

Islamic Integrated Liquidity Management User Guide  
**Oracle FLEXCUBE Universal Banking**  
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Islamic Integrated Liquidity Management User Guide  
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# Contents

<b>1. Preface .....</b>	<b>1-1</b>
1.1 Introduction.....	1-1
1.2 Audience.....	1-1
1.3 Documentation Accessibility.....	1-1
1.4 Organization .....	1-1
1.5 Related Documents .....	1-2
1.6 Glossary of Icons.....	1-2
<b>2. Islamic Integrated Liquidity Management - An Overview .....</b>	<b>2-1</b>
2.1 Introduction.....	2-1
<b>3. Maintaining Parameters for Islamic Integrated Liquidity Management</b>	<b>3-1</b>
3.1 Introduction.....	3-1
3.2 Maintaining Account Classes .....	3-1
3.3 Maintaining SDEs.....	3-2
3.4 Maintaining UDEs.....	3-3
3.5 Profit & Charges Rules .....	3-3
3.5.1 <i>Creating Profit &amp; Charges Rules</i> .....	3-4
3.5.2 <i>Creating Profit &amp; Charges Products</i> .....	3-4
3.5.3 <i>Maintaining IP Special Conditions for Customer Accounts</i> .....	3-6
3.5.4 <i>IP Special Conditions</i> .....	3-7
3.6 Product Event Class & Accounting Entries.....	3-8
3.6.1 <i>Maintaining Product Event Class &amp; Accounting Entries</i> .....	3-8
3.6.2 <i>Defining Accounting Entries for Event</i> .....	3-9
3.6.3 <i>Associating Branch to Event Class</i> .....	3-10
3.7 Group Code Maintenance .....	3-11
3.7.1 <i>Maintaining Group Code</i> .....	3-11
3.7.2 <i>A</i> .....	3-12
3.8 Account Structures .....	3-13
3.8.1 <i>Maintaining Account Structures</i> .....	3-13
3.8.2 <i>Indicating Account Details</i> .....	3-14
3.8.3 <i>Maintaining Sweeping Parameters</i> .....	3-15
3.8.4 <i>Closing Accounts in an Account Structure</i> .....	3-16
3.8.5 <i>Creating Group Account Linkages</i> .....	3-17
<b>4. Reports .....</b>	<b>4-1</b>
4.1 Introduction.....	4-1
4.2 Account Structure Report .....	4-1
4.2.1 <i>Report Options</i> .....	4-1
4.2.2 <i>Contents of the Report</i> .....	4-1
<b>5. Annexure A - Accounting Entries .....</b>	<b>5-1</b>
5.1 Accounting Entries for ILM .....	5-1
5.2 Events.....	5-1
5.3 Event-wise Accounting Entries for Products.....	5-1
5.3.1 <i>Pool Header Product</i> .....	5-1
5.3.2 <i>Pool Reallocation Product</i> .....	5-2
5.3.3 <i>Sweep and Reverse Sweep</i> .....	5-4

- 6. Annexure B – IP Rule Set-up ..... 6-1**
  - 6.1 Introduction..... 6-1
  - 6.2 IC Rule Maintenance ..... 6-1
    - 6.2.1 *Maintaining IC Rule* ..... 6-1
    - 6.2.2 *Pool Header* ..... 6-2
    - 6.2.3 *Pool Reallocation* ..... 6-6
  - 6.3 UDE Value Maintenance ..... 6-8
- 7. Function ID Glossary ..... 7-1**

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# 1. Preface

## 1.1 Introduction

This manual is designed to help acquaint you with the Islamic Integrated Liquidity Management module of Oracle FLEXCUBE.

This manual provides answers to specific features and procedures that you need to be aware of for the module to function successfully. Besides this User Manual, while maintaining the interface related details, you can invoke the context sensitive help available for each field. This help encapsulates the purpose of each field within a screen. Placing the cursor on the relevant field and striking the <F1> key on the keyboard can obtain information specific to a particular field.

## 1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Back office data entry Clerks	Input functions for maintenance related to the interface.
Back office Managers/ Officers	Authorization functions

## 1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Islamic Integrated Liquidity Management - An Overview</i> offers an introduction to the module and its features.
Chapter 3	<i>Maintaining Parameters for Islamic Integrated Liquidity Management</i> explains how to maintain certain parameters before defining account structures for integrated liquidity management process.
Chapter 4	<i>Batch Maintenance</i> explains the Batches that need to be maintained for II.
Chapter 5	<i>Batch Process</i> explains various processes related to batches maintained for the Islamic Liquidity Management.
Chapter 6	<i>IP Batch Processing</i> explains about the process involved in IP batch





Chapter 7	<i>Reports</i> give a detailed account of report generation from this module and the contents of such reports.
Chapter 8	<i>Annexure A - Accounting Entries</i> lists the Accounting Entries for Profit and Charge Product applicable for the Integrity Liquidity Management module.
Chapter 9	<i>Annexure B – IP Rule Set-up</i> lists the Profit and Charge rules that need to be maintained for the Islamic Integrity Liquidity Management module.
Chapter 10	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

## 1.5 Related Documents

The Procedures User Manual

## 1.6 Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icons	Function
	Exit
	Add row
	Delete row
	Option List

---

## 2. Islamic Integrated Liquidity Management - An Overview

### 2.1 Introduction

Liquidity Management refers to the services your bank provides to its corporate customers thereby allowing them to optimize profit on their checking/current accounts by sweeping funds from different accounts. Your corporate customers can, therefore, manage the daily liquidity in their business in a consolidated way.

Customers need to define 'account structures' which form the basis of liquidity management. The account structure reflects the hierarchical relationship of the accounts as well as the corporate strategies in organizing accounts relationships.

Islamic liquidity management supports sweeping funds. Sweeping is the process where physical funds are moved in account structure from child to parent or parent to child.

The Islamic Integrated Liquidity Management (ILM) module in Oracle FLEXCUBE supports a multi-branch, multi-currency liquidity management structure using architecture of 'System Accounts'. This enables the system to keep track of balances in accounts in the structure, calculate profit on the accounts in the structure as well as track the history of the sweep structure.

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#### **Note**

System accounts are internal accounts created by the system based on the role played by an account in an Account Structure.

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This document is broadly classified into two sections as follows:

- Maintenance required for ILM
- EOD Batch operations and sequenc

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## 3. Maintaining Parameters for Islamic Integrated Liquidity Management

### 3.1 Introduction

You need to maintain certain parameters before you define account structures for integrated liquidity management process. They are:

- Account class
- IC – SDE Maintenance
- IP Rule Maintenance
- IP Product Maintenance
- Customer Maintenance
- Islamic Account Maintenance
- Transaction Code
- Product Event class and Accounting entries for ILM
- ILM Branch parameters Maintenance
- Group Code Maintenance
- Account Structure Maintenance
- Group Account Linkage
- Other Maintenances

This chapter contains the following sections:

- [Section 3.2, "Maintaining Account Classes"](#)
- [Section 3.3, "Maintaining SDEs"](#)
- [Section 3.4, "Maintaining UDEs"](#)
- [Section 3.5, "Profit & Charges Rules"](#)
- [Section 3.6, "Product Event Class & Accounting Entries"](#)
- [Section 3.7, "Group Code Maintenance"](#)
- [Section 3.8, "Account Structures"](#)

### 3.2 Maintaining Account Classes

You can use the Account Class feature in Oracle FLEXCUBE to create a set of accounts which have the same characteristics. You can invoke the 'Account Class Maintenance' screen by typing 'IADACCLS' in the field at the top right corner of the Application tool bar and clicking



on the adjoining arrow button. Click on the 'Preferences' button in the 'Account Class Maintenance' screen to invoke the 'Preferences' screen.

The screenshot shows a 'Preferences' dialog box with the following options:

- Limit Check
- Overdraft Facility
- Component-wise Tracking Required For Overdraft
- Pass Book Facility
- Track Receivable
- Account Statistics
- Exclude Same Day Reversal Transactions from Statement
- Back Period Entry Allowed
- IBAN Required
- Consolidation for Inward Clearing
- Interest Charges
- Track Accrued Interest
- Debit Credit Advices
- Posting Allowed
- Lodgment Book
- Replicate Customer Signature
- Spend Analysis
- No of Days For Salary Block \_\_\_\_\_
- No of Days For Closing Unauthorized Accounts With No Activity \_\_\_\_\_
- No of Days For Closing Authorized Accounts With No Activity \_\_\_\_\_
- No of Days After Which Notification to be Sent If No Activity \_\_\_\_\_
- Frequency
- Interest Statement
- Available Balance Check Required
- Referral Required
- Status Change Automatic
- Integrated Liquidity Management

You are required to input the following details in this screen:

### **Integrated Liquidity Management**

Check this option to indicate that accounts created under this Account Class should be part of an ILM Structure. If the option is checked, the system creates system accounts (internal accounts) for each account that is linked in a sweep structure and tracks the balances on both the actual accounts as well as these system accounts. It also calculates profit on these system accounts.

---

#### **Note**

Profit on accounts that are not part of an account structure are calculated on the actual customer account.

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## **3.3 Maintaining SDEs**

In order to calculate Profit, Oracle FLEXCUBE uses components called 'data elements' that provide the required data.

System Data Elements (SDEs) are values such as the balance in an account or the number of transactions in a day. This information is constantly updated in the system and is readily available for computation of Profit. These values can only be picked up by the system while applying Profit. User cannot indicate what the value of an SDE should be.

The following SDEs will be used in IC Processing:

<b>SDE (System Data Elements)</b>	<b>Description</b>
ILBD_ULT_DR_BAL	Captures the book dated Debit balance of the pool header in this Data element during the IC calculation process
ILBD_ULT_CR_BAL	System populates the book dated Credit balance of the pool header in this data element during the IC calculation process
ILVD_ULT_DR_BAL	System populates the value dated Debit balance of the pool header in this data element during the IC calculation process
ILVD_ULT_CR_BAL	System populates the value dated Credit balance of the pool header in this variable during the IC calculation process
ILBD_CP_DR_- CONT	This data element captures the Compensated contribution of the book dated Debit balance
ILBD_CP_CR_- CONT	This data element captures the Compensated contribution of the book dated Credit balance
ILVD_CP_DR_- CONT	This data element captures the Compensated contribution of the value dated Debit balance
ILVD_CP_CR_- CONT	This data element captures the Compensated contribution of the value dated Credit balance
ILBD_NCP_DR_- CONT	This data element captures the Non Compensated contribution of the book dated Debit balance
ILBD_NCP_CR_- CONT	This data element captures the Non Compensated contribution of the book dated Credit balance
ILVD_NCP_DR_- CONT	This data element captures the Non Compensated contribution of the value dated Debit balance
ILVD_NCP_CR_- CONT	This data element captures the Non Compensated contribution of the value dated Credit balance

### **3.4 Maintaining UDEs**

User Data Elements (UDEs) are elements (such as Profit or Tax rate) the values for which are provided by the User. The following User Data Elements (UDE) can be specified in IP Rule Maintenance:

- Debit Rate for Sweep Balance
- Credit Rate for Sweep Balance
- Inter-Bank Rate
- Tax Rate

### **3.5 Profit & Charges Rules**

This section contains the following topics:

- [Section 3.5.1, "Creating Profit & Charges Rules"](#)
- [Section 3.5.2, "Creating Profit & Charges Products"](#)

- [Section 3.5.3, "Maintaining IP Special Conditions for Customer Accounts"](#)
- [Section 3.5.4, "IP Special Conditions"](#)

### 3.5.1 Creating Profit & Charges Rules

You can use the SDEs and UDEs that you have previously defined to create formula to be used by the system for Profit calculations in the 'Profit & Charges Rule Maintenance' screen. You can invoke the 'Profit & Charges Rule Maintenance' screen by typing 'IPDRLMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You are required to input the following detail in this screen:

#### **Integrated LM**

Choose this option if you want to use the product for Integrated Liquidity Management processing.

#### **Integrated LM Type**

Specify the type of System Account to which the product ought to be linked. It can be:

- Pool Leader: Indicates that the Rule will apply to Header accounts in a structure.
- Pool Reallocation: Indicates that the rule will apply to Parent and Child Accounts below the Header Account.

*Refer the chapter 'Annexure B – IC Rule Set-up' in this User Manual for suggested IC rules.*

### 3.5.2 Creating Profit & Charges Products

You can invoke the 'Profit And Charges – Profit Product Preferences' screen by clicking 'Preferences' button on the 'Profit And Charges Product Maintenance' screen. You can invoke

the latter by 'typing 'IADPRMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can input the following details in this screen:

### Integrated LM Product

Choose this option if you want to use the product for Integrated Liquidity Management processing.

### Integrated LM Type

Specify the type of System Account to which the product ought to be linked. It can be:

- Pool Leader: Indicates that the Rule will apply to Header accounts in a structure.
- Pool Reallocation: Indicates that the rule will apply to Parent and Child Accounts below the Header Account.

*Refer the chapter 'Annexure A - Accounting Entries' in this User Manual for suggested IC products.*

### 3.5.3 Maintaining IP Special Conditions for Customer Accounts

The 'Islamic Accounts Maintenance' screen is used to create accounts for a given Customer using the desired account class and currency combination. You can invoke the 'Islamic Accounts Maintenance' screen by typing 'IADCUSAC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot displays the 'Customer Accounts Maintenance' application window. The title bar reads 'Customer Accounts Maintenance'. Below the title bar, there is a 'New' button. The main form area is divided into several sections:

- Customer Information:** Fields for 'Customer No \*', 'Customer Name', 'Currency \*', 'Account \*', 'Account Class \*', and 'Branch \*'. There is a 'Fetch' button next to 'Account Class \*' and a checkbox for 'Private Customer'.
- Account Class Type:** A dropdown menu for 'Account Class Type'.
- Special Account Options:** A checkbox for 'Special Acc No Generation' and a text field for 'SD User Reference'.
- Account Description:** Fields for 'Account Description', 'Account Type' (with radio buttons for 'Single' and 'Joint'), 'Mode of Operation' (a dropdown menu), and 'Account Open Date'.
- Account Facilities:** A section with checkboxes for 'Cheque Book', 'Passbook', 'CAS Account', 'ATM', and 'Direct Banking'.
- Options:** A section with checkboxes for 'Replicate Customer Signature', 'Salary Account', and 'IBAN Required'. It also includes text fields for 'IBAN Account Number', 'Alternate Account Number', 'Clearing Bank Code', and 'Clearing Account Number'.
- Initial Funding:** A text field for 'Initial Funding' and another for 'Account Opening Amount'.
- Addresses:** Text fields for 'Address 1', 'Address 2', and 'Address 3'.

At the bottom of the window, there is a navigation bar with various menu items: Interest, Charges, Consolidated Charges, BIC, Instructions, Standing Instructions, Linked Entities, Reg, Account Status, Restrictions, Currency Limits, MIS, Statement, Limits, Joint Holders, Fields, Deposits Instruction, Billing Parameters, Account Signatory, Interim Transactions Report, Notice, Cards, Statistics, Cheque Book Request, Debit Card Request, Sweep in Setup, Documents, Banking Channels, and Change Log. Below the navigation bar, there are fields for 'Maker', 'Date Time:', 'Mod No', 'Record Status', 'Checker', 'Date Time:', and 'Authorization Status', along with an 'Exit' button.

Click 'Profit' button in 'Customer Account Maintenance' screen to invoke 'IP Special Conditions Maintenance' sub-screen, where you can maintain IP special conditions for ILM accounts.

**Account Details**

Account

Calculation Account

Booking Account

Interest Statement Required

Dr Cr Advices

Charge Booking Account

Interest Start Date

Interest Booking Account Branch

Charge Booking Branch

Charge Start Date

**Product Details**

Product\*

User Defined Element

Currency

Waive

Generate UDE Change Advise

Open

**UDE Id**

**Dates**

Effective Date*	Open
<input type="text"/>	<input checked="" type="checkbox"/>

**Interest SDE**

User Defined Element Id*	UDE Id	Rate Code
<input type="text"/>	<input type="text"/>	<input type="text"/>

**Deposit**

**Note**

ILM accounts need to be created with special conditions by attaching the products with effective date and UDE values.

**3.5.4 IP Special Conditions**

The system displays the following fields on the basis of your choice in the IP Rule and IP Product screens.

**Integrated LM**

The system defaults the value specified in the product screen from based on product selected from the option list.

## Integrated LM Type

The system displays the value on the basis of your choice in the IP Rule and IP Product screens.

## 3.6 Product Event Class & Accounting Entries

This section contains the following topics:

- [Section 3.6.1, "Maintaining Product Event Class & Accounting Entries"](#)
- [Section 3.6.2, "Defining Accounting Entries for Event"](#)
- [Section 3.6.3, "Associating Branch to Event Class"](#)

### 3.6.1 Maintaining Product Event Class & Accounting Entries

When you define an Events Class, you choose, first of all, the set of events that would belong to the class. Events are, usually, unique to a module.

The events that you would like to include in an Events Class can be identified through the 'Events Accounting Entries and Advices Class Maintenance' screen. This screen is invoked from the Application Browser.

You can invoke the 'Events Class Maintenance' screen by typing 'CSDACTCL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Events Class Maintenance' application window. The window title is 'Events Class Maintenance'. The interface includes a top toolbar with 'New' and 'Enter Query' buttons. The main area contains form fields for 'Class Code \*', 'Class Description', 'Module \*', and 'Module Description'. Below these is a table titled 'Event Class' with columns 'Event Code \*' and 'Event Description'. At the bottom, there are tabs for 'Accounting Entries', 'Advice', and 'Fields'. A footer bar contains fields for 'Input By', 'Authorized By', and 'Modification Number', along with checkboxes for 'Authorized' and 'Open'.

You can maintain the following details in this screen:

#### **Class Code**

An Events Class is identified with a unique Code and a Description. This indicates the name of the event class to which the events for ILM processing will be linked.

#### **Description**

You need to enter a brief description for the class code.

### **Module**

Events are, usually, unique to a module. Specify the module as IL to define the events for Islamic Liquidity Management module.

### **Event Code**

Specify a valid code for the event you need to maintain. The adjoining option list displays all valid codes maintained for IL events. You can select the appropriate one.

### **Event Description**

Once you specify the class code and module, click on add icon. The system will display the events associated with the Integrated Liquidity Management module.

The following events are available for the integrated liquidity management module:

- SWBK : Sweep Booking
- RVSW: Reverse of Sweep Booking
- RALL: Reverse ALL (Book / Reverse Sweep)

## **3.6.2 Defining Accounting Entries for Event**

You can indicate the accounting entries that should be passed at an event in the Accounting Entries section of the 'Events Class' screen. This section is invoked by clicking the 'Accounting Entries' button.

As part of the Accounting Entry details of an event, you should specify the following details:

- The accounting role
- The amount tag
- If a debit or a credit
- The transaction code

### **Accounting Role**

If accounting entries are to be passed for an event, you have to indicate the different Accounting Roles. At an event in the life cycle of a deal, involving a product to which you associate the class, the appropriate entries will be passed under the specified Accounting Roles.

The adjoining option list displays a list of all the available accounting roles.

### **Amount Tag**

The amount (i.e. the available balance, booking dated balance etc.) that is to be posted for an event, is referred to as the Amount Item. The tag associated with an Amount Item is the Amount Tag.

The adjoining option list displays a list of the amount tags that are maintained in the system. You can choose a tag by double clicking on it.

### **Debit/Credit**

You have already specified the type of account to which an entry should be passed, and the tag which identifies the amount (available balance, booking dated balance etc.) that should be passed. In this field, you must indicate if the amount is to be debited from credited to the specified account. Choose the Debit or Credit indicator.

### **Transaction Codes**

Every accounting entry in Oracle FLEXCUBE involves a Transaction Code that describes the nature of the entry. This code and its description will identify the original sweep book, reverse



booking and their corresponding reversals. The Transaction Code for both legs of the transaction would be the same.

The table below illustrates the accounting entries for each event that you need to set up for the liquidity management module.

Event	Debit/Credit Indicator	Accounting Role	Amount Tag
SWBK	DR	CHILD	CR_CONT
SWBK	CR	PARENT	CR_CONT
SWBK	CR	CHILD	DR_CONT
SWBK	DR	PARENT	DR_CONT
RVSW	DR	PARENT	CR_CONT
RVSW	CR	CHILD	CR_CONT
RVSW	DR	CHILD	DR_CONT
RVSW	CR	PARENT	DR_CONT

Refer to the Modularity User Manual for further information on setting up accounting details.

### 3.6.3 Associating Branch to Event Class

After you define the accounting entries that need to be passed for a set of events, you need to associate the event accounting entries to the branches of your bank.

You can invoke the 'ILM Branch Parameter Maintenance' screen by typing 'ILDBRPRM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

For field details refer 'Associating Branch to Event Class' section in 'Maintaining Parameters for Integrated Liquidity Management' of IL module.

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**Note**

Branch parameters maintained for IL modules is applicable for II module and the vice versa. Hence a single maintenance in any of the both modules is sufficient.

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## 3.7 Group Code Maintenance

This section contains the following topics:

- [Section 3.7.1, "Maintaining Group Code"](#)
- [Section 3.7.2, "A"](#)

### 3.7.1 Maintaining Group Code

In Oracle FLEXCUBE, you can bring together several accounts to form a 'Group' for ILM processing. You can then link this group code to the Header Account maintained as part of Account Structure. In Oracle FLEXCUBE, group codes allow you to uniquely identify a given account structure for ILM processing.

You can invoke the 'Integrated Liquidity Management Group Code Maintenance' screen by typing 'IIDGRPCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot displays the 'Islamic ILM-Group codes' maintenance screen. The form is titled 'New' and includes the following fields and options:

- Account Branch \***: Text input field.
- Group Code \***: Text input field.
- Description**: Text input field.
- Sweep Basis**: Dropdown menu set to 'Book Dated'.
- Effective Date**: Text input field.
- Pool Benefit**:
- Intraday Sweep**:
- Reverse Sweep**:
- BVT Applicable**:
- BVT Unit**: Dropdown menu set to 'Months'.
- BVT Duration**: Text input field.

At the bottom of the screen, there is a 'Fields' section with the following fields:

- Maker**: Text input field.
- Date Time**: Text input field.
- Mod No**: Text input field.
- Record Status**: Text input field.
- Checker**: Text input field.
- Date Time**: Text input field.
- Authorization Status**: Text input field.

An **Exit** button is located in the bottom right corner.

You can input the following details in this screen:

#### **Group Code and Description**

Enter a unique code to identify the group code in the system. Enter a brief description.

**Effective Date**

Specify the date from which the group will become active in the system. You will not be allowed to input Back Valued Dates (BVT) here.

**Sweep Basis**

You need to indicate if the sweep should be performed on Book Dated balance or Value Dated Balance for the entire structure falling under the group. . If BVT support is required, it must have 'Value Dated' option.

**Pool Benefit**

If you select this option, profit re-allocation is carried out for the child accounts involved in the group.

**Reverse Sweep**

Indicate whether reverse sweeps should be performed during BOD batch.

**BVT Applicable**

Specify if BVT processing is applicable for a group

**BVT Unit**

Indicate the unit the system should consider while calculating the BVT date. This can be Days/ Months

**BVT Duration**

This indicates the number of BVT units allowed as back period from today's date while calculating BVT date.

For instance, to indicate 30 Days input 'Days' as BVT Unit and '30' in the BVT Duration fields. Similarly, to indicate 2 months, the BVT Unit should be 'Months' and the BVT Duration '2'.

---

**Note**

- If the Sweep basis is Book Dated, back value dated transaction is not allowed.
  - While maintaining a new Group, the system validates if 'ILM Applicable' check box is checked at the branch level.
  - BVT is considered only from the same day, if it's posted on working day. If it is posted on a holiday, then the system considers BVT from the next working day. The same is applicable for BVT entries entered by the system to the account.
- 

**3.7.2 A****Note on Back Valued Transactions**

The system rebooks the sweeps (in case of physical pooling) and adjusts the profit amount that had been accrued and settled in the accounts when you input a transaction with a back value date. In case of a change in the Account Structure in the interim between the Back Value Transaction (BVT) date and current date, the system uses the account structure existing on the execution days.

The following points need to be kept in mind for BVT Processing:

- It is performed only for sweeps which are value based.
- The corresponding System Account active on the Effective Date is considered for a back valued transaction to an account. (BVT for Islamic ILM is considered only when it is a working day)

- The processing involves replaying the sweep from the least date of the BVT which means that the Contributions and Pool Balances of the System Accounts are calculated afresh. The balances in all accounts of the structure are reworked and the sweeps carried out again for each of the previous sweep having the same value date.
- The value dated balances of the Parent Account as well as the Child Accounts in the Account Structure are updated
- In Customer Account Statements, only the back value transaction will be available on the date that it was posted.

The system follows the following process for replaying sweeps:

1. It omits BOD processing for the least back value date only and continues till the current processing date. It then identifies the value dated balance of the current processing date for the corresponding System Account and carries out the EOD processing.
2. For a particular Effective Date, it calculates Sweep Amount for the corresponding System Accounts.
3. It fetches the entry posted for the BVT date from the Sweep Log and compares it with the Sweep Amount that has been calculated currently.
4. If the Sweep Amounts are equal, no entry is posted.
5. If the Sweep Amounts are different, it reverses the entry that was posted for the BVT date (SWBK) and the corresponding entry that was used during BOD to reverse the entry above  
Reverse sweep booking (RSBK)
6. Reversal of Reverse Sweep (RSWR) entry gets posted during reversal of RVSW.
7. It inputs a new entry whose booking date is the processing date of the BVT and whose value date is the BVT date. This entry is entered into the Daily Log.
8. It then updates the post sweep balances for a combination of Account + Effective Date + System Account.

---

**Note**

Every time a physical sweep is executed, the system stores the credit balance and the unused OD limit in the Parent Account before and after the sweep.

---

## **3.8 Account Structures**

This section contains the following topics:

- [Section 3.8.1, "Maintaining Account Structures"](#)
- [Section 3.8.2, "Indicating Account Details"](#)
- [Section 3.8.3, "Maintaining Sweeping Parameters"](#)
- [Section 3.8.4, "Closing Accounts in an Account Structure"](#)
- [Section 3.8.5, "Creating Group Account Linkages"](#)

### **3.8.1 Maintaining Account Structures**

In Oracle FLEXCUBE, you can define a structure for the various accounts participating in the ILM process and set up a hierarchy for the accounts - establish the relationships or links among the accounts that are to be part of the Group.

You need to define the account structure and the hierarchy for ILM processing in the 'Islamic Account Structure' screen. You can invoke the 'Account Structure Maintenance' screen by

typing 'IIDSWEEP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Islamic Account Structure Maintenance' application window. The window title is 'Islamic Account Structure Maintenance'. The main area is titled 'New' and contains several sections: 'Account' with fields for 'Account Branch \*', 'Account \*', 'Account Type \*' (set to 'Child'), and 'Effective Date \*'; 'Parent Account Details' with fields for 'Account Branch', 'Parent Account', and 'Currency'; 'Booking Account Details' with fields for 'Account Branch', 'Account', and 'Currency'; 'Scheme Details' with a 'Scheme' dropdown (set to 'Sweep') and a 'Profit Reallocation' checkbox; and 'Sweeping Parameters' with a 'Base Amount' field set to '0.00'. At the bottom, there is a 'Fields' section with labels for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', and an 'Exit' button.

You can define the following parameters as part of maintaining the account structure for ILM processing:

### 3.8.2 **Indicating Account Details**

Specify the following details.

#### **Account**

First, you need to specify the account (main or affiliate account) which has to be part of the account structure.

#### **Account Type**

You need to indicate whether the account that you have specified is a main account or secondary account. The account type defines the relationship between the accounts.

- Select the option 'Parent' to indicate that the account is the main account in the hierarchy.
- Select the option 'Child' to indicate that the account is a secondary account in the hierarchy.

You will not be able to link the accounts at the same level in an account structure.

If you de-link a parent account from a structure or link it to another parent in the same structure, the associated child accounts linked to it will also follow the parent account.

#### **Effective Date**

You need to indicate the date from which the account structure is available in the system for ILM processing.

#### **Parent Account**

This is applicable only if you are maintaining a child account. You need to indicate the parent account for the child here.

---

**Note**

You cannot link a child account to more than one parent account.

---

**Booking Account**

You need to indicate the account to which the profit amount is to be booked during profit reallocation (after Profit is calculated).

---

**Note**

The booking account linked to the account should have the same currency as the account.

---

**Scheme**

Indicate the type of structure for which the link is being defined. The following types are possible:

- Sweep: Indicates that the level of the structure is Sweep, in which movement of funds is physical.

**Profit Reallocation**

Check this option to allow profit to be re-allocated to child accounts based on their contribution.

### 3.8.3 Maintaining Sweeping Parameters

Specify the following details.

**Sweep Type**

This indicates the sweep type of the parent and child account. The sweep type can be either of the following:

- Debit (Sweep Out)
- Credit (Sweep In)
- Target Balance Agreement

**Base Amount**

The amount depends on the sweep type that you have selected.

- If the sweep type is Debit, the Amount indicates the balance in the account that should trigger a sweep out of funds. The sweep transaction will be executed if the balance in the account becomes greater than this amount.
- If the sweep type is Credit, the Amount indicates the balance in the account that should trigger a sweep in of funds. The sweep transaction will be executed if the balance in the account goes below this amount.
- If the sweep type is Target Balance, the Amount indicates the minimum balance that is to be left behind in the Child Account after the sweep is performed. A value of zero indicates Zero Balancing sweeps.

**Multiples Amount**

This indicates the multiples amount in which the system performs sweeps.

#### 3.8.3.1 Validating Account Structure

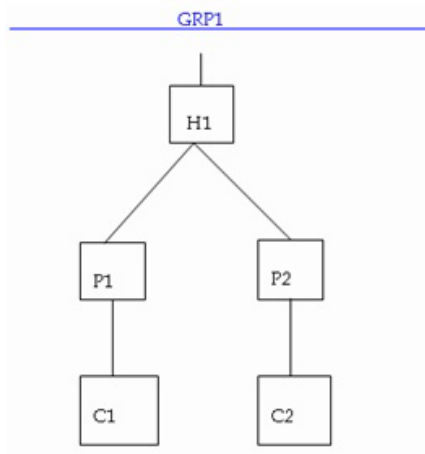
The system validates the following for account structure:

- Account must not be linked to more than one Parent Account

- Account must not participate in another account structure with different header account
- There must not be any cyclic links in the structure
- Accounts that act as a Parent Account in the structure must be explicitly maintained with the account type as Parent
- Back Dated Structure Change is disallowed
- Accounts at the same level in the structure must not be linked
- If a Parent Account is delinked from a structure or linked to another parent in the same structure, then the Child Accounts linked to it must also be delinked or linked accordingly
- If 'Scheme' is maintained as 'Sweep', then the Parent Account and Child Account must be in the same currency
- Parent and Child Account in the account structure must be in the same fund ID
- Effective date of child must be greater than or equal to parent structure
- Base amount must not be assigned to parent structure

### 3.8.4 Closing Accounts in an Account Structure

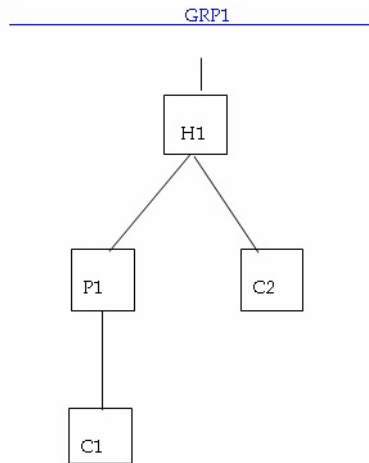
The following steps explain how to close an account in a given account structure. Let us assume that, in the structure shown below, we need to close account P2 and attach account C2 directly to H1.



The steps to be followed for the closure are:

- Child Account C2 is closed first (You can query to find out the child accounts of a given parent account, say P2)
- Subsequently, account P2 is closed.
- Account C2 is now freshly linked with H1.

After the structure change has been carried out, the new structure appears as shown below:



In the new structure (i.e. after the change), account C2 will have a new 'System Account' associated with it.

---

**Note**

BVT is not applicable for a group if any of the account structure closes and BVT falls in that period.

---

### **3.8.5 Creating Group Account Linkages**

You can link the account structure to the group codes that you have maintained in the 'Islamic Account Group Linkage Maintenance' screen. You can invoke the 'Account Group Linkage



Maintenance' screen by typing 'IIDGRPLN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Islamic ILM-Account Group Linkage". At the top left, there are "New" and "Enter Query" options. The main form area contains four required fields, each with a red asterisk: "Account Branch \*", "Header Account \*", "Effective Date \*", and "Group Code \*". The "Header Account \*" field includes a "Currency" dropdown menu. At the bottom of the window, there is a "Fields" section containing a table with the following fields: "Maker", "Date Time:", "Mod No", "Record Status", "Checker", "Date Time:", "Authorization Status", and an "Exit" button.

In this screen, you need to specify the following:

#### **Header Account**

The system will display the parent accounts maintained as part of account structure maintenance. Select the account which you want to link to the group.

#### **Effective Date**

Indicate the date on which the structure under the group should come into effect.

#### **Group Code**

Indicate the group code to which you want to link the account structure.

### **3.8.5.1 Validating Group Account Linkages**

The system validates the following for group account linkages:

- Modification of Account Group linkage is disallowed for an effective date
- If a record has to be closed, then the structure reporting to the group code must be validated. The structure must be linked to the new group code for the effective date greater than the closure date
- Group linkage effective date must be greater than or equal to Group code effective date
- Effective date of Account structure related to group linkage must be greater than or equal to linkage effective date

For example, the following structure may be defined for a Group Code 'GRP'

- **HACC** (Header Account)
- **PACC1** (Child to HACC)
- **CACC1** (Child to PACC1)
- **PACC2** (Child to HACC)

- **CACC2** (Child to PACC2)
- **CACC3** (Child to PACC2)

In the above structure, PACC2 is the Child Account in the link HACC – PACC2 whereas Parent Account in PACC2 – CACC.

## 4.1 Introduction

Reports provide details of various events in the life of a specific contract, or across contracts at a specific point of time. For every module in Oracle FLEXCUBE, you can generate reports. This chapter details out the reports that you can generate from Islamic Integrated Liquidity Management module of Oracle FLEXCUBE.

You can generate the following report for the Islamic Integrated Liquidity Management module:

- Account Structure Report

## 4.2 Account Structure Report

Account structure report provides information on the type of account and effective date of each account. You can set preferences as to generation of the report using 'Account Structure Report' screen. To invoke the screen, type 'ILRTQUERY' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a software window titled "Account structure Report". Inside the window, there is a "Group Code" label followed by a text input field. Below this, there are two radio buttons: "Single" (which is selected) and "All". Further down, there is another "Group Code" label with a text input field. To the left, there are two dropdown menus: "Report Format" set to "PDF" and "Report Output" set to "View". To the right, there are two more dropdown menus: "Printer At" set to "Client" and "Printer" which is currently empty. At the bottom right corner of the window, there are two buttons labeled "Ok" and "Exit".

### 4.2.1 Report Options

You can set your preferences for report generation on this screen.

#### Group Code

Specify the group code for which you are generating the report. The option list displays all valid group codes maintained in the system. Choose the appropriate one.

Once you have specified the group code, click OK button. The system displays the print option screen. Here, you can set your preferences as to printing the report. Click OK button to print the report.

### 4.2.2 Contents of the Report

The contents of Account Structure report have been discussed under the following heads:

**Header**

The 'Header' carries the title of the report, branch code, branch date, user ID, module from which the report has been generated, date and time at which the report has been generated and the page number of the report.

**Body**

You can find the following details in the body of the report:

<b>Field</b>	<b>Description</b>
Branch Code	The code that identifies the branch.
Account	The account number for which the corresponding details are provided.
Account Type	The type of corresponding account.
Effective Date	The effective date of the corresponding account.

---

## 5. Annexure A - Accounting Entries

### 5.1 Accounting Entries for ILM

This Annexure lists the suggested event-wise accounting entries that can be set up, for the Interest and Charge product applicable for the Integrated Liquidity Management module of Oracle FLEXCUBE.

This chapter contains the following sections:

- [Section 5.2, "Events"](#)
- [Section 5.3, "Event-wise Accounting Entries for Products"](#)

### 5.2 Events

You need to set up the following events for a profit product:

Event Code	Event Description
ILIQ	Interest Liquidation
IACR	Interest Accruals
SWBK	Sweep Booking
RVSW	Reverse Sweep

### 5.3 Event-wise Accounting Entries for Products

You can set up various IP products for liquidity management. Some representative products are listed below:

- Pool Header Product – 'PHR1'
- Pool Reallocation Product – 'PLC1'

This section contains the following topics:

- [Section 5.3.1, "Pool Header Product"](#)
- [Section 5.3.2, "Pool Reallocation Product"](#)
- [Section 5.3.3, "Sweep and Reverse Sweep"](#)

#### 5.3.1 Pool Header Product

To define a pool header product, you need to check 'ILM Product' check box in preference tab at Product level and select 'ILM Type' as 'Pool Lead'.

Consider the below accounting entries table for Pool Header product 'PHR1', which provides details about mapping of the accounting role to amount tag:

### 5.3.1.1 IACR: Interest Accrual

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
PHR1-PNL-1	IACR	Credit
PHR1-ACCR-1	IACR	Debit
PHR1-PNL_ADJ-1	IACR_ADJ	Credit
PHR1-ACR_ADJ-1	IACR_ADJ	Debit
PHR1-PNL-2	IACR	Debit
PHR1-ACCR-2	IACR	Credit
PHR1-PNL_ADJ-2	IACR_ADJ	Debit
PHR1-ACR_ADJ-2	IACR_ADJ	Credit

### 5.3.1.2 ILIQ: Interest Liquidation

#### Accounting Entries

Accounting Role	Amount Tag	Dr/Cr Indicator
PHR1-ACCR-1	ILIQ	Credit
PHR1-BOOK-1	ILIQ	Debit
PHR1-ACQUIRED-1	IACQUIRED	Credit
PHR1-BOOK-1	IACQUIRED	Debit
PHR1-ACQUIRED-2	IACQUIRED	Debit
PHR1-BOOK-2	IACQUIRED	Credit
PHR1-ACCR-2	ILIQ	Debit
PHR1-BOOK-2	ILIQ	Credit
PHR1-TPBL-3	TAX	Credit
PHR1-BOOK-3	TAX	Debit
PHR1-TPBL_ADJ-3	TAX_ADJ	Credit
PHR1-BOOK-3	TAX_ADJ	Debit

### 5.3.2 Pool Reallocation Product

To define a pool reallocation product, you need to check 'ILM Product' check box in preference tab at Product level and select 'ILM Type' as 'Pool Reallocation.' Also, you need to check the 'Reallocation through Header' check box.

Consider the below accounting entries table for Pool Reallocation product 'PLC1', which provides details about mapping of the accounting role to amount tag

### 5.3.2.1 **IACR: Interest Accrual**

#### **Accounting Entries**

<b>Accounting Role</b>	<b>Amount Tag</b>	<b>Dr/Cr Indicator</b>
PLC1-PNL-1	IACR	Debit
PLC1-ACCR-1	IACR	Credit
PLC1-PNL_ADJ-1	IACR_ADJ	Debit
PLC1-ACR_ADJ-1	IACR_ADJ	Credit
PLC1-PNL-2	IACR	Credit
PLC1-ACCR-2	IACR	Debit
PLC1-PNL_ADJ-2	IACR_ADJ	Debit
PLC1-ACR_ADJ-2	IACR_ADJ	Credit

### 5.3.2.2 **ILIQ: Interest Liquidation**

#### **Accounting Entries**

<b>Accounting Role</b>	<b>Amount Tag</b>	<b>Dr/Cr Indicator</b>
PLC1-ACCR-1	ILIQ	Credit
PLC1-BOOK-1	ILIQ	Debit
PLC1-ACQUIRED-1	IACQUIRED	Credit
PLC1-BOOK-1	IACQUIRED	Debit
PLC1-ACQUIRED-2	IACQUIRED	Debit
PLC1-BOOK-2	IACQUIRED	Credit
PLC1-ACCR-2	ILIQ	Debit
PLC1-BOOK-2	ILIQ	Credit
PLC1-TPBL-3	TAX	Credit
PLC1-BOOK-3	TAX	Debit
PLC1-TPBL_ADJ-3	TAX_ADJ	Credit
PLC1-BOOK-3	TAX_ADJ	Debit

### 5.3.3 Sweep and Reverse Sweep

#### 5.3.3.1 SWBK: Sweep Booking

Accounting Entries

<b>Accounting Role</b>	<b>Amount Tag</b>	<b>Dr/Cr Indicator</b>
CHILD	CR_CONT	DR
PARENT	CR_CONT	CR
CHILD	DR_CONT	CR
PARENT	DR_CONT	DR

#### 5.3.3.2 RVSU: Reverse Sweep

Accounting Entries:

<b>Accounting Role</b>	<b>Amount Tag</b>	<b>Dr/Cr Indicator</b>
PARENT	CR_CONT	DR
CHILD	CR_CONT	CR
CHILD	DR_CONT	DR
PARENT	DR_CONT	CR



---

## 6. Annexure B – IP Rule Set-up

### 6.1 Introduction

This Annexure lists the Profit and Charge (IP) rules that need to be maintained for the Integrated Liquidity Management module of Oracle FLEXCUBE. It also gives the UDEs and rates for which values need to be maintained.

This chapter contains the following sections:

- [Section 6.2, "IC Rule Maintenance"](#)
- [Section 6.3, "UDE Value Maintenance"](#)

### 6.2 IC Rule Maintenance

This section contains the following topics:

- [Section 6.2.1, "Maintaining IC Rule"](#)
- [Section 6.2.2, "Pool Header "](#)
- [Section 6.2.3, "Pool Reallocation "](#)

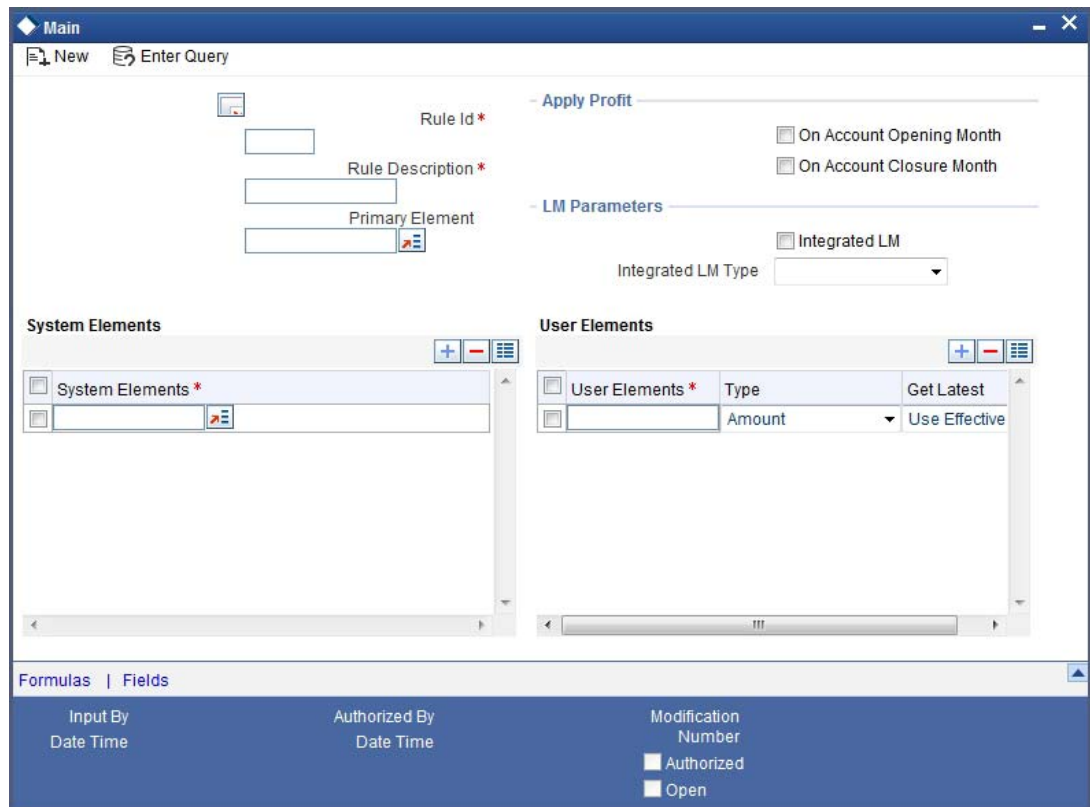
#### 6.2.1 Maintaining IC Rule

The components required to calculate profit (the principal, period, and rate) are broadly referred to as 'Data Elements'. Data elements are of two types:

- System Data Elements (SDEs)
- User Data Elements (UDEs)

In addition to specifying how the SDEs and UDEs are connected through the formulae, you also define certain other attributes for a rule using the 'Profit and Charges Rule Maintenance'

screen. You can invoke this screen by typing 'IPDRLMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



For details about the screen, refer the chapter 'Maintaining Interest Rules' in the Interest and Charges User Manual.

You can maintain rules for the following:

- Pool Header
- Pool Reallocation

## 6.2.2 Pool Header

Specify the following details:

### **On Account Opening Month**

Check this box.

### **On Account Closure Month**

Check this box.

### **SDE**

Maintain the following SDEs:

- DAYS
- ILVD\_UL\_T\_CR\_BAL
- ILVD\_UL\_T\_DR\_BAL

### **UDE**

You can maintain the following UDE:

## MUDARABAH\_RATE Type

For the UDE, select the option 'Rate' from the adjoining drop-down list.

### Get Latest

For the UDE, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen.

The screenshot shows the 'Formulas' window in Oracle. The window title is 'Formulas'. The interface is divided into several sections:

- Formula Number:** A text input field.
- Debit/Credit:** A dropdown menu set to 'Debit'.
- Book Flag:** A dropdown menu set to 'Booked'.
- Days in a Month:** A dropdown menu set to 'Actual'.
- Periodicity:** A dropdown menu set to 'Daily'.
- Days in a Year:** A dropdown menu set to 'Actual'.
- Accruals Required:** A checked checkbox.
- Profit Method Default from Currency Definition:** A checked checkbox.
- Calculation Parameters:**
  - Basis Percent:** A text input field.
  - Local Currency Basis:** A checked checkbox.
  - Booking:**
    - Book Tax To Expense Account:** A checked checkbox.
    - Tax Payable Currency Flag:** A dropdown menu.
- Basis Amount:**
  - Option:** A dropdown menu.
  - Method:** A dropdown menu.
  - Decimals:** A text input field.
  - Units:** A text input field.
- Tax Amount:**
  - Option:** A dropdown menu.
  - Method:** A dropdown menu.
  - Decimals:** A text input field.
  - Units:** A text input field.

At the bottom of the window, there is a 'Formula Wizard' button.

You need to maintain two booked and two tax formulae.

## Formula 1 – being the debit formula

Specify the following details:

### Book Flag

Select 'Booked' from the adjoining drop-down list.

### Periodicity

Choose 'Daily' from the adjoining drop-down list.

### Debit/Credit

Select 'Debit' from the adjoining drop-down list.

### Days in a Month

Select 'Actuals' from the adjoining drop-down list.

### Days in a Year

Select '365' from the adjoining drop-down list.

### Accrual Required

Check this box.

### Rounding Required

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen.



Specify the following expressions:

Case	Result
ILVD_UTL_DR_BAL>0	(ILVD_ULT_DR_BAL*MUDARABAH_RATE*DAYS)/36500

### **Formula 2 – being the credit formula**

Specify the following details:

#### **Book Flag**

Select 'Booked' from the adjoining drop-down list.

#### **Periodicity**

Choose 'Daily' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Credit' from the adjoining drop-down list.

#### **Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

#### **Days in a Year**

Select '365' from the adjoining drop-down list.

#### **Accrual Required**

Check this box.

#### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result

ILVD_UTL_CR_BAL>0	(ILVD_ULT_CR_BAL*MUDARABAH_RATE*DAYS)/36500
-------------------	---

**Formula 3 – being the tax formula for debit**

Specify the following details:

**Book Flag**

Select 'Tax' from the adjoining drop-down list.

**Periodicity**

Choose 'Periodic' from the adjoining drop-down list.

**Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

**Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

**Days in a Year**

Select 'Actuals' from the adjoining drop-down list.

**Rounding Required**

Check this box.

**Tax Category**

Select 'TAXAPPLIC' from the adjoining drop-down list.

**Basis Percent**

Specify '100' as the basis percent.

**Local Currency Basis**

Check this box.

**Tax Payable Currency Flag**

Specify 'Local Currency' here.

**Basis Amount Option**

Select 'Currency Default' from the adjoining drop-down list.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
FORMULA1>0	ROUND(FORMULA1*HTAX_RATE/100,2)

**Formula 4 – being the tax formula for credit**

Specify the following details:

**Book Flag**

Select 'Tax' from the adjoining drop-down list.

**Periodicity**

Choose 'Periodic' from the adjoining drop-down list.

**Debit/Credit**

Select 'Credit' from the adjoining drop-down list.

**Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

**Days in a Year**

Select '365' from the adjoining drop-down list.

**Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result
FORMULA2>0	ROUND(FORMULA2* HTAX_RATE / 100,2)

**6.2.3 Pool Reallocation**

Specify the following details:

**On Account Opening Month**

Check this box.

**On Account Closure Month**

Check this box.

**SDE**

Maintain the following SDEs:

- DAYS
- ILVD\_CP\_CR\_CONT
- ILVD\_CP\_DR\_CONT
- ILVD\_NCP\_CR\_CONT
- ILVD\_NCP\_DR\_CONT

**UDE**

You can maintain the following UDE:

**MUDARABAH\_RATE Type**

For the UDE, select the option 'Rate' from the adjoining drop-down list.

**Get Latest**

For the UDE, select the option 'Use Effective' from the adjoining drop-down list.

Click 'Formulas' button and invoke the 'Formulas' screen. You need to maintain two booked and one tax formulae.

**Formula 1 – being the debit formula**

Specify the following details:

**Book Flag**

Select 'Booked' from the adjoining drop-down list.

**Periodicity**

Choose 'Daily' from the adjoining drop-down list.

**Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

**Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

**Days in a Year**

Select '365' from the adjoining drop-down list.

**Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. You need to maintain three booked and three non-booked formulae.

**Formula 1**

Specify the following expression:

Case	Result
$( ILVD\_CP\_DR\_CONT + ILVD\_NCP\_DR\_CONT ) > 0$	$(( ILVD\_CP\_DR\_CONT + ILVD\_NCP\_DR\_CONT ) * MUDARABAH\_RATE * DAYS ) / 36500$

**Formula 2 – being the credit formula**

Specify the following details:

**Book Flag**

Select 'Booked' from the adjoining drop-down list.

**Periodicity**

Choose 'Daily' from the adjoining drop-down list.

**Debit/Credit**

Select 'Credit' from the adjoining drop-down list.

**Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

**Days in a Year**

Select '365' from the adjoining drop-down list.

**Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

Case	Result

( ILVD_CP_CR_CONT + ILVD_NCP_CR_CONT ) > 0	(( ILVD_CP_CR_CONT + ILVD_NCP_CR_CONT ) * MUDARABAH_RATE* DAYS ) / 36500
---	---

### **Formula 3 – being the tax formula for debit**

Specify the following details:

#### **Book Flag**

Select 'Tax' from the adjoining drop-down list.

#### **Periodicity**

Choose 'Periodic' from the adjoining drop-down list.

#### **Debit/Credit**

Select 'Debit' from the adjoining drop-down list.

#### **Days in a Month**

Select 'Actuals' from the adjoining drop-down list.

#### **Days in a Year**

Select '365' from the adjoining drop-down list.

#### **Rounding Required**

Check this box.

Click 'Formula Wizard' button and invoke the 'Formula Wizard' screen. In this screen, you need to maintain the following expressions:

<b>Case</b>	<b>Result</b>
FORMULA2>0	ROUND(FORMULA2* CTAX_RATE / 100,2)

## **6.3 UDE Value Maintenance**

You can maintain UDE values for the rules using the 'Profit & Charges User Data Element Maintenance' screen. You can invoke the 'Profit & Charges User Data Element Maintenance'



screen by typing 'IPDUDVAL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot displays the 'User Data Element Values' application window. The window title is 'User Data Element Values' and it has a 'New' button in the top left corner. The main area contains two columns of input fields. The left column includes 'Product Code \*', 'Description', 'Branch Code \*', 'Effective Date \*', 'Accrual Frequency', 'Product Accruals' (checkbox), 'Rate Chart Allowed' (checkbox), 'Liquidation Days', 'Months', and 'Years'. The right column includes 'Account Class \*', 'Description', 'Currency Code \*', 'Rule', 'Description', and 'Currency'. Below these fields is a 'User Data Elements' section with a table showing '1 Of 1' records. The table has columns for 'User Element \*', 'User Element Value', 'Rate Code', and 'TD Rate Code'. At the bottom, there is a 'UDF' section with fields for 'Maker', 'Date Time', 'Mod No', 'Record Status', 'Checker', 'Date Time', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

For details about the screen, refer the chapter 'Giving UDE Values for Condition' in the Interest and Charges User Manual.

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## 7. Function ID Glossary

### C

CSDACTCL .....3-8

### I

IADACCLS .....3-1

IADCUSAC .....3-6

IADPRMNT .....3-5

IIDGRPCD .....3-11

IIDSWEEP .....3-14

IILDGRPLN .....3-18

ILDBRPRM .....3-10

ILRTQUERY .....4-1

IPDRLMNT .....3-4, 6-2

IPDUDVAL .....6-9