

FCUBS Corporate Deposit -OBCL Integration User Guide  
**Oracle Banking Corporate Lending**  
**Release 14.3.0.0.0**

Part Number F15107-01

May 2019

FCUBS Corporate Deposit - OBCL Integration User Guide  
May 2019  
Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway  
Goregaon (East)  
Mumbai, Maharashtra 400 063  
India  
Worldwide Inquiries:  
Phone: +91 22 6718 3000  
Fax: +91 22 6718 3001  
[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

Copyright © 2007, 2019, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

---

# 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 Acronyms and Abbreviations.....	1-2
1.6 Related Documents .....	1-2
1.7 Glossary of Icons.....	1-2
<b>2. Introduction .....</b>	<b>2-1</b>
2.1 Scope .....	2-1
2.2 Integration of Co-deployed/Standalone FCUBS set up with OL.....	2-1
<b>3. Integration Process .....</b>	<b>3-1</b>
3.1 Deposit Creation in Oracle Lending.....	3-1
3.1.1 <i>Mapping of Corporate Deposit Product in Loans</i> .....	3-1
3.1.2 <i>Product Creation</i> .....	3-1
3.1.3 <i>Processing of Loans Deposit Product</i> .....	3-6
3.1.4 <i>Viewing Failed Transaction Log Details</i> .....	3-7
3.2 Deposit Redemption on Loan liquidation.....	3-8
3.2.1 <i>Processing of Deposit Redemption</i> .....	3-8
3.3 Deposit Creation on OL Contract Disbursement .....	3-9
3.4 Deposit Amendment on Loan Amendment.....	3-10
3.4.1 <i>Processing of Deposit Amendment</i> .....	3-10
<b>4. Annexure .....</b>	<b>4-1</b>
4.1 Limitations .....	4-1
<b>5. Function ID Glossary .....</b>	<b>5-1</b>

---

# 1. Preface

## 1.1 Introduction

This document is designed to help acquaint you with the integration among Oracle FLEXCUBE products namely; Oracle FLEXCUBE Universal Banking Solutions (FCUBS) and Oracle Banking Corporate Lending (OBCL).

Besides this user manual, while maintaining the interface related details, you can invoke the context sensitive help available for each field. This help describes the purpose of each field within a screen. You can obtain this information by placing the cursor on the relevant field and pressing the <F1> key on the keyboard.

## 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
End of day operators	Processing during end of day/ beginning of day
Implementation Partners	Provide customization, configuration and implementation services

## 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>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Introduction</i> gives an overview about this integration.
Chapter 3	<i>Integration Process</i> explains the integration between Oracle Banking Corporate Lending and Oracle FLEXCUBE UBS Trade systems.
Chapter 4	<i>Annexure</i> provides the details limitations in FCUBS trade and OBCL integration.
Chapter 5	<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 Acronyms and Abbreviations

Abbreviation	Description
API	Application Programming Interface
CD	Corporate Deposit
EOD	End Of Day
FCUBS	Oracle FLEXCUBE Universal Banking
OBCL	Oracle Banking Corporate Lending
OL	Oracle Lending
ROFC	Rest of Oracle FLEXCUBE
System	Unless and otherwise specified, it shall always refer to Oracle FLEX-CUBE Universal Banking Solutions system
WSDL	Web Service Definition Language





## 1.6 Related Documents

For further information discussed in the manual, refer to the Oracle Lending manuals on:

- Products
- Bilateral Loans

## 1.7 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. Introduction

The integration between FCUBS CD and OBCL enables banks to do the following:

- Deposit creation on loan creation with 'Auto Funding' enabled at the loan level
- Deposit redemption on loan liquidation with liquidate deposit enabled

Loan product created in OBCL to be provided to FCUBS through web service. If a product is closed in OBCL it has to be informed to FCUBS. Loan product enabled with "Auto Funding" option created in OBCL to be provided to FCUBS through web service.

FCUBS provides web service integration to OBCL. OBCL invokes the web service to store the data at external table in FCUBS.

This chapter contains the following sections:

- [Section 2.1, "Scope"](#)
- [Section 2.2, "Integration of Co-deployed/Standalone FCUBS set up with OL"](#)

### 2.1 Scope

This section describes the activities that take place in each system and its impact on the other.

This section contains the following topics:

- [Section 2.2, "Integration of Co-deployed/Standalone FCUBS set up with OL"](#)

### 2.2 Integration of Co-deployed/Standalone FCUBS set up with OL

In a Co-deployed/Standalone FCUBS set up, the communication would be in asynchronous mode between FCUBS Corporate Deposit and OBCL.

---

## 3. Integration Process

This chapter contains the following sections:

- [Section 3.1, "Deposit Creation in Oracle Lending"](#)
- [Section 3.2, "Deposit Redemption on Loan liquidation"](#)
- [Section 3.3, "Deposit Creation on OL Contract Disbursement"](#)
- [Section 3.4, "Deposit Amendment on Loan Amendment"](#)

### 3.1 Deposit Creation in Oracle Lending

#### 3.1.1 Mapping of Corporate Deposit Product in Loans

The following are steps need to be done for mapping of corporate deposit product in Loans.

1. The corporate deposit product defined in the FCUBS 'Corporate Deposits Product Definition' screen (CDDPRMNT) is available in OBCL through webservice. The same is available in OBCL external table OLTB\_IF\_OLPRODUCT\_MASTER and OLTB\_IF\_OLPRODUCT\_ICCF.
2. For deposit contract creation, rates are picked from 'Treasury Floating Rate Maintenance' screen (LFDTRSRM)
3. The values maintained in 'Treasury Floating Rate Maintenance' screen are mapped to Loan-Commitment - Contract Input screen. The following list provide field-wise mapping.
  - Effective Date (Treasury Floating Rate Maintenance)- Application Date (Loan-Commitment - Contract Input )
  - Start date (Treasury Floating Rate Maintenance) - Value Date (Loan-Commitment - Contract Input )
  - End Date (Treasury Floating Rate Maintenance) - Maturity Date (Loan-Commitment - Contract Input)
  - Rate (Treasury Floating Rate Maintenance) - Refinance Rate (Loan-Commitment - Contract Input > MIS screen)
4. The corporate deposit creation is based on the product mapped in the following screens.
  - Corporate Deposits Product Definition screen
  - Branch Auto funding screen
  - Department Auto Funding screen
  - Auto Fund product screen
  - Bilateral Loans Product Definition screen

This section contains the following topics:

- [Section 3.1.2, "Product Creation"](#)
- [Section 3.1.3, "Processing of Loans Deposit Product"](#)
- [Section 3.1.4, "Viewing Failed Transaction Log Details"](#)

#### 3.1.2 Product Creation

##### Link from FCUBS Corporate Deposits to Loan Deposits Product

The corporate deposit product defined in the FCUBS, that is 'Corporate Deposits Product Definition' (CDDPRMNT) screen is sent to OBCL.

Corporate Deposits Product Definition

New Enter Query

Product Code\* \_\_\_\_\_

Product Description\* \_\_\_\_\_

Product Type D \_\_\_\_\_

Product Type Description Deposit \_\_\_\_\_

Slogan \_\_\_\_\_

Product Group \_\_\_\_\_

Description \_\_\_\_\_

Start Date YYYY-MM-DD \_\_\_\_\_

End Date YYYY-MM-DD \_\_\_\_\_

Remarks \_\_\_\_\_

Accounting Roles | Events | Branch Currency | Customer | Preferences | Discount Accrual | Interest | Charges | Tax | MIS | File

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

### Branch Auto funding screen

You can use this screen for mapping a branch to corporate deposits products.

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

Branch-Auto Funding Product Maintenance

New Enter Query

Branch Code \_\_\_\_\_

Branch Description \_\_\_\_\_

1 Of 1 Go

<input type="checkbox"/>	Product Code	Product Description

Change Log

Maker	Date Time:	Mod No	Record Status	Exit
Checker	Date Time:		Authorization Status	



## **Department Auto funding screen**

You can use this screen for mapping a department with a specific corporate deposit products.

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

Department - Auto Funding Product Maintenance

New Enter Query

Department Code \_\_\_\_\_ Department Description \_\_\_\_\_

1 Of 1 Go

<input type="checkbox"/>	Product Code
--------------------------	--------------

Change Log

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Exit

## **Auto Fund product screen**

You can use this screen, to select the OL product that can use the loan deposit product.

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

The screenshot shows the 'Auto Funding Product Mapping' application window. The window title is 'Auto Funding Product Mapping'. The interface includes a menu bar with 'New' and 'Enter Query' options. The main area is divided into two sections: 'Main' and 'Offset'. The 'Main' section contains the following fields:

- Treasury Type: Bank (dropdown)
- Department Code: \_\_\_\_\_
- Branch: \_\_\_\_\_
- Treasury Source: \_\_\_\_\_
- Product: \_\_\_\_\_
- Currency Code: \_\_\_\_\_

Each of these fields has a corresponding description field to its right:

- Department Description: \_\_\_\_\_
- Branch Description: \_\_\_\_\_
- Treasury Source Description: \_\_\_\_\_
- Product Description: \_\_\_\_\_
- Currency Description: \_\_\_\_\_

The 'Offset' section contains the following fields:

- Branch: \_\_\_\_\_
- Product: \_\_\_\_\_
- Counterparty: \_\_\_\_\_
- Liquidation: Auto (dropdown)
- Funding Method: Auto (dropdown)
- Transaction MIS: Maintenance (dropdown)
- Reference Number: \_\_\_\_\_

Each of these fields has a corresponding description field to its right:

- Branch Description: \_\_\_\_\_
- Product Description: \_\_\_\_\_
- Counterparty Name: \_\_\_\_\_

At the bottom of the window, there is a 'Change Log' table with the following columns:

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

An 'Exit' button is located in the bottom right corner of the window.

### **Bilateral Loans- Product Definition/ Loan and Commitment-Contract Input -MIS screen**

You need to maintain 'Ref Rate Code', 'Fixed Rate Type', 'Fixed Rate Code' in Bilateral Loans Product Definition- MIS' screen and the same rate codes are defaulted to Loan and Commitment-Contract Input -MIS screen. Based on these rates, 'Refinance Rate' will be

fetched from the 'Treasury Floating Rate Maintenance' screen.

**Bilateral Loans Product Definition**

**MIS Details**

Product Code \_\_\_\_\_  
MIS Group \_\_\_\_\_

Pool Code  
 Contract Level

Pool Code \_\_\_\_\_

Ref Rate Code

Fixed Rate Type

Fixed Rate Code \_\_\_\_\_

Cost Code \_\_\_\_\_

**MIS Classes**

1 Of 1 | Go

MIS Class	MIS Code

**Loan and Commitment-Contract Input**

**MIS**

Contract Reference\* \_\_\_\_\_ MIS Group \_\_\_\_\_   Link To Group

**Input**

Link To Group  Related Reference  Related Account

MIS Head \_\_\_\_\_ Related Account \_\_\_\_\_  
Related Reference \_\_\_\_\_

**Rate At**

Pool Code  Contract Level

Pool Code \_\_\_\_\_ Rate Type

Profit Method  Rate Code \_\_\_\_\_

Exchange Rate \_\_\_\_\_ Fixed Rate Code \_\_\_\_\_

Refinance Rate \_\_\_\_\_ Cost Code 1 \_\_\_\_\_

Spread \_\_\_\_\_ Cost Code 2 \_\_\_\_\_

User Rate \_\_\_\_\_ Cost Code 3 \_\_\_\_\_

Cost Code 4 \_\_\_\_\_

Cost Code 5 \_\_\_\_\_

Refinance Rates | Amendment Rate | Change Log | Balance Transfer Log

Network 3  
Internet access

Network 2  
Internet access

### 3.1.3 Processing of Loans Deposit Product

#### Deposit creation in Loan and Commitment - Contract Input screen

In Loan and Commitment-Contract Input screen (OLDTRONL), under 'Preferences' tab ensure to select 'Funding Method' as 'Automatic'. If the disbursement is mode is auto, on contract creation deposit is initiated for the amount disbursed. This triggers deposit creation automatically on contract save.

The screenshot displays the 'Loan and Commitment-Contract Input' window with the 'Preference' tab selected. The interface includes various input fields and sections:

- Contract Reference:** Includes fields for Contract Reference, Version, and Of.
- Facility Name:** Includes fields for Facility Name, Program Counter, Projected Amount, and Outstanding Amount.
- Funding:** Includes a 'Method' dropdown menu set to 'Automatic' and an 'Offset number' field.
- Pool Funding:** Includes fields for Pool Funding and Master Funding.
- Rollover:** Includes radio buttons for 'Allowed' (Yes/No) and a 'Mechanism' dropdown menu set to 'New Version'.
- Cost Of Credit:** Includes fields for Reserve Amount and FAS114 Reserve.
- Navigation:** A menu bar at the bottom includes options like 'Events', 'ICCF', 'BA Details', 'Advices', 'Settlements', 'Overwrite default SI', 'Tax', 'MIS', 'UDF', 'Charges', 'Installment Loan', 'Payment Summary', 'Fee', 'Customer Relations', and 'Borrower'.
- Footer:** Includes fields for 'Maker Id', 'Checker Id', 'Status', 'Maker Date Stamp', 'Checker Date Stamp', 'Auth Status', and a 'Cancel' button.

On save of deposit creation the following takes place in the staging table.

- Fetches deposit details from the 'Branch Auto Funding Product Maintenance' screen and rates from the 'Treasury Floating Rate Maintenance' screen.
- Value date of the deposit will be based on the following dates
  - Back dated contract - Application date will be value date of deposit
  - Current dated and Future dated contract-Value date of the contract
- Deposit Amount will be sum of principal due amount starting from the application date of the contract for that disbursement.
- Web service is exposed for Deposit creation.

#### **OL Contract Authorization - Auto Disbursement**

OL Contract authorization is validated with the deposit contract initiation status. If deposit creation is successful, then OL contract authorization is allowed.

If deposit creation is failed/ unprocessed, then OL contract authorization will not be allowed.

#### **OL Contract Reverse Authorization - Auto Disbursement**

OL Contract reverse authorization is validated with the reverse deposit contract initiation status. If the reverse deposit authorization is processed, then OL Contract reverse authorization is allowed. If the reverse deposit authorization is unprocessed or failed, then OL Contract reverse authorization is not allowed.

### **OL Contract modification- Auto Disbursement**

If deposit creation is unprocessed, then OL contract modification will not be allowed

If deposit creation is processed, then OL contract modification will be allowed

- Loan modification is Saved
- Initiates Reverse Deposit request for already processed deposit
- Initiate a new deposit creation request (if loan modification on 'Amount', 'Maturity Date', 'Value Date' of the contract)
- Previous request status is updated to 'D' (Deleted)

If deposit creation is failed, then OL contract modification will be allowed

- Loan modification is Saved
- Initiate a new deposit creation request (if loan modification on 'Amount', 'Maturity Date', 'Value Date' of the contract)
- Previous request status is updated to 'D' (Deleted)

### **OL Contract Deletion - Auto Disbursement**

If deposit creation is in unprocessed, then OL contract deletion will not be allowed.

If deposit creation is failed,

- OL contract deletion will be allowed
- Previous request status is updated to 'D' (Deleted)

### **OL Contract Reversal - Auto Disbursement**

On reversal of loan contract, reverse deposit request will be initiated.

#### **Reversal of OL Contract after Authorization - Auto Disbursement**

If the reverse deposit is processed, then OL Contract reverse authorization is allowed. If the reverse deposit is unprocessed or failed, then OL Contract reverse authorization is not allowed.

If deposit reverse is failed/ unprocessed, then OL contract reversal authorization will not be allowed.

Once deposit reverse gets processed, contract reversal deletion will not be allowed.

### **3.1.4 Viewing Failed Transaction Log Details**

You can view list of all failed deposit contract transactions with all the request details, status, failure reason if applicable and then initiate for re-processing.

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

Transaction Log

Save Refresh Reset Clear All Details

Case Sensitive

Branch 000 Contract Reference  
Action CREATE\_DEPOSIT Status

Records per page 15 1 Of 1 Lock Columns 0

<input type="checkbox"/>	Branch	Contract Reference	Sequence Number	Action	Status
<input type="checkbox"/>	000	000NJ01170911044	12	CREATE_DEPOSIT	P
<input type="checkbox"/>	000	000NJ01170911050	13	CREATE_DEPOSIT	E
<input type="checkbox"/>	000	000NJ01170911050	14	CREATE_DEPOSIT	W
<input type="checkbox"/>	000	000NJ01170915002	14	CREATE_DEPOSIT	W
<input type="checkbox"/>	000	000NJ01170915004	22	CREATE_DEPOSIT	P
<input type="checkbox"/>	000	000NJ01170915008	28	CREATE_DEPOSIT	D
<input type="checkbox"/>	000	000NJ01170915008	36	CREATE_DEPOSIT	U

Resend | Transfer Log

Exit

## 3.2 Deposit Redemption on Loan liquidation

Once the loan linked deposit contract is created from OL, the redemption is done when the linked loan contract is liquidated. The deposit redemption is done through web service.

If 'Liquidate Deposit' is selected in the 'Manual Payment' (OLDPMNT) screen, the deposit redemption takes place accordingly.

- On payment of backdated and current dated principal pre-payments in loans, for the same amount with current system date as value date.
- Initiates future dated principal payments in the deposit side, on the value date of the payment of the loan contract
- Initiates full deposit contract liquidation as part of full-pre-payment of the loans or final schedule payment.

### 3.2.1 Processing of Deposit Redemption

#### **OL Contract Payment Deletion**

If CD redemption is unprocessed/failed, then OL contract payment deletion is not allowed.

If CD redemption is processed,

- OL contract payment deletion is allowed
- Initiates reverse deposit redemption

#### **OL Contract Payment Authorization**

- OL Contract payment authorization is validated with the deposit redemption status.
- If deposit redemption is processed, then OL contract payment authorization is allowed.
- If deposit redemption is failed/unprocessed, then OL payment contract authorization will not be allowed.

#### **OL Payment Reversal**

On reversal of OL Payment contract, deposit redemption reversal request will be initiated

#### **OL Contract Payment Reversal Authorization**

- OL Contract payment reverse authorization is validated with the deposit redemption reversal status.
- If the reverse deposit redemption is processed, then OL contract payment reversal authorization will be allowed.
- If the reverse deposit redemption authorization is unprocessed or failed, then OL Contract payment reverse authorization is not allowed.
- Once deposit redemption reverse gets processed, OL contract payment reversal deletion will not be allowed.

### **3.3 Deposit Creation on OL Contract Disbursement**

In 'Contract Disbursement Input' screen (OLDMNDSB), the disbursements for OL contracts are done. This triggers deposit creation or amendment automatically based on the scenario. On disbursement save, there are two possible cases.

- If the OL contract is disbursed for the first time Deposit creation is initiated.
- For consecutive disbursements Deposit amendment for the appropriate new principal is initiated.

On save of deposit creation the following takes place in the staging table.

- Fetches deposit details from the 'Branch Auto Funding Product Maintenance' screen and rates from the 'Treasury Floating Rate Maintenance' screen.
- Value date of the deposit is based on the following dates
  - Back dated contract - Application date will be value date of deposit
  - Current dated and Future dated contract-Value date of the contract
- Deposit amount will be sum of principal due amount starting from the application date of the contract for that disbursement.
  - Web service is exposed for deposit creation.

#### **OL Manual Disbursement Authorization**

OL contract disbursement authorization is validated with the deposit contract initiation status. If deposit creation/amendment is successful, OL contract disbursement authorization is allowed.

If deposit creation/amendment is failed/ unprocessed, then OL disbursement contract authorization is not allowed.

#### **OL Manual Disbursement Reverse Authorization**

OL disbursement reverse authorization is validated with the reverse deposit contract initiation status. If the reverse deposit Creation/amendment is processed, then OL Contract disbursement reverse authorization is allowed. If the reverse deposit Creation/amendment authorization is unprocessed or failed, then OL Contract reverse disbursement authorization is not allowed.

### **OL Contract Manual Disbursement Modification**

If deposit Creation/amendment is unprocessed, then OL contract disbursement modification is not allowed. If deposit Creation/amendment is processed, then OL contract disbursement modification is allowed.

- Loan modification is saved
- Initiates Reverse Deposit Creation/amendment request for already processed deposit
- Initiate a new deposit Creation/amendment request (if loan modification on 'Amount', 'Maturity Date', 'Value Date' of the contract)
- Previous request status is updated to 'D' (Deleted)

If deposit Creation/amendment is failed, then OL contract disbursement modification is allowed

- Loan modification is saved
- Initiate a new deposit Creation/amendment request (if loan modification on 'Amount', 'Maturity Date', 'Value Date' of the contract)
- Previous request status is updated to 'D' (Deleted)

### **OL Contract Manual Disbursement Deletion**

If deposit Creation/amendment is in unprocessed, then OL contract disbursement deletion is not allowed. If deposit Creation/amendment is failed,

- OL contract disbursement deletion will be allowed
- Previous request status is updated to 'D' (Deleted)

### **OL Contract Manual Disbursement Reversal**

On disbursement reversal of loan contract, reverse deposit Creation/amendment request will be initiated.

#### **Reversal of OL Manual Disbursement after Authorization**

If the reverse deposit Creation/amendment is processed, then OL Contract disbursement reverse authorization is allowed. If the reverse deposit Creation/amendment is unprocessed or failed, then OL Contract disbursement reverse authorization is not allowed.

If deposit reverse creation/amendment is failed/ unprocessed, then OL contract reversal authorization is not allowed.

Once deposit reverse gets processed, contract reversal deletion is not allowed.

## **3.4 Deposit Amendment on Loan Amendment**

Once a CD linked OL contract is booked and disbursed a deposit is created. On amendment of Maturity date or Principal amount, in the value added amendment screen, the same can be propagated to the deposit. Only these two attributes can be amended for the deposit. The deposit amendment is done through web service.

### **3.4.1 Processing of Deposit Amendment**

#### **OL Contract Amendment Deletion**

If CD Amendment is unprocessed/failed, then OL contract Amendment deletion is not allowed.

If CD Amendment is processed,

- OL contract Amendment deletion is allowed
- initiates up to two actions based on the scenario as follows,



- Deposit redemption if the OL amendment was only for principal increase.
- Deposit VAMI with change in maturity date back to the old maturity date, if the OL amendment was only for maturity date change.
- Both redemption and VAMI in case if OL amendment has both modified.

#### **OL Contract Amendment Authorization**

- OL contract amendment authorization is validated with the deposit amendment status.
- If deposit amendment is processed, then OL contract amendment authorization is allowed.
- If deposit amendment is failed/unprocessed, then OL amendment contract authorization is not allowed.

#### **OL Amendment Reversal**

On reversal of OL Amendment contract, initiates up to two actions based on the scenario as follows,

- Deposit redemption if the OL amendment was only for principal increase.
- Deposit VAMI with change in maturity date back to the old maturity date, if the OL amendment was only for maturity date change.
- Both redemption and VAMI in case if OL amendment has both modified.

#### **OL Contract Amendment Reversal Authorization**

OL contract amendment reverse authorization is validated with the deposit amendment reversal status.

- If the reverse deposit redemption is processed, then OL contract amendment reversal authorization is allowed.
- If the reverse deposit amendment authorization is unprocessed or failed, then OL Contract Amendment reverse authorization is not allowed.
- Once deposit Amendment reverse gets processed, OL contract Amendment reversal deletion is not allowed

### 4.1 Limitations

The following are the limitations in FCUBS Corporate Deposit and OBCL integration.

- An external system should be created for CD and the WSDL should be mapped to the external system in the IFDINPRM screen along with a user that is specifically created and used for the integration.

---

## 5. Function ID Glossary

### C

CDDPRMNT .....3-1

### L

LFDTRSRM .....3-1

### O

OLDAFMAP .....3-4

OLDBRAFP ..... 3-2

OLDDPAFP ..... 3-3

OLDMNDSB ..... 3-9

OLDPMNT ..... 3-8

OLDTRONL ..... 3-6

OLSIFCD ..... 3-7