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1.About this Manual

1.1 Introduction

This manual is essentially designed to help you set up products in Oracle Lending. It takes you through the various steps involved in creating a product.

Besides this user manual, you can find answers to specific features and procedures in the Online Help, which can be invoked by choosing 'Help Contents' from the *Help* Menu of the software. Further, you can obtain information specific to a particular field by placing the cursor on the relevant field and pressing <F1> on the keyboard.

1.1 Audience

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

Role	Function
Back office clerk	Input functions for contracts
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day
Financial Controller/Product Managers	Generation of reports

1.2 Documentation Accessibility

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

1.3 Organization

This manual is organized into the following chapters:

Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Product Definition</i> provides a snapshot of creating and identifying various components of a product.
Chapter 3	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.4 Related Documents





For further information on procedures discussed in the manual, refer to the following manuals:

- Common Procedures User Manual
- Interest User Manual

- Charge and Fees User Manual
- Tax User Manual
- Settlements User Manual
- Bilateral Loans User Manual

1.5 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2.1 Introduction

The word 'product' is frequently used in the Oracle Lending user manuals. A 'product' is a *specific* service that is offered.

This chapter contains the following sections:

- [Section 2.1, "Introduction"](#)
- [Section 2.2, "Creating a Product"](#)
- [Section 2.3, "Identifying Interest Components for a Product"](#)
- [Section 2.4, "Identifying Charge Components for a Product"](#)
- [Section 2.5, "Identifying Tax Components for a Product"](#)
- [Section 2.6, "Associating the Fee Component with a product"](#)
- [Section 2.7, "Setting up Accounting Details for a Product"](#)
- [Section 2.8, "Specifying Branch, Currency, and Customer Restrictions"](#)
- [Section 2.9, "Specifying MIS Details for a Product"](#)
- [Section 2.10, "User Defined Fields for a Product"](#)
- [Section 2.11, "Associating the discount accrual preferences"](#)
- [Section 2.12, "Status control of a product"](#)
- [Section 2.13, "Specifying accrual fee details of a product"](#)
- [Section 2.14, "Associating diary events of a product"](#)
- [Section 2.15, "Maintaining multi-level authorization of a contract"](#)
- [Section 2.16, "Maintaining Financial Centre for Holiday Treatment"](#)

2.1.1 Advantages of Defining a Product

The attributes that you define for a product apply on all contracts that are processed under the product. By creating a product, you construct a broad framework within which you can process contracts. This helps to minimize the details you have to capture when processing a contract.

2.2 Creating a Product

This section contains the following topics:

- [Section 2.2.1, "Identifying a Product with a Code and Description"](#)
- [Section 2.2.2, "Specifying the Product Type"](#)
- [Section 2.2.3, "Specifying the Product Group"](#)
- [Section 2.2.4, "Assigning a Slogan to a Product"](#)
- [Section 2.2.5, "Defining the Life Span of a Product"](#)
- [Section 2.2.6, "Adding your Remarks"](#)
- [Section 2.2.7, "Defining the Other Attributes of a Product"](#)

In the Product Definition screen of every module, you can enter basic information about a product such as the Product Code, the Description, and so on. The Product Definition screens of the various modules of Oracle Lending are invoked from the Application Browser.

You can invoke the 'Loans and Commitment Product Definition' screen by typing 'OLDPRMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Loan and Commitment Product Definition' application window. The title bar reads 'Loan and Commitment Product Definition'. Below the title bar is a menu bar with 'New' and 'Enter Query'. The main content area contains several input fields: 'Product Code *', 'Product Description', 'Product Slogan', 'Product Group *', 'Product Group Description', 'Product Start Date' (with value '2016-09-01'), 'Product End Date' (with value 'YYYY-MM-DD'), 'Format Name', and 'Product Remarks'. On the right side, there are radio buttons for 'Product Type' with 'Loan' selected and 'Commitment' unselected. At the bottom, there is a navigation bar with links for 'Accounting Roles', 'Events', 'Branch Currency', 'Customer', 'Preferences', 'MIS', 'Interest', 'Charges', 'Fee', 'Discount Accrual', and 'Tax'. Below this is a status bar with fields for 'Maker', 'Date Time', 'Mod No', 'Record Status', 'Checker', 'Date Time', and 'Authorization Status', along with an 'Exit' button.

Note

Product Definition screen is specific to a module. To create an LD product, for an instance, invoke the 'Loans and Commitment Product Definition' screen from the Application Browser. Similarly, to create an LS product, invoke the LS Product Definition screen from the Application Browser.

In a Product Definition screen, you should specify the following details for the products you create:

- A unique code to the product
- A brief description of the product
- The product type
- The product group
- A slogan for the product
- The life span of the product
- Remarks

2.2.1 Identifying a Product with a Code and Description

A 'Product Code' identifies a product throughout Oracle Lending. This code should be four characters in length.

When defining a new product, you should enter a code that is unique across the different modules of Oracle Lending. For instance, if you have used LC01 for a product in the Loans and Commitment module, you cannot use it as a product code in any other module.

It may be difficult to recognize a product just by its code. In the 'Description' field, therefore, suitably describe the product code so that it can be easily identified. This description is displayed along with the code throughout Oracle Lending.

2.2.2 Specifying the Product Type

Product categories are referred to as 'Product Types.' When you create a product, you must specify the type to which it belongs. For an instance, you should specify the product type as 'Loan' if you are defining a lending product and 'Commitment' if you are defining a Funds Transfer product.

2.2.3 Specifying the Product Group

Products can be categorized into groups based on the common elements that they share. You must associate a product with a group. This would facilitate retrieval of information of a *class* of products at one stroke.

Product Groups are maintained in the 'Product Group Maintenance' screen, You can invoke the 'Product Group Maintenance' screen by typing 'OLDPRGRT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

2.2.4 Assigning a Slogan to a Product

You can enter a marketing slogan line for every product you create. This slogan is printed on all advices that are sent to customers who avail of the product.

For example, if you set up a Loans product , you can enter the slogan 'Loans On Demand.'

2.2.5 Defining the Life Span of a Product

A product can be defined to be active over a specific period. When you create a product, you can specify a 'Product Start Date' and 'Product End Date' for it. The product can only be used within the specified period. That is, within the 'Product Start Date' and 'Product End Date'.

If you do not specify the 'Product Start Date', the branch date is displayed as the 'Product Start Date'.

If you do not specify an 'Product End Date' for a product, it can be used for an indefinite period.

2.2.6 Adding your Remarks

When creating a product, you can enter information about the product intended for your bank's internal reference. This information is *not* to be printed on any correspondence with the customer.

2.2.7 Defining the Other Attributes of a Product

Once you have specified the basic details of a product, you can define the other attributes for it. From the 'Loans and Commitment Product Definition' main screen, you can move to the screen of your choice to define an attribute by clicking on the appropriate icon.

The other product attributes that you can define include:

- Interest, charges, and fees that you like to levy on contracts involving the product
- Taxes that apply on the contracts involving the product
- Type of accounts and the GL/SLs to which the accounting entries generated by contracts involving the product have to be posted
- Advices to be generated at different points in the life cycle of contracts involving the product
- List of allowed or a list of disallowed branches (of your bank) that can use a product
- List of currencies that are allowed or disallowed for a product
- Certain 'preferences', specific to a product
- Management Information System (MIS) details

Discount accrual, Accrual fee details, Diary events for a product. The product attributes that you can define depends on the module in which you are creating the product. For instance, the attributes that you define for a product in the Oracle Lending (OL) module vary significantly from the product attributes that you define in the Funds Transfer module. For products you create in the

OL module, you can define, interest, clause, and document details, whereas, these attributes cannot apply to products you create in the Funds Transfer module.

Note

There are some fields in the product definition screens in which a value must be entered. If you try to save a product without entering details in these fields, the product is not saved. You are prompted to enter all mandatory details before attempting to save the product.

For more information on fields and tabs, refer to *Bilateral Loans User Manual*.

2.3 Identifying Interest Components for a Product

In Oracle Lending, the interest that applies on a contract (say, a loan) is referred to as the interest component of the contract. Calculating the interest component for a contract is achieved by:

- Creating interest rules.
- Building interest classes (specifically, for the Securities module).
- Associating a product with an interest rule (or an interest class in case of the Securities module). This rule applies on all contracts processed under the product.
- Amending, if required, certain interest details that a contract acquires from the product under which it is processed.

For more information about interest, refer to the *Interest User Manual*.

Click 'Interest' in the 'Loans and Commitment Product Definition' screen to invoke the 'Interest' screen. In this screen, you can associate the product you are creating with an Interest Rule. The attributes defined for the interest rule or class that you link to a product default to all contracts processed under the product.

Note

For products created in certain modules of Oracle Lending, you may have to specify additional interest details. These details have to be specified in the Product Preferences

2.4 Identifying Charge Components for a Product

On the transactions and contracts you enter in Oracle Lending, you may opt to levy charges. You can calculate charges for a contract in the following manner:

- Define a Charge Rule.
- Build a Charge Class and associate it with a rule.
- Associate a product with charge classes. These classes apply on all contracts processed under the product.
- Amend, if required, certain charge details that a contract acquires from the product under which it is processed.

You can identify the charge component for a product in the 'Charges Definition' screen. Click 'Charges' from the 'Loans and Commitment Product Definition' screen to invoke this screen.

The steps involved in processing charges for a contract, that is, defining charge rules, defining charge classes, associating charge classes with a product, and amending charge details to suit a contract are explained in the *Charge and Fees User Manual*.

2.5 Identifying Tax Components for a Product

In Oracle Lending, you can compute the tax that applies on a contract or deal by:

- Setting up a tax rule.
- Linking tax rules to create a tax scheme.
- Associating a product with a tax scheme. The rules that are part of the scheme applies on all contracts processed under the product.
- Amending, if required, certain tax details that a contract acquires from the product under which it is processed.

You can identify the tax components for a product in the 'Tax Details' screen. Click 'Tax' in the 'Loans and Commitment Product Definition' screen of any module to invoke this screen.

The steps involved in processing tax for a contract is explained in the *Tax User Manual*.

2.6 Associating the Fee Component with a product

In Oracle Lending, you have the option to collect and accrue a certain amount as fee, upfront at the time of booking a contract. These are the steps involved in processing contracts in Oracle Lending, for which the fee components need to be accrued:

- Defining a fee component
- Associating the fee component with products
- Entering the fee details at the contract level
- Accrual Processing of fee components

After defining a fee component, you need to link the fee component to a product in Oracle Lending. Consequently, you can collect and accrue fees on all contracts associated with that product.

Click 'Fees' in the 'Loans and Commitment Product Definition' screen of the (for which the fee accrual functionality is applicable) to invoke the 'Fee Details' screen to link the fee components to a product.

For details relating to upfront fee collection, refer the Processing Upfront Fee Collection and Accruals section in the relevant modules.

For more information about fee component, refer to the *Charges and Fees User Manual*.

2.7 Setting up Accounting Details for a Product

This section contains the following topics:

- [Section 2.7.1, "Identifying the Accounting Roles and Heads for a Product"](#)
- [Section 2.7.2, "Specifying Events and Accounting Entries"](#)

In Oracle Lending, accounting-simplistically, posting accounting entries to the appropriate ledgers maintained in your Chart of Accounts-is automated. This is achieved by defining an intricate accounting structure that includes the Chart of Accounts, Transaction Codes and Amount Tags, and by identifying accounting roles, heads, and amount tags for the products you create at your bank. As a result, the accounting entries that are generated at the various events in the life cycle of contracts are *automatically* posted to the ledgers specified for the product.

Before we proceed with setting up accounting details for a product, we shall discuss a few terms that are frequently used in this section.

Accounting Head

In Oracle Lending, the different General Ledgers (GLs) and Sub-Ledgers (SLs) maintained in your Chart of Accounts are referred to as accounting heads, or, account heads.

GL Types

The GL/SLs that you have maintained in your bank can be categorized into different GL Types: Asset, Liability, Income, Expense, Contingent Asset, Contingent Liability, Position GL, Position Equivalent GL, and so on. When maintaining a GL in the Chart of Accounts, you have to identify its type.

Amount Tag

A contract would typically consist of several components. For instance, a loan contract would consist of the principal, interest, charges, tax, and so on. These amounts are referred to as the "components" of a loan contract. In Oracle Lending, a unique tag called the Amount Tag identifies each component.

Accounting Roles

Accounting Roles are tags that identify the *type* of accounting entry that is posted to an accounting head. For instance, in the Oracle Lending (OL) module, assume you have specified the following interest for an OL product, to be collected when issuing OLs processed under the product: INTERST1 and INTERST2. The following Accounting Roles are automatically generated in Oracle Lending to identify all possible types of accounting entries involving these interest components:

INTEREST 1	INTEREST 2	Type of Accounting Entry
INTERST1INC	INTERST2INC	Income
INTERST1EXP	INTERST2EXP	Expense
INTERST1PAY	INTERST2PAY	Payable

INTERST1REC	INTERST2REC	Receivable
INTERST1RIA	INTERST2RIA	Received in Advance
INTERST1PIA	INTERST2PIA	Paid in Advance

Similarly, based on your accounting set up in a module, accounting roles are automatically generated for the other components of a contract.

You can maintain the accounting details for a product in two screens:

- The Product Accounting Roles to Head Mapping Definition screen
- The Product Events Accounting Entries and Advices Maintenance screen

2.7.1 Identifying the Accounting Roles and Heads for a Product

Before you define the accounting details for a product, you should define the various components of the contracts involving the product such as interest, charges, tax, and so on.

In the 'Accounting Roles' screen, a list of accounting roles are automatically generated based on the components you define for the product. You should map all the accounting roles that are available with the appropriate accounting heads.

You can invoke the 'Accounting Roles' screen by clicking 'Accounting Roles' in the 'Loans and Commitment Product Definition' screen.

Adopting either of the following procedures, you can specify the accounting roles and heads for a product:

- Associating the product with an Accounting Role to Head Mapping Class. (This is possible only if you have maintained classes of Accounting Roles and Heads specifically for the module.)
- Mapping accounting roles and heads specifically for the product.



Using a Class

Click 'Default From Class' in the 'Accounting Roles' screen to associate the product you are maintaining with a class of mapped roles and heads. A list of the classes that you have defined specifically for the module is displayed. Choose a class with the requisite accounting heads and roles mapped.


The procedure for setting up an Accounting Roles to Head Mapping classes is similar to mapping accounting roles and accounting heads specifically for a product.

Mapping Accounting Roles to Heads specifically for a product

If you do not use a class to define accounting role and heads for a product, in this screen, you can define them specifically for the product you are creating.

1. In the 'Accounting Role' column, click and then click  to select an Accounting Role from the drop-down list .
2. In the 'Account Head' column, click  and select an accounting head from the drop-down list that is displayed.
3. Click 'Ok' to map the role with the corresponding head in the Accounting Head column.

Note

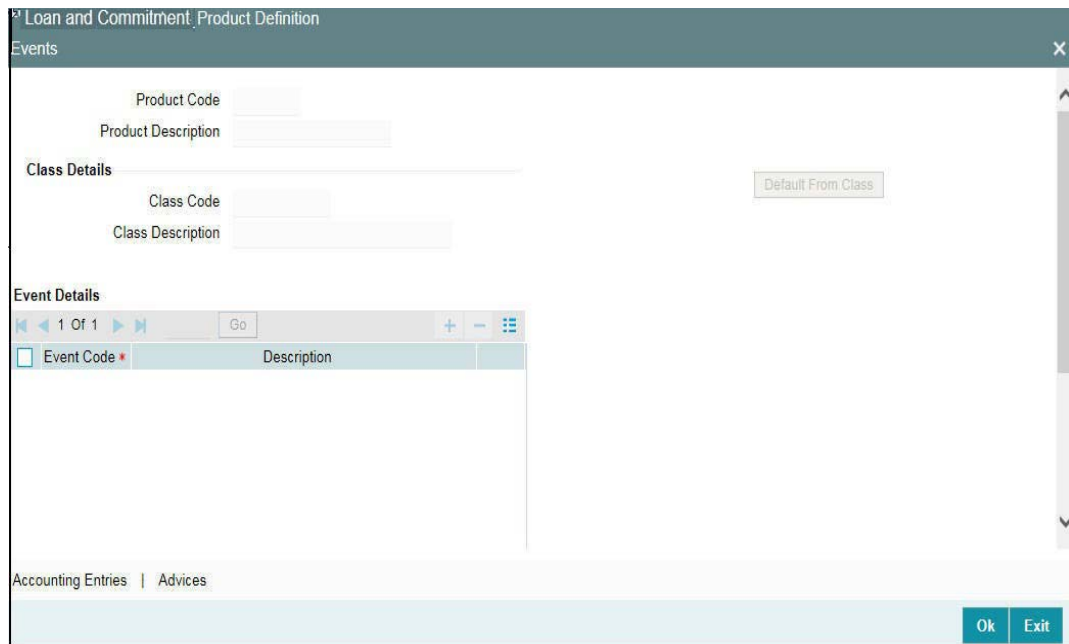
If you would like to delete a role to head mapping, click the  button.

2.7.2 Specifying Events and Accounting Entries

A contract goes through different stages in its life cycle. In Oracle Lending, the different stages a contract passes through in its life cycle are referred to as "events".

At an event, typically, if you want to post the accounting entries to the appropriate account heads and generate the required advices. When setting up a product, you can define the accounting entries that have to be posted and the advices that have to be generated at the various events in the life cycle of contracts involving the product. To do this, click 'Events' in the 'Loans and Commitment Product Definition' screen.

The 'Events' screen is displayed.



You can define the accounting entries and advices for events using either of the following methods:

- Associating a product with an Events Class. This is possible only if you have maintained Events classes specifically for the module.

- By defining event details specifically for the product.

2.7.2.1 Defining transaction types for reversal

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

The screenshot shows a software window titled "Reversal Type Maintenance". At the top, there is a menu bar with "New" and "Enter Query". Below the menu bar, there are three input fields: "Transaction Type *" (with a red asterisk), "Description", and "Module *" (with a red asterisk). At the bottom of the window, there is a status bar containing several fields: "Maker", "Date Time:", "Mod No", "Record Status", "Checker", "Date Time:", "Authorization Status", and a blue "Exit" button.

In this screen to capture the list of allowed transaction types for the product in case of a reversal.

After you invoke this screen, you can associate new transaction codes for each transaction type. During reversal of events, the system replaces the old transaction codes with the corresponding (new) transaction codes. In case no new transaction codes are associated for the old transaction code, the entries are passed with the old transaction code.

2.7.2.2 Using a class

Click 'Default From Class' in this screen to associate the product you are maintaining with an Events class. A list of the Events classes that you have defined specifically for the module is displayed. Choose a class with the requisite events and accounting details maintained. The product acquires the accounting entries and advices defined for the Events class you choose.

The procedure for setting up an Events class is similar to defining events and accounting details for a product.

2.7.2.3 Defining Events and Accounting Details specifically for a Product

If you do not use an events class, you should define event details specifically for the product.

Click 'Add row' to invoke a list of events pertaining to the module. Select an event from the list by double-clicking on it.

For every event you select, you should specify the accounting entries that should be passed and the advices that should be generated.

Click 'Accounting Entries' in the 'Events' screen to specify the accounting applicable to the event.

The screenshot shows a software window titled "Accounting Entries". At the top, there are two input fields: "Event Code" containing "INIT" and "Event Description" containing "Contract Initiation". Below this is a section titled "Accounting Entries Details" which contains a table with the following columns: "Accounting Role", "Amount Tag", "Dr/Cr", "Transaction Code", and "Netting". The table is currently empty. At the bottom right of the window are "Ok" and "Cancel" buttons.

For an each event, you have to maintain the following accounting entries information.

Specifying the Accounting Role

Specify the accounting role that should be used at the event. The drop-down list displays all the accounting roles specified for the product in the Accounting Role Definition screen.

Specifying the Amount Tag

Specify the tag, which identifies the component that has to be posted to the account head.

Indicating a debit or credit

Indicate whether the accounting role you specified is for the debit or credit leg of the contract event.

Indicating the Transaction Code

Every accounting entry in Oracle Lending is associated with a Transaction Code that describes the nature of the entry. Specify the transaction code that should be used to post the accounting entry to the account head.

Indicating if accounting entries can be netted

Specify whether accounting entries should be netted at an event. You can net the accounting entries that are generated at an event if the set of entries satisfy the following criteria:

- The entries belong to the same Account and Branch
- The entries to be netted are in the same currency
- The entries have the same value date
- The exchange rate to be picked up for the entries is the same

If you want a particular leg of an accounting entry to be considered for netting (subject to the above criteria), select 'Yes' from the drop-down list in the Netting field against this leg.

You should define details for both the legs of an accounting entry. For each accounting entry, you should specify the details of the debit and the credit leg. Thus, the first two specifications are for one entry, the next two for another, and so on. The Transaction Code for the entry should be specified for both legs of the entries.

This netting of accounting entries is only for processing and not for message generation.

Netting outgoing payment instructions

You can net multiple entries posted into the same account for processing. Independent of this, you can net entries posted into the same account with a view to sending out netted payment instruction messages.

If you want a particular leg of an accounting entry to be considered for netting for messaging purpose, select 'Yes' from the drop-down list in the Msg Netting field against this leg.

For sending out payment instructions, the system identifies the netted amount based on entries in the Msg Netting field, and not based on entries in the Netting field. Therefore, you can specify an accounting entry to be considered for Msg Netting and not for Netting.

The validation criteria mentioned for the Netting field is same for the Msg Netting field also.

MIS Head

The MIS details for the online revaluation leg are taken from the MIS group maintained at the revaluation setup. Enabling online revaluation of GLs.

Online Revaluation refers to revaluation done on transaction amounts during transaction posting, and not as part of an end-of-day process. You can choose for online revaluation by selecting the 'Revaluation Required' option at the product event accounting entry maintenance for each accounting entry.

The Revaluation profit /loss is booked to the Online Profit GL or Online Loss GL that you have maintained in the revaluation set-up for the GL being revalued. If you have maintained no specific setup for the GL, then the profit/ loss is booked to the respective Profit or Loss GLs mentioned below:

- STDREALGL: For Normal Real GLs.
- STDREALAC: For Real Internal GLs of type Contract / Others and for Customer Accounts
- STDCONTGL: For Normal Contingent GLs.
- STDCONTAC: For Contingent Internal GLs of type Contract / Others.

For more information on revaluation set up, refer to the *Core Services User Manual*.

2.8 Specifying Branch, Currency, and Customer Restrictions

This section contains the following topics:

- [Section 2.8.2, "Maintaining Branch and Currency Restrictions"](#)
- [Section 2.8.3, "Restricting Customers"](#)

From the head office of your bank, you may want to establish certain controls or standardize operations across the branches of your bank. For instance, you may want to restrict the products you offer to select branches and currencies, or allow specific branches to offer

products only to a specific set of customers. You can achieve these controls by maintaining restriction lists when creating a product. When you create a product, you can specify the branches of your bank that can offer it, the currencies that are allowed or disallowed for it, and the customers who can avail it.

Note

When you create a product, it is, by default, available to all the branches of your bank, in all currencies, and for all customers.

2.8.1 Specifying Product Preferences

'Preferences' are options that you can choose to give shape to a product. You can specify your preferences for the products you create in the Product Preferences screens of the respective modules. Click 'Preferences' in the 'Loans and Commitment Product Definition' screen to invoke the Product Preferences screen.

Product Code Product Description

Main Preferences | Additional Preference | Holiday Preferences | Other

Payment Method

Schedule type

Notice Day Basis

Notice Days

Grace Days

Rate Variance

Normal Rate Variance

Maximum Rate Variance

Accruals

Accrual Frequency

Start Month

Start Date

Spread Type

Spread Type Flat Slab/Tier

Rate

Rate Code Buy / Sell Rate Mid Rate

Rate Type

Tenor

Minimum Tenor

Default

Maximum Tenor

Tenor Unit

Rekey Fields | Installment Details | Liquidation Order | Rollover Details | Schedules | Linkage Preferences | Special Penalty | Disclosure Details

Ok Cancel

2.8.1.1 Maintaining Financial Operation Tax

IOF Payment Method

You can either select 'Advance Payment', 'Capitalization' from the drop-down list. By default, nothing is selected.

If you have selected 'Advance Payment' option, then IOF is collected upfront when loan is disbursed.

If you have selected 'Capitalization' option, then IOF is capitalized along with the principal amount.

Note

- If IOF payment method is defined at the product level, then this option is not available at the contract level.
 - IOF is applicable for 'Bearing', 'Discounted', and 'True discounted' method of loans.
 - IOF is applicable for 'Normal' and 'Amortized' schedule type of loans
 - IOF commutation scope for 'Discounted' and 'True Discounted' loan methods are limited to loans with bullet payment schedules.
 - IOF is not recomputed or collected during any prepayment related activities. For example, normal prepayment, partial prepayment, pre-closure, and so on.
 - IOF 'Advance Payment' method is applicable for 'Bearing Normal', 'Bearing Amortized', 'Discounted' and 'True Discounted'.
 - IOF 'Capitalization' payment method is allowed only for 'Bearing Normal' and 'Bearing Amortized Loans' only.
-

Apply Book Rate for VAMI

If this check box is selected, then contract booking rate is taken instead of VAMI maintained rate.

For more information about Financial Operation Tax, refer to *Bilateral Loans User Manual*.

2.8.1.2 Defining Branch and Currency Restrictions specifically for a product

If you do not use a class to indicate branch and currency restrictions, you should define these restrictions specifically for the product in the 'Product Preferences' screen.

You can indicate whether you are maintaining an allowed or a disallowed list type by choosing the appropriate option. You can select either 'Allowed' or 'Disallowed' option. These values are defaulted to the 'Bilateral Loans and Commitment Restrictions' screen.

2.8.1.3 Defining Customer Restrictions specifically for a product

If you do not use a class to indicate customer restrictions, you should define these restrictions specifically for the product in the 'Customer Restrictions' screen.

Choosing Category Restriction

You can select either 'Allowed' or 'Disallowed' option. These values are defaulted to the 'Bilateral Loans and Commitment Restrictions' screen.

Note

- For more information about defining attributes specific to loan products, refer to the *Bilateral Loans User Manual*.
 - Product Preferences are specific to a module. For more information, refer to the Products chapter of the respective user manuals.
-

2.8.2 Maintaining Branch and Currency Restrictions

This section contains the following topics:

- [Section 2.8.2.1, "Using a Branch and Currency Restrictions Class"](#)
- [Section 2.8.2.2, "Defining Branch and Currency Restrictions specifically for a product"](#)

You can maintain a list of allowed/disallowed branches and currencies in 'Bilateral Loans and Commitment Restrictions' screen.

You can invoke the 'Bilateral Loans and Commitment Restrictions' screen by typing 'OLDPRDRS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

When defining a product, you can choose to specify Branch and Currency, and Customer Restrictions either by:

- Associating the product with a Branch and Currency Restrictions Class, and a Customer Restrictions Class, or
- By defining these restrictions specifically for the product in the Branch and Currency, and Customer Restrictions section.

2.8.2.1 Using a Branch and Currency Restrictions Class

In Oracle Lending, you can define a set of branch and currency restrictions as a Branch and Currency Restrictions Class. You can maintain several restriction classes of branches and currencies.

When creating a product, you can associate it with a branch and currency restrictions class that best suits your requirement.

The manner of creating a branch and currency restrictions class is similar to defining Branch and Currency Restrictions specifically for a product.

If you want to associate a branch and currency restrictions class to a product, click 'Default From Class' in the 'Bilateral Loans and Commitment Restrictions' screen. The product acquires the restrictions defined for the class.

2.8.2.2 Defining Branch and Currency Restrictions specifically for a product

Branch List and Currency Restrictions

The 'Branch List' and 'Currency Restrictions' values are defaulted from the 'Product Definition' screen. You are not allowed to modify these values.

Branch and Currency section

You can specify branch and currency restrictions in the form of allowed lists or disallowed lists.

If you have selected 'Allowed' in 'Product Definition' screen, the product can only be offered in those branches and currencies that are part of the respective allowed lists. On the other hand, if you have selected 'Disallowed' lists, the product cannot be offered by the branches and currencies on the respective disallowed lists.

If you choose to maintain an allow/disallow list of branches, the column would display the branches that you opt to allow/disallow respectively.

The branch and currency codes of all the branches and currencies maintained at your bank are displayed. Using the 'Add Row' or 'Delete Row' buttons, you can modify a branch or currency to the corresponding allowed/disallowed column that you have maintained.

Example

You have a network of twenty branches. You want to exclude six branches from dealing in loans. You want all other branches to deal in loans.

Since there are more branches that can offer the facility than those that cannot, you can choose to maintain a disallowed list, and include the six disallowed branches in it.

Confirming your specifications

After you maintain branch and currency restrictions for a product, click 'OK' to confirm your specifications. Click 'Exit' to delete your specifications.

2.8.3 Restricting Customers

Customer category

You can group your customers according to the common features that they share. For example, you can group your customers into categories such as:

- Banks
- Corporate
- Financial Institutions (excluding banks)
- Individuals, and so on

You can maintain customer categories in the Customer Categories screen invoked from the Application Browser.

Maintaining Customer and Category Restrictions for a product

You can maintain customer restrictions for a product in the Product Customer and Category Restrictions sections. Click 'Customer Restriction' tab in the 'Bilateral Loans and Commitment Restrictions' screen.

Using a Customers and Categories Restrictions Class

In Oracle Lending, you can define a set of customer restrictions as a Customer Restrictions Class. You can maintain several restrictions classes of customer categories.

When creating a product, you can associate it with a customer restrictions class that best suits your requirement. The procedure for creating a customer restrictions class is similar to setting up customer restrictions for a product, as explained below.

If you want to associate a customer restrictions class to a product, click 'Default From Class' in the 'Customer Restrictions' screen. The product acquires the restrictions defined for the class.

2.8.3.1 Defining Customer Restrictions specifically for a product

The 'Category Restriction' value is defaulted from the 'Product Definition' screen. You are not allowed to modify this value.

Specifying the Customer Category

You can restrict customers from availing a product by maintaining an 'Allowed' list or a 'Disallowed' list of customer categories.

If you have selected 'Allowed' in 'Product Definition' screen, only customer categories that are a part of an allowed list maintained for a product *can* avail the product. Likewise, customer categories that are part of a disallowed list *cannot* avail the product or service.

Exempting specific customers

You can exempt customers, belonging to a particular allowed/disallowed category, from the allowed or disallowed list that you are maintaining for a product.

Example

You have maintained Financial Institutions as a customer category, and you do not want Financial Institutions to avail a service that you offer.

You can maintain a disallowed list in the Customers and Categories Restrictions screen, and include Financial Institutions in the list.

However, you want Cavillieri and Barrett Inc., a financial institution, to avail the product you are creating.

When you include Financial Institutions in your disallowed list, all customers belonging to this category is displayed in the Customer Access column. Move to Cavillieri and Barrett on the list, and specify the Restriction Type as allowed.

Confirming your specifications

After you maintain branch and currency restrictions for a product, click 'Ok' to confirm your specifications. Click 'Exit' to delete your specifications.

2.9 Specifying MIS Details for a Product

Click 'MIS' in the 'Loans and Commitment Product Definition' screen to define the MIS details for the product you are creating.

MIS Class	MIS Code
-----------	----------

In this screen, you should capture the following MIS details for a product.

You can link a product to an MIS Group. (If you do not want to link a product to an MIS Group, you can define the individual entities under which the product should be reviewed). If you link the product to an MIS Group, the entities defined for the group is displayed; you can change these entities. For a product, only the transaction type of MIS Class applies. The specific MIS entity (in the form of an MIS Code) is picked up, by default, only if you have defined them for the group. If not, you have to indicate the appropriate MIS code for each applicable MIS class.

If an MIS Group is linked, you can indicate whether the linkage with the group should always be maintained. If so, any change done to the MIS Group is automatically be applied to the product. If not, the entities defaulted for the product is continued even if they are changed subsequently for the group.

The details defined for the product is picked up for the contracts processed under it.

The Pool Code to which the product belongs should be defined.

Note

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

Identifying the Operations MIS Group

While performing revaluation you have apportion the profits between the treasury and the respective Operations department in your bank. This internal apportioning of profits requires an Operations MIS Group to be specified at the product level.

For more information, refer to the MIS and Core Services User Manuals.

2.10 User Defined Fields for a Product

Click the 'Fields' in the 'Loans and Commitment Product Definition' screen to invoke the 'Product User Defined Fields' screen. From the list of all the fields that you created, you can choose specific fields and make them applicable to the product. Besides, you can also specify the values that should be defaulted for the field.

Fields defined in the 'Product User Defined Fields' screen can be made applicable to the products that you create for the front-end modules of Oracle Lending.

The list of fields that you select for a product is applied to all transactions associated with the product. At the product level you need not capture the default value for each UDF that you associate with the product. When a contract is processed under that product, you have to indicate the value of the UDF on a mandatory basis.

Example

Assume that your bank wants to know whether a customer is a Resident or Non-resident before sanctioning a loan. Therefore, you have associated a UDF called Resident/Non-Resident with the Loan scheme – Short Term loans for Individuals. Your selection as follows

- Yes – if the customer is a Resident.
- No- if the customer is a Non-resident.

Moreover, you have specified that input to this field is mandatory. Since, you are not be able to determine this at the product level, you are allowed to save the product without capturing the default value of this UDF. For transactions processed under this product you are required to capture this information.

For more information, refer to the *User Defined Fields User Manual*.

2.11 Associating the discount accrual preferences

After building discount accrual fee classes you can associate the class with loans or bills products. Click 'Discount Accrual' in the 'Loans and Commitment Product Definition' screen. The 'Discount Accrual Preference Association' screen is displayed

To associate discount accrual fee class with a product, click 'Default From Class' in the 'Discount Accrual Preference Association' screen. Select the appropriate discount accrual fee class from the list of classes.

The attributes defined for the discount accrual fee class defaults to the product. You have the option to modify the attributes defined for the class, to suit the requirement of the product you are creating.

Alternatively, you can choose to define the discount accrual details for the product.

Note

- If the 'Acquisition Type' is different from what is maintained at Discount Accrual Class level then the system gives an error and contract will not save.
 - You are allowed to change 'Acquisition Type' during the life cycle of the contract on the basis of the maintenance done at the product level.
-

2.12 Status control of a product

When setting up a product, you should identify all possible status that contracts involving the product would move into. You should also indicate the sequence of status changes for contracts.

For more information about status control of a product, refer to *Bilateral Loans User Manual*.

Status	Status Description	Status Sequence	Adverse Status
--------	--------------------	-----------------	----------------

2.13 Specifying accrual fee details of a product

After defining a fee component, you need to link the fee component to a product in Oracle Lending. Click 'Accrual Fee Details' in the 'Loans and Commitment Product Definition' screen.

Click 'Add Rows'to add fee components. Click 'Default From Class' to associate the required fee component with the product. System defaults the parameters of the selected fee component. However, you can change the parameters according to your requirements.

You need to specify the following details:

Accrual Method

Specify the accrual method from the adjoining drop-down list. This list displays the following values:

- Straight Line
- Yield
- Flat Amount

Basis Amount

Select the basis amount on which the fee component should be calculated from the adjoining drop-down list. This list displays the following values:

- Expected balance
- Expected Outstanding Facility
- Expected utilized Facility

Fee Type

Specify the fee type from the adjoining drop-down list. This list displays the following values:

- Income
- Expense

Payment Method

Specify the fee type from the adjoining drop-down list. This list displays the following values:

- Discounted
- Bearing

Allow Method Amendment

Select this box to indicate that the amendment method is allowed for the accrual fee component.

Allow End Date input

Select this box to indicate that the fee component (if applicable for the product involved in the contract) will cease to be associated with a contract on the contract 'End Date'.

CLP Buy Price Diff

Select this box to indicate that the difference between the PAR price (100%) and actual buy price is booked as fee against that component.

2.14 Associating diary events of a product

In the 'Diary Event Maintenance' screen, you can also specify the different diary events that would need to be processed for loan contracts using a product.

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

Event	Event Description	Occurrence *	User Group	Internal Event
-------	-------------------	--------------	------------	----------------

Message Type	Message Description
--------------	---------------------

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

In this screen, select the 'Event' of the diary event that you want to associate with the product, in the 'Event Code' field.

For more information on fields, refer to *Bilateral Loans User Manual*.

2.15 Maintaining multi-level authorization of a contract

High value transactions requires multi-level of authorization. The levels of authorizations are defined in the 'Product Transaction Limits' screen. You can use the 'Multi-level Authorization Detailed' screen for authoring a contract n-1 times. However, final authorization can take place only in the contract screen.

When contract booked with huge amount, the contract must go for multi-level authorization. This can be done through three ways

- Product level limit
- User limit
- Combination of product level limit and user level limit.

Product level limit:

Product limit can be further divided into 2 as follows

- Transaction limit authorization
- Role based authorization

Transaction Limit Authorization:

In this type, you have to maintain only transaction limit and level of authorization in the 'Product Transaction Limits Maintenance' (OLDPLMNT) screen. When the transaction amount goes beyond the limit specified, then you have to authorize the transaction in 'Multilevel Authorization' screen and final authorization can be done through the transaction screen.

Role Based Authorization:

In this type you have to specify the transaction limit along with role based authorization, such that authorization can be done by the users with the roles mapped, which was specified in 'Multilevel Authorization' screen. This can be done in two ways with sequence and without sequence.

User limit

User limit can be maintained in three different ways through the 'User Limits Maintenance' (OLDUSRLM) screen, This does not move the transaction for multi authorization. The system throws an configurable error when the transaction amount goes beyond the input and authorization limit specified.

- User limits
- Limits role
- No limits

User Limits

When user limits option is selected then you can maintain, the user level input and authorization limit which is applicable for all branches.

Limits role:

Limits role option is used to maintain branch specific user and authorization limit, specific role templates can be maintained through the 'Role Limit Maintenance' (OLDRLLMT) screen.

No limits:

When no limits option is selected, then input and authorization limit is not used.

Combination of product level limit and user level limit

This can be used only when the option cumulative and minimum authorization limit specified in the screen 'Product Transaction Limits Maintenance' screen. This option helps to authorization the transaction when cumulatively. If minimum authorization limit in 'Product Transaction Limits Maintenance' screen is greater than or equal to authorization limit specified at 'User Limits Maintenance' screen.

Note

The system throws the validation if the authorization limit is less than the minimum authorization limit specified.

Using 'Product Transaction Limits Maintenance' screen (OLDPLMNT) and 'Multiauth Authorization Details' screen (OLDOVDEF), you can perform the following:

- Transaction limits maintenance for validating transaction amount
- Defining authorization level hierarchy based on roles while authorizing a transaction

2.15.1 **Product Transaction Limits maintenance**

In 'Product Transaction Limits' screen, you need to maintain specific combination of fields so that the transactions belonging to this combination can be authorized based on the authorization hierarchy. The specific combination of fields are 'Module', 'Product', 'Limit Currency', 'Customer type' and 'Source Code'.

In 'Product Transaction Limit Details' section, you can specify transaction limit and authorization levels based on that authorization hierarchy.

In 'Authorization Role Mapping' section, you can define the user roles involved in authorizing the transaction. Role details should be provided for 'primary rule'. Optionally, an 'alternate rule' can also be set up for the combination.

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

Transaction Limit	Level of Authorization	Cumulative	Minimum Authorization Limit
-------------------	------------------------	------------	-----------------------------

Authorization Role	Level1	Level2	Level3	Level4
--------------------	--------	--------	--------	--------

You need to specify the following:

Module

Specify the module for multi-level authorization. The list displays all the modules maintained in the system which require multilevel authorizations.

Product Code

Select the product code from the option list. The list displays all the product codes maintained in the system which require multilevel authorizations.

Limit Currency

Select the limit currency from the option list. The list displays all the limit currency maintained in the system which require multilevel authorizations.

Customer Type

You can select the customer type either as 'ALL', 'Corporate', 'Individual', or 'Bank Customer'.

Module Description

The module description appears based on the module selected.

Product Description

The product description appears based on the product selected.

Source Code

Specify the source code as 'FLEXCUBE' in case of external system then source code is 'EXTSYS'.

Role Based Authorization

If this check box is selected, then 'Level 1', 'Level 2', 'Level 3', or 'Level 4' should be selected.

Follow Sequence

This option is applicable only if role based authorization is selected. When this option is selected, the system allows you to authorize the transaction only in sequence with the roles are specified.

Product Transaction Limit Details section**Transaction Limit**

If the transaction is booked in excess of the maintained transaction limit then an appropriate message indicating the levels of authorization appears

Level of Authorization

Indicates the number of users to be involved in the contract authorization.

Cumulative

Select this check box to indicate whether shared authorization to be allowed for a contract's transaction amount.

Minimum Authorization Limit

This field is applicable only when the 'Cumulative' check box is selected. The amount cannot be greater than the transaction limit. This amount is used to validate authorizer limit while authorizing the contract.

Authorization Role Mapping

Select the role as 'Primary' or 'Alternate'. In case of three level of authorization, you authorize only 2 level.

The other authorization has to be done in the main contract screen.

Authorization Role

This is applicable only role based authorization is selected, you can select either 'Primary' or 'Alternate'.

Level1 to Level4

System allows you to fetch the role maintained in the 'Role Maintenance' (SMDROLDF) screen.

2.15.2 Role Limit Maintenance

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

Role Limit Maintenance

New Enter Query

Role Id*

Description

Limit Currency*

Input Limit*

Authorization Limit*

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

Role ID

Specify the role ID, which has to be mapped in the screen 'User Limits Maintenance' screen.

Role Description

Specify the corresponding description.

Limit currency

Specify the Limit currency which can be fetched in the corresponding LOV.

Input limit

Specify the transaction input limit for role.

Authorization limit

Specify the authorization limit for the role.

2.15.3 User Limits Maintenance

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

User ID

Specify the user id from adjoining LOV for which user limit to be maintained

Limits

Limits are of three types, which is specified below, select one of the following:

- User limits
- Limits role
- No limits

Limit Currency

This is applicable only when user limits selected, select the currency from the adjoining LOV.

Maximum Transaction Amount

Specify the maximum transaction amount allowed for the user.

Authorization Limit

Specify the Authorization limit for the user.

Role Details

This is applicable only if limits role option is selected.

Branch

Specify the branch for which limit role is used.

Limit ID

You have to select the limit ID from the corresponding LOV

Limit Currency, Input Limit and Authorization

The system fetches the corresponding limit ID details when limit ID is selected.

2.16 Maintaining Financial Centre for Holiday Treatment

Financial centre based holiday treatment is applied to the financial centres in product and contract screens. There is no validation performed by the system for the financial centre list.

In addition to the existing holiday treatment (based on branch holiday and currency holiday), you can apply for holiday treatment based on the financial centre holidays.

One or more financial centres can be added for the holiday treatment. You can go with local and financial centre holiday treatment (working day in all the financial centres), currency and financial centre holiday treatment or both (currency and local) and financial centre holiday treatment (working day in all the financial centres).

The functionality like move forward, move backward, move across month, cascade schedules are applicable to financial centre holiday treatment as well.

These maintenances are applicable for Oracle Lending, Loan Syndication, and Secondary Loan Trading modules.

This section contains the following topics:

- [Section 2.16.1, "Maintaining List of Financial Centre"](#)
- [Section 2.16.2, "Maintaining Financial Centre for Holiday Treatment"](#)

2.16.1 Maintaining List of Financial Centre

You can maintain the list of financial centre in 'Financial Centre Maintenance' screen. You can add new financial centres and edit the existing financial centre details.

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

The screenshot shows a software window titled "Financial Centre Maintenance". At the top left, there are two buttons: "New" and "Enter Query". Below these, there are two input fields. The first is labeled "Financial Centre*" in red text, and the second is labeled "Financial Centre Description". At the bottom of the window, there are several labels: "Maker", "Checker", "Date Time:", "Mod No", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner.

Financial Centre

Specify three characters financial centre. There is no link between branch and financial centre.

Financial Centre Description

Specify the brief description of financial centre.

2.16.2 Maintaining Financial Centre for Holiday Treatment

You can update the holiday details of each financial centre and year in 'Financial Centre Holiday Maintenance' screen. The default calendar is based on the branch parameters.

You can invoke the 'Financial Centre Holiday Maintenance' screen by typing 'OLDFCHOL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Financial Centre Holiday Maintenance' application window. At the top, there is a search area with fields for 'Financial Centre *', 'Financial Centre Description', and 'Year *'. A 'Refresh' button is located below these fields. The main area contains six calendar grids for the months of January, February, March, April, May, and June. Each calendar grid has a header with the days of the week (S, M, T, W, Th, F, Sa) and a grid of cells representing the days of the month. At the bottom of the window, there is a 'Fields' section with labels for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

In this screen you can change a calendar day from working day to holiday and holiday to working day when the holiday changes based on the local regulations.

These maintenances (Working Day to Holiday and Holiday to Working Day) can be done in Local Holiday Maintenance (STDLOCHL), Currency Holiday Maintenance (STDCCHOL), and Financial Centre Holiday Maintenance (OLDFCHOL) screen. For more information Local Holiday Maintenance and Currency Holiday Maintenance refer to Common Core - Core Entities and Services User Manual.

3. Function ID Glossary

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OLDDIAEV	2-22
OLDFCHOL	2-29
OLDFCMNT	2-28
OLDPLMNT	2-23, 2-24
OLDPRDRS	2-14
OLDPRGRT	2-3

OLDPRMNT	2-1
OLDREVTP	2-9
OLDRLLMT	2-23, 2-26
OLDUSRLM	2-23

S

SMDROLDF	2-26
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