Product Catalogue – Leasing Module

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Product Catalogue – Leasing Module

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1 Product Catalogue – Leasing Module (LE)

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

- *1.1 Product Code LEF1 – Financial Leasing Product (Advanced Leasing Type with Auto Disbursement)*
- *1.2 Product Code LEO1 – Operational Leasing Product (Amortized Operational)*

1.1 Product Code LEF1 – Financial Leasing Product (Advanced Leasing Type with Auto Disbursement)

1.1.1 Introduction

This product can be used to create Financial Leasing Contract .Leasing Contracts created using this product can have Principal and interest schedules. Prepayment penalty, Penalty on overdue interest and principal, Status processing, Provisioning, Ad hoc Charges, Insurance, Processing Fees, and Subsidiary Interest are handled in this product.

1.1.2 Business Scenario

- Leasing Contract with Amortized Payment In Advance interest type can be booked.
- Interest calculation is based on Capital Amount.
- Penal Interest calculation is based on principal 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.

1.1.3 Synopsis

- This product can be used to create Financial Leasing Contracts.
- The disbursement mode is auto.
- Provisioning is done for outstanding principal amount.

1.1.4 Detailed Coverage

1.1.4.1 Preferences

- Disbursement Mode
  - Auto
- Rate (Cross currency transaction preference)
  - Normal variance : 10
  - Maximum variance: 20
  - Standard Middle rate is used
- Liquidation Mode
  - Manual liquidation
  - Liquidate All Components for a date
- Holiday treatment
  - Holiday Treatment is Ignore Holidays for All Schedules and Maturity/Value dates
- Account Preferences
  - Track Receivable on Automatic Liquidation
  - Liquidate Back Valued Schedules not allowed
  - Accrual Frequency is daily
  - Back Value Dated Entry Allowed
  - Interest Statement Enabled
- Leasing Preferences
  - Lease Payment Mode is Advanced
  - Residual Value Basis is Percentage Of Asset Cost
  - Leasing Asset Required is Lease without Asset

1.1.4.2 Principal Component

- Verify Funds enabled
- No grace period is allowed for this component
- Only Disbursement Schedule is specified for this component

1.1.4.3 Main Interest Component

- Based on Capital Amount
- Interest Calculation method – 30(Euro)/360
- Accrued Daily
- Verify funds enabled
- Interest Method default from Currency Definition – Not Enabled
- 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

- Processing charge is calculated based on Capital Amount
- Calculation method – 30(Euro)/360

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 Penal Interest Component

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

1.1.4.7 Prepayment Penalty Component

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

1.1.4.8 Insurance Component

- Based on Written Down Value
- Accrued daily
- Calculation method – 30(Euro)/360
- No Grace Period is Allowed for this component
- Separate rate can be maintained for prepayment penalty
- Repayment schedule starts from value date of contract and schedule frequency is monthly

1.1.4.9 Provision Component

- Provision is calculated based on status of loan and principal outstanding
- Accrued daily

1.1.4.10 Subsidized Interest Component:

- Based On Capital Amount
- Accrued Daily
- Calculation method – 30(Euro)/360
- Verify Funds Enabled
- Repayment schedule starts from value date of contract and schedule frequency is monthly

1.1.5 Events Covered

Event Code	Nomenclature
ACCR	Accrual
ADCH	Ad hoc Charge Application
ALIQ	Automatic Liquidation
BOOK	Booking of contract

Event Code	Nomenclature
DSBR	Disbursement
INIT	Contract Initiation
MLIQ	Manual Liquidation
PROV	Provisioning
RACR	Reversal Accrual
VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation

1.1.6 Advices/Statements Supported

Advices/Statements	Code
Loan Initiation Advice	CL_INIT_ADVICE
Contract Advice	CL_CONT_ADV
Loan Summary statement Advice	CLST_SUMMARY
Credit Advice	CR_ADV
Loan detailed Statement Advice	CLST_DETAILED
Debit Advice	DR_ADV
Delinquency Advice	DELINQYADV
Billing Advice	BILNOTC

Advices/Statements	Code
Coupon	COUPON
Payment Advice	PAYMENT_ADVICE
Amendment Advice	CL_AMD_ADV

1.1.7 Reports

- Loan Maturity Report
- Accrual Control List
- Overdue Schedule Report
- Customer Loan Agreement
- Interest Calculation Analysis
- Loan History
- Loan Register
- Event Report
- Linked Contract Utilization Report

1.1.8 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

1.2 Product Code LEO1 – Operational Leasing Product (Amortized Operational)

1.2.1 Introduction

This product can be used to create Operational Leasing Contract .Leasing Contracts created using this product can have only Main interest schedules and no schedules for Principal Component. Penal Interest, Status processing, Provisioning, Ad hoc Charges, Processing Fees, are also handled in this product.

1.2.2 Business Scenario

- Leasing Contract with Amortize operational type can be booked.
- Interest calculation is based on Capital Amount.
- Penal Interest calculation is based on principal 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.

1.2.3 Synopsis

- This product can be used to create Amortized Operational Leasing Contracts.
- There is no Disbursement schedule for this product.
- Provisioning is done for outstanding Main Interest amount.

1.2.4 Detailed Coverage

1.2.4.1 Preferences

- Rate (Cross currency transaction preference)
  - Normal variance: 10
  - Maximum variance: 20
  - Standard Middle rate is used
- Liquidation
  - Auto liquidation
  - Liquidate all components for a date
  - Allow Partial Liquidation enabled
- Holiday treatment
  - Holiday Treatment is Ignore Holidays for All Schedules and Maturity/Value dates
- Account Preferences
  - Track Receivable on Automatic Liquidation
  - Liquidate Back valued schedules allowed
  - Accrual Frequency is daily
  - Back Value Dated Entry Allowed
  - Schedule basis is Product
  - Interest Statement Enabled
- Leasing Preferences
  - Lease Payment Mode is Advanced
  - Residual Value Basis is Flat Amount

1.2.4.2 Principal Component

- No grace period is allowed for this component
- No Schedules For this Component

1.2.4.3 Main Interest Component

- Based on Capital Amount
- Calculation method – 30(Euro)/360
- Accrued Daily
- Verify Funds enabled
- Formula type is Amortized Operational
- Interest Method Default From Currency Definition-not enabled4 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 Fees Component

- Processing Fee is collected on Basis of Main Interest Outstanding
- Calculation method – 30(Euro)/360

1.2.4.5 Ad hoc Charge Component

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

1.2.4.6 Penal Interest Component

- Penalty is calculated based on Main interest Schedule overdue
- Separate rate can be maintained for calculation of penalty

1.2.4.7 Provision Component

- Provision is calculated based on status of loan and Main interest outstanding
- Accrued daily

1.2.5 Events Covered

Event Code	Nomenclature
ACCR	Accrual
NOVA	Novation

Event Code	Nomenclature
ALIQ	Automatic Liquidation
BOOK	Booking of contract
DSBR	Disbursement
INIT	Contract Initiation
MLIQ	Manual Liquidation
PROV	Provisioning
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VAMB	Value Dated Amendment Booking
VAMI	Value Dated Amendment Initiation

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Loan detailed Statement Advice	CLST_DETAILED
Debit Advice	DR_ADV

Advices/Statements	Code
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Coupon	COUPON
Payment Advice	PAYMENT_ADVICE
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- Pool Code
  - POOL1
- MIS Classes
  - COS_CENTR
  - LOAN_TYPE
  - LOAN_TERM

2 Leasing – 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. Leasing module is also supporting gateway operations.

2.1 Supported Gateway Services for Loans

Following gateway services are major contributor to Leasing Module:

Serivce Name	Service Description	Operations	Operation Description
FCUBSLEService	Leasing Online Service	SimPayment	SimPayment
FCUBSLEService	Leasing Online Service	SaveVami	Save Lease Amendment
FCUBSLEService	Leasing Online Service	SaveStatusChange	Save Status Change
FCUBSLEService	Leasing Online Service	SaveReversal	Reversal Lease Account
FCUBSLEService	Leasing Online Service	SavePayment	SavePayment
FCUBSLEService	Leasing Online Service	SaveDisbursement	SaveDisbursement
FCUBSLEService	Leasing Online Service	SaveAccountActivate	SaveAccountActivate
FCUBSLEService	Leasing Online Service	SaveAccount	Save Lease Account
FCUBSLEService	Leasing Online Service	SaveAccSim	SaveAccSim
FCUBSLEService	Leasing Online Service	ReverseDisbursement	ReverseDisbursement
FCUBSLEService	Leasing Online Service	RevPayment	RevPayment
FCUBSLEService	Leasing Online Service	QueryWDValue	QueryWDValue
FCUBSLEService	Leasing Online Service	QueryVami	Query Lease Amendment

Serivce Name	Service Description	Operations	Operation Description
FCUBSLEService	Leasing Online Service	QueryProduct	QueryProduct
FCUBSLEService	Leasing Online Service	QueryOnlineCalc	Online Calculation
FCUBSLEService	Leasing Online Service	ModifyWDValue	ModifyWDValue
FCUBSLEService	Leasing Online Service	ModifyProduct	ModifyProduct
FCUBSLEService	Leasing Online Service	DeleteWDValue	DeleteWDValue
FCUBSLEService	Leasing Online Service	DeleteVami	Delete Lease Amendment
FCUBSLEService	Leasing Online Service	DeleteStatusChange	Delete Status Change
FCUBSLEService	Leasing Online Service	DeleteProduct	DeleteProduct
FCUBSLEService	Leasing Online Service	DeleteDisbursement	DeleteDisbursement
FCUBSLEService	Leasing Online Service	DelPayment	DelPayment
FCUBSLEService	Leasing Online Service	DelAccount	Delete Lease Account
FCUBSLEService	Leasing Online Service	CreateWDValue	CreateWDValue
FCUBSLEService	Leasing Online Service	CreateProduct	Create Product
FCUBSLEService	Leasing Online Service	CloseAccount	Close Lease Account
FCUBSLEService	Leasing Online Service	AuthorizeWDValue	AuthorizeWDValue
FCUBSLEService	Leasing Online Service	AuthorizeProduct	AuthorizeProduct
FCUBSLEService	Leasing Online Service	AuthVami	Authorize Lease Amendment
FCUBSLEService	Leasing Online Service	AuthStatusChange	Auth Status Change

Serivce Name	Service Description	Operations	Operation Description
FCUBSLEService	Leasing Online Service	AuthPayment	AuthPayment
FCUBSLEService	Leasing Online Service	AuthDisbursement	AuthDisbursement
FCUBSLEService	Leasing Online Service	AuthAccount	Authorize Lease Account