

Product Catalogue – Mortgage Module
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Product Catalogue – Mortgage Module

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| | | |
|----------|--|----------|
| 1 | Product Catalogue – Mortgage Module | 1 |
| 1.1 | Product Code MO04 – Amortized Home Loans with Auto Disbursement | 1 |
| 1.1.1 | Introduction..... | 1 |
| 1.1.2 | Business Scenario..... | 1 |
| 1.1.3 | Synopsis..... | 2 |
| 1.1.4 | Detailed Coverage..... | 2 |
| 1.1.5 | Events Covered..... | 5 |
| 1.1.6 | Advices/Statements Supported..... | 6 |
| 1.1.7 | Reports..... | 8 |
| 1.1.8 | Additional Information (UDF)/Special maintenance | 8 |
| 1.2 | Product Code MO03 – Bearing Home Loans with Manual Disbursement..... | 9 |
| 1.2.1 | Introduction..... | 9 |
| 1.2.2 | Business Scenario..... | 9 |
| 1.2.3 | Synopsis..... | 10 |
| 1.2.4 | Detailed Coverage..... | 10 |
| 1.2.5 | Events Covered..... | 13 |
| 1.2.6 | Advices/Statements supported | 14 |
| 1.2.7 | Reports..... | 15 |
| 1.2.8 | Additional Information (UDF)/Special Maintenance | 16 |
| 1.3 | Product Code MO05 – Amortized Home Loans with Intermediate Interest Rate | 16 |
| 1.3.1 | Introduction..... | 16 |
| 1.3.2 | Business Scenario..... | 16 |
| 1.3.3 | Synopsis..... | 17 |
| 1.3.4 | Detailed Coverage..... | 17 |
| 1.3.5 | Events Covered..... | 20 |
| 1.3.6 | Advices/Statements Supported..... | 21 |
| 1.3.7 | Reports..... | 22 |
| 1.3.8 | Additional Information (UDF)/Special Maintenance | 23 |
| 1.4 | Product Code RMLS – Reverse Mortgage Product..... | 24 |
| 1.4.1 | Introduction..... | 24 |
| 1.4.2 | Business Scenario..... | 24 |
| 1.4.3 | Synopsis..... | 24 |
| 1.4.4 | Detailed Coverage..... | 24 |
| 1.4.5 | Events Covered..... | 27 |
| 1.4.6 | Advices/Statements Supported..... | 28 |
| 1.4.7 | Reports..... | 29 |

| | | |
|----------|---|-----------|
| 1.4.8 | Additional Information (UDF)/Special Maintenance | 29 |
| 1.5 | Product Code MOS1 – Mortgage Product with Savings | 30 |
| 1.5.1 | Introduction..... | 30 |
| 1.5.2 | Business Scenario..... | 30 |
| 1.5.3 | Synopsis | 30 |
| 1.5.4 | Detailed Coverage..... | 30 |
| 1.5.5 | Events Covered..... | 32 |
| 1.5.6 | Advices/Statements Supported..... | 33 |
| 1.5.7 | Reports | 34 |
| 1.5.8 | Additional Information (UDF)/Special Maintenance | 35 |
| 2 | Mortgage – Gateway Services | 36 |
| 2.1 | Supported Gateway Services for Mortgage | 36 |

1 Product Catalogue – Mortgage Module

This section describes the various products of Mortgage Module. The products are described in the following sub-sections:

- [1.1 Product Code MO04 – Amortized Home Loans with Auto Disbursement](#)
- [1.2 Product Code MO03 – Bearing Home Loans with Manual Disbursement](#)
- [1.3 Product Code MO05 – Amortized Home Loans with Intermediate Interest Rate](#)
- [1.4 Product Code RMLS – Reverse Mortgage Product](#)
- [1.5 Product Code MOS1 – Mortgage Product with Savings](#)

1.1 Product Code MO04 – Amortized Home Loans with Auto Disbursement

1.1.1 Introduction

This product can be used to create home loans using dual formulae (Simple & Amort). It comprises two different schedule definition one with Simple and another with Amortized reducing type formula. Prepayment penalty, Penalty on overdue interest & principal, Status processing, Provisioning, Ad hoc charges, Handlings charges, Processing charges, Service tax on charges are handled in this product.

1.1.2 Business Scenario

- Mortgages Loan with bearing & Amortized interest calculation type can be booked.
- Interest calculation is based on principal expected and is amortized based on frequencies.
- Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.
- Assigning status to loans based on overdue days.
- Income recognition is stopped based on status movement.
- Unrecognized interest is reversed based on status movement.
- Reporting assets in different heads based on status movement.
- Automatic reverse status movements and rebooking reversed interest amounts based on payments.
- Automatic rollover of principal and interest defined during maturity of loan.

1.1.3 Synopsis

- This product can be used to create amortized Mortgage contracts suitable for home loans.
- The contracts created through this product contain Rate Plan Windows. During this period, the customer is free to change his interest rate plan.
- Notary confirmation is required to initiate the contracts created through this product.
- A maximum cap on the principal repayment holiday period is defined at the product level. The Interest only period in the contract cannot exceed this limit.

1.1.4 Detailed Coverage

1.1.4.1 Preferences

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

- Rollover
 - Automatic rollover
 - Rolled over by days
 - Contract UDEs are captured during rollover
 - Custom rollover is allowed.
 - Rollover schedule type is based on contract schedules.
 - Principal and interest are rolled over during automatic rollover.
- Re-computation of Amortization Loan at Amendments
 - Change Installment action is followed
 - Installment Calculation Type followed is Multiple Installments
- Prepayment of loan
 - Basis of re-computing the schedules is change EMI.
 - Prepayment is effective from value date of payment.
 - Prepayment Equated Monthly Installment type is Multiple Installment.
- Rate Plan Change Frequency
 - Tenor is 3 Months
- Rate Plan Window
 - Tenor is 3 Days
- Interest Preference
 - Interest only is period to be given maximum of 10 months.

1.1.4.2 Principal Component

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

1.1.4.3 Main Interest Component

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

1.1.4.4 Processing Charge Component

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

1.1.4.5 Ad hoc Charge Component

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

1.1.4.6 Handling Charge

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

1.1.4.7 Penalty on Overdue Interest Component

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

1.1.4.8 Penalty on Overdue Principal Component

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

1.1.4.9 Prepayment Penalty Component

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

1.1.4.10 Service Tax Component

Service tax is calculated on processing charge.

1.1.4.11 Provision Component

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

1.1.5 Events Covered

| Event Code | Nomenclature |
|------------|---------------------------|
| ACCR | Accrual |
| ADCH | Ad hoc Charge Application |
| ALIQ | Automatic Liquidation |
| BOOK | Booking of contract |
| DSBR | Disbursement |
| INIT | Contract Initiation |
| MLIQ | Manual Liquidation |
| REVN | Rate Revision |
| ARVN | Automatic Rate Revision |
| PROV | Provisioning |

| Event Code | Nomenclature |
|-------------------|----------------------------------|
| RACR | Reversal Accrual |
| ROLB | Rollover Booking |
| ROLL | Rollover of Contract |
| VAMB | Value Dated Amendment Booking |
| VAMI | Value Dated Amendment Initiation |
| PWOF | Partial Write Off |
| NOVA | Novation |
| RNOG | Re-Negotiation |
| SCHR | Schedule Regeneration |
| NCON | Notary Confirmed |
| TRFR | Branch Transfer |
| TADJ | Transfer Adjustments |

1.1.6 Advices/Statements Supported

| Advices/Statements | Code |
|-------------------------------|----------------|
| Loan Initiation Advice | CL_INIT_ADVICE |
| Contract Advice | MO_CONT_ADV |
| Loan Summary statement Advice | CLST_SUMMARY |

| Advices/Statements | Code |
|--------------------------------|-----------------|
| Credit Advice | CR_ADV |
| Loan detailed Statement Advice | CLST_DETAILED |
| Debit Advice | DR_ADV |
| Delinquency Advice | DELINQYADV |
| Billing Advice | BILNOTC |
| Interest Statement Advice | CL_INT_STMT |
| Rate Change Advice | RATECH_ADV |
| Rollover Advice | CL_ROLL_ADV |
| Interest Statement | MO_INT_STMT |
| Payment Simulation Advice | MO_PAY_SIM |
| Payment Message | PAYMENT_MESSAGE |
| Loan Statement | CL_LOAN_STMT |
| Coupon Book Generation | COUPON |
| Account Initiation Advice | MO_INIT_ADV |
| Payment Advice | PAYMENT_ADVICE |
| Amendment Advice | CLAMDADV |
| Rollover Advice | MO_ROLL_ADV |

1.1.7 Reports

- Loan maturity report
- Accrual Control list
- Overdue Schedule Report
- Periodic Rate Revision Report
- Customer Loan Agreement
- Interest Calculation Analysis
- Loan History
- Loan Register
- Event Report
- Adverse Status Report
- Loan Rollover Monitoring Report
- Linked contract Utilization Report

1.1.8 Additional Information (UDF)/Special maintenance

UDF:

- Character UDF- RL_CORPORATE
- Number UDF - LOAN_CUST_PAN_NUMBER
- Date UDF - LOAN_DATE

MIS:

- MIS Group
 - MIS_GRP1
- Pool Code
 - POOL1

- MIS Classes
 - COS_CENTR
 - LOAN_TYPE
 - LOAN_TERM

1.2 Product Code MO03 – Bearing Home Loans with Manual Disbursement

1.2.1 Introduction

This product can be used to create home loans using dual formulae (Simple & Amort). It comprises two different schedule definition one with Simple and another with Amortized reducing type formula. Till full disbursement of loan pre EMI interest calculated. Prepayment penalty, Penalty on overdue interest & principal, Status processing, Provisioning, Ad hoc charges, Handlings charges, Processing charges, Service tax on charges are handled in this product.

1.2.2 Business Scenario

- Mortgages Loan with bearing & Amortized interest calculation type can be booked.
- Interest calculation is based on principal expected and is amortized based on frequencies.
- Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.
- Assigning status to loans based on overdue days.
- Income recognition is stopped based on status movement.
- Unrecognized interest is reversed based on status movement.
- Reporting assets in different heads based on status movement.
- Automatic reverse status movements and rebooking reversed interest amounts based on payments.
- Automatic rollover of principal and interest defined during maturity of loan.

1.2.3 Synopsis

- This product can be used to create amortized Mortgage contracts suitable for home loans with principal repayment holidays.
- The disbursement mode for this product is manual.
- Notary confirmation is required to initiate the contracts created through this product.

1.2.4 Detailed Coverage

1.2.4.1 Preferences

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

- Rollover
 - Automatic rollover
 - Rolled over by days
 - Contract UDEs are captured during rollover
 - Custom rollover is allowed
 - Rollover schedule type is based on contract schedules
 - Principal and interest are rolled over during automatic rollover
- Re-computation of Amortization Loan at Amendments
 - Change Installment action is followed
 - Prepayment Equated Monthly Installment type is Multiple Installment
- Prepayment of loan
 - Basis of re-computing the schedules is change EMI
 - Prepayment is effective from value date of payment
 - Installment Calculation type followed is Multiple installment
- Rate Plan Change Frequency
 - Tenor is 1 Year
- Rate Plan Window
 - Tenor is 1 Month

1.2.4.2 Principal Component

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

1.2.4.3 Main Interest Component

- Based on principal expected balance.
- This component has simple formula to calculate the pre EMI interest before full disbursement of loan.

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

1.2.4.4 Processing Charge Component

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

1.2.4.5 Ad hoc Charge Component

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

1.2.4.6 Handling Charge

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

1.2.4.7 Penalty on Overdue Interest Component

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

1.2.4.8 Penalty on Overdue Principal Component

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

1.2.4.9 Prepayment Penalty Component

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

1.2.4.10 Service Tax Component

Service tax is calculated on processing charge.

1.2.4.11 Provision Component

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

1.2.5 Events Covered

| Event Code | Nomenclature |
|------------|---------------------------|
| ACCR | Accrual |
| ADCH | Ad hoc Charge Application |
| ALIQ | Automatic Liquidation |
| BOOK | Booking of contract |
| DSBR | Disbursement |
| INIT | Contract Initiation |
| MLIQ | Manual Liquidation |
| REVN | Rate Revision |
| ARVN | Automatic Rate Revision |
| PROV | Provisioning |

| Event Code | Nomenclature |
|-------------------|----------------------------------|
| RACR | Reversal Accrual |
| ROLB | Rollover Booking |
| ROLL | Rollover of Contract |
| VAMB | Value Dated Amendment Booking |
| VAMI | Value Dated Amendment Initiation |
| NOVA | Novation |
| RNOG | Re-Negotiation |
| SCHR | Schedule Regeneration |
| NCON | Notary Confirmed |

1.2.6 Advices/Statements supported

| Advices/Statements | Code |
|--------------------------------|---------------|
| Loan Initiation Advice | CL_INIT_ADV |
| Contract Advice | CL_CONT_ADV |
| Loan Summary statement Advice | CLST_SUMMARY |
| Credit Advice | CR_ADV |
| Loan detailed Statement Advice | CLST_DETAILED |
| Debit Advice | DR_ADV |

| Advices/Statements | Code |
|---------------------------|-----------------|
| Delinquency Advice | DELINQYADV |
| Billing Advice | BILNOTC |
| Interest Statement Advice | CL_INT_STMT |
| Rate Change Advice | RATECH_ADV |
| Rollover Advice | CL_ROLL_ADV |
| Payment Message | PAYMENT_MESSAGE |
| Loan Statement | CL_LOAN_STMT |
| Coupon Book Generation | COUPON |
| Payment Advice | PAYMENT_ADVICE |
| Amendment Advice | CLAMDADV |

1.2.7 Reports

- Loan maturity report
- Accrual Control list
- Overdue Schedule Report
- Periodic Rate Revision Report
- Customer Loan Agreement
- Interest Calculation Analysis
- Loan History
- Loan Register
- Event Report

- Adverse Status Report
- Loan Rollover Monitoring Report
- Linked contract Utilization Report

1.2.8 Additional Information (UDF)/Special Maintenance

UDF:

Character UDF - RL_CORPORATE

MIS:

- MIS Group
 - MIS_GRP1
- Pool Code
 - POOL2
- MIS Classes
 - COS_CENTR
 - LOAN_TYPE
 - LOAN_TERM

1.3 Product Code MO05 – Amortized Home Loans with Intermediate Interest Rate

1.3.1 Introduction

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

1.3.2 Business Scenario

- Loans with bearing interest type can be booked.
- Interest calculation is based on principal expected and is amortized based on frequencies.

- Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.
- Assigning status to loans based on overdue days.
- Income recognition is stopped based on status movement.
- An Intermediate formula has been introduced to derive the interest rate for Main interest component.
- Unrecognized interest is reversed based on status movement.
- Reporting assets in different heads based on status movement.
- Automatic reverse status movements and rebooking reversed interest amounts based on payments.
- Automatic rollover of principal and interest defined during maturity of loan.

1.3.3 Synopsis

- This product can be used to create amortized Mortgage contracts suitable for home loans.
- The interest rate for the contracts are derived using an intermediate formula.

1.3.4 Detailed Coverage

1.3.4.1 Preferences

- Disbursement Mode
 - Auto
- Rate (Cross currency transaction preference)
 - Normal Variance : 10
 - Maximum Variance: 20
 - Standard Middle rate is used
- Liquidation Mode
 - Auto liquidation
- Holiday treatment for all schedules
 - Holidays ignored

- Account preferences
 - Liquidate back value dated schedules allowed
 - Interest statement is enabled
 - Back period entry allowed
 - Notary Confirmation Required is enabled
 - Amend Past Paid schedules allowed
- Rollover
 - Automatic rollover
 - Rolled over by days
 - Contract UDEs are captured during rollover
 - Custom rollover is allowed
 - Rollover schedule type is based on contract schedules
 - Principal and interest are rolled over during automatic rollover
- Re-computation of Amortized Loan at Amendments
 - Change Installment Action is followed
 - Installment Calculation type followed is Multiple installments
- Prepayment of loan
 - Basis of re-computing the schedules is change EMI
 - Prepayment is effective from value date of payment
 - Prepayment Equated Monthly Installment type is Multiple Installment
- Rate Plan Change Frequency
 - Tenor is 1 Year
- Rate Plan Window
 - Tenor is 1 Month

1.3.4.2 Principal Component

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

1.3.4.3 Main Interest Component

- Based on principal expected balance.
- This component has simple formula to calculate the pre emi interest before full disbursement of loan.
- This component has amortised formula to calculate the same repayment amount, which includes principal and interest across schedules.
- Accrued Daily.
- Interest type can be fixed or floating.
- Interest calculation method is Actual/365.
- No grace period is allowed for this component.
- Intermediate formula is maintained where in the Main Interest will be calculated based on Z_INTRMDT_RATE.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.

1.3.4.4 Processing charge component

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

1.3.4.5 Ad hoc charge component

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

1.3.4.6 Handling charge

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

1.3.4.7 Penalty on overdue interest component

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

1.3.4.8 Penalty on overdue principal component

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

1.3.4.9 Prepayment Penalty component

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

1.3.4.10 Service tax component

Service tax is calculated on processing charge.

1.3.4.11 Provision component

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

1.3.5 Events Covered

| Event Code | Nomenclature |
|------------|---------------------------|
| ACCR | Accrual |
| ADCH | Ad hoc Charge Application |
| ALIQ | Automatic Liquidation |
| BOOK | Booking of contract |
| DSBR | Disbursement |
| INIT | Contract Initiation |

| Event Code | Nomenclature |
|-------------------|----------------------------------|
| MLIQ | Manual Liquidation |
| REVN | Rate Revision |
| ARVN | Automatic Rate Revision |
| PROV | Provisioning |
| RACR | Reversal Accrual |
| ROLB | Rollover Booking |
| ROLL | Rollover of Contract |
| VAMB | Value Dated Amendment Booking |
| VAMI | Value Dated Amendment Initiation |
| NOVA | Novation |
| RNOG | Re-Negotiation |
| SCHR | Schedule Regeneration |
| NCON | Notary Confirmed |

1.3.6 Advices/Statements Supported

| Advices/Statements | Code |
|---------------------------|----------------|
| Loan Initiation Advice | CL_INIT_ADVICE |
| Contract Advice | CL_CONT_ADV |

| Advices/Statements | Code |
|--------------------------------|-----------------|
| Loan Summary statement Advice | CLST_SUMMARY |
| Credit Advice | CR_ADV |
| Loan detailed Statement Advice | CLST_DETAILED |
| Debit Advice | DR_ADV |
| Delinquency Advice | DELINQYADV |
| Billing Advice | BILNOTC |
| Interest Statement Advice | CL_INT_STMT |
| Rate Change Advice | RATECH_ADV |
| Rollover Advice | CL_ROLL_ADV |
| Payment Message | PAYMENT_MESSAGE |
| Loan Statement | CL_LOAN_STMT |
| Coupon Book Generation | COUPON |
| Payment Advice | PAYMENT_ADVICE |
| Amendment Advice | CLAMDADV |

1.3.7 Reports

- Loan maturity report
- Accrual Control list
- Overdue Schedule Report

- Periodic Rate Revision Report
- Customer Loan Agreement
- Interest Calculation Analysis
- Loan History
- Loan Register
- Event Report
- Adverse Status Report
- Loan Rollover Monitoring Report
- Linked contract Utilization Report

1.3.8 Additional Information (UDF)/Special Maintenance

UDF:

Character UDF - RL_CORPORATE

MIS:

- MIS Group
 - MIS_GRP1
- Pool Code
 - POOL2
- MIS Classes
 - COS_CENTR
 - LOAN_TYPE
 - LOAN_TERM

1.4 Product Code RMLS – Reverse Mortgage Product

1.4.1 Introduction

This product can be used to create Reverse Mortgage Loans. Schedule with bullet frequency can be attained for both principal and interest. Multiple disbursement schedules are created for the principal and the interest is calculated on the total disbursed principal. A onetime fee can be collected.

1.4.2 Business Scenario

- Reverse mortgage loans can be booked for senior citizens who own a property.
- The Principal amount is calculated based on the value of the property and the interest rate.
- Interest calculation is based on principal disbursed.
- The principal is disbursed to the customer on regular intervals (monthly).
- The principal and interest is liquidated in a balloon payment on maturity.

1.4.3 Synopsis

- This product can be used to create Reverse Mortgage contracts suitable for property owners.
- The contracts created through this product will have multiple disbursements and bullet payment schedules.

1.4.4 Detailed Coverage

1.4.4.1 Preferences

- Disbursement Mode
 - Auto
- Rate (Cross currency transaction preference)
 - Normal Variance : 10
 - Maximum Variance: 20
 - Standard Middle rate is used
- Liquidation Mode
 - Auto liquidation

- Holiday treatment for all schedules
 - Holidays ignored
- Account preferences
 - Liquidate back value dated schedules allowed
 - Interest statement is enabled
 - Back period entry allowed
 - Amend Past Paid schedules allowed
- Rollover
 - Manual rollover
 - Rolled over by days
 - Contract UDEs are captured during rollover
 - Custom rollover is allowed
 - Rollover schedule type is based on contract schedules
 - Principal and interest are rolled over during automatic rollover
- Re-computation of Amortized Loan at Amendments
 - Change Installment action is followed
 - Installment Calculation type followed is Single installment
- Prepayment of loan
 - Basis of re-computing the schedules is change EMI
 - Prepayment is effective from value date of payment
 - Prepay Equated Monthly Installment Type is Single installment

1.4.4.2 Principal Component

- Disbursement schedule starts from value date of contract.
- Multiple disbursement schedules are defined.
- Payment schedule is bullet.

1.4.4.3 Main Interest Component

- Based on principal expected balance.
- This component has simple formula to calculate the interest on maturity.
- Accrued Daily.
- Interest type is fixed.
- Interest calculation method is Actual/365.
- Repayment schedule is bullet.
- No grace Days for this component.
- Verify funds not enabled.

1.4.4.4 Processing Charge Component

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

1.4.4.5 Ad hoc Charge Component

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

1.4.4.6 Onetime Fee

- A onetime fee can be collected in a bullet schedule.
- The formula is user defined.

1.4.5 Events Covered

| Event Code | Nomenclature |
|------------|----------------------------------|
| ACCR | Accrual |
| ADCH | Ad hoc Charge Application |
| ALIQ | Automatic Liquidation |
| BOOK | Booking of contract |
| DSBR | Disbursement |
| INIT | Contract Initiation |
| MLIQ | Manual Liquidation |
| PROV | Provisioning |
| RACR | Reversal Accrual |
| ROLB | Rollover Booking |
| ROLL | Rollover of Contract |
| VAMB | Value Dated Amendment Booking |
| VAMI | Value Dated Amendment Initiation |
| RNOG | Re-Negotiation |
| SROL | Special Rollover |

1.4.6 Advices/Statements Supported

| Advices/Statements | Code |
|--------------------------------|-----------------|
| Loan Initiation Advice | CL_INIT_ADVICE |
| Contract Advice | CL_CONT_ADV |
| Loan Summary statement Advice | CLST_SUMMARY |
| Credit Advice | CR_ADV |
| Loan detailed Statement Advice | CLST_DETAILED |
| Debit Advice | DR_ADV |
| Delinquency Advice | DELINQYADV |
| Billing Advice | BILNOTC |
| Interest Statement Advice | CL_INT_STMT |
| Rate Change Advice | RATECH_ADV |
| Rollover Advice | CL_ROLL_ADV |
| Payment Message | PAYMENT_MESSAGE |
| Loan Statement | CL_LOAN_STMT |
| Coupon Book Generation | COUPON |
| Payment Advice | PAYMENT_ADVICE |
| Amendment Advice | CLAMDADV |

1.4.7 Reports

- Loan maturity report
- Accrual Control list
- Overdue Schedule Report
- Periodic Rate Revision Report
- Customer Loan Agreement
- Interest Calculation Analysis
- Loan History
- Loan Register
- Event Report
- Adverse Status Report
- Loan Rollover Monitoring Report
- Linked contract Utilization Report

1.4.8 Additional Information (UDF)/Special Maintenance

UDF:

NA

MIS:

- MIS Group
 - MIS_GRP1
- Pool Code
 - POOL1
- MIS Classes
 - COS_CENTR
 - LOAN_TYPE
 - LOAN_TERM

1.5 Product Code MOS1 – Mortgage Product with Savings

1.5.1 Introduction

If a customer has a savings account with the bank, the banks can provide the benefit of the balance in the account to the customer in his mortgage contract. This product can be used to create Mortgage Loans with a savings component where the customer's savings account will be linked. The customer will have to pay an interest on the difference between the expected mortgage principal and the balance in the Savings Account. The loan is of amortized type.

1.5.2 Business Scenario

- Mortgage loans can be booked with the customers Savings Account linked to the contract.
- Interest schedule calculation is based on the expected principal.
- The actual interest paid is calculated on the difference of the expected principal and the balance in the savings account.

1.5.3 Synopsis

- This product contains a component called SAVINGS. Accrual for this component fires simultaneously with the Interest. The amount is calculated on the minimum of the balance in the savings account and the expected principal.
- The interest is calculated based on the amortized formula.
- The liquidation mode is manual.

1.5.4 Detailed Coverage

1.5.4.1 Preferences

- Disbursement Mode
 - Auto
- Rate (Cross currency transaction preference)
 - Normal variance : 10
 - Maximum variance: 20
 - Standard Middle rate is used

- Liquidation
 - Manual liquidation
- Holiday treatment for all schedules
 - Holidays ignored
- Account preferences
 - Liquidate back value dated schedules allowed
 - Interest statement is enabled
 - Back period entry allowed
 - Amend Past Paid schedules allowed
- Rollover
 - Manual rollover
 - Rolled over by days
 - Contract UDEs are captured during rollover
 - Custom rollover is allowed
 - Rollover schedule type is based on contract schedules
 - Principal and interest are rolled over during automatic rollover
- Re-computation of Amortization Loan at Amendments
 - Change Installment action is allowed
 - Installment Calculation Type followed is Single installment
- Prepayment of loan
 - Basis of re-computing the schedules is change EMI
 - Prepayment is effective from value date of payment
 - Prepay Equated Monthly Installment Type is Single installment

1.5.4.2 Principal Component

Disbursement schedule starts from value date of contract.

1.5.4.3 Main Interest Component

- Based on principal expected balance.
- This component has amortized formula to calculate the interest.
- Accrued Daily.
- Interest type is fixed.
- Interest calculation method is Actual/365.
- Repayment schedule is monthly.
- No Grace Days for this component.

1.5.4.4 Savings Component

- The component and calculation type are 'savings'.
- The basis element is CUSTAC_BAL. It returns the minimum of the balance in CASA and the expected principal.
- The UDE is INTEREST_RATE which is the same as the Main Interest.
- Formula type is simple.
- Accrued daily.
- No schedules are simple.

1.5.5 Events Covered

| Event Code | Nomenclature |
|------------|---------------------------|
| ACCR | Accrual |
| ADCH | Ad hoc Charge Application |
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| BOOK | Booking of contract |
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| Event Code | Nomenclature |
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| ARVN | Automatic Rate Revision |
| PROV | Provisioning |
| RACR | Reversal Accrual |
| ROLB | Rollover Booking |
| ROLL | Rollover of Contract |
| VAMB | Value Dated Amendment Booking |
| VAMI | Value Dated Amendment Initiation |
| NOVA | Novation |
| RNOG | Re-Negotiation |
| SCHR | Schedule Regeneration |

1.5.6 Advices/Statements Supported

| Advices/Statements | Code |
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| Advices/Statements | Code |
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| Credit Advice | CR_ADV |
| Loan detailed Statement Advice | CLST_DETAILED |
| Debit Advice | DR_ADV |
| Delinquency Advice | DELINQYADV |
| Billing Advice | BILNOTC |
| Interest Statement Advice | CL_INT_STMT |
| Rate Change Advice | RATECH_ADV |
| Rollover Advice | CL_ROLL_ADV |

1.5.7 Reports

- Loan Maturity Report
- Accrual Control list
- Overdue Schedule Report
- Periodic Rate Revision Report
- Customer Loan Agreement
- Interest Calculation Analysis
- Loan History
- Loan Register
- Event Report
- Adverse Status Report

- Loan Rollover Monitoring Report
- Linked Contract Utilization Report

1.5.8 Additional Information (UDF)/Special Maintenance

UDF:

NA

MIS:

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 - MIS_GRP1
- Pool Code
 - POOL1
- MIS Classes
 - COS_CENTR
 - LOAN_TYPE
 - LOAN_TERM

2 Mortgage – Gateway Services

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

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

2.1 Supported Gateway Services for Mortgage

Following gateway services are major contributor to Mortgage Module:

| Service Name | Service Description | Operations | Operation Description |
|---------------------|----------------------------|--------------------|----------------------------------|
| FCUBSMOService | Mortgage Service | QueryPayment | QueryPayment |
| FCUBSMOService | Mortgage Service | QueryNotaryConfirm | QueryNotaryConfirm |
| FCUBSMOService | Mortgage Service | QueryMOInfo | QueryMOInfo |
| FCUBSMOService | Mortgage Service | QueryMOEvents | QueryMOEvents |
| FCUBSMOService | Mortgage Service | QueryCustSum | QueryCustSum |
| FCUBSMOService | Mortgage Service | QueryAutosuspInfo | QueryAutosuspInfo |
| FCUBSMOService | Mortgage Service | ModifyProduct | Modification of Mortgage Product |
| FCUBSMOService | Mortgage Service | DeleteVami | DeleteVami |
| FCUBSMOService | Mortgage Service | DeleteStatusChange | DeleteStatusChange |
| FCUBSMOService | Mortgage Service | DeleteRollover | DeleteRollover |
| FCUBSMOService | Mortgage Service | DeleteRenog | DeleteRenog |
| FCUBSMOService | Mortgage Service | DeleteProduct | Deletion of Mortgage Product |

| Service Name | Service Description | Operations | Operation Description |
|---------------------|----------------------------|------------------------|-----------------------------------|
| FCUBSMOService | Mortgage Service | DeleteNotaryConfirm | DeleteNotaryConfirm |
| FCUBSMOService | Mortgage Service | DeleteInstStatChg | DeleteInstStatChg |
| FCUBSMOService | Mortgage Service | DeleteDisbursement | DeleteDisbursement |
| FCUBSMOService | Mortgage Service | DeleteCLAdhoc | DeleteCLAdhoc |
| FCUBSMOService | Mortgage Service | DelPayment | DelPayment |
| FCUBSMOService | Mortgage Service | CreateProduct | Creation of Mortgage Product |
| FCUBSMOService | Mortgage Service | CreateNotaryConfirm | CreateNotaryConfirm |
| FCUBSMOService | Mortgage Service | AuthorizeProduct | Authorization of Mortgage Product |
| FCUBSMOService | Mortgage Service | AuthorizeNotaryConfirm | AuthorizeNotaryConfirm |
| FCUBSMOService | Mortgage Service | AuthVami | AuthVami |
| FCUBSMOService | Mortgage Service | AuthStatusChange | AuthStatusChange |
| FCUBSMOService | Mortgage Service | AuthRollover | AuthRollover |
| FCUBSMOService | Mortgage Service | AuthRenog | AuthRenog |
| FCUBSMOService | Mortgage Service | AuthPayment | AuthPayment |
| FCUBSMOService | Mortgage Service | AuthInstStatChg | AuthInstStatChg |
| FCUBSMOService | Mortgage Service | AuthDisbursement | AuthDisbursement |

| Service Name | Service Description | Operations | Operation Description |
|---------------------|----------------------------|---------------------|------------------------------|
| FCUBSMOService | Mortgage Service | AuthCLAdhoc | AuthCLAdhoc |
| FCUBSMOService | Mortgage Service | ActiveRollover | ActiveRollover |
| FCUBSMOService | Mortgage Service | SimPayment | SimPayment |
| FCUBSMOService | Mortgage Service | SaveVami | SaveVami |
| FCUBSMOService | Mortgage Service | SaveStatusChange | SaveStatusChange |
| FCUBSMOService | Mortgage Service | SaveRollover | SaveRollover |
| FCUBSMOService | Mortgage Service | SaveReversal | SaveReversal |
| FCUBSMOService | Mortgage Service | SaveRenog | SaveRenog |
| FCUBSMOService | Mortgage Service | SaveReassign | SaveReassign |
| FCUBSMOService | Mortgage Service | SavePayment | SavePayment |
| FCUBSMOService | Mortgage Service | SaveInstStatChg | SaveInstStatChg |
| FCUBSMOService | Mortgage Service | SaveInactive | SaveInactive |
| FCUBSMOService | Mortgage Service | SaveDisbursement | SaveDisbursement |
| FCUBSMOService | Mortgage Service | SaveCLAdhoc | SaveCLAdhoc |
| FCUBSMOService | Mortgage Service | SaveAccountActivate | SaveAccountActivate |
| FCUBSMOService | Mortgage Service | SaveAccSim | SaveAccSim |
| FCUBSMOService | Mortgage Service | SaveALiqdSusp | SaveALiqdSusp |

| Service Name | Service Description | Operations | Operation Description |
|---------------------|----------------------------|---------------------|------------------------------|
| FCUBSMOService | Mortgage Service | ReverseRollover | ReverseRollover |
| FCUBSMOService | Mortgage Service | ReverseRenog | ReverseRenog |
| FCUBSMOService | Mortgage Service | ReverseInstStatChg | ReverseInstStatChg |
| FCUBSMOService | Mortgage Service | ReverseDisbursement | ReverseDisbursement |
| FCUBSMOService | Mortgage Service | RevPayment | RevPayment |
| FCUBSMOService | Mortgage Service | RevCLAdhoc | RevCLAdhoc |
| FCUBSMOService | Mortgage Service | QueryVami | QueryVami |
| FCUBSMOService | Mortgage Service | QueryRollover | QueryRollover |
| FCUBSMOService | Mortgage Service | QueryRenog | QueryRenog |
| FCUBSMOService | Mortgage Service | QueryProduct | Query of Mortgage Product |
| FCUBSMOService | Mortgage Service | QueryPmntSch | QueryPmntSch |