Product Catalogue – Mortgage Module

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Contents

1 Product Catalogue – Mortgage Module 1

1.1 Product Code MO04 – Amortized Home Loans with Auto Disbursement 1

1.1.1 Introduction 1

1.1.2 Business Scenario 1

1.1.3 Synopsis 2

1.1.4 Detailed Coverage 2

1.1.5 Events Covered 5

1.1.6 Advices/Statements Supported 6

1.1.7 Reports 8

1.1.8 Additional Information (UDF)/Special maintenance 8

1.2 Product Code MO03 – Bearing Home Loans with Manual Disbursement 9

1.2.1 Introduction 9

1.2.2 Business Scenario 9

1.2.3 Synopsis 10

1.2.4 Detailed Coverage 10

1.2.5 Events Covered 13

1.2.6 Advices/Statements supported 14

1.2.7 Reports 15

1.2.8 Additional Information (UDF)/Special Maintenance 16

1.3 Product Code MO05 – Amortized Home Loans with Intermediate Interest Rate 16

1.3.1 Introduction 16

1.3.2 Business Scenario 16

1.3.3 Synopsis 17

1.3.4 Detailed Coverage 17

1.3.5 Events Covered 20

1.3.6 Advices/Statements Supported 21

1.3.7 Reports 22

1.3.8 Additional Information (UDF)/Special Maintenance 23

1.4 Product Code RMLS – Reverse Mortgage Product 24

1.4.1 Introduction 24

1.4.2 Business Scenario 24

1.4.3 Synopsis 24

1.4.4 Detailed Coverage 24

1.4.5 Events Covered 27

1.4.6 Advices/Statements Supported 28

1.4.7 Reports 29

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

1 Product Catalogue – Mortgage Module

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

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

1.1 Product Code MO04 – Amortized Home Loans with Auto Disbursement

1.1.1 Introduction

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

1.1.2 Business Scenario

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

1.1.3 Synopsis

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

1.1.4 Detailed Coverage

1.1.4.1 Preferences

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

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

1.1.4.2 Principal Component

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

1.1.4.3 Main Interest Component

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

1.1.4.4 Processing Charge Component

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

1.1.4.5 Ad hoc Charge Component

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

1.1.4.6 Handling Charge

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

1.1.4.7 Penalty on Overdue Interest Component

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

1.1.4.8 Penalty on Overdue Principal Component

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

1.1.4.9 Prepayment Penalty Component

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

1.1.4.10 Service Tax Component

Service tax is calculated on processing charge.

1.1.4.11 Provision Component

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

1.1.5 Events Covered

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

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

1.1.6 Advices/Statements Supported

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

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

1.1.7 Reports

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

1.1.8 Additional Information (UDF)/Special maintenance

UDF:

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

MIS:

- MIS Group
  - MIS_GRP1
- Pool Code
  - POOL1

- MIS Classes
  - COS_CENTR
  - LOAN_TYPE
  - LOAN_TERM

1.2 Product Code MO03 – Bearing Home Loans with Manual Disbursement

1.2.1 Introduction

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

1.2.2 Business Scenario

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

1.2.3 Synopsis

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

1.2.4 Detailed Coverage

1.2.4.1 Preferences

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

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

1.2.4.2 Principal Component

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

1.2.4.3 Main Interest Component

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

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

1.2.4.4 Processing Charge Component

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

1.2.4.5 Ad hoc Charge Component

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

1.2.4.6 Handling Charge

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

1.2.4.7 Penalty on Overdue Interest Component

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

1.2.4.8 Penalty on Overdue Principal Component

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

1.2.4.9 Prepayment Penalty Component

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

1.2.4.10 Service Tax Component

Service tax is calculated on processing charge.

1.2.4.11 Provision Component

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

1.2.5 Events Covered

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

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

1.2.6 Advices/Statements supported

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

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

1.2.7 Reports

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

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

1.2.8 Additional Information (UDF)/Special Maintenance

UDF:

Character UDF - RL_CORPORATE

MIS:

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

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

1.3.1 Introduction

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

1.3.2 Business Scenario

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

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

1.3.3 Synopsis

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

1.3.4 Detailed Coverage

1.3.4.1 Preferences

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

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

1.3.4.2 Principal Component

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

1.3.4.3 Main Interest Component

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

1.3.4.4 Processing charge component

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

1.3.4.5 Ad hoc charge component

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

1.3.4.6 Handling charge

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

1.3.4.7 Penalty on overdue interest component

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

1.3.4.8 Penalty on overdue principal component

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

1.3.4.9 Prepayment Penalty component

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

1.3.4.10 Service tax component

Service tax is calculated on processing charge.

1.3.4.11 Provision component

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

1.3.5 Events Covered

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

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

1.3.6 Advices/Statements Supported

Advices/Statements	Code
Loan Initiation Advice	CL_INIT_ADVICE
Contract Advice	CL_CONT_ADV

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

1.3.7 Reports

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

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

1.3.8 Additional Information (UDF)/Special Maintenance

UDF:

Character UDF - RL_CORPORATE

MIS:

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

1.4 Product Code RMLS – Reverse Mortgage Product

1.4.1 Introduction

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

1.4.2 Business Scenario

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

1.4.3 Synopsis

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

1.4.4 Detailed Coverage

1.4.4.1 Preferences

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

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

1.4.4.2 Principal Component

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

1.4.4.3 Main Interest Component

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

1.4.4.4 Processing Charge Component

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

1.4.4.5 Ad hoc Charge Component

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

1.4.4.6 Onetime Fee

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

1.4.5 Events Covered

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

1.4.6 Advices/Statements Supported

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

1.4.7 Reports

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

1.4.8 Additional Information (UDF)/Special Maintenance

UDF:

NA

MIS:

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

1.5 Product Code MOS1 – Mortgage Product with Savings

1.5.1 Introduction

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

1.5.2 Business Scenario

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

1.5.3 Synopsis

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

1.5.4 Detailed Coverage

1.5.4.1 Preferences

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

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

1.5.4.2 Principal Component

Disbursement schedule starts from value date of contract.

1.5.4.3 Main Interest Component

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

1.5.4.4 Savings Component

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

1.5.5 Events Covered

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

Event Code	Nomenclature
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
NOVA	Novation
RNOG	Re-Negotiation
SCHR	Schedule Regeneration

1.5.6 Advices/Statements Supported

Advices/Statements	Code
Loan Initiation Advice	CL_INIT_ADVICE
Contract Advice	CL_CONT_ADV

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

1.5.7 Reports

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2 Mortgage – Gateway Services

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

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

2.1 Supported Gateway Services for Mortgage

Following gateway services are major contributor to Mortgage Module:

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

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

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

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