Product Catalogue – Interest and Charge

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1 Overview and Objective

FLEXCUBE – Accelerator Pack provides pre-configured standard business products and ready to use transaction sets that a bank would want to parameterize using the FLEXCUBE application. The objective of the pack is to provide the bank a head start in the FLEXCUBE implementation so as to fast track the rollout. The module that is covered as part of Interest and Charges package configuration for CASA.

2 Product Catalogue – Interest and Charge Products

This chapter describes the various Interest and Charge products. The products are described in the following sections:

- *2.1 Product Code IOSR – Credit Interest for Saving and Current Accounts*
- *2.2 Product Code IBSR – Credit Interest for Saving and Current Accounts (Liquidation before month end)*
- *2.3 Product Code – IDSR Credit Interest for Saving and Current Accounts (Differed Liquidation)*
- *2.4 Product Code IOCP – Credit Interest Current Accounts*
- *2.5 Product Code IOCC – Credit Interest for Corporate Customer*
- *2.6 Product Code IODB – Debit Interest for Saving and Current Accounts*
- *2.7 Product Code ICPO – Debit Interest for Saving and Current Accounts*
- *2.8 Product Code IOCD – Debit Interest for Current Account for Corporate Customer*
- *2.9 Product Code PEN2 – Penalty Interest on Notice Accounts*
- *2.10 Product Code CHAV – Charge on Breaching the Minimum Required Average Balance*
- *2.11 Product Code DOCH – Dormancy Charge*
- *2.12 Product Code UCHG – Charge Based On TOD Utilization*
- *2.13 Product Code UNCG – Charges upon TOD Un-Utilization*
- *2.14 Product Code CRTC – Credit Turnover*
- *2.15 Product Code DRTC – Debit Turnover*
- *2.16 Product Code ITCH – Number of Transactions*
- *2.17 Product Code NMSC – Charges on Number of Account Statement*

- *2.18 Product Code TRCH – Net Turnover Charges*
- *2.19 Product Code YCRT YTD – Credit Turnover Charges*
- *2.20 Product Code YDRT YTD – Debit Turnover Charges*
- *2.21 Product Code ODLA OD – Debit Interest using Line Amount*
- *2.22 Product Code YNET YTD – Net Turnover Charges*
- *2.23 Product Code YTCH – Number of Transactions*

2.1 Product Code IOSR – Credit Interest for Saving and Current Accounts

2.1.1 Introduction

IOSR is credit interest product configured on the basis of value dated daily credit balance. IOSR caters to interest liquidation on monthly frequency with tax for Current and Savings account.

2.1.2 Business Overview

Current and Savings account designed for Individuals to operate in local currency earns a credit interest at the rate of 3 – 5% on monthly frequency on the basis of varying slabs in daily credit balance. This interest set up is achieved in IOSR.

2.1.3 Product Synopsis

- Basis of credit interest is Value dated daily credit balance.
- Accrual frequency on IOSR is defined on monthly basis.
- IOSR interest rate tariff is defined amount slab wise in GBP, USD, EUR, JPY, and KWD.
- TAX rate of 10% is levied on the earned interest.
- Product is catered to handle adjustments on interest computation for back value dated transactions.
- Product level accrual features is configured.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Interest tariffs can be applied in generic/special rates.
- Interest tariffs are configured HO level as common parameter across branches.
- Interest tariffs can be configured and applied with varying effective dates.
- FATCA Tax calculation, withholding, and Escrow withholding for USD Accounts.
- IC Rate and Variance Min/Max Control for GBP Currency.

2.1.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Interest Rate
1	IOSR	PNLSA1	GBP	3.5% - 4.5%
2	IOSR	SAVNR	GBP	3.5% - 4.5%
3	IOSR	SAVNR	USD	3.5% - 4.5%
4	IOSR	SAVNR	EUR	3.5% - 4.5%
5	IOSR	SAVNR	JPY	3.5% - 4.5%
6	IOSR	SAVIN	USD	5% - 5.5%
7	IOSR	SAVIN	GBP	3.5% - 4.5%
8	IOSR	SAVNR	KWD	3.5% - 4.5%

2.1.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.1.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.2 Product Code IBSR – Credit Interest for Saving and Current Accounts (Liquidation before month end)

2.2.1 Introduction

IBSR is credit interest product configured on the basis of value dated daily credit balance. IBSR caters to interest liquidation on monthly frequency but before month end with tax for Current and Savings account.

2.2.2 Business Overview

Current and Savings account designed for Individuals to operate in local currency earns a credit interest at the rate of 3 – 5% on monthly frequency on the basis of varying slabs in daily credit balance. This interest set up is achieved in IBSR.

2.2.3 Product Synopsis

- Basis of credit interest is Value dated daily credit balance.
- Accrual frequency on IBSR is defined on monthly basis.
- IBSR interest rate tariff is defined amount slab wise in GBP.
- TAX rate of 10% is levied on the earned interest.
- Product is catered to handle adjustments on interest computation for back value dated transactions.
- Product level accrual features is configured.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Interest tariffs can be applied in generic/special rates.
- Interest tariffs are configured HO level as common parameter across branches.
- Interest tariffs can be configured and applied with varying effective dates.
- Interest Liquidation is configured 3 days before month end.

2.2.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Interest Rate
1	IBSR	SAVST	GBP	3.5% - 4.5%

2.2.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.2.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.3 Product Code – IDSR Credit Interest for Saving and Current Accounts (Differed Liquidation)

2.3.1 Introduction

IDSR is credit interest product configured on the basis of value dated daily credit balance. IDSR caters to interest liquidation on monthly frequency but differed by 3 days with tax for Current and Savings account.

2.3.2 Business Overview

Current and Savings account designed for Individuals to operate in local currency earns a credit interest at the rate of 3 – 5% on monthly frequency on the basis of varying slabs in daily credit balance. This interest set up is achieved in IDSR.

2.3.3 Product Synopsis

- Basis of credit interest is Value dated daily credit balance.
- Accrual frequency on IDSR is defined on monthly basis.
- IDSR interest rate tariff is defined amount slab wise in GBP, USD and EUR.

- TAX rate of 10% is levied on the earned interest.
- Product is catered to handle adjustments on interest computation for back value dated transactions.
- Product level accrual features is configured.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Interest tariffs can be applied in generic/special rates.
- Interest tariffs are configured HO level as common parameter across branches.
- Interest tariffs can be configured and applied with varying effective dates.
- Interest liquidation is differed by 3 days after the month end.

2.3.4 Product – Account Class configuration

Sr. No.	IC Product	Account Class	CCY	Interest Rate
1	IDSR	SASPND	GBP	3.5% - 4.5%
2	IDSR	SASPND	EUR	3.5% - 4.5%
3	IDSR	SAVHN	GBP	3.5% - 4.5%
4	IDSR	SAVHN	USD	3.5% - 4.5%

2.3.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.3.6 Reports Availability

- Interest Calculation Report
- Interest Statement

- Accrual Control Report
- Liquidation Control Report

2.4 Product Code IOCP – Credit Interest Current Accounts

2.4.1 Introduction

IOCP is credit interest product configured on the basis of daily net balance. IOCP caters to interest liquidation on monthly frequency with tax for Current and Savings account.

2.4.2 Business Overview

Current account designed for Individuals to operate in local currency earns a credit interest at the rate of 8% on monthly frequency on daily net balance. This interest set up is achieved in IOCP.

2.4.3 Product Synopsis

- Basis of credit interest is daily net balance.
- Accrual frequency on IOCP is defined on monthly basis.
- TAX rate of 30% is levied on the earned interest.
- Product is catered to handle adjustments on interest computation for back value dated transactions.
- Product level accrual features is configured.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Interest tariffs can be applied in generic/special rates.
- Interest tariffs are configured HO level as common parameter across branches.
- Interest tariffs can be configured and applied with varying effective dates.

2.4.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Interest Rate
1	IOCP	CACCS	GBP	8%
2	IOCP	CACIN	GBP	8%
3	IOCP	CACIN	USD	8%

2.4.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.4.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.5 Product Code IOCC – Credit Interest for Corporate Customer

2.5.1 Introduction

IOCC is credit interest product configured on the basis of monthly average balance. IOCC caters to interest liquidation on monthly frequency with tax for Current and Savings account.

2.5.2 Business Overview

Current account designed for corporate customer to operate in local currency earns a credit interest at the rate of 3 to 5% on monthly frequency on the basis of varying slabs in monthly average balance. This interest set up is achieved in IOCC.

2.5.3 Product Synopsis

- Basis of credit interest is monthly average balance.
- Accrual frequency on IOCC is defined on monthly basis.

- IOCC interest rate tariff is defined amount slab wise in GBP, USD, EUR, JPY and KWD.
- TAX rate of 30% is levied on the earned interest.
- Product is catered to handle adjustments on interest computation for back value dated transactions.
- Product level accrual features is configured.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Interest tariffs can be applied in generic/special rates.
- Interest tariffs are configured HO level as common parameter across branches.
- Interest tariffs can be configured and applied with varying effective dates.

2.5.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Interest Rate
1	IOCC	CACCR	GBP	3.5% - 4.5%
2	IOCC	CACCR	USD	3.5% - 4.5%
3	IOCC	CACCR	EUR	3.5% - 4.5%
4	IOCC	CACCR	JPY	3.5% - 4.5%
5	IOCC	CACCR	KWD	3.5% - 4.5%

2.5.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.5.6 Reports Availability

- Interest Calculation Report
- Interest Statement

- Accrual Control Report
- Liquidation Control Report

2.6 Product Code IODB – Debit Interest for Saving and Current Accounts

2.6.1 Introduction

IODB is Debit interest product configured on the basis of value dated daily debit balance. IODB caters to interest liquidation on monthly frequency without tax for Current and Savings account.

2.6.2 Business Overview

Current and Savings account designed for Individuals to operate in local currency earns a Debit interest at the rate of 3 to 5% on monthly frequency on the basis of varying slabs in daily Debit balance. This interest set up is achieved in IODB.

2.6.3 Product Synopsis

- Basis of Debit interest is value dated daily debit balance.
- Accrual frequency on IODB is defined on monthly basis.
- IODB interest rate tariff is defined amount slab wise in GBP, USD, EUR, JPY, and KWD.
- Product is catered to handle adjustments on interest computation for back value dated transactions.
- Product level accrual features is configured.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Interest tariffs can be applied in generic/special rates.
- Interest tariffs are configured HO level as common parameter across branches.
- Interest tariffs can be configured and applied with varying effective dates.

2.6.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Interest Rate
1	IODB	SAVHN	GBP	3.5% - 4.5%
2	IODB	SAVHN	USD	3.5% - 4.5%
3	IODB	SAVNR	GBP	3.5% - 4.5%
4	IODB	SAVNR	USD	3.5% - 4.5%
5	IODB	SAVNR	EUR	3.5% - 4.5%
6	IODB	SAVNR	JPY	3.5% - 4.5%
7	IODB	SAVNR	KWD	3.5% - 4.5%

2.6.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.6.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.7 Product Code ICPO – Debit Interest for Saving and Current Accounts

2.7.1 Introduction

ICPO is Debit interest product configured on the basis of daily Net balance. ICO caters to interest liquidation on monthly frequency without tax for Current and Savings account.

2.7.2 Business Overview

Current and Savings account designed for Individuals to operate in local currency earns a Debit interest at the rate of 3 to 5% on monthly frequency on the basis of varying slabs in daily Debit balance. This interest set up is achieved in IODB.

2.7.3 Product Synopsis

- Basis of Debit interest is value ICPO daily Net balance.
- Accrual frequency on ICPO is defined on monthly basis.
- ICPO interest rate tariff is defined amount slab wise in GBP, USD, and EUR.
- Product is catered to handle adjustments on interest computation for back value dated transactions.
- Product level accrual features is configured.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Interest tariffs can be applied in generic/special rates.
- Interest tariffs are configured HO level as common parameter across branches.
- Interest tariffs can be configured and applied with varying effective dates.

2.7.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Interest Rate
1	ICPO	CACCS	GBP	12.5% - 18.5%
2	ICPO	CACIN	EUR	12.5% - 18.5%
3	ICPO	CACIN	USD	12.5% - 18.5%

2.7.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.7.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.8 Product Code IOCD – Debit Interest for Current Account for Corporate Customer

2.8.1 Introduction

IOCD is Debit interest product configured on the basis of Monthly Average Balance. IOCD caters to interest liquidation on monthly frequency without tax for Current and Savings account.

2.8.2 Business Overview

Current account designed for corporate customer to operate in local currency earns a Debit interest at the rate of 17%% on monthly frequency on the monthly average balance. This interest set up is achieved in IOCD.

2.8.3 Product Synopsis

- Basis of Debit interest is Monthly Average Balance.
- Accrual frequency on IOCD is defined on monthly basis.
- Product is catered to handle adjustments on interest computation for back value dated transactions.
- Product level accrual features is configured.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Interest tariffs can be applied in generic/special rates.
- Interest tariffs are configured HO level as common parameter across branches.
- Interest tariffs can be configured and applied with varying effective dates.

2.8.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Interest Rate
1	IOCD	CACCR	GBP	17%
2	IOCD	CACCR	USD	17%
3	IOCD	CACCR	EUR	17%
4	IOCD	CACCR	JPY	17%
5	IOCD	CACCR	KWD	17%

2.8.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.8.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.9 Product Code PEN2 – Penalty Interest on Notice Accounts

2.9.1 Introduction

PEN2 is Debit interest product configured on the basis of advance interest. PEN2 caters to interest liquidation on monthly frequency without tax for Current and Savings account.

2.9.2 Business Overview

Current and Savings account designed for Individuals to operate in local currency earns a Debit interest at the rate of 5% on monthly frequency on the basis of advance interest. This interest set up is achieved in PEN2.

2.9.3 Product Synopsis

- Basis of Debit interest is advance interest.
- Accrual frequency on PEN2 is defined on monthly basis.
- Product is catered to handle adjustments on interest computation for back value dated transactions.
- Product level accrual features is configured.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Interest tariffs can be applied in generic/special rates.
- Interest tariffs are configured HO level as common parameter across branches.
- Interest tariffs can be configured and applied with varying effective dates.
- Interest rate of interest product is depends upon advance interest.

2.9.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Interest Rate
1	PEN2	PNLSA1	GBP	5%

2.9.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.9.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.10 Product Code CHAV – Charge on Breaching the Minimum Required Average Balance

2.10.1 Introduction

CHAV is Debit interest product configured on the basis of monthly average balance. CHAV caters to interest liquidation on monthly frequency without tax for Current and Savings account.

2.10.2 Business Overview

Current and Savings account designed for Individuals to operate in local currency earns a Debit flat amount of charge based on of monthly average balance. This interest set up is achieved in CHAV.

2.10.3 Product Synopsis

- Basis of Debit interest is monthly average balance.
- Accrual frequency on CHAV is defined on monthly basis.
- Product is catered to handle adjustments on interest computation for back value dated transactions.

- Product level accrual features is configured.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Interest tariffs can be applied in generic/special rates.
- Interest tariffs are configured HO level as common parameter across branches.
- Interest tariffs can be configured and applied with varying effective dates.
- Flat charge is slab wise and slabs are configured based on minimum balance required.

2.10.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Interest Amount
1	CHAV	CACCR	GBP	100 - 300
2	CHAV	SAVIN	GBP	100 - 300
3	CHAV	SAVST	GBP	100 - 300

2.10.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.10.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.11 Product Code DOCH – Dormancy Charge

2.11.1 Introduction

DOCH is Debit interest product configured on the basis of account dormancy days. DOCH caters to interest liquidation on monthly frequency without tax for Current and Savings account.

2.11.2 Business Overview

Current and Savings account designed for Individuals to operate in local currency has flat charge of 5 to 7 units of currency on the basis of account dormancy days. This interest set up is achieved in DOCH.

2.11.3 Product Synopsis

- Basis of Debit interest is account dormancy days.
- Accrual frequency on DOCH is defined on monthly basis.
- Product is catered to handle adjustments on interest computation for back value dated transactions.
- Product level accrual features is configured.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Interest tariffs can be applied in generic/special rates.
- Interest tariffs are configured HO level as common parameter across branches.
- Interest tariffs can be configured and applied with varying effective dates.
- Flat charge levied on the basis of no. of days of dormancy for the account.

2.11.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Interest Amount
1	DOCH	SAVIN	GBP	5 - 7
2	DOCH	SAVST	GBP	5 - 7
3	DOCH	SAVHN	GBP	5 - 7
4	DOCH	SAVHN	USD	5 - 7
5	DOCH	SAVNR	GBP	5 - 7
6	DOCH	SAVNR	USD	5 - 7
7	DOCH	SAVNR	EUR	5 - 7
8	DOCH	SAVNR	JPY	5 - 7
9	DOCH	SAVNR	KWD	5 - 7
10	DOCH	CACIN	GBP	5 - 7
11	DOCH	CACIN	USD	5 - 7
12	DOCH	CACCR	GBP	5 - 7
13	DOCH	CACCR	USD	5 - 7
14	DOCH	CACCR	EUR	5 - 7
15	DOCH	CACCR	JPY	5 - 7
16	DOCH	CACCR	KWD	5 - 7

Sr. No.	IC Product	Account Class	CCY	Interest Amount
17	DOCH	CACCS	GBP	5 - 7
18	DOCH	SASPND	GBP	5 - 7
19	DOCH	SASPND	EUR	5 - 7
20	DOCH	PNLSA1	GBP	5 - 7

2.11.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.11.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.12 Product Code UCHG – Charge Based on TOD Utilization

2.12.1 Introduction

UCHG is Debit interest product configured on the basis of account limit utilization and daily debit balance. UCHG caters to interest liquidation on monthly frequency without tax for Current and Savings account.

2.12.2 Business Overview

Current and Savings account designed for Individuals to operate in local currency earns a Debit interest at the rate of 6% to 7% for saving account and 16% to 19% for current account on monthly frequency on the basis of account limit utilization and daily debit balance. This interest set up is achieved in UCHG.

2.12.3 Product Synopsis

- Basis of Debit interest is account limit utilization and daily debit balance.
- Accrual frequency on UCHG is defined on monthly basis.
- Product is catered to handle adjustments on interest computation for back value dated transactions.
- Product level accrual features is configured.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Interest tariffs can be applied in generic/special rates.
- Interest tariffs are configured HO level as common parameter across branches.
- Interest tariffs can be configured and applied with varying effective dates.
- Interest rate of account is depends upon account limit utilization and daily debit balance.

2.12.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Interest Rate
1	UCHG	SAVHN	GBP	6% - 7%
2	UCHG	SAVHN	USD	6% - 7%
3	UCHG	CACCR	GBP	16% - 19%
4	UCHG	CACCR	USD	16% - 19%
5	UCHG	CACCR	EUR	16% - 19%
6	DOCH	CACCR	JPY	16% - 19%
7	DOCH	CACCR	KWD	16% - 19%

2.12.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.12.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.13 Product Code UNCG – Charges upon TOD Un-Utilization

2.13.1 Introduction

UNCG is Debit interest product configured on the basis of account limit un-utilization and daily debit balance. UNCG caters to interest liquidation on monthly frequency without tax for Current and Savings account.

2.13.2 Business Overview

Current and Savings account designed for Individuals to operate in local currency earns a Debit interest at the rate of 7% to 8% for saving account and 15% to 18% for current account on monthly frequency on the basis of account limit un-utilization and daily debit balance. This interest set up is achieved in UNCG.

2.13.3 Product Synopsis

- Basis of Debit interest is account limit un-utilization and daily debit balance.
- Accrual frequency on UNCG is defined on monthly basis.
- Product is catered to handle adjustments on interest computation for back value dated transactions.
- Product level accrual features is configured.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.

- Interest tariffs can be applied in generic/special rates.
- Interest tariffs are configured HO level as common parameter across branches.
- Interest tariffs can be configured and applied with varying effective dates.
- Interest rate of account is depends upon account limit not utilized and daily debit balance.

2.13.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Interest Rate
1	UNCG	SAVHN	GBP	7% - 8%
2	UNCG	SAVHN	USD	7% - 8%
3	UNCG	CACCR	GBP	15% - 18%
4	UNCG	CACCR	USD	15% - 18%
5	UNCG	CACCR	EUR	15% - 18%
6	DOCH	CACCR	JPY	15% - 18%
7	DOCH	CACCR	KWD	15% - 18%

2.13.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.13.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.14 Product Code CRTC – Credit Turnover

2.14.1 Introduction

CRTC is charge product configured to charge the customer account on monthly credit turnover. CRTC caters to charge liquidation on monthly frequency for Current and Savings account.

2.14.2 Business Overview

Current and saving account required charge on basis of monthly credit turnover. CRTC is a charge product setup, which liquidates configured charges on monthly credit turnover.

2.14.3 Product Synopsis

- Charge basis of the product is NET-TURNOVER-CR.
- Charge liquidation frequency is set to monthly.
- Charge will be levied in account currency.
- Charge rate configured at 1% to 3% of net credit turnover of the month.
- No charge will be levied if net credit turnover for the month is below 1, 00,000 units of currency.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Charge tariffs can be applied in generic/special rates.
- Charge tariffs can be configured and applied with varying effective dates.

2.14.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	Currency	Charge Rate
1	CRTC	CACCR	EUR	1% - 3%
2	CRTC	CACCR	GBP	1% - 3%
3	CRTC	CACCR	JPY	1% - 3%
4	CRTC	CACCR	KWD	1% - 3%
5	CRTC	CACCR	USD	1% - 3%

2.14.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.14.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.15 Product Code DRTC – Debit Turnover

2.15.1 Introduction

DRTC is charge product configured to charge the customer account on monthly Debit turnover. DRTC caters to charge liquidation on monthly frequency for Current and Savings account.

2.15.2 Business Overview

Current and saving account required charge on basis of monthly Debit turnover. DRTC is a charge product setup which liquidates configured charges on monthly Debit turnover.

2.15.3 Product Synopsis

- Charge basis of the product is DEBIT-TURNOVER.
- Charge liquidation frequency is set to monthly.
- Charge will be levied in account currency.
- Charge rate configured at 10% to 20% of net Debit turnover of the month.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Charge tariffs can be applied in generic/special rates.
- Charge tariffs can be configured and applied with varying effective dates.

2.15.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	Currency	Charge Rate
1	DRTC	CACCR	EUR	10% - 20%
2	DRTC	CACCR	GBP	10% - 20%
3	DRTC	CACCR	JPY	10% - 20%
4	DRTC	CACCR	KWD	10% - 20%
5	DRTC	CACCR	USD	10% - 20%

Sr. No.	IC Product	Account Class	Currency	Charge Rate
6	DRTC	SASPND	EUR	10% - 20%
7	DRTC	SASPND	GBP	10% - 20%

2.15.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.15.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.16 Product Code ITCH – Number of Transactions

2.16.1 Introduction

ITCH is charge product configured to charge the customer account on number of transaction on monthly basis. ITCH caters to charge liquidation on monthly frequency for Current and Savings account.

2.16.2 Business Overview

Current and saving account required charge on basis of no. of transaction of monthly basis. ITCH is a charge product setup which liquidate configured charges on monthly no. of transaction.

2.16.3 Product Synopsis

- Charge basis of the product is ITEM-COUNT.
- Charge liquidation frequency is set to monthly.
- Charge will be levied in account currency.
- First 5 Transaction for the account is free. Subsequent transaction will attract charge of 5 units of currency.

- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Charge tariffs can be applied in generic/special rates.
- Charge tariffs can be configured and applied with varying effective dates.

2.16.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	Currency	Charge Rate
1	ITCH	CACCR	EUR	10.00
2	ITCH	CACCR	GBP	10.00
3	ITCH	CACCR	JPY	10.00
4	ITCH	CACCR	KWD	10.00
5	ITCH	CACCR	USD	10.00
6	ITCH	CACCS	GBP	10.00
7	ITCH	CACIN	GBP	10.00
8	ITCH	CACIN	USD	10.00
9	ITCH	CURREN	GBP	10.00
10	ITCH	PNLSA1	GBP	10.00
11	ITCH	SAVHN	GBP	10.00
12	ITCH	SAVHN	USD	10.00
13	ITCH	SAVIN	GBP	10.00

Sr. No.	IC Product	Account Class	Currency	Charge Rate
14	ITCH	SAVING	EUR	10.00
15	ITCH	SAVING	GBP	10.00
16	ITCH	SAVNR	EUR	10.00
17	ITCH	SAVNR	GBP	10.00
18	ITCH	SAVNR	INR	10.00
19	ITCH	SAVNR	JPY	10.00
20	ITCH	SAVNR	KWD	10.00
21	ITCH	SAVNR	USD	10.00
22	ITCH	SAVST	GBP	10.00

2.16.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.16.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.17 Product Code NMSC – Charges on Number of Account Statement

2.17.1 Introduction

NMSC is charge product configured to charge the customer account on no. of account statement generation. NMSC caters to charge liquidation on monthly frequency for Current and Savings account.

2.17.2 Business Overview

Current and saving account required to generate multiple account statement on different frequency. NMSC is a charge product setup which liquidates configured charges on no. of account statement generation.

2.17.3 Product Synopsis

- Charge basis of the product is NUM-ACCT-STMTS.
- Charge liquidation frequency is set to monthly.
- Charge will be levied in account currency.
- Flat 20 to 40 unit of currency charge will be levied on ad-hoc statement generation.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Charge tariffs can be applied in generic/special rates.
- Charge tariffs can be configured and applied with varying effective dates.

2.17.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	Currency	Charge Amount
1	NMSC	CACCR	EUR	20 - 40
2	NMSC	CACCR	GBP	20 - 40
3	NMSC	CACCR	JPY	20 - 40
4	NMSC	CACCR	KWD	20 - 40

Sr. No.	IC Product	Account Class	Currency	Charge Amount
5	NMSC	CACCR	USD	20 - 40
6	NMSC	CACIN	GBP	20 - 40
7	NMSC	CACIN	INR	20 - 40
8	NMSC	CACIN	USD	20 - 40
9	NMSC	PNLSA1	GBP	20 - 40
10	NMSC	SAVIN	GBP	20 - 40

2.17.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.17.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.18 Product Code TRCH – Net Turnover Charges

2.18.1 Introduction

TRCH is charge product configured to charge the customer account on monthly Net turnover. TRCH caters to charge liquidation on monthly frequency for Current and Savings account.

2.18.2 Business Overview

Current and saving account required charge on basis of monthly Net turnover. TRCH is a charge product setup which liquidates configured charges on monthly Net turnover.

2.18.3 Product Synopsis

- Charge basis of the product is TURNOVER.
- Charge liquidation frequency is set to monthly.
- Charge will be levied in account currency.
- Charge rate configured at 10% to 20% tier basis of net turnover of the month.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Charge tariffs can be applied in generic/special rates.
- Charge tariffs can be configured and applied with varying effective dates.

2.18.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	Currency	Charge Rate
1	TRCH	CACCR	EUR	10% - 20%
2	TRCH	CACCR	GBP	10% - 20%
3	TRCH	CACCR	JPY	10% - 20%
4	TRCH	CACCR	KWD	10% - 20%
5	TRCH	CACCR	USD	10% - 20%

Sr. No.	IC Product	Account Class	Currency	Charge Rate
6	TRCH	CACCS	GBP	10% - 20%
7	TRCH	CACIN	GBP	10% - 20%
8	TRCH	CACIN	INR	10% - 20%
9	TRCH	CACIN	USD	10% - 20%
10	TRCH	PNLSA1	GBP	10% - 20%
11	TRCH	SAVHN	GBP	10% - 20%
12	TRCH	SAVHN	USD	10% - 20%
13	TRCH	SAVIN	GBP	10% - 20%
14	TRCH	SAVNR	EUR	10% - 20%
15	TRCH	SAVNR	GBP	10% - 20%
16	TRCH	SAVNR	INR	10% - 20%
17	TRCH	SAVNR	JPY	10% - 20%
18	TRCH	SAVNR	KWD	10% - 20%
19	TRCH	SAVNR	USD	10% - 20%
20	TRCH	SAVST	GBP	10% - 20%

2.18.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.18.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.19 Product Code YCRT YTD – Credit Turnover Charges

2.19.1 Introduction

YCRT is charge product configured to charge the customer account on yearly YTD Credit turnover. YCRT caters to charge liquidation on yearly frequency for Current and Savings account.

2.19.2 Business Overview

Current and saving account required charge on basis of yearly YTD Credit turnover. YCRT is a charge product setup, which liquidates configured charges on yearly YTD Credit turnover.

2.19.3 Product Synopsis

- Charge basis of the product is YTD-CR-TURNOVER.
- Charge liquidation frequency is set to yearly.
- Charge will be levied in account currency.
- Charge rate configured at 10% to 30% slab basis of YTD Credit turnover of the month.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Charge tariffs can be applied in generic/special rates.
- Charge tariffs can be configured and applied with varying effective dates.

2.19.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	Currency	Charge Rate
1	YCRT	CACCR	EUR	10% - 30%
2	YCRT	CACCR	GBP	10% - 30%
3	YCRT	CACCR	JPY	10% - 30%
4	YCRT	CACCR	KWD	10% - 30%
5	YCRT	CACCR	USD	10% - 30%

2.19.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.19.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.20 Product Code YDRT YTD – Debit Turnover Charges

2.20.1 Introduction

YDRT is charge product configured to charge the customer account on yearly YTD Debit turnover. YDRT caters to charge liquidation on yearly frequency for Current and Savings account.

2.20.2 Business Overview

Current and saving account required charge on basis of yearly YTD Debit turnover. YDRT is a charge product setup which liquidates configured charges on yearly YTD Debit turnover.

2.20.3 Product Synopsis

- Charge basis of the product is YTD-DR-TURNOVER.
- Charge liquidation frequency is set to yearly.
- Charge will be levied in account currency.
- Charge rate configured at 10% to 20% slab basis of YTD Debit turnover of the month.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Charge tariffs can be applied in generic/special rates.
- Charge tariffs can be configured and applied with varying effective dates.

2.20.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	Currency	Charge Rate
1	YDRT	CACCR	EUR	10% - 20%
2	YDRT	CACCR	GBP	10% - 20%
3	YDRT	CACCR	JPY	10% - 20%
4	YDRT	CACCR	KWD	10% - 20%
5	YDRT	CACCR	USD	10% - 20%

2.20.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.20.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.21 Product Code ODLA OD – Debit Interest using Line Amount

2.21.1 Introduction

ODLA is Debit Interest product configured to charge the customer account on Line Amount Utilization.

2.21.2 Business Overview

Corporate Accounts requires utilizes OD Lines requires a debit Interest to be debited monthly.

2.21.3 Product Synopsis

- Debit Interest liquidation frequency is set to Monthly.
- Interest liquidated on basis of Utilization against Line Amount.

2.21.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	Currency
1	ODLA	CACCS	GBP
2	ODLA	CACCR	GBP

2.21.5 Advices/Statement Supported

NA.

2.21.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.22 Product Code YNET YTD – Net Turnover Charges

2.22.1 Introduction

YNET is charge product configured to charge the customer account on yearly YTD Net turnover. YNET caters to charge liquidation on yearly frequency for Current and Savings account.

2.22.2 Business Overview

Current and saving account required charge on basis of yearly YTD Net turnover. YNET is a charge product setup, which liquidates configured charges on yearly YTD Net turnover.

2.22.3 Product Synopsis

- Charge basis of the product is YTD-DR-TURNOVER.
- Charge liquidation frequency is set to yearly.
- Charge will be levied in account currency.
- Charge rate configured at 10% to 20% slab basis of YTD Net turnover of the month.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Charge tariffs can be applied in generic/special rates.
- Charge tariffs can be configured and applied with varying effective dates.

2.22.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	Currency	Charge Rate
1	YNET	CACCR	EUR	10% - 20%
2	YNET	CACCR	GBP	10% - 20%
3	YNET	CACCR	JPY	10% - 20%
4	YNET	CACCR	KWD	10% - 20%
5	YNET	CACCR	USD	10% - 20%

2.22.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.22.6 Reports Availability

- Interest Calculation Report
- Interest Statement
- Accrual Control Report
- Liquidation Control Report

2.23 Product Code YTCH – Number of Transactions

2.23.1 Introduction

YTCH is charge product configured to charge the customer account on YTD number of transaction on yearly basis. YTCH caters to charge liquidation on yearly frequency for Current and Savings account.

2.23.2 Business Overview

Current and saving account required charge on basis of YTD no. of transaction of yearly basis. YTCH is a charge product setup which liquidate configured charges on yearly YTD no. of transaction.

2.23.3 Product Synopsis

- Charge basis of the product is ITEM-COUNT.
- Charge liquidation frequency is set to yearly.
- Charge will be levied in account currency.
- Year to Date total no. of transaction will attract fees at 5 units of currency per transaction.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Interest Rate change.
- Charge tariffs can be applied in generic/special rates.
- Charge tariffs can be configured and applied with varying effective dates.

2.23.4 Product – Account Class configuration

Sr. No.	IC Product	Account Class	Currency	Charge Amount
1	YNET	CACCR	EUR	5
2	YNET	CACCR	GBP	5
3	YNET	CACCR	JPY	5
4	YNET	CACCR	KWD	5
5	YNET	CACCR	USD	5

2.23.5 Advices/Statement Supported

- Interest Rate Change Advice
- Dr/Cr advices

2.23.6 Reports Availability

- Interest Calculation Report
- Interest Statement

- Accrual Control Report
- Liquidation Control Report

3 Gateway Services

3.1 Introduction

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

3.2 Business Overview

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

3.3 Supported Gateway Services for IC

Following gateway services are major contributor to IC Module:

- FCUBSICService

3.4 Operations Supported by FCUBSICService

Serivce Name	Service Description	Operations	Operation Description
FCUBSICService	Interest and Charges Service	QueryRateCode	Query Rate code
FCUBSICService	Interest and Charges Service	QueryProduct	Query Product
FCUBSICService	Interest and Charges Service	QueryICParams	Query of Interest and Charges branch Parameters
FCUBSICService	Interest and Charges Service	ICRuleNew	Input of Interest and Charges Rule maintenance
FCUBSICService	Interest and Charges Service	ICRuleModify	Modification of Interest and Charges Rule maintenance

Serivce Name	Service Description	Operations	Operation Description
FCUBSICService	Interest and Charges Service	ICRuleExecuteQry	Query of Interest and Charges Rule maintenance
FCUBSICService	Interest and Charges Service	ICRuleDelete	Deletion of Interest and Charges Rule maintenance
FCUBSICService	Interest and Charges Service	ICRuleAuth	Authorisation of Interest and Charges Rule maintenance
FCUBSICService	Interest and Charges Service	ICRatesNew	Input of Interest and Charges Rates Maintnenance
FCUBSICService	Interest and Charges Service	ICRatesModify	Modification of Interest and Charges Rates Maintnenance
FCUBSICService	Interest and Charges Service	ICRatesExecuteQry	Query of Interest and Charges Rates Maintnenance
FCUBSICService	Interest and Charges Service	ICRatesDelete	Deletion of Interest and Charges Rates Maintnenance
FCUBSICService	Interest and Charges Service	ICRatesAuth	Authorisation of Interest and Charges Rates Maintnenance