



# ORACLE FLEXCUBE

## Accelerator Pack 12.2 – Product Catalogue



**ORACLE**  
FINANCIAL SERVICES

|  |    |
|--|----|
| Product catalogue – Loan Syndication Module (LS)                                 | 5  |
| 1. Product Code – BTR1- Borrower Tranche Auto Liquidation with No Holiday        | 5  |
| 1.1 Introduction:  | 5  |
| 1.2 Business Scenario:   | 5  |
| 1.3 Synopsis:  | 5  |
| 1.4 Detailed Coverage:   | 5  |
| 1.5 Events Covered:  | 6  |
| 1.6 Advices / Statements supported:  | 7  |
| 1.7 Reports:   | 7  |
| 1.8 Additional Information (UDF) / Special maintenance:                          | 7  |
| 2. Product Code – BTR2- Borrower Tranche Manual Liquidation with Holiday         | 8  |
| 2.1 Introduction:  | 8  |
| 2.2 Business Scenario:   | 8  |
| 2.3 Synopsis:  | 8  |
| 2.4 Detailed Coverage:   | 8  |
| 2.5 Events Covered:  | 9  |
| 2.6 Advices / Statements supported:  | 10 |
| 2.7 Reports:   | 10 |
| 2.8 Additional Information (UDF) / Special maintenance:                          | 10 |
| 3. Product Code – BDD1 – Borrower Drawdown Auto Liquidation with No Holiday      | 11 |
| 3.1 Introduction:  | 11 |
| 3.2 Business Scenario:   | 11 |
| 3.3 Synopsis:  | 11 |
| 3.4 Detailed Coverage:   | 11 |
| 3.5 Events Covered:  | 12 |
| 3.6 Advices / Statements supported:  | 13 |
| 3.7 Reports:   | 13 |
| 3.8 Additional Information (UDF) / Special maintenance:                          | 13 |
| 4. Product Code – BDD2 – Borrower Drawdown Manual Liquidation with Holiday       | 14 |
| 4.1 Introduction:  | 14 |
| 4.2 Business Scenario:   | 14 |
| 4.3 Synopsis:  | 14 |
| 4.4 Detailed Coverage:   | 14 |
| 4.5 Events Covered:  | 16 |
| 4.6 Advices / Statements supported:  | 16 |
| 4.7 Reports:   | 16 |
| 4.8 Additional Information (UDF) / Special maintenance:                          | 16 |
| 5. Product Code – PTR1 –Participant Tranche Linked with Auto Liquidation Product | 18 |
| 5.1 Introduction:  | 18 |
| 5.2 Business Scenario:   | 18 |
| 5.3 Synopsis:  | 18 |
| 5.4 Detailed Coverage:   | 18 |

|      |  |    |
|------|--|----|
| 5.5  | Events Covered:.....   | 19 |
| 5.6  | Advices / Statements supported:.....   | 19 |
| 5.7  | Reports:.....  | 19 |
| 5.8  | Additional Information (UDF) / Special maintenance: .....                              | 19 |
| 6    | Product Code – PTR2 –Participant Tranche Linked with Manual Liquidation Product .....  | 20 |
| 6.1  | Introduction: .....  | 20 |
| 6.2  | Business Scenario:.....  | 20 |
| 6.3  | Synopsis:.....   | 20 |
| 6.4  | Detailed Coverage: .....   | 20 |
| 6.5  | Events Covered:.....   | 21 |
| 6.6  | Advices / Statements supported:.....   | 21 |
| 6.7  | Reports:.....  | 21 |
| 6.8  | Additional Information (UDF) / Special maintenance: .....                              | 21 |
| 7    | Product Code – PDD1 –Participant Drawdown Linked with Auto Liquidation Product .....   | 22 |
| 7.1  | Introduction: .....  | 22 |
| 7.2  | Business Scenario:.....  | 22 |
| 7.3  | Synopsis:.....   | 22 |
| 7.4  | Detailed Coverage: .....   | 22 |
| 7.5  | Events Covered:.....   | 22 |
| 7.6  | Advices / Statements supported:.....   | 23 |
| 7.7  | Reports:.....  | 23 |
| 7.8  | Additional Information (UDF) / Special maintenance: .....                              | 23 |
| 8    | Product Code – PDD2 –Participant Drawdown Linked with Manual Liquidation Product ..... | 24 |
| 8.1  | Introduction: .....  | 24 |
| 8.2  | Business Scenario:.....  | 24 |
| 8.3  | Synopsis:.....   | 24 |
| 8.4  | Detailed Coverage: .....   | 24 |
| 8.5  | Events Covered:.....   | 25 |
| 8.6  | Advices / Statements supported:.....   | 25 |
| 8.7  | Reports:.....  | 25 |
| 8.8  | Additional Information (UDF) / Special maintenance: .....                              | 25 |
| 9    | Product Code – BFA1 –Borrower Facility Product .....                                   | 26 |
| 9.1  | Introduction: .....  | 26 |
| 9.2  | Business Scenario:.....  | 26 |
| 9.3  | Synopsis:.....   | 26 |
| 9.4  | Detailed Coverage: .....   | 26 |
| 9.5  | Events Covered:.....   | 27 |
| 9.6  | Advices / Statements supported:.....   | 27 |
| 9.7  | Reports:.....  | 27 |
| 9.8  | Additional Information (UDF) / Special maintenance: .....                              | 27 |
| 10   | Product Code – PFA1 –Participant Facility Product.....                                 | 28 |
| 10.1 | Introduction:.....   | 28 |

|      |   |    |
|------|---|----|
| 10.2 | Business Scenario: .....                                      | 28 |
| 10.3 | Synopsis: .....   | 28 |
| 10.4 | Detailed Coverage:.....                                       | 28 |
| 10.5 | Events Covered: .....   | 29 |
| 10.6 | Advices / Statements supported: .....                         | 29 |
| 10.7 | Reports: .....  | 29 |
| 10.8 | Additional Information (UDF) / Special maintenance: .....     | 29 |
| 11   | Product Code – SCM1- Self Participant Commitment Product..... | 30 |
| 11.1 | Introduction:.....  | 30 |
| 11.2 | Business Scenario: .....                                      | 30 |
| 11.3 | Synopsis: .....   | 30 |
| 11.4 | Detailed Coverage:.....                                       | 30 |
| 11.5 | Events Covered: .....   | 31 |
| 11.6 | Advices / Statements supported: .....                         | 31 |
| 11.7 | Reports: .....  | 31 |
| 11.8 | Additional Information (UDF) / Special maintenance: .....     | 31 |
| 12   | Product Code – SLN1- Self Participant Loan Product.....       | 32 |
| 12.1 | Introduction:.....  | 32 |
| 12.2 | Business Scenario: .....                                      | 32 |
| 12.3 | Synopsis: .....   | 32 |
| 12.4 | Detailed Coverage:.....                                       | 32 |
| 12.5 | Events Covered: .....   | 34 |
| 12.6 | Advices / Statements supported: .....                         | 34 |
| 12.7 | Reports: .....  | 34 |
| 12.8 | Additional Information (UDF) / Special maintenance: .....     | 34 |

## Product catalogue – Loan Syndication Module (LS)

### 1. Product Code – BTR1- Borrower Tranche Auto Liquidation with No Holiday

#### 1.1 Introduction:

This product can be used to create Borrower Tranches. Schedule type for this Tranche product is User Defined. Ad-hoc charges, Processing charges, Utilized and Unutilized Fees are handled in this product.

#### 1.2 Business Scenario:

Interest calculation is based on Commitment unutilized portion of the Tranche. Self participation is supported using this product.

#### 1.3 Synopsis:

- The disbursement mode is auto.
- Currency, customer type and Branch restrictions are applied on the contracts.

#### 1.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 0
  - Maximum variance: 3
  - Standard Middle rate is used
- Tenor
  - Minimum : 1
  - Default : 36
  - Maximum : 120
  - Unit : Months
- Liquidation
  - Auto liquidation
  - Liquidate all components for a date
- Holiday treatment for all schedules
  - Holidays ignored
- Holiday treatment for Maturity
  - Holidays ignored
- Account preferences
  - Track receivable auto liquidation enabled
  - Liquidate back value dated schedules allowed
  - Back period entry allowed
- Rekey Field
  - Currency

LS Preferences:

- Cascade Participation enabled
- Currency Preferences : GBP and USD
  - Exchange rate fixing days-0
  - Interest rate fixing days-0
  - DD Notification days-0

Principal Component:

- Disbursement schedule starts from value date of contract.
- 0 days grace period is allowed for this component.
- Verify funds not enabled.

Main Interest Component:

- Based on Commitment unutilized portion.

- This component has User defined formula.
- Verify funds enabled.
- Interest calculation method is Actual / Actual.
- 0 days grace period is allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.
- Propagation required enabled.

Processing charge component:

- Calculated using percentage based on amount financed.
- Propagation required enabled.

Ad hoc charge component:

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

Utilization Fee Component:

- Based on Commitment utilized portion.
- This component has User defined formula.
- Interest calculation method is Actual / Actual.
- 0 days grace period is allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.
- Propagation required enabled.

Currency restrictions:

- INR – Indian Rupee currency is restricted

Customer category restrictions:

- Individual category is restricted

Branch restrictions:

- Branch (001) is restricted

Diary Events:

- LS01- Once Occurrence

Party Type:

- ARRANGER- Multi Party and Mandatory.
- ATTORNEY-Non Multi Party and Non Mandatory.

## 1.5 Events Covered:

|      |   |                                  |
|------|---|----------------------------------|
| ADBK | - | Ad hoc Booking                   |
| ADCH | - | Ad hoc Charge Liquidation        |
| ADNT | - | Fee Notice Advice                |
| ALIQ | - | Automatic Liquidation            |
| BOOK | - | Booking of contract              |
| DSBR | - | Disbursement                     |
| INIT | - | Contract Initiation              |
| MLIQ | - | Manual Liquidation               |
| CLOC | - | Closure of Tranche               |
| DLNK | - | Release of linkage to Loan       |
| LINK | - | Linkage to Loan                  |
| PRAM | - | Participant Amendment            |
| VAMB | - | Value Dated Amendment Booking    |
| VAMI | - | Value Dated Amendment Initiation |

## 1.6 Advices / Statements supported:

|                               |   |                 |
|-------------------------------|---|-----------------|
| Adhoc Fee Notice for Borrower | - | ADHOC_FEE_NOTC  |
| Part Payment Advice           | - | PART_PAYMENTADV |
| Billing Notice                | - | LS_BILLNOTC     |

## 1.7 Reports:

Participant Drawdown Contribution Report

Participant Tranche Contribution Report

Tranche Drawdown Detail Report

Facility Borrower Contact Detail

Drawdown Borrower Contact Detail

Active Facility Drawdown Detail

Facility Utilization Detail Report

Participant Transfer Detail Report

Facility Detail Report

Tranche Borrower Report

Drawdown Interest Due Report

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

UDF:

- Character UDF - OVCH2 (Mandatory)
- Number UDF - OVCH1
- Date UDF - OVCH3

MIS:

- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM

## 2. Product Code – BTR2- Borrower Tranche Manual Liquidation with Holiday

### 2.1 Introduction:

This product can be used to create Borrower Tranches. Schedule type for this Tranche product is User Defined. Ad-hoc charges, Processing charges, Utilized and Unutilized Fees and Margin are handled in this product.

### 2.2 Business Scenario:

Interest calculation is based on Commitment unutilized portion of the Tranche. Self participation is not supported using this product.

### 2.3 Synopsis:

- The disbursement mode is auto.
- Currency, customer type and Branch restrictions are applied on the contracts.

### 2.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 0
  - Maximum variance: 3
  - Standard Middle rate is used
- Tenor
  - Minimum : 1
  - Default : 36
  - Maximum : 120
  - Unit : Months
- Liquidation
  - Manual liquidation
  - Liquidate all components for a date
- Holiday treatment for all schedules
  - Holidays not ignored
  - Holiday check : Local
  - Schedule Movement: Move Forward
  - Cascade Schedules enabled
  - Move across month enabled
- Holiday treatment for Maturity
  - Holidays not ignored
  - Holiday check : Local
  - Schedule Movement: Move Forward
  - Move across month enabled
- Account preferences
  - Track receivable auto liquidation enabled
  - Liquidate back value dated schedules not allowed
  - Back period entry allowed
- Rekey Field
  - Currency

LS Preferences:

- Cascade Participation enabled
- Currency Preferences : GBP and USD
  - Exchange rate fixing days-0
  - Interest rate fixing days-0
  - DD Notification days-0

Principal Component:

- Disbursement schedule starts from value date of contract.
- 0 days grace period is allowed for this component.



- Verify funds not enabled.

Main Interest Component:

- Based on Commitment unutilized portion.
- This component has User defined formula.
- Verify funds enabled.
- Interest calculation method is Actual / Actual.
- 0 days grace period is allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.
- Propagation required enabled.

Processing charge component:

- Calculated using percentage based on amount financed.
- Propagation required enabled.

Ad hoc charge component:

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

Margin component:

- Rate Revision schedules starts form value date of contract and schedule frequency is Yearly
- Component Type is Margin Basis Facility.

Utilization Fee Component:

- Based on Commitment utilized portion.
- This component has User defined formula.
- Interest calculation method is Actual / Actual.
- 0 days grace period is allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.
- Propagation required enabled.

Currency restrictions:

- INR – Indian Rupee currency is restricted

Customer category restrictions:

- Individual category is restricted

Branch restrictions:

- Branch (001) is restricted

Diary Events:

- LS02- Multiple Occurrence

Party Type:

- ARRANGER- Multi Party and Mandatory.
- ATTORNEY-Non Multi Party and Non Mandatory.

## 2.5 Events Covered:

|      |   |                           |
|------|---|---------------------------|
| ADBK | - | Ad hoc Booking            |
| ADCH | - | Ad hoc Charge Liquidation |
| ADNT | - | Fee Notice Advice         |
| ALIQ | - | Automatic Liquidation     |
| BOOK | - | Booking of contract       |
| DSBR | - | Disbursement              |

|      |   |                                  |
|------|---|----------------------------------|
| INIT | - | Contract Initiation              |
| MLIQ | - | Manual Liquidation               |
| CLOC | - | Closure of Tranche               |
| DLNK | - | Release of linkage to Loan       |
| LINK | - | Linkage to Loan                  |
| PRAM | - | Participant Amendment            |
| VAMB | - | Value Dated Amendment Booking    |
| VAMI | - | Value Dated Amendment Initiation |

## 2.6 Advices / Statements supported:

|                               |   |                 |
|-------------------------------|---|-----------------|
| Adhoc Fee Notice for Borrower | - | ADHOC_FEE_NOTC  |
| Part Payment Advice           | - | PART_PAYMENTADV |
| Billing Notice                | - | LS_BILLNOTC     |

## 2.7 Reports:

Participant Drawdown Contribution Report

Participant Tranche Contribution Report

Tranche Drawdown Detail Report

Facility Borrower Contact Detail

Drawdown Borrower Contact Detail

Active Facility Drawdown Detail

Facility Utilization Detail Report

Participant Transfer Detail Report

Facility Detail Report

Tranche Borrower Report

Drawdown Interest Due Report

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

UDF:

- Character UDF - OVCH2 (Mandatory)
- Number UDF - OVCH1
- Date UDF - OVCH3

MIS:

- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM

## 3 Product Code – BDD1 – Borrower Drawdown Auto Liquidation with No Holiday

### 3.1 Introduction:

This product can be used to create Borrower Drawdown. Schedule type for this Drawdown product is Simple. Ad-hoc charges, Processing charges, Main interest, Principal and Penalty on Total Overdue components are handled in this product.

### 3.2 Business Scenario:

Loans with bearing interest type (Simple) can be booked.  
Interest calculation is based on principal expected.  
Overdue penalty calculation based on Total components overdue.  
Consolidated and Split Rollover is supported using this product.  
Self participation is supported using this product.

### 3.3 Synopsis:

- This product can be used to creating Simple drawdown.
- The disbursement mode is Auto.

### 3.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 0
  - Maximum variance: 3
  - Standard Middle rate is used
- Tenor
  - Minimum : 1
  - Default : 36
  - Maximum : 120
  - Unit : Months
- Liquidation
  - Auto liquidation
  - Liquidate all components for a date
- Holiday treatment for all schedules
  - Holidays ignored
- Holiday treatment for Maturity
  - Holidays ignored
- Account preferences
  - Track receivable auto liquidation enabled
  - Liquidate back value dated schedules allowed
  - Back period entry allowed
- Rekey Field
  - Currency

Principal Component:

- Verify funds not enabled.
- 0 days grace period is allowed for this component.
- Disbursement schedule starts from value date of contract.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.

Main Interest Component:

- Based on principal expected balance.
- Verify funds enabled.
- Interest type can be fixed or floating.
- Interest calculation method is Actual / Actual
- 0 days grace period is allowed for this component.

- Repayment schedule starts from value date of contract and schedule frequency is monthly.
- Propagation required enabled.

Processing charge component:

- Calculated using percentage based on amount financed.
- Propagation required enabled.

Handling charge component:

- Calculated using percentage based on amount financed.
- Propagation required enabled.

Ad hoc charge component:

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

Penalty on total overdue components:

- Penalty is calculated based on total components overdue.
- Propagation required enabled.

Currency restrictions:

- INR – Indian Rupee currency is restricted

Customer category restrictions:

- Individual category is restricted

Branch restrictions:

- Branch (001) is restricted

Diary Events:

- LS01- Once Occurrence

Party Type:

- ARRANGER- Multi Party and Mandatory.
- ATTORNEY-Non Multi Party and Non Mandatory.

### 3.5 Events Covered:

|      |   |                                  |
|------|---|----------------------------------|
| ADBK | - | Ad hoc Booking                   |
| ADCH | - | Ad hoc Charge Liquidation        |
| ADNT | - | Fee Notice Advice                |
| ALIQ | - | Automatic Liquidation            |
| BOOK | - | Booking of contract              |
| DSBR | - | Disbursement                     |
| INIT | - | Contract Initiation              |
| MLIQ | - | Manual Liquidation               |
| EXFX | - | Exchange rate fixing             |
| DNOT | - | Drawdown Notice generation       |
| IRFX | - | Interest rate fixing             |
| PRAM | - | Participant Amendment            |
| ROBK | - | Rollover Booking                 |
| ROLL | - | Rollover of Contract             |
| VAMB | - | Value Dated Amendment Booking    |
| VAMI | - | Value Dated Amendment Initiation |
| ROCL | - | Consolidated Rollover            |
| ROSL | - | Split Rollover                   |

### 3.6 Advices / Statements supported:

|                               |   |                 |
|-------------------------------|---|-----------------|
| Adhoc Fee Notice for Borrower | - | ADHOC_FEE_NOTC  |
| Part Payment Advice           | - | PART_PAYMENTADV |
| Billing Notice                | - | LS_BILLNOTC     |
| Drawdown Notice               | - | DRAWDOWN_NOTC   |
| Exchange rate fixing Advice   | - | BORR_EXFX_ADV   |
| Interest rate fixing Advice   | - | BORR_IRFX_ADV   |
| Rate Revision Notice          | - | LS_REVN_NOTC    |

### 3.7 Reports:

Participant Drawdown Contribution Report  
Participant Tranche Contribution Report  
Tranche Drawdown Detail Report  
Facility Borrower Contact Detail  
Drawdown Borrower Contact Detail  
Active Facility Drawdown Detail  
Facility Utilization Detail Report  
Participant Transfer Detail Report  
Facility Detail Report  
Tranche Borrower Report  
Drawdown Interest Due Report

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

UDF:

- Character UDF - OVCH2 (Mandatory)
- Number UDF - OVCH1
- Date UDF - OVCH3

MIS:

- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM

## 4 Product Code – BDD2 – Borrower Drawdown Manual Liquidation with Holiday

### 4.1 Introduction:

This product can be used to create Borrower Drawdown. Schedule type for this Drawdown product is amortized. Ad-hoc charges, Processing charges, Main interest, Principal, Penalty on Total Overdue components and Margin are handled in this product.

### 4.2 Business Scenario:

Loans with interest type (Amortized) can be booked.  
Interest calculation is based on principal expected and is amortized based on frequencies.  
Overdue penalty calculation based on Total components overdue.  
Normal Rollover is supported using this product.  
Self participation is not supported using this product.

### 4.3 Synopsis:

- This product can be used to creating amortized drawdown.
- The disbursement mode is Auto.

### 4.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 0
  - Maximum variance: 3
  - Standard Middle rate is used
- Tenor
  - Minimum : 1
  - Default : 36
  - Maximum : 120
  - Unit : Months
- Liquidation
  - Manual liquidation
  - Liquidate all components for a date
- Holiday treatment for all schedules
  - Holidays not ignored
  - Holiday check : Local
  - Schedule Movement: Move Forward
  - Cascade Schedules enabled
  - Move across month enabled
- Holiday treatment for all schedules
  - Holidays not ignored
  - Holiday check : Local
  - Schedule Movement: Move Forward
  - Move across month enabled
- Account preferences
  - Track receivable auto liquidation enabled
  - Liquidate back value dated schedules not allowed
  - Back period entry allowed
- Rekey Field
  - Currency
- Re-computation of Amortization Loan
  - Installment will be changed during VAMI action.
  - Single installments will be created during VAMI.

Principal Component:

- Verify funds not enabled.
- 0 days grace period is allowed for this 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 same repayment amount which includes principal and interest across schedules.
- Verify funds enabled.
- Interest type can be fixed or floating.
- Interest calculation method is Actual / Actual
- 0 days grace period is allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.
- Propagation required enabled.

Processing charge component:

- Calculated using percentage based on amount financed.
- Propagation required enabled.

Handling charge component:

- Calculated using percentage based on amount financed.
- Propagation required enabled.

Ad hoc charge component:

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

Penalty on total overdue components:

- Penalty is calculated based on total components overdue.
- Propagation required enabled.

Margin component:

- Rate Revision schedules starts from value date of contract and schedule frequency is Yearly
- Component Type is Margin Basis Tranche.

Currency restrictions:

- INR – Indian Rupee currency is restricted

Customer category restrictions:

- Individual category is restricted

Branch restrictions:

- Branch (001) is restricted

Diary Events:

- LS02- Multiple Occurrence

Party Type:

- ARRANGER- Multi Party and Mandatory.
- ATTORNEY-Non Multi Party and Non Mandatory.

#### 4.5 Events Covered:

|      |   |                                  |
|------|---|----------------------------------|
| ADBK | - | Ad hoc Booking                   |
| ADCH | - | Ad hoc Charge Liquidation        |
| ADNT | - | Fee Notice Advice                |
| ALIQ | - | Automatic Liquidation            |
| BOOK | - | Booking of contract              |
| DSBR | - | Disbursement                     |
| INIT | - | Contract Initiation              |
| MLIQ | - | Manual Liquidation               |
| EXFX | - | Exchange rate fixing             |
| DNOT | - | Drawdown Notice generation       |
| IRFX | - | Interest rate fixing             |
| PRAM | - | Participant Amendment            |
| ROLL | - | Rollover of Contract             |
| VAMB | - | Value Dated Amendment Booking    |
| VAMI | - | Value Dated Amendment Initiation |

#### 4.6 Advices / Statements supported:

|                               |   |                 |
|-------------------------------|---|-----------------|
| Adhoc Fee Notice for Borrower | - | ADHOC_FEE_NOTC  |
| Part Payment Advice           | - | PART_PAYMENTADV |
| Billing Notice                | - | LS_BILLNOTC     |
| Drawdown Notice               | - | DRAWDOWN_NOTC   |
| Exchange rate fixing Advice   | - | BORR_EXFX_ADV   |
| Interest rate fixing Advice   | - | BORR_IRFX_ADV   |
| Rate Revision Notice          | - | LS_REVN_NOTC    |

#### 4.7 Reports:

Participant Drawdown Contribution Report

Participant Tranche Contribution Report

Tranche Drawdown Detail Report

Facility Borrower Contact Detail

Drawdown Borrower Contact Detail

Active Facility Drawdown Detail

Facility Utilization Detail Report

Participant Transfer Detail Report

Facility Detail Report

Tranche Borrower Report

Drawdown Interest Due Report

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

UDF:

- Character UDF - OVCH2 (Mandatory)
- Number UDF - OVCH1
- Date UDF – OVCH3

MIS:



- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM

## 5 Product Code – PTR1 –Participant Tranche Linked with Auto Liquidation Product

### 5.1 Introduction:

This product can be used to create Participant Tranche.

### 5.2 Business Scenario:

Participant Tranche will be created using this product.

### 5.3 Synopsis:

- This product can be used to creating Participant tranche.

### 5.4 Detailed Coverage:

Preferences:

- Auto Collection: Enabled
- Auto Disbursement: Enabled
- Product Type: Tranche
- Linked Borrower Product: BTR1
- Exchange Rate Variance
  - Override Limit : 1
  - Stop Limit : 3

Currency restrictions:

- INR – Indian Rupee currency is restricted

Customer category restrictions:

- Individual category is restricted

Branch restrictions:

- Branch (001) is restricted

Diary Events:

- LL01- Once Occurrence

## 5.5 Events Covered:

|      |   |                                  |
|------|---|----------------------------------|
| ADBK | - | Ad hoc Booking                   |
| ADCH | - | Ad hoc Charge Liquidation        |
| ADNT | - | Fee Notice Advice                |
| LIQD | - | Liquidation                      |
| BOOK | - | Booking of contract              |
| DSBR | - | Disbursement                     |
| INIT | - | Contract Initiation              |
| MRGP | - | Skim Margin Profit               |
| PRAM | - | Participant Amendment            |
| RNDP | - | Rounding Profit                  |
| RNDL | - | Rounding Loss                    |
| VAMB | - | Value Dated Amendment Booking    |
| VAMI | - | Value Dated Amendment Initiation |

## 5.6 Advices / Statements supported:

|                               |   |       |
|-------------------------------|---|-------|
| Adhoc Fee Notice for Borrower | - | MT645 |
| Part Payment Advice           | - | MT646 |

## 5.7 Reports:

Participant Drawdown Contribution Report

Participant Tranche Contribution Report

Tranche Drawdown Detail Report

Facility Borrower Contact Detail

Drawdown Borrower Contact Detail

Active Facility Drawdown Detail

Facility Utilization Detail Report

Participant Transfer Detail Report

Facility Detail Report

Tranche Borrower Report

Drawdown Interest Due Report

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

MIS:

- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM

## 6 Product Code – PTR2 –Participant Tranche Linked with Manual Liquidation Product

### 6.1 Introduction:

This product can be used to create Participant Tranche.

### 6.2 Business Scenario:

Participant Tranche will be created using this product.

### 6.3 Synopsis:

- This product can be used to creating Participant tranche.

### 6.4 Detailed Coverage:

Preferences:

- Auto Collection: Enabled
- Auto Disbursement: Enabled
- Product Type: Tranche
- Linked Borrower Product: BTR2
- Exchange Rate Variance
  - Override Limit : 1
  - Stop Limit : 3

Currency restrictions:

- INR – Indian Rupee currency is restricted

Customer category restrictions:

- Individual category is restricted

Branch restrictions:

- Branch (001) is restricted

Diary Events:

- LL02- Multiple Occurrence

## 6.5 Events Covered:

|      |   |                                  |
|------|---|----------------------------------|
| ADBK | - | Ad hoc Booking                   |
| ADCH | - | Ad hoc Charge Liquidation        |
| ADNT | - | Fee Notice Advice                |
| LIQD | - | Liquidation                      |
| BOOK | - | Booking of contract              |
| DSBR | - | Disbursement                     |
| INIT | - | Contract Initiation              |
| MRGP | - | Skim Margin Profit               |
| PRAM | - | Participant Amendment            |
| RNDP | - | Rounding Profit                  |
| RNDL | - | Rounding Loss                    |
| VAMB | - | Value Dated Amendment Booking    |
| VAMI | - | Value Dated Amendment Initiation |

## 6.6 Advices / Statements supported:

|                               |   |       |
|-------------------------------|---|-------|
| Adhoc Fee Notice for Borrower | - | MT645 |
| Part Payment Advice           | - | MT646 |

## 6.7 Reports:

Participant Drawdown Contribution Report

Participant Tranche Contribution Report

Tranche Drawdown Detail Report

Facility Borrower Contact Detail

Drawdown Borrower Contact Detail

Active Facility Drawdown Detail

Facility Utilization Detail Report

Participant Transfer Detail Report

Facility Detail Report

Tranche Borrower Report

Drawdown Interest Due Report

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

MIS:

- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM

## 7 Product Code – PDD1 –Participant Drawdown Linked with Auto Liquidation Product

### 7.1 Introduction:

This product can be used to create Participant Drawdown.

### 7.2 Business Scenario:

Participant Drawdown will be created using this product.

### 7.3 Synopsis:

- This product can be used to creating Participant drawdown.

### 7.4 Detailed Coverage:

Preferences:

- Auto Collection: Enabled
- Auto Disbursement: Enabled
- Product Type: Drawdown
- Linked Borrower Product: BDD1
- Exchange Rate Variance
  - Override Limit : 1
  - Stop Limit : 3

Currency restrictions:

- INR – Indian Rupee currency is restricted

Customer category restrictions:

- Individual category is restricted

Branch restrictions:

- Branch (001) is restricted

Diary Events:

- LL01- Once Occurrence

### 7.5 Events Covered:

|      |   |                                  |
|------|---|----------------------------------|
| ADBK | - | Ad hoc Booking                   |
| ADCH | - | Ad hoc Charge Liquidation        |
| ADNT | - | Fee Notice Advice                |
| LIQD | - | Liquidation                      |
| BOOK | - | Booking of contract              |
| DSBR | - | Disbursement                     |
| INIT | - | Contract Initiation              |
| MRGP | - | Skim Margin Profit               |
| PRAM | - | Participant Amendment            |
| RNDP | - | Rounding Profit                  |
| RNDL | - | Rounding Loss                    |
| DNOT | - | Drawdown Notice Generation       |
| IRFX | - | Interest rate fixing             |
| EXFX | - | Exchange rate fixing             |
| ROBK | - | Rollover Booking                 |
| ROLL | - | Rollover                         |
| VAMB | - | Value Dated Amendment Booking    |
| VAMI | - | Value Dated Amendment Initiation |

## 7.6 Advices / Statements supported:

|                               |   |       |
|-------------------------------|---|-------|
| Adhoc Fee Notice for Borrower | - | MT645 |
| Part Payment Advice           | - | MT646 |
| Drawdown Notice               | - | MT643 |
| Exchange rate fixing Advice   | - | MT644 |
| Interest rate fixing Advice   | - | MT644 |

## 7.7 Reports:

Participant Drawdown Contribution Report

Participant Tranche Contribution Report

Tranche Drawdown Detail Report

Facility Borrower Contact Detail

Drawdown Borrower Contact Detail

Active Facility Drawdown Detail

Facility Utilization Detail Report

Participant Transfer Detail Report

Facility Detail Report

Tranche Borrower Report

Drawdown Interest Due Report

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

MIS:

- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM

## 8 Product Code – PDD2 –Participant Drawdown Linked with Manual Liquidation Product

### 8.1 Introduction:

This product can be used to create Participant Drawdown.

### 8.2 Business Scenario:

Participant Drawdown will be created using this product.

### 8.3 Synopsis:

- This product can be used to creating Participant drawdown.

### 8.4 Detailed Coverage:

Preferences:

- Auto Collection: Enabled
- Auto Disbursement: Enabled
- Product Type: Drawdown
- Linked Borrower Product: BDD2
- Exchange Rate Variance
  - Override Limit : 1
  - Stop Limit : 3

Currency restrictions:

- INR – Indian Rupee currency is restricted

Customer category restrictions:

- Individual category is restricted

Branch restrictions:

- Branch (001) is restricted

Diary Events:

- LL02- Multiple Occurrence



## 8.5 Events Covered:

|      |   |                                  |
|------|---|----------------------------------|
| ADBK | - | Ad hoc Booking                   |
| ADCH | - | Ad hoc Charge Liquidation        |
| ADNT | - | Fee Notice Advice                |
| LIQD | - | Liquidation                      |
| BOOK | - | Booking of contract              |
| DSBR | - | Disbursement                     |
| INIT | - | Contract Initiation              |
| MRGP | - | Skim Margin Profit               |
| PRAM | - | Participant Amendment            |
| RNDP | - | Rounding Profit                  |
| RNDL | - | Rounding Loss                    |
| DNOT | - | Drawdown Notice Generation       |
| IRFX | - | Interest rate fixing             |
| EXFX | - | Exchange rate fixing             |
| ROLL | - | Rollover                         |
| VAMB | - | Value Dated Amendment Booking    |
| VAMI | - | Value Dated Amendment Initiation |

## 8.6 Advices / Statements supported:

|                               |   |       |
|-------------------------------|---|-------|
| Adhoc Fee Notice for Borrower | - | MT645 |
| Part Payment Advice           | - | MT646 |
| Drawdown Notice               | - | MT643 |
| Exchange rate fixing Advice   | - | MT644 |
| Interest rate fixing Advice   | - | MT644 |

## 8.7 Reports:

Participant Drawdown Contribution Report

Participant Tranche Contribution Report

Tranche Drawdown Detail Report

Facility Borrower Contact Detail

Drawdown Borrower Contact Detail

Active Facility Drawdown Detail

Facility Utilization Detail Report

Participant Transfer Detail Report

Facility Detail Report

Tranche Borrower Report

Drawdown Interest Due Report

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

MIS:

- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM

## 9 Product Code – BFA1 –Borrower Facility Product

### 9.1 Introduction:

This product can be used to create Borrower Facility.

### 9.2 Business Scenario:

Borrower Facility will be created using this product.

### 9.3 Synopsis:

- This product can be used to creating Borrower Facility.

### 9.4 Detailed Coverage:

Preferences:

- Tranche Product: BTR1, Drawdown Product: BDD1
- Tranche Product: BTR2, Drawdown Product: BDD2
- Rekey Field:
  - Currency
- Holiday treatment for all schedules
  - Holidays ignored
- Holiday treatment for Maturity
  - Holidays ignored
- Exchange Rate Variance
  - Override Limit : 1
  - Stop Limit : 3

Currency restrictions:

- INR – Indian Rupee currency is restricted

Customer category restrictions:

- Individual category is restricted

Branch restrictions:

- Branch (001) is restricted

Diary Events:

- LN01- Once Occurrence
- LN02- Multiple Occurrence

Party Type:

- ARRANGER- Multi Party and Mandatory.
- ATTORNEY-Non Multi Party and Non Mandatory.

Adhoc charges:

- Component-ADCH\_LN1
- Propagation required Not enabled.

## 9.5 Events Covered:

|      |   |                           |
|------|---|---------------------------|
| ADBK | - | Ad hoc Booking            |
| ADCH | - | Ad hoc Charge Liquidation |
| BOOK | - | Booking of contract       |

## 9.6 Advices / Statements supported:

NA

## 9.7 Reports:

Participant Drawdown Contribution Report

Participant Tranche Contribution Report

Tranche Drawdown Detail Report

Facility Borrower Contact Detail

Drawdown Borrower Contact Detail

Active Facility Drawdown Detail

Facility Utilization Detail Report

Participant Transfer Detail Report

Facility Detail Report

Tranche Borrower Report

Drawdown Interest Due Report

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

MIS:

- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM

## 10 Product Code – PFA1 –Participant Facility Product

### 10.1 Introduction:

This product can be used to create Participant Facility.

### 10.2 Business Scenario:

Participant Facility will be created using this product.

### 10.3 Synopsis:

- This product can be used to creating Participant Facility.

### 10.4 Detailed Coverage:

Preferences:

- Auto Collection: Not Enabled
- Auto Disbursement: Enabled
- Product Type: Facility
- Linked Borrower Product: BFA1
- Exchange Rate Variance
  - Override Limit : 1
  - Stop Limit : 3

Currency restrictions:

- INR – Indian Rupee currency is restricted

Customer category restrictions:

- Individual category is restricted

Branch restrictions:

- Branch (001) is restricted

Diary Events:

- LL01- Once Occurrence
- LL02- Multiple Occurrence

### 10.5 Events Covered:

BOOK - Booking of contract

### 10.6 Advices / Statements supported:

NA

### 10.7 Reports:

Participant Drawdown Contribution Report

Participant Tranche Contribution Report

Tranche Drawdown Detail Report

Facility Borrower Contact Detail

Drawdown Borrower Contact Detail

Active Facility Drawdown Detail

Facility Utilization Detail Report

Participant Transfer Detail Report

Facility Detail Report

Tranche Borrower Report

Drawdown Interest Due Report

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

MIS:

- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM

## 11 Product Code – SCM1- Self Participant Commitment Product

### 11.1 Introduction:

This product can be used to create Self Participant Commitment Contract. Schedule type for this Commitment product is User Defined. Ad-hoc charges, Processing charges, Utilized and Unutilized Fees are handled in this product.

### 11.2 Business Scenario:

Interest calculation is based on Commitment unutilized portion of the Commitment.

### 11.3 Synopsis:

- The disbursement mode is auto.
- Currency, customer type and Branch restrictions are applied on the contracts.

### 11.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 0
  - Maximum variance: 3
  - Standard Middle rate is used
- Tenor
  - Minimum : 1
  - Default : 36
  - Maximum : 120
  - Unit : Months
- Liquidation
  - Auto liquidation
  - Liquidate all components for a date
- Holiday treatment for all schedules
  - Holidays ignored
- Account preferences
  - Track receivable auto liquidation enabled
  - Liquidate back value dated schedules allowed
  - Back period entry allowed

Principal Component:

- Disbursement schedule starts from value date of contract.
- 0 days grace period is allowed for this component.
- Verify funds not enabled.

Main Interest Component:

- Based on Commitment unutilized portion.
- This component has User defined formula.
- Verify funds enabled.
- Interest calculation method is Actual / Actual.
- 0 days grace period is allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.
- Accrued Daily.

Processing charge component:

- Calculated using percentage based on amount financed.

Ad hoc charge component:

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

Utilization Fee Component:

- Based on Commitment utilized portion.
- This component has User defined formula.
- Interest calculation method is Actual / Actual.
- 0 days grace period is allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.
- Accrued Daily.

Currency restrictions:

- INR – Indian Rupee currency is restricted

Customer category restrictions:

- Individual category is restricted

Branch restrictions:

- Branch (001) is restricted

### 11.5 Events Covered:

|      |   |                                  |
|------|---|----------------------------------|
| ACCR | - | Accrual                          |
| ADCH | - | Ad hoc Charge Liquidation        |
| ALIQ | - | Automatic Liquidation            |
| BOOK | - | Booking of contract              |
| DSBR | - | Disbursement                     |
| INIT | - | Contract Initiation              |
| MLIQ | - | Manual Liquidation               |
| CLOC | - | Closure of Tranche               |
| DLNK | - | Release of linkage to Loan       |
| LINK | - | Linkage to Loan                  |
| VAMB | - | Value Dated Amendment Booking    |
| VAMI | - | Value Dated Amendment Initiation |

### 11.6 Advices / Statements supported:

NA

### 11.7 Reports:

NA

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

MIS:

- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM

## 12 Product Code – SLN1- Self Participant Loan Product

### 12.1 Introduction:

This product can be used to create Self Participant Loan Contract. Schedule type for this Loan product is Simple. Ad-hoc charges, Processing charges, Main interest, Principal and Penalty on Total Overdue components are handled in this product.

### 12.2 Business Scenario:

Loans with bearing interest type (Simple) can be booked.  
Interest calculation is based on principal expected.  
Overdue penalty calculation based on Total components overdue.  
Consolidated and Split Rollover is supported using this product.

### 12.3 Synopsis:

- This product can be used to creating Simple Loan Account.
- The disbursement mode is Auto.

### 12.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 0
  - Maximum variance: 3
  - Standard Middle rate is used
- Tenor
  - Minimum : 1
  - Default : 36
  - Maximum : 120
  - Unit : Months
- Liquidation
  - Auto liquidation
  - Liquidate all components for a date
- Holiday treatment for all schedules
  - Holidays ignored
- Account preferences
  - Track receivable auto liquidation enabled
  - Liquidate back value dated schedules allowed
  - Back period entry allowed

Principal Component:

- Verify funds not enabled.
- 0 days grace period is allowed for this component.
- Disbursement schedule starts from value date of contract.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.

Main Interest Component:

- Based on principal expected balance.
- Verify funds enabled.
- Interest type can be fixed or floating.
- Interest calculation method is Actual / Actual
- 0 days grace period is allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.
- Accrued Daily.

Processing charge component:



- Calculated using percentage based on amount financed.

Handling charge component:

- Calculated using percentage based on amount financed.

Ad hoc charge component:

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

Penalty on total overdue components:

- Penalty is calculated based on total components overdue.

Currency restrictions:

- INR – Indian Rupee currency is restricted

Customer category restrictions:

- Individual category is restricted

Branch restrictions:

- Branch (001) is restricted

## 12.5 Events Covered:

|      |   |                                  |
|------|---|----------------------------------|
| ACCR | - | Accrual                          |
| ADCH | - | Ad hoc Charge Liquidation        |
| ALIQ | - | Automatic Liquidation            |
| BOOK | - | Booking of contract              |
| DSBR | - | Disbursement                     |
| INIT | - | Contract Initiation              |
| MLIQ | - | Manual Liquidation               |
| RACR | - | Reversal Accrual                 |
| ROLL | - | Rollover of Contract             |
| VAMB | - | Value Dated Amendment Booking    |
| VAMI | - | Value Dated Amendment Initiation |

## 12.6 Advices / Statements supported:

NA

## 12.7 Reports:

NA

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

MIS:

- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM



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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