

# ORACLE FLEXCUBE

Accelerator Pack 14.3.0.0.0 – Product  
Catalogue

The logo graphic consists of several overlapping, semi-transparent geometric shapes in shades of blue and grey, creating a layered, 3D effect. The shapes are arranged in a way that suggests depth and complexity, with some shapes appearing to be in front of others.

**ORACLE**

FINANCIAL SERVICES

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## Product catalogue – Consumer Lending Module (CL)

### 1. Product Code – LRE3- Home Loans (Amortized Loans Product)

#### 1.1 Introduction:

This product can be used to create home loans with bearing interest calculation. Schedule type for this loan product is Amortized Reducing. Negative Interest allowed Check box is checked for the main Interest Components . So both Positive and Negative Interest can be applied for the loans created using this products. Till full disbursement of loan pre emi interest calculated. Prepayment penalty, Penalty on overdue interest & principal, Status processing, Provisioning, Ad-hoc charges, Handlings charges, Processing charges, Service tax on charges are handled in this product. The loan contract is tracked in contingent GLs after it is written off.

#### 1.2 Business Scenario:

Loans with Amortized type (Amortized and simple) can be booked.

Interest calculation is based on principal expected and is Amortized Reducing (simple and amortized) based on frequencies.

Loans with Negative Interest Can be booked.

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

Assigning status to loans based on overdue days.

Income recognition is done through contingent accruals based on status movement.

Reporting assets in different heads based on status movement with or without rule maintenance.

Reporting assets in contingent heads after the contract reaches the worst status.

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

Manual rollover is set during maturity of loan.

#### 1.3 Synopsis:

- This product can be used to creating amortized loans.
- The disbursement mode is auto.
- The contracts are tracked in contingent heads after they reach adverse status.
- Currency, customer type and Branch restrictions are applied on the contracts.
- VAMI and prepayment re-computation type is Change Installment.

#### 1.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Liquidate all components for a date
- Holiday treatment for all schedules
  - Holidays ignored
- Account preferences
  - Track receivable auto liquidation enabled
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
- Rollover
  - Manual rollover
  - Rolled over by days
  - Product UDEs are captured during rollover
  - Custom rollover is allowed.

- Rollover schedule type is based on contract schedules.
- Rollover components based on Principal and Interest.
- Re-computation of Amort Loan
  - Installment will be changed during VAMI action.
  - Multiple installments will be created during VAMI.
- Prepayment of loan
  - Basis of re-computing the schedules is change EMI.
  - Prepayment is effective from value date of payment.
  - Multiple installments will be created during payment.

#### Principal Component:

- Verify funds enabled.
- Disbursement schedule starts from value date of contract.
- 4 days grace period is allowed for this component.

#### Main Interest Component:

- Based on principal expected balance.
- This component has simple formula to calculate the pre emi interest before full disbursement of loan.
- This component has amortized formula to calculate the same repayment amount which includes principal and interest across schedules.
- Accrued Daily.
- Verify funds enabled.
- Interest type can be fixed or floating.
- Interest calculation method is Actual / 365.
- 4 days grace period is allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.

#### Processing charge component:

- Minimum and maximum charges are maintained.
- Any amount can be input during booking of contract.
- If calculated charge is less than minimum charge, then minimum charge is collected.
- If calculated charge is more than maximum charge, then maximum charge is collected.
- If calculated charge is neither less than minimum charge nor more than maximum charge, then charge calculated based on amt financed is collected.

#### Ad hoc charge component:

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

#### Equitable Mortgage charge

- Calculated based percentage based on amount financed.

#### Handling charge

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

#### Penalty on overdue interest component:

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

#### Penalty on overdue principal component:

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

#### Prepayment Penalty component:

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



With Holding Tax:

- With Holding tax enabled for Main Interest.

Service tax component:

- Service tax is calculated on processing charge

Provision component:

- Provision is calculated based on status of loan, loan outstanding and secured portion of loan.
- If secured portion is more than the loan outstanding then separate rate for provisioning is applied.
- If secured portion is less than the loan outstanding then separate rate for provisioning is applied.

Currency restrictions:

- INR – Indian Rupee currency is restricted

Customer category restrictions:

- Corporate category is restricted

Branch restrictions:

- Branch (002) is restricted

## 1.5 Events Covered:

EVENT_CODE	DR/CR INDICATOR	ACCOUNTING ROLE	AMOUNT TAGS
ACCR	C	COL_INTINC	COL_INT_ACCR
ACCR	C	COL_INTINC	COL_INT_ACCR
ACCR	C	COL_INTINC	COL_INT_ACCR
ACCR	C	COL_INTINC	COL_INT_ACCR
ACCR	C	COL_INTINC	COL_INT_ACCR
ACCR	D	COL_INTREC	COL_INT_ACCR
ACCR	D	COL_INTREC	COL_INT_ACCR
ACCR	D	COL_INTREC	COL_INT_ACCR
ACCR	D	COL_INTREC	COL_INT_ACCR
ACCR	D	COL_INTREC	COL_INT_ACCR
ACCR	C	MAIN_INTINC	MAIN_INT_ACCR
ACCR	C	MAIN_INTINC	MAIN_INT_ACCR
ACCR	C	MAIN_INTINC	MAIN_INT_ACCR
ACCR	D	MAIN_INTREC	MAIN_INT_ACCR
ACCR	D	MAIN_INT_D UB	MAIN_INT_ACCR
ACCR	D	MAIN_INT_SU BS	MAIN_INT_ACCR
ACCR	C	PROC_INTINC	PROC_INT_ACCR
ACCR	C	PROC_INTINC	PROC_INT_ACCR
ACCR	C	PROC_INTINC	PROC_INT_ACCR
ACCR	C	PROC_INTINC	PROC_INT_ACCR
ACCR	C	PROC_INTINC	PROC_INT_ACCR
ACCR	D	PROC_INTREC	PROC_INT_ACCR
ACCR	D	PROC_INTREC	PROC_INT_ACCR
ACCR	D	PROC_INTREC	PROC_INT_ACCR
ACCR	D	PROC_INTREC	PROC_INT_ACCR
ACCR	D	PROC_INTREC	PROC_INT_ACCR
ACCR	C	SUSPED_LOSS	MAIN_INT_SACR
ACCR	C	SUSPED_WOFF	MAIN_INT_SACR
ACCR	D	SUSP_LOSS	MAIN_INT_SACR
ACCR	D	SUSP_WOFF	MAIN_INT_SACR
ACCR	D	MAIN_INTEXP	MAIN_INT_NEG_AC CR
ACCR	C	MAIN_INTPAY	MAIN_INT_NEG_AC

			CR
ADCH	C	ADCH_CHGINC	ADCH_CHG_ADCH
ADCH	D	DR_SETTL_BRI DGE	ADCH_CHG_ADCH
ALIQ	D	DR_SETTL_BRI DGE	ODPR_PNLTY_LIQD
ALIQ	D	DR_SETTL_BRI DGE	PRINCIPAL_LIQD
ALIQ	D	DR_SETTL_BRI DGE	PROC_INT_LIQD
ALIQ	D	COL_INTEXP	COL_INT_WAVD
ALIQ	C	COL_INTREC	COL_INT_CAP
ALIQ	C	COL_INTREC	COL_INT_LIQD
ALIQ	C	COL_INTREC	COL_INT_WAVD
ALIQ	C	CONTP_LOSS	PRINCIPAL_CLIQ
ALIQ	D	CONTRAP_LOSS	PRINCIPAL_CLIQ
ALIQ	D	CONTRA_LOSS	MAIN_INT_CLIQ
ALIQ	C	CONT_LOSS	MAIN_INT_CLIQ
ALIQ	D	DR_SETTL_BRI DGE	COL_INT_LIQD
ALIQ	D	DR_SETTL_BRI DGE	MAIN_INT_LIQD
ALIQ	D	DR_SETTL_BRI DGE	MAIN_INT_SACL
ALIQ	D	DR_SETTL_BRI DGE	ODIN_PNLTY_LIQD
ALIQ	C	MAIN_INTINC	MAIN_INT_SACL
ALIQ	C	MAIN_INTREC	MAIN_INT_CAP
ALIQ	C	MAIN_INTREC	MAIN_INT_LIQD
ALIQ	D	LOAN_ACCOU NT	COL_INT_CAP
ALIQ	D	LOAN_ACCOU NT	MAIN_INT_CAP
ALIQ	D	LOAN_ACCOU NT	ODIN_PNLTY_CAP
ALIQ	D	LOAN_ACCOU NT	ODPR_PNLTY_CAP
ALIQ	C	LOAN_ACCOU NT	PRINCIPAL_LIQD
ALIQ	C	LOAN_ACCOU NT	PRINCIPAL_WAVD
ALIQ	D	LOAN_ACCOU NT	PROC_INT_CAP
ALIQ	D	MAIN_INTEXP	MAIN_INT_WAVD
ALIQ	C	MAIN_INTREC	MAIN_INT_WAVD
ALIQ	C	ODIN_PNLTYI NC	ODIN_PNLTY_CAP
ALIQ	C	ODIN_PNLTYI NC	ODIN_PNLTY_LIQD
ALIQ	C	ODPR_PNLTYI NC	ODPR_PNLTY_CAP
ALIQ	C	ODPR_PNLTYI NC	ODPR_PNLTY_LIQD
ALIQ	D	PRINCIPALEXP	PRINCIPAL_WAVD
ALIQ	D	PROC_INTEXP	PROC_INT_WAVD
ALIQ	C	PROC_INTREC	PROC_INT_CAP
ALIQ	C	PROC_INTREC	PROC_INT_LIQD
ALIQ	C	PROC_INTREC	PROC_INT_WAVD
ALIQ	D	SUSPED_LOSS	MAIN_INT_SLIQ
ALIQ	C	SUSP_LOSS	MAIN_INT_SLIQ
ALIQ	C	LOAN_ACCOU NT	MAIN_INT_NEG_CA P
ALIQ	D	MAIN_INTPAY	MAIN_INT_NEG_CA P
ALIQ	C	CR_SETTL_BRI DGE	MAIN_INT_NEG_LI QD
ALIQ	D	MAIN_INTPAY	MAIN_INT_NEG_LI QD
BOOK	D	DR_SETTL_BRI DGE	PROC_CHARGE_LI QD
BOOK	D	DR_SETTL_BRI DGE	SERVICE_TAX_LIQ D
BOOK	C	PROC_CHARGE INC	PROC_CHARGE_LI QD

BOOK	C	SERVICE_TAX PAY	SERVICE_TAX_LIQ D
DSBR	C	CR_SETTL_BRI DGE	PRINCIPAL
DSBR	D	LOAN_ACCOU NT	PRINCIPAL
MLIQ	D	DR_SETTL_BRI DGE	ODPR_PNLTY_LIQD
MLIQ	D	DR_SETTL_BRI DGE	PRE_PENALTY_LIQ D
MLIQ	D	DR_SETTL_BRI DGE	PRINCIPAL_LIQD
MLIQ	D	DR_SETTL_BRI DGE	PROC_INT_LIQD
MLIQ	D	COL_INTEXP	COL_INT_WAVD
MLIQ	C	COL_INTREC	COL_INT_CAP
MLIQ	C	COL_INTREC	COL_INT_LIQD
MLIQ	C	COL_INTREC	COL_INT_WAVD
MLIQ	C	CONTP_LOSS	PRINCIPAL_CLIQ
MLIQ	D	CONTRAP_LOS S	PRINCIPAL_CLIQ
MLIQ	D	CONTRA_LOSS	MAIN_INT_CLIQ
MLIQ	C	CONT_LOSS	MAIN_INT_CLIQ
MLIQ	D	DR_SETTL_BRI DGE	COL_INT_LIQD
MLIQ	D	DR_SETTL_BRI DGE	MAIN_INT_LIQD
MLIQ	D	DR_SETTL_BRI DGE	MAIN_INT_SACL
MLIQ	D	DR_SETTL_BRI DGE	ODIN_PNLTY_LIQD
MLIQ	C	MAIN_INTINC	MAIN_INT_SACL
MLIQ	C	MAIN_INTREC	MAIN_INT_CAP
MLIQ	C	MAIN_INTREC	MAIN_INT_LIQD
MLIQ	D	LOAN_ACCOU NT	COL_INT_CAP
MLIQ	D	LOAN_ACCOU NT	MAIN_INT_CAP
MLIQ	D	LOAN_ACCOU NT	ODIN_PNLTY_CAP
MLIQ	D	LOAN_ACCOU NT	ODPR_PNLTY_CAP
MLIQ	C	LOAN_ACCOU NT	PRINCIPAL_LIQD
MLIQ	C	LOAN_ACCOU NT	PRINCIPAL_WAVD
MLIQ	D	LOAN_ACCOU NT	PROC_INT_CAP
MLIQ	D	MAIN_INTEXP	MAIN_INT_WAVD
MLIQ	C	MAIN_INTREC	MAIN_INT_WAVD
MLIQ	C	ODIN_PNLTYI NC	ODIN_PNLTY_CAP
MLIQ	C	ODIN_PNLTYI NC	ODIN_PNLTY_LIQD
MLIQ	C	ODPR_PNLTYI NC	ODPR_PNLTY_CAP
MLIQ	C	ODPR_PNLTYI NC	ODPR_PNLTY_LIQD
MLIQ	C	PRE_PENALTYI NC	PRE_PENALTY_LIQ D
MLIQ	D	PRINCIPALEXP	PRINCIPAL_WAVD
MLIQ	D	PROC_INTEXP	PROC_INT_WAVD
MLIQ	C	PROC_INTREC	PROC_INT_CAP
MLIQ	C	PROC_INTREC	PROC_INT_LIQD
MLIQ	C	PROC_INTREC	PROC_INT_WAVD
MLIQ	D	SUSPED_LOSS	MAIN_INT_SLIQ
MLIQ	C	SUSP_LOSS	MAIN_INT_SLIQ
MLIQ	C	CR_SETTL_BRI DGE	MAIN_INT_NEG_LI QD
MLIQ	D	MAIN_INTPAY	MAIN_INT_NEG_LI QD
PROV	D	PROVEXP	PROV_PROV
PROV	C	PROVEXP	PROV_WBCK
PROV	C	PROVPAY	PROV_PROV

PROV	D	PROVPAY	PROV_WBCK
RACR	D	COL_INTINC	COL_INT_RACR_REAL
RACR	C	COL_INTREC	COL_INT_RACR_REAL
RACR	D	MAIN_INTINC	MAIN_INT_RACR_REAL
RACR	C	MAIN_INTREC	MAIN_INT_RACR_REAL
RACR	D	PROC_INTINC	PROC_INT_RACR_REAL
RACR	C	PROC_INTREC	PROC_INT_RACR_REAL
RACR	D	SUSPED_LOSS	MAIN_INT_RACR_SUSP
RACR	C	SUSP_LOSS	MAIN_INT_RACR_SUSP
RACR	C	MAIN_INTEXP	MAIN_INT_NEG_RACR_REAL
RACR	D	MAIN_INTPAY	MAIN_INT_NEG_RACR_REAL
REOP	C	CR_SETTL_BRIDGE	PRINCIPAL_INCR
REOP	D	LOAN_ACCOUNT	PRINCIPAL
REOP	D	LOAN_ACCOUNT	PRINCIPAL_INCR
REOP	C	SROL_SUSPENSE	PRINCIPAL
RNOG	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
RNOG	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
RNOG	D	DR_SETTL_BRIDGE	PROC_INT_LIQD
RNOG	D	COL_INTEXP	COL_INT_WAVD
RNOG	C	COL_INTREC	COL_INT_LIQD
RNOG	C	COL_INTREC	COL_INT_RNOG
RNOG	C	COL_INTREC	COL_INT_WAVD
RNOG	C	CONTP_LOSS	PRINCIPAL_CLIQ
RNOG	D	CONTRAP_LOSS	PRINCIPAL_CLIQ
RNOG	D	CONTRA_LOSS	MAIN_INT_CLIQ
RNOG	C	CONT_LOSS	MAIN_INT_CLIQ
RNOG	D	DR_SETTL_BRIDGE	COL_INT_LIQD
RNOG	D	DR_SETTL_BRIDGE	HANDLNG_CHG_LIQD
RNOG	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
RNOG	D	DR_SETTL_BRIDGE	MAIN_INT_SACL
RNOG	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
RNOG	D	MAIN_INTEXP	MAIN_INT_WAVD
RNOG	C	MAIN_INTINC	MAIN_INT_SACL
RNOG	C	HANDLNG_CHGINC	HANDLNG_CHG_LIQD
RNOG	C	LOAN_ACCOUNT	PRINCIPAL_LIQD
RNOG	C	LOAN_ACCOUNT	PRINCIPAL_WAVD
RNOG	C	MAIN_INTREC	MAIN_INT_LIQD
RNOG	C	MAIN_INTREC	MAIN_INT_RNOG
RNOG	C	MAIN_INTREC	MAIN_INT_WAVD
RNOG	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
RNOG	C	ODIN_PNLTYINC	ODIN_PNLTY_RNOG
RNOG	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
RNOG	C	ODPR_PNLTYINC	ODPR_PNLTY_RNOG
RNOG	D	PRINCIPALEXP	PRINCIPAL_WAVD
RNOG	D	PROC_INTEXP	PROC_INT_WAVD
RNOG	C	PROC_INTREC	PROC_INT_LIQD
RNOG	C	PROC_INTREC	PROC_INT_RNOG

RNOG	C	PROC_INTREC	PROC_INT_WAVD
RNOG	D	SROL_SUSPEN SE	COL_INT_RNOG
RNOG	D	SROL_SUSPEN SE	MAIN_INT_RNOG
RNOG	D	SROL_SUSPEN SE	ODIN_PNLTY_RNO G
RNOG	D	SROL_SUSPEN SE	ODPR_PNLTY_RNO G
RNOG	D	SROL_SUSPEN SE	PROC_INT_RNOG
RNOG	D	SUSPED_LOSS	MAIN_INT_SLIQ
RNOG	C	SUSP_LOSS	MAIN_INT_SLIQ
ROLL	D	DR_SETTL_BRI DGE	ODPR_PNLTY_LIQD
ROLL	D	DR_SETTL_BRI DGE	PRINCIPAL_LIQD
ROLL	D	DR_SETTL_BRI DGE	PROC_INT_LIQD
ROLL	D	COL_INTEXP	COL_INT_WAVD
ROLL	C	COL_INTREC	COL_INT_LIQD
ROLL	C	COL_INTREC	COL_INT_ROLL
ROLL	C	COL_INTREC	COL_INT_WAVD
ROLL	C	CR_SETTL_BRI DGE	PRINCIPAL_INCR
ROLL	D	DR_SETTL_BRI DGE	COL_INT_LIQD
ROLL	D	DR_SETTL_BRI DGE	HANDLNG_CHG_LI QD
ROLL	D	DR_SETTL_BRI DGE	MAIN_INT_LIQD
ROLL	D	DR_SETTL_BRI DGE	ODIN_PNLTY_LIQD
ROLL	D	MAIN_INTEXP	MAIN_INT_WAVD
ROLL	C	HANDLNG_CH GINC	HANDLNG_CHG_LI QD
ROLL	D	LOAN_ACCOU NT	COL_INT_ROLL
ROLL	D	LOAN_ACCOU NT	MAIN_INT_ROLL
ROLL	D	LOAN_ACCOU NT	ODIN_PNLTY_ROL L
ROLL	D	LOAN_ACCOU NT	ODPR_PNLTY_ROL L
ROLL	D	LOAN_ACCOU NT	PRINCIPAL_INCR
ROLL	C	LOAN_ACCOU NT	PRINCIPAL_LIQD
ROLL	C	LOAN_ACCOU NT	PRINCIPAL_WAVD
ROLL	D	LOAN_ACCOU NT	PROC_INT_ROLL
ROLL	C	MAIN_INTREC	MAIN_INT_LIQD
ROLL	C	MAIN_INTREC	MAIN_INT_ROLL
ROLL	C	MAIN_INTREC	MAIN_INT_WAVD
ROLL	C	ODIN_PNLTYI NC	ODIN_PNLTY_LIQD
ROLL	C	ODIN_PNLTYI NC	ODIN_PNLTY_ROL L
ROLL	C	ODPR_PNLTYI NC	ODPR_PNLTY_LIQD
ROLL	C	ODPR_PNLTYI NC	ODPR_PNLTY_ROL L
ROLL	D	PRINCIPALEXP	PRINCIPAL_WAVD
ROLL	D	PROC_INTEXP	PROC_INT_WAVD
ROLL	C	PROC_INTREC	PROC_INT_LIQD
ROLL	C	PROC_INTREC	PROC_INT_ROLL
ROLL	C	PROC_INTREC	PROC_INT_WAVD
SROL	D	DR_SETTL_BRI DGE	ODPR_PNLTY_LIQD
SROL	D	DR_SETTL_BRI DGE	PRINCIPAL_LIQD
SROL	D	DR_SETTL_BRI DGE	PROC_INT_LIQD
SROL	D	COL_INTEXP	COL_INT_WAVD
SROL	C	COL_INTREC	COL_INT_LIQD

SROL	C	COL_INTREC	COL_INT_SROL
SROL	C	COL_INTREC	COL_INT_WAVD
SROL	D	DR_SETTL_BRI DGE	COL_INT_LIQD
SROL	D	DR_SETTL_BRI DGE	HANDLNG_CHG_LI QD
SROL	D	DR_SETTL_BRI DGE	MAIN_INT_LIQD
SROL	D	DR_SETTL_BRI DGE	ODIN_PNLTY_LIQD
SROL	D	MAIN_INTEXP	MAIN_INT_WAVD
SROL	C	HANDLNG_CH GINC	HANDLNG_CHG_LI QD
SROL	C	LOAN_ACCOU NT	PRINCIPAL_LIQD
SROL	C	LOAN_ACCOU NT	PRINCIPAL_SROL
SROL	C	LOAN_ACCOU NT	PRINCIPAL_WAVD
SROL	C	MAIN_INTREC	MAIN_INT_LIQD
SROL	C	MAIN_INTREC	MAIN_INT_SROL
SROL	C	MAIN_INTREC	MAIN_INT_WAVD
SROL	C	ODIN_PNLTYI NC	ODIN_PNLTY_LIQD
SROL	C	ODIN_PNLTYI NC	ODIN_PNLTY_SROL
SROL	C	ODPR_PNLTYI NC	ODPR_PNLTY_LIQD
SROL	C	ODPR_PNLTYI NC	ODPR_PNLTY_SRO L
SROL	D	PRINCIPALEXP	PRINCIPAL_WAVD
SROL	D	PROC_INTEXP	PROC_INT_WAVD
SROL	C	PROC_INTREC	PROC_INT_LIQD
SROL	C	PROC_INTREC	PROC_INT_SROL
SROL	C	PROC_INTREC	PROC_INT_WAVD
SROL	D	SROL_SUSPEN SE	COL_INT_SROL
SROL	D	SROL_SUSPEN SE	MAIN_INT_SROL
SROL	D	SROL_SUSPEN SE	ODIN_PNLTY_SROL
SROL	D	SROL_SUSPEN SE	ODPR_PNLTY_SRO L
SROL	D	SROL_SUSPEN SE	PRINCIPAL_SROL
SROL	D	SROL_SUSPEN SE	PROC_INT_SROL
VAMB	D	DR_SETTL_BRI DGE	HANDLNG_CHG_LI QD
VAMB	C	HANDLNG_CH GINC	HANDLNG_CHG_LI QD
VAMI	C	CR_SETTL_BRI DGE	PRINCIPAL_INCR
VAMI	D	LOAN_ACCOU NT	PRINCIPAL_INCR

## 1.6 Advices / Statements supported:

Loan Initiation Advice	-	CL_INIT_ADV
Contract Advice	-	CL_CONT_ADV
Loan Summary statement Advice	-	CLST_SUMMARY
Credit Advice	-	CR_ADV
Loan detailed Statement Advice	-	CLST_DETAILED
Debit Advice	-	DR_ADV
Delinquency Advice	-	DELINQYADV
Billing Advice	-	BILNOTC
Interest Statement Advice	-	CL_INT_STMT
Rate Change Advice	-	RATECH_ADV
Rollover Advice	-	CL_ROLL_ADV
Coupon Book generation	-	COUPON
Capitalization Advice	-	CL_CAP
Payment Message	-	PAYMENT_MESSAGE
CL Amendment Advice	-	CLAMDADV
Account Simulation Advice	-	CL_ENQUIRY
Payment Advice	-	PAYMENT_ADVICE
Payment Simulation Advice	-	CL_PAY_SIM

## 1.7 Reports:

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

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

- UDF:
- Character UDF - RL\_RETAIL
- MIS:
- MIS Classes

- COS\_CENTR
- LOAN\_TYPE
- LOAN\_TERM



## 2. Product Code – LRE2- Vehicle/Personal Loans (Amortized Loans Product)

### 2.1 Introduction:

This product can be used to create vehicle/personal loans with bearing interest calculation. Schedule type for this loan product is amortized. Prepayment penalty, Penalty on overdue EMI Amount, Status processing, Provisioning, Ad-hoc charges, Handlings charges, Processing charges, Service tax on charges are handled in this product.

### 2.2 Business Scenario:

Loans with bearing interest type (Amortized) can be booked.

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

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

Assigning status to loans based on overdue days.

Income recognition is stopped based on status movement.

Unrecognized interest is reversed based on status movement.

Reporting assets in different heads based on status movement.

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

Automatic Rollover of principal (Special Amount) during maturity of loan.

### 2.3 Synopsis:

- This product can be used to creating amortized loans.
- The disbursement mode is auto.
- VAMI and prepayment re-computation type is Change Tenor.

### 2.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Liquidate all components for a date
  - Retries Auto Liquidation Days : 4
  - Retries for Advice : 3
- Holiday treatment for all schedules
  - Holidays ignored
- Account preferences
  - Track receivable auto liquidation enabled
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
  - Partial block release enabled
- Rollover
  - Automatic rollover
  - Rolled over by days
  - Contract UDEs are captured during rollover
  - Special rollover is allowed.
  - Rollover schedule type is based on contract schedules.
  - Principal and interest are rolled over during automatic rollover.
- Re-computation of Amort Loan
  - Tenor will be changed during VAMI action.
  - Multiple installments will be created during VAMI.

- Prepayment of loan
  - Basis of re-computing the schedules is Reduce tenor.
  - Prepayment is effective from Next Installment of the payment.
  - Single installment will be created during payment.
  - Interest pay back is applicable for prepayment

#### Principal Component:

- Verify funds enabled.
- Disbursement schedule starts from value date of contract.
- 4 days grace period is allowed for this component.

#### Main Interest Component:

- Based on principal expected balance.
- This component has amortized formula to calculate the same repayment amount which includes principal and interest across schedules.
- Accrued Daily.
- Verify funds enabled.
- Interest type can be fixed or floating.
- Interest calculation method is  $30(\text{Euro})/360$ .
- 4 days grace period is allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.

#### Processing charge component:

- Minimum and maximum charges are maintained.
- Any amount can be input during booking of contract.
- If calculated charge is less than minimum charge, then minimum charge is collected.
- If calculated charge is more than maximum charge, then maximum charge is collected.
- If calculated charge is neither less than minimum charge nor more than maximum charge, then charge calculated based on amt financed is collected.

#### Handling charge

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

#### Ad hoc charge component:

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

#### Penalty on Overdue EMI amount:

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

#### Prepayment Penalty component:

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

#### Service tax component:

- Service tax is calculated on processing charge

#### Provision component:

- Provision is calculated based on status of loan, loan outstanding and secured portion of loan.
- If secured portion is more than the loan outstanding then separate rate for provisioning is applied.
- If secured portion is less than the loan outstanding then separate rate for provisioning is applied.

#### Loan top-up

- Principal increase can be restricted with certain conditions at Top-up details

Collection Interest component:

- Collection Interest is calculated on principal expected balance
- This component has simple formula to calculate the repayment amount which is included in the EMI.
- This component has Include in EMI flag checked.
- Accrued Daily.
- Verify funds enabled.
- Interest type can be fixed or floating.
- Interest calculation method is 30(Euro)/360.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.

Processing Interest component:

- Processing Interest is calculated on principal expected balance
- This component has simple formula to calculate the repayment amount which is included in the EMI.
- This component has Include in EMI flag checked.
- Accrued Daily.
- Verify funds enabled.
- Interest type can be fixed or floating.
- Interest calculation method is 30(Euro)/360.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.

## 2.5 Events Covered:

ACCR	-	Accrual
ADBK	-	Ad hoc Charge Booking
ADCH	-	Ad hoc Charge Application
ALIQ	-	Automatic Liquidation
BOOK	-	Booking of contract
DSBR	-	Disbursement
INIT	-	Contract Initiation
MLIQ	-	Manual Liquidation
REVN	-	Rate Revision
RNOG	-	Re-Negotiation
ARVN	-	Automatic Rate Revision
PROV	-	Provisioning
RACR	-	Reversal Accrual
ROLB	-	Rollover Booking
ROLL	-	Rollover of Contract
VAMB	-	Value Dated Amendment Booking
VAMI	-	Value Dated Amendment Initiation
REOP	-	Reopen of the Account
INPL	-	Interest Pay Back
RINP	-	Reversal of Interest Pay back
SROL	-	Special Rollover

## 2.6 Advices / Statements supported:

Loan Initiation Advice	-	CL_INIT_ADV
Contract Advice	-	CL_CONT_ADV
Loan Summary statement Advice	-	CLST_SUMMARY
Credit Advice	-	CR_ADV
Loan detailed Statement Advice	-	CLST_DETAILED

Debit Advice	-	DR_ADV
Delinquency Advice	-	DELINQYADV
Billing Advice	-	BILNOTC
Interest Statement Advice	-	CL_INT_STMT
Rate Change Advice	-	RATECH_ADV
Rollover Advice	-	CL_ROLL_ADV
Coupon Book generation	-	COUPON
Capitalization Advice	-	CL_CAP
Payment Message	-	PAYMENT_MESSAGE
CL Amendment Advice	-	CLAMDADV
Account Simulation Advice	-	CL_ENQUIRY
Payment Advice	-	PAYMENT_ADVICE
Payment Simulation Advice	-	CL_PAY_SIM

## 2.7 Reports:

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

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

UDF:

- Character UDF - RL\_RETAIL

MIS:

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

### 3. Product Code – LRT3 – Education Loans

#### 3.1 Introduction:

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

#### 3.2 Business Scenario:

Loans with bearing interest type (Amortized) can be booked.

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

Moratorium interest calculation is allowed in this product.

An Intermediate formula is used for Interest calculation

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

Assigning status to loans based on overdue days.

Income recognition is stopped based on status movement.

Unrecognized interest is reversed based on status movement.

Reporting assets in different heads based on status movement

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

Automatic Rollover of principal and interest during maturity of loan.

#### 3.3 Synopsis:

- This product can be used to creating amortized loans.
- The disbursement mode is manual.
- Moratorium period is applicable on loan contract. No repayment is allowed during this period. The interest accrued during this schedule is settled in the first amortized schedule.

#### 3.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Manual
- Rate (Cross currency transaction preference)
  - Normal variance : 5
  - Maximum variance: 15
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
- Holiday treatment for all schedules
  - Holidays ignored
- Account preferences
  - Track receivable auto liquidation enabled
  - Interest statement is enabled
  - Back period entry allowed
- Rollover
  - Automatic rollover
  - Rolled over by days
  - Contract UDEs are captured during rollover
  - Custom rollover is allowed.
  - Rollover schedule type is based on contract schedules.
  - Principal and interest are rolled over during automatic rollover.
- Re-computation of Amort Loan
  - Change Installment - VAMI action.
  - Single installments will be created during VAMI.

- Prepayment of loan
  - Basis of re-computing the schedules is change EMI.
  - Prepayment is effective from value date of payment.
  - Multiple installments will be created during payment.

Principal Component:

- Verify funds enabled.
- 4 days grace period is allowed for this component.

Main Interest Component:

- Based on principal expected balance.
- This component has amortized formula to calculate the same repayment amount which includes principal and interest across schedules.
- Moratorium schedules are also available. Formulas are maintained for interest calculation during moratorium period and for settlement after the moratorium schedule.
- Accrued Monthly.
- Verify funds enabled.
- Interest type can be fixed or floating.
- Interest calculation method is actual / 365
- 4 days grace period is allowed for this component.
- Moratorium interest is calculated initially from value date of contract.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.

Processing charge component:

- Minimum and maximum charges are maintained.
- Any amount can be input during booking of contract.
- If calculated charge is less than minimum charge, then minimum charge is collected.
- If calculated charge is more than maximum charge, then maximum charge is collected.
- If calculated charge is neither less than minimum charge nor more than maximum charge, then charge calculated based on amt financed is collected.

Handling charge

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

Ad hoc charge component:

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

Penalty on overdue interest component:

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

Penalty on overdue principal component:

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

Prepayment Penalty component:

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

Service tax component:

- Service tax is calculated on processing charge

Provision component:

- Provision is calculated based on status of loan, loan outstanding and secured portion of loan.
- If secured portion is more than the loan outstanding then separate rate for provisioning is applied.
- If secured portion is less than the loan outstanding then separate rate for provisioning is applied.

### 3.5 Events Covered:

ACCR	-	Accrual
ADBK	-	Ad hoc Charge Booking
ADCH	-	Ad hoc Charge Application
ALIQ	-	Automatic Liquidation
BOOK	-	Booking of contract
DSBR	-	Disbursement
INIT	-	Contract Initiation
MLIQ	-	Manual Liquidation
REVN	-	Rate Revision
RNOG	-	Re-Negotiation
ARVN	-	Automatic Rate Revision
PROV	-	Provisioning
RACR	-	Reversal Accrual
ROLB	-	Rollover Booking
ROLL	-	Rollover of Contract
VAMB	-	Value Dated Amendment Booking
VAMI	-	Value Dated Amendment Initiation
SROL	-	Special Rollover
REOP	-	Reopen of the Account

### 3.6 Advices / Statements supported:

Loan Initiation Advice	-	CL_INIT_ADV
Contract Advice	-	CL_CONT_ADV
Loan Summary statement Advice	-	CLST_SUMMARY
Credit Advice	-	CR_ADV
Loan detailed Statement Advice	-	CLST_DETAILED
Debit Advice	-	DR_ADV
Delinquency Advice	-	DELINQYADV
Billing Advice	-	BILNOTC
Interest Statement Advice	-	CL_INT_STMT
Rate Change Advice	-	RATECH_ADV
Rollover Advice	-	CL_ROLL_ADV
Coupon Book generation	-	COUPON
Capitalization Advice	-	CL_CAP
Payment Message	-	PAYMENT_MESSAGE
CL Amendment Advice	-	CLAMDADV
Account Simulation Advice	-	CL_ENQUIRY
Payment Advice	-	PAYMENT_ADVICE
Payment Simulation Advice	-	CL_PAY_SIM

### 3.7 Reports:

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

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

UDF:

- Character UDF - RL\_RETAIL

MIS:

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



## 4. Product Code – LRT4- Demand Loans (compounding)

### 4.1 Introduction:

This product can be used to create long term loans with bearing interest calculation. Interest is compounded in this product. Loans created using this product can have Principal and interest schedules in different dates or in same dates. Prepayment penalty, Penalty on overdue interest & principal, Status processing, Provisioning, Ad hoc charges, Handlings charges, Processing charges, Service tax on charges are handled in this product. The interest component is also re-compounded when it becomes overdue.

### 4.2 Business Scenario:

Loans with bearing interest type can be booked.

Interest calculation based on principal expected and is compounded.

Interest is compounded on overdue.

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

Assigning status to loans based on overdue days.

Income recognition is stopped based on status movement.

Unrecognized interest is reversed based on status movement.

Reporting assets in different heads based on status movement.

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

Manual Rollover during maturity of loan.

### 4.3 Synopsis:

- This product can be used to creating bearing loans with compounding interest.
- The disbursement mode is auto.
- The interest is compounded on overdue.
- Demand Loans can be transferred from source branch to any other branch.

### 4.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 5
  - Maximum variance: 15
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Partial liquidation allowed
- Holiday treatment
  - Ignored
- Account preferences
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
- Rollover
  - Manual rollover
  - Rolled over by days
  - Contract UDEs are captured during rollover
  - Custom rollover is allowed.
  - Rollover schedule type is based on contract schedules.

Principal Component:

- Verify funds enabled.
- Disbursement schedule starts from value date of contract.
- Repayment schedule starts from value date of contract and is paid at the maturity of the contract.
- 4 days grace period is allowed for this component

Main Interest Component:

- Based on principal expected balance.
- Compounded monthly.
- Compounded on Overdue.
- Accrued Daily
- Verify funds enabled
- Interest type can be fixed or floating
- Interest calculation method is Actual / 365
- 4 days grace period is allowed for this component
- Repayment value date of contract and is paid at the maturity of the contract

Processing charge component:

- Minimum and maximum charges are maintained.
- Any amount can be input during booking of contract.
- If calculated charge is less than minimum charge, then minimum charge is collected.
- If calculated charge is more than maximum charge, then maximum charge is collected.
- If calculated charge is neither less than minimum charge nor more than maximum charge, then charge calculated based on amt financed is collected.

Handling charge

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

Ad hoc charge component:

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

Penalty on overdue interest component:

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

Penalty on overdue principal component:

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

Prepayment Penalty component:

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

Service tax component:

- Service tax is calculated on processing charge

Provision component:

- Provision is calculated based on status of loan, loan outstanding and secured portion of loan.
- If secured portion is more than the loan outstanding then separate rate for provisioning is applied.
- If secured portion is less than the loan outstanding then separate rate for provisioning is applied.

#### 4.5 Events Covered:

ACCR	-	Accrual
ADBK	-	Adhoc Charge Booking
ADCH	-	Adhoc Charge Application
ALIQ	-	Automatic Liquidation
BOOK	-	Booking of contract
ARVN	-	Automatic Rate Revision
DSBR	-	Disbursement
INIT	-	Contract Initiation
MLIQ	-	Manual Liquidation
PROV	-	Provisioning
RACR	-	Reversal Accrual
REVN	-	Rate Revision
ROLB	-	Rollover Booking
ROLL	-	Rollover of Contract
VAMB	-	Value Dated Amendment Booking
VAMI	-	Value Dated Amendment Initiation
REOP	-	Reopen of the Account
RNOG	-	Renegotiation of Contract
TRFR	-	Branch Transfer
TADJ	-	Transfer Adjustments

#### 4.6 Advices / Statements supported:

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

#### 4.7 Reports:

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

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

UDF:

- Character UDF - RL\_RETAIL

MIS:

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

## 5. Product Code – LR78- Amortized Rule of 78 Product

### 5.1 Introduction:

This product can be used to create home loans with bearing interest calculation. Schedule type for this loan product is amortized with the calculation based on the Rule of 78. Prepayment penalty, Penalty on overdue interest & principal, Status processing, Provisioning, Ad hoc charges, Handlings charges, Processing charges, Service tax on charges are handled in this product.

### 5.2 Business Scenario:

Loans with interest calculated through Rule of 78 can be booked. Interest calculation is based on principal expected and is amortized based on frequencies. Overdue penalty calculation based on principal schedule overdue and interest schedule overdue. Assigning status to loans based on overdue days. Income recognition is stopped based on status movement. Unrecognized interest is reversed based on status movement. Reporting assets in different heads based on status movement. Automatic reverse status movements and rebooking reversed interest amounts based on payments. Manual Rollover during maturity of loan.

### 5.3 Synopsis:

- This product can be used to creating amortized loans where the interest is calculated by Rule of 78.
- The disbursement mode is auto.

### 5.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Liquidate all components for a day
- Holiday treatment for all schedules
  - Holidays ignored
- Account preferences
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
- Rollover
  - Manual rollover
  - Rolled over by days
  - Contract UDEs are captured during rollover
  - Custom rollover is allowed.
  - Rollover schedule type is based on contract schedules.
- Re-computation of Amort Loan
  - Installment will be changed during VAMI action.
  - Multiple installments will be created during VAMI.
- Prepayment of loan
  - Basis of re-computing the schedules is change EMI.
  - Prepayment is effective from value date of payment.
  - Multiple installments will be created during payment.

Principal Component:

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

Main Interest Component:

- Based on principal expected balance.
- This component has amortized Rule of 78 formula.
- Accrued Daily.
- Interest type can be fixed or floating.
- Interest calculation method is Actual / 365.
- No grace period is allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.

Processing charge component:

- Minimum and maximum charges are maintained.
- Any amount can be input during booking of contract.
- If calculated charge is less than minimum charge, then minimum charge is collected.
- If calculated charge is more than maximum charge, then maximum charge is collected.
- If calculated charge is neither less than minimum charge nor more than maximum charge, then charge calculated based on amt financed is collected.

Ad hoc charge component:

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

Equitable Mortgage charge

- Calculated based percentage based on amount financed.

Handling charge

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

Penalty on overdue interest component:

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

Penalty on overdue principal component:

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

Prepayment Penalty component:

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

Service tax component:

- Service tax is calculated on processing charge

Provision component:

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

## 5.5 Events Covered:

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

## 5.6 Advices / Statements supported:

Loan Initiation Advice	-	CL_INIT_ADV
Contract Advice	-	CL_CONT_ADV
Loan Summary statement Advice	-	CLST_SUMMARY
Credit Advice	-	CR_ADV
Loan detailed Statement Advice	-	CLST_DETAILED
Debit Advice	-	DR_ADV
Delinquency Advice	-	DELINQYADV
Billing Advice	-	BILNOTC
Interest Statement Advice	-	CL_INT_STMT
Rate Change Advice	-	RATECH_ADV
Rollover Advice	-	CL_ROLL_ADV
Coupon Book generation	-	COUPON
Capitalization Advice	-	CL_CAP
Payment Message	-	PAYMENT_MESSAGE
CL Amendment Advice	-	CLAMDADV
Account Simulation Advice	-	CL_ENQUIRY
Payment Advice	-	PAYMENT_ADVICE
Payment Simulation Advice	-	CL_PAY_SIM

## 5.7 Reports:

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

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

MIS:

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



## 6. Product Code – LCT1-Short and Medium Term Loan-(Bearing Loan with Auto Disbursement)

### 6.1 Introduction:

This product can be used to create short and medium term loans with bearing interest calculation. Negative Interest allowed Check box is checked for the main Interest Components . So both Positive and Negative Interest can be applied for the loans created using this products.Loans created using this product can have Principal and interest schedules in different dates or in same dates. Prepayment penalty, Penalty on overdue interest & principal, Status processing, Provisioning, Ad hoc charges, Handlings charges, Processing charges, Service tax on charges are handled in this product.

### 6.2 Business Scenario:

Loans with bearing interest type can be booked.

Loans with Negative Interest Can be booked.

Interest calculation based on principal expected.

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

Assigning status to loans based on overdue days.

Income recognition is stopped based on status movement.

Unrecognized interest is reversed based on status movement.

Reporting assets in different heads based on status movement.

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

Rollover for principal is automatic during maturity of loan.

### 6.3 Synopsis:

- This product can be used to creating simple bearing loans.
- The disbursement mode is auto.
- If the loans become bad assets (based on the number of days the principal and interest are overdue), the outstanding mount will move to the GLs earmarked for bad assets.
- Provisioning is done for outstanding principal amount.

### 6.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Partial Liquidation Allowed
  - Liquidate all components for a date
- Holiday treatment
  - Schedules are cascaded
  - Schedule movement is move forward
- Account preferences
  - Interest statement is enabled
  - Back period entry allowed
  - Track receivables on Auto Liquidation
  - Liquidate Back value Dated schedules allowed
- Rollover
  - Automatic rollover
  - Rolled over by days
  - Contract UDEs are captured during rollover
  - Custom rollover is allowed.

- Rollover schedule type is based on Product schedules.
- Principal is rolled over during automatic rollover.

Principal Component:

- Verify funds enabled.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.
- 4 days grace period is allowed for this component

Main Interest Component:

- Based on principal expected balance
- Calculation method – Actual/Actual
- Accrued monthly
- IRR enabled
- Verify funds enabled
- Interest type can be fixed or floating
- Interest calculation method defaulted from currency definitions
- 4 days grace period is allowed for this component
- Repayment schedule starts from value date of contract and schedule frequency is monthly.
- Rate Revision schedules starts from value date of contract and schedule frequency is monthly.

Processing charge component:

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

Ad hoc charge component:

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

Disbursement charge component:

- For disbursement charge any amount can be input during disbursements.

Penalty on overdue interest component:

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

Penalty on overdue principal component:

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

Prepayment Penalty component:

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

Service tax component:

- Service tax is calculated on processing charge

Provision component:

- Provision is calculated based on status of loan, loan outstanding and secured portion of loan.
- If secured portion is more than the loan outstanding then separate rate for provisioning is applied.
- If secured portion is less than the loan outstanding then separate rate for provisioning is applied.



## 6.5 Events Covered:

EVENT_CODE	DR/CR INDICATOR	ACCOUNTING ROLE	AMOUNT TAG
ACCR	C	MAIN_INTINC	MAIN_INT_ACCR
ACCR	D	MAIN_INTREC	MAIN_INT_ACCR
ACCR	D	MAIN_INT_SUBS	MAIN_INT_ACCR
ACCR	C	SUBS_INTINC	MAIN_INT_ACCR
ACCR	D	MAIN_INTEXP	MAIN_INT_NEG_ACCR
ACCR	C	MAIN_INTPAY	MAIN_INT_NEG_ACCR
ADCH	C	ADCH_CHGINC	ADCH_CHG_ADCH
ADCH	D	DR_SETTL_BRIDGE	ADCH_CHG_ADCH
ALIQ	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
ALIQ	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
ALIQ	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
ALIQ	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
ALIQ	D	MAIN_INTEXP	MAIN_INT_WAVD
ALIQ	D	MAIN_INTEXP	MAIN_INT_WAVD
ALIQ	C	MAIN_INTINC	MAIN_INT_LIQD
ALIQ	C	MAIN_INTREC	MAIN_INT_CAP
ALIQ	C	MAIN_INTREC	MAIN_INT_LIQD
ALIQ	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD
ALIQ	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
ALIQ	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
ALIQ	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
ALIQ	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
ALIQ	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD
ALIQ	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
ALIQ	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
ALIQ	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
ALIQ	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
ALIQ	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD
ALIQ	D	LOAN_ACCOUNT	MAIN_INT_CAP
ALIQ	D	LOAN_ACCOUNT	ODIN_PNLTY_CAP
ALIQ	D	LOAN_ACCOUNT	ODPR_PNLTY_CAP
ALIQ	C	LOAN_ACCOUNT	PRINCIPAL_LIQD
ALIQ	C	LOAN_ACCOUNT	PRINCIPAL_WAVD
ALIQ	D	LOAN_ACCOUNT	ODIN_PNLTY_CAP
ALIQ	D	LOAN_ACCOUNT	ODPR_PNLTY_CAP
ALIQ	D	LOAN_AC_DOUB	MAIN_INT_CAP
ALIQ	D	LOAN_AC_DOUB	ODIN_PNLTY_CAP
ALIQ	D	LOAN_AC_DOUB	ODPR_PNLTY_CAP
ALIQ	C	LOAN_AC_DOUB	PRINCIPAL_LIQD
ALIQ	C	LOAN_AC_DOUB	PRINCIPAL_WAVD
ALIQ	D	LOAN_AC_SUBS	MAIN_INT_CAP
ALIQ	C	LOAN_AC_SUBS	PRINCIPAL_LIQD
ALIQ	C	LOAN_AC_SUBS	PRINCIPAL_WAVD
ALIQ	D	MAIN_INTEXP	MAIN_INT_WAVD
ALIQ	C	MAIN_INTREC	MAIN_INT_WAVD
ALIQ	C	MAIN_INTREC	MAIN_INT_CAP
ALIQ	C	MAIN_INTREC	MAIN_INT_LIQD
ALIQ	C	MAIN_INTREC	MAIN_INT_WAVD

ALIQ	C	MAIN_INT_SUBS	MAIN_INT_CAP
ALIQ	C	MAIN_INT_SUBS	MAIN_INT_LIQD
ALIQ	C	MAIN_INT_SUBS	MAIN_INT_WAVD
ALIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_CAP
ALIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
ALIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_CAP
ALIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
ALIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_CAP
ALIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
ALIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_CAP
ALIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
ALIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_CAP
ALIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
ALIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_CAP
ALIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
ALIQ	D	PRINCIPALEXP	PRINCIPAL_WAVD
ALIQ	D	PRINCIPALEXP	PRINCIPAL_WAVD
ALIQ	D	PRINCIPALEXP	PRINCIPAL_WAVD
ALIQ	C	SERV_FEEINC	SERV_FEE_LIQD
ALIQ	C	SERV_FEEINC	SERV_FEE_LIQD
ALIQ	C	SERV_FEEINC	SERV_FEE_LIQD
ALIQ	D	SUBS_INTINC	MAIN_INT_LIQD
ALIQ	C	LOAN_ACCOUNT	MAIN_INT_NEG_CAP
ALIQ	D	MAIN_INTPAY	MAIN_INT_NEG_CAP
ALIQ	C	CR_SETTL_BRIDGE	MAIN_INT_NEG_LIQD
ALIQ	D	MAIN_INTPAY	MAIN_INT_NEG_LIQD
BOOK	D	DR_SETTL_BRIDGE	PROC_CHARGE_LIQD
BOOK	D	DR_SETTL_BRIDGE	SERVICE_TAX_LIQD
BOOK	C	PROC_CHARGEINC	PROC_CHARGE_LIQD
BOOK	C	SERVICE_TAXPAY	SERVICE_TAX_LIQD
DSBR	C	CR_SETTL_BRIDGE	PRINCIPAL
DSBR	D	LOAN_ACCOUNT	PRINCIPAL
MLIQ	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	PRE_PENALTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
MLIQ	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
MLIQ	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
MLIQ	D	MAIN_INTEXP	MAIN_INT_WAVD
MLIQ	D	MAIN_INTEXP	MAIN_INT_WAVD
MLIQ	C	MAIN_INTINC	MAIN_INT_LIQD
MLIQ	C	MAIN_INTREC	MAIN_INT_CAP
MLIQ	C	MAIN_INTREC	MAIN_INT_LIQD
MLIQ	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD
MLIQ	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
MLIQ	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	PRE_PENALTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
MLIQ	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD
MLIQ	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD

MLIQ	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	PRE_PENALTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
MLIQ	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD
MLIQ	D	LOAN_ACCOUNT	MAIN_INT_CAP
MLIQ	D	LOAN_ACCOUNT	ODIN_PNLTY_CAP
MLIQ	D	LOAN_ACCOUNT	ODPR_PNLTY_CAP
MLIQ	C	LOAN_ACCOUNT	PRINCIPAL_LIQD
MLIQ	C	LOAN_ACCOUNT	PRINCIPAL_WAVD
MLIQ	D	LOAN_ACCOUNT	ODIN_PNLTY_CAP
MLIQ	D	LOAN_ACCOUNT	ODPR_PNLTY_CAP
MLIQ	D	LOAN_AC_DOUB	MAIN_INT_CAP
MLIQ	D	LOAN_AC_DOUB	ODIN_PNLTY_CAP
MLIQ	D	LOAN_AC_DOUB	ODPR_PNLTY_CAP
MLIQ	C	LOAN_AC_DOUB	PRINCIPAL_LIQD
MLIQ	C	LOAN_AC_DOUB	PRINCIPAL_WAVD
MLIQ	D	LOAN_AC_SUBS	MAIN_INT_CAP
MLIQ	C	LOAN_AC_SUBS	PRINCIPAL_LIQD
MLIQ	C	LOAN_AC_SUBS	PRINCIPAL_WAVD
MLIQ	D	MAIN_INTEXP	MAIN_INT_WAVD
MLIQ	C	MAIN_INTREC	MAIN_INT_WAVD
MLIQ	C	MAIN_INTREC	MAIN_INT_CAP
MLIQ	C	MAIN_INTREC	MAIN_INT_LIQD
MLIQ	C	MAIN_INTREC	MAIN_INT_WAVD
MLIQ	C	MAIN_INT_SUBS	MAIN_INT_CAP
MLIQ	C	MAIN_INT_SUBS	MAIN_INT_LIQD
MLIQ	C	MAIN_INT_SUBS	MAIN_INT_WAVD
MLIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_CAP
MLIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
MLIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_CAP
MLIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
MLIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_CAP
MLIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
MLIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_CAP
MLIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
MLIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_CAP
MLIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
MLIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_CAP
MLIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
MLIQ	C	PRE_PENALTYINC	PRE_PENALTY_LIQD
MLIQ	C	PRE_PENALTYINC	PRE_PENALTY_LIQD
MLIQ	C	PRE_PENALTYINC	PRE_PENALTY_LIQD
MLIQ	D	PRINCIPALEXP	PRINCIPAL_WAVD
MLIQ	D	PRINCIPALEXP	PRINCIPAL_WAVD
MLIQ	D	PRINCIPALEXP	PRINCIPAL_WAVD
MLIQ	C	SERV_FEEINC	SERV_FEE_LIQD
MLIQ	C	SERV_FEEINC	SERV_FEE_LIQD
MLIQ	C	SERV_FEEINC	SERV_FEE_LIQD
MLIQ	D	SUBS_INTINC	MAIN_INT_LIQD


MLIQ	C	CR_SETTL_BRIDGE	MAIN_INT_NEG_LIQD
MLIQ	D	MAIN_INTPAY	MAIN_INT_NEG_LIQD
PROV	D	PROVEXP	PROV_PROV
PROV	C	PROVEXP	PROV_WBCK
PROV	C	PROVPAY	PROV_PROV
PROV	D	PROVPAY	PROV_WBCK
RACR	D	MAIN_INTINC	MAIN_INT_RACR_REAL
RACR	C	MAIN_INTREC	MAIN_INT_RACR_REAL
RACR	C	MAIN_INT_SUBS	MAIN_INT_RACR_REAL
RACR	D	SUBS_INTINC	MAIN_INT_RACR_REAL
RACR	C	MAIN_INTEXP	MAIN_INT_NEG_RACR_REAL
RACR	D	MAIN_INTPAY	MAIN_INT_NEG_RACR_REAL
RNOG	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
RNOG	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
RNOG	D	DR_SETTL_BRIDGE	HANDLNG_CHG_LIQD
RNOG	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
RNOG	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
RNOG	D	MAIN_INTEXP	MAIN_INT_WAVD
RNOG	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD
RNOG	C	HANDLNG_CHGINC	HANDLNG_CHG_LIQD
RNOG	C	LOAN_ACCOUNT	PRINCIPAL_LIQD
RNOG	C	LOAN_ACCOUNT	PRINCIPAL_WAVD
RNOG	C	MAIN_INTREC	MAIN_INT_LIQD
RNOG	C	MAIN_INTREC	MAIN_INT_RNOG
RNOG	C	MAIN_INTREC	MAIN_INT_WAVD
RNOG	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
RNOG	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
RNOG	D	PRINCIPALEXP	PRINCIPAL_WAVD
RNOG	C	SERV_FEEINC	SERV_FEE_LIQD
RNOG	C	SERV_FEEINC	SERV_FEE_RNOG
RNOG	D	SROL_SUSPENSE	MAIN_INT_RNOG
RNOG	D	SROL_SUSPENSE	SERV_FEE_RNOG
ROLL	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
ROLL	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
ROLL	C	CR_SETTL_BRIDGE	PRINCIPAL_INCR
ROLL	C	CR_SETTL_BRIDGE	PRINCIPAL_INCR
ROLL	D	DR_SETTL_BRIDGE	HANDLNG_CHG_LIQD
ROLL	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
ROLL	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
ROLL	D	MAIN_INTEXP	MAIN_INT_WAVD
ROLL	D	MAIN_INTEXP	MAIN_INT_WAVD
ROLL	C	MAIN_INTINC	MAIN_INT_LIQD
ROLL	C	MAIN_INTINC	MAIN_INT_ROLL
ROLL	C	MAIN_INTINC	MAIN_INT_WAVD
ROLL	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD
ROLL	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
ROLL	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
ROLL	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
ROLL	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
ROLL	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD

ROLL	C	HANDLNG_CHGINC	HANDLNG_CHG_LIQD
ROLL	D	LOAN_ACCOUNT	MAIN_INT_ROLL
ROLL	D	LOAN_ACCOUNT	ODIN_PNLTY_ROLL
ROLL	D	LOAN_ACCOUNT	ODPR_PNLTY_ROLL
ROLL	D	LOAN_ACCOUNT	PRINCIPAL_INCR
ROLL	C	LOAN_ACCOUNT	PRINCIPAL_LIQD
ROLL	C	LOAN_ACCOUNT	PRINCIPAL_WAVD
ROLL	D	LOAN_ACCOUNT	SERV_FEE_ROLL
ROLL	D	LOAN_ACCOUNT	MAIN_INT_ROLL
ROLL	D	LOAN_AC_SUBS	ODIN_PNLTY_ROLL
ROLL	D	LOAN_AC_SUBS	ODPR_PNLTY_ROLL
ROLL	D	LOAN_AC_SUBS	PRINCIPAL_INCR
ROLL	C	LOAN_AC_SUBS	PRINCIPAL_LIQD
ROLL	C	LOAN_AC_SUBS	PRINCIPAL_WAVD
ROLL	D	LOAN_AC_SUBS	SERV_FEE_ROLL
ROLL	C	MAIN_INTREC	MAIN_INT_LIQD
ROLL	C	MAIN_INTREC	MAIN_INT_ROLL
ROLL	C	MAIN_INTREC	MAIN_INT_WAVD
ROLL	C	MAIN_INT_SUBS	MAIN_INT_LIQD
ROLL	C	MAIN_INT_SUBS	MAIN_INT_ROLL
ROLL	C	MAIN_INT_SUBS	MAIN_INT_WAVD
ROLL	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
ROLL	C	ODIN_PNLTYINC	ODIN_PNLTY_ROLL
ROLL	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
ROLL	C	ODIN_PNLTYINC	ODIN_PNLTY_ROLL
ROLL	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
ROLL	C	ODPR_PNLTYINC	ODPR_PNLTY_ROLL
ROLL	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
ROLL	C	ODPR_PNLTYINC	ODPR_PNLTY_ROLL
ROLL	D	PRINCIPALEXP	PRINCIPAL_WAVD
ROLL	D	PRINCIPALEXP	PRINCIPAL_WAVD
ROLL	C	SERV_FEEINC	SERV_FEE_LIQD
ROLL	C	SERV_FEEINC	SERV_FEE_ROLL
ROLL	C	SERV_FEEINC	SERV_FEE_LIQD
ROLL	C	SERV_FEEINC	SERV_FEE_ROLL
ROLL	D	SUBS_INTINC	MAIN_INT_LIQD
ROLL	D	SUBS_INTINC	MAIN_INT_ROLL
ROLL	D	SUBS_INTINC	MAIN_INT_WAVD
VAMB	D	DR_SETTL_BRIDGE	HANDLNG_CHG_LIQD
VAMB	C	HANDLNG_CHGINC	HANDLNG_CHG_LIQD
VAMI	C	CR_SETTL_BRIDGE	PRINCIPAL_INCR
VAMI	D	LOAN_ACCOUNT	PRINCIPAL_INCR

## 6.6 Advices / Statements supported:

Loan Initiation Advice	-	CL_INIT_ADV
Contract Advice	-	CL_CONT_ADV
Loan Summary statement Advice	-	CLST_SUMMARY
Credit Advice	-	CR_ADV
Loan detailed Statement Advice	-	CLST_DETAILED





Debit Advice	-	DR_ADV
Delinquency Advice	-	DELINQYADV
Billing Advice	-	BILNOTC
Interest Statement Advice	-	CL_INT_STMT
Rollover Advice	-	CL_ROLL_ADV
Payment Message	-	PAYMENT_MESSAGE
Payment Advice	-	PAYMENT_ADVICE
CL Amendment Advice	-	CLAMDADV

## 6.7 Reports:

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

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

UDF:

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

MIS:

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

## 7. Product Code – LCT2- Long Term Loans-(Bearing loan with Manual Disbursement)

### 7.1 Introduction:

This product can be used to create long term loans with bearing interest calculation. Loans created using this product can have Principal and interest schedules in different dates or in same dates. Prepayment penalty, Penalty on overdue interest & principal, Status processing, Provisioning, Ad-hoc charges, Handlings charges, Processing charges, Service tax on charges are handled in this product.

### 7.2 Business Scenario:

Loans with bearing interest type can be booked.  
Interest calculation based on principal expected.  
Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.  
Assigning status to loans based on overdue days.  
Income recognition is stopped based on status movement.  
Unrecognized interest is reversed based on status movement.  
Reporting assets in different heads based on status movement.  
Automatic reverse status movements and rebooking reversed interest amounts based on payments.  
Rollover for principal is automatic during maturity of loan.

### 7.3 Synopsis:

- This product can be used to creating simple bearing loans.
- The disbursement mode is manual.

### 7.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Manual
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Manual liquidation
  - Liquidate each component across dates
- Holiday treatment
  - Ignored
- Account preferences
  - Track receivable on automatic liquidation
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
- Rollover
  - Automatic rollover
  - Rolled over by days
  - Contract UDEs are captured during rollover
  - Custom rollover is allowed.
  - Rollover schedule type is based on Product schedules.
  - Principal and Main Interest are rolled over during automatic rollover.

Principal Component:

- Verify funds enabled.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.
- 4 days grace period is allowed for this component

Main Interest Component:

- Based on principal expected balance
- Calculation method – 30(Euro)/360
- Accrued Daily
- Verify funds enabled
- Interest type can be fixed or floating
- 4 days grace period is allowed for this component
- Repayment schedule starts from value date of contract and schedule frequency is monthly.
- First Prepayment schedule is a Moratorium Schedule

Processing charge component:

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

Disbursement charge component:

- For disbursement charge any amount can be input during disbursements.

Ad hoc charge component:

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

Penalty on overdue interest component:

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

Penalty on overdue principal component:

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

Prepayment Penalty component:

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

Service tax component:

- Service tax is calculated on processing charge

Provision component:

- Provision is calculated based on status of loan, loan outstanding and secured portion of loan.
- If secured portion is more than the loan outstanding then separate rate for provisioning is applied.
- If secured portion is less than the loan outstanding then separate rate for provisioning is applied.

## 7.5 Events Covered:

ACCR	-	Accrual
ADCH	-	Ad hoc Charge Application
ALIQ	-	Automatic Liquidation
BOOK	-	Booking of contract
DSBR	-	Disbursement
INIT	-	Contract Initiation
MLIQ	-	Manual Liquidation
NOVA	-	Novation (Customer change)
PROV	-	Provisioning
RACR	-	Reversal Accrual
RNOG	-	Re-Negotiation
ROLB	-	Rollover Booking
ROLL	-	Rollover of Contract
SROL	-	Special Rollover
VAMB	-	Value Dated Amendment Booking
VAMI	-	Value Dated Amendment Initiation
TRFR	-	Branch Transfer
TADJ	-	Transfer Adjustments

## 7.6 Advices / Statements supported:

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

## 7.7 Reports:

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

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

UDF:

- Character UDF - RL\_CORPORATE

MIS:

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

## 8. Product Code – LCT3 - Capitalized Loans

### 8.1 Introduction:

This product can be used to create loans with bearing interest calculation and interest is capitalized based on frequencies. Loans created using this product can have Principal and interest schedules in different dates or in same dates. Prepayment penalty, Penalty on overdue interest & principal, Status processing, Provisioning, Adhoc charges, Handlings charges, Processing charges, and Stamp Duty are handled in this product.

### 8.2 Business Scenario:

Loans with bearing interest type can be booked.

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

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

Assigning status to loans based on overdue days.

The loan contract is tracked in contingent GLs after it is moved to Doubtful Status.

Income recognition is stopped based on status movement.

Unrecognized interest is reversed based on status movement.

User defined Role to head mapping for assets in different heads based on status movement.

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

Automatic principal rollover during maturity of loan.

### 8.3 Synopsis:

- This product can be used to creating simple bearing loans.
- The disbursement mode is manual.
- Stamp Duty can be collected on the loan contracts created through this product
- The asset GL is user defined for different status.

### 8.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Partial liquidation allowed
  - Retry Auto Liquidation days – 5
  - Retries For Advices – 3
  - Liquidate All components for a date
- Holiday treatment
  - Schedule can move across months
  - Schedule movement is move backward
- Account preferences
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
  - Track receivable Auto Liquidation allowed
- Rollover is not allowed

#### Principal Component:

- Verify funds enabled.
- Disbursement schedule starts from value date of contract.
- Repayment schedule starts from value date of contract and is paid as bullet amount at the maturity date of the contract.
- 4 days grace period is allowed for this component.

#### Main Interest Component:

- Based on principal expected balance.
- This component is capitalized towards principal.
- Accrued Daily.
- Verify funds enabled.
- Interest type can be fixed or floating.
- Interest calculation method is Actual / 365.
- 4 days grace period is allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.

#### Processing charge component:

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

#### Disbursement charge component:

- For disbursement charge any amount can be input during disbursements.

#### Ad hoc charge component:

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

#### Penalty on overdue interest component:

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

#### Penalty on overdue principal component:

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

#### Prepayment Penalty component:

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

#### Stamp Duty Component:

- Stamp Duty is calculated on the total outstanding amount.
- The stamp duty is collected on every calendar quarter-end.

#### Provision component:

- Provision is calculated based on status of loan, loan outstanding and secured portion of loan.
- If secured portion is more than the loan outstanding then separate rate for provisioning is applied.
- If secured portion is less than the loan outstanding then separate rate for provisioning is applied.



## 8.5 Events Covered:

ACCR	-	Accrual
ADCH	-	Ad hoc Charge Application
ALIQ	-	Automatic Liquidation
BOOK	-	Booking of contract
DSBR	-	Disbursement
INIT	-	Contract Initiation
MLIQ	-	Manual Liquidation
NOVA	-	Novation (Customer change)
PROV	-	Provisioning
RACR	-	Reversal Accrual
REOP	-	Re-Open of Loan Account
RNOG	-	Re-Negotiation
SROL	-	Special Rollover
VAMB	-	Value Dated Amendment Booking
VAMI	-	Value Dated Amendment Initiation
STDX	-	Stamp Duty

## 8.6 Advices / Statements supported:

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

## 8.7 Reports:

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

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

UDF:

- Character UDF - RL\_CORPORATE

MIS:

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

## 9. Product Code – LCL1- Home Loans (For Loan Against Salary)

### 9.1 Introduction:

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

### 9.2 Business Scenario:

Loans with bearing interest type can be booked.

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

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

Assigning status to loans based on overdue days.

Income recognition is stopped based on status movement.

Unrecognized interest is reversed based on status movement.

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

Rollover for principal is automatic during maturity of loan.

The loan account is settled through salary account.

### 9.3 Synopsis:

- This product can be used to creating amortized loans
- The disbursement mode is auto.
- The loan contracts created through this product can be settled through salary account.

### 9.4 Detailed Coverage:

Preferences:

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

- Rollover
  - Automatic rollover
  - Rolled over by days
  - Contract UDEs are captured during rollover
  - Custom rollover is allowed.
  - Rollover schedule type is based on contract schedules.
  - Principal and Main Interest are rolled over during automatic rollover.
- Re-computation of Amortized Loan at Amendments
  - Change Installment action is followed.
  - Installment Calculation type followed is Multiple installments.
- Prepayment of loan
  - Basis of re-computing the schedules is change EMI.
  - Prepayment is effective from value date of payment.
  - Prepay Equated Monthly Installment Type is Multiple installments.
- Rate Plan Change Frequency
  - Tenor is 1 Year.
- Rate Plan Window
  - Tenor is one Month.
- Interest Preference
  - Interest only is period to be given maximum of 10 months.
- For Loan against salary.
- Track Receivable auto liquidation.

#### Principal Component:

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

#### Main Interest Component:

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

#### Processing charge component:

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

#### Ad-hoc charge component:

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

#### Handling charge

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

#### Penalty on overdue interest component:

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

#### Penalty on overdue principal component:

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

Prepayment Penalty component:

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

Service tax component:

- Service tax is calculated on processing charge

Provision component:

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

## 9.5 Events Covered:

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

## 9.6 Advices / Statements supported:

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

## 9.7 Reports:

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

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

MIS:

- MIS Group
  - MIS\_GRP1
- Pool Code
  - POOL3
- MIS Classes
  - COS\_CENTR
  - LOAN\_TYPE
  - LOAN\_TERM

## 10. Product Code – LCL2- Home Loans (Loans with Guarantor)

### 10.1 Introduction:

This product can be used to create home loans with bearing interest calculation. Schedule type for this loan product is amortized. Prepayment penalty, Penalty on overdue interest & principal, Status processing, Provisioning, Adhoc charges, Handlings charges, Processing charges, VAT on processing charge are handled in this product. A guarantor's account can be used for settlement of loan account if the borrowers account doesn't have sufficient balance.

### 10.2 Business Scenario:

Loans with bearing interest type can be booked.

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

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

Assigning status to loans based on overdue days.

Income recognition is stopped based on status movement.

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

Unrecognized interest is reversed based on status movement.

Reporting assets in different heads based on status movement.

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

Rollover for principal is automatic during maturity of loan.

A guarantor's account can be used for settlement of loan account, in case the borrower's account doesn't have sufficient balance.

### 10.3 Synopsis:

- This product can be used to creating amortized loans
- The disbursement mode is auto.
- The loan contracts created through this product can be settled through a guarantor's account.

### 10.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
- Holiday treatment for all schedules
  - Holidays ignored
- Account preferences
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
  - Amend Past Paid schedules allowed.
- Rollover
  - Automatic rollover
  - Rolled over by days
  - Contract UDEs are captured during rollover
  - Custom rollover is allowed.

- Rollover schedule type is based on contract schedules.
  - Principal is rolled over during automatic rollover.
- Re-computation of Amortized Loan at Amendments
  - Change Installment action is followed.
  - Installment Calculation type followed is single installments.
- Prepayment of loan
  - Basis of re-computing the schedules is Reduce Tenor.
  - Prepayment is effective from value date of payment.
  - Prepay Equated Monthly Installment Type is Multiple installments.
- Rate Plan Change Frequency
  - Tenor is 1 Year.
- Rate Plan Window
  - Tenor is 1 Month.
- Guarantor Account Applicable Status(NORM)

Principal Component:

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

Main Interest Component:

- Based on principal expected balance.
- This component has simple formula to calculate the pre emi interest before full disbursement of loan.
- This component has amortized formula to calculate the same repayment amount which includes principal and interest across schedules.
- Accrued Daily.
- Intermediate formula is maintained where in the Main Interest will be calculated based on Z\_INTRMDT\_RATE.
- Interest type can be fixed or floating.
- Interest calculation method is 30(US)/360.
- 4 Grace Days are allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.

Processing charge component:

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

Ad hoc charge component:

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

Handling charge

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

Penalty on overdue interest component:

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

Penalty on overdue principal component:

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

Prepayment Penalty component:

- Penalty is calculated on prepaid amount.



- Separate rate can be maintained for prepayment penalty

VAT component:

- VAT is calculated on processing charge

Provision component:

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

#### 10.5 Events Covered:

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

#### 10.6 Advices / Statements supported:

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

## 10.7 Reports:

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

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

MIS:

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

## 11. Product Code – LDS1- Discounted Loans

### 11.1 Introduction:

This product can be used to create discounted loans. Interest is discounted and collected upfront during disbursement. Loans created using this product can have only one interest schedule on the disbursement date. Penalty on overdue principal, Status processing, Provisioning, Adhoc charges, Processing charges, Service tax on charges are handled in this product.

### 11.2 Business Scenario:

Loans with discounted interest type can be booked.  
Interest calculation based on principal expected.  
Overdue penalty calculation based on principal schedule overdue.  
Assigning status to loans based on overdue days.  
Reporting assets in different heads based on status movement.

### 11.3 Synopsis:

- This product can be used to create discounted loans
- The disbursement mode is auto.
- Discounted Loans can be transferred from source branch to any other branch.

### 11.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Retries Auto Liquidation Days : 5
  - Retries for Advice : 2
- Holiday treatment
  - Move forward
- Account preferences
  - Track receivable on automatic liquidation
  - Interest statement is enabled
  - Back period entry allowed
- Rollover
  - Rollover not allowed

Principal Component:

- Verify funds enabled.
- Disbursement schedule starts from value date of contract.
- Repayment schedule starts from value date of contract and is paid monthly.
- 4 days grace period is allowed for this component

Main Interest Component:

- Based on discounted interest calculation.
- Calculation based on principal expected balance.
- Accrued Daily.
- Verify funds enabled.
- Interest type can be fixed only.

- Interest calculation method is Actual / 365.
- Interest is paid during disbursement of loan.

Processing charge component:

- Minimum and maximum charges are maintained.
- Any amount can be input during booking of contract.
- If calculated charge is less than minimum charge, then minimum charge is collected.
- If calculated charge is more than maximum charge, then maximum charge is collected.
- If calculated charge is neither less than minimum charge nor more than maximum charge, then charge calculated based on amt financed is collected.

Ad hoc charge component:

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

Penalty on overdue principal component:

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

Service tax component:

- Service tax is calculated on processing charge

Provision component:

- Provision is calculated based on status of loan, loan outstanding and secured portion of loan.
- If secured portion is more than the loan outstanding then separate rate for provisioning is applied.
- If secured portion is less than the loan outstanding then separate rate for provisioning is applied.

#### 11.5 Events Covered:

ACCR	-	Accrual
ADCH	-	Adhoc Charge Application
ALIQ	-	Automatic Liquidation
BOOK	-	Booking of contract
DSBR	-	Disbursement
INIT	-	Contract Initiation
MLIQ	-	Manual Liquidation
PROV	-	Provisioning
RACR	-	Reversal Accrual
TRFR	-	Branch Transfer
TADJ	-	Transfer Adjustments

#### 11.6 Advices / Statements supported:

Loan Initiation Advice	-	CL_INIT_ADV
Contract Advice	-	CL_CONT_ADV
Loan Summary statement Advice	-	CLST_SUMMARY
Credit Advice	-	CR_ADV
Loan detailed Statement Advice	-	CLST_DETAILED
Debit Advice	-	DR_ADV
Delinquency Advice	-	DELINQYADV
Billing Advice	-	BILNOTC
Coupon Book generation	-	COUPON
Capitalization Advice	-	CL_CAP

Payment Message	-	PAYMENT_MESSAGE
Payment Advice	-	PAYMENT_ADVICE

### 11.7 Reports:

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

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

UDF:

- Character UDF - RL\_RETAIL

MIS:

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

## 12. Product Code – LDS2- True Discounted Loans

### 12.1 Introduction:

This product can be used to create true discounted loans. Interest is discounted and collected upfront during disbursement. Loans created using this product can have only one interest schedule on the disbursement date. Penalty on overdue principal, Status processing, Provisioning, Ad-hoc charges, Processing charges, Service tax on charges are handled in this product.

### 12.2 Business Scenario:

Loans with true discounted interest type can be booked.  
Interest calculation based on principal expected.  
Overdue penalty calculation based on principal schedule overdue.  
Assigning status to loans based on overdue days.  
Reporting assets in different heads based on status movement.

### 12.3 Synopsis:

- This product can be used to creating true discounted loans
- The disbursement mode is auto.

### 12.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Retries Auto Liquidation Days : 5
  - Retries for Advice : 3
- Holiday treatment
  - Ignored
- Account preferences
  - Track receivable on automatic liquidation
  - Interest statement is enabled
  - Back period entry allowed
- Rollover
  - Not allowed

Principal Component:

- Verify funds enabled.
- Disbursement schedule starts from value date of contract.
- Repayment schedule starts from value date of contract and is paid monthly.
- 4 days grace period is allowed for this component

Main Interest Component:

- Based on true discounted interest calculation.
- Calculation based on principal expected balance.
- Accrued Daily.
- Verify funds enabled.
- Interest type can be fixed only.
- Interest calculation method is Actual / 365.

- Interest is paid during disbursement of loan.

Processing charge component:

- Minimum and maximum charges are maintained.
- Any amount can be input during booking of contract.
- If calculated charge is less than minimum charge, then minimum charge is collected.
- If calculated charge is more than maximum charge, then maximum charge is collected.
- If calculated charge is neither less than minimum charge nor more than maximum charge, then charge calculated based on amt financed is collected.

Ad hoc charge component:

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

Penalty on overdue principal component:

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

Service tax component:

- Service tax is calculated on processing charge

Provision component:

- Provision is calculated based on status of loan, loan outstanding and secured portion of loan.
- If secured portion is more than the loan outstanding then separate rate for provisioning is applied.
- If secured portion is less than the loan outstanding then separate rate for provisioning is applied.

## 12.5 Events Covered:

ACCR	-	Accrual
ADCH	-	Ad hoc Charge Application
ALIQ	-	Automatic Liquidation
BOOK	-	Booking of contract
DSBR	-	Disbursement
INIT	-	Contract Initiation
MLIQ	-	Manual Liquidation Provisioning
PROV	-	
RACR	-	Reversal Accrual

## 12.6 Advices / Statements supported:

Loan Initiation Advice	-	CL_INIT_ADV
Contract Advice	-	CL_CONT_ADV
Loan Summary statement Advice	-	CLST_SUMMARY
Credit Advice	-	CR_ADV
Loan detailed Statement Advice	-	CLST_DETAILED
Debit Advice	-	DR_ADV
Delinquency Advice	-	DELINQYADV
Billing Advice	-	BILNOTC
Coupon Book generation	-	COUPON
Capitalization Advice	-	CL_CAP
Payment Message	-	PAYMENT_MESSAGE
Payment Advice	-	PAYMENT_ADVICE

## 12.7 Reports:

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

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

UDF:

- Character UDF - RL\_RETAIL

MIS:

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



## 13. Product Code – LPA1- Bearing Loan with Payment in Advance

### 13.1 Introduction:

This product can be used to create short and medium term loans with bearing interest calculation. Loans created using this product can have Principal and interest schedules in different dates or in same dates. One principal schedule is created on the date of disbursement which has to be paid in advance. Prepayment penalty, Penalty on overdue interest & principal, Status processing, Provisioning, Ad-hoc charges, Handlings charges, Processing charges, Service tax on charges are handled in this product.

### 13.2 Business Scenario:

Loans with bearing interest type and payment in advance can be booked.  
Interest calculation based on principal expected.

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

Assigning status to loans based on overdue days.

Income recognition is stopped based on status movement.

Unrecognized interest is reversed based on status movement.

Reporting assets in different heads based on status movement.

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

Rollover for principal is automatic during maturity of loan.

### 13.3 Synopsis:

- This product can be used to create simple bearing loans with payment in advance.
- When a loan is created, a payment schedule will be created by default for the principal component with value date same as the disbursement date. The amount will be equal to the principal due for the remaining schedules.
- The disbursement mode is auto.

### 13.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Partial liquidation allowed
  - Liquidate Each Component Across Dates
- Holiday treatment
  - Ignored
- Account preferences
  - Track receivable on automatic liquidation
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
- Rollover
  - Automatic rollover
  - Rolled over by days
  - Contract UDEs are captured during rollover
  - Custom rollover is allowed.
  - Rollover schedule type is based on product schedules.
  - Principal is rolled over during automatic rollover.

- Payment in Advance

Principal Component:

- Verify funds enabled.
- Disbursement schedule starts from value date of contract.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.
- 4 days grace period is allowed for this component

Main Interest Component:

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

Processing charge component:

- Minimum and maximum charges are maintained.
- Any amount can be input during booking of contract.
- If calculated charge is less than minimum charge, then minimum charge is collected.
- If calculated charge is more than maximum charge, then maximum charge is collected.
- If calculated charge is neither less than minimum charge nor more than maximum charge, then charge calculated based on amt financed is collected.

Ad-hoc charge component:

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

Handling charge component:

- For handling charge any amount can be input during disbursements.

Penalty on overdue interest component:

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

Penalty on overdue principal component:

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

Prepayment Penalty component:

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

Service tax component:

- Service tax is calculated on processing charge

Provision component:

- Provision is calculated based on status of loan, loan outstanding and secured portion of loan.
- If secured portion is more than the loan outstanding then separate rate for provisioning is applied.
- If secured portion is less than the loan outstanding then separate rate for provisioning is applied.

### 13.5 Events Covered:

ACCR	-	Accrual
ADBK	-	Ad hoc Charge Booking
ADCH	-	Ad hoc Charge Application
ALIQ	-	Automatic Liquidation
BOOK	-	Booking of contract
DSBR	-	Disbursement
INIT	-	Contract Initiation
MLIQ	-	Manual Liquidation
NOVA	-	Novation (Customer change)
PROV	-	Provisioning
RACR	-	Reversal Accrual
REOP	-	Re-Open of Loan Account
RNOG	-	Re-Negotiation
ROLB	-	Rollover Booking
ROLL	-	Rollover of Contract
SROL	-	Special Rollover
VAMB	-	Value Dated Amendment Booking
VAMI	-	Value Dated Amendment Initiation
ARVN	-	Automatic Rate Revision
REVN	-	Periodic Rate Revision

### 13.6 Advices / Statements supported:

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

### 13.7 Reports:

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

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

UDF:

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

MIS:

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

## 14. Product Code – LPA2- Amortized Loan with Payment in Advance

### 14.1 Introduction:

This product can be used to create short and medium term loans with amortized interest calculation. One principal schedule is created on the date of disbursement which has to be paid in advance. The amount paid in advance is equal to the EMI which is paid in the remaining schedules. Prepayment penalty, Penalty on overdue interest & principal, Status processing, Provisioning, Ad-hoc charges, Handlings charges, Processing charges, Service tax on charges are handled in this product.

### 14.2 Business Scenario:

Amortized loans with payment in advance can be booked.

Interest calculation based on principal expected.

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

Assigning status to loans based on overdue days.

Income recognition is stopped based on status movement.

Unrecognized interest is reversed based on status movement.

Reporting assets in different heads based on status movement.

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

Rollover for principal is automatic during maturity of loan.

### 14.3 Synopsis:

- This product can be used to creating amortized loans with payment in advance.
- When a loan is created, a payment schedule will be created by default for the principal component with value date same as the disbursement date. The amount will be equal to the EMI for the remaining schedules.
- The disbursement mode is auto.

### 14.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Partial liquidation allowed
  - Liquidate Each Component Across Dates
- Holiday treatment
  - Ignored
- Account preferences
  - Track receivable on automatic liquidation
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
- Rollover
  - Automatic rollover
  - Rolled over by days
  - Contract UDEs are captured during rollover
  - Custom rollover is allowed.
  - Rollover schedule type is based on product schedules.
  - Principal is rolled over during automatic rollover.

- Payment in Advance

Principal Component:

- Verify funds enabled.
- Disbursement schedule starts from value date of contract.
- 4 days grace period is allowed for this component

Main Interest Component:

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

Processing charge component:

- Minimum and maximum charges are maintained.
- Any amount can be input during booking of contract.
- If calculated charge is less than minimum charge, then minimum charge is collected.
- If calculated charge is more than maximum charge, then maximum charge is collected.
- If calculated charge is neither less than minimum charge nor more than maximum charge, then charge calculated based on amt financed is collected.

Ad-hoc charge component:

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

Handling charge component:

- For handling charge any amount can be input during disbursements.

Penalty on overdue interest component:

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

Penalty on overdue principal component:

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

Prepayment Penalty component:

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

Service tax component:

- Service tax is calculated on processing charge

Provision component:

- Provision is calculated based on status of loan, loan outstanding and secured portion of loan.
- If secured portion is more than the loan outstanding then separate rate for provisioning is applied.
- If secured portion is less than the loan outstanding then separate rate for provisioning is applied.

#### 14.5 Events Covered:

ACCR	-	Accrual
ADBK	-	Ad hoc Charge Booking
ADCH	-	Ad hoc Charge Application
ALIQ	-	Automatic Liquidation
BOOK	-	Booking of contract
DSBR	-	Disbursement
INIT	-	Contract Initiation
MLIQ	-	Manual Liquidation
NOVA	-	Novation (Customer change)
PROV	-	Provisioning
RACR	-	Reversal Accrual
REOP	-	Re-Open of Loan Account
RNOG	-	Re-Negotiation
ROLB	-	Rollover Booking
ROLL	-	Rollover of Contract
SROL	-	Special Rollover
VAMB	-	Value Dated Amendment Booking
VAMI	-	Value Dated Amendment Initiation
ARVN	-	Automatic Rate Revision
REVN	-	Periodic Rate Revision

#### 14.6 Advices / Statements supported:

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

## 14.7 Reports:

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

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

UDF:

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

MIS:

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



## 15. Product Code – OLL1- Open Line Loans-(Minimum Amount Due Method)

### 15.1 Introduction:

This product can be used to create open line loans with bearing interest calculation. The amount for auto liquidation for the current billing period is calculated with a user defined formula. Penalty on overdue minimum amount, Status processing, Processing Fee, Prepayment penalty are handled in this product.

### 15.2 Business Scenario:

Open Line Loans (like a credit card loan) with bearing interest type can be booked. The amount to be auto liquidated for a billing period is calculated through user defined formula.

Interest calculation is based on principal expected.

Overdue penalty calculation based on minimum amount schedule overdue.

Assigning status to loans based on overdue days.

Income recognition is stopped based on status movement.

Unrecognized interest is reversed based on status movement.

Reporting assets in different heads based on status movement.

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

### 15.3 Synopsis:

- This product can be used to creating open line loans
- The disbursement mode is manual.
- For auto liquidation, the amount is calculated through the minimum amount due method.
- A user defined formula is maintained to calculate the minimum amount due.

### 15.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Manual
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Partial Liquidation Allowed
  - Retries Auto Liquidation Days: 5
  - Liquidate All Components for a Date
- Holiday treatment for all schedules
  - Holidays ignored
- Re-computation of Amortized Loan
  - Installment will be changed during VAMI action.
  - Single installments will be created during VAMI.
- Revolving Type
- Open Line Loans
- Credit Days - 10
- Auto Liquidation Basis –Minimum Amount Due

Principal Component:

- 1 day grace period is allowed for this component.
- Repayment schedule starts from value date of contract and is paid as bullet amount at the maturity date of the contract.

Main Interest Component:

- Based on principal expected balance.
- This component has simple formula to calculate the interest
- Accrued Daily.
- Interest type can be fixed.
- Interest calculation method is Actual / 365.
- 1 day grace period is allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.

Processing Fee component:

- Fixed amount is maintained

Penalty on overdue minimum amount component:

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

Prepayment penalty component:

- Penalty is prepaid amount.
- Separate rate can be maintained for calculation of penalty.

Minimum Amount Due Method:

- Multiple user defined formulas is maintained. Minimum Amount due is calculated based on status of loan.
- The amount is calculated based on principal expected, Total Outstanding, Principal Outstanding or Amount financed.

## 15.5 Events Covered:

ACCR	-	Accrual
ADCH	-	Ad hoc Charge Application
ALIQ	-	Automatic Liquidation
BOOK	-	Booking of contract
DSBR	-	Disbursement
INIT	-	Contract Initiation
MLIQ	-	Manual Liquidation
REVN	-	Rate Revision
ARVN	-	Automatic Rate Revision
BNTC	-	Billing Notice Event
RACR	-	Reversal Accrual
VAMB	-	Value Dated Amendment Booking
VAMI	-	Value Dated Amendment Initiation
CLOS	-	Closure for Off-Balance Sheet Comp

## 15.6 Advices / Statements supported:

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

## 15.7 Reports:

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

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

MIS:

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

## 16. Product Code – OLL2- Open Line Loans-(Percentage of Amount Due)

### 16.1 Introduction:

This product can be used to create open line loans with bearing interest calculation. The amount for auto liquidation for the current billing period is calculated based on the percentage of total amount due. Penalty on minimum amount overdue, Status processing, Processing Fee, Prepayment penalty are handled in this product.

### 16.2 Business Scenario:

Open Line Loans (like a credit card loan) with bearing interest type can be booked. The amount to be auto liquidated for a billing period is based on percentage of total amount due.

Interest calculation is based on principal expected.

Overdue penalty calculation based on minimum amount schedule overdue.

Assigning status to loans based on overdue days.

Income recognition is stopped based on status movement.

Unrecognized interest is reversed based on status movement.

Reporting assets in different heads based on status movement.

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

### 16.3 Synopsis:

- This product can be used to creating open line loans
- The disbursement mode is manual.
- For auto liquidation, the amount is calculated as a percentage of total amount due.
- A fixed percentage is maintained to calculate the amount due.

### 16.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Manual
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Allow Partial Liquidation
  - Liquidate All Components for a Date
- Holiday treatment for all schedules
  - Holidays ignored
- Re-computation of Amort Loan
  - Installment will be changed during VAMI action.
  - Multiple installments will be created during VAMI.
- Revolving Type
- Open Line Loans
- Credit days - 10
- Auto Liquidation Basis – % of Amount Due
- Percentage - 90

Principal Component:

- 1 day grace period is allowed for this component.
- Repayment schedule starts from value date of contract and is paid as bullet amount at the maturity date of the contract.

Main Interest Component:

- Based on principal expected balance.
- This component has simple formula to calculate the interest
- Accrued Daily.
- Interest type can be fixed.
- Interest calculation method is Actual / 365.
- 1 day grace period is allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.

Processing Fee component:

- Fixed amount is maintained

Penalty on overdue minimum amount component:

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

Prepayment penalty component:

- Penalty is prepaid amount.
- Separate rate can be maintained for calculation of penalty.

Minimum Amount Due Method:

- User defined formula is maintained. The amount is calculated based on principal expected

## 16.5 Events Covered:

ACCR	-	Accrual
ADCH	-	Ad hoc Charge Application
ALIQ	-	Automatic Liquidation
BOOK	-	Booking of contract
DSBR	-	Disbursement
INIT	-	Contract Initiation
MLIQ	-	Manual Liquidation
REVN	-	Rate Revision
ARVN	-	Automatic Rate Revision
CLOS	-	Closure for Off-Balance Sheet Comp
RACR	-	Reversal Accrual
BNTC	-	Billing Notice Event
VAMB	-	Value Dated Amendment Booking
VAMI	-	Value Dated Amendment Initiation

## 16.6 Advices / Statements supported:

Loan Initiation Advice	-	CL_INIT_ADV
Contract Advice	-	CL_CONT_ADV
Loan Summary statement Advice	-	CLST_SUMMARY
Credit Advice	-	CR_ADV
Loan detailed Statement Advice	-	CLST_DETAILED
Debit Advice	-	DR_ADV

Delinquency Advice	-	DELINQYADV
Billing Advice	-	BILNOTC
Interest Statement Advice	-	CL_INT_STMT
Rate Change Advice	-	RATECH_ADV
Payment Advice	-	PAYMENT_ADVICE

## 16.7 Reports:

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

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

MIS:

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

## 17. Product Code – LCPR - Loans for LC-against bill

### 17.1 Introduction:

This product can be used to create loans against the bill, with bearing interest calculation. Loans created using this product can have Principal and interest schedules in different dates or in same dates. Prepayment penalty, Penalty on overdue interest & principal, Status processing, Provisioning, Ad hoc charges, Handlings charges, Processing charges, Service tax on charges are handled in this product. The interest component is also re-compounded when it becomes overdue.

### 17.2 Business Scenario:

Loans against the Bill, with bearing interest type can be booked.  
Interest calculation based on principal expected.

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

Assigning status to loans based on overdue days.

Income recognition is stopped based on status movement.

Unrecognized interest is reversed based on status movement.

Reporting assets in different heads based on status movement.

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

Automatic Rollover for principal during maturity of loan.

### 17.3 Synopsis:

- This product can be used to creating bearing loans with compounding interest.
- The disbursement mode is auto.
- The interest is compounded on overdue.

### 17.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 5
  - Maximum variance: 15
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Partial liquidation allowed
- CL against Bill – YES
- Holiday treatment
  - Ignored
- Account preferences
  - Track receivable on automatic liquidation
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
- Rollover
  - Automatic rollover
  - Rolled over by days
  - Contract UDEs are captured during rollover
  - Custom rollover is allowed.
  - Rollover schedule type is based on Product schedules.
  - Principal is rolled over during automatic rollover.

Principal Component:

- Verify funds enabled.
- Disbursement schedule starts from value date of contract.
- Repayment schedule starts from value date of contract and is paid at the maturity of the contract.
- 4 days grace period is allowed for this component

Main Interest Component:

- Based on principal expected balance.
- Compounded monthly.
- Compounded on Overdue.
- Accrued Daily
- Verify funds enabled
- Interest type can be fixed or floating
- Interest calculation method is Actual / Actual
- 4 days grace period is allowed for this component
- Repayment value date of contract and is paid at the maturity of the contract

Processing charge component:

- Minimum and maximum charges are maintained.
- Any amount can be input during booking of contract.
- If calculated charge is less than minimum charge, then minimum charge is collected.
- If calculated charge is more than maximum charge, then maximum charge is collected.
- If calculated charge is neither less than minimum charge nor more than maximum charge, then charge calculated based on amt financed is collected.

Handling charge

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

Ad hoc charge component:

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

Penalty on overdue interest component:

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

Penalty on overdue principal component:

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

Prepayment Penalty component:

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

Service tax component:

- Service tax is calculated on processing charge

Provision component:

- Provision is calculated based on status of loan, loan outstanding and secured portion of loan.
- If secured portion is more than the loan outstanding then separate rate for provisioning is applied.
- If secured portion is less than the loan outstanding then separate rate for provisioning is applied.



### 17.5 Events Covered:

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

### 17.6 Advices / Statements supported:

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

## 17.7 Reports:

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

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

UDF:

- Character UDF - RL\_CORPORATE

MIS:

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

## 18. Product Code – LCPC - Loans for LC-Packing Credit

### 18.1 Introduction:

This product can be used to create loans with packing credit, with bearing interest calculation. Loans created using this product can have Principal and interest schedules in different dates or in same dates. Prepayment penalty, Penalty on overdue interest & principal, Status processing, Provisioning, Adhoc charges, Handlings charges, Processing charges, Service tax on charges are handled in this product. The interest component is also re-compounded when it becomes overdue.

### 18.2 Business Scenario:

Loans with packing credit, with bearing interest type can be booked.  
Interest calculation based on principal expected.

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

Assigning status to loans based on overdue days.

Income recognition is stopped based on status movement.

Unrecognized interest is reversed based on status movement.

Reporting assets in different heads based on status movement.

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

Automatic Rollover for principal during maturity of loan.

### 18.3 Synopsis:

- This product can be used to creating bearing loans with compounding interest.
- The disbursement mode is auto.
- The interest is compounded on overdue.

### 18.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 5
  - Maximum variance: 15
  - Standard Middle rate is used
- Liquidation
  - Manual liquidation
- Packing Credit product – YES
- Holiday treatment
  - Ignored
- Account preferences
  - Track receivable on automatic liquidation
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
- Rollover
  - Manual rollover
  - Rolled over by days
  - Contract UDEs are captured during rollover
  - Custom rollover is allowed.
  - Rollover schedule type is based on Product schedules.
  - Principal is rolled over during automatic rollover.

Principal Component:

- Verify funds enabled.
- Disbursement schedule starts from value date of contract.
- Repayment schedule starts from value date of contract and is paid at the maturity of the contract.
- 4 days grace period is allowed for this component

Main Interest Component:

- Based on principal expected balance.
- Compounded monthly.
- Compounded on Overdue.
- Accrued Daily
- Verify funds enabled
- Interest type can be fixed or floating
- Interest calculation method is Actual / Actual
- 4 days grace period is allowed for this component
- Repayment value date of contract and is paid at the maturity of the contract

Processing charge component:

- Minimum and maximum charges are maintained.
- Any amount can be input during booking of contract.
- If calculated charge is less than minimum charge, then minimum charge is collected.
- If calculated charge is more than maximum charge, then maximum charge is collected.
- If calculated charge is neither less than minimum charge nor more than maximum charge, then charge calculated based on amt financed is collected.

Handling charge

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

Ad hoc charge component:

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

Penalty on overdue interest component:

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

Penalty on overdue principal component:

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

Prepayment Penalty component:

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

Service tax component:

- Service tax is calculated on processing charge

Provision component:

- Provision is calculated based on status of loan, loan outstanding and secured portion of loan.
- If secured portion is more than the loan outstanding then separate rate for provisioning is applied.
- If secured portion is less than the loan outstanding then separate rate for provisioning is applied.

## 18.5 Events Covered:

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

## 18.6 Advices / Statements supported:

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

## 18.7 Reports:

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

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

UDF:

- Character UDF - RL\_CORPORATE

MIS:

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

## 19. Product Code – PRVN- Provisioning/Status Change (Amortized Loans Product)

### 19.1 Introduction:

This product can be used to create Provisioning/Status change bearing interest calculation. Schedule type for this loan product is amortized. Prepayment penalty, Penalty on overdue EMI Amount, Status processing, Provisioning, Ad-hoc charges, Handlings charges, Processing charges, Service tax on charges are handled in this product.

### 19.2 Business Scenario:

Loans with bearing interest type (Amortized) can be booked.

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

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

Assigning status to loans based on overdue days.

Income recognition is stopped based on status movement.

Unrecognized interest is reversed based on status movement.

Reporting assets in different heads based on status movement.

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

Automatic Rollover of principal (Special Amount) during maturity of loan.

### 19.3 Synopsis:

- This product can be used to creating amortized loans.
- The disbursement mode is auto.
- VAMI and prepayment re-computation type is Change Tenor.

### 19.4 Detailed Coverage:

Preferences:

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Liquidate all components for a date
  - Retries Auto Liquidation Days : 4
  - Retries for Advice : 3
- Holiday treatment for all schedules
  - Holidays ignored
- Account preferences
  - Track receivable auto liquidation enabled
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
  - Partial block release enabled
- Rollover
  - Automatic rollover
  - Rolled over by days
  - Contract UDEs are captured during rollover
  - Special rollover is allowed.
  - Rollover schedule type is based on contract schedules.
  - Principal and interest are rolled over during automatic rollover.
- Re-computation of Amort Loan
  - Tenor will be changed during VAMI action.
  - Multiple installments will be created during VAMI.

## Prepayment of loan

- Basis of re-computing the schedules is Reduce tenor.
- Prepayment is effective from Next Installment of the payment.
- Single installment will be created during payment.
- Interest pay back is applicable for prepayment

### Principal Component:

- Verify funds enabled.
- Disbursement schedule starts from value date of contract.
- 4 days grace period is allowed for this component.

### Main Interest Component:

- Based on principal expected balance.
- This component has amortized formula to calculate the same repayment amount which includes principal and interest across schedules.
- Accrued Daily.
- Verify funds enabled.
- Interest type can be fixed or floating.
- Interest calculation method is 30(Euro)/360.
- 4 days grace period is allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.

### Processing charge component:

- Minimum and maximum charges are maintained.
- Any amount can be input during booking of contract.
- If calculated charge is less than minimum charge, then minimum charge is collected.
- If calculated charge is more than maximum charge, then maximum charge is collected.
- If calculated charge is neither less than minimum charge nor more than maximum charge, then charge calculated based on amt financed is collected.

### Handling charge

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

### Ad hoc charge component:

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

### Penalty on Overdue EMI amount:

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

### Prepayment Penalty component:

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

### Service tax component:

- Service tax is calculated on processing charge

### Provision component:

- Provision is calculated based on status of loan, loan outstanding and secured portion of loan.
- If secured portion (Bank Guarantee/ Standby LC) is more than the loan outstanding then separate rate for provisioning is applied.
- If secured portion (Bank Guarantee/ Standby LC) is less than the loan outstanding then separate rate for provisioning is applied.

### Loan top-up

- Principal increase can be restricted with certain conditions at Top-up details



Collection Interest component:

- Collection Interest is calculated on principal expected balance
- This component has simple formula to calculate the repayment amount which is included in the EMI.
- This component has Include in EMI flag checked.
- Accrued Daily.
- Verify funds enabled.
- Interest type can be fixed or floating.
- Interest calculation method is 30(Euro)/360.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.

Processing Interest component:

- Processing Interest is calculated on principal expected balance
- This component has simple formula to calculate the repayment amount which is included in the EMI.
- This component has Include in EMI flag checked.
- Accrued Daily.
- Verify funds enabled.
- Interest type can be fixed or floating.
- Interest calculation method is 30(Euro)/360.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.

#### 19.5 Events Covered:

ACCR	-	Accrual
ADBK	-	Ad hoc Charge Booking
ADCH	-	Ad hoc Charge Application
ALIQ	-	Automatic Liquidation
BOOK	-	Booking of contract
DSBR	-	Disbursement
INIT	-	Contract Initiation
MLIQ	-	Manual Liquidation
REVN	-	Rate Revision
RNOG	-	Re-Negotiation
ARVN	-	Automatic Rate Revision
PROV	-	Provisioning
RACR	-	Reversal Accrual
ROLB	-	Rollover Booking
ROLL	-	Rollover of Contract
VAMB	-	Value Dated Amendment Booking
VAMI	-	Value Dated Amendment Initiation
REOP	-	Reopen of the Account
INPL	-	Interest Pay Back
RINP	-	Reversal of Interest Pay back
SROL	-	Special Rollover

#### 19.6 Advices / Statements supported:

Loan Initiation Advice	-	CL_INIT_ADV
Contract Advice	-	CL_CONT_ADV
Loan Summary statement Advice	-	CLST_SUMMARY
Credit Advice	-	CR_ADV
Loan detailed Statement Advice	-	CLST_DETAILED

Debit Advice	-	DR_ADV
Delinquency Advice	-	DELINQYADV
Billing Advice	-	BILNOTC
Interest Statement Advice	-	CL_INT_STMT
Rate Change Advice	-	RATECH_ADV
Rollover Advice	-	CL_ROLL_ADV
Coupon Book generation	-	COUPON
Capitalization Advice	-	CL_CAP
Payment Message	-	PAYMENT_MESSAGE
CL Amendment Advice	-	CLAMDADV
Account Simulation Advice	-	CL_ENQUIRY
Payment Advice	-	PAYMENT_ADVICE
Payment Simulation Advice	-	CL_PAY_SIM

### 19.7 Reports:

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

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

UDF:

- Character UDF - RL\_RETAIL

MIS:

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

## Annexure –A

### BPEL Process Flow Support

The loan origination is supported for Retail and Corporate product categories in Loans module. The details in brief are given below.

#### Process Flows:

- Retail Loan Origination Process Flow.
- Corporate Loan Origination Process Flow.

#### Stages in Retail Loan Origination

- Application Entry – ORDRLAPP
- Application Verification – ORDRLVER
- Internal KYC – ORDRLIKC
- External KYC – ORDRLEKC
- Underwriting – ORDRLUND
- Loan Approval – ORDRLAPR
- Document Verification – ORDRLDVR
- Manual Retry – ORDRLMCU

#### Stages in Corporate Loan Origination

- Application Entry – ORDCLAPP
- Application Verification – ORDCLVER
- Internal KYC – ORDCLIKC
- External KYC – ORDCLEKC
- Underwriting – ORDCLUND
- Loan Approval – ORDCLAPR
- Document Verification – ORDCLDVR
- Manual Retry – ORDCLMCU

#### Maintenances Required

- Rule Maintenance
- Ratio Maintenance
- Pricing Maintenance
- Application Category Maintenance

## Process Matrix - Retail

Stage	Stage Title	Description	Function Id	Stage Outcome
1	<b>Application Entry</b>	The following details are captured as part of this stage <ul style="list-style-type: none"> <li>✓ Application Details</li> <li>✓ Applicant Details</li> <li>✓ Applicant's Account Details</li> <li>✓ Applicant/Applicant's Account MIS &amp; UDF Details</li> <li>✓ Requested Loan Details</li> <li>✓ Limits Information (Liability, Facility, Pool)</li> <li>✓ Collateral Details</li> <li>✓ Document Capture</li> <li>✓ Stage Comments</li> </ul>	ORDRLAPP	PROCEED, CANCEL
2	<b>Application Verification</b>	The details captured as part of 'Application Entry' stage is verified & following details are captured as part of this stage <ul style="list-style-type: none"> <li>✓ Document Capture</li> <li>✓ Stage Comments</li> </ul>	ORDRLVER	PROCEED, RETURN, CANCEL
3	<b>Internal KYC</b>	The Customer will be verified for Internal KYC check and reviewed & also following details are captured as part of this stage <ul style="list-style-type: none"> <li>✓ Document Capture</li> <li>✓ Stage Comments</li> </ul>	ORDRLIKC	PROCEED, CANCEL
4	<b>External KYC</b>	The Customer will be verified for External KYC check and reviewed & also following details are captured as part of this stage <ul style="list-style-type: none"> <li>✓ Document Capture</li> <li>✓ Stage Comments</li> </ul>	ORDRLEKC	PROCEED, CANCEL
5	<b>Underwriting</b>	The following details are captured as part of this stage <ul style="list-style-type: none"> <li>✓ Collateral Valuation</li> <li>✓ Applicant Financial Ratios</li> <li>✓ Applicant Credit Score</li> <li>✓ Applicant Bureau Report</li> <li>✓ Loan Offers</li> <li>✓ Loan Components</li> <li>✓ Loan Charges</li> <li>✓ Document Capture</li> <li>✓ Stage Comments</li> </ul>	ORDRLUND	VERIFY, PROCEED, RETURN, CANCEL
6	<b>Loan Approval</b>	The details captured as part of 'Underwriting' stage is verified & Approved. The following details are captured as part of this stage <ul style="list-style-type: none"> <li>✓ Document Capture</li> <li>✓ Stage Comments</li> </ul>	ORDRLAPR	PROCEED, RETURN, CANCEL
7	<b>Document Verification</b>	The details captured as part of 'Underwriting' stage is verified & following details are captured as part of this stage <ul style="list-style-type: none"> <li>✓ Document Capture</li> <li>✓ Stage Comments</li> </ul> <p>After proceeding this stage following core activities done in the following sequential order</p> <ul style="list-style-type: none"> <li>✓ Applicant Creation</li> <li>✓ Applicant Account Creation</li> <li>✓ Applicants Limits (Liability, Facility, Collateral, Pool) creation</li> <li>✓ Loan Creation</li> </ul>	ORDRLDVR	PROCEED, RETURN, CANCEL
8	<b>Manual Retry</b>	Stage is optional. Task will be moved to this stage only when the system can't able to create Customer/ Customer Account/ Liability/ Facility/ Collateral/ pool/ Loan. User has to do necessary changes & retry the same	ORDRLMCU	PROCEED

## Process Matrix – Corporate

Stage	Stage Title	Description	Function Id	Stage Outcome
1	Application Entry	<p>The following details are captured as part of this stage</p> <ul style="list-style-type: none"> <li>✓ Application Details</li> <li>✓ Applicant Details</li> <li>✓ Applicant's Account Details</li> <li>✓ Applicant/Applicant's Account MIS &amp; UDF Details</li> <li>✓ Requested Loan Details</li> <li>✓ Limits Information (Liability, Facility, Pool)</li> <li>✓ Collateral Details</li> <li>✓ Document Capture</li> <li>✓ Stage Comments</li> </ul>	ORDCLAPP	PROCEED CANCEL
2	Application Verification	<p>The details captured as part of 'Application Entry' stage is verified &amp; following details are captured as part of this stage</p> <ul style="list-style-type: none"> <li>✓ Document Capture</li> <li>✓ Stage Comments</li> </ul>	ORDCLVER	PROCEED, RETURN, CANCEL
3	Internal KYC	<p>The Customer will be verified for Internal KYC check and reviewed &amp; also following details are captured as part of this stage</p> <ul style="list-style-type: none"> <li>✓ Document Capture</li> <li>✓ Stage Comments</li> </ul>	ORDCLIKC	PROCEED, CANCEL
4	External KYC	<p>The Customer will be verified for External KYC check and reviewed &amp; also following details are captured as part of this stage</p> <ul style="list-style-type: none"> <li>✓ Document Capture</li> <li>✓ Stage Comments</li> </ul>	ORDCLEKC	PROCEED, CANCEL
5	Underwriting	<p>The following details are captured as part of this stage</p> <ul style="list-style-type: none"> <li>✓ Collateral Valuation</li> <li>✓ Applicant Financial Ratios</li> <li>✓ Applicant Credit Score</li> <li>✓ Applicant Bureau Report</li> <li>✓ Loan Offers</li> <li>✓ Loan Components</li> <li>✓ Loan Charges</li> <li>✓ Document Capture</li> <li>✓ Stage Comments</li> </ul>	ORDCLUND	VERIFY, PROCEED, RETURN, CANCEL
6	Loan Approval	<p>The details captured as part of 'Underwriting' stage is verified &amp; Approved. The following details are captured as part of this stage</p> <ul style="list-style-type: none"> <li>✓ Document Capture</li> <li>✓ Stage Comments</li> </ul>	ORDCLAPR	PROCEED, RETURN, CANCEL
7	Document Verification	<p>The details captured as part of 'Underwriting' stage is verified &amp; following details are captured as part of this stage</p> <ul style="list-style-type: none"> <li>✓ Document Capture</li> <li>✓ Stage Comments</li> </ul> <p>After proceeding this stage following core activities done in the following sequential order</p> <ul style="list-style-type: none"> <li>✓ Applicant Creation</li> <li>✓ Applicant Account Creation</li> <li>✓ Applicants Limits (Facility, Collateral, Pool) creation</li> <li>✓ Loan Creation</li> </ul>	ORDCLDVR	PROCEED, RETURN, CANCEL
8	Manual Retry	<p>Stage is optional. Task will be moved to this stage only when the system can't able to create Customer/ Customer Account/ Liability/ Facility/ Collateral/ pool/ Loan. User has to do necessary changes &amp; retry the same</p>	ORDCLMCU	PROCEED

## Annexure –B

### Consumer Lending - Gateway Services

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

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

### Supported Gateway Services for Loans

Following gateway services are major contributor to Loans Module

Service Name	Service Description	Operations	Operation Description
FCUBSCLService	Consumer Lending Online Service	QueryCustSum	Query of Consumer Lending Customer Summary
FCUBSCLService	Consumer Lending Online Service	QueryClInfo	Query of Consumer Lending Account
FCUBSCLService	Consumer Lending Online Service	QueryAutosuspInfo	Query of Consumer Lending Liquidation Suspension
FCUBSCLService	Consumer Lending Online Service	QueryAccount	Query of Consumer Lending Account
FCUBSCLService	Consumer Lending Online Service	ModifyProduct	Modification of Consumer Lending Product
FCUBSCLService	Consumer Lending Online Service	DeleteVami	Deletion of Consumer Lending Value Dated Amendments
FCUBSCLService	Consumer Lending Online Service	DeleteStatusChange	Deletion of Consumer Lending Status Change
FCUBSCLService	Consumer Lending Online Service	DeleteRollover	Deletion of Consumer Lending Account Rollover
FCUBSCLService	Consumer Lending Online Service	DeleteRenog	Deletion of Consumer Lending Account Renegotiation
FCUBSCLService	Consumer Lending Online Service	DeleteProduct	Deletion of Consumer Lending Product
FCUBSCLService	Consumer Lending Online Service	DeleteNotaryConfirm	DeleteNotaryConfirm
FCUBSCLService	Consumer Lending Online Service	DeleteInstStatChg	Deletion of Consumer Lending Installment Status Change
FCUBSCLService	Consumer Lending Online Service	DeleteCLAdhoc	Deletion of Consumer Lending Adhoc Charge
FCUBSCLService	Consumer Lending Online Service	DeleteAccount	Deletion of Consumer Lending Account
FCUBSCLService	Consumer Lending Online Service	CreateVami	Creation of Consumer Lending Value Dated Amendments
FCUBSCLService	Consumer Lending Online Service	CreateProduct	Creation of Consumer Lending Product
FCUBSCLService	Consumer Lending Online Service	CreateNotaryConfirm	CreateNotaryConfirm
FCUBSCLService	Consumer Lending Online Service	CreateAccount	Creation of Consumer Lending Account
FCUBSCLService	Consumer Lending Online Service	AuthorizeProduct	Authorization of Consumer Lending Product
FCUBSCLService	Consumer Lending Online Service	AuthorizeNotaryConfirm	AuthorizeNotaryConfirm
FCUBSCLService	Consumer Lending Online Service	AuthorizeMortgage	AuthorizeMortgage
FCUBSCLService	Consumer Lending Online Service	AuthorizeAccount	Authorization of Consumer Lending Account
FCUBSCLService	Consumer Lending Online Service	AuthVami	Authorization of Consumer Lending Value Dated Amendments
FCUBSCLService	Consumer Lending Online Service	AuthStatusChange	Authorization of Consumer Lending Account Status Change
FCUBSCLService	Consumer Lending Online Service	AuthRollover	Authorization of Consumer Lending Account Rollover
FCUBSCLService	Consumer Lending Online Service	AuthRenog	Authorization of Consumer

	Service		Lending Account Renegotiation
FCUBSCLService	Consumer Lending Online Service	AuthReassign	Authorization of Consumer Lending Account Reassignment
FCUBSCLService	Consumer Lending Online Service	AuthInstStatChg	Authorization of Consumer Lending Installment Status Change
FCUBSCLService	Consumer Lending Online Service	AuthDisbursement	Authorization of Consumer Lending Disbursement
FCUBSCLService	Consumer Lending Online Service	AuthCLAdhoc	Authorization of Consumer Lending Adhoc Charge
FCUBSCLService	Consumer Lending Online Service	ActiveRollover	Input of Consumer Lending Account Rollover
FCUBSCLService	Consumer Lending Online Service	SimPayment	Input of Consumer Lending Payment Simulation
FCUBSCLService	Consumer Lending Online Service	SaveStatusChange	Input of Consumer Lending Account Status Change
FCUBSCLService	Consumer Lending Online Service	SaveRollover	Input of Consumer Lending Account Rollover
FCUBSCLService	Consumer Lending Online Service	SaveReversal	Input of Consumer Lending Account Reversal
FCUBSCLService	Consumer Lending Online Service	SaveRenog	Input of Consumer Lending Account Renegotiation
FCUBSCLService	Consumer Lending Online Service	SaveReassign	Input of Consumer Lending Account Reassignment
FCUBSCLService	Consumer Lending Online Service	SaveInstStatChg	Input of Consumer Lending Installment Status Change
FCUBSCLService	Consumer Lending Online Service	SaveInactive	Input of Consumer Lending Inactive Account
FCUBSCLService	Consumer Lending Online Service	SaveCLAdhoc	Input of Consumer Lending Adhoc Charge
FCUBSCLService	Consumer Lending Online Service	SaveAccountActivate	Input of Consumer Lending Account Activation
FCUBSCLService	Consumer Lending Online Service	SaveAccSim	Input of Consumer Lending Account Simulation
FCUBSCLService	Consumer Lending Online Service	SaveALiqdSusp	Input of Consumer Lending Liquidation suspension
FCUBSCLService	Consumer Lending Online Service	ReverseRollover	Reversal of Consumer Lending Account Rollover
FCUBSCLService	Consumer Lending Online Service	ReverseRenog	Reversal of Consumer Lending Account Renegotiation
FCUBSCLService	Consumer Lending Online Service	ReverseInstStatChg	Reversal of Consumer Lending Installment Status Change
FCUBSCLService	Consumer Lending Online Service	RevCLAdhoc	Reverse of Consumer Lending Adhoc
FCUBSCLService	Consumer Lending Online Service	QueryVami	Query of Consumer Lending Value Dated Amendments
FCUBSCLService	Consumer Lending Online Service	QueryRollover	Query of Consumer Lending Account Rollover
FCUBSCLService	Consumer Lending Online Service	QueryRenog	Query of Consumer Lending Account Renegotiation
FCUBSCLService	Consumer Lending Online Service	QueryProduct	Query of Consumer Lending Product
FCUBSCLService	Consumer Lending Online Service	QueryPmntSch	Query of Consumer Lending Payment Schedules
FCUBSCLService	Consumer Lending Online Service	QueryNotaryConfirm	QueryNotaryConfirm
FCUBSCLService	Consumer Lending Online Service	DeletInactiveRoll	delete of Consumer Lending Account Inactive Rollover
FCUBSCLService	Consumer Lending Online Service	SaveInactiveRoll	Save of Consumer Lending Account Inactive Rollover
FCUBSCLService	Consumer Lending Online Service	ReverseInactiveRoll	Reverse of Consumer Lending Account Inactive Rollover
FCUBSCLService	Consumer Lending Online Service	QueryInactiveRoll	Query of Consumer Lending Account Inactive Rollover
FCUBSCLService	Consumer Lending Online Service	QueryALiqdSusp	Query of Consumer Lending Liquidation Suspension



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