ORACLE FLEXCUBE

Accelerator Pack 12.2 – Product Catalogue

ORACLE

FINANCIAL SERVICES

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Product catalogue Domain Area - Treasury – Money Market

1   Product Code "MBD1" (Commercial Papers) Discounted Payment of Interest - Borrowing - Fixed Rate-Corporate

1.1 Business Scenario

Money Market Instrument "**MBD1**" is parameterized with following features.

1.2 Synopsis (ex. high level features etc)

a) Short Term Debt instrument
b) The Maturity ranges 1-270 days
c) It is not backed by any form of collateral

d) Issued by a large banks and corporations
e) The instrument is issued at a discount
f) This instrument can be traded

1.3 Detailed Coverage

MBD1 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Borrowing

Payment Method Covered
- Discounted Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Interest Liquidation
- Auto Principal Liquidation

Rollover of Deal

- New Version Rollover

Interest Rate details

- Fixed Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Fixed Maturity

Forward Date Deal

- Forward Date Deal allowed

1.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MBD1** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract

REAS	Reassign User	
REVN	Rate Revision	
REVP	Reversal of Payment	
VAMB	Value Dated Amendment Booking	
VAMI	Value Dated Amendment Initiation	
YACR	YIELD ACCRUAL	

1.5 Interest / Charges / Commission & Fees

1.5.1 Interest

In **MBD1** product is parameterized with following Interest component.

MMINTCLS – Security repo interest class

1.6 Special/Other features

1.6.1 Other Features

Apart from above mentioned features following other features can parameterized.

Interest Calculation Basis

- Actual/360

1.7 Advices Supported

Following Advices setup done in the **MBD1** Product as part of Product Life Cycle.

MMCONDEP   MM Borrowing Confirmation
PAYMENT_MESSAGE   Payment Message
MM_ROLL_ADV   Rollover Advice
SWIFT_MESSAGE   MT320,330, MT350
MMAMDADV   Amendment Advice
PAYMENT_MESSAGE   Payment Message
PAYADV   Payment Advice

1.8 Messages Supported

Following SWIFT Messages setup done in the **MBD1** product as part of product life cycle.

MT320 - Fixed Contract Confirmation
MT350 - Deposit Interest Payment Advice
MT202-Payment Message
MT330-Call/Notice Contract Confirmation

1.9 Reports Availability

Following are the BIP Reports currently supported .

MM Brokerage Details
MM Broker confirmation pending Journal
MM Contract Maturity Report
MM Counterparty Confirmation pending journal
Overdue Schedules Report

1.10 Additional information (ex. UDF & other Special Maintenance)

1.10.1 UDF Maintenance

As part of **MBD1** Product Setup there is option available to capture other details about the deal or the parties involved using UDF Maintenance.

1.10.2 Other Special Maintenance

Following are the Maintenance Required in FCUBS to use the **MBD1** product for Money Market Deals.

- MM Branch Parameter
- General Ledger Parameter
- Interest & Charges Parameter
- Journal Entry Parameter
- Messaging Parameter
- Local Holidays
- MM Batch Maintenance
- LD MM Floating Rate Maintenance
- Interest Class Maintenance
- Charge Class
- Tax Scheme Class

2 Product Code "MBD2" (Commercial Papers) Discounted Payment of Interest - Borrowing - Fixed Rate-Inter Bank

2.1 Business Scenario

Money Market Instrument "**MBD2**" is parameterized with following features.

2.2 Synopsis (ex. high level features etc)

a) Short Term Debt instrument
b) The Maturity ranges 1-270 days
c) It is not backed by any form of collateral
d) Issued by a large banks and corporations
e) The instrument is issued at a discount
f) This instrument can be traded

2.3 Detailed Coverage

MBD2 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Borrowing

Payment Method Covered
- Discounted Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Interest Liquidation
- Auto Principal Liquidation

Rollover of Deal

- New Version Rollover

Interest Rate details

- Fixed Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Fixed Maturity

Forward Date Deal

- Forward Date Deal allowed

2.4 Events covered (including brief info. on accounting)
As a Life Cycle of Commercial Paper following events are parameterized in **MBD2** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
NOTC	Billing Notice Generation
REAS	Reassign User
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

2.5 Interest / Charges / Commission & Fees

2.5.1 Interest

In **MBD2** product is parameterized with following Interest component.

MMINTCLS – Security repo interest class

2.6 Special/Other features

2.6.1 Other Features

Apart from above mentioned features following other features can parameterized.

Interest Calculation Basis

- Actual/360

2.7 Advices Supported
Please Refer 1.7 for further details

2.8 Messages

Please Refer 1.8 for further details

2.9 Reports Availability

Please Refer 1.9 for further details

2.10 Additional information (ex. UDF & other Special Maintenance)

2.10.1 UDF Maintenance

Please Refer **1.10.1** for further details.

2.10.2 Other Special Maintenance

Please Refer **1.10.2** for further details.

3   Product Code "MBT2" (Certificate of Deposit) Bearing Payment of Interest - Borrowing - Fixed Rate-Corporate

3.1 Business Scenario
Money Market Instrument "**MBT2**" is parameterized with following features.

3.2 Synopsis (ex. high level features etc)
a) Short Term Debt instrument
b) The Maturity ranges 1month-24 Months
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) The instrument is issued at a fixed Interest Rate
f) This instrument can be traded.

3.3 Detailed Coverage

MBT2 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Borrowing

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Rollover of Deal

- New Version Rollover

Interest Rate details

- Fixed Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Fixed Maturity

Forward Date Deal

- Forward Date Deal allowed

3.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MBT2** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
REAS	Reassign User
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

3.5 Interest / Charges / Commission & Fees

3.5.1 Interest

In **MBT2** product is parameterized with following Interest component.

MMINTCLS- Security Repo Interest Class

3.6 Special/Other features

3.6.1 Other Features

Please Refer **1.6.1** for further details.

3.7 Advices Supported
Please Refer **1.7** for further details.

3.8 Messages
Please Refer **1.8** for further details.

3.9 Reports Availability
Please Refer **1.9** for further details.

3.10 Additional information (ex. UDF & other Special Maintenance)

3.10.1 UDF Maintenance

Please Refer **1.10.1** for further details.

3.10.2 Other Special Maintenance

Please Refer **1.10.2** for further details.

4 Product Code "MBT3" (Euro Dollar Deposits) Bearing Payment of Interest - Borrowing - Floating Rate-Corporate

4.1 Business Scenario
Money Market Instrument "**MBT3**" is parameterized with following features.

4.2 Synopsis (ex. high level features etc)
a) Long Term Debt instrument
b) The Maturity ranges 10-30 Years
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) The instrument is issued at a floating Interest Rate
f) This instrument can be traded.

4.3 Detailed Coverage
MBT3 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Borrowing

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Rollover of Deal

- New Version Rollover

Interest Rate details

- Floating Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Fixed Maturity

Forward Date Deal

- Forward Date Deal allowed

4.4 Events covered (including brief info. on accounting)
As a Life Cycle of Commercial Paper following events are parameterized in **MBT3** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
REAS	Reassign User
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

4.5 Interest / Charges / Commission & Fees

4.5.1 Interest

In **MBT3** product is parameterized with following Interest component.

MMINTCLS1

4.6 Special/Other features

4.6.1 Other Features

Please Refer **1.6.1** for further details.

4.7 Advices Supported
Please Refer **1.7** for further details.

4.8 Messages
Please Refer **1.8** for further details.

4.9 Reports Availability
Please Refer **1.9** for further details.

4.10 Additional information (ex. UDF & other Special Maintenance)

4.10.1 UDF Maintenance

Please Refer **1.10.1** for further details.

4.10.2 Other Special Maintenance

Please Refer **1.10.2** for further details.

5 Product Code "MBT4" (Overnight Deposits) Bearing Payment of Interest - Borrowing - Fixed Rate-Corporate

5.1 Business Scenario
Money Market Instrument "**MBT4**" is parameterized with following features.

5.2 Synopsis (ex. high level features etc)
a) Short term Debt instrument on every day basis
b) Maturity of one day
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) The instrument is issued at Interest Rate which is lesser than Reverse Repo Rate
f) This instrument cannot be traded.

5.3 Detailed Coverage
MBT4 Money Market Instrument covers the following features,

Type of the Contract Covered
* Money Market Borrowing

Payment Method Covered
* Bearing Payment

Accrual Covered
* Daily Accrual

Liquidation

* Auto Principal Liquidation
* Auto Interest Liquidation

Rollover of Deal

* New Version Rollover

Interest Rate details

* Fixed Rate Interest

Schedule

* Interest Schedule
* Principal Schedule

Maturity Type

* Fixed Maturity

Forward Date Deal

* Forward Date Deal allowed

5.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MBT4** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
REAS	Reassign User
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

5.5 Interest / Charges / Commission & Fees

5.5.1 Interest

In **MBT4** product is parameterized with following Interest component.

MMINTCLS- Security Repo Interest Class

5.6 Special/Other features

5.6.1 Other Features

Please Refer **1.6.1** for further details.

5.7 Advices Supported
Please Refer **1.7** for further details.

5.8 Messages
Please Refer **1.8** for further details.

5.9 Reports Availability
Please Refer **1.9** for further details.

5.10 Additional information (ex. UDF & other Special Maintenance)

5.10.1 UDF Maintenance

Please Refer **1.10.1** for further details.

5.10.2 Other Special Maintenance

Please Refer **1.10.2** for further details.

6 Product Code "MBT5" (Call Deposits) Bearing Payment of Interest - Borrowing - Fixed Rate-Corporate

6.1 Business Scenario
Money Market Instrument "**MBT5**" is parameterized with following features.

6.2 Synopsis (ex. high level features etc)
a) Short term Borrow instrument with call Option
b) Terminated on demand
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) This instrument cannot be traded.

6.3 Detailed Coverage
MBT5 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Borrowing

Payment Method Covered
- Bearing Payment

Accrual Covered
- **Daily Accrual**

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Interest Rate details

- Fixed Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Call Maturity

Forward Date Deal

- Forward Date Deal allowed

6.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MBT5** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
REAS	Reassign User
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

6.5 Interest / Charges / Commission & Fees

6.5.1 Interest

In **MBT5** product is parameterized with following Interest component.

MMINTCLS- Security Repo Interest Class

6.6 Special/Other features

6.6.1 Other Features

Please Refer **1.6.1** for further details.

6.7 Advices Supported
Please Refer **1.7** for further details.

6.8 Messages
Please Refer **1.8** for further details.

6.9 Reports Availability
Please Refer **1.9** for further details.

6.10 Additional information (ex. UDF & other Special Maintenance)

6.10.1 UDF Maintenance

Please Refer **1.10.1** for further details.

6.10.2 Other Special Maintenance

Please Refer **1.10.2** for further details.

7 Product Code "MBT6" (Notice Deposits) Bearing Payment of Interest - Borrowing - Fixed Rate-Corporate

7.1 Business Scenario
Money Market Instrument "**MBT6**" is parameterized with following features.

7.2 Synopsis (ex. high level features etc)
a) Short term Borrow instrument with Notice Call Option
b) Terminated on certain Notice Period
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) This instrument cannot be traded.

7.3 Detailed Coverage
MBT6 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Borrowing

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Rollover of Deal

- New Version Rollover

Interest Rate details

- Fixed Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Notice Maturity

Forward Date Deal

- Forward Date Deal allowed

7.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MBT6** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
NOTC	Billing Notice Generation
REAS	Reassign User
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

7.5 Interest / Charges / Commission & Fees

7.5.1 Interest

In **MBT6** product is parameterized with following Interest component.

MMINTCLS- Security Repo Interest Class

7.6 Special/Other features

7.6.1 Other Features

Please Refer **1.6.1** for further details.

7.7 Advices Supported
Please Refer **1.7** for further details.

7.8 Messages
Please Refer **1.8** for further details.

7.9 Reports Availability
Please Refer **1.9** for further details.

7.10 Additional information (ex. UDF & other Special Maintenance)

7.10.1 UDF Maintenance

Please Refer **1.10.1** for further details.

7.10.2 Other Special Maintenance

Please Refer **1.10.2** for further details.

8 Product Code "MBT1" (Variable Rate Demand Notes (VRDNs)) Bearing Payment of Interest - Borrowing - Floating Rate-Corporate

8.1 Business Scenario
Money Market Instrument "**MBT1**" is parameterized with following features.

8.2 Synopsis (ex. high level features etc)
a) Short Term Debt instrument
b) The Maturity ranges 1-12 Months
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) The instrument is issued at a floating Interest Rate
f) This instrument can be traded.

8.3 Detailed Coverage

MBT1 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Borrowing

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Rollover of Deal

- New Version Rollover

Interest Rate details

- Floating Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Fixed Maturity

Forward Date Deal

- Forward Date Deal allowed

8.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MBT1** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
REAS	Reassign User
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

8.5 Interest / Charges / Commission & Fees

8.5.1 Interest

In **MBT1** product is parameterized with following Interest component.

MMINTCLS2- MM Interest Class 2

8.5.2 Charges

- Charge type -   counter party
- Charge Component - MMBKCHG

8.6 Special/Other features

8.6.1 Other Features

Please Refer **1.6.1** for further details.

8.7 Advices Supported
Please Refer **1.7** for further details.

8.8 Messages
Please Refer **1.8** for further details.

8.9 Reports Availability
Please Refer **1.9** for further details.

8.10 Additional information (ex. UDF & other Special Maintenance)

8.10.1 UDF Maintenance

Please Refer **1.10.1** for further details.

8.10.2 Other Special Maintenance

Please Refer **1.10.2** for further details.

9 Product Code "MBI2" (Certificate of Deposit) Bearing Payment of Interest - Borrowing - Fixed Rate-Inter Bank

9.1 Business Scenario
Money Market Instrument "**MBI2**" is parameterized with following features.

9.2 Synopsis (ex. high level features etc)
a) Short Term Debt instrument
b) The Maturity ranges 1month-24 Months
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) The instrument is issued at a floating Interest Rate
f) This instrument can be traded.

9.3 Detailed Coverage

MBI2 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Borrowing

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Rollover of Deal

- New Version Rollover

Interest Rate details

- Fixed Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Fixed Maturity

Forward Date Deal

- Forward Date Deal allowed

9.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MBI2** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
NOTC	Billing Notice Generation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
REAS	Reassign User
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

9.5 Interest / Charges / Commission & Fees

9.5.1 Interest

In **MBI2** product is parameterized with following Interest component.

MMINTCLS- Security Repo Interest Class

9.6 Special/Other features

9.6.1 Other Features

Please Refer **1.6.1** for further details.

9.7 Advices Supported
Please Refer **1.7** for further details.

9.8 Messages
Please Refer **1.8** for further details.

9.9 Reports Availability
Please Refer **1.9** for further details.

9.10 Additional information (ex. UDF & other Special Maintenance)

9.10.1 UDF Maintenance

Please Refer **1.10.1** for further details.

9.10.2 Other Special Maintenance

Please Refer **1.10.2** for further details.

10 Product Code "MBI3" (Euro Dollar Deposits) Bearing Payment of Interest - Borrowing - Floating Rate-Inter Bank

10.1 Business Scenario
Money Market Instrument "**MBI3**" is parameterized with following features.

10.2 Synopsis (ex. high level features etc)
a) Long Term Debt instrument
b) The Maturity ranges 10-30 Years
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) The instrument is issued at a floating Interest Rate
f) This instrument can be traded.

10.3 Detailed Coverage

MBI3 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Borrowing

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Rollover of Deal

- New Version Rollover

Interest Rate details

- Floating Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Fixed Maturity

Forward Date Deal

- Forward Date Deal allowed

10.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MBI3** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
NOTC	Billing Notice Generation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
REAS	Reassign User
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking

VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

10.5 Interest / Charges / Commission & Fees

10.5.1 Interest

In **MBI3** product is parameterized with following Interest component.

MMINTCLS1- Security Repo Interest Class

10.6 Special/Other features

10.6.1 Other Features

Please Refer **1.6.1** for further details.

10.7 Advices Supported
Please Refer **1.7** for further details.

10.8 Messages
Please Refer **1.8** for further details.

10.9 Reports Availability
Please Refer **1.9** for further details.

10.10　　Additional information (ex. UDF & other Special Maintenance)

10.10.1　　UDF Maintenance

Please Refer **1.10.1** for further details.

10.10.2　　Other Special Maintenance

Please Refer **1.10.2** for further details.

11 Product Code "MBI4" (Overnight Deposits) Bearing Payment of Interest - Borrowing - Fixed Rate-Inter Bank

11.1 Business Scenario
Money Market Instrument "**MBI4**" is parameterized with following features.

11.2 Synopsis (ex. high level features etc)
a) Short term Debt instrument on every day basis
b) Maturity of one day
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) The instrument is issued at Interest Rate which is lesser than Reverse Repo Rate

f)   This instrument cannot be traded.

11.3 Detailed Coverage

MBI4 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Borrowing

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Rollover of Deal

- New Version Rollover

Interest Rate details

- Fixed Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Fixed Maturity

Forward Date Deal

- Forward Date Deal allowed

11.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MBI4** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
NOTC	Billing Notice Generation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
REAS	Reassign User
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation

YACR	YIELD ACCRUAL

11.5 Interest / Charges / Commission & Fees

11.5.1 Interest

In **MBI4** product is parameterized with following Interest component.

MMINTCLS- Security Repo Interest Class

11.5.2 Charges

11.6 Special/Other features

11.6.1 Other Features

Please Refer **1.6.1** for further details.

11.7 Advices Supported
Please Refer **1.7** for further details.

11.8 Messages
Please Refer **1.8** for further details.

11.9 Reports Availability
Please Refer **1.9** for further details.

11.10　　Additional information (ex. UDF & other Special Maintenance)

11.10.1　　UDF Maintenance

Please Refer **1.10.1** for further details.

11.10.2　　Other Special Maintenance

Please Refer **1.10.2** for further details.

12 Product Code "MBI5" (Call Deposits) Bearing Payment of Interest - Borrowing - Fixed Rate-Inter Bank

12.1 Business Scenario
Money Market Instrument "**MBI5**" is parameterized with following features.

12.2 Synopsis (ex. high level features etc)
a) Short term Borrow instrument with call Option
b) Terminated on demand
c) It is backed by any form of collateral
d) Issued by a large banks and corporations

e) This instrument cannot be traded.

12.3 Detailed Coverage

MBI5 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Borrowing

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Interest Rate details

- Fixed Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Call Maturity

Forward Date Deal

- Forward Date Deal allowed

12.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MBI5** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
REAS	Reassign User
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

12.5 Interest / Charges / Commission & Fees

12.5.1 Interest

In **MBI5** product is parameterized with following Interest component.

MMINTCLS- Security Repo Interest Class

12.6 Special/Other features

12.6.1 Other Features

Please Refer **1.6.1** for further details.

12.7 Advices Supported
Please Refer **1.7** for further details.

12.8 Messages
Please Refer **1.8** for further details.

12.9 Reports Availability
Please Refer **1.9** for further details.

12.10   Additional information (ex. UDF & other Special Maintenance)

12.10.1   UDF Maintenance

Please Refer **1.10.1** for further details.

12.10.2   Other Special Maintenance

Please Refer **1.10.2** for further details.

13 Product Code "MBI6" (Notice Deposits) Bearing Payment of Interest - Borrowing - Fixed Rate-Inter Bank

13.1 Business Scenario
Money Market Instrument "**MBI6**" is parameterized with following features.

13.2 Synopsis (ex. high level features etc)
a) Short term Borrow instrument with Notice Call Option
b) Terminated on certain Notice Period

c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) This instrument cannot be traded.

13.3 Detailed Coverage

MBI6 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Borrowing

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Rollover of Deal

- New Version Rollover

Interest Rate details

- Fixed Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Notice Maturity

Forward Date Deal

- Forward Date Deal allowed

13.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MBI6** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
NOTC	Billing Notice Generation
REAS	Reassign User
REVN	Rate Revision
REVP	Reversal of Payment

VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

13.5 Interest / Charges / Commission & Fees

13.5.1 Interest

In **MBI6** product is parameterized with following Interest component.

MMINTCLS- Security Repo Interest Class

13.6 Special/Other features

13.6.1 Other Features

Please Refer **1.6.1** for further details.

13.7 Advices Supported
Please Refer **1.7** for further details.

13.8 Messages
Please Refer **1.8** for further details.

13.9 Reports Availability
Please Refer **1.9** for further details.

13.10 Additional information (ex. UDF & other Special Maintenance)

13.10.1 UDF Maintenance

Please Refer **1.10.1** for further details.

13.10.2 Other Special Maintenance

Please Refer **1.10.2** for further details.

14 Product Code "MBI1" (Variable Rate Demand Notes (VRDNs)) Bearing Payment of Interest - Borrowing - Floating Rate-Inter Bank

14.1 Business Scenario
Money Market Instrument "**MBI1**" is parameterized with following features.

14.2 Synopsis (ex. high level features etc)

a) Short Term Debt instrument

b) The Maturity ranges 1-12 Months
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) The instrument is issued at a floating Interest Rate
f) This instrument can be traded.

14.3 Detailed Coverage

MBI1 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Borrowing

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Rollover of Deal

- New Version Rollover

Interest Rate details

- Floating Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Fixed Maturity

Forward Date Deal

- Forward Date Deal allowed

14.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MBI1** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
NOTC	Billing Notice Generation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
REAS	Reassign User

REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

14.5 Interest / Charges / Commission & Fees

14.5.1 Interest

In **MBI1** product is parameterized with following Interest component.

MMINTCLS2- MM Interest Class 2

14.6 Special/Other features

14.6.1 Other Features

Please Refer **1.6.1** for further details.

14.7 Advices Supported
Please Refer **1.7** for further details.

14.8 Messages
Please Refer **1.8** for further details.

14.9 Reports Availability
Please Refer **1.9** for further details.

14.10　　Additional information (ex. UDF & other Special Maintenance)

14.10.1　　UDF Maintenance

Please Refer **1.10.1** for further details.

14.10.2　　Other Special Maintenance

Please Refer **1.10.2** for further details.

15 Product Code "MBFA" (Certificate of Deposit) Bearing Payment of Interest - Fixed - Borrowing –FATCA

15.1 Business Scenario
Money Market Instrument "**MBFA**" is parameterized to cater to the FATCA TAX with the following features.

15.2 Synopsis (ex. high level features etc)
a) Short Term Debt instrument
b) The Maturity ranges 1-12 Months
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) The instrument is issued at a floating Interest Rate
f) This instrument can be traded.

15.3 Detailed Coverage
MBFA Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Borrowing

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Rollover of Deal

- New Version Rollover

Interest Rate details

- Fixed Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Fixed Maturity

Forward Date Deal

- Forward Date Deal allowed

15.4 Events covered (including brief info. on accounting)
As a Life Cycle of Commercial Paper following events are parameterized in **MBFA** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
NOTC	Billing Notice Generation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment

CONF	Confirmation of contract
REAS	Reassign User
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

15.5 Interest / Charges / Commission & Fees

15.5.1 Interest

In **MBFA** product is parameterized with following Interest component.

MMINTCLS- MM Interest Class

15.6 Special/Other features

15.6.1 Other Features

Please Refer **1.6.1** for further details.

15.6.2 Tax Details

In **MBFA** product is parameterized with below mentioned Tax Class

- **MM_FAT_AMT**– Money Market Tax Component

15.7 Advices Supported
Please Refer **1.7** for further details.

15.8 Messages
Please Refer **1.8** for further details.

15.9 Reports Availability
Please Refer **1.9** for further details.

15.10   Additional information (ex. UDF & other Special Maintenance)

15.10.1   UDF Maintenance

Please Refer **1.10.1** for further details.

15.10.2   Other Special Maintenance

Following are the Maintenance Required in FCUBS to use the **MBFA** product for Money Market Deals.

- MM Branch Parameter
- General Ledger Parameter
- Interest & Charges Parameter
- Journal Entry Parameter
- Messaging Parameter
- Local Holidays
- MM Batch Maintenance
- LD MM Floating Rate Maintenance
- Interest Class Maintenance
- Charge Class
- FATCA Rule Maintenance
- TAX Rule Maintenance

- Tax Scheme Maintenance
- FATCA-Product Account Classes and Instruments Maintenance

16 Product Code "MBFL" (Certificate of Deposit) Bearing Payment of Interest - Borrowing -Floating-FATCA

16.1 Business Scenario

Money Market Instrument "**MBFL**" is parameterized to cater to the FATCA TAX with the following features.

16.2 Synopsis (ex. high level features etc)

a) Short Term Debt instrument
b) The Maturity ranges 1-12 Months
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) The instrument is issued at a floating Interest Rate
f) This instrument can be traded.
g) Negative Interest Allowed

16.3 Detailed Coverage

MBFL Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Borrowing

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Rollover of Deal

- New Version Rollover

Interest Rate details

- Floating Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Fixed Maturity

Forward Date Deal

- Forward Date Deal allowed

16.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MBFL** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
NOTC	Billing Notice Generation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
REAS	Reassign User
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

16.5 Interest / Charges / Commission & Fees

16.5.1 Interest

In **MBFL** product is parameterized with following Interest component.

MMINTCLS1- MM Interest Class

MMINTCLS_N- Negative Class Code

16.6 Special/Other features

16.6.1 Other Features

Please Refer **1.6.1** for further details.

16.6.2 Tax Details

In **MBFL** product is parameterized with below mentioned Tax Class

- **MM_FLT_AMT**– Money Market Tax Component

16.7 Advices Supported
Please Refer **1.7** for further details.

16.8 Messages
Please Refer **1.8** for further details.

16.9 Reports Availability
Please Refer **1.9** for further details.

16.10 Additional information (ex. UDF & other Special Maintenance)

16.10.1 UDF Maintenance

Please Refer **1.10.1** for further details.

16.10.2 Other Special Maintenance

Following are the Maintenance Required in FCUBS to use the **MBFL** product for Money Market Deals.

- MM Branch Parameter
- General Ledger Parameter
- Interest & Charges Parameter
- Journal Entry Parameter
- Messaging Parameter
- Local Holidays
- MM Batch Maintenance
- LD MM Floating Rate Maintenance
- Interest Class Maintenance
- Charge Class
- FATCA Rule Maintenance
- TAX Rule Maintenance
- Tax Scheme Maintenance
- FATCA-Product Account Classes and Instruments Maintenance

17 Product Code "MPT2" (Overnight Placement) Bearing Payment of Interest - Placement - Fixed Rate-Corporate

17.1 Business Scenario

Money Market Instrument "**MPT2**" is parameterized with following features.

17.2 Synopsis (ex. high level features etc)

a) Short term Investment instrument on every day basis
b) Maturity of one day
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) This instrument cannot be traded.

17.3 Detailed Coverage

MPT2 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Placement

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Rollover of Deal

- New Version Rollover

Interest Rate details

- Fixed Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Fixed Maturity

Forward Date Deal

- Forward Date Deal allowed

17.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MPT2** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

17.5 Interest / Charges / Commission & Fees

17.5.1 Interest

In **MPT2** product is parameterized with following Interest component.

MMINTCLS- Security Repo Interest Class

17.6 Special/Other features

17.6.1 Tax Details

In **MPT2** product is parameterized with below mentioned Tax Class

- **MMTAX_AMT**– Money Market Tax Component

17.6.2 Other Features

Apart from above mentioned features following other features can parameterized.

Interest Calculation Basis

- Actual/360

17.7 Advices Supported

Following Advices setup done in the **MPT2** Product as part of Product Life Cycle.

MMCONPLA	MM Placement Confirmation
MM_DEAL_SLIP	Deal Slip

MMAMDADV	Amendment Advice
SWIFT_MESSAGE	MT320, MT330, MT350
PAYMENT_MESSAGE	Payment Message
MM_ROLL_ADV	Rollover Advice
MMAMDADV	Amendment Advice

17.8 Messages

Following SWIFT Messages setup done in the **MPT2** product as part of product life cycle.

MT320 - Fixed Contract Confirmation
MT202-Payment Message
MT330-Call/Notice Contract Confirmation
MT210- RECEIVE NOTICE

17.9 Reports Availability

Following are the BIP Reports available in FCUBS as part of Money Market Deal.

MM Brokerage Details
MM Broker confirmation pending Journal
MM Contract Maturity Report
MM Counterparty Confirmation pending journal
Overdue Schedules Report

17.10 Additional information (ex. UDF & other Special Maintenance)

17.10.1 UDF Maintenance

As part of **MPT2** Product Setup there is option available to capture other details about the deal or the parties involved using UDF Maintenance.

17.10.2 Other Special Maintenance

Following are the Maintenance Required in FCUBS to use the **MPT2** product for Money Market Deals.

- MM Branch Parameter
- General Ledger Parameter
- Interest & Charges Parameter
- Journal Entry Parameter
- Messaging Parameter
- Local Holidays
- MM Batch Maintenance
- LD MM Floating Rate Maintenance
- Interest Class Maintenance
- Charge Class
- Tax Scheme Class

18 Product Code "MPT3"(Call Placement) Bearing Payment of Interest - Placement - Fixed Rate-Corporate

18.1 Business Scenario

Money Market Instrument "**MPT3**" is parameterized with following features.

18.2 Synopsis (ex. high level features etc)

a) Short term Investment instrument with call Option
b) Terminated on demand
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) This instrument cannot be traded.

18.3 Detailed Coverage

MPT3 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Placement

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Interest Rate details

- Fixed Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Call Maturity

Forward Date Deal

- Forward Date Deal allowed

18.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MPT3** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

18.5 Interest / Charges / Commission & Fees

18.5.1 Interest

In **MPT3** product is parameterized with following Interest component.

MMINTCLS - Security Repo Interest Class

18.6 Special/Other features

18.6.1 Tax Details

In **MPT3** product is parameterized with below mentioned Tax Class

- **MMTAX_AMT**– Money Market Tax Component

18.6.2 Other Features

Please Refer **15.6.2** for further details.

18.7 Advices Supported
Please Refer **15.7** for further details.

18.8 Messages
Please Refer **15.8** for further details.

18.9 Reports Availability
Please Refer **15.9** for further details.

18.10   Additional information (ex. UDF & other Special Maintenance)

18.10.1   UDF Maintenance

Please Refer **15.10.1** for further details.

18.10.2   Other Special Maintenance

Please Refer **15.10.2** for further details.

19 Product Code "MPT4" (Notice Placement) Bearing Payment of Interest - Placement - Fixed Rate-Corporate

19.1 Business Scenario

Money Market Instrument "**MPT4**" is parameterized with following features.

19.2 Synopsis (ex. high level features etc)

a) Short term Investment instrument with Notice Call Option
b) Terminated on certain Notice Period
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
f) This instrument cannot be traded

19.3 Detailed Coverage

MPT4 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Placement

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Rollover of Deal

- New Version Rollover

Interest Rate details

- Fixed Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Notice Maturity

Forward Date Deal

- Forward Date Deal allowed

19.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MPT4** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
NOTC	Billing Notice Generation
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

19.5 Interest / Charges / Commission & Fees

19.5.1 Interest

In **MPT4** product is parameterized with following Interest component.

MMINTCLS- Security Repo Interest Class

19.5.2 Charges

19.6 Special/Other features

19.6.1 Tax Details

In **MPT4** product is parameterized with below mentioned Tax Class

- **MMTAX_AMT**– Money Market Tax Component

19.6.2 Other Features

Please Refer **15.6.2** for further details.

19.7 Advices Supported
Please Refer 15.7 for further details.

19.8 Messages
Please Refer **15.8** for further details.

19.9 Reports Availability
Please Refer **15.9** for further details.

19.10 Additional information (ex. UDF & other Special Maintenance)

19.10.1 UDF Maintenance
Please Refer **15.10.1** for further details.

19.10.2 Other Special Maintenance
Please Refer **15.10.2** for further details.

20 Product Code "MPT1" (Corporate Placement) Bearing Payment of Interest - Placement - Floating Rate-Corporate

20.1 Business Scenario
Money Market Instrument "**MPT1**" is parameterized with following features.

20.2 Synopsis (ex. high level features etc)
a) Short term Investment instrument
b) Corporates are the main participants.
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) This instrument cannot be traded.

20.3 Detailed Coverage
MPT1 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Placement

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Interest Rate details

- Floating Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Fixed Maturity

Forward Date Deal

- Forward Date Deal allowed

20.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MPT1** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

20.5 Interest / Charges / Commission & Fees

20.5.1 Interest

In **MPT1** product is parameterized with following Interest component.

MMINTCLS2- Security Repo Interest Class

20.6 Special/Other features

20.6.1 Other Features

Please Refer 15.6.2 for further details.

20.7 Advices Supported

Please Refer 15.7 for further details.

20.8 Messages

Please Refer 15.**8** for further details.

20.9 Reports Availability

Please Refer **15.9** for further details.

20.10   Additional information (ex. UDF & other Special Maintenance)

20.10.1   UDF Maintenance

Please Refer 15.**10.1** for further details.

20.10.2   Other Special Maintenance

Please Refer **15.10.2** for further details.

21 Product Code "MPI2" (Overnight Placement) Bearing Payment of Interest - Placement - Fixed Rate-Corporate

21.1 Business Scenario
Money Market Instrument "**MPI2**" is parameterized with following features.

21.2 Synopsis (ex. high level features etc)
a) Short term Investment instrument on every day basis
b) Maturity of one day
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) This instrument cannot be traded.

21.3 Detailed Coverage
MPI2 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Placement

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Rollover of Deal

- New Version Rollover

Interest Rate details

- Fixed Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Fixed Maturity

Forward Date Deal

- Forward Date Deal allowed

21.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MPI2** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

21.5 Interest / Charges / Commission & Fees

21.5.1 Interest

In **MPI2** product is parameterized with following Interest component.

MMINTCLS- Security Repo Interest Class

21.6 Special/Other features

21.6.1 Tax Details

In **MPI2** product is parameterized with below mentioned Tax Class

- **MMTAX_AMT**– Money Market Tax Component

21.6.2 Other Features

Apart from above mentioned features following other features can parameterized.

Interest Calculation Basis

- Actual/360

21.7 Advices Supported

Please refer 15.7

21.8 Messages
Please refer 15.8

21.9 Reports Availability
Please refer 15.9

21.10 Additional information (ex. UDF & other Special Maintenance)

21.10.1 UDF Maintenance

Please refer 15.10.1

21.10.2 Other Special Maintenance

Please refer 15.10.2

22 Product Code "MPI3" (Call Placement) Bearing Payment of Interest - Placement - Fixed Rate-Inter Bank

22.1 Business Scenario
Money Market Instrument "**MPI3**" is parameterized with following features.

22.2 Synopsis (ex. high level features etc)
a) Short term Investment instrument with call Option
b) Terminated on demand
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) This instrument cannot be traded.

22.3 Detailed Coverage
MPI3 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Placement

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Interest Rate details

- Fixed Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Call Maturity

Forward Date Deal

- Forward Date Deal allowed

22.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MPI3** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

22.5 Interest / Charges / Commission & Fees

22.5.1 Interest

In **MPI3** product is parameterized with following Interest component.

MMINTCLS - Security Repo Interest Class

22.6 Special/Other features

22.6.1 Other Features

Please Refer 15.6.2 for further details.

22.7 Advices Supported

Please Refer 15.**7** for further details.

22.8 Messages

Please Refer 15.**8** for further details.

22.9 Reports Availability

Please Refer 15.**9** for further details.

22.10   Additional information (ex. UDF & other Special Maintenance)

22.10.1   UDF Maintenance

Please Refer 15.**10.1** for further details.

22.10.2   Other Special Maintenance

Please Refer 15.**10.2** for further details.

23 Product Code "MPI4" (Notice Placement) Bearing Payment of Interest - Placement - Fixed Rate-Inter Bank

23.1 Business Scenario
Money Market Instrument "**MPI4**" is parameterized with following features.

23.2 Synopsis (ex. high level features etc)

a) Short term Investment instrument with Notice Call Option
b) Terminated on certain Notice Period
c) It is backed by any form of collateral
d) Issued by a large banks and corporations
e) This instrument cannot be traded

23.3 Detailed Coverage
MPI4 Money Market Instrument covers the following features,

Type of the Contract Covered
- Money Market Placement

Payment Method Covered
- Bearing Payment

Accrual Covered
- Daily Accrual

Liquidation

- Auto Principal Liquidation
- Auto Interest Liquidation

Rollover of Deal

- New Version Rollover

Interest Rate details

- Fixed Rate Interest

Schedule

- Interest Schedule
- Principal Schedule

Maturity Type

- Notice Maturity

Forward Date Deal

- Forward Date Deal allowed

23.4 Events covered (including brief info. on accounting)

As a Life Cycle of Commercial Paper following events are parameterized in **MPI4** product.

ACCR	Contract Accrual
BOOK	Booking of contract
INIT	Contract Initiation
LIQD	Contract Liquidation
ROLL	Rollover of Contract
REVC	Contract Reversal
CAMD	Contract Amendment
CONF	Confirmation of contract
NOTC	Billing Notice Generation
REVN	Rate Revision
REVP	Reversal of Payment
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
YACR	YIELD ACCRUAL

23.5 Interest / Charges / Commission & Fees

23.5.1 Interest

In **MPI4** product is parameterized with following Interest component.

MMINTCLS- Security Repo Interest Class

23.5.2 Charges

23.6 Special/Other features

23.6.1 Tax Details

In **MPT4** product is parameterized with below mentioned Tax Class

- **MMTAX_AMT**– Money Market Tax Component

23.6.2 Other Features

Please Refer **15.6.2** for further details.

23.7 Advices Supported
Please Refer **15.7** for further details.

23.8 Messages
Please Refer **15.8** for further details.

23.9 Reports Availability
Please Refer **15.9** for further details.

23.10   Additional information (ex. UDF & other Special Maintenance)

23.10.1   UDF Maintenance

Please Refer **15.10.1** for further details.

23.10.2   Other Special Maintenance

Please Refer **15.10.2** for further details.

24 A) Annexure I:

Event Accounting Entries of all the above products are available in embedded file.

Events_Account_Ent
ries_Advice.xlsb

B) Annexure II:

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.

Gateway service for Money Market is FCUBSMMService and following are the operations under Money Market Service

Serivce Name	Service Description	Operations	Operation Description
FCUBSMMService	Money Market Service	RolloverMMContract	Rollover of Money Market Contract
FCUBSMMService	Money Market Service	ReverseMMPayment	Reversal of Money Market Payment
FCUBSMMService	Money Market Service	ReverseMMContract	Reversal of Money Market Contract
FCUBSMMService	Money Market Service	QueryProduct	Query of Money Market Product
FCUBSMMService	Money Market Service	QueryMMPayment	Query of Money Market Payment
FCUBSMMService	Money Market Service	QueryMMContract	Query of Money Market Contract
FCUBSMMService	Money Market Service	ModifyProduct	Modification of Money Market Product
FCUBSMMService	Money Market Service	ModifyMMContract	Modification of Money Market Contract
FCUBSMMService	Money Market Service	MMVamiContract	Money Market Value Dated Changes
FCUBSMMService	Money Market Service	MMVamiAuthorize	Authorization of Money Market Value Dated Changes
FCUBSMMService	Money Market Service	DeleteProduct	Deletion of Money Market Product
FCUBSMMService	Money Market Service	DeleteMMPayment	Deletion of Money Market Payment
FCUBSMMService	Money Market Service	DeleteMMContract	Deletion of Money Market Contract
FCUBSMMService	Money Market Service	CreateProduct	Creation of Money Market Product
FCUBSMMService	Money Market Service	CreateMMPayment	Creation of Money Market Payment
FCUBSMMService	Money Market Service	CreateMMContract	Creation of Money Market Contract
FCUBSMMService	Money Market Service	ConfirmMMContract	Confirmation of Money Market Contract
FCUBSMMService	Money Market Service	BulkUploadLDMMRate	Bulk Upload of LD MM Floating Rate

FCUBSMMService	Money Market Service	AuthorizeProduct	Authorization of Money Market Product
FCUBSMMService	Money Market Service	AuthorizeMMPayment	Authorization of Money Market Payment
FCUBSMMService	Money Market Service	AuthorizeMMContract	Authorization of Money Market Contract

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