Product Catalogue – Corporate Deposits

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ORACLE

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Product Catalogue – Corporate Deposits

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1 Overview and Objective

Corporate Deposits are the investments made in financial instruments for a particular period of time, called the maturity period. Large capital amount will be deposited in banks. After the end of the maturity period, a fixed sum on pre-described rates of interest is given to the customers. Corporate deposit can have fixed or floating interest.

- Corporate deposit module of FLEXCUBE supports processing of products like:
  - Normal deposits
  - Discounted deposits
- Options available to automate periodic processes such as:
  - Accrual of deposits
  - Liquidation of deposits based on the schedules defined
  - Generation of advices
- Different types of payment methods are supported like, Bearing normal, bearing capitalized and discounted.

2 Product Catalogue – Corporate Deposits

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

- *2.1 Bearing Normal Fixed Rate*
- *2.2 Discounted Deposit*
- *2.3 Bearing Capitalized Floating Rate*
- *2.4 True Discounted Deposit*
- *2.5 Normal Bearing Floating Rate*
- *2.6 Capitalized Bearing Fixed Rate*
- *2.7 Bearing Normal Fixed Rate with Override Future value dated rates*

2.1 Bearing Normal Fixed Rate

This Bearing normal interest product supports all basic features that are needed for a customer on a corporate deposit. It provides fixed interest, deducts tax on interest paid and penalty on pre-closure.

2.1.1 Business Scenario

Customers open a fixed rate term deposit account for a fixed period of time. On maturity, principal and interest will be paid to the customer based on the settlement instruction defined.

2.1.2 Synopsis

- Booking of deposit with fixed deposit amount at a fixed rate for a certain tenor
- Option available to amend the amount during the tenor
- Tax withhoding on the interest amount liquidated
- Facility available to extend or shorten the maturity period of the contract
- Forward contracts are allowed

2.1.3 Detailed Coverage

- Bearing method of interest calculation
- Deposits opened under this product will, by default, have:
  - Tenor as 12 months
  - Fixed interest rate of 10%
  - Tax rate of 10% on interest earned based on the amount slab
- Rollover is allowed
- Rollover mechanism ‘Spawn contract’ is supported
- Daily accrual and monthly interest liquidation schedules
- Rate variance is supported up to maximum of 5
- Tax on interest will be deducted during maturity as well as on rollover

2.1.4 Product – CDP1

Product preferences	
Payment method	Bearing
Schedule type	Normal
Accrual frequency	Daily
Auto liquidation	Yes
Settlement required	Yes
Prepayment penalty	Yes
Tax applicable	Yes
Allow rollover	Yes
Consider branch holiday	Yes
Rollover	Auto
ICCF Rollover	Product
Rollover Mechanism	Spawn contract
Apply Tax	Yes
Rollover With Interest	No
Deduct Tax on Rollover	Yes

Product Schedules			
Component	*Refer*	*Frequency*	*Period Unit*
CDP1_INTR	Value Date	Monthly	Months
Principal	Value Date	Bullet	-

Tax					
Tax scheme	*Tax rule*	*Tax Component*	*Basis Amount Tag*	*Event*	*Tax Type*
WHT	WHTR	WHTR_AMT	CDP1_INTR_LIQD	LIQD	Withholding
WHT	WHTR1	WHTR1_AMT	CDP1_INTR_ROLL	ROLL	Withholding

2.1.5 Interest

Interest Class Maintenance	
Class code	CDP1_INTR
Rule	INTR
Module	LD
Event	Book
Amount type	Principal
Category	Outstanding
Rate type	Fixed

Interest Class Maintenance	
Main component	Yes
Accrual	Yes

2.1.6 Tax Rule

Tax rule maintenance		
Rule Codes	*Basis amount*	*Rate*
WHTR	10000	0
WHTR	99999999999	10
WHTR1	10000	0
WHTR1	99999999999	8

2.1.7 Additional Information

- INTR, ICCF rule is maintained and attached to interest class - CDP1_INTR
- Tax rule WHTR and WHTR1 are maintained and linked to tax scheme WHT

2.2 Discounted Deposit

The Discounted deposits pay interest to the customers upfront for the defined tenor. Tax is collected upfront on the interest paid.

2.2.1 Business Scenario

Customers open deposit accounts for a fixed period of time or term and collects the interest upfront, irrespective whether the contract will be active till the maturity date. This is followed by the financial institutions to address its short term financial needs.

2.2.2 Synopsis

- Forward contracts are allowed
- Discounted method of interest calculation
- Fixed interest rate
- Automatic liquidation

2.2.3 Detailed Coverage

- Re key option is not allowed during authorization
- Deposits opened under this product will, by default, have:
  - Tenor as 12 months
  - Fixed interest rate of 10%
  - Tax rate of 10% on interest earned based on the amount slab
- Rollover is not allowed
- Daily accrual and bullet interest liquidation schedules
- Branch holiday calendar is considered and schedules, if falling on holiday will be adjusted
- Tax on interest will be deducted during liquidation

2.2.4 Product – CDP2

Product preferences	
Payment method	Discounted
Schedule type	Normal
Accrual frequency	Daily
Auto liquidation	Yes
Settlement required	Yes

Product preferences	
Prepayment penalty	Yes
Tax applicable	Yes
Allow rollover	No
Consider branch holiday	Yes

Product Schedules			
Component	*Refer*	*Frequency*	*Period Unit*
CDP2_INTR	Value Date	Bullet	-
Principal	Value Date	Bullet	-

Tax					
Tax scheme	*Tax rule*	*Tax Component*	*Basis Amount Tag*	*Event*	*Tax Type*
WHT	WHTR	WHTR_AMT	CDP2_INTR_LIQD	INIT	Withholding

2.2.5 Interest

Interest Class Maintenance	
Class code	CDP2_INTR
Rule	INTR

Interest Class Maintenance	
Module	LD
Event	Book
Amount type	Principal
Category	Outstanding
Rate type	Fixed
Main component	Yes
Accrual	Yes

2.2.6 Tax Rule

Tax Rule Maintenance		
Rule Code	*Basis amount*	*Rate*
WHTR	10000	0
WHTR	99999999999	10

2.2.7 Additional Information

- INTR, ICCF rule is maintained and attached to interest class – CDP2_INTR
- Tax rule WHTR is maintained and linked to tax scheme WHT

2.3 Bearing Capitalized Floating Rate

This product supports all basic features that are needed for a customer to open a corporate deposit. It provides capitalized interest, deducts tax on the interest liquidated. The interest will get liquidated to the principal.

2.3.1 Business Scenario

Customers open deposit accounts for a fixed period of time or term and enjoy variable interest rates. Interest liquidated on each schedule is capitalized and added to the principal.

2.3.2 Synopsis

- Forward contracts are allowed.
- Bearing Capitalized method of interest calculation.
- Floating interest rate.
- Tax will be deducted on interest liquidation and rollover.

2.3.3 Detailed Coverage

- Re key options for interest rate and counterparty are allowed during authorization
- Deposits opened under this product will, by default, have:
  - Tenor as 12 months
  - Variable interest based on amount slab,currency and tenor combination
  - Tax rate of 10% on interest earned based on the amount slab
- Rollover is allowed
- Monthly accrual and monthly interest liquidation schedules
- Branch holiday calendar is considered and schedules, if falling on holiday will be adjusted
- LDMM rate code, CDRATE is maintained and attached to interest class

2.3.4 Product – CDP3

Product Preferences	
Payment method	Bearing
Schedule type	Capitalized
Accrual frequency	Monthly
Auto liquidation	Yes
Settlement required	Yes
Prepayment penalty	Yes
Forward dating allowed	Yes
Tax applicable	Yes
Certificate of deposit	Yes
Allow rollover	Yes
Consider branch holiday	Yes
Rollover	Auto
ICCF Rollover	Product
Rollover Mechanism	New Version
Apply Tax	Yes

Product Preferences	
Rollover With Interest	Yes
Deduct Tax on Rollover	Yes

Product Schedules			
Component	*Refer*	*Frequency*	*Period Unit*
CDP3_FLOAT	Value Date	Monthly	Months
Principal	Value Date	Bullet	-

Tax					
Tax scheme	Tax rule	Tax Component	Basis Amount Tag	Event	Tax Type
WHT	WHTR	WHTR_AMT	CDP3_FLOAT_LIQD	LIQD	Withholding
WHT	WHTR1	WHTR1_AMT	CDP3_FLOAT_ROLL	ROLL	Withholding

2.3.5 Interest

Interest Class maintenance	
Class code	CDP3_FLOAT
Rule	INTR
Module	LD
Event	Book
Amount type	Principal
Category	Outstanding
Rate type	Floating
Main component	Yes
Accrual	Yes
Rate code	CDRATE

2.3.6 Tax Rule

Tax Rule Maintenance		
Rule Codes	*Basis amount*	*Rate*
WHTR	10000	0
WHTR	99999999999	10
WHTR1	10000	0
WHTR1	99999999999	8

2.3.7 Additional Information

- INTR, ICCF rule is maintained and attached to interest class – CDP3_FLOAT
- Tax rule WHTR and WHTR1 are maintained and linked to tax scheme WHT

2.4 True Discounted Deposit

Corporate Customers to get the True Discounted interest for their deposit during the time of opening the deposit need to use this product. The interest type of this product is fixed and tax is deducted on interest.

2.4.1 Business Scenario Covered

True Discounting Method of interest calculation is one of the rare scenarios where the interest is paid for the whole term at the time of booking of the contract, irrespective whether the contract will be active till the maturity date. This is followed by the financial institutions to address its short-term financial needs.

2.4.2 Synopsis

- Forward contracts are allowed
- True Discounted method of interest calculation
- Fixed interest rate
- Tax will be deducted on liquidation

2.4.3 Detailed Coverage

- Re key options for currency and interest rate are allowed during authorization
- Deposits opened under this product will, by default, have:
  - Tenor as 12 months
  - Fixed interest rate of 10%
  - Tax rate of 10% on interest earned based on the amount slab
- Rollover is not allowed
- Daily accrual and bullet interest liquidation schedules
- Branch holiday calendar is considered and schedules, if falling on holiday will be adjusted

2.4.4 Product – CDP4

Product Preferences	
Payment method	True discounted
Schedule type	Normal
Accrual frequency	Daily
Auto liquidation	Yes
Settlement required	Yes
Prepayment penalty	Yes
Forward dating allowed	Yes
Tax applicable	Yes
Certificate of deposit	No

Product Preferences	
Allow rollover	No
Consider branch holiday	Yes

Product Schedules			
Component	*Refer*	*Frequency*	*Period Unit*
CDP4_INTR	Value Date	Bullet	-
Principal	Value Date	Bullet	-

Tax					
Tax scheme	*Tax rule*	*Tax Component*	*Basis Amount Tag*	*Event*	*Tax Type*
WHT	WHTR	WHTR_AMT	CDP4_INTR_LIQD	INIT	Withholding

2.4.5 Interest

Interest Class Maintenance	
Class code	CDP4_INTR
Rule	INTR
Module	LD
Event	Book

Interest Class Maintenance	
Amount type	Principal
Category	Outstanding
Rate type	Fixed
Main component	Yes
Accrual	Yes

2.4.6 Tax Rule

Tax Rule Maintenance		
Rule Codes	*Basis amount*	*Rate*
WHTR	10000	0
WHTR	99999999999	10

2.4.7 Additional Information

- INTR, ICCF rule is maintained and attached to interest class – CDP4_INTR
- Tax rule WHTR is maintained and linked to tax scheme WHT

2.5 Normal Bearing Floating Rate

The floating rate deposit provides fluctuating interest based on money market rates. The rates are maintained based on amount slab, effective date, tenor and currency of the deposit. Whenever any rate pick up event happens on a deposit, the current prevailing interest rate, from LDMM maintenance, is picked up and applied on the deposit.

2.5.1 Business Scenario

Depositors would enjoy variable interest rates for fixed period of time.

2.5.2 Synopsis

- Forward contracts are allowed
- Bearing Normal method of interest calculation
- Floating interest rate

2.5.3 Detailed Coverage

- Re key options for currency is allowed during authorization
- Deposits opened under this product will, by default, have:
  - Tenor as 12 months
  - Variable interest based on amount slab,currency and tenor combination
  - Tax rate of 10% on interest earned based on the amount slab
- Rollover is allowed
- Monthly accrual and monthly interest liquidation schedules
- Branch holiday calendar is considered and schedules, if falling on holiday will be adjusted
- LDMM rate code, CDRATEGBP is maintained and attached to interest class

2.5.4 Product – CDP5

Product Preferences	
Payment method	Bearing
Schedule type	Normal
Accrual frequency	Monthly
Auto liquidation	Yes
Settlement required	Yes
Prepayment penalty	Yes
Forward dating allowed	Yes
Tax applicable	No
Certificate of deposit	No
Allow rollover	Yes
Consider branch holiday	Yes
Rollover	Auto
ICCF Rollover	Product
Rollover Mechanism	New Version
Rollover With Interest	No
Deduct Tax on Rollover	Yes

Product Schedules			
Component	*Refer*	*Frequency*	*Period Unit*
CDP5_INT1	Value Date	Monthly	Monthly
Principal	Value Date	Bullet	-

2.5.5 Interest

Interest Class Maintenance	
Class code	CDP5_INT1
Rule	INT1
Module	LD
Event	Book
Amount type	Principal
Category	Outstanding
Rate type	Floating
Main component	Yes
Rate code	CDRATEGBP
Accrual	Yes
Negative Interest Allowed	Yes

2.5.6 Additional Information

- INT1, ICCF rule is maintained and attached to interest class – CDP5_INT1
- Negative Class Code :CDP5_INT_N

2.6 Capitalized Bearing Fixed Rate

Corporate Customers for their deposit gets the capitalized interest during the time of maturity using this product. The interest type of this product is fixed and rollover is applicable for the deposit.

2.6.1 Business Scenario Covered

Customers open deposit accounts for a fixed period of time or term and fixed rate is paid on deposit. Interest liquidated on each schedule is capitalized and added to the principal.

2.6.2 Synopsis

- Forward contracts are not allowed
- Bearing capitalized method of interest calculation
- Fixed interest rate

2.6.3 Detailed Coverage

- Re key options for currency is allowed during authorization
- Deposits opened under this product will, by default, have:
  - Tenor as 12 months
  - Fixed interest rate of 10%
- Rollover is allowed
- Daily accrual and monthly interest liquidation schedules
- Branch holiday calendar is considered and schedules, if falling on holiday will be adjusted

2.6.4 Product – CPD6

Product Preferences	
Payment method	Bearing
Schedule type	Capitalized
Accrual frequency	Daily
Auto liquidation	Yes
Settlement required	Yes
Prepayment penalty	Yes
Forward dating allowed	Yes
Tax applicable	No
Certificate of deposit	No
Allow rollover	Yes
Consider branch holiday	Yes
Rollover	Auto
ICCF Rollover	Product
Rollover Mechanism	New Version
Rollover With Interest	No
Deduct Tax on Rollover	Yes

Product Schedules			
Component	*Refer*	*Frequency*	*Period Unit*
CDP6_INT1	Value Date	Monthly	Monthly
Principal	Value Date	Bullet	-

2.6.5 Interest

Interest Class Maintenance	
Class code	CDP6_INT1
Rule	INT1
Module	LD
Event	Book
Amount type	Principal
Category	Outstanding
Rate type	Fixed
Main component	Yes
Accrual	Yes

2.6.6 Additional Information

INT1, ICCF rule is maintained and attached to interest class – CDP6_INT1.

2.7 Bearing Normal Fixed Rate with Override Future value dated rates

This Bearing normal interest product supports all basic features that are needed for a customer on a corporate deposit. It provides fixed interest, deducts tax on interest paid and penalty on pre-closure and overrides future value dated rates.

2.7.1 Business Scenario

Customers open a fixed rate term deposit account for a fixed period of time. On maturity, principal and interest will be paid to the customer based on the settlement instruction defined.

2.7.2 Synopsis

- Booking of deposit with fixed deposit amount at a fixed rate for a certain tenor
- Option available to amend the amount during the tenor
- Tax withhoding on the interest amount liquidated
- Facility available to extend or shorten the maturity period of the contract
- Forward contracts are allowed

2.7.3 Detailed Coverage

- Bearing method of interest calculation
- Deposits opened under this product will, by default, have:
  - Tenor as 12 months
  - Fixed interest rate of 10%
  - Tax rate of 10% on interest earned based on the amount slab
- Rollover is allowed
- Rollover mechanism ‘Spawn contract’ is supported
- Daily accrual and monthly interest liquidation schedules
- Rate variance is supported up to maximum of 5
- Overrides future value dated rates
- Tax on interest will be deducted during maturity as well as on rollover

2.7.4 Product – CDP1

Product preferences	
Payment method	Bearing
Schedule type	Normal
Accrual frequency	Daily
Auto liquidation	Yes
Settlement required	Yes
Prepayment penalty	Yes
Tax applicable	Yes
Allow rollover	Yes
Override Future Value dated rates	Yes
Consider branch holiday	Yes
Rollover	Auto
ICCF Rollover	Product
Rollover Mechanism	Spawn contract
Apply Tax	Yes
Rollover With Interest	No
Deduct Tax on Rollover	Yes

Product Schedules			
Component	*Refer*	*Frequency*	*Period Unit*
CDP1_INTR	Value Date	Monthly	Months
Principal	Value Date	Bullet	-

Tax					
Tax scheme	*Tax rule*	*Tax Component*	*Basis Amount Tag*	*Event*	*Tax Type*
WHT	WHTR	WHTR_AMT	CDP1_INTR_LIQD	LIQD	Withholding
WHT	WHTR1	WHTR1_AMT	CDP1_INTR_ROLL	ROLL	Withholding

2.7.5 Interest

Interest Class Maintenance	
Class code	CDP1_INTR
Rule	INTR
Module	LD
Event	Book
Amount type	Principal
Category	Outstanding
Rate type	Fixed

Interest Class Maintenance	
Main component	Yes
Accrual	Yes

2.7.6 Tax Rule

Tax rule maintenance		
Rule Codes	*Basis amount*	*Rate*
WHTR	10000	0
WHTR	99999999999	10
WHTR1	10000	0
WHTR1	99999999999	8

2.7.7 Additional Information

- INTR, ICCF rule is maintained and attached to interest class - CDP1_INTR
- Tax rule WHTR and WHTR1 are maintained and linked to tax scheme WHT