

**Product Catalogue – Consumer Lending Module**

# **Oracle FLEXCUBE Universal Banking**

Accelerator Pack 14.7.3.0.0

Part No. F91985-01

February 2024



**ORACLE**  
FINANCIAL SERVICES

**ORACLE®**

## **Product Catalogue – Consumer Lending Module**

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

<https://www.oracle.com/industries/financial-services/index.html>

Copyright © 2007, 2024, Oracle and/or its affiliates. All rights reserved.

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

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. 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 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.

This software or hardware and documentation may provide access to or information on 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. 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.

## Contents

<b>1</b>	<b>Product Catalogue – Consumer Lending Module (CL)</b> .....	<b>1</b>
1.1	Product Code LRE3 – Home Loans (Amortized Loans Product).....	2
1.1.1	Introduction.....	2
1.1.2	Business Scenario.....	2
1.1.3	Synopsis.....	2
1.1.4	Detailed Coverage.....	3
1.1.5	Events Covered.....	6
1.1.6	Advices/Statements .....	22
1.1.7	Reports.....	23
1.1.8	Additional Information (UDF)/Special Maintenance .....	24
1.2	Product Code LRE2 – Vehicle/Personal Loans (Amortized Loans Product).....	24
1.2.1	Introduction.....	24
1.2.2	Business Scenario.....	24
1.2.3	Synopsis.....	25
1.2.4	Detailed Coverage.....	25
1.2.5	Events Covered.....	29
1.2.6	Advices/Statements .....	30
1.2.7	Reports.....	32
1.2.8	Additional Information (UDF)/Special Maintenance .....	32
1.3	Product Code LRT3 – Education Loans .....	33
1.3.1	Introduction.....	33
1.3.2	Business Scenario.....	33
1.3.3	Synopsis.....	33
1.3.4	Detailed Coverage.....	34
1.3.5	Events Covered.....	37
1.3.6	Advices/Statements Supported.....	38
1.3.7	Reports.....	39
1.3.8	Additional Information (UDF)/Special Maintenance:.....	40
1.4	Product Code LRT4 – Demand Loans (Compounding).....	40
1.4.1	Introduction.....	40
1.4.2	Business Scenario.....	40
1.4.3	Synopsis.....	41
1.4.4	Detailed Coverage.....	41
1.4.5	Events Covered.....	44
1.4.6	Advices/Statements Supported.....	45
1.4.7	Reports.....	46

1.4.8	Additional Information (UDF)/Special Maintenance .....	47
1.5	Product Code LR78 – Amortized Rule of 78 Product .....	47
1.5.1	Introduction.....	47
1.5.2	Business Scenario.....	47
1.5.3	Synopsis .....	48
1.5.4	Detailed Coverage.....	48
1.5.5	Events Covered.....	51
1.5.6	Advices/Statements Supported.....	52
1.5.7	Reports .....	53
1.5.8	Additional Information (UDF)/Special Maintenance .....	54
1.6	Product Code LCT1 – Short and Medium Term Loan (Bearing Loan with Auto Disbursement) 54	
1.6.1	Introduction.....	54
1.6.2	Business Scenario.....	54
1.6.3	Synopsis .....	55
1.6.4	Detailed Coverage.....	55
1.6.5	Events Covered.....	58
1.6.6	Advices/Statements .....	73
1.6.7	Reports .....	74
1.6.8	Additional Information (UDF)/Special Maintenance .....	74
1.7	Product Code LCT2 – Long Term Loans (Bearing loan with Manual Disbursement).....	75
1.7.1	Introduction.....	75
1.7.2	Business Scenario.....	75
1.7.3	Synopsis .....	76
1.7.4	Detailed Coverage.....	76
1.7.5	Events Covered.....	79
1.7.6	Advices/Statements Supported.....	80
1.7.7	Reports .....	81
1.7.8	Additional Information (UDF)/Special Maintenance .....	81
1.8	Product Code LCT3 – Capitalized Loans.....	82
1.8.1	Introduction.....	82
1.8.2	Business Scenario.....	82
1.8.3	Synopsis .....	82
1.8.4	Detailed Coverage.....	83
1.8.5	Events Covered.....	85
1.8.6	Advices/Statements Supported.....	86
1.8.7	Reports .....	87
1.8.8	Additional Information (UDF)/Special Maintenance .....	88

1.9	Product Code LCL1 – Home Loans (For Loan Against Salary)	88
1.9.1	Introduction	88
1.9.2	Business Scenario	88
1.9.3	Synopsis	89
1.9.4	Detailed Coverage	89
1.9.5	Events Covered	93
1.9.6	Advices/Statements Supported	94
1.9.7	Reports	94
1.9.8	Additional Information (UDF)/Special Maintenance	95
1.10	Product Code LCL2 – Home Loans (Loans with Guarantor)	95
1.10.1	Introduction	95
1.10.2	Business Scenario	95
1.10.3	Synopsis	96
1.10.4	Detailed Coverage	96
1.10.5	Events Covered	99
1.10.6	Advices/Statements Supported	100
1.10.7	Reports	101
1.10.8	Additional Information (UDF)/Special Maintenance	102
1.11	Product Code LDS1 – Discounted Loans	102
1.11.1	Introduction	102
1.11.2	Business Scenario	102
1.11.3	Synopsis	102
1.11.4	Detailed Coverage	103
1.11.5	Events Covered	105
1.11.6	Advices/Statements Supported	106
1.11.7	Reports	106
1.11.8	Additional Information (UDF)/Special Maintenance	107
1.12	Product Code LDS2 – True Discounted Loans	107
1.12.1	Introduction	107
1.12.2	Business Scenario	107
1.12.3	Synopsis	108
1.12.4	Detailed Coverage	108
1.12.5	Events Covered	110
1.12.6	Advices/Statements Supported	111
1.12.7	Reports	111
1.12.8	Additional Information (UDF)/Special Maintenance	112
1.13	Product Code LPA1 – Bearing Loan with Payment in Advance	112
1.13.1	Introduction	112

1.13.2	Business Scenario.....	112
1.13.3	Synopsis.....	113
1.13.4	Detailed Coverage.....	113
1.13.5	Events Covered.....	116
1.13.6	Advices/Statements Supported.....	117
1.13.7	Reports.....	118
1.13.8	Additional Information (UDF)/Special Maintenance.....	119
1.14	Product Code LPA2 – Amortized Loan with Payment in Advance.....	119
1.14.1	Introduction.....	119
1.14.2	Business Scenario.....	120
1.14.3	Synopsis.....	120
1.14.4	Detailed Coverage.....	120
1.14.5	Events Covered.....	123
1.14.6	Advices/Statements Supported.....	124
1.14.7	Reports.....	125
1.14.8	Additional Information (UDF)/Special Maintenance.....	126
1.15	Product Code OLL1 – Open Line Loans (Minimum Amount Due Method).....	126
1.15.1	Introduction.....	126
1.15.2	Business Scenario.....	127
1.15.3	Synopsis.....	127
1.15.4	Detailed Coverage.....	127
1.15.5	Events Covered.....	129
1.15.6	Advices/Statements Supported.....	131
1.15.7	Reports.....	131
1.15.8	Additional Information (UDF)/Special Maintenance.....	132
1.16	Product Code OLL2 – Open Line Loans (Percentage of Amount Due).....	132
1.16.1	Introduction.....	132
1.16.2	Business Scenario.....	132
1.16.3	Synopsis.....	133
1.16.4	Detailed Coverage.....	133
1.16.5	Events Covered.....	135
1.16.6	Advices/Statements Supported.....	136
1.16.7	Reports.....	136
1.16.8	Additional Information (UDF)/Special Maintenance.....	137
1.17	Product Code LCPR – Loans for LC Against Bill.....	137
1.17.1	Introduction.....	137
1.17.2	Business Scenario.....	138
1.17.3	Synopsis.....	138

1.17.4	Detailed Coverage.....	138
1.17.5	Events Covered.....	141
1.17.6	Advices/Statements Supported.....	142
1.17.7	Reports.....	143
1.17.8	Additional Information (UDF)/Special Maintenance.....	144
1.18	Product Code LCPC – Loans for LC (Packing Credit).....	144
1.18.1	Introduction.....	144
1.18.2	Business Scenario.....	144
1.18.3	Synopsis.....	145
1.18.4	Detailed Coverage.....	145
1.18.5	Events Covered.....	148
1.18.6	Advices/Statements Supported.....	149
1.18.7	Reports.....	150
1.18.8	Additional Information (UDF)/Special Maintenance.....	150
1.19	Product Code PRVN – Provisioning/Status Change (Amortized Loans Product).....	151
1.19.1	Introduction.....	151
1.19.2	Business Scenario.....	151
1.19.3	Synopsis.....	152
1.19.4	Detailed Coverage.....	152
1.19.5	Events Covered.....	156
1.19.6	Advices/Statements Supported.....	157
1.19.7	Reports.....	158
1.19.8	Additional Information (UDF)/Special Maintenance.....	159
<b>2</b>	<b>Consumer Lending – Gateway Services.....</b>	<b>160</b>
2.1	Supported Gateway Services for Loans.....	160

# 1 Product Catalogue – Consumer Lending Module (CL)

This chapter describes the various products of CL. The products are described in the following sections:

- *1.1 Product Code LRE3 – Home Loans (Amortized Loans Product)*
- *1.2 Product Code LRE2 – Vehicle/Personal Loans (Amortized Loans Product)*
- *1.3 Product Code LRT3 – Education Loans*
- *1.4 Product Code LRT4 – Demand Loans (Compounding)*
- *1.5 Product Code LR78 – Amortized Rule of 78 Product*
- *1.6 Product Code LCT1 – Short and Medium Term Loan (Bearing Loan with Auto Disbursement)*
- *1.7 Product Code LCT2 – Long Term Loans (Bearing loan with Manual Disbursement)*
- *1.8 Product Code LCT3 – Capitalized Loans*
- *1.9 Product Code LCL1 – Home Loans (For Loan Against Salary)*
- *1.10 Product Code LCL2 – Home Loans (Loans with Guarantor)*
- *1.11 Product Code LDS1 – Discounted Loans*
- *1.12 Product Code LDS2 – True Discounted Loans*
- *1.13 Product Code LPA1 – Bearing Loan with Payment in Advance*
- *1.14 Product Code LPA2 – Amortized Loan with Payment in Advance*
- *1.15 Product Code OLL1 – Open Line Loans-(Minimum Amount Due Method)*
- *1.16 Product Code OLL2 – Open Line Loans (Percentage of Amount Due)*
- *1.17 Product Code LCPR – Loans for LC Against Bill*
- *1.18 Product Code LCPC – Loans for LC (Packing Credit)*
- *1.19 Product Code PRVN – Provisioning/Status Change (Amortized Loans Product)*



## 1.1 Product Code LRE3 – Home Loans (Amortized Loans Product)

### 1.1.1 Introduction

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

### 1.1.2 Business Scenario

- Loans with Amortized type (Amortized and simple) can be booked.
- Interest calculation is based on principal expected and is Amortized Reducing (simple and amortized) based on frequencies.
- Loans with Negative Interest Can be booked.
- Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.
- Assigning status to loans based on overdue days.
- Income recognition is done through contingent accruals based on status movement.
- Reporting assets in different heads based on status movement with or without rule maintenance.
- Reporting assets in contingent heads after the contract reaches the worst status.
- Automatic reverse status movements and rebooking reversed interest amounts based on payments.
- Manual rollover is set during maturity of loan.

### 1.1.3 Synopsis

- This product can be used to creating amortized loans.
- The disbursement mode is auto.
- The contracts are tracked in contingent heads after they reach adverse status.

- Currency, customer type and Branch restrictions are applied on the contracts.
- VAMI and prepayment re-computation type is Change Installment.

## 1.1.4 Detailed Coverage

### 1.1.4.1 Preferences

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

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

#### **1.1.4.2 Principal Component**

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

#### **1.1.4.4 Processing Charge Component**

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

#### **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 Equitable Mortgage Charge**

Calculated based percentage based on amount financed.

#### **1.1.4.7 Handling Charge**

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

#### **1.1.4.8 Penalty on Overdue Interest Component**

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

#### **1.1.4.9 Penalty on Overdue Principal Component**

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

#### **1.1.4.10 Prepayment Penalty Component**

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

#### **1.1.4.11 With Holding Tax**

With Holding tax enabled for Main Interest.

#### **1.1.4.12 Service Tax Component**

Service tax is calculated on processing charge.

**1.1.4.13 Provision Component**

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

**1.1.4.14 Currency Restrictions**

INR – Indian Rupee currency is restricted.

**1.1.4.15 Customer Category Restrictions**

Corporate category is restricted.

**1.1.4.16 Branch Restrictions**

Branch (002) is restricted.

**1.1.5 Events Covered**

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAGS</b>
ACCR	C	COL_INTINC	COL_INT_ACCR
ACCR	C	COL_INTINC	COL_INT_ACCR
ACCR	C	COL_INTINC	COL_INT_ACCR
ACCR	C	COL_INTINC	COL_INT_ACCR
ACCR	C	COL_INTINC	COL_INT_ACCR
ACCR	D	COL_INTREC	COL_INT_ACCR
ACCR	D	COL_INTREC	COL_INT_ACCR

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAGS</b>
ACCR	D	COL_INTREC	COL_INT_ACCR
ACCR	D	COL_INTREC	COL_INT_ACCR
ACCR	D	COL_INTREC	COL_INT_ACCR
ACCR	C	MAIN_INTINC	MAIN_INT_ACCR
ACCR	C	MAIN_INTINC	MAIN_INT_ACCR
ACCR	C	MAIN_INTINC	MAIN_INT_ACCR
ACCR	D	MAIN_INTREC	MAIN_INT_ACCR
ACCR	D	MAIN_INT_DOUB	MAIN_INT_ACCR
ACCR	D	MAIN_INT_SUBS	MAIN_INT_ACCR
ACCR	C	PROC_INTINC	PROC_INT_ACCR
ACCR	C	PROC_INTINC	PROC_INT_ACCR
ACCR	C	PROC_INTINC	PROC_INT_ACCR
ACCR	C	PROC_INTINC	PROC_INT_ACCR
ACCR	C	PROC_INTINC	PROC_INT_ACCR
ACCR	D	PROC_INTREC	PROC_INT_ACCR
ACCR	D	PROC_INTREC	PROC_INT_ACCR

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAGS</b>
ACCR	D	PROC_INTREC	PROC_INT_ACCR
ACCR	D	PROC_INTREC	PROC_INT_ACCR
ACCR	D	PROC_INTREC	PROC_INT_ACCR
ACCR	C	SUSPED_LOSS	MAIN_INT_SACR
ACCR	C	SUSPED_WOFF	MAIN_INT_SACR
ACCR	D	SUSP_LOSS	MAIN_INT_SACR
ACCR	D	SUSP_WOFF	MAIN_INT_SACR
ACCR	D	MAIN_INTEXP	MAIN_INT_NEG_ACCR
ACCR	C	MAIN_INTPAY	MAIN_INT_NEG_ACCR
ADCH	C	ADCH_CHGINC	ADCH_CHG_ADCH
ADCH	D	DR_SETTL_BRIDGE	ADCH_CHG_ADCH
ALIQ	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
ALIQ	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
ALIQ	D	DR_SETTL_BRIDGE	PROC_INT_LIQD
ALIQ	D	COL_INTEXP	COL_INT_WAVD
ALIQ	C	COL_INTREC	COL_INT_CAP

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAGS</b>
ALIQ	C	COL_INTREC	COL_INT_LIQD
ALIQ	C	COL_INTREC	COL_INT_WAVD
ALIQ	C	CONTP_LOSS	PRINCIPAL_CLIQ
ALIQ	D	CONTRAP_LOSS	PRINCIPAL_CLIQ
ALIQ	D	CONTRA_LOSS	MAIN_INT_CLIQ
ALIQ	C	CONT_LOSS	MAIN_INT_CLIQ
ALIQ	D	DR_SETTL_BRIDGE	COL_INT_LIQD
ALIQ	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
ALIQ	D	DR_SETTL_BRIDGE	MAIN_INT_SACL
ALIQ	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
ALIQ	C	MAIN_INTINC	MAIN_INT_SACL
ALIQ	C	MAIN_INTREC	MAIN_INT_CAP
ALIQ	C	MAIN_INTREC	MAIN_INT_LIQD
ALIQ	D	LOAN_ACCOUNT	COL_INT_CAP
ALIQ	D	LOAN_ACCOUNT	MAIN_INT_CAP
ALIQ	D	LOAN_ACCOUNT	ODIN_PNLTY_CAP



<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAGS</b>
ALIQ	D	LOAN_ACCOUNT	ODPR_PNLTY_CAP
ALIQ	C	LOAN_ACCOUNT	PRINCIPAL_LIQD
ALIQ	C	LOAN_ACCOUNT	PRINCIPAL_WAVD
ALIQ	D	LOAN_ACCOUNT	PROC_INT_CAP
ALIQ	D	MAIN_INTEXP	MAIN_INT_WAVD
ALIQ	C	MAIN_INTREC	MAIN_INT_WAVD
ALIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_CAP
ALIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
ALIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_CAP
ALIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
ALIQ	D	PRINCIPALEXP	PRINCIPAL_WAVD
ALIQ	D	PROC_INTEXP	PROC_INT_WAVD
ALIQ	C	PROC_INTREC	PROC_INT_CAP
ALIQ	C	PROC_INTREC	PROC_INT_LIQD
ALIQ	C	PROC_INTREC	PROC_INT_WAVD
ALIQ	D	SUSPED_LOSS	MAIN_INT_SLIQ

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAGS</b>
ALIQ	C	SUSP_LOSS	MAIN_INT_SLIQ
ALIQ	C	LOAN_ACCOUNT	MAIN_INT_NEG_CAP
ALIQ	D	MAIN_INTPAY	MAIN_INT_NEG_CAP
ALIQ	C	CR_SETTL_BRIDGE	MAIN_INT_NEG_LIQD
ALIQ	D	MAIN_INTPAY	MAIN_INT_NEG_LIQD
BOOK	D	DR_SETTL_BRIDGE	PROC_CHARGE_LIQD
BOOK	D	DR_SETTL_BRIDGE	SERVICE_TAX_LIQD
BOOK	C	PROC_CHARGEINC	PROC_CHARGE_LIQD
BOOK	C	SERVICE_TAXPAY	SERVICE_TAX_LIQD
DSBR	C	CR_SETTL_BRIDGE	PRINCIPAL
DSBR	D	LOAN_ACCOUNT	PRINCIPAL
MLIQ	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	PRE_PENALTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
MLIQ	D	DR_SETTL_BRIDGE	PROC_INT_LIQD
MLIQ	D	COL_INTEXP	COL_INT_WAVD

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAGS</b>
MLIQ	C	COL_INTREC	COL_INT_CAP
MLIQ	C	COL_INTREC	COL_INT_LIQD
MLIQ	C	COL_INTREC	COL_INT_WAVD
MLIQ	C	CONTP_LOSS	PRINCIPAL_CLIQ
MLIQ	D	CONTRAP_LOSS	PRINCIPAL_CLIQ
MLIQ	D	CONTRA_LOSS	MAIN_INT_CLIQ
MLIQ	C	CONT_LOSS	MAIN_INT_CLIQ
MLIQ	D	DR_SETTL_BRIDGE	COL_INT_LIQD
MLIQ	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
MLIQ	D	DR_SETTL_BRIDGE	MAIN_INT_SACL
MLIQ	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
MLIQ	C	MAIN_INTINC	MAIN_INT_SACL
MLIQ	C	MAIN_INTREC	MAIN_INT_CAP
MLIQ	C	MAIN_INTREC	MAIN_INT_LIQD
MLIQ	D	LOAN_ACCOUNT	COL_INT_CAP
MLIQ	D	LOAN_ACCOUNT	MAIN_INT_CAP

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAGS</b>
MLIQ	D	LOAN_ACCOUNT	ODIN_PNLTY_CAP
MLIQ	D	LOAN_ACCOUNT	ODPR_PNLTY_CAP
MLIQ	C	LOAN_ACCOUNT	PRINCIPAL_LIQD
MLIQ	C	LOAN_ACCOUNT	PRINCIPAL_WAVD
MLIQ	D	LOAN_ACCOUNT	PROC_INT_CAP
MLIQ	D	MAIN_INTEXP	MAIN_INT_WAVD
MLIQ	C	MAIN_INTREC	MAIN_INT_WAVD
MLIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_CAP
MLIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
MLIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_CAP
MLIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
MLIQ	C	PRE_PENALTYINC	PRE_PENALTY_LIQD
MLIQ	D	PRINCIPALEXP	PRINCIPAL_WAVD
MLIQ	D	PROC_INTEXP	PROC_INT_WAVD
MLIQ	C	PROC_INTREC	PROC_INT_CAP
MLIQ	C	PROC_INTREC	PROC_INT_LIQD

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAGS</b>
MLIQ	C	PROC_INTREC	PROC_INT_WAVD
MLIQ	D	SUSPED_LOSS	MAIN_INT_SLIQ
MLIQ	C	SUSP_LOSS	MAIN_INT_SLIQ
MLIQ	C	CR_SETTL_BRIDGE	MAIN_INT_NEG_LIQD
MLIQ	D	MAIN_INTPAY	MAIN_INT_NEG_LIQD
PROV	D	PROVEXP	PROV_PROV
PROV	C	PROVEXP	PROV_WBCK
PROV	C	PROVPAY	PROV_PROV
PROV	D	PROVPAY	PROV_WBCK
RACR	D	COL_INTINC	COL_INT_RACR_REAL
RACR	C	COL_INTREC	COL_INT_RACR_REAL
RACR	D	MAIN_INTINC	MAIN_INT_RACR_REAL
RACR	C	MAIN_INTREC	MAIN_INT_RACR_REAL
RACR	D	PROC_INTINC	PROC_INT_RACR_REAL
RACR	C	PROC_INTREC	PROC_INT_RACR_REAL
RACR	D	SUSPED_LOSS	MAIN_INT_RACR_SUSP

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAGS</b>
RACR	C	SUSP_LOSS	MAIN_INT_RACR_SUSP
RACR	C	MAIN_INTEXP	MAIN_INT_NEG_RACR_REAL
RACR	D	MAIN_INTPAY	MAIN_INT_NEG_RACR_REAL
REOP	C	CR_SETTL_BRIDGE	PRINCIPAL_INCR
REOP	D	LOAN_ACCOUNT	PRINCIPAL
REOP	D	LOAN_ACCOUNT	PRINCIPAL_INCR
REOP	C	SROL_SUSPENSE	PRINCIPAL
RNOG	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
RNOG	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
RNOG	D	DR_SETTL_BRIDGE	PROC_INT_LIQD
RNOG	D	COL_INTEXP	COL_INT_WAVD
RNOG	C	COL_INTREC	COL_INT_LIQD
RNOG	C	COL_INTREC	COL_INT_RNOG
RNOG	C	COL_INTREC	COL_INT_WAVD
RNOG	C	CONTP_LOSS	PRINCIPAL_CLIQ

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAGS</b>
RNOG	D	CONTRAP_LOSS	PRINCIPAL_CLIQ
RNOG	D	CONTRA_LOSS	MAIN_INT_CLIQ
RNOG	C	CONT_LOSS	MAIN_INT_CLIQ
RNOG	D	DR_SETTL_BRIDGE	COL_INT_LIQD
RNOG	D	DR_SETTL_BRIDGE	HANDLNG_CHG_LIQD
RNOG	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
RNOG	D	DR_SETTL_BRIDGE	MAIN_INT_SACL
RNOG	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
RNOG	D	MAIN_INTEXP	MAIN_INT_WAVD
RNOG	C	MAIN_INTINC	MAIN_INT_SACL
RNOG	C	HANDLNG_CHGINC	HANDLNG_CHG_LIQD
RNOG	C	LOAN_ACCOUNT	PRINCIPAL_LIQD
RNOG	C	LOAN_ACCOUNT	PRINCIPAL_WAVD
RNOG	C	MAIN_INTREC	MAIN_INT_LIQD
RNOG	C	MAIN_INTREC	MAIN_INT_RNOG
RNOG	C	MAIN_INTREC	MAIN_INT_WAVD

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAGS</b>
RNOG	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
RNOG	C	ODIN_PNLTYINC	ODIN_PNLTY_RNOG
RNOG	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
RNOG	C	ODPR_PNLTYINC	ODPR_PNLTY_RNOG
RNOG	D	PRINCIPALEXP	PRINCIPAL_WAVD
RNOG	D	PROC_INTEXP	PROC_INT_WAVD
RNOG	C	PROC_INTREC	PROC_INT_LIQD
RNOG	C	PROC_INTREC	PROC_INT_RNOG
RNOG	C	PROC_INTREC	PROC_INT_WAVD
RNOG	D	SROL_SUSPENSE	COL_INT_RNOG
RNOG	D	SROL_SUSPENSE	MAIN_INT_RNOG
RNOG	D	SROL_SUSPENSE	ODIN_PNLTY_RNOG
RNOG	D	SROL_SUSPENSE	ODPR_PNLTY_RNOG
RNOG	D	SROL_SUSPENSE	PROC_INT_RNOG
RNOG	D	SUSPED_LOSS	MAIN_INT_SLIQ
RNOG	C	SUSP_LOSS	MAIN_INT_SLIQ



<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAGS</b>
ROLL	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
ROLL	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
ROLL	D	DR_SETTL_BRIDGE	PROC_INT_LIQD
ROLL	D	COL_INTEXP	COL_INT_WAVD
ROLL	C	COL_INTREC	COL_INT_LIQD
ROLL	C	COL_INTREC	COL_INT_ROLL
ROLL	C	COL_INTREC	COL_INT_WAVD
ROLL	C	CR_SETTL_BRIDGE	PRINCIPAL_INCR
ROLL	D	DR_SETTL_BRIDGE	COL_INT_LIQD
ROLL	D	DR_SETTL_BRIDGE	HANDLNG_CHG_LIQD
ROLL	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
ROLL	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
ROLL	D	MAIN_INTEXP	MAIN_INT_WAVD
ROLL	C	HANDLNG_CHGINC	HANDLNG_CHG_LIQD
ROLL	D	LOAN_ACCOUNT	COL_INT_ROLL
ROLL	D	LOAN_ACCOUNT	MAIN_INT_ROLL

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAGS</b>
ROLL	D	LOAN_ACCOUNT	ODIN_PNLTY_ROLL
ROLL	D	LOAN_ACCOUNT	ODPR_PNLTY_ROLL
ROLL	D	LOAN_ACCOUNT	PRINCIPAL_INCR
ROLL	C	LOAN_ACCOUNT	PRINCIPAL_LIQD
ROLL	C	LOAN_ACCOUNT	PRINCIPAL_WAVD
ROLL	D	LOAN_ACCOUNT	PROC_INT_ROLL
ROLL	C	MAIN_INTREC	MAIN_INT_LIQD
ROLL	C	MAIN_INTREC	MAIN_INT_ROLL
ROLL	C	MAIN_INTREC	MAIN_INT_WAVD
ROLL	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
ROLL	C	ODIN_PNLTYINC	ODIN_PNLTY_ROLL
ROLL	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
ROLL	C	ODPR_PNLTYINC	ODPR_PNLTY_ROLL
ROLL	D	PRINCIPALEXP	PRINCIPAL_WAVD
ROLL	D	PROC_INTEXP	PROC_INT_WAVD
ROLL	C	PROC_INTREC	PROC_INT_LIQD

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAGS</b>
ROLL	C	PROC_INTREC	PROC_INT_ROLL
ROLL	C	PROC_INTREC	PROC_INT_WAVD
SROL	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
SROL	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
SROL	D	DR_SETTL_BRIDGE	PROC_INT_LIQD
SROL	D	COL_INTEXP	COL_INT_WAVD
SROL	C	COL_INTREC	COL_INT_LIQD
SROL	C	COL_INTREC	COL_INT_SROL
SROL	C	COL_INTREC	COL_INT_WAVD
SROL	D	DR_SETTL_BRIDGE	COL_INT_LIQD
SROL	D	DR_SETTL_BRIDGE	HANDLNG_CHG_LIQD
SROL	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
SROL	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
SROL	D	MAIN_INTEXP	MAIN_INT_WAVD
SROL	C	HANDLNG_CHGINC	HANDLNG_CHG_LIQD
SROL	C	LOAN_ACCOUNT	PRINCIPAL_LIQD

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAGS</b>
SROL	C	LOAN_ACCOUNT	PRINCIPAL_SROL
SROL	C	LOAN_ACCOUNT	PRINCIPAL_WAVD
SROL	C	MAIN_INTREC	MAIN_INT_LIQD
SROL	C	MAIN_INTREC	MAIN_INT_SROL
SROL	C	MAIN_INTREC	MAIN_INT_WAVD
SROL	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
SROL	C	ODIN_PNLTYINC	ODIN_PNLTY_SROL
SROL	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
SROL	C	ODPR_PNLTYINC	ODPR_PNLTY_SROL
SROL	D	PRINCIPALEXP	PRINCIPAL_WAVD
SROL	D	PROC_INTEXP	PROC_INT_WAVD
SROL	C	PROC_INTREC	PROC_INT_LIQD
SROL	C	PROC_INTREC	PROC_INT_SROL
SROL	C	PROC_INTREC	PROC_INT_WAVD
SROL	D	SROL_SUSPENSE	COL_INT_SROL
SROL	D	SROL_SUSPENSE	MAIN_INT_SROL

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAGS</b>
SROL	D	SROL_SUSPENSE	ODIN_PNLTY_SROL
SROL	D	SROL_SUSPENSE	ODPR_PNLTY_SROL
SROL	D	SROL_SUSPENSE	PRINCIPAL_SROL
SROL	D	SROL_SUSPENSE	PROC_INT_SROL
VAMB	D	DR_SETTL_BRIDGE	HANDLNG_CHG_LIQD
VAMB	C	HANDLNG_CHGINC	HANDLNG_CHG_LIQD
VAMI	C	CR_SETTL_BRIDGE	PRINCIPAL_INCR
VAMI	D	LOAN_ACCOUNT	PRINCIPAL_INCR

### 1.1.6 Advices/Statements

<b>Advice/Statement</b>	<b>Code</b>
Loan Initiation Advice	CL_INIT_ADV
Contract Advice	CL_CONT_ADV
Loan Summary statement Advice	CLST_SUMMARY
Credit Advice	CR_ADV
Loan detailed Statement Advice	CLST_DETAILED
Debit Advice	DR_ADV
Delinquency Advice	DELINQYADV

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

### 1.1.7 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

- Character UDF - RL\_RETAIL

#### MIS:

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

## 1.2 Product Code LRE2 – Vehicle/Personal Loans (Amortized Loans Product)

### 1.2.1 Introduction

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

### 1.2.2 Business Scenario

- Loans with bearing interest type (Amortized) can be booked.
- Interest calculation is based on principal expected and is amortized based on frequencies.
- Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.
- Assigning status to loans based on overdue days.
- Income recognition is stopped based on status movement.

- Unrecognized interest is reversed based on status movement.
- Reporting assets in different heads based on status movement.
- Automatic reverse status movements and rebooking reversed interest amounts based on payments.
- Automatic Rollover of principal (Special Amount) during maturity of loan.

### 1.2.3 Synopsis

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

### 1.2.4 Detailed Coverage

#### 1.2.4.1 Preferences

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Liquidate all components for a date
  - Retries Auto Liquidation Days : 4
  - Retries for Advice : 3
- Holiday treatment for all schedules
  - Holidays ignored



- Account preferences
  - Track receivable auto liquidation enabled
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
  - Partial block release enabled
- Rollover
  - Automatic rollover.
  - Rolled over by days.
  - Contract UDEs are captured during rollover.
  - Special rollover is allowed.
  - Rollover schedule type is based on contract schedules.
  - Principal and interest are rolled over during automatic rollover.
- Re-computation of Amort Loan
  - Tenor will be changed during VAMI action.
  - Multiple installments will be created during VAMI.
- Prepayment of loan
  - Basis of re-computing the schedules is Reduce tenor.
  - Prepayment is effective from Next Installment of the payment.
  - Single installment will be created during payment.
  - Interest pay back is applicable for prepayment.

#### **1.2.4.2 Principal Component**

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

### 1.2.4.3 Main Interest Component

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

### 1.2.4.4 Processing Charge Component

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

### 1.2.4.5 Handling Charge

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

### 1.2.4.6 Ad hoc Charge Component

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

### 1.2.4.7 Penalty on Overdue EMI Amount

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

#### **1.2.4.8 Prepayment Penalty Component**

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

#### **1.2.4.9 Service Tax Component**

Service tax is calculated on processing charge.

#### **1.2.4.10 Provision Component**

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

#### **1.2.4.11 Loan Top-Up**

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

#### **1.2.4.12 Collection Interest component**

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

### 1.2.4.13 Processing Interest component

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

### 1.2.5 Events Covered

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

<b>Event Code</b>	<b>Nomenclature</b>
RNOG	Re-Negotiation
ARVN	Automatic Rate Revision
PROV	Provisioning
RACR	Reversal Accrual
ROLB	Rollover Booking
ROLL	Rollover of Contract
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
REOP	Reopen of the Account
INPL	Interest Pay Back
RINP	Reversal of Interest Pay back
SROL	Special Rollover

### 1.2.6 Advices/Statements

<b>Advices/Statements</b>	<b>Code</b>
Loan Initiation Advice	CL_INIT_ADV
Contract Advice	CL_CONT_ADV
Loan Summary statement Advice	CLST_SUMMARY

<b>Advices/Statements</b>	<b>Code</b>
Credit Advice	CR_ADV
Loan detailed Statement Advice	CLST_DETAILED
Debit Advice	DR_ADV
Delinquency Advice	DELINQYADV
Billing Advice	BILNOTC
Interest Statement Advice	CL_INT_STMT
Rate Change Advice	RATECH_ADV
Rollover Advice	CL_ROLL_ADV
Coupon Book generation	COUPON
Capitalization Advice	CL_CAP
Payment Message	PAYMENT_MESSAGE
CL Amendment Advice	CLAMDADV
Account Simulation Advice	CL_ENQUIRY
Payment Advice	PAYMENT_ADVICE
Payment Simulation Advice	CL_PAY_SIM

## 1.2.7 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\_RETAIL

### MIS:

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

## 1.3 Product Code LRT3 – Education Loans

### 1.3.1 Introduction

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

### 1.3.2 Business Scenario

- Loans with bearing interest type (Amortized) can be booked.
- Interest calculation is based on principal expected and is amortized based on frequencies.
- Moratorium interest calculation is allowed in this product.
- An Intermediate formula is used for Interest calculation.
- Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.
- Assigning status to loans based on overdue days.
- Income recognition is stopped based on status movement.
- Unrecognized interest is reversed based on status movement.
- Reporting assets in different heads based on status movement.
- Automatic reverse status movements and rebooking reversed interest amounts based on payments.
- Automatic Rollover of principal and interest during maturity of loan.

### 1.3.3 Synopsis

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



## 1.3.4 Detailed Coverage

### 1.3.4.1 Preferences

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

- Re-computation of Amort Loan
  - Change Installment - VAMI action
  - Single installments will be created during VAMI
- Prepayment of loan
  - Basis of re-computing the schedules is change EMI
  - Prepayment is effective from value date of payment
  - Multiple installments will be created during payment

#### **1.3.4.2 Principal Component**

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

#### **1.3.4.3 Main Interest Component**

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

#### **1.3.4.4 Processing Charge Component**

- Minimum and maximum charges are maintained.
- Any amount can be input during booking of contract.

- If calculated charge is less than minimum charge, then minimum charge is collected.
- If calculated charge is more than maximum charge, then maximum charge is collected.
- If calculated charge is neither less than minimum charge nor more than maximum charge, then charge calculated based on amt financed is collected.

#### **1.3.4.5 Handling Charge**

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

#### **1.3.4.6 Ad hoc Charge Component**

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

#### **1.3.4.7 Penalty on Overdue Interest Component**

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

#### **1.3.4.8 Penalty on Overdue Principal Component**

- Penalty is calculated based on principal schedule overdue.
- Accrued Daily.
- 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 status of loan, loan outstanding and secured portion of loan.

- If secured portion is more than the loan outstanding then separate rate for provisioning is applied.
- If secured portion is less than the loan outstanding then separate rate for provisioning is applied.

### 1.3.5 Events Covered

Event Code	Nomenclature
ACCR	Accrual
ADBK	Ad hoc Charge Booking
ADCH	Ad hoc Charge Application
ALIQ	Automatic Liquidation
BOOK	Booking of contract
DSBR	Disbursement
INIT	Contract Initiation
MLIQ	Manual Liquidation
REVN	Rate Revision
RNOG	Re-Negotiation
ARVN	Automatic Rate Revision
PROV	Provisioning
RACR	Reversal Accrual
ROLB	Rollover Booking

<b>Event Code</b>	<b>Nomenclature</b>
ROLL	Rollover of Contract
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
SROL	Special Rollover
REOP	Reopen of the Account

### 1.3.6 Advices/Statements Supported

<b>Advices/Statements</b>	<b>Code</b>
Loan Initiation Advice	CL_INIT_ADV
Contract Advice	CL_CONT_ADV
Loan Summary statement Advice	CLST_SUMMARY
Credit Advice	CR_ADV
Loan detailed Statement Advice	CLST_DETAILED
Debit Advice	DR_ADV
Delinquency Advice	DELINQYADV
Billing Advice	BILNOTC
Interest Statement Advice	CL_INT_STMT
Rate Change Advice	RATECH_ADV

Advices/Statements	Code
Rollover Advice	CL_ROLL_ADV
Coupon Book generation	COUPON
Capitalization Advice	CL_CAP
Payment Message	PAYMENT_MESSAGE
CL Amendment Advice	CLAMDADV
Account Simulation Advice	CL_ENQUIRY
Payment Advice	PAYMENT_ADVICE
Payment Simulation Advice	CL_PAY_SIM

### 1.3.7 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\_RETAIL

#### MIS:

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

## 1.4 Product Code LRT4 – Demand Loans (Compounding)

### 1.4.1 Introduction

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

### 1.4.2 Business Scenario

- Loans with bearing interest type can be booked.
- Interest calculation based on principal expected and is compounded.
- Interest is compounded on overdue.
- Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.
- Assigning status to loans based on overdue days.
- Income recognition is stopped based on status movement.
- Unrecognized interest is reversed based on status movement.

- Reporting assets in different heads based on status movement.
- Automatic reverse status movements and rebooking reversed interest amounts based on payments.
- Manual Rollover during maturity of loan.

### 1.4.3 Synopsis

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

### 1.4.4 Detailed Coverage

#### 1.4.4.1 Preferences

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 5
  - Maximum variance: 15
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Partial liquidation allowed
- Holiday treatment
  - Ignored



- Account preferences
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
- Rollover
  - Manual rollover.
  - Rolled over by days.
  - Contract UDEs are captured during rollover.
  - Custom rollover is allowed.
  - Rollover schedule type is based on contract schedules.

#### **1.4.4.2 Principal Component**

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

#### **1.4.4.3 Main Interest Component**

- Based on principal expected balance
- Compounded monthly
- Compounded on Overdue
- Accrued Daily
- Verify funds enabled
- Interest type can be fixed or floating
- Interest calculation method is Actual/365

- 4 days grace period is allowed for this component
- Repayment value date of contract and is paid at the maturity of the contract

#### **1.4.4.4 Processing Charge Component**

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

#### **1.4.4.5 Handling Charge**

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

#### **1.4.4.6 Ad hoc Charge Component**

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

#### **1.4.4.7 Penalty on Overdue Interest Component**

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

#### **1.4.4.8 Penalty on Overdue Principal Component**

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

#### **1.4.4.9 Prepayment Penalty Component**

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

#### **1.4.4.10 Service Tax Component**

Service tax is calculated on processing charge.

### 1.4.4.11 Provision Component

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

### 1.4.5 Events Covered

Event Code	Nomenclature
ACCR	Accrual
ADBK	Adhoc Charge Booking
ADCH	Adhoc Charge Application
ALIQ	Automatic Liquidation
BOOK	Booking of contract
ARVN	Automatic Rate Revision
DSBR	Disbursement
INIT	Contract Initiation
MLIQ	Manual Liquidation
PROV	Provisioning
RACR	Reversal Accrual
REVN	Rate Revision

<b>Event Code</b>	<b>Nomenclature</b>
ROLB	Rollover Booking
ROLL	Rollover of Contract
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
REOP	Reopen of the Account
RNOG	Renegotiation of Contract
TRFR	Branch Transfer
TADJ	Transfer Adjustments

#### 1.4.6 Advices/Statements Supported

<b>Advices/Statements</b>	<b>Code</b>
Loan Initiation Advice	CL_INIT_ADV
Contract Advice	CL_CONT_ADV
Loan Summary statement Advice	CLST_SUMMARY
Credit Advice	CR_ADV
Loan detailed Statement Advice	CLST_DETAILED
Debit Advice	DR_ADV
Delinquency Advice	DELINQYADV

<b>Advices/Statements</b>	<b>Code</b>
Billing Advice	BILNOTC
Interest Statement Advice	CL_INT_STMT
Rate Change Advice	RATECH_ADV
Rollover Advice	CL_ROLL_ADV
Coupon Book generation	COUPON
Capitalization Advice	CL_CAP
Payment Message	PAYMENT_MESSAGE
CL Amendment Advice	CLAMDADV
Payment Advice	PAYMENT_ADVICE

### 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:

- Character UDF - RL\_RETAIL

#### MIS:

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

## 1.5 Product Code LR78 – Amortized Rule of 78 Product

### 1.5.1 Introduction

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

### 1.5.2 Business Scenario

- Loans with interest calculated through Rule of 78 can be booked.
- Interest calculation is based on principal expected and is amortized based on frequencies.
- Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.
- Assigning status to loans based on overdue days.
- Income recognition is stopped based on status movement.
- Unrecognized interest is reversed based on status movement.
- Reporting assets in different heads based on status movement.

- Automatic reverse status movements and rebooking reversed interest amounts based on payments.
- Manual Rollover during maturity of loan.

### 1.5.3 Synopsis

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

### 1.5.4 Detailed Coverage

#### 1.5.4.1 Preferences

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Liquidate all components for a day
- Holiday treatment for all schedules
  - Holidays ignored
- Account preferences
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed

- Rollover
  - Manual rollover.
  - Rolled over by days.
  - Contract UDEs are captured during rollover.
  - Custom rollover is allowed.
  - Rollover schedule type is based on contract schedules.
- Re-computation of Amort Loan
  - Installment will be changed during VAMI action.
  - Multiple installments will be created during VAMI.
- Prepayment of loan
  - Basis of re-computing the schedules is change EMI.
  - Prepayment is effective from value date of payment.
  - Multiple installments will be created during payment.

#### **1.5.4.2 Principal Component**

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

#### **1.5.4.3 Main Interest Component**

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



#### **1.5.4.4 Processing Charge Component**

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

#### **1.5.4.5 Ad hoc Charge Component**

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

#### **1.5.4.6 Equitable Mortgage Charge**

Calculated based percentage based on amount financed.

#### **1.5.4.7 Handling Charge**

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

#### **1.5.4.8 Penalty on Overdue Interest Component**

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

#### **1.5.4.9 Penalty on Overdue Principal Component**

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

#### **1.5.4.10 Prepayment Penalty Component**

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

#### **1.5.4.11 Service Tax Component**

Service tax is calculated on processing charge.

### 1.5.4.12 Provision Component

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

### 1.5.5 Events Covered

Event Code	Nomenclature
ACCR	Accrual
ADBK	Ad hoc Charge Booking
ADCH	Ad hoc Charge Application
ALIQ	Automatic Liquidation
BOOK	Booking of contract
DSBR	Disbursement
INIT	Contract Initiation
MLIQ	Manual Liquidation
REVN	Rate Revision
ARVN	Automatic Rate Revision
PROV	Provisioning
RACR	Reversal Accrual
ROLB	Rollover Booking
ROLL	Rollover of Contract

<b>Event Code</b>	<b>Nomenclature</b>
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
REOP	Reopen of the Account
RNOG	Renegotiation of Contract
SROL	Special Rollover

### 1.5.6 Advices/Statements Supported

<b>Advices/Statements</b>	<b>Code</b>
Loan Initiation Advice	CL_INIT_ADV
Contract Advice	CL_CONT_ADV
Loan Summary statement Advice	CLST_SUMMARY
Credit Advice	CR_ADV
Loan detailed Statement Advice	CLST_DETAILED
Debit Advice	DR_ADV
Delinquency Advice	DELINQYADV
Billing Advice	BILNOTC
Interest Statement Advice	CL_INT_STMT
Rate Change Advice	RATECH_ADV

Advices/Statements	Code
Rollover Advice	CL_ROLL_ADV
Coupon Book generation	COUPON
Capitalization Advice	CL_CAP
Payment Message	PAYMENT_MESSAGE
CL Amendment Advice	CLAMDADV
Account Simulation Advice	CL_ENQUIRY
Payment Advice	PAYMENT_ADVICE
Payment Simulation Advice	CL_PAY_SIM

### 1.5.7 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

#### MIS:

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

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

### 1.6.1 Introduction

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

### 1.6.2 Business Scenario

- Loans with bearing interest type can be booked.
- Loans with Negative Interest Can be booked.
- Interest calculation based on principal expected.
- Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.
- Assigning status to loans based on overdue days.
- Income recognition is stopped based on status movement.
- Unrecognized interest is reversed based on status movement.
- Reporting assets in different heads based on status movement.

- Automatic reverse status movements and rebooking reversed interest amounts based on payments.
- Rollover for principal is automatic during maturity of loan.

### 1.6.3 Synopsis

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

### 1.6.4 Detailed Coverage

#### 1.6.4.1 Preferences

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Partial Liquidation Allowed
  - Liquidate all components for a date
- Holiday treatment
  - Schedules are cascaded
  - Schedule movement is move forward

- Account preferences
  - Interest statement is enabled
  - Back period entry allowed
  - Track receivables on Auto Liquidation
  - Liquidate Back value Dated schedules allowed
- Rollover
  - Automatic rollover.
  - Rolled over by days.
  - Contract UDEs are captured during rollover.
  - Custom rollover is allowed.
  - Rollover schedule type is based on Product schedules.
  - Principal is rolled over during automatic rollover.

#### **1.6.4.2 Principal Component**

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

#### **1.6.4.3 Main Interest Component**

- Based on principal expected balance
- Calculation method – Actual/Actual
- Accrued monthly
- IRR enabled
- Verify funds enabled
- Interest type can be fixed or floating
- Interest calculation method defaulted from currency definitions
- 4 days grace period is allowed for this component

- Repayment schedule starts from value date of contract and schedule frequency is monthly
- Rate Revision schedules starts form value date of contract and schedule frequency is monthly

#### **1.6.4.4 Processing Charge Component**

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

#### **1.6.4.5 Ad hoc Charge Component**

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

#### **1.6.4.6 Disbursement Charge Component**

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

#### **1.6.4.7 Penalty on Overdue Interest Component**

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

#### **1.6.4.8 Penalty on Overdue Principal Component**

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

#### **1.6.4.9 Prepayment Penalty Component**

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

#### **1.6.4.10 Service Tax Component**

Service tax is calculated on processing charge.



### 1.6.4.11 Provision Component

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

### 1.6.5 Events Covered

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAG</b>
ACCR	C	MAIN_INTINC	MAIN_INT_ACCR
ACCR	D	MAIN_INTREC	MAIN_INT_ACCR
ACCR	D	MAIN_INT_SUBS	MAIN_INT_ACCR
ACCR	C	SUBS_INTINC	MAIN_INT_ACCR
ACCR	D	MAIN_INTEXP	MAIN_INT_NEG_ACCR
ACCR	C	MAIN_INTPAY	MAIN_INT_NEG_ACCR
ADCH	C	ADCH_CHGINC	ADCH_CHG_ADCH
ADCH	D	DR_SETTL_BRIDGE	ADCH_CHG_ADCH
ALIQ	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
ALIQ	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
ALIQ	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAG</b>
ALIQ	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
ALIQ	D	MAIN_INTEXP	MAIN_INT_WAVD
ALIQ	D	MAIN_INTEXP	MAIN_INT_WAVD
ALIQ	C	MAIN_INTINC	MAIN_INT_LIQD
ALIQ	C	MAIN_INTREC	MAIN_INT_CAP
ALIQ	C	MAIN_INTREC	MAIN_INT_LIQD
ALIQ	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD
ALIQ	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
ALIQ	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
ALIQ	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
ALIQ	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
ALIQ	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD
ALIQ	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
ALIQ	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
ALIQ	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
ALIQ	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAG</b>
ALIQ	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD
ALIQ	D	LOAN_ACCOUNT	MAIN_INT_CAP
ALIQ	D	LOAN_ACCOUNT	ODIN_PNLTY_CAP
ALIQ	D	LOAN_ACCOUNT	ODPR_PNLTY_CAP
ALIQ	C	LOAN_ACCOUNT	PRINCIPAL_LIQD
ALIQ	C	LOAN_ACCOUNT	PRINCIPAL_WAVD
ALIQ	D	LOAN_ACCOUNT	ODIN_PNLTY_CAP
ALIQ	D	LOAN_ACCOUNT	ODPR_PNLTY_CAP
ALIQ	D	LOAN_AC_DOUB	MAIN_INT_CAP
ALIQ	D	LOAN_AC_DOUB	ODIN_PNLTY_CAP
ALIQ	D	LOAN_AC_DOUB	ODPR_PNLTY_CAP
ALIQ	C	LOAN_AC_DOUB	PRINCIPAL_LIQD
ALIQ	C	LOAN_AC_DOUB	PRINCIPAL_WAVD
ALIQ	D	LOAN_AC_SUBS	MAIN_INT_CAP
ALIQ	C	LOAN_AC_SUBS	PRINCIPAL_LIQD
ALIQ	C	LOAN_AC_SUBS	PRINCIPAL_WAVD

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAG</b>
ALIQ	D	MAIN_INTEXP	MAIN_INT_WAVD
ALIQ	C	MAIN_INTREC	MAIN_INT_WAVD
ALIQ	C	MAIN_INTREC	MAIN_INT_CAP
ALIQ	C	MAIN_INTREC	MAIN_INT_LIQD
ALIQ	C	MAIN_INTREC	MAIN_INT_WAVD
ALIQ	C	MAIN_INT_SUBS	MAIN_INT_CAP
ALIQ	C	MAIN_INT_SUBS	MAIN_INT_LIQD
ALIQ	C	MAIN_INT_SUBS	MAIN_INT_WAVD
ALIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_CAP
ALIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
ALIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_CAP
ALIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
ALIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_CAP
ALIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
ALIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_CAP
ALIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAG</b>
ALIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_CAP
ALIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
ALIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_CAP
ALIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
ALIQ	D	PRINCIPALEXP	PRINCIPAL_WAVD
ALIQ	D	PRINCIPALEXP	PRINCIPAL_WAVD
ALIQ	D	PRINCIPALEXP	PRINCIPAL_WAVD
ALIQ	C	SERV_FEEINC	SERV_FEE_LIQD
ALIQ	C	SERV_FEEINC	SERV_FEE_LIQD
ALIQ	C	SERV_FEEINC	SERV_FEE_LIQD
ALIQ	D	SUBS_INTINC	MAIN_INT_LIQD
ALIQ	C	LOAN_ACCOUNT	MAIN_INT_NEG_CAP
ALIQ	D	MAIN_INTPAY	MAIN_INT_NEG_CAP
ALIQ	C	CR_SETTL_BRIDGE	MAIN_INT_NEG_LIQD
ALIQ	D	MAIN_INTPAY	MAIN_INT_NEG_LIQD
BOOK	D	DR_SETTL_BRIDGE	PROC_CHARGE_LIQD

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAG</b>
BOOK	D	DR_SETTL_BRIDGE	SERVICE_TAX_LIQD
BOOK	C	PROC_CHARGEINC	PROC_CHARGE_LIQD
BOOK	C	SERVICE_TAXPAY	SERVICE_TAX_LIQD
DSBR	C	CR_SETTL_BRIDGE	PRINCIPAL
DSBR	D	LOAN_ACCOUNT	PRINCIPAL
MLIQ	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	PRE_PENALTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
MLIQ	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
MLIQ	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
MLIQ	D	MAIN_INTEXP	MAIN_INT_WAVD
MLIQ	D	MAIN_INTEXP	MAIN_INT_WAVD
MLIQ	C	MAIN_INTINC	MAIN_INT_LIQD
MLIQ	C	MAIN_INTREC	MAIN_INT_CAP
MLIQ	C	MAIN_INTREC	MAIN_INT_LIQD
MLIQ	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAG</b>
MLIQ	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
MLIQ	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	PRE_PENALTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
MLIQ	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD
MLIQ	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
MLIQ	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	PRE_PENALTY_LIQD
MLIQ	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
MLIQ	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD
MLIQ	D	LOAN_ACCOUNT	MAIN_INT_CAP
MLIQ	D	LOAN_ACCOUNT	ODIN_PNLTY_CAP
MLIQ	D	LOAN_ACCOUNT	ODPR_PNLTY_CAP
MLIQ	C	LOAN_ACCOUNT	PRINCIPAL_LIQD

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAG</b>
MLIQ	C	LOAN_ACCOUNT	PRINCIPAL_WAVD
MLIQ	D	LOAN_ACCOUNT	ODIN_PNLTY_CAP
MLIQ	D	LOAN_ACCOUNT	ODPR_PNLTY_CAP
MLIQ	D	LOAN_AC_DOUB	MAIN_INT_CAP
MLIQ	D	LOAN_AC_DOUB	ODIN_PNLTY_CAP
MLIQ	D	LOAN_AC_DOUB	ODPR_PNLTY_CAP
MLIQ	C	LOAN_AC_DOUB	PRINCIPAL_LIQD
MLIQ	C	LOAN_AC_DOUB	PRINCIPAL_WAVD
MLIQ	D	LOAN_AC_SUBS	MAIN_INT_CAP
MLIQ	C	LOAN_AC_SUBS	PRINCIPAL_LIQD
MLIQ	C	LOAN_AC_SUBS	PRINCIPAL_WAVD
MLIQ	D	MAIN_INTEXP	MAIN_INT_WAVD
MLIQ	C	MAIN_INTREC	MAIN_INT_WAVD
MLIQ	C	MAIN_INTREC	MAIN_INT_CAP
MLIQ	C	MAIN_INTREC	MAIN_INT_LIQD
MLIQ	C	MAIN_INTREC	MAIN_INT_WAVD



<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAG</b>
MLIQ	C	MAIN_INT_SUBS	MAIN_INT_CAP
MLIQ	C	MAIN_INT_SUBS	MAIN_INT_LIQD
MLIQ	C	MAIN_INT_SUBS	MAIN_INT_WAVD
MLIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_CAP
MLIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
MLIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_CAP
MLIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
MLIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_CAP
MLIQ	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
MLIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_CAP
MLIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
MLIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_CAP
MLIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
MLIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_CAP
MLIQ	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
MLIQ	C	PRE_PENALTYINC	PRE_PENALTY_LIQD

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAG</b>
MLIQ	C	PRE_PENALTYINC	PRE_PENALTY_LIQD
MLIQ	C	PRE_PENALTYINC	PRE_PENALTY_LIQD
MLIQ	D	PRINCIPALEXP	PRINCIPAL_WAVD
MLIQ	D	PRINCIPALEXP	PRINCIPAL_WAVD
MLIQ	D	PRINCIPALEXP	PRINCIPAL_WAVD
MLIQ	C	SERV_FEEINC	SERV_FEE_LIQD
MLIQ	C	SERV_FEEINC	SERV_FEE_LIQD
MLIQ	C	SERV_FEEINC	SERV_FEE_LIQD
MLIQ	D	SUBS_INTINC	MAIN_INT_LIQD
MLIQ	C	CR_SETTL_BRIDGE	MAIN_INT_NEG_LIQD
MLIQ	D	MAIN_INTPAY	MAIN_INT_NEG_LIQD
PROV	D	PROVEXP	PROV_PROV
PROV	C	PROVEXP	PROV_WBCK
PROV	C	PROVPAY	PROV_PROV
PROV	D	PROVPAY	PROV_WBCK
RACR	D	MAIN_INTINC	MAIN_INT_RACR_REAL

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAG</b>
RACR	C	MAIN_INTREC	MAIN_INT_RACR_REAL
RACR	C	MAIN_INT_SUBS	MAIN_INT_RACR_REAL
RACR	D	SUBS_INTINC	MAIN_INT_RACR_REAL
RACR	C	MAIN_INTEXP	MAIN_INT_NEG_RACR_REAL
RACR	D	MAIN_INTPAY	MAIN_INT_NEG_RACR_REAL
RNOG	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
RNOG	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
RNOG	D	DR_SETTL_BRIDGE	HANDLNG_CHG_LIQD
RNOG	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
RNOG	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
RNOG	D	MAIN_INTEXP	MAIN_INT_WAVD
RNOG	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD
RNOG	C	HANDLNG_CHGINC	HANDLNG_CHG_LIQD
RNOG	C	LOAN_ACCOUNT	PRINCIPAL_LIQD
RNOG	C	LOAN_ACCOUNT	PRINCIPAL_WAVD

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAG</b>
RNOG	C	MAIN_INTREC	MAIN_INT_LIQD
RNOG	C	MAIN_INTREC	MAIN_INT_RNOG
RNOG	C	MAIN_INTREC	MAIN_INT_WAVD
RNOG	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
RNOG	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
RNOG	D	PRINCIPALEXP	PRINCIPAL_WAVD
RNOG	C	SERV_FEEINC	SERV_FEE_LIQD
RNOG	C	SERV_FEEINC	SERV_FEE_RNOG
RNOG	D	SROL_SUSPENSE	MAIN_INT_RNOG
RNOG	D	SROL_SUSPENSE	SERV_FEE_RNOG
ROLL	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
ROLL	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
ROLL	C	CR_SETTL_BRIDGE	PRINCIPAL_INCR
ROLL	C	CR_SETTL_BRIDGE	PRINCIPAL_INCR
ROLL	D	DR_SETTL_BRIDGE	HANDLNG_CHG_LIQD
ROLL	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAG</b>
ROLL	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
ROLL	D	MAIN_INTEXP	MAIN_INT_WAVD
ROLL	D	MAIN_INTEXP	MAIN_INT_WAVD
ROLL	C	MAIN_INTINC	MAIN_INT_LIQD
ROLL	C	MAIN_INTINC	MAIN_INT_ROLL
ROLL	C	MAIN_INTINC	MAIN_INT_WAVD
ROLL	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD
ROLL	D	DR_SETTL_BRIDGE	MAIN_INT_LIQD
ROLL	D	DR_SETTL_BRIDGE	ODIN_PNLTY_LIQD
ROLL	D	DR_SETTL_BRIDGE	ODPR_PNLTY_LIQD
ROLL	D	DR_SETTL_BRIDGE	PRINCIPAL_LIQD
ROLL	D	DR_SETTL_BRIDGE	SERV_FEE_LIQD
ROLL	C	HANDLNG_CHGINC	HANDLNG_CHG_LIQD
ROLL	D	LOAN_ACCOUNT	MAIN_INT_ROLL
ROLL	D	LOAN_ACCOUNT	ODIN_PNLTY_ROLL
ROLL	D	LOAN_ACCOUNT	ODPR_PNLTY_ROLL

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAG</b>
ROLL	D	LOAN_ACCOUNT	PRINCIPAL_INCR
ROLL	C	LOAN_ACCOUNT	PRINCIPAL_LIQD
ROLL	C	LOAN_ACCOUNT	PRINCIPAL_WAVD
ROLL	D	LOAN_ACCOUNT	SERV_FEE_ROLL
ROLL	D	LOAN_ACCOUNT	MAIN_INT_ROLL
ROLL	D	LOAN_AC_SUBS	ODIN_PNLTY_ROLL
ROLL	D	LOAN_AC_SUBS	ODPR_PNLTY_ROLL
ROLL	D	LOAN_AC_SUBS	PRINCIPAL_INCR
ROLL	C	LOAN_AC_SUBS	PRINCIPAL_LIQD
ROLL	C	LOAN_AC_SUBS	PRINCIPAL_WAVD
ROLL	D	LOAN_AC_SUBS	SERV_FEE_ROLL
ROLL	C	MAIN_INTREC	MAIN_INT_LIQD
ROLL	C	MAIN_INTREC	MAIN_INT_ROLL
ROLL	C	MAIN_INTREC	MAIN_INT_WAVD
ROLL	C	MAIN_INT_SUBS	MAIN_INT_LIQD
ROLL	C	MAIN_INT_SUBS	MAIN_INT_ROLL

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAG</b>
ROLL	C	MAIN_INT_SUBS	MAIN_INT_WAVD
ROLL	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
ROLL	C	ODIN_PNLTYINC	ODIN_PNLTY_ROLL
ROLL	C	ODIN_PNLTYINC	ODIN_PNLTY_LIQD
ROLL	C	ODIN_PNLTYINC	ODIN_PNLTY_ROLL
ROLL	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
ROLL	C	ODPR_PNLTYINC	ODPR_PNLTY_ROLL
ROLL	C	ODPR_PNLTYINC	ODPR_PNLTY_LIQD
ROLL	C	ODPR_PNLTYINC	ODPR_PNLTY_ROLL
ROLL	D	PRINCIPALEXP	PRINCIPAL_WAVD
ROLL	D	PRINCIPALEXP	PRINCIPAL_WAVD
ROLL	C	SERV_FEEINC	SERV_FEE_LIQD
ROLL	C	SERV_FEEINC	SERV_FEE_ROLL
ROLL	C	SERV_FEEINC	SERV_FEE_LIQD
ROLL	C	SERV_FEEINC	SERV_FEE_ROLL
ROLL	D	SUBS_INTINC	MAIN_INT_LIQD

<b>EVENT_CODE</b>	<b>DR/CR INDICATOR</b>	<b>ACCOUNTING ROLE</b>	<b>AMOUNT TAG</b>
ROLL	D	SUBS_INTINC	MAIN_INT_ROLL
ROLL	D	SUBS_INTINC	MAIN_INT_WAVD
VAMB	D	DR_SETTL_BRIDGE	HANDLNG_CHG_LIQD
VAMB	C	HANDLNG_CHGINC	HANDLNG_CHG_LIQD
VAMI	C	CR_SETTL_BRIDGE	PRINCIPAL_INCR
VAMI	D	LOAN_ACCOUNT	PRINCIPAL_INCR

### 1.6.6 Advices/Statements

<b>Advices/Statements</b>	<b>Code</b>
Loan Initiation Advice	CL_INIT_ADV
Contract Advice	CL_CONT_ADV
Loan Summary statement Advice	CLST_SUMMARY
Credit Advice	CR_ADV
Loan detailed Statement Advice	CLST_DETAILED
Debit Advice	DR_ADV
Delinquency Advice	DELINQYADV
Billing Advice	BILNOTC
Interest Statement Advice	CL_INT_STMT



Advices/Statements	Code
Rollover Advice	CL_ROLL_ADV
Payment Message	PAYMENT_MESSAGE
Payment Advice	PAYMENT_ADVICE
CL Amendment Advice	CLAMDADV

### 1.6.7 Reports

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

### 1.6.8 Additional Information (UDF)/Special Maintenance

**UDF:**

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

**MIS:**

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

## **1.7 Product Code LCT2 – Long Term Loans (Bearing loan with Manual Disbursement)**

### **1.7.1 Introduction**

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

### **1.7.2 Business Scenario**

- Loans with bearing interest type can be booked.
- Interest calculation based on principal expected.
- Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.
- Assigning status to loans based on overdue days.
- Income recognition is stopped based on status movement.
- Unrecognized interest is reversed based on status movement.
- Reporting assets in different heads based on status movement.

- Automatic reverse status movements and rebooking reversed interest amounts based on payments.
- Rollover for principal is automatic during maturity of loan.

### 1.7.3 Synopsis

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

### 1.7.4 Detailed Coverage

#### 1.7.4.1 Preferences

- Disbursement Mode
  - Manual
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Manual liquidation
  - Liquidate each component across dates
- Holiday treatment
  - Ignored
- Account preferences
  - Track receivable on automatic liquidation
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed

- Rollover
  - Automatic rollover.
  - Rolled over by days.
  - Contract UDEs are captured during rollover.
  - Custom rollover is allowed.
  - Rollover schedule type is based on Product schedules.
  - Principal and Main Interest are rolled over during automatic rollover.

#### **1.7.4.2 Principal Component**

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

#### **1.7.4.3 Main Interest Component**

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

#### **1.7.4.4 Processing Charge Component**

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

#### **1.7.4.5 Disbursement Charge Component**

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

#### **1.7.4.6 Ad hoc Charge Component**

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

#### **1.7.4.7 Penalty on Overdue Interest Component**

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

#### **1.7.4.8 Penalty on Overdue Principal Component**

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

#### **1.7.4.9 Prepayment Penalty Component**

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

#### **1.7.4.10 Service Tax Component**

Service tax is calculated on processing charge.

#### **1.7.4.11 Provision Component**

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

**1.7.5 Events Covered**

<b>Event Code</b>	<b>Nomenclature</b>
ACCR	Accrual
ADCH	Ad hoc Charge Application
ALIQ	Automatic Liquidation
BOOK	Booking of contract
DSBR	Disbursement
INIT	Contract Initiation
MLIQ	Manual Liquidation
NOVA	Novation (Customer change)
PROV	Provisioning
RACR	Reversal Accrual
RNOG	Re-Negotiation
ROLB	Rollover Booking
ROLL	Rollover of Contract
SROL	Special Rollover
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation

<b>Event Code</b>	<b>Nomenclature</b>
TRFR	Branch Transfer
TADJ	Transfer Adjustments

### 1.7.6 Advices/Statements Supported

<b>Advices/Statements</b>	<b>Code</b>
Loan Initiation Advice	CL_INIT_ADV
Contract Advice	CL_CONT_ADV
Loan Summary statement Advice	CLST_SUMMARY
Credit Advice	CR_ADV
Loan detailed Statement Advice	CLST_DETAILED
Debit Advice	DR_ADV
Delinquency Advice	DELINQYADV
Billing Advice	BILNOTC
Interest Statement Advice	CL_INT_STMT
Rate Change Advice	RATECH_ADV
Rollover Advice	CL_ROLL_ADV
Payment Advice	PAYMENT_ADVICE

## 1.7.7 Reports

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

## 1.7.8 Additional Information (UDF)/Special Maintenance

### UDF:

- Character UDF - RL\_CORPORATE

### MIS:

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



## 1.8 Product Code LCT3 – Capitalized Loans

### 1.8.1 Introduction

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

### 1.8.2 Business Scenario

- Loans with bearing interest type can be booked.
- Interest calculation is based on principal expected and is capitalized based on frequencies.
- Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.
- Assigning status to loans based on overdue days.
- The loan contract is tracked in contingent GLs after it is moved to Doubtful Status.
- Income recognition is stopped based on status movement.
- Unrecognized interest is reversed based on status movement.
- User defined Role to head mapping for assets in different heads based on status movement.
- Automatic reverse status movements and rebooking reversed interest amounts based on payments.
- Automatic principal rollover during maturity of loan.

### 1.8.3 Synopsis

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

## 1.8.4 Detailed Coverage

### 1.8.4.1 Preferences

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

### 1.8.4.2 Principal Component

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

### 1.8.4.3 Main Interest Component

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

### 1.8.4.4 Processing Charge Component

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

### 1.8.4.5 Disbursement Charge Component

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

### 1.8.4.6 Ad hoc Charge Component

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

**1.8.4.7 Penalty on Overdue Interest Component**

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

**1.8.4.8 Penalty on Overdue Principal Component**

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

**1.8.4.9 Prepayment Penalty Component**

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

**1.8.4.10 Stamp Duty Component**

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

**1.8.4.11 Provision Component**

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

**1.8.5 Events Covered**

<b>Event Code</b>	<b>Nomenclature</b>
ACCR	Accrual
ADCH	Ad hoc Charge Application
ALIQ	Automatic Liquidation

<b>Event Code</b>	<b>Nomenclature</b>
BOOK	Booking of contract
DSBR	Disbursement
INIT	Contract Initiation
MLIQ	Manual Liquidation
NOVA	Novation (Customer change)
PROV	Provisioning
RACR	Reversal Accrual
REOP	Re-Open of Loan Account
RNOG	Re-Negotiation
SROL	Special Rollover
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
STDY	Stamp Duty

### 1.8.6 Advices/Statements Supported

<b>Advices/Statements</b>	<b>Code</b>
Loan Initiation Advice	CL_INIT_ADV
Contract Advice	CL_CONT_ADV

<b>Advices/Statements</b>	<b>Code</b>
Loan Summary statement Advice	CLST_SUMMARY
Credit Advice	CR_ADV
Loan detailed Statement Advice	CLST_DETAILED
Debit Advice	DR_ADV
Delinquency Advice	DELINQYADV
Billing Advice	BILNOTC
Interest Statement Advice	CL_INT_STMT
Rate Change Advice	RATECH_ADV
Rollover Advice	CL_ROLL_ADV
CL Amendment Advice	CLAMDADV

### 1.8.7 Reports

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

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

### 1.8.8 Additional Information (UDF)/Special Maintenance

#### UDF:

- Character UDF - RL\_CORPORATE

#### MIS:

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

## 1.9 Product Code LCL1 – Home Loans (For Loan Against Salary)

### 1.9.1 Introduction

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

### 1.9.2 Business Scenario

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

- Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.
- Assigning status to loans based on overdue days.
- Income recognition is stopped based on status movement.
- Unrecognized interest is reversed based on status movement.
- Automatic reverse status movements and rebooking reversed interest amounts based on payments.
- Rollover for principal is automatic during maturity of loan.
- The loan account is settled through salary account.

### 1.9.3 Synopsis

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

### 1.9.4 Detailed Coverage

#### 1.9.4.1 Preferences

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



- Account preferences
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
  - Notary Confirmation Required is enabled
  - Amend Past Paid schedules allowed
- Rollover
  - Automatic rollover.
  - Rolled over by days.
  - Contract UDEs are captured during rollover.
  - Custom rollover is allowed.
  - Rollover schedule type is based on contract schedules.
  - Principal and Main Interest are rolled over during automatic rollover.
- Re-computation of Amortized Loan at Amendments
  - Change Installment action is followed.
  - Installment Calculation type followed is Multiple installments.
- Prepayment of loan
  - Basis of re-computing the schedules is change EMI.
  - Prepayment is effective from value date of payment.
  - Prepay Equated Monthly Installment Type is Multiple installments.
- Rate Plan Change Frequency
  - Tenor is 1 Year.
- Rate Plan Window
  - Tenor is one Month.
- Interest Preference
  - Interest only is period to be given maximum of 10 months.

- For Loan against salary.
- Track Receivable auto liquidation.

#### **1.9.4.2 Principal Component**

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

#### **1.9.4.3 Main Interest Component**

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

#### **1.9.4.4 Processing Charge Component**

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

#### **1.9.4.5 Ad-hoc Charge Component**

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

#### **1.9.4.6 Handling Charge**

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

#### **1.9.4.7 Penalty on Overdue Interest Component**

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

#### **1.9.4.8 Penalty on Overdue Principal Component**

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

#### **1.9.4.9 Prepayment Penalty Component**

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

#### **1.9.4.10 Service Tax Component**

Service tax is calculated on processing charge.

#### **1.9.4.11 Provision Component**

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

### 1.9.5 Events Covered

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

### 1.9.6 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
Delinquency Advice	DELINQYADV
Billing Advice	BILNOTC
Interest Statement Advice	CL_INT_STMT
Rate Change Advice	RATECH_ADV
Rollover Advice	CL_ROLL_ADV

### 1.9.7 Reports

- Loan Maturity Report
- Accrual Control List
- Overdue Schedule Report
- Periodic Rate Revision Report
- Customer Loan Agreement
- Interest Calculation Analysis

- Loan History
- Loan Register
- Event Report
- Adverse Status Report
- Loan Rollover Monitoring Report
- Linked Contract Utilization Report

### **1.9.8 Additional Information (UDF)/Special Maintenance**

#### **MIS:**

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

## **1.10 Product Code LCL2 – Home Loans (Loans with Guarantor)**

### **1.10.1 Introduction**

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

### **1.10.2 Business Scenario**

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

- Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.
- Assigning status to loans based on overdue days.
- Income recognition is stopped based on status movement.
- An Intermediate formula has been introduced to derive the interest rate for Main interest component.
- Unrecognized interest is reversed based on status movement.
- Reporting assets in different heads based on status movement.
- Automatic reverse status movements and rebooking reversed interest amounts based on payments.
- Rollover for principal is automatic during maturity of loan.
- A guarantor's account can be used for settlement of loan account, in case the borrower's account doesn't have sufficient balance.

### 1.10.3 Synopsis

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

### 1.10.4 Detailed Coverage

#### 1.10.4.1 Preferences

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used

- Liquidation
  - Auto liquidation
- Holiday treatment for all schedules
  - Holidays ignored
- Account preferences
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
  - Amend Past Paid schedules allowed
- Rollover
  - Automatic rollover.
  - Rolled over by days.
  - Contract UDEs are captured during rollover.
  - Custom rollover is allowed.
  - Rollover schedule type is based on contract schedules.
  - Principal is rolled over during automatic rollover.
- Re-computation of Amortized Loan at Amendments
  - Change Installment action is followed.
  - Installment Calculation type followed is single installments.
- Prepayment of loan
  - Basis of re-computing the schedules is Reduce Tenor.
  - Prepayment is effective from value date of payment.
  - Prepay Equated Monthly Installment Type is Multiple installments.
- Rate Plan Change Frequency
  - Tenor is 1 Year.



- Rate Plan Window
  - Tenor is 1 Month.
- Guarantor Account Applicable Status (NORM).

#### **1.10.4.2 Principal Component**

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

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

#### **1.10.4.4 Processing Charge Component**

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

**1.10.4.5 Ad hoc Charge Component**

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

**1.10.4.6 Handling Charge**

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

**1.10.4.7 Penalty on Overdue Interest Component**

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

**1.10.4.8 Penalty on Overdue Principal Component**

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

**1.10.4.9 Prepayment Penalty Component**

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

**1.10.4.10 VAT Component**

VAT is calculated on processing charge.

**1.10.4.11 Provision Component**

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

**1.10.5 Events Covered**

Event Code	Nomenclature
ACCR	Accrual
ADCH	Ad hoc Charge Application
ALIQ	Automatic Liquidation

<b>Event Code</b>	<b>Nomenclature</b>
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

### 1.10.6 Advices/Statements Supported

<b>Advices/Statements</b>	<b>Code</b>
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

Advices/Statements	Code
Debit Advice	DR_ADV
Delinquency Advice	DELINQYADV
Billing Advice	BILNOTC
Interest Statement Advice	CL_INT_STMT
Rollover Advice	CL_ROLL_ADV

### 1.10.7 Reports

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

## 1.10.8 Additional Information (UDF)/Special Maintenance

### MIS:

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

## 1.11 Product Code LDS1 – Discounted Loans

### 1.11.1 Introduction

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

### 1.11.2 Business Scenario

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

### 1.11.3 Synopsis

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

## 1.11.4 Detailed Coverage

### 1.11.4.1 Preferences

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

### 1.11.4.2 Principal Component

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

#### **1.11.4.3 Main Interest Component**

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

#### **1.11.4.4 Processing Charge Component**

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

#### **1.11.4.5 Ad hoc Charge Component**

- Any amount could be charged at any time during the lifecycle of the contract.
- Penalty on overdue principal component:
- Penalty is calculated based on principal schedule overdue.
- Separate rate can be maintained for calculation of penalty.

#### **1.11.4.6 Service Tax Component**

Service tax is calculated on processing charge.

### 1.11.4.7 Provision Component

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

### 1.11.5 Events Covered

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



### 1.11.6 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
Delinquency Advice	DELINQYADV
Billing Advice	BILNOTC
Coupon Book generation	COUPON
Capitalization Advice	CL_CAP
Payment Message	PAYMENT_MESSAGE
Payment Advice	PAYMENT_ADVICE

### 1.11.7 Reports

- Loan Maturity Report
- Accrual Control List
- Overdue Schedule Report
- Periodic Rate Revision Report
- Customer Loan Agreement

- Interest Calculation Analysis
- Loan History
- Loan Register
- Event Report
- Adverse Status Report
- Loan Rollover Monitoring Report
- Linked Contract Utilization Report

### 1.11.8 Additional Information (UDF)/Special Maintenance

#### UDF:

- Character UDF- RL\_RETAIL

#### MIS:

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

## 1.12 Product Code LDS2 – True Discounted Loans

### 1.12.1 Introduction

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

### 1.12.2 Business Scenario

- Loans with true discounted interest type can be booked.
- Interest calculation based on principal expected.
- Overdue penalty calculation based on principal schedule overdue.

- Assigning status to loans based on overdue days.
- Reporting assets in different heads based on status movement.

### 1.12.3 Synopsis

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

### 1.12.4 Detailed Coverage

#### 1.12.4.1 Preferences

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

#### **1.12.4.2 Principal Component**

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

#### **1.12.4.3 Main Interest Component**

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

#### **1.12.4.4 Processing Charge Component**

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

#### **1.12.4.5 Ad hoc Charge Component**

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

#### **1.12.4.6 Penalty on Overdue Principal Component**

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

**1.12.4.7 Service Tax Component**

Service tax is calculated on processing charge.

**1.12.4.8 Provision Component**

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

**1.12.5 Events Covered**

<b>Event Code</b>	<b>Nomenclature</b>
ACCR	Accrual
ADCH	Adhoc Charge Application
ALIQ	Automatic Liquidation
BOOK	Booking of contract
DSBR	Disbursement
INIT	Contract Initiation
MLIQ	Manual Liquidation
PROV	Provisioning
RACR	Reversal Accrual

### 1.12.6 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
Delinquency Advice	DELINQYADV
Billing Advice	BILNOTC
Coupon Book generation	COUPON
Capitalization Advice	CL_CAP
Payment Message	PAYMENT_MESSAGE
Payment Advice	PAYMENT_ADVICE

### 1.12.7 Reports

- Loan Maturity Report
- Accrual Control List
- Overdue Schedule Report
- Periodic Rate Revision Report
- Customer Loan Agreement

- Interest Calculation Analysis
- Loan History
- Loan Register
- Event Report
- Adverse Status Report
- Loan Rollover Monitoring Report
- Linked Contract Utilization Report

### 1.12.8 Additional Information (UDF)/Special Maintenance

#### UDF:

- Character UDF- RL\_RETAIL

#### MIS:

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

## 1.13 Product Code LPA1 – Bearing Loan with Payment in Advance

### 1.13.1 Introduction

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

### 1.13.2 Business Scenario

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

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

### 1.13.3 Synopsis

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

### 1.13.4 Detailed Coverage

#### 1.13.4.1 Preferences

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Partial liquidation allowed



- Liquidate Each Component Across Dates
- Holiday treatment
  - Ignored
- Account preferences
  - Track receivable on automatic liquidation
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
- Rollover
  - Automatic rollover.
  - Rolled over by days.
  - Contract UDEs are captured during rollover.
  - Custom rollover is allowed.
  - Rollover schedule type is based on product schedules.
  - Principal is rolled over during automatic rollover.
- Payment in Advance

#### **1.13.4.2 Principal Component**

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

#### **1.13.4.3 Main Interest Component**

- Based on principal expected balance
- Rule type is Simple payment in advance
- Accrued Daily

- Verify funds enabled
- Interest type can be fixed or floating
- Interest calculation method is Actual/Actual
- 4 days grace period is allowed for this component
- Repayment schedule starts from value date of contract and schedule frequency is monthly

#### **1.13.4.4 Processing Charge Component**

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

#### **1.13.4.5 Ad-hoc Charge Component**

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

#### **1.13.4.6 Handling Charge Component**

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

#### **1.13.4.7 Penalty on Overdue Interest Component**

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

#### **1.13.4.8 Penalty on Overdue Principal Component**

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

**1.13.4.9 Prepayment Penalty Component**

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

**1.13.4.10 Service Tax Component**

Service tax is calculated on processing charge.

**1.13.4.11 Provision Component**

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

**1.13.5 Events Covered**

<b>Event Code</b>	<b>Nomenclature</b>
ACCR	Accrual
ADBK	Ad hoc Charge Booking
ADCH	Ad hoc Charge Application
ALIQ	Automatic Liquidation
BOOK	Booking of contract
DSBR	Disbursement
INIT	Contract Initiation
MLIQ	Manual Liquidation

<b>Event Code</b>	<b>Nomenclature</b>
NOVA	Novation (Customer change)
PROV	Provisioning
RACR	Reversal Accrual
REOP	Re- Open of Loan Account
RNOG	Re- Negotiation
ROLB	Rollover Booking
ROLL	Rollover of Contract
SROL	Special Rollover
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
ARVN	Automatic Rate Revision
REVN	Periodic Rate Revision

### 1.13.6 Advices/Statements Supported

<b>Advices/Statements</b>	<b>Code</b>
Loan Initiation Advice	CL_INIT_ADV
Contract Advice	CL_CONT_ADV
Loan Summary statement Advice	CLST_SUMMARY

<b>Advices/Statements</b>	<b>Code</b>
Credit Advice	CR_ADV
Loan detailed Statement Advice	CLST_DETAILED
Debit Advice	DR_ADV
Delinquency Advice	DELINQYADV
Billing Advice	BILNOTC
Interest Statement Advice	CL_INT_STMT
Rate Change Advice	RATECH_ADV
Rollover Advice	CL_ROLL_ADV
Coupon Book generation	COUPON
Capitalization Advice	CL_CAP
Payment Message	PAYMENT_MESSAGE
CL Amendment Advice	CLAMDADV
Payment Advice	PAYMENT_ADVICE

### 1.13.7 Reports

- Loan Maturity Report
- Accrual Control List
- Overdue Schedule Report
- Periodic Rate Revision Report
- Customer Loan Agreement

- Interest Calculation Analysis
- Loan History
- Loan Register
- Event Report
- Adverse Status Report
- Loan Rollover Monitoring Report
- Linked Contract Utilization Report

### 1.13.8 Additional Information (UDF)/Special Maintenance

#### UDF:

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

#### MIS:

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

## 1.14 Product Code LPA2 – Amortized Loan with Payment in Advance

### 1.14.1 Introduction

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

## 1.14.2 Business Scenario

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

## 1.14.3 Synopsis

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

## 1.14.4 Detailed Coverage

### 1.14.4.1 Preferences

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used

- Liquidation
  - Auto liquidation
  - Partial liquidation allowed
  - Liquidate Each Component Across Dates
- Holiday treatment
  - Ignored
- Account preferences
  - Track receivable on automatic liquidation
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
- Rollover
  - Automatic rollover.
  - Rolled over by days.
  - Contract UDEs are captured during rollover.
  - Custom rollover is allowed.
  - Rollover schedule type is based on product schedules.
  - Principal is rolled over during automatic rollover.
- Payment in Advance

#### **1.14.4.2 Principal Component**

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



#### **1.14.4.3 Main Interest Component**

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

#### **1.14.4.4 Processing Charge Component**

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

#### **1.14.4.5 Ad-hoc Charge Component**

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

#### **1.14.4.6 Handling Charge Component**

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

#### **1.14.4.7 Penalty on Overdue Interest Component**

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

**1.14.4.8 Penalty on Overdue Principal Component**

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

**1.14.4.9 Prepayment Penalty Component**

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

**1.14.4.10 Service Tax Component**

Service tax is calculated on processing charge.

**1.14.4.11 Provision Component**

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

**1.14.5 Events Covered**

<b>Event Code</b>	<b>Nomenclature</b>
ACCR	Accrual
ADBK	Ad hoc Charge Booking
ADCH	Ad hoc Charge Application
ALIQ	Automatic Liquidation
BOOK	Booking of contract
DSBR	Disbursement

<b>Event Code</b>	<b>Nomenclature</b>
INIT	Contract Initiation
MLIQ	Manual Liquidation
NOVA	Novation (Customer change)
PROV	Provisioning
RACR	Reversal Accrual
REOP	Re-Open of Loan Account
RNOG	Re-Negotiation
ROLB	Rollover Booking
ROLL	Rollover of Contract
SROL	Special Rollover
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
ARVN	Automatic Rate Revision
REVN	Periodic Rate Revision

#### 1.14.6 Advices/Statements Supported

<b>Advices/Statements</b>	<b>Code</b>
Loan Initiation Advice	CL_INIT_ADV

<b>Advices/Statements</b>	<b>Code</b>
Contract Advice	CL_CONT_ADV
Loan Summary statement Advice	CLST_SUMMARY
Credit Advice	CR_ADV
Loan detailed Statement Advice	CLST_DETAILED
Debit Advice	DR_ADV
Delinquency Advice	DELINQYADV
Billing Advice	BILNOTC
Interest Statement Advice	CL_INT_STMT
Rate Change Advice	RATECH_ADV
Rollover Advice	CL_ROLL_ADV
Coupon Book generation	COUPON
Capitalization Advice	CL_CAP
Payment Message	PAYMENT_MESSAGE
CL Amendment Advice	CLAMDADV
Payment Advice	PAYMENT_ADVICE

### 1.14.7 Reports

- Loan Maturity Report
- Accrual Control List

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

### **1.14.8 Additional Information (UDF)/Special Maintenance**

#### **UDF:**

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

#### **MIS:**

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

## **1.15 Product Code OLL1 – Open Line Loans (Minimum Amount Due Method)**

### **1.15.1 Introduction**

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

## 1.15.2 Business Scenario

- Open Line Loans (like a credit card loan) with bearing interest type can be booked.
- The amount to be auto liquidated for a billing period is calculated through user defined formula.
- Interest calculation is based on principal expected.
- Overdue penalty calculation based on minimum amount schedule overdue.
- Assigning status to loans based on overdue days.
- Income recognition is stopped based on status movement.
- Unrecognized interest is reversed based on status movement.
- Reporting assets in different heads based on status movement.
- Automatic reverse status movements and rebooking reversed interest amounts based on payments.

## 1.15.3 Synopsis

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

## 1.15.4 Detailed Coverage

### 1.15.4.1 Preferences

- Disbursement Mode
  - Manual
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used

- Liquidation
  - Auto liquidation
  - Partial Liquidation Allowed
  - Retries Auto Liquidation Days: 5
  - Liquidate All Components for a Date
- Holiday treatment for all schedules
  - Holidays ignored
- Re-computation of Amortized Loan
  - Installment will be changed during VAMI action.
  - Single installments will be created during VAMI.
- Revolving Type
- Open Line Loans
- Credit Days - 10
- Auto Liquidation Basis –Minimum Amount Due

#### **1.15.4.2 Principal Component**

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

#### **1.15.4.3 Main Interest Component**

- Based on principal expected balance.
- This component has simple formula to calculate the interest
- Accrued Daily.
- Interest type can be fixed.
- Interest calculation method is Actual/365.
- 1 day grace period is allowed for this component.

- Repayment schedule starts from value date of contract and schedule frequency is monthly.

#### 1.15.4.4 Processing Fee Component

Fixed amount is maintained.

#### 1.15.4.5 Penalty on Overdue Minimum Amount Component

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

#### 1.15.4.6 Prepayment Penalty Component

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

#### 1.15.4.7 Minimum Amount Due Method

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

### 1.15.5 Events Covered

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



<b>Event Code</b>	<b>Nomenclature</b>
MLIQ	Manual Liquidation
REVN	Rate Revision
ARVN	Automatic Rate Revision
BNTC	Billing Notice Event
RACR	Reversal Accrual
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
CLOS	Closure for Off - Balance Sheet Comp

### 1.15.6 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
Delinquency Advice	DELINQYADV
Billing Advice	BILNOTC
Interest Statement Advice	CL_INT_STMT
Rate Change Advice	RATECH_ADV
Payment Advice	PAYMENT_ADVICE

### 1.15.7 Reports

- Loan Maturity Report
- Accrual Control List
- Overdue Schedule Report
- Periodic Rate Revision Report
- Customer Loan Agreement
- Interest Calculation Analysis

- Loan History
- Loan Register
- Event Report
- Adverse Status Report
- Loan Rollover Monitoring Report
- Linked Contract Utilization Report

### **1.15.8 Additional Information (UDF)/Special Maintenance**

#### **MIS:**

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

## **1.16 Product Code OLL2 – Open Line Loans (Percentage of Amount Due)**

### **1.16.1 Introduction**

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

### **1.16.2 Business Scenario**

- Open Line Loans (like a credit card loan) with bearing interest type can be booked.
- The amount to be auto liquidated for a billing period is based on percentage of total amount due.
- Interest calculation is based on principal expected.
- Overdue penalty calculation based on minimum amount schedule overdue.
- Assigning status to loans based on overdue days.
- Income recognition is stopped based on status movement.

- Unrecognized interest is reversed based on status movement.
- Reporting assets in different heads based on status movement.
- Automatic reverse status movements and rebooking reversed interest amounts based on payments.

### 1.16.3 Synopsis

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

### 1.16.4 Detailed Coverage

#### 1.16.4.1 Preferences

- Disbursement Mode
  - Manual
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Allow Partial Liquidation
  - Liquidate All Components for a Date
- Holiday treatment for all schedules
  - Holidays ignored
- Re-computation of Amort Loan
  - Installment will be changed during VAMI action.

- Multiple installments will be created during VAMI.
- Revolving Type
- Open Line Loans
- Credit days - 10
- Auto Liquidation Basis – % of Amount Due
- Percentage - 90

#### **1.16.4.2 Principal Component**

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

#### **1.16.4.3 Main Interest Component**

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

#### **1.16.4.4 Processing Fee component**

Fixed amount is maintained.

#### **1.16.4.5 Penalty on Overdue Minimum Amount Component**

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

**1.16.4.6 Prepayment Penalty Component**

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

**1.16.4.7 Minimum Amount Due Method**

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

**1.16.5 Events Covered**

<b>Event Code</b>	<b>Nomenclature</b>
ACCR	Accrual
ADCH	Ad hoc Charge Application
ALIQ	Automatic Liquidation
BOOK	Booking of contract
DSBR	Disbursement
INIT	Contract Initiation
MLIQ	Manual Liquidation
REVN	Rate Revision
ARVN	Automatic Rate Revision
CLOS	Closure for Off- Balance Sheet Comp
RACR	Reversal Accrual
BNTC	Billing Notice Event

Event Code	Nomenclature
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation

### 1.16.6 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
Delinquency Advice	DELINQYADV
Billing Advice	BILNOTC
Interest Statement Advice	CL_INT_STMT
Rate Change Advice	RATECH_ADV
Payment Advice	PAYMENT_ADVICE

### 1.16.7 Reports

- Loan Maturity Report
- Accrual Control List

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

### **1.16.8 Additional Information (UDF)/Special Maintenance**

#### **MIS:**

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

## **1.17 Product Code LCPR – Loans for LC Against Bill**

### **1.17.1 Introduction**

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



## 1.17.2 Business Scenario

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

## 1.17.3 Synopsis

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

## 1.17.4 Detailed Coverage

### 1.17.4.1 Preferences

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 5
  - Maximum variance: 15
  - Standard Middle rate is used
- Liquidation

- Auto liquidation
- Partial liquidation allowed
- CL against Bill – YES
- Holiday treatment
  - Ignored
- Account preferences
  - Track receivable on automatic liquidation
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
- Rollover
  - Automatic rollover.
  - Rolled over by days.
  - Contract UDEs are captured during rollover.
  - Custom rollover is allowed.
  - Rollover schedule type is based on Product schedules.
  - Principal is rolled over during automatic rollover.

#### **1.17.4.2 Principal Component**

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

#### **1.17.4.3 Main Interest Component**

- Based on principal expected balance
- Compounded monthly

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

#### **1.17.4.4 Processing Charge Component**

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

#### **1.17.4.5 Handling Charge**

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

#### **1.17.4.6 Ad hoc Charge Component**

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

#### **1.17.4.7 Penalty on Overdue Interest Component**

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

#### **1.17.4.8 Penalty on Overdue Principal Component**

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

**1.17.4.9 Prepayment Penalty Component**

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

**1.17.4.10 Service Tax Component**

Service tax is calculated on processing charge.

**1.17.4.11 Provision Component**

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

**1.17.5 Events Covered**

<b>Event Code</b>	<b>Nomenclature</b>
ACCR	Accrual
RNOG	Renegotiation of Contract
ADCH	Ad hoc Charge Application
ALIQ	Automatic Liquidation
BOOK	Booking of contract
ARVN	Automatic Rate Revision
DSBR	Disbursement
INIT	Contract Initiation

<b>Event Code</b>	<b>Nomenclature</b>
MLIQ	Manual Liquidation
PROV	Provisioning
RACR	Reversal Accrual
REVN	Rate Revision
ROLB	Rollover Booking
ROLL	Rollover of Contract
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation

### 1.17.6 Advices/Statements Supported

<b>Advices/Statements</b>	<b>Code</b>
Loan Initiation Advice	CL_INIT_ADV
Contract Advice	CL_CONT_ADV
Loan Summary statement Advice	CLST_SUMMARY
Credit Advice	CR_ADV
Loan detailed Statement Advice	CLST_DETAILED
Debit Advice	DR_ADV
Delinquency Advice	DELINQYADV

<b>Advices/Statements</b>	<b>Code</b>
Billing Advice	BILNOTC
Interest Statement Advice	CL_INT_STMT
Rate Change Advice	RATECH_ADV
Rollover Advice	CL_ROLL_ADV
Coupon Book generation	COUPON
Capitalization Advice	CL_CAP
Payment Message	PAYMENT_MESSAGE
CL Amendment Advice	CLAMDADV
Payment Advice	PAYMENT_ADVICE

### 1.17.7 Reports

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

- Loan Rollover Monitoring Report
- Linked Contract Utilization Report

### 1.17.8 Additional Information (UDF)/Special Maintenance

#### UDF:

- Character UDF - RL\_CORPORATE

#### MIS:

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

## 1.18 Product Code LCPC – Loans for LC (Packing Credit)

### 1.18.1 Introduction

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

### 1.18.2 Business Scenario

- Loans with packing credit, with bearing interest type can be booked.
- Interest calculation based on principal expected.
- Overdue penalty calculation based on principal schedule overdue and interest schedule overdue.
- Assigning status to loans based on overdue days.
- Income recognition is stopped based on status movement.
- Unrecognized interest is reversed based on status movement.
- Reporting assets in different heads based on status movement.

- Automatic reverse status movements and rebooking reversed interest amounts based on payments.
- Automatic Rollover for principal during maturity of loan.

### 1.18.3 Synopsis

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

### 1.18.4 Detailed Coverage

#### 1.18.4.1 Preferences

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 5
  - Maximum variance: 15
  - Standard Middle rate is used
- Liquidation
  - Manual liquidation
- Packing Credit product – YES
- Holiday treatment
  - Ignored
- Account preferences
  - Track receivable on automatic liquidation
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed



- Rollover
  - Manual rollover.
  - Rolled over by days.
  - Contract UDEs are captured during rollover.
  - Custom rollover is allowed.
  - Rollover schedule type is based on Product schedules.
  - Principal is rolled over during automatic rollover.

#### **1.18.4.2 Principal Component**

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

#### **1.18.4.3 Main Interest Component**

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

#### **1.18.4.4 Processing Charge Component**

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

#### **1.18.4.5 Handling Charge**

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

#### **1.18.4.6 Ad hoc Charge Component**

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

#### **1.18.4.7 Penalty on Overdue Interest Component**

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

#### **1.18.4.8 Penalty on Overdue Principal Component**

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

#### **1.18.4.9 Prepayment Penalty Component**

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

#### **1.18.4.10 Service Tax Component**

Service tax is calculated on processing charge.

#### **1.18.4.11 Provision Component**

- Provision is calculated based on status of loan, loan outstanding and secured portion of loan.

- If secured portion is more than the loan outstanding then separate rate for provisioning is applied.
- If secured portion is less than the loan outstanding then separate rate for provisioning is applied.

### 1.18.5 Events Covered

Event Code	Nomenclature
ACCR	Accrual
RNOG	Renegotiation of Contract
ADCH	Ad hoc Charge Application
ALIQ	Automatic Liquidation
BOOK	Booking of contract
ARVN	Automatic Rate Revision
DSBR	Disbursement
INIT	Contract Initiation
MLIQ	Manual Liquidation
PROV	Provisioning
RACR	Reversal Accrual
REVN	Rate Revision
ROLB	Rollover Booking
ROLL	Rollover of Contract

<b>Event Code</b>	<b>Nomenclature</b>
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation

### 1.18.6 Advices/Statements Supported

<b>Advices/Statements</b>	<b>Code</b>
Loan Initiation Advice	CL_INIT_ADV
Contract Advice	CL_CONT_ADV
Loan Summary statement Advice	CLST_SUMMARY
Credit Advice	CR_ADV
Loan detailed Statement Advice	CLST_DETAILED
Debit Advice	DR_ADV
Delinquency Advice	DELINQYADV
Billing Advice	BILNOTC
Interest Statement Advice	CL_INT_STMT
Rate Change Advice	RATECH_ADV
Rollover Advice	CL_ROLL_ADV
Coupon Book generation	COUPON
Capitalization Advice	CL_CAP

Advices/Statements	Code
Payment Message	PAYMENT_MESSAGE
CL Amendment Advice	CLAMDADV
Payment Advice	PAYMENT_ADVICE

### 1.18.7 Reports

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

### 1.18.8 Additional Information (UDF)/Special Maintenance

**UDF:**

- Character UDF- RL\_CORPORATE

**MIS:**

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

## **1.19 Product Code PRVN – Provisioning/Status Change (Amortized Loans Product)**

### **1.19.1 Introduction**

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

### **1.19.2 Business Scenario**

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

### 1.19.3 Synopsis

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

### 1.19.4 Detailed Coverage

#### 1.19.4.1 Preferences

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 1
  - Maximum variance: 3
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Liquidate all components for a date
  - Retries Auto Liquidation Days : 4
  - Retries for Advice : 3
- Holiday treatment for all schedules
  - Holidays ignored
- Account preferences
  - Track receivable auto liquidation enabled
  - Liquidate back value dated schedules allowed
  - Interest statement is enabled
  - Back period entry allowed
  - Partial block release enabled

- Rollover
  - Automatic rollover.
  - Rolled over by days.
  - Contract UDEs are captured during rollover.
  - Special rollover is allowed.
  - Rollover schedule type is based on contract schedules.
  - Principal and interest are rolled over during automatic rollover.
- Re-computation of Amort Loan
  - Tenor will be changed during VAMI action.
  - Multiple installments will be created during VAMI.
- Prepayment of loan
  - Basis of re-computing the schedules is Reduce tenor.
  - Prepayment is effective from Next Installment of the payment.
  - Single installment will be created during payment.
  - Interest pay back is applicable for prepayment.

#### **1.19.4.2 Principal Component**

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

#### **1.19.4.3 Main Interest Component**

- Based on principal expected balance.
- This component has amortized formula to calculate the same repayment amount which includes principal and interest across schedules.
- Accrued Daily.
- Verify funds enabled.
- Interest type can be fixed or floating.



- Interest calculation method is 30(Euro)/360.
- 4 days grace period is allowed for this component.
- Repayment schedule starts from value date of contract and schedule frequency is monthly.

#### **1.19.4.4 Processing Charge Component**

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

#### **1.19.4.5 Handling Charge**

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

#### **1.19.4.6 Ad hoc Charge Component**

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

#### **1.19.4.7 Penalty on Overdue EMI Amount**

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

#### **1.19.4.8 Prepayment Penalty Component**

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

#### **1.19.4.9 Service Tax Component**

Service tax is calculated on processing charge.

#### **1.19.4.10 Provision Component**

- Provision is calculated based on status of loan, loan outstanding and secured portion of loan.

- If secured portion (Bank Guarantee/Standby LC) is more than the loan outstanding then separate rate for provisioning is applied.
- If secured portion (Bank Guarantee/Standby LC) is less than the loan outstanding then separate rate for provisioning is applied.

#### **1.19.4.11 Loan Top-Up**

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

#### **1.19.4.12 Collection Interest Component**

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

#### **1.19.4.13 Processing Interest Component**

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

- Repayment schedule starts from value date of contract and schedule frequency is monthly.

### 1.19.5 Events Covered

Event Code	Nomenclature
ACCR	Accrual
ADBK	Ad hoc Charge Booking
ADCH	Ad hoc Charge Application
ALIQ	Automatic Liquidation
BOOK	Booking of contract
DSBR	Disbursement
INIT	Contract Initiation
MLIQ	Manual Liquidation
REVN	Rate Revision
RNOG	Re-Negotiation
ARVN	Automatic Rate Revision
PROV	Provisioning
RACR	Reversal Accrual
ROLB	Rollover Booking
ROLL	Rollover of Contract

<b>Event Code</b>	<b>Nomenclature</b>
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation
REOP	Reopen of the Account
INPL	Interest Pay Back
RINP	Reversal of Interest Pay back
SROL	Special Rollover

### 1.19.6 Advices/Statements Supported

<b>Advices/Statements</b>	<b>Code</b>
Loan Initiation Advice	CL_INIT_ADV
Contract Advice	CL_CONT_ADV
Loan Summary statement Advice	CLST_SUMMARY
Credit Advice	CR_ADV
Loan detailed Statement Advice	CLST_DETAILED
Debit Advice	DR_ADV
Delinquency Advice	DELINQYADV
Billing Advice	BILNOTC
Interest Statement Advice	CL_INT_STMT

<b>Advices/Statements</b>	<b>Code</b>
Rate Change Advice	RATECH_ADV
Rollover Advice	CL_ROLL_ADV
Coupon Book generation	COUPON
Capitalization Advice	CL_CAP
Payment Message	PAYMENT_MESSAGE
CL Amendment Advice	CLAMDADV
Account Simulation Advice	CL_ENQUIRY
Payment Advice	PAYMENT_ADVICE
Payment Simulation Advice	CL_PAY_SIM

### 1.19.7 Reports

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

- Loan Rollover Monitoring Report
- Linked Contract Utilization Report

### **1.19.8 Additional Information (UDF)/Special Maintenance**

**UDF:**

- Character UDF- RL\_RETAIL

**MIS:**

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

## 2 Consumer Lending – Gateway Services

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

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

### 2.1 Supported Gateway Services for Loans

Following gateway services are major contributor to Loans Module:

Service Name	Service Description	Operations	Operation Description
FCUBSCLService	Consumer Lending Online Service	QueryCustSum	Query of Consumer Lending Customer Summary
FCUBSCLService	Consumer Lending Online Service	QueryClInfo	Query of Consumer Lending Account
FCUBSCLService	Consumer Lending Online Service	QueryAutosuspInfo	Query of Consumer Lending Liquidation Suspension
FCUBSCLService	Consumer Lending Online Service	QueryAccount	Query of Consumer Lending Account
FCUBSCLService	Consumer Lending Online Service	ModifyProduct	Modification of Consumer Lending Product
FCUBSCLService	Consumer Lending Online Service	DeleteVami	Deletion of Consumer Lending Value Dated Amendments
FCUBSCLService	Consumer Lending Online Service	DeleteStatusChange	Deletion of Consumer Lending Status Change
FCUBSCLService	Consumer Lending Online Service	DeleteRollover	Deletion of Consumer Lending Account Rollover

<b>Service Name</b>	<b>Service Description</b>	<b>Operations</b>	<b>Operation Description</b>
FCUBSCLService	Consumer Lending Online Service	DeleteRenog	Deletion of Consumer Lending Account Renegotiation
FCUBSCLService	Consumer Lending Online Service	DeleteProduct	Deletion of Consumer Lending Product
FCUBSCLService	Consumer Lending Online Service	DeleteNotaryConfirm	DeleteNotaryConfirm
FCUBSCLService	Consumer Lending Online Service	DeleteInstStatChg	Deletion of Consumer Lending Installment Status Change
FCUBSCLService	Consumer Lending Online Service	DeleteCLAdhoc	Deletion of Consumer Lending Adhoc Charge
FCUBSCLService	Consumer Lending Online Service	DeleteAccount	Deletion of Consumer Lending Account
FCUBSCLService	Consumer Lending Online Service	CreateVami	Creation of Consumer Lending Value Dated Amendments
FCUBSCLService	Consumer Lending Online Service	CreateProduct	Creation of Consumer Lending Product
FCUBSCLService	Consumer Lending Online Service	CreateNotaryConfirm	CreateNotaryConfirm
FCUBSCLService	Consumer Lending Online Service	CreateAccount	Creation of Consumer Lending Account



<b>Service Name</b>	<b>Service Description</b>	<b>Operations</b>	<b>Operation Description</b>
FCUBSCLService	Consumer Lending Online Service	AuthorizeProduct	Authorization of Consumer Lending Product
FCUBSCLService	Consumer Lending Online Service	AuthorizeNotaryConfirm	AuthorizeNotaryConfirm
FCUBSCLService	Consumer Lending Online Service	AuthorizeMortgage	AuthorizeMortgage
FCUBSCLService	Consumer Lending Online Service	AuthorizeAccount	Authorization of Consumer Lending Account
FCUBSCLService	Consumer Lending Online Service	AuthVami	Authorization of Consumer Lending Value Dated Amendments
FCUBSCLService	Consumer Lending Online Service	AuthStatusChange	Authorization of Consumer Lending Account Status Change
FCUBSCLService	Consumer Lending Online Service	AuthRollover	Authorization of Consumer Lending Account Rollover
FCUBSCLService	Consumer Lending Online Service	AuthRenog	Authorization of Consumer Lending Account Renegotiation
FCUBSCLService	Consumer Lending Online Service	AuthReassign	Authorization of Consumer Lending Account Reassignment

<b>Service Name</b>	<b>Service Description</b>	<b>Operations</b>	<b>Operation Description</b>
FCUBSCLService	Consumer Lending Online Service	AuthInstStatChg	Authorization of Consumer Lending Installment Status Change
FCUBSCLService	Consumer Lending Online Service	AuthDisbursement	Authorization of Consumer Lending Disbursement
FCUBSCLService	Consumer Lending Online Service	AuthCLAdhoc	Authorization of Consumer Lending Adhoc Charge
FCUBSCLService	Consumer Lending Online Service	ActiveRollover	Input of Consumer Lending Account Rollover
FCUBSCLService	Consumer Lending Online Service	SimPayment	Input of Consumer Lending Payment Simulation
FCUBSCLService	Consumer Lending Online Service	SaveStatusChange	Input of Consumer Lending Account Status Change
FCUBSCLService	Consumer Lending Online Service	SaveRollover	Input of Consumer Lending Account Rollover
FCUBSCLService	Consumer Lending Online Service	SaveReversal	Input of Consumer Lending Account Reversal
FCUBSCLService	Consumer Lending Online Service	SaveRenog	Input of Consumer Lending Account Renegotiation
FCUBSCLService	Consumer Lending Online Service	SaveReassign	Input of Consumer Lending Account Reassignment
FCUBSCLService	Consumer Lending Online Service	SaveInstStatChg	Input of Consumer Lending Installment Status Change

<b>Service Name</b>	<b>Service Description</b>	<b>Operations</b>	<b>Operation Description</b>
FCUBSCLService	Consumer Lending Online Service	SaveInactive	Input of Consumer Lending Inactive Account
FCUBSCLService	Consumer Lending Online Service	SaveCLAdhoc	Input of Consumer Lending Adhoc Charge
FCUBSCLService	Consumer Lending Online Service	SaveAccountActivate	Input of Consumer Lending Account Activation
FCUBSCLService	Consumer Lending Online Service	SaveAccSim	Input of Consumer Lending Account Simulation
FCUBSCLService	Consumer Lending Online Service	SaveALiqdSusp	Input of Consumer Lending Liquidation suspension
FCUBSCLService	Consumer Lending Online Service	ReverseRollover	Reversal of Consumer Lending Account Rollover
FCUBSCLService	Consumer Lending Online Service	ReverseRenog	Reversal of Consumer Lending Account Renegotiation
FCUBSCLService	Consumer Lending Online Service	ReverseInstStatChg	Reversal of Consumer Lending Installment Status Change
FCUBSCLService	Consumer Lending Online Service	RevCLAdhoc	Reverse of Consumer Lending Adhoc
FCUBSCLService	Consumer Lending Online Service	QueryVami	Query of Consumer Lending Value Dated Amendments

<b>Service Name</b>	<b>Service Description</b>	<b>Operations</b>	<b>Operation Description</b>
FCUBSCLService	Consumer Lending Online Service	QueryRollover	Query of Consumer Lending Account Rollover
FCUBSCLService	Consumer Lending Online Service	QueryRenog	Query of Consumer Lending Account Renegotiation
FCUBSCLService	Consumer Lending Online Service	QueryProduct	Query of Consumer Lending Product
FCUBSCLService	Consumer Lending Online Service	QueryPmntSch	Query of Consumer Lending Payment Schedules
FCUBSCLService	Consumer Lending Online Service	QueryNotaryConfirm	QueryNotaryConfirm
FCUBSCLService	Consumer Lending Online Service	DeleteInactiveRoll	delete of Consumer Lending Account Inactive Rollover
FCUBSCLService	Consumer Lending Online Service	SaveInactiveRoll	Save of Consumer Lending Account Inactive Rollover
FCUBSCLService	Consumer Lending Online Service	ReverseInactiveRoll	Reverse of Consumer Lending Account Inactive Rollover
FCUBSCLService	Consumer Lending Online Service	QueryInactiveRoll	Query of Consumer Lending Account Inactive Rollover
FCUBSCLService	Consumer Lending Online Service	QueryALiqdSusp	Query of Consumer Lending Liquidation Suspension