDisbursement	DeleteDisbursement
FCUBSMOService	Mortgage Service	DeleteCLAdhoc	DeleteCLAdhoc
FCUBSMOService	Mortgage Service	DelPayment	DelPayment
FCUBSMOService	Mortgage Service	CreateProduct	Creation of Mortgage Product
FCUBSMOService	Mortgage Service	CreateNotaryConfirm	CreateNotaryConfirm
FCUBSMOService	Mortgage Service	AuthorizeProduct	Authorization of Mortgage Product
FCUBSMOService	Mortgage Service	AuthorizeNotaryConfirm	AuthorizeNotaryConfirm
FCUBSMOService	Mortgage Service	AuthVami	AuthVami
FCUBSMOService	Mortgage Service	AuthStatusChange	AuthStatusChange
FCUBSMOService	Mortgage Service	AuthRollover	AuthRollover
FCUBSMOService	Mortgage Service	AuthRenog	AuthRenog
FCUBSMOService	Mortgage Service	AuthPayment	AuthPayment
FCUBSMOService	Mortgage Service	AuthInstStatChg	AuthInstStatChg
FCUBSMOService	Mortgage Service	AuthDisbursement	AuthDisbursement
FCUBSMOService	Mortgage Service	AuthCLAdhoc	AuthCLAdhoc
FCUBSMOService	Mortgage Service	ActiveRollover	ActiveRollover
FCUBSMOService	Mortgage Service	SimPayment	SimPayment
FCUBSMOService	Mortgage Service	SaveVami	SaveVami
FCUBSMOService	Mortgage Service	SaveStatusChange	SaveStatusChange
FCUBSMOService	Mortgage Service	SaveRollover	SaveRollover
FCUBSMOService	Mortgage Service	SaveReversal	SaveReversal
FCUBSMOService	Mortgage Service	SaveRenog	SaveRenog
FCUBSMOService	Mortgage Service	SaveReassign	SaveReassign
FCUBSMOService	Mortgage Service	SavePayment	SavePayment
FCUBSMOService	Mortgage Service	SaveInstStatChg	SaveInstStatChg
FCUBSMOService	Mortgage Service	SaveInactive	SaveInactive
FCUBSMOService	Mortgage Service	SaveDisbursement	SaveDisbursement
FCUBSMOService	Mortgage Service	SaveCLAdhoc	SaveCLAdhoc
FCUBSMOService	Mortgage Service	SaveAccountActivate	SaveAccountActivate
FCUBSMOService	Mortgage Service	SaveAccSim	SaveAccSim
FCUBSMOService	Mortgage Service	SaveALiqdSusp	SaveALiqdSusp
FCUBSMOService	Mortgage Service	ReverseRollover	ReverseRollover

FCUBSMOService	Mortgage Service	ReverseRenog	ReverseRenog
FCUBSMOService	Mortgage Service	ReverseInstStatChg	ReverseInstStatChg
FCUBSMOService	Mortgage Service	ReverseDisbursement	ReverseDisbursement
FCUBSMOService	Mortgage Service	RevPayment	RevPayment
FCUBSMOService	Mortgage Service	RevCLAdhoc	RevCLAdhoc
FCUBSMOService	Mortgage Service	QueryVami	QueryVami
FCUBSMOService	Mortgage Service	QueryRollover	QueryRollover
FCUBSMOService	Mortgage Service	QueryRenog	QueryRenog
FCUBSMOService	Mortgage Service	QueryProduct	Query of Mortgage Product
FCUBSMOService	Mortgage Service	QueryPmntSch	QueryPmntSch



Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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