



ORACLE

APACK 14.4.0.2.0

Interest and Charges

Part Number: F36581-01



Accelerator Pack – Interest and Charges

Contents

- IC - Introduction
- IC - Products

Accelerator Pack – Interest and Charges

IC Introduction

Accelerator Pack – Interest and Charges

Introduction

- IC module of FLEXCUBE is used to process the interest and charges.
- Brief introduction on the Functional/Operations features are as per below:
 - Calculating Interest
 - Calculating Charges on Different basis
 - Interest collection method – Bearing, Discounted and True Discounted
 - Interest Rate type – Fixed, Floating and Special
- Charges
 - Charge collection – The System can calculate the charges on different basis

Accelerator Pack – Interest and Charges

IC Products

Accelerator Pack – Interest and Charges

List of all the Pre-shipped products

- IOCC interest on current account for corporate customer
- IOCD Debit Interest for Current Account for Corporate Customer
- IOCP debit interest on current accounts
- ODLA OD Debit Interest using Line Amount
- IDSR interest on saving and current bank accounts for retail customer
- IOSR interest on saving and current bank accounts for retail customer
- IBSR Interest on Staff Accounts

Accelerator Pack – Interest and Charges

List of all the Pre-shipped products

- ICPO – Debit Interest on Overdraft Accounts
- IODB – Debit Interest Product for Overdraft with TD Linkage
- NMSC – Ad hoc Statement Charge
- PEN2 – Penalty Interest on Notice Accounts
- TRCH – Turnover Charge
- UCHG – Charge based on utilization
- UNCG – Charge Based on un-utilization

Accelerator Pack – Interest and Charges

List of all the Pre-shipped products

- YCRT – YTD Credit Turnover
- YDRT - YTD Debit Turnover
- YNET – YTD Net Turnover
- YTCH – Year to date no of transactions
- CHAV – Charge on Breaching Minimum Required average balance
- DRTC – Debit Turnover

Accelerator Pack – Interest and Charges

List of all the Pre-shipped products

- CRTC credit turnover
- ITCH number of transactions
- DCBL Debit Card Blocked
- DCIS Debit Card issued
- DOCH Dormancy Charge



ORACLE