

# **Oracle® Banking Platform Collections and Recovery**

File Interface Specification Guide

Release 2.12.0.0.0

**F43567-01**

May 2021

Oracle Banking Platform Collections and Recovery File Interface Specification Guide, Release 2.12.0.0.0

F43567-01

Copyright © 2011, 2021, Oracle and/or its affiliates.

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

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

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

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

If this is software or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software" or "commercial computer software documentation" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

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

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

# Contents

---

<b>Preface</b> .....	<b>8</b>
Audience .....	8
Documentation Accessibility .....	8
Organization of the Guide .....	8
Conventions .....	9
<b>1 About this Guide</b> .....	<b>11</b>
<b>2 Introduction</b> .....	<b>13</b>
<b>3 System Overview</b> .....	<b>15</b>
<b>4 File Format</b> .....	<b>17</b>
<b>5 Staging Area</b> .....	<b>19</b>
5.1 Feeder Tables .....	19
5.1.1 Account Data .....	19
5.1.1.1 Account Details .....	19
5.1.1.2 OD Bill Details .....	28
5.1.1.3 Loan Tracker Details .....	29
5.1.1.4 Loan Repayment Schedule Details .....	30
5.1.1.5 Account Arrears Details .....	31
5.1.1.6 Account Risk Indicators .....	33
5.1.1.7 Account Hardship Details .....	34
5.1.2 Party Data .....	35
5.1.2.1 Account Party Relationship .....	35
5.1.2.2 Party Details .....	37
5.1.2.3 Party Name Details .....	40
5.1.2.4 Party Address Details .....	42

---

5.1.2.5 Party Contact Details .....	43
5.1.2.6 Party Identity Details .....	46
5.1.2.7 Party Employment Details .....	47
5.1.2.8 Party SCRA Details .....	49
5.1.2.9 Party Risk Indicators Details .....	50
5.1.3 Collateral Data .....	51
5.1.3.1 Collateral Details .....	51
5.1.3.2 Collateral Entity .....	53
5.1.3.3 Collateral Guarantor .....	54
5.1.3.4 Collateral Party .....	55
5.1.3.5 Collateral Charge .....	56
5.1.3.6 Collateral Automobile .....	57
5.1.4 Insurance Data .....	58
5.1.4.1 Insurance Details .....	58
5.1.5 Payment Data .....	60
5.1.5.1 Payment Details .....	60
5.1.6 Recovery Data .....	61
5.1.6.1 Recovery Details .....	62
5.1.7 Cured Account Details .....	71
5.1.7.1 Cured Account Details .....	71

# List of Figures

---

Figure 3–1 System Overview .....	15
----------------------------------	----

# List of Tables

---

Table 5–1 Account Details .....	20
Table 5–2 OD Bill Details .....	28
Table 5–3 Loan Tracker Details .....	29
Table 5–4 Loan Repayment Schedule Details .....	30
Table 5–5 Account Arrears Details .....	32
Table 5–6 Account Risk Indicator Details .....	33
Table 5–7 Account Hardship Details .....	34
Table 5–8 Account Party Relationship .....	36
Table 5–9 Party Details .....	37
Table 5–10 Party Name Details .....	40
Table 5–11 Party Address Details .....	42
Table 5–12 Party Contact Details .....	44
Table 5–13 Party Identity Details .....	47
Table 5–14 Party Employment Details .....	48
Table 5–15 Party SCRA Details .....	49
Table 5–16 Party Risk Indicator Details .....	51
Table 5–17 Collateral Details .....	52
Table 5–18 Collateral Entity Details .....	54
Table 5–19 Collateral Guarantor Details .....	55
Table 5–20 Collateral Party Details .....	55
Table 5–21 Collateral Charge Details .....	56
Table 5–22 Collateral Automobile Details .....	57
Table 5–23 Insurance Details .....	58
Table 5–24 Payment Details .....	60

---

Table 5–25 Recovery Details .....	62
Table 5–26 Cured Account Details .....	71

# Preface

This document covers file interface specification for putting the data into the staging area and the services exposed by the system for host systems to use.

This preface contains the following topics:

- Audience
- Documentation Accessibility
- Organization of the Guide
- Conventions

## Audience

This document is intended for the following:

- IT Deployment Team
- Consulting Staff
- Administrators

## 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>.

### Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## Organization of the Guide

### Chapter 1 About this Guide

This chapter provides details about applicability of this guide.

### Chapter 2 Introduction

This chapter presents an overview of staging area and services exposed.

### Chapter 3 System Overview

This chapter provides information about the modules or systems interfaced with Oracle Banking Collections.

### Chapter 4 File Format

This chapter provides details of the file format.

### Chapter 5 Staging Area

This chapter provides details of the feeder tables and the fields present in them.



## Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.



# 1 About this Guide

This guide is applicable for the following products:

- Oracle Banking Platform (Oracle Banking Collections and Oracle Banking Recovery)
- Oracle Banking Enterprise Default Management (Oracle Banking Enterprise Collections and Oracle Banking Enterprise Recovery)

References to Oracle Banking Platform or OBP in this guide apply to all the above mentioned products.



## 2 Introduction

In Oracle Banking Collections, Collections system identifies delinquent accounts, fetches the account and party related data and stores it in the staging tables. After validation of these records, entity creation batch processes these records and moves them to Collections tables. For other host systems, it is expected that delinquent account data is published via file interface.

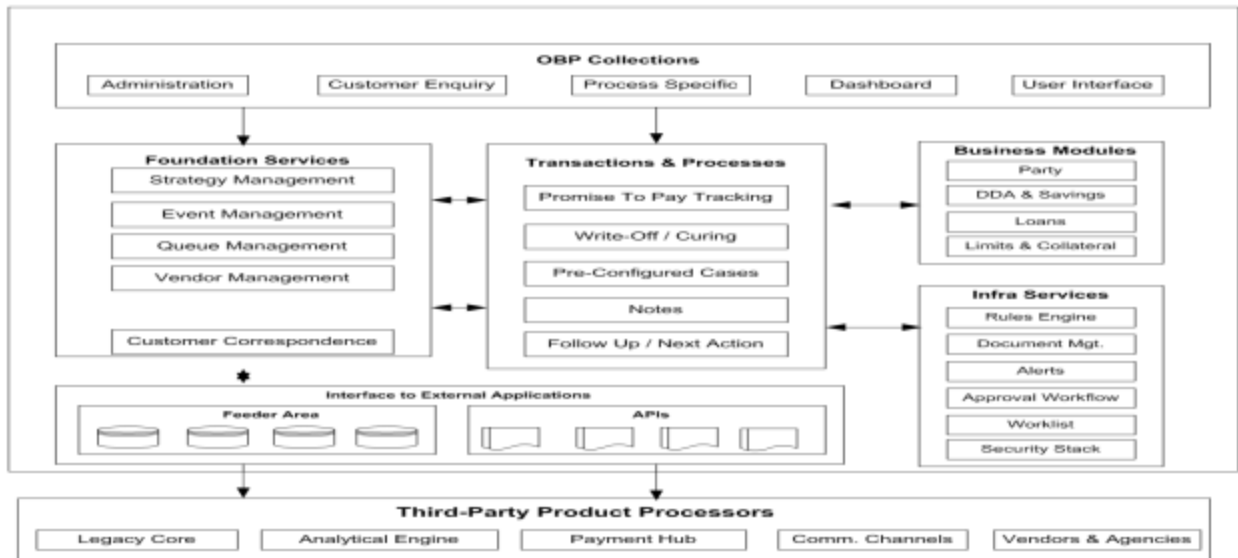


# 3 System Overview

This chapter provides information about the modules or systems interfaced with Oracle Banking Platform.

The diagram below shows the interface that Oracle Banking Platform has with other modules or systems. It depicts the collections flow and its interface with OBP modules.

Figure 3–1 System Overview







# 4 File Format

This chapter provides information about the principals of file format.

1. File format:  
The acceptable Incoming and Outgoing file format for the data file is CSV (Comma-Separated Values) file.
2. File Naming Convention:  
The Incoming and Outgoing data file to be named as per the following convention:  
XXX\_MMDDYYYY\_ZZZZ.csv.  
Where,  
XXX - The Source Host ID  
MMDDYYYY - The date on which the file is to be processed, where DD stands for the day, MM for month, and YYYY for the year  
ZZZZ - Filename of arbitrary length
3. Data in the file should be as per the details provided in [Chapter 5 Staging Area](#). Each feeder entity has its own template and the data should be in the same order of fields given in [Chapter 5 Staging Area](#).
4. Date and Timestamp formats:  
Each date field value in the data file should be of the format: MM-DD-YYYY.  
Each datetime/timestamp field value in the data file should be of the format: MM-DD-YYYY  
HH24:MI:SS.  
Where,  
MM - Month (Numeric)  
DD - Day (Numeric)  
YYYY - Year  
HH24 - Hours in 24-hour format  
MI - Minutes  
SS - Seconds
5. Every amount field (or any other field with a floating point value) should be scaled up to two places only.
6. Every field for the entity marked as Required in the [Chapter 5 Staging Area](#) must be provided in the data file. The fields marked as Optional should be given as a blank value in the data file, if the field value is null, so that the order of fields in the template is not disturbed.  
Example:  
Suppose the template for an entity is: FIELD1,FIELD2,FIELD3.  
Where,  
FIELD1 and FIELD3 are Required fields  
FIELD2 is an Optional field  
If the value for FIELD2 is null, then the record for the entity in the data file should be:  
VALUE1,,VALUE3.
7. For any change in below entities, all records corresponding to that account or party for that entity should also be sent as an update.

- 
- OD\_BILL\_DEAILS
  - LOAN\_TRACKER\_DETAILS
  - LOAN\_REPAYMENT\_SCH
  - ACCOUNT\_ARREARS
  - ACCOUNT\_RISK\_IND
  - PARTY\_RISK\_IND
8. For any change in the below collateral entities, all records corresponding to that collateral for all the below entities should be sent as an update.
    - COLLATERAL\_DETAILS
    - COLLATERAL\_ENTITY
    - COLLATERAL\_GRNTR
    - COLLATERAL\_PARTY
    - COLLATERAL\_CHRG
    - COLLATERAL\_AUTOMOBILE
  9. If the file processing fails due to incorrect record or data issue in any record, the required correction should be done and only corrected record should be send with the new file name.
  10. If any field of a record in the file is updated, then all other fields should also be provided for that entity record.

## 5 Staging Area

This chapter provides details about the feeder tables and the fields present in them.

### 5.1 Feeder Tables

The feeder tables listed in this section provide a staging area for the host systems to push data via file interface. Offline collection batch process reads this data and creates accounts in Collections.

It may not be possible for every host to expose their database table or views for populating collections feeder area. There should be an ability to read the data of delinquent account from a file.

This interface specification allows the host to send the data of delinquent accounts in the following format. This data is then validated by feeder services and creates accounts in collections.

#### 5.1.1 Account Data

This section provides information on the tables related to accounts.

##### 5.1.1.1 Account Details

**Entity Name:** ACCOUNT\_DETAILS

**Description:** This entity holds account related data from host (CI\_FDR\_ACCT).

**Data Format:**

ACCOUNT\_DETAILS,RCD\_TYPE,RECORD\_UPDATE\_DT,HOST\_ACCT\_NBR,HOST\_PROD\_CLASS\_CD,HOST\_PROD\_GRP\_CD,HOST\_PROD\_CD,HOST\_SYS\_ACCT\_STAT\_FLG,ASST\_CLASS\_CD,SETUP\_DT,ACCT\_CURR\_CD,OUTSTANDING\_AMT,OVERDUE\_AMT,OVERLIMIT\_AMT,DAYS\_PAST\_DUE,DEL\_START\_DT,INT\_RATE,INT\_TYPE,BRANCH\_CD,FDR\_IS\_DELINQUENT\_SW,BILLING\_SW,FACILITY\_ID,LIABILITY\_ID,USR\_DEF\_ACCT\_STAT\_FLG,ACCRL\_STAT\_FLG,ASST\_CLASS\_VALUE,REPAYMNT\_FREQ,UNCLR\_PAYMNT\_AMT,MATURITY\_DT,REDRAW\_CNT,WRITE\_OFF\_DT,WRITE\_OFF\_AMT,LAST\_PROVSN\_DT,LAST\_PROVSN\_BAL,LAST\_PRNCPL\_WRITE\_OFF\_DT,LAST\_PRNCPL\_WRITE\_OFF\_BAL,ACCT\_PURPS\_TYPE,ACCT\_PURPS\_CD,LAST\_ACCT\_RESTRT\_DT,OFFER\_ID,OFFER\_NAME,INSTALLMENT\_IN\_ARS,DISBRS\_AMT,TOTL\_AVL\_DISBRS\_AMT,LAST\_PAYMENT\_DT,LAST\_PAYMENT\_AMT,DR\_INT\_ACCRD\_AMT,ADDR\_TYPE\_CD,EMPLOYEE\_ACCT\_FLG,MINOR\_ACCOUNT\_STATUS\_TYPE,HOST\_REASON\_FOR\_DELIQUENCY,FDR\_REDRAW\_AVL\_SW,FDR\_JOINT\_APPLICANT\_SW,FDR\_NON\_STARTER\_SW,FDR\_BEHAVIOR\_SCORE,PROBABILITY\_OF\_DEFLT\_VAL,FDR\_APPL\_SCR,FDR\_LTV\_VAL,FDR\_LVR\_VAL,FDR\_JOINT\_NOMINATION\_SW,FIRST\_DEFAULT\_DATE,RELATION\_OFFICER\_CODE,BICOE\_LOAN\_SW,ACCT\_TYPE\_CD,FDR\_REGULATED\_ACCOUNT\_SW,ACCT\_TITLE,USR\_DEF\_INST\_SW,FDR\_

FORCED\_SW, FORCED\_REASON\_CD, IOA\_BALANCE\_AMT, AUTO\_PAY\_INSTRUCTIONS, CHARGE\_OFF\_DT, CHARGE\_OFF\_AMT, CHARGE\_OFF\_PRIMARY\_RSN, CHARGE\_OFF\_SECONDARY\_RSN, NUM\_OF\_TIME\_REAGED, NUM\_OF\_TIME\_EXTENDED, NUM\_OF\_TIME\_DEFERRED, NUM\_OF\_TIME\_RENEWED, NUM\_OF\_TIME\_REWRITTEN, ACCT\_REOPEN\_DT, ACCT\_CLOSED\_DT, ACCT\_REOPEN\_SW, ACCT\_TERM, ACT\_NON\_DUE\_AMT, OVERDRAWN\_AMT

**Table 5-1 Account Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update	VARCHAR2	10	Required	Required	RCD_TYPE
Record Update Date Time	Record update date and time		DATE & Time	19	Required	Required	RECORD_UPDATE_DT
Account Number	Account Number as stored in Host	Customer Account Number	VARCHAR2	40	Required	Required	HOST_ACCT_NBR
Product Class	Product Class of the account	LN- Loan CS- CASA/Overdraft/Line of Credit	VARCHAR2	10	Required	Required	HOST_PROD_CLASS_CD
Product Group	Product Group associated with the account	Auto Loan, Unsecured Loan, Secured Overdraft	VARCHAR2	30	Required	Required	HOST_PROD_GRP_CD
Product Code	Code of the banking product offered to the customer	AUTOLN, SECOD,	VARCHAR2	10	Required	Required	HOST_PROD_CD
System Account Status	Status of the account as defined in the host	E.g. Regular, Dormant, Closed, Charged-Off	VARCHAR2	50	Required	Required	HOST_SYS_ACCT_STAT_FLG
Asset Classification Code	Asset Class Code		VARCHAR2	40	Required	Required	ASST_CLASS_CD
Account Opening Date	Term Loan: First Disbursement Date		DATE	10	Required	Required	SETUP_DT

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
or Initial Disbursement Date	OD: Date on which OD facility is provided Current Account with TOD facility: TOD utilization Date - Derived						
Account Currency Code	Currency code of the account		VARCHAR2	3	Required	Required	ACCT_CURR_CD
Outstanding Amount	Outstanding amount for the account		NUMBER	36,18	Required	Required	OUTSTANDING_AMT
Overdue Amount	Overdue amount for the account		NUMBER	36,18	Required	Required	OVERDUE_AMT
Account Limit	Sanctioned Limit offered to the account		NUMBER	36,18	Required	Required	OVERLIMIT_AMT
DPD	Longest Days past due value computed by the host		NUMBER	4,0	Required	Required	DAYS_PAST_DUE
Delinquency Start Date	Current Delinquency Start Date. To be sent only once with the initial data hand off		DATE	10	Required	Required	DEL_START_DT
Interest Rate	Rate of interest for current applicable stage		NUMBER	36,18	Required	Required	INT_RATE
Interest Type	Fixed or Floating		VARCHAR2	14	Required	Required	INT_TYPE
Home Branch	Home Branch of the account		VARCHAR2	20	Required	Required	BRANCH_CD
Delinquent	Indicate if the account is delinquent	Y/N	VARCHAR2	1	Required	Required	FDR_IS_DELIÑQUENT_

5.1 Feeder Tables

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
							SW
Billing Flag	Indicate that Account is Billing Account	0 – No 1- Yes	NUMBER	1	Required	Required	BILLING_SW
Facility Id	Facility Id under which account is created. This field is used based on the structure of accounts in the host.		VARCHAR2	40	Optional	Optional	FACILITY_ID
Liability Id	Liability Id under which the Facility Id of the account has been created. This field is used based on the structure of accounts in the host.		VARCHAR2	40	Optional	Optional	LIABILITY_ID
User defined Account Status	As defined in the host	E.g. Debit Block, Credit Block, etc.	VARCHAR2	120	Optional	Optional	USR_DEF_ACCT_STAT_FLG
Accrual Status	This field displays the accrual status for the account	Normal, Suspended	CHAR	1	Optional	Optional	ACCRL_STAT_FLG
Asset Classification Code	Asset Class Value		VARCHAR2	60	Optional	Optional	ASST_CLASS_VALUE
Repayment Frequency	Repayment Frequency of the loan	Monthly, weekly, quarterly	VARCHAR2	30	Optional	Optional	REPAYMNT_FREQ
Un-Cleared Payment Amount	Sum of all un-cleared credits to the account		NUMBER	36,18	Optional	Optional	UNCLR_PAYMNT_AMT
Loan Maturity	Date when loan		DATE	10	Optional	Optional	MATURITY_DT

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Date	matures						
Redraw Count	Number of times a redraw has been performed		NUMBER	3,0	Optional	Optional	REDRAW_CNT
Account Write Off Date	Date when account is fully written off/ abandoned		DATE	10	Optional	Optional	WRITE_OFF_DT
Account Write Off Amount	Written off loan amt (abandonment amount). Total of all sums written off will be given.		NUMBER	36,18	Optional	Optional	WRITE_OFF_AMT
Last Provision Date	Date on which the provision entry was last accounted		DATE	10	Optional	Optional	LAST_PROVSN_DT
Provision Balance	Latest balance in Provision GL for the account		NUMBER	36,18	Optional	Optional	LAST_PROVSN_BAL
Last Principal Write Off date	Date on which the principal write off entry was last passed		DATE	10	Optional	Optional	LAST_PRNCPL_WRITE_OFF_DT
Principal Write Off Balance	Latest balance in Principal Write Off GL for the account		NUMBER	36,18	Optional	Optional	LAST_PRNCPL_WRITE_OFF_BAL
Loan Purpose Type	Loan purpose types as applicable to the host		VARCHAR2	20	Optional	Optional	ACCT_PURPS_TYPE
Loan Purpose Code	List of values as per loan purpose type		VARCHAR2	20	Optional	Optional	ACCT_PURPS_CD
Date of last loan restructure	Date when the loan was last restructured		DATE	10	Optional	Optional	LAST_ACCT_RESTR_DT

## 5.1 Feeder Tables

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Offer Id	Offer Id applicable to the customer account		VARCHAR2	30	Optional	Optional	OFFER_ID
Offer Name	Offer Name as per the Offer Id provided		VARCHAR2	60	Optional	Optional	OFFER_NAME
Installment(s) in Arrears	Total number of installments in arrears.	Installment amount can at most consist of Principal, Interest and Fees. Even if one of the components is not fully paid, the installment will be construed as 'In Arrears'.	NUMBER	4,0	Optional	Optional	INSTALLMENT_IN_ARS
Disbursed Amount	Amount disbursed so far in case of a tranche		NUMBER	36,18	Optional	Optional	DISBRS_AMT
Available for Disbursement	Total loan amount available for disbursement		NUMBER	36,18	Optional	Optional	TOTL_AVL_DISBRS_AMT
Last Payment Date	Last Payment Date - Customer initiated credit		DATE	10	Optional	Optional	LAST_PAYMENT_DT
Last Payment Amount	Last Payment Amount - Customer initiated credit		NUMBER	36,18	Optional	Optional	LAST_PAYMENT_AMT
Amount of Debit Interest Accrued	Applicable only to accounts with Debit balance		NUMBER	36,18	Optional	Optional	DR_INT_ACCRD_AMT
Address Type Code	Overriding address type configured for an account		VARCHAR2	4	Optional	Optional	ADDR_TYPE_CD
Employee Account Flag	Indicate if the account belongs to an employee	Y/N	VARCHAR2	1	Optional	Optional	EMPLOYEE_ACCT_FLG
Minor Account	Indicate if the account	Y/N	VARCHAR2	40	Optional	Optional	MINOR_



Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Status	belongs to a minor						ACCOUNT_STATUS_TYPE
Reason for Delinquency	Reason code for delinquency of the account		VARCHAR2	40	Optional	Optional	HOST_REASON_FOR_DELIQUENCY
Redraw Availability	Facility to redraw loan	Y/N	CHAR	1	Optional	Optional	FDR_REDRAW_AVL_SW
Joint Applicant	Indicator if the account has a Joint applicant	Y/N	VARCHAR2	1	Optional	Optional	FDR_JOINT_APPLICANT_SW
Non Starter	Indicate if the customer defaults the first installment after disbursement.	Y/N	VARCHAR2	1	Optional	Optional	FDR_NON_STARTER_SW
Behavior Score	Current Behavior Score captured at account level		VARCHAR2	10	Optional	Optional	FDR_BEHAVIOR_SCORE
Probability of Default	Current Probability of default captured at account level		VARCHAR2	60	Optional	Optional	PROBABILITY_OF_DEFLT_VAL
Application Score	Application Score captured at the time of opening of account		VARCHAR2	10	Optional	Optional	FDR_APPL_SCR
Loan to Value Ratio	Loan to Value Ratio (Book/ Bank Value is considered) - Value of External Charge on Collateral is considered while calculating LVR		NUMBER	5,2	Optional	Optional	FDR_LTV_VAL
Loan to Value Ratio	Loan to Value Ratio (MTM is considered) -		NUMBER	5,2	Optional	Optional	FDR_LVR_VAL

5.1 Feeder Tables

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
	Value of External Charge on Collateral is considered while calculating LVR						
Joint Nomination flag	Joint Nomination flag	Y/N	VARCHAR2	1	Optional	Optional	FDR_JOINT_NOMINATION_SW
Date of First Default	First Date of Default - Date on which account became default as sent by host		DATE	10	Optional	Optional	FIRST_DEFAULT_DATE
Relationship Manager	Relationship Manager Name (if any)		VARCHAR2	40	Optional	Optional	RELATION_OFFICER_CODE
BICOE Flag	Flag to indicate if the Account is a BICOE (Building in Construction) Loan account		CHAR	1	Optional	Optional	BICOE_LOAN_SW
Account Type Code	Account Type Code		VARCHAR2	8	Optional	Optional	ACCT_TYPE_CD
Regulated Loan Flag	Regulated Loan Flag		VARCHAR2	1	Optional	Optional	FDR_REGULATED_ACCOUNT_SW
Account Title	Account Title		VARCHAR2	500	Optional	Optional	ACCT_TITLE
User Defined Schedule Flag	User Defined Schedule Flag		VARCHAR2	1	Optional	Optional	USR_DEF_INST_SW
Forced Account Switch	Forced Account Switch		VARCHAR2	1	Optional	Optional	FDR_FORCED_SW
Forced Reason	Forced Reason		VARCHAR2	4	Optional	Optional	FORCED_REASON_CD

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
IOA Amount	IOA Amount		NUMBER	36,18	Optional	Optional	IOA_BALANCE_AMT
Auto Pay Instruction	Auto Pay Instruction		VARCHAR2	30	Optional	Optional	AUTO_PAY_INSTRUCTIONS
Chargeoff Date	Date on which account was Charged off		DATE	10	Optional	Optional	CHARGE_OFF_DT
Chargeoff Amount	Chargeoff Amount		NUMBER	36,18	Optional	Optional	CHARGE_OFF_AMT
Charge Off Primary Reason	Charge Off Primary Reason		VARCHAR2	60	Optional	Optional	CHARGE_OFF_PRIMARY_RSN
Charge Off Secondary Reason	Charge Off Secondary Reason		VARCHAR2	60	Optional	Optional	CHARGE_OFF_SECONDARY_RSN
No Of Times Reaged	No Of Times Reaged		NUMBER	4	Optional	Optional	NUM_OF_TIME_REAGED
No of Time Extended	No of Time Extended		NUMBER	4	Optional	Optional	NUM_OF_TIME_EXTENDED
No Of Times Deferred	No Of Times Deferred		NUMBER	4	Optional	Optional	NUM_OF_TIME_DEFERRED
No Of Times Renewed	No Of Times Renewed		NUMBER	4	Optional	Optional	NUM_OF_TIME_RENEWED
No of Time Re-written	No of Time Re-written		NUMBER	4	Optional	Optional	NUM_OF_TIME_REWRITTEN
Account Reopen Date	Account Reopen Date		DATE	10	Optional	Optional	ACCT_REOPEN_DT
Account Closed Date	Account Closed Date		DATE	10	Optional	Optional	ACCT_CLOSED_DT

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Account Reopen Switch	Account Reopen Switch		NUMBER	1	Optional	Optional	ACCT_REOPEN_SW
Account Term	Account Term		NUMBER	4	Optional	Optional	ACCT_TERM
Non Due Fees Amount	Non Due Fees Amount		NUMBER	36,18	Optional	Optional	ACT_NON_DUE_AMT
Overdrawn Amount	Overdrawn Amount		NUMBER	36,18	Optional	Optional	OVERDRAWN_AMT

### 5.1.1.2 OD Bill Details

**Entity Name:** OD\_BILL\_DETAILS

**Description:** This entity holds overdraft bills related data from host (CI\_FDR\_MIN\_AMT\_DUE\_BILL).

**Data Format:**

OD\_BILL\_DEAILS,RCD\_TYPE,RECORD\_UPDATE\_DT,HOST\_ACCNT\_NBR,DUE\_DATE,BILL\_CYCLE,MIN\_AMT\_DUE,TOT\_MIN\_AMT\_DUE,STATUS\_ON\_DUE\_DATE

**Table 5-2 OD Bill Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update D - Delete	VARCHAR2	10	Required	Required	RCD_TYPE
Record Update Date Time	Record update date and time		DATE & TIME	19	Required	Required	RECORD_UPDATE_DT
Account Number	Account Number as stored in Host	Customer Account Number	VARCHAR2	40	Required	Required	HOST_ACCNT_NBR

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Due Date of Bill	Bill Due Date		DATE		Required	Required	DUE_DATE
Bill Generation Date	Bill Cycle		DATE		Required	Required	BILL_CYCLE
Minimum Amount Customer is required to Pay (For the Current Bill)	Minimum Amount Due from customer		NUMBER	36,18	Required	Required	MIN_AMT_DUE
Total Minimum Amount Customer is required to Pay (Including Previous Unpaid Bills)	Total Minimum Due Amount		NUMBER	36,18	Required	Required	TOT_MIN_AMT_DUE
Bill Status on Due Date	Status	Paid Unpaid	VARCHAR2	10	Required	Required	STATUS_ON_DUE_DATE

### 5.1.1.3 Loan Tracker Details

**Entity Name:** LOAN\_TRACKER\_DETAILS

**Description:** This entity holds loan tracker details related data from host (CI\_FDR\_PAY\_TRACKER\_DETLS).

**Data Format:**

LOAN\_TRACKER\_DETAILS,RCD\_TYPE,RECORD\_UPDATE\_DT,HOST\_ACCNT\_NBR,DUE\_DATE,DUE\_AMOUNT,PAYMENT\_AMOUNT,FDR\_ACCT\_CURR\_CD,FDR\_IS\_PAID

**Table 5-3 Loan Tracker Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update D - Delete	VARCHAR2	10	Required	Required	RCD_TYPE
Record Update Date Time	Record update date and time		DATE & TIME	19	Required	Required	RECORD_UPDATE_

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
							DT
Account Number	Account Number as stored in Host	Customer Account Number	VARCHAR2	40	Required	Required	HOST_ACCNT_NBR
Due Date	Due Date of Bill		DATE		Required	Required	DUE_DATE
Due Amount	Bill Due Amount		NUMBER	36,18	Required	Required	DUE_AMOUNT
Payment Amount	Amount paid		NUMBER	36,18	Required	Required	PAYMENT_AMOUNT
Account Currency Code	Currency code of the account		VARCHAR2	3	Required	Required	FDR_ACCT_CURR_CD
Is Paid	Is Bill Paid	Y/N	CHAR	1	Required	Required	FDR_IS_PAID

#### 5.1.1.4 Loan Repayment Schedule Details

**Entity Name:** LOAN\_REPAYMENT\_SCH

**Description:** This entity holds loan repayment schedule details related data from host (CI\_FDR\_REPAYMENT\_SCH).

**Data Format:**

LOAN\_REPAYMENT\_SCH,RCD\_TYPE,RECORD\_UPDATE\_DT,HOST\_ACCT\_NBR,INSTALLMENT\_NUM,INSTALLMENT\_DT,INSTALLMENT\_AMT,PRINCIPAL\_AMT,PRINCIPAL\_BALANCE,INTEREST\_AMT,FEE\_AMT

**Table 5–4 Loan Repayment Schedule Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially	I - Insert	VARCHAR2	10	Required	Required	RCD_TYPE

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
	or is update for existing data	U - Update D - Delete					
Record Update Date Time	Record update date and time		DATE & TIME	19	Required	Required	RECORD_UPDATE_DT
Account Number	Account Number as stored in Host	Customer Account Number	VARCHAR2	40	Required	Required	HOST_ACCT_NBR
Installment Number	Installment number as per the loan structure		NUMBER	5,0	Required	Required	INSTALLMENT_NUM
Date	Date when the installments are to be paid		DATE	10	Required	Required	INSTALLMENT_DT
Amount	Installment amount		NUMBER	36,18	Required	Required	INSTALLMENT_AMT
Principal	Principal component		NUMBER	36,18	Required	Required	PRINCIPAL_AMT
Balance	Outstanding balance after the installment is paid		NUMBER	36,18	Required	Required	PRINCIPAL_BALANCE
Interest	Interest component		NUMBER	36,18	Optional	Optional	INTEREST_AMT
Fee	Fee component, if any		NUMBER	36,18	Optional	Optional	FEE_AMT

### 5.1.1.5 Account Arrears Details

**Entity Name:** ACCOUNT\_ARREARS

**Description:** This entity holds account arrears details related data from host (CI\_FDR\_ACCT\_ARS).

**Data Format:**

ACCOUNT\_ARREARS,RCD\_TYPE,RECORD\_UPDATE\_DT,HOST\_ACCT\_NBR,REFERENCE\_VAL,ARS\_TYPE,ARS\_ASSESSED\_AMT,ARS\_PAID\_AMT,ARS\_DUE\_AMT,LAST\_PAYMENT\_DT,DAYS\_IN\_ARS,INSTALLMENT\_NUM,ARS\_DUE\_DT,SUB\_ARREAR\_TYPE,ACT\_NON\_DUE\_FLG

**Table 5–5 Account Arrears Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update D - Delete	VARCHAR2	10	Required	Required	RCD_TYPE
Record Update Date Time	Record update date and time		DATE & TIME	19	Required	Required	RECORD_UPDATE_DT
Account Number	Account Number as stored in Host	Customer Account Number	VARCHAR2	40	Required	Required	HOST_ACCT_NBR
Reference Value	Sequence Number for arrear type		VARCHAR2	50	Required	Required	REFERENCE_VAL
Arrear Type	Arrear type like interest, fee, etc.	C- Principal F - Fees I - Interest S- Legal Fees	VARCHAR2	3	Required	Required	ARS_TYPE
Arrear Amount	Total arrear rose per arrear type. Details of arrear type should be sent only where arrear amount > 0		NUMBER	36,18	Required	Required	ARS_ASSESSED_AMT
Paid Amount	Amount paid so far. Zero if no payments are received		NUMBER	36,18	Required	Required	ARS_PAID_AMT
Arrear Due	Arrears Due Amount		NUMBER	36,18	Required	Required	ARS_DUE_AMT
Last Payment Date	Date when last payment was received		DATE		Required	Required	LAST_PAYMENT_DT
Days in Arrear	Days this arrear is open. Zero is a valid value		NUMBER	4,0	Required	Required	DAYS_IN_ARS
Installment Number	Installment Number		NUMBER	5	Required	Required	INSTALLMENT_NUM



Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Arrears Due Date	Arrears Due Date		DATE		Optional	Optional	ARS_DUE_DT
Sub Arrear Type	Sub Arrear Type like Fee Subtype Legal Etc.	A - Adhoc L - Adhoc Fee N - Normal P - Periodic Fee	VARCHAR2	3	Optional	Optional	SUB_ARREAR_TYPE
Non Due Flag	Non Due Flag		VARCHAR2	1	Optional	Optional	ACT_NON_DUE_FLG

### 5.1.1.6 Account Risk Indicators

**Entity Name:** ACCOUNT\_RISK\_IND

**Description:** This entity holds account risk indicators details related data from host (CI\_FDR\_ACCT\_WARNING\_IND).

**Data Format:**

ACCOUNT\_RISK\_IND,RCD\_TYPE,RECORD\_UPDATE\_DT,HOST\_ACCT\_NBR,WARN\_IND\_CD,START\_DT,END\_DT

**Table 5-6 Account Risk Indicator Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update D - Delete	VARCHAR2	10	Required	Required	RCD_TYPE
Record Update Date Time	Record update date and time		DATE & TIME	19	Required	Required	RECORD_UPDATE_DT
Account Number	Account Number as stored in Host	Customer Account Number	VARCHAR2	40	Required	Required	HOST_ACCT_NBR
Warning Indicator Code	Warning Indicator code as stored in host		VARCHAR2	10	Required	Required	WARN_IND_CD

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Start Date	Start Date for warning indicator		DATE	10	Optional	Optional	START_DT
End Date	End Date for warning indicator		DATE	10	Optional	Optional	END_DT

### 5.1.1.7 Account Hardship Details

**Entity Name:** ACCOUNT\_HARDSHIP\_DTLS

**Description:** This entity holds account hardship details related data from host (CI\_FDR\_ACCT\_HARDSHIP\_DTLS).

**Data Format:**

ACCOUNT\_HARDSHIP\_DTLS,RCD\_TYPE,RECORD\_UPDATE\_DT,HOST\_ACCT\_NBR,HARSHIP\_APPLICATION\_ID,RELIEF\_EFFECTIVE\_DT,RELIEF\_EXPIRY\_DT,RELIEF\_TYPE,NO\_PAYMNT\_WAIVED,USR\_DISCRTN\_MRGN,USR\_DISCRTN\_MRGN\_START\_DT,USR\_DISCRTN\_MRGN\_END\_DT,USR\_DISCRTN\_MRGN\_RSN,STATUS,ORIG\_RELIEF\_TYPE

**Table 5-7 Account Hardship Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	U - Update	VARCHAR2	10	Required	Required	RCD_TYPE
Record update date time	Record update date and time		DATE & TIME	19	Required	Required	RECORD_UPDATE_DT
Account Number	Account Number as stored in Host	Customer Account Number	VARCHAR2	40	Required	Required	HOST_ACCT_NBR
Application ID	Hardship Application ID		VARCHAR2	40	Required	Required	HARSHIP_APPLICATION_ID
Relief Effective Date	Will be unique per Application ID		DATE	10	Required	Required	RELIEF_EFFECTIVE_DT
Relief Expiry Date	Will be unique per Application ID		DATE	10	Required	Required	RELIEF_EXPIRY_DT

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Relief Type(s)	Can be more than 1 per application ID		VARCHAR2	40	Required	Required	RELIEF_TYPE
Number of Payments Waived	Number of Payments Waived		NUMBER	4,0	Optional	Optional	NO_PAYMNT_WAIVED
User's Discretionary Margin (UDM)	These field details will be received only in case of Change Interest Rate relief type.		VARCHAR2	60	Optional	Optional	USR_DISCRTN_MRGN
UDM Start Date	User's discretionary margin start date for the relief		DATE	10	Optional	Optional	USR_DISCRTN_MRGN_START_DT
UDM End Date	User's discretionary margin end date for the relief		DATE	10	Optional	Optional	USR_DISCRTN_MRGN_END_DT
Reason for UDM	Reason for user's discretionary margin		VARCHAR2	60	Optional	Optional	USR_DISCRTN_MRGN_RSN
Status	Current Status of Hardship Relief if applicable		CHAR	10	Optional	Optional	STATUS
Original Relief Type	Any Original Relief Applied		VARCHAR2	40	Optional	Optional	ORIG_RELIEF_TYPE

## 5.1.2 Party Data

This section provides information on the tables related to party.

### 5.1.2.1 Account Party Relationship

**Entity Name:** ACCT\_PARTY\_RELATION

**Description:** This table holds account party relationships data from host (CI\_FDR\_ACCT\_PER).

**Data Format:**

ACCT\_PARTY\_RELATION,RCD\_TYPE,RECORD\_UPDATE\_DT,HOST\_ACCT\_NBR,HOST\_CUST\_NBR,ACCT\_REL\_TYPE\_CD,FDR\_PHONE\_BANK\_SW,FDR\_INTERNET\_BANK\_SW,FDR\_MOBILE\_BANK\_SW,FDR\_ATM\_SW,FDR\_DEBITCARD\_SW,ACCT\_NICKNAME,CORRES\_NOMINATION\_SW,,,,,,,,,,,,,

**Table 5–8 Account Party Relationship**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update D-Delete	VARCHAR2	10	Required	Required	RCD_TYPE
Record Update Date Time	Record update date and time		DATE & TIME	19	Required	Required	RECORD_UPDATE_DT
Account Number	Account Number as stored in Host	Customer Account Number	VARCHAR2	40	Required	Required	HOST_ACCT_NBR
Party Id	Party Id as stored in Host		VARCHAR2	40	Required	Required	HOST_CUST_NBR
Account Relationship	Account Relationship Code	SOW - Sole Owner, JAF - Joint and First, JAO - Joint and Others, GUA- Guarantor OTH - Other	CHAR	3	Required	Required	ACCT_REL_TYPE_CD
Phone Banking Flag	This flag signifies if phone banking flag is enabled for the customer account relationship (if maintained at this level)	Y/N	VARCHAR2	1	Optional	Optional	FDR_PHONE_BANK_SW
Internet Banking Flag	This flag signifies if internet banking flag is enabled for the customer account relationship (if maintained at this level)	Y/N	VARCHAR2	1	Optional	Optional	FDR_INTERNET_BANK_SW
Mobile Banking	This flag signifies if mobile banking flag	Y/N	VARCHAR2	1	Optional	Optional	FDR_MOBILE_

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Flag	is enabled for the customer account relationship (if maintained at this level)						BANK_SW
ATM Card Flag	Check if ATM Card has been issued to the customer for this account	Y/N	VARCHAR2	1	Optional	Optional	FDR_ATM_SW
Debit Card Flag	Check if Debit Card has been issued to the customer for this account	Y/N	VARCHAR2	1	Optional	Optional	FDR_DEBITCARD_SW
Account Nickname	Short Description given to the Account		VARCHAR2	120	Optional	Optional	ACCT_NICKNAME
Correspondence Nomination Switch	Signifies if the party has been nominated for receiving correspondence.	Y/N	CHAR	1	Optional	Optional	CORRES_NOMINATION_SW

### 5.1.2.2 Party Details

**Entity Name:** PARTY\_DETAILS

**Description:** This table holds party data from host (CI\_FDR\_PER).

**Data Format:**

PARTY\_DETAILS,RCD\_TYPE,RECORD\_UPDATE\_DT,HOST\_CUST\_NBR,FDR\_PER\_OR\_BUS\_FLG,PER\_CL\_CD,BIRTH\_DT,SETUP\_DT,MARITAL\_STAT\_FLG,GENDER,FDR\_RECV\_MKTG\_INFO\_FLG,PROBABILITY\_OF\_DEFLT\_VAL,FDR\_THIRD\_PARTY\_SW,FDR\_INTERNET\_BANK\_SW,FDR\_PHONE\_BANK\_SW,FDR\_VIP\_PARTY\_SW,FDR\_BEHAVIOR\_SCORE,FDR\_CUSTOMER\_RISK\_SCORE,FDR\_ENTERPRISE\_CUST\_NBR,FDR\_ABILITY\_TO\_PAY\_FLG,SCRA\_MEMBER\_SW,SCRA\_MEMBER\_DEPENDANT\_SW,SCRA\_BENEFIT\_WAIVER,SCRA\_SVC\_ACTIVE\_SW,SCRA\_MEMBER\_MISSING\_FLG,SCRA\_DEP\_ACTIVE\_SW,,

**Table 5–9 Party Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing	I - Insert U - Update	VARCHAR2	10	Required	Required	RCD_TYPE

5.1 Feeder Tables

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
	data						
Record Update Date Time	Record update date and time		DATE & TIME	19	Required	Required	RECORD_UPDATE_DT
Party Id	Party Id as stored in Host		VARCHAR2	40	Required	Required	HOST_CUST_NBR
Party Type	This field displays the party type.	P - Individual B - Organization T - Trust	VARCHAR2	2	Required	Required	FDR_PER_OR_BUS_FLG
Party Class	This field displays the party class of the customer. Party Class is a sub category in the Party Type.	1- Individual-Other 53- Others	VARCHAR2	40	Required	Required	PER_CL_CD
Date of Birth / Date of Incorporation/ Date of Trust Deed			DATE	10	Required	Required	BIRTH_DT
Customer Since	Customer Onboarding Date		DATE	10	Required	Required	SETUP_DT
Marital Status	Marital Status of Party in case of Individual Customer	MAR- Married SIN - Single DIV- Divorced WID - Widowed UDC - Undisclosed SEP - Separated	VARCHAR2	3	Optional	Optional	MARITAL_STAT_FLG
Gender	Gender of Individual Customer	FEM- Female MAL - Male OTH- Others UDC- Undisclosed	VARCHAR2	3	Required	Required	GENDER

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Marketing Info Flag	Marketing Information Flag to continue communication	Y/N	VARCHAR2	4	Optional	Optional	FDR_RECV_MKTG_INFO_FLG
Probability of Default	String value coming from 3rd party interface		VARCHAR2	1	Optional	Optional	PROBABILITY_OF_DEFLT_VAL
3rd Party Flag	Valid Values: Y, N - Indicates if a 3rd party is associated to the party	Y/N	VARCHAR2	1	Optional	Optional	FDR_THIRD_PARTY_SW
Internet Banking Flag	This flag signifies if internet banking flag is enabled for the customer	Y/N	VARCHAR2	1	Optional	Optional	FDR_INTERNET_BANK_SW
Phone Banking Flag	This flag signifies if phone banking flag is enabled for the customer	Y/N	VARCHAR2	1	Optional	Optional	FDR_PHONE_BANK_SW
VIP Flag	This flag signifies if this is a VIP customer	Y/N	VARCHAR2	1	Optional	Optional	FDR_VIP_PARTY_SW
Behaviour Score	Also available at Customer Level - Numeric value coming from 3rd party interface		VARCHAR2	10	Optional	Optional	FDR_BEHAVIOR_SCORE
Customer Risk Score (CRS)			VARCHAR2	10	Optional	Optional	FDR_CUSTOMER_RISK_SCORE
Enterprise customer number	Unique ID Number of Customer across enterprise		VARCHAR2	60	Optional	Optional	FDR_ENTERPRISE_CUST_NBR
Ability To Pay	Customer's ability to pay	Y/N	VARCHAR2	4	Optional	Optional	FDR_ABILITY_TO_PAY_FLG
Service Member	Is Customer a Service Member	1 for Yes 0 for No	NUMBER	1	Optional	Optional	SCRA_MEMBER_SW

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Service Member Dependent	Is Customer a Service Member Dependent	1 for Yes 0 for No	NUMBER	1	Optional	Optional	SCRA_MEMBER_DEPENDANT_SW
Service Member Benefit Waiver	Is Customer Waiving Service Member Benefits	1 for Yes 0 for No	NUMBER	1	Optional	Optional	SCRA_BENEFIT_WAIVER
Active Service	Is Customer in Active Service	1 for Yes 0 for No	NUMBER	1	Optional	Optional	SCRA_SVC_ACTIVE_SW
Service Member Missing Flag	Is Customer Missing ( In Active Service)	1 for Yes 0 for No	NUMBER	1	Optional	Optional	SCRA_MEMBER_MISSING_FLG
Active Service Member Dependent	Is Customer Active Service Member Dependent	1 for Yes 0 for No	NUMBER	1	Optional	Optional	SCRA_DEP_ACTIVE_SW

### 5.1.2.3 Party Name Details

**Entity Name:** PARTY\_NAME

**Description:** This table holds account party name data from host (CI\_FDR\_PER\_NAME).

**Data Format:**

PARTY\_NAME,RCD\_TYPE,RECORD\_UPDATE\_DT,HOST\_CUST\_NBR,FDR\_NAME\_TYPE,FDR\_FIRST\_NAME,FDR\_LAST\_NAME,FDR\_FULL\_NAME,FDR\_FIRST\_PREFIX\_ID,FDR\_SECOND\_PREFIX\_ID,FDR\_MIDDLE\_NAME\_FIRST,FDR\_MIDDLE\_NAME\_SECOND,FDR\_SUFFIX\_ID,FDR\_SHORT\_NAME,FIRST\_PREFIX\_DESC,SECOND\_PREFIX\_DESC,SUFFIX\_DESC,,,,,,,,,

**Table 5-10 Party Name Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update D-Delete	VARCHAR2	10	Required	Required	RCD_TYPE



Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Update Date Time	Record update date and time		DATE & TIME	19	Required	Required	RECORD_UPDATE_DT
Party Id	Party Id as stored in Host		VARCHAR2	40	Required	Required	HOST_CUST_NBR
Name Type	Type of Name	LEG- Legal COM - Communication ALS- Alias PRF - Preferred MLN - Mailing	VARCHAR2	3	Required	Required	FDR_NAME_TYPE
First Name	First Name of the customer		VARCHAR2	50	Required	Required	FDR_FIRST_NAME
Last Name	Last Name of the customer		VARCHAR2	50	Required	Required	FDR_LAST_NAME
Full Name	Full name of the customer		VARCHAR2	250	Required	Required	FDR_FULL_NAME
First Prefix	Indicates the first prefix		VARCHAR2	30	Optional	Optional	FDR_FIRST_PREFIX_ID
Second Prefix	Indicates the second prefix		VARCHAR2	30	Optional	Optional	FDR_SECOND_PREFIX_ID
First Middle Name	First middle name of the customer		VARCHAR2	50	Optional	Optional	FDR_MIDDLE_NAME_FIRST
Second Middle Name	Second Middle name of the customer		VARCHAR2	50	Optional	Optional	FDR_MIDDLE_NAME_SECOND
Suffix Id	Suffix Id in the name		VARCHAR2	30	Optional	Optional	FDR_SUFFIX_ID
Short Name	Short Name of the customer		VARCHAR2	60	Optional	Optional	FDR_SHORT_

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
							NAME
First Prefix Description	Indicates the Description of first prefix		VARCHAR2	120	Optional	Optional	FIRST_PREFIX_DESC
Second Prefix Description	Indicates the Description of second prefix		VARCHAR2	120	Optional	Optional	SECOND_PREFIX_DESC
Suffix Description	Indicates the Description of Suffix		VARCHAR2	120	Optional	Optional	SUFFIX_DESC

#### 5.1.2.4 Party Address Details

**Entity Name:** PARTY\_ADDR

**Description:** This table holds party address data from host (CI\_FDR\_PER\_ADDR).

**Data Format:**

PARTY\_ADDR,RCD\_TYPE,RECORD\_UPDATE\_DT,HOST\_CUST\_NBR,ADDR\_TYPE\_CD,ADDRESS\_LINE1,ADDRESS\_LINE2,ADDRESS\_LINE3,ADDRESS\_LINE4,CITY\_CD,FDR\_STATE\_CD,COUNTRY\_CD,ZIP\_CD,EFFECTIVE\_DT,ADDRESS\_ID

**Table 5-11 Party Address Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update D-Delete	VARCHAR2	10	Required	Required	RCD_TYPE
Record Update Date Time	Record update date and time		DATE & TIME	19	Required	Required	RECORD_UPDATE_DT
Party Id	Party Id as stored in Host		VARCHAR2	40	Required	Required	HOST_CUST_NBR
Address Type	Address Type Codes	HOM - Home COM - Communication WRK - Work	VARCHAR2	3	Required	Required	ADDR_TYPE_CD

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Address 1	Address Line 1		VARCHAR2	120	Required	Required	ADDRESS_LINE1
Address 2	Address Line 2		VARCHAR2	120	Optional	Optional	ADDRESS_LINE2
Address 3	Address line 3		VARCHAR2	120	Optional	Optional	ADDRESS_LINE3
Address 4	Address Line 4		VARCHAR2	120	Optional	Optional	ADDRESS_LINE4
City	City Code		VARCHAR2	50	Required	Required	CITY_CD
State	State Code		VARCHAR2	60	Required	Required	FDR_STATE_CD
Country	Country Code		VARCHAR2	30	Required	Required	COUNTRY_CD
Post/ Zip/ Pin Code	Zip Code		VARCHAR2	30	Required	Required	ZIP_CD
Effective Date	The date since which the given Address is Effective		DATE		Optional	Optional	EFFECTIVE_DT
Address ID	Unique ID for address		VARCHAR2	40	Optional	Optional	ADDRESS_ID

### 5.1.2.5 Party Contact Details

**Entity Name:** PARTY\_CONTACT

**Description:** This table holds party address data from host (CI\_FDR\_CONTACT\_PREF).

**Data Format:**

PARTY\_CONTACT,RCD\_TYPE,RECORD\_UPDATE\_DT,HOST\_CUST\_NBR,CONTACT\_POINT\_TYPE,CONTACT\_VALUE,CONTACT\_PREF\_TYPE,PURPOSE\_TXT,START\_DT,END\_DT,WKDAY\_FROM\_TM,WKDAY\_TO\_TM,WKEND\_FROM\_TM,WKEND\_TO\_TM,PREFERENCE\_FREQUENCY,STATUS,DND\_FLG,DND\_START,DND\_END,IS\_PREFERRED\_FLAG,IS\_PREFERRED\_FOR\_ALERT\_SMS,IS\_PERMISSION\_CALL,IS\_PERMISSION\_RECORD\_CALLS,ELEC\_COMM\_CONSENT,TIME\_ZONE,COUNTRY\_CD,ELEC\_COMM\_CONSENT\_PHONE,PHONE\_EXTENSION

Table 5–12 Party Contact Details

Field Name	Description	Possible Values/ Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update D-Delete	VARCHAR2	10	Required	Required	RCD_TYPE
Record Update Date Time	Record update date and time		DATE & TIME	19	Required	Required	RECORD_UPDATE_DT
Party Id	Party Id as stored in Host		VARCHAR2	40	Required	Required	HOST_CUST_NBR
Contact Point	Type of Contact Point	CLR - Mobile ELA - Email FLL- Fixed Landline FAX- Fax	VARCHAR2	3	Required	Required	CONTACT_POINT_TYPE
Value	Contact Point Value e.g. if Contact Point is Mobile then provide mobile number, if Email then provide email id		VARCHAR2	400	Required	Required	CONTACT_VALUE
Contact Type		HOM - Home WRK - Work OTH - Other PSL - Personal FLH - Fixed Landline Home FLW- Fixed Landline Work	VARCHAR2	3	Required	Required	CONTACT_PREF_TYPE
Purpose			VARCHAR2	120	Optional	Optional	PURPOSE_TXT
Start Date	Start date for using this contact point and type		DATE	10	Optional	Optional	START_DT
End Date	End date for using this contact point and type		DATE	10	Optional	Optional	END_DT

Field Name	Description	Possible Values/ Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Time From (weekdays)	Start Time for contacting on weekdays	In hundred hour format (e.g. 1800 for 6:00 PM)	NUMBER	10	Optional	Optional	WKDAY_FROM_TM
Time To (weekdays)	End Time for contacting on weekdays	In hundred hour format (e.g. 1800 for 6:00 PM)	NUMBER	10	Optional	Optional	WKDAY_TO_TM
Time From (weekends)	Start Time for contacting on weekends	In hundred hour format (e.g. 1800 for 6:00 PM)	NUMBER	10	Optional	Optional	WKEND_FROM_TM
Time To (weekends)	End Time for contacting on weekends	In hundred hour format (e.g. 1800 for 6:00 PM)	NUMBER	10	Optional	Optional	WKEND_TO_TM
Preference Frequency	Preferred Frequency of contact		NUMBER	22	Optional	Optional	PREFERENCE_FREQUENCY
Status	Status if this active or dormant		VARCHAR2	10	Optional	Optional	STATUS
Do Not Disturb	Do Not Disturb Flag		NUMBER	1	Optional	Optional	DND_FLG
Do Not Disturb Start Date	Do Not Disturb Start Date		DATE		Optional	Optional	DND_START
Do Not Disturb End Date	Do Not Disturb End Date		DATE		Optional	Optional	DND_END
Is Preferred	Is the number preferred to Contact		NUMBER	1	Optional	Optional	IS_PREFERRED_FLAG
Is Preferred for SMS Alerts	Is Preferred for SMS Alerts		NUMBER	1	Optional	Optional	IS_PREFERRED_

Field Name	Description	Possible Values/ Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
							FOR_ALERT_SMS
Permission to Call	Permission to Call		NUMBER	1	Optional	Optional	IS_PERMISSION_CALL
Permission to Record Calls	Permission to Record Calls		NUMBER	1	Optional	Optional	IS_PERMISSION_RECORD_CALLS
Consent to communicate Electronically	Consent to communicate Electronically		NUMBER	1	Optional	Optional	ELEC_COMM_CONSENT
Time Zone	Time Zone		VARCHAR2	50	Optional	Optional	TIME_ZONE
COUNTRY_CD	ISD code of Country		VARCHAR2	10	Optional	Optional	COUNTRY_CD
Consent to communicate on Phone	Consent to communicate on Phone		NUMBER	1	Optional	Optional	ELEC_COMM_CONSENT_PHONE
Phone Extension	Phone Extension		VARCHAR2	15	Optional	Optional	PHONE_EXTENSION

### 5.1.2.6 Party Identity Details

**Entity Name:** PARTY\_IDENTITY

**Description:** This table holds party identity data from host (CI\_FDR\_PER\_ID).

**Data Format:**

PARTY\_IDENTITY,RCD\_TYPE,RECORD\_UPDATE\_DT,HOST\_CUST\_NBR,FDR\_ID\_TYPE,FDR\_ID\_NBR,FDR\_ISSUE\_DT,FDR\_EXPIRY\_DT,,,,,,,,,,,,,,,,,,,,,

Table 5–13 Party Identity Details

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update D-Delete	VARCHAR2	10	Required	Required	RCD_TYPE
Record Update Date Time	Record update date and time		DATE & TIME	19	Required	Required	RECORD_UPDATE_DT
Party Id	Party Id as stored in Host		VARCHAR2	40	Required	Required	HOST_CUST_NBR
Identification Type	Value of Identification Type Code	Passport No/Driving License No, SSN etc.	VARCHAR2	3	Required	Required	FDR_ID_TYPE
ID Value	Identification Number corresponding to each of the identification types		VARCHAR2	40	Required	Required	FDR_ID_NBR
Issue Date	Issue Date for Identification Number		DATE	10	Optional	Optional	FDR_ISSUE_DT
Expiry Date	Expiry Date for Identification Number		DATE	10	Optional	Optional	FDR_EXPIRY_DT

### 5.1.2.7 Party Employment Details

**Entity Name:** PARTY\_EMPLOYMNT

**Description:** This table holds party employment data from host (CI\_FDR\_PER\_EMPLOYMENT\_PROF).

**Data Format:**

PARTY\_EMPLOYMNT,RCD\_TYPE,RECORD\_UPDATE\_DT,HOST\_CUST\_NBR,EMPLOYMENT\_STAT\_CD,EMPLOYMENT\_TYPE,EMPLOYER\_NAME,INDUSTRY\_TYPE,COMPANY\_TYPE,PROFESSION\_TYPE,DESIGNATION\_TXT,GRS\_ANNUAL\_INCOME,START\_DT,END\_DT,,,,,,,,,,,,,

**Table 5–14 Party Employment Details**

Field Name	Description	Possible Values/ Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update D-Delete	VARCHAR2	10	Required	Required	RCD_TYPE
Record Update Date Time	Record update date and time		DATE & TIME	19	Required	Required	RECORD_UPDATE_DT
Party Id	Party Id as stored in Host		VARCHAR2	40	Required	Required	HOST_CUST_NBR
Employment Status	Employment Status Code	FTM - Full Time PTM - Part Time SLF - Self Employed STU - Student UNE - Unemployed RT- Retired CON - Contract HD - Home Duties	VARCHAR2	3	Required	Required	EMPLOYMENT_STAT_CD
Employment Type	Employment Type	SAL- Salaried SLF - Self Employed OTH - Others NAP - Not Applicable	VARCHAR2	3	Required	Required	EMPLOYMENT_TYPE
Employer Name	Name of the employer of the customer		VARCHAR2	120	Required	Required	EMPLOYER_NAME
Industry Type			VARCHAR2	30	Optional	Optional	INDUSTRY_TYPE
Company Type		E.g. a. Public	VARCHAR2	30	Optional	Optional	COMPANY_TYPE



Field Name	Description	Possible Values/ Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
		Limited b. Private Limited c. Government Organization					
Occupation			VARCHAR2	30	Optional	Optional	PROFESSION_TYPE
Designation			VARCHAR2	120	Optional	Optional	DESIGNATION_TXT
Gross Annual Salary			NUMBER	22	Optional	Optional	GRS_ANNUAL_INCOME
Start Date	Employment Start Date		DATE	10	Optional	Optional	START_DT
End Date	Employment End Date		DATE	10	Optional	Optional	END_DT

**5.1.2.8 Party SCRA Details**

**Entity Name:** PARTY\_SCRA\_DTLS

**Description:** This table holds party SCRA data from host (PARTY\_SCRA\_DTLS).

**Data Format:**

PARTY\_SCRA\_DTLS,RCD\_TYPE,RECORD\_UPDATE\_DT,HOST\_CUST\_NBR,SCRA\_ORDER\_NUM,SCRA\_NOTIFICATION\_DT,SCRA\_START\_DT\_OF\_ACTIVE\_SVC,SCRA\_END\_DT\_OF\_ACTIVE\_SVC,SCRA\_UNIT\_NAME,COURT\_ORDER\_START\_DATE,COURT\_ORDER\_END\_DATE,IS\_CURT\_ORDER\_APP\_SW

*Table 5-15 Party SCRA Details*

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing	I - Insert U - Update	VARCHAR2	10	Required	Required	RCD_TYPE

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
	data	D-Delete					
Record Update Date Time	Record update date and time		DATE & TIME	19	Required	Required	RECORD_UPDATE_DT
Party Id	Party Id as stored in Host		VARCHAR2	40	Required	Required	HOST_CUST_NBR
Service Order Number	Service Order Number		VARCHAR2	50	Required	Required	SCRA_ORDER_NUM
Service Notification Date	Service Notification Date		DATE		Required	Required	SCRA_NOTIFICATION_DT
Start Date of Active Service	Start Date of Active Service		DATE		Required	Required	SCRA_START_DT_OF_ACTIVE_SVC
End Date of Active Service	End Date of Active Service		DATE		Optional	Optional	SCRA_END_DT_OF_ACTIVE_SVC
Unit Name	Name of Military Unit		VARCHAR2	50	Optional	Optional	SCRA_UNIT_NAME
Court Order Start Date	Court Order Start Date		DATE		Optional	Optional	COURT_ORDER_START_DATE
Court Order End Date	Court Order End Date		DATE		Optional	Optional	COURT_ORDER_END_DATE
Is Court Order Applicable	Is Court Order Applicable		NUMBER	1	Optional	Optional	IS_CURT_ORDER_APP_SW

### 5.1.2.9 Party Risk Indicators Details

**Entity Name:** PARTY\_RISK\_IND

**Description:** This table holds party risk indicators data from host (CI\_FDR\_PARTY\_WARNING\_IND).

**Data Format:**

PARTY\_RISK\_IND,RCD\_TYPE,RECORD\_UPDATE\_DT,HOST\_CUST\_NBR,WARN\_IND\_CD,START\_DT,END\_DT,,,,,,,,,,,,,,,,,,,,,

**Table 5-16 Party Risk Indicator Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update D-Delete	VARCHAR2	10	Required	Required	RCD_TYPE
Record update date time	Record update date time		DATE & TIME	19	Required	Required	RECORD_UPDATE_DT
Party Id	Party Id as stored in Host		VARCHAR2	40	Required	Required	HOST_CUST_NBR
Warning Indicator Code	Warning Indicator code as stored in host		VARCHAR2	50	Required	Required	WARN_IND_CD
Start Date	Start Date for warning indicator		DATE	10	Optional	Optional	START_DT
End Date	End Date for warning indicator code		DATE	10	Optional	Optional	END_DT

**5.1.3 Collateral Data**

This section provides information on the tables related to collaterals.

**5.1.3.1 Collateral Details**

**Entity Name:** COLLATERAL\_DETAILS

**Description:** This table holds collateral details data from host (CI\_FDR\_COLLATERAL).

**Data Format:**

COLLATERAL\_DETAILS,RCD\_TYPE,RECORD\_UPDATE\_DT,COLLATERAL\_CD,COLLATERAL\_TYPE,COLLATERAL\_CAT,COLLATERAL\_CUR,COLLATERAL\_SUB\_TYPE,FDR\_COLLATERAL\_DESCR,COLLATERAL\_NATURE,ASSESD\_VALUE,ASSESD\_DT,BANK\_VALUE,SOLD\_BY,SALE\_DT,AMT\_REALIZED,SETLMNT\_DT,REALIZATION\_STATUS,FDR\_AMT\_RECOVERED,ADDRESS\_LINE1,ADDRESS\_LINE2,ADDRESS\_LINE3,ADDRESS\_LINE4,CITY\_CD,ZIP\_CD,STATE\_CD,FDR\_COLL\_STATE\_CD,COUNTRY\_CD

**Table 5–17 Collateral Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update	VARCHAR2	10	Required	Required	RCD_TYPE
Record Update Date Time	Record Update Date Time		Date & TIME	19	Required	Required	RECORD_UPDATE_DT
Collateral Code	Collateral Code as stored in host		VARCHAR2	40	Required	Required	COLLATERAL_CD
Collateral Type	Type of Collateral		VARCHAR2	40	Required	Required	COLLATERAL_TYPE
Collateral Category	Collateral Category		VARCHAR2	40	Required	Required	COLLATERAL_CAT
Collateral Currency	Collateral Currency		VARCHAR2	3	Required	Required	COLLATERAL_CUR
Collateral Sub Type	If there are any collateral sub type		VARCHAR2	40	Optional	Optional	COLLATERAL_SUB_TYPE
Collateral Description	Collateral Description		VARCHAR2	300	Optional	Optional	FDR_COLLATERAL_DESCR
Nature	Normal/ Guarantee		VARCHAR2	40	Optional	Optional	COLLATERAL_NATURE
Assessed Value	Market Value		NUMBER	36,18	Optional	Optional	ASSESSED_VALUE
Assessment Date	Date of assessment		DATE	10	Optional	Optional	ASSESSED_DT
Bank Value	Book Value		NUMBER	36,18	Optional	Optional	BANK_VALUE
Sold By	This property is required to identify entity which sold the collateral	Customer (Borrower)/ Bank /	VARCHAR2	255	Optional	Optional	SOLD_BY

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
		Court					
Date of Sale	Date on which the collateral was sold		DATE	10	Optional	Optional	SALE_DT
Amount Realized	Gross Sale amount		NUMBER	36,18	Optional	Optional	AMT_REALIZED
Date of Settlement	Date on which settlement took place		DATE	10	Optional	Optional	SETLMNT_DT
Realization Status	Final status of realization		VARCHAR2	40	Optional	Optional	REALIZATION_STATUS
Amount Recovered	Gross Sale Amount less Costs incurred for sale of collateral		NUMBER	36,18	Optional	Optional	FDR_AMT_RECOVERED
Collateral Address Line1	Collateral Address Line1		VARCHAR2	120	Optional	Optional	ADDRESS_LINE1
Collateral Address Line2	Collateral Address Line2		VARCHAR2	120	Optional	Optional	ADDRESS_LINE2
Collateral Address Line3	Collateral Address Line3		VARCHAR2	120	Optional	Optional	ADDRESS_LINE3
Collateral Address Line4	Collateral Address Line4		VARCHAR2	120	Optional	Optional	ADDRESS_LINE4
City code	City code		VARCHAR2	50	Optional	Optional	CITY_CD
Postal code	Postal code		VARCHAR2	30	Optional	Optional	ZIP_CD
State code	State code		VARCHAR2	6	Optional	Optional	STATE_CD FDR_COLL_STATE_CD
Country code	Country code		VARCHAR2	30	Optional	Optional	COUNTRY_CD

### 5.1.3.2 Collateral Entity

Entity Name: COLLATERAL\_ENTITY

**Description:** This table holds collateral entity details data from host (CI\_FDR\_COLLATERAL\_ENTITY).

**Data Format:**

COLLATERAL\_ENTITY,RCD\_TYPE,RECORD\_UPDATE\_DT,COLLATERAL\_CD,ENTITY\_TYPE,COL\_ENTITY\_ID,FDR\_LIMIT\_CONTRIBUTION\_SW,CHRG\_CD

**Table 5–18 Collateral Entity Details**

Field Name	Description	Possible Values/ Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update D - Delete	VARCHAR2	10	Required	Required	RCD_TYPE
Record Update Date	record Update Date		Date & TIME	19	Required	Required	RECORD_UPDATE_DT
Collateral Code	Collateral Code as stored in host		VARCHAR2	40	Required	Required	COLLATERAL_CD
Entity Type	Entity to which collateral is mapped	Account/ Person/ Facility	VARCHAR2	10	Required	Required	ENTITY_TYPE
Entity Id	Entity Id of entity to which collateral is mapped		VARCHAR2	40	Required	Required	COL_ENTITY_ID
Contribution Switch	Identify if the collateral is contributing towards an entity	Y/N	VARCHAR2	1	Optional	Optional	FDR_LIMIT_CONTRIBUTION_SW
Charge Code	Charge Code		VARCHAR2	20	Optional	Optional	CHRG_CD

### 5.1.3.3 Collateral Guarantor

**Entity Name:** COLLATERAL\_GRNTR

**Description:** This table holds collateral guarantor details data from host (CI\_FDR\_COLLATERAL\_GRNTR).

**Data Format:**

COLLATERAL\_GRNTR,RCD\_TYPE,CRET\_DTTM,COLLATERAL\_CD,HOST\_CUST\_NBR

**Table 5–19 Collateral Guarantor Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update	VARCHAR2	10	Required	Required	RCD_TYPE
Record Update Date Time	Record Update Date Time		Date & TIME	19	Required	Required	CRET_DTTM
Collateral Code	Collateral Code as stored in host		VARCHAR2	40	Required	Required	COLLATERAL_CD
Party Id	Party Id of the guarantor		VARCHAR2	40	Required	Required	HOST_CUST_NBR

### 5.1.3.4 Collateral Party

**Entity Name:** COLLATERAL\_PARTY

**Description:** This table holds collateral party details data from host (CI\_FDR\_COLLATERAL\_PARTY).

**Data Format:**

COLLATERAL\_PARTY,RCD\_TYPE,CRET\_DTTM,COLLATERAL\_CD,HOST\_CUST\_NBR,OWNERSHIP\_PERCENT

**Table 5–20 Collateral Party Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update	VARCHAR2	10	Required	Required	RCD_TYPE
Record Update Date Time	Record Update Date Time		Date & TIME	19	Required	Required	CRET_DTTM
Collateral Code	Collateral Code as stored in host		VARCHAR2	40	Required	Required	COLLATERAL_CD
Party Id	Party Id of Customer mapped to collateral		VARCHAR2	40	Required	Required	HOST_CUST_NBR

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Percentage of Ownership	Ownership Percentage of each of the Party		NUMBER	36,18	Required	Required	OWNERSHIP_PERCENT

### 5.1.3.5 Collateral Charge

**Entity Name:** COLLATERAL\_CHRG

**Description:** This table holds collateral charge details data from host (CI\_FDR\_COLLATERAL\_CHRG).

**Data Format:**

COLLATERAL\_CHRG,RCD\_TYPE,RECORD\_UPDATE\_DT,COLLATERAL\_CD,CHRG\_CD, CHARGE\_CURR, AVL\_CHARGE\_VAL,CHARGE\_REG\_NUM,CHARGE\_STATUS

**Table 5–21 Collateral Charge Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update	VARCHAR2	10	Required	Required	RCD_TYPE
Record Update Date Time	Record Update Date Time		Date & TIME	19	Required	Required	RECORD_UPDATE_DT
Collateral Code	Collateral Code as stored in host		VARCHAR2	40	Required	Required	COLLATERAL_CD
Charge Code	Charge Codes maintained in the host		VARCHAR2	20	Required	Required	CHRG_CD
Charge Currency	Currency Code of Charge Applied		CHAR	3	Required	Required	CHARGE_CURR
Bank Value Relied On	Bank value for each of the charge codes		NUMBER	36,18	Required	Required	AVL_CHARGE_VAL
Charge Registration Number	Charge Registration Number		VARCHAR2	20	Optional	Optional	CHARGE_REG_NUM



Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Charge Status	Charge Status		VARCHAR2	60	Optional	Optional	CHARGE_STATUS

### 5.1.3.6 Collateral Automobile

**Entity Name:** COLLATERAL\_AUTOMOBILE

**Description:** This table holds collateral automobile details data from host (CI\_FDR\_COLLATERAL\_AUTOMOBILE).

**Data Format:**

COLLATERAL\_AUTOMOBILE,RCD\_TYPE,RECORD\_UPDATE\_DT,COLLATERAL\_CD,VHCL\_IDENTIFY\_NO,VHCL\_MAKE,VHCL\_MODEL,VHCL\_TRIM,MANUFACTUR\_YEAR,LICNC\_PLT\_NUMBER,LICNC\_PLT\_ZIPCODE,LICNC\_PLT\_STATE

**Table 5–22 Collateral Automobile Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update	VARCHAR2	10	Required	Required	RCD_TYPE
Record Update Date Time	Record Update Date Time		Date & TIME	19	Required	Required	RECORD_UPDATE_DT
Collateral Code	Collateral Code as stored in host		VARCHAR2	40	Required	Required	COLLATERAL_CD
VIN	Vehicle Identification Number		VARCHAR2	30	Optional	Optional	VHCL_IDENTIFY_NO
Make Of Vehicle	Make Of Vehicle		VARCHAR2	20	Optional	Optional	VHCL_MAKE
Model of Vehicle	Model of Vehicle		VARCHAR2	20	Optional	Optional	VHCL_MODEL

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Trim	Trim Level		VARCHAR2	20	Optional	Optional	VHCL_TRIM
Year of Manufacture	Year of Manufacture		VARCHAR2	5	Optional	Optional	MANUFACTUR_YEAR
License Plate Number	License Plate Number		VARCHAR2	10	Optional	Optional	LICNC_PLT_NUMBER
License Plate Zip Code	License Plate Zip Code		VARCHAR2	10	Optional	Optional	LICNC_PLT_ZIPCODE
License Plate State	License Plate State		VARCHAR2	20	Optional	Optional	LICNC_PLT_STATE

### 5.1.4 Insurance Data

This section provides information on the tables related to insurance.

#### 5.1.4.1 Insurance Details

**Entity Name:** INSURANCE\_DETAILS

**Description:** This table holds insurance details data from host (CI\_FDR\_INSR\_DTLS).

**Data Format:**

INSURANCE\_DETAILS,RCD\_TYPE,RECORD\_UPDATE\_DT,COL\_ENTITY\_ID,ENTITY\_TYPE,INSURANCE\_TYPE,INSURANCE\_ID,POLICY\_NUM,FDR\_INSURANCE\_POLICY\_NAME,INSURED\_CURR,INSURED\_AMT,INSURER\_CD,INSURER\_NAME,PREMIUM\_AMT,PAYMENT\_FREQ,POLICY\_START\_DT,POLICY\_END\_DT,DUA\_APPLICABLE,NET\_BORR\_PREMIUM\_AMOUNT,FDR\_PARTY\_ID

**Table 5–23 Insurance Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	I - Insert U - Update D-Delete	VARCHAR2	10	Required	Required	RCD_Type

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Record Update Date and Time	Record update date and time		DATE & TIME	19	Required	Required	RECORD_UPDATE_DT
Entity Id	Value of Entity Id		VARCHAR2	40	Required	Required	COL_ENTITY_ID
Entity Type	Entity on which Insurance is captured. Possible Values	COLLATERAL PERSON FACILITY	VARCHAR2	10	Required	Required	ENTITY_TYPE
Insurance Type	Insurance Type	LMI PPI	VARCHAR2	30	Required	Required	INSURANCE_TYPE
Insurance Id	Insurance Id as stored in host		VARCHAR2	60	Required	Required	INSURANCE_ID
Policy No	Policy No of the Insurance		VARCHAR2	30	Required	Required	POLICY_NUM
Insurance Policy Name	Insurance Policy Name		VARCHAR2	100	Required	Required	FDR_INSURANCE_POLICY_NAME
Insured Currency	Currency Code of the Insured Amount		VARCHAR2	3	Required	Required	INSURED_CURR
Insured Amount	Insured Amount		NUMBER	36,18	Required	Required	INSURED_AMT
Insurer Code	Insurer Code as stored in host		VARCHAR2	40	Required	Required	INSURER_CD
Insurer Name	Insurer Name as stored in host		VARCHAR2	64	Required	Required	INSURER_NAME
Premium Amount	Insurance Premium		NUMBER	36,18	Required	Required	PREMIUM_AMT
Payment Frequency	Premium payment frequency		VARCHAR2	30	Required	Required	PAYMENT_FREQ
Policy Start Date	Start date of Policy		DATE	10	Required	Required	POLICY_START_DT

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=I)	Required/Optional (RCD_TYPE=U)	Column
Policy End Date	End date of Policy		DATE	10	Optional	Optional	POLICY_END_DT
DUA Switch	Applicable for LMI Insurance		VARCHAR2	1	Optional	Optional	DUA_APPLICABLE
Net Borrower Premium Amount	Applicable for LMI Insurance		NUMBER	36,18	Optional	Optional	NET_BORR_PREMIUM_AMOUNT
Party Id	Applicable for CCI Insurance which is at both Facility and Party level		VARCHAR2	40	Optional	Optional	FDR_PARTY_ID

### 5.1.5 Payment Data

This section provides information on the tables related to payment.

#### 5.1.5.1 Payment Details

**Entity Name:** PAYMENT\_DETAILS

**Description:** This table holds payment details data from host (CI\_FDR\_PAYMENTS).

**Data Format:**

PAYMENT\_DETAILS,RECORD\_UPDATE\_DT,HOST\_ACCT\_NBR,XREF\_NO,FDR\_TRANSACTION\_DT,FDR\_VALUE\_DT,FDR\_TRANSACTION\_CURR\_CD,FDR\_TRANSACTION\_AMT,FDR\_ACCT\_CURR\_CD,FDR\_NARRATION\_TXT,FDR\_TRANSACTION\_TYPE\_FLG,ORIG\_XREF\_NO,FDR\_XREF\_SUB\_SEQ\_NO,FDR\_ORIG\_XREF\_SUB\_SEQ\_NO

**Table 5–24 Payment Details**

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional	Column
Record Update Date and Time	Record update date and time		DATE & TIME	19	Required	RECORD_UPDATE_DT
Account No	Account Number as stored in Host		VARCHAR2	40	Required	HOST_ACCT_NBR

Field Name	Description	Possible Values / Examples	Data Type	Data Length	Required/Optional	Column
Transaction Reference Number	Transaction Reference Number for payment transaction in host		VARCHAR2	30	Required	XREF_NO
Transaction Date and Time	Date and Time of Transaction		DATE & TIME	19	Required	FDR_TRANSACTION_DT
Value Date	Value Date on which the transaction was posted in the host		DATE	10	Required	FDR_VALUE_DT
Transaction Currency	Currency code of the transaction		VARCHAR2	3	Required	FDR_TRANSACTION_CURR_CD
Transaction Amount	Payment Amount		NUMBER	36,18	Required	FDR_TRANSACTION_AMT
Account Currency	Account Currency Code		VARCHAR2	3	Required	FDR_ACCT_CURR_CD
Transaction Type Flag	Identify if the transaction is Credit or Debit i.e actual payment transaction or reversal	C - For Credit D - For Debit	CHAR	1	Required	FDR_TRANSACTION_TYPE_FLG
Narration Text	Narration text for the transaction		VARCHAR2	120	Optional	FDR_NARRATION_TXT
Original Transaction ref number	Used for cancellation of payments		VARCHAR2	30	Optional	ORIG_XREF_NO
Transaction sub sequence number	Transaction sequence number		VARCHAR2	30	Optional	FDR_XREF_SUB_SEQ_NO
Original Txn sub sequence number	Used for cancellation of payments		VARCHAR2	30	Optional	FDR_ORIG_XREF_SUB_SEQ_NO

### 5.1.6 Recovery Data

This section provides information on the tables related to charged-off accounts for Recovery.

### 5.1.6.1 Recovery Details

**Entity Name:** RECOVERY\_DETAILS

**Description:** This entity holds charged off account related data from host (CI\_FDR\_ACCT).

**Data Format:**

RECOVERY\_DETAILS,RCD\_TYPE,RECORD\_UPDATE\_DT,HOST\_ACCT\_NBR,HOST\_PROD\_CLASS\_CD,HOST\_PROD\_GRP\_CD,HOST\_PROD\_CD,HOST\_SYS\_ACCT\_STAT\_FLG,CHARGE\_OFF\_DT,CHARGE\_OFF\_AMT,CHARGE\_OFF\_PRIMARY\_RSN,CHARGE\_OFF\_SECONDARY\_RSN,PRINCIPAL\_AMT,FEE\_CHARGES,INTEREST,INSURANCE,RECOVERY\_SCORE,ASST\_CLASS\_CD,SETUP\_DT,ACCT\_CURR\_CD,OUTSTANDING\_AMT,OVERDUE\_AMT,OVERLIMIT\_AMT,DAYS\_PAST\_DUE,DEL\_START\_DT,INT\_RATE,INT\_TYPE,BRANCH\_CD,FDR\_IS\_DELINQUENT\_SW,BILLING\_SW,FACILITY\_ID,LIABILITY\_ID,USR\_DEF\_ACCT\_STAT\_FLG,ACCRL\_STAT\_FLG,ASST\_CLASS\_VALUE,REPAYMNT\_FREQ,UNCLR\_PAYMNT\_AMT,MATURITY\_DT,REDRAW\_CNT,WRITE\_OFF\_DT,WRITE\_OFF\_AMT,LAST\_PROVSN\_DT,LAST\_PROVSN\_BAL,LAST\_PRNCPL\_WRITE\_OFF\_DT,LAST\_PRNCPL\_WRITE\_OFF\_BAL,ACCT\_PURPS\_TYPE,ACCT\_PURPS\_CD,LAST\_ACCT\_RESTR\_DT,OFFER\_ID,OFFER\_NAME,INSTALLMENT\_IN\_AR,DISBRS\_AMT,TOTL\_AVL\_DISBRS\_AMT,LAST\_PAYMENT\_DT,LAST\_PAYMENT\_AMT,DR\_INT\_ACCRD\_AMT,ADDR\_TYPE\_CD,EMPLOYEE\_ACCT\_FLG,MINOR\_ACCOUNT\_STATUS\_TYPE,HOST\_REASON\_FOR\_DELIQUENCY,FDR\_REDRAW\_AVL\_SW,FDR\_JOINT\_APPLICANT\_SW,FDR\_NON\_STARTER\_SW,FDR\_BEHAVIOR\_SCORE,PROBABILITY\_OF\_DEFLT\_VAL,FDR\_APPL\_SCR,FDR\_LTV\_VAL,FDR\_LVR\_VAL,FDR\_JOINT\_NOMINATION\_SW,FIRST\_DEFAULT\_DATE,RELATION\_OFFICER\_CODE,BICOE\_LOAN\_SW,ACCT\_TYPE\_CD,FDR\_REGULATED\_ACCOUNT\_SW,ACCT\_TITLE,USR\_DEF\_INST\_SW,FDR\_FORCED\_SW,FORCED\_REASON\_CD,IOA\_BALANCE\_AMT,AUTO\_PAY\_INSTRUCTIONS,NUM\_OF\_TIME\_REAGED,NUM\_OF\_TIME\_EXTENDED,NUM\_OF\_TIME\_DEFERRED,NUM\_OF\_TIME\_RENEWED,NUM\_OF\_TIME\_REWRITTEN,ACCT\_REOPEN\_DT,ACCT\_CLOSED\_DT,ACCT\_REOPEN\_SW,ACCT\_TERM,ACT\_NON\_DUE\_AMT,OVERDRAWN\_AMT

**Table 5–25 Recovery Details**

Field Name	Description	Possible Values/ Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=U)	Column
Record Type	Signify if the data is created initially or is update for existing data	U - Update	VARCHAR2	10	Required	RCD_TYPE
Record Update Date Time	Record update date and time		DATE & TIME	19	Required	RECORD_UPDATE_DT
Account Number	Account Number as stored in Host	Customer Account Number	VARCHAR2	40	Required	HOST_ACCT_NBR
Product Class	Product Class of the account	LN- Loan CS- CASA/Overdraft/Line of Credit	VARCHAR2	10	Required	HOST_PROD_CLASS_CD

Field Name	Description	Possible Values/ Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=U)	Column
Product Group	Product Group associated with the account	Auto Loan, Unsecured Loan, Secured Overdraft	VARCHAR2	30	Required	HOST_PROD_GRP_CD
Product Code	Code of the banking product offered to the customer	AUTOLN, SECOD,	VARCHAR2	10	Required	HOST_PROD_CD
System Account Status	Status of the account as defined in the host- It should ONLY be 'ChargeOff'	ChargeOff	VARCHAR2	50	Required	HOST_SYS_ACCT_STAT_FLG
Chargeoff Date	Date on which account was Charged off		DATE	10	Required	CHARGE_OFF_DT
Chargeoff Amount	Chargeoff Amount		NUMBER	36,18	Required	CHARGE_OFF_AMT
Charge Off Primary Reason	Charge Off Primary Reason		VARCHAR2	60	Required	CHARGE_OFF_PRIMARY_RSN
Charge Off Secondary Reason	Charge Off Secondary Reason		VARCHAR2	60	Optional	CHARGE_OFF_SECONDARY_RSN
Principal Bucket Amount	Principal Bucket Amount of Total Charged Off Amount		NUMBER	36,18	Required	PRINCIPAL_AMT
Fees and Other Charge Bucket Amount	Fees/Other Charges Bucket Amount of Total Charged Off Amount		NUMBER	36,18	Optional	FEE_CHARGES
Interest Bucket	Interest Bucket Amount of Total Charged Off Amount		NUMBER	36,18	Optional	INTEREST
Insurance Bucket Amount	Insurance Bucket Amount of Total Charged Off Amount		NUMBER	36,18	Optional	INSURANCE

5.1 Feeder Tables

Field Name	Description	Possible Values/ Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=U)	Column
Recovery Score	Recovery Score		VARCHAR2	10	Optional	RECOVERY_SCORE
Asset Classification Code	Asset Class Code		VARCHAR2	40	Required	ASST_CLASS_CD
Account Opening Date or Initial Disbursement Date	Term Loan : First Disbursement Date OD : Date on which OD facility is provided Current Account with TOD facility : TOD utilization Date - Derived		DATE	10	Required	SETUP_DT
Account Currency Code	Currency code of the account		VARCHAR2	3	Required	ACCT_CURR_CD
Outstanding Amount	Outstanding amount for the account		NUMBER	36,18	Required	OUTSTANDING_AMT
Overdue Amount	Overdue amount for the account		NUMBER	36,18	Required	OVERDUE_AMT
Account Limit	Sanctioned Limit offered to the account		NUMBER	36,18	Required	OVERLIMIT_AMT
DPD	Longest Days past due value computed by the host		NUMBER	4,0	Required	DAYS_PAST_DUE
Delinquency Start Date	Current Delinquency Start Date. To be sent only once with the initial data hand off		DATE	10	Required	DEL_START_DT
Interest Rate	Rate of interest for current applicable stage		NUMBER	36,18	Required	INT_RATE



Field Name	Description	Possible Values/ Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=U)	Column
Interest Type	Fixed or Floating		VARCHAR2	14	Required	INT_TYPE
Home Branch	Home Branch of the account		VARCHAR2	20	Required	BRANCH_CD
Delinquent	Indicate if the account is delinquent	Y/N	VARCHAR2	1	Required	FDR_IS DELINQUENT_ SW
Billing Flag	Indicate that Account is Billing Account	0 – Yes 1- No	NUMBER	1	Required	BILLING_SW
Facility Id	Facility Id under which account is created. This field is used based on the structure of accounts in the host.		VARCHAR2	40	Optional	FACILITY_ID
Liability Id	Liability Id under which the Facility Id of the account has been created. This field is used based on the structure of accounts in the host.		VARCHAR2	40	Optional	LIABILITY_ID
User defined Account Status	As defined in the host	E.g. Debit Block, Credit Block, etc.	VARCHAR2	120	Optional	USR_DEF ACCT_STAT_ FLG
Accrual Status	This field displays the accrual status for the account	Normal, Suspended	CHAR	1	Optional	ACCRL_STAT_ FLG
Asset Classification Value	Asset Class Value		VARCHAR2	60	Optional	ASST_CLASS_ VALUE
Repayment Frequency	Repayment Frequency of the loan	Monthly, weekly, quarterly	VARCHAR2	30	Optional	REPAYMNT_ FREQ
Un-Cleared	Sum of all un-cleared credits to		NUMBER	36,18	Optional	UNCLR_

5.1 Feeder Tables

Field Name	Description	Possible Values/ Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=U)	Column
Payment Amount	the account					PAYMNT_AMT
Loan Maturity Date	Date when loan matures		DATE	10	Optional	MATURITY_DT
Redraw Count	Number of times a redraw has been performed		NUMBER	3,0	Optional	REDRAW_CNT
Account Write Off Date	Date when account is fully written off/ abandoned		DATE	10	Optional	WRITE_OFF_DT
Account Write Off Amount	Written off loan amt (abandonment amount). Total of all sums written off will be given.		NUMBER	36,18	Optional	WRITE_OFF_AMT
Last Provision Date	Date on which the provision entry was last accounted		DATE	10	Optional	LAST_PROVSN_DT
Provision Balance	Latest balance in Provision GL for the account		NUMBER	36,18	Optional	LAST_PROVSN_BAL
Last Principal Write Off date	Date on which the principal write off entry was last passed		DATE	10	Optional	LAST_PRNCPL_WRITE_OFF_DT
Principal Write Off Balance	Latest balance in Principal Write Off GL for the account		NUMBER	36,18	Optional	LAST_PRNCPL_WRITE_OFF_BAL
Loan Purpose Type	Loan purpose types as applicable to the host		VARCHAR2	20	Optional	ACCT_PURPS_TYPE
Loan Purpose Code	List of values as per loan purpose type		VARCHAR2	20	Optional	ACCT_PURPS_CD

Field Name	Description	Possible Values/ Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=U)	Column
Date of last loan restructure	Date when the loan was last restructured		DATE	10	Optional	LAST_ACCT_RESTR_DT
Offer Id	Offer Id applicable to the customer account		VARCHAR2	30	Optional	OFFER_ID
Offer Name	Offer Name as per the Offer Id provided		VARCHAR2	60	Optional	OFFER_NAME
Installment(s) in Arrears	Total number of installments in arrears.	Installment amount can at most consist of Principal, Interest and Fees. Even if one of the components is not fully paid, the installment will be construed as 'In Arrears'.	NUMBER	4,0	Optional	INSTALLMENT_IN_ARS
Disbursed Amount	Amount disbursed so far in case of a tranche		NUMBER	36,18	Optional	DISBRS_AMT
Available for Disbursement	Total loan amount available for disbursement		NUMBER	36,18	Optional	TOTL_AVL_DISBRS_AMT
Last Payment Date	Last Payment Date - Customer initiated credit		DATE	10	Optional	LAST_PAYMENT_DT
Last Payment Amount	Last Payment Amount - Customer initiated credit		NUMBER	36,18	Optional	LAST_PAYMENT_AMT
Amount of Debit Interest Accrued	Applicable only to accounts with Debit balance		NUMBER	36,18	Optional	DR_INT_ACCRD_AMT
Address Type Code	Overriding address type configured for an account		VARCHAR2	20	Optional	ADDR_TYPE_CD
Employee Account Flag	Indicate if the account belongs to an employee	Y/N	VARCHAR2	1	Optional	EMPLOYEE_ACCT_FLG

5.1 Feeder Tables

Field Name	Description	Possible Values/ Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=U)	Column
Minor Account Status	Indicate if the account belongs to a minor	Y/N	VARCHAR2	40	Optional	MINOR_ACCOUNT_STATUS_TYPE
Reason for Delinquency	Reason code for delinquency of the account		VARCHAR2	40	Optional	HOST_REASON_FOR_DELIQUENCY
Redraw Availability	Facility to redraw loan	Y/N	CHAR	1	Optional	FDR_REDRAW_AVL_SW
Joint Applicant	Indicator if the account has a Joint applicant	Y/N	VARCHAR2	1	Optional	FDR_JOINT_APPLICANT_SW
Non Starter	Indicate if the customer defaults the first installment after disbursement.	Y/N	VARCHAR2	1	Optional	FDR_NON_STARTER_SW
Behavior Score	Current Behavior Score captured at account level		VARCHAR2	10	Optional	FDR_BEHAVIOR_SCORE
Probability of Default	Current Probability of default captured at account level		VARCHAR2	60	Optional	PROBABILITY_OF_DEFLT_VAL
Application Score	Application Score captured at the time of opening of account		VARCHAR2	10	Optional	FDR_APPL_SCR
Loan to Value Ratio	Loan to Value Ratio (Book/Bank Value is considered) - Value of External Charge on Collateral is considered while calculating LVR		NUMBER	5,2	Optional	FDR_LTV_VAL
Loan to Value Ratio	Loan to Value Ratio (MTM is considered) - Value of External Charge on Collateral is considered while calculating		NUMBER	5,2	Optional	FDR_LVR_VAL

Field Name	Description	Possible Values/ Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=U)	Column
	LVR					
Joint Nomination flag	Joint Nomination flag		VARCHAR2	1	Optional	FDR_JOINT_NOMINATION_SW
Date of First Default	First Date of Default - Date on which account became default as sent by host		DATE	10	Optional	FIRST_DEFAULT_DATE
Relationship Manager	Relationship Manager Name (if any)		VARCHAR2	40	Optional	RELATION_OFFICER_CODE
BICOE Flag	Flag to indicate if the Account is a BICOE (Building in Construction) Loan account	Y/N	CHAR	1	Optional	BICOE_LOAN_SW
Account Type Code	Account Type Code		VARCHAR2	8	Optional	ACCT_TYPE_CD
Regulated Loan Flag	Regulated Loan Flag	Y/N	VARCHAR2	1	Optional	FDR_REGULATED_ACCOUNT_SW
Account Title	Account Title		VARCHAR2	500	Optional	ACCT_TITLE
User Defined Schedule Flag	User Defined Schedule Flag		VARCHAR2	1	Optional	USR_DEF_INST_SW
Forced Account Switch	Forced Account Switch		VARCHAR2	1	Optional	FDR_FORCED_SW
Forced Reason	Forced Reason		VARCHAR2	4	Optional	FORCED_REASON_CD
IOA Amount	IOA Amount		NUMBER	36,18	Optional	IOA_BALANCE_

5.1 Feeder Tables

Field Name	Description	Possible Values/ Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=U)	Column
						AMT
Auto Pay Instruction	Auto Pay Instruction		VARCHAR2	30	Optional	AUTO_PAY_INSTRUCTIONS
No Of Times Reaged	No Of Times Reaged		NUMBER	4	Optional	NUM_OF_TIME_REAGED
No of Time Extended	No of Time Extended		NUMBER	4	Optional	NUM_OF_TIME_EXTENDED
No Of Times Deffered	No Of Times Deffered		NUMBER	4	Optional	NUM_OF_TIME_DEFERRED
No Of Times Renewed	No Of Times Renewed		NUMBER	4	Optional	NUM_OF_TIME_RENEWED
No of Time Re-written	No of Time Re-written		NUMBER	4	Optional	NUM_OF_TIME_REWRITTEN
Account Reopen Date	Account Reopen Date		DATE	10	Optional	ACCT_REOPEN_DT
Account Closed Date	Account Closed Date		DATE	10	Optional	ACCT_CLOSED_DT
Account Reopen Switch	Account Reopen Switch	1 for Yes 0 for No	NUMBER	1	Optional	ACCT_REOPEN_SW
Account Term	Account Term		NUMBER	4	Optional	ACCT_TERM
Non Due Fees Amount	Non Due Fees Amount		NUMBER	36,18	Optional	ACT_NON_DUE_AMT
Overdrawn Amount	Overdrawn Amount		NUMBER	36,18	Optional	OVERDRAWN_AMT

## 5.1.7 Cured Account Details

This section provides information on the accounts cured in collections, which will be sent to host.

### 5.1.7.1 Cured Account Details

**Entity Name:** CURED\_ACCOUNT

**Description:** This entity holds the account details of accounts which are moved out of collections.

**Data Format:**

CURED\_ACCOUNT, HOST\_ACCT\_NBR, CURED\_DATE

*Table 5–26 Cured Account Details*

Field Name	Description	Possible Values/ Examples	Data Type	Data Length	Required/Optional (RCD_TYPE=U)	Column
Account Number	Account Number cured from Collections System	Customer Account Number	VARCHAR2	40	Required	HOST_ACCT_NBR
Date of Cure	Date of Cure(i.e. account moved out of Collections)		DATE	10	Required	CURED_DATE